

## THE DETERMINANT OF FEMALE WORKER'S INCOME IN CENTRAL JAVA

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### Abstract

*This study aims to determine the factors influencing the female workers' income in Central Java such as age, level of education, number of family dependents, marital status, business field, and type of area. The data used in the study was a secondary data from the Central Bureau of Statistics (National Socio-Economic Survey). The data from the survey were in the form of Household Main Information and Household Members in Central Java in 2008. Methodically, this study used a cross-sectional model with multiple linear regression analysis. The results showed that the variables of age and level of education had a positive and significant influence on the income of female workers, and further, business field had a negative and significant influence on the income of female workers, but the number of family dependents, marital status, and type of area had no significant effect on the income of female workers in Central Java. It implies that the government in Central Java should extend the retirement age of the workforce (especially women), more proactive education in informal education for workers who are still low educated, and the need for integrity of agricultural land which is a source of living for the farmers, a better profit sharing system between the owner of the land and workers, and the right distribution of fertilizers.*

**Keywords :** *Female worker's income, age, level of education, number of family dependents, marital status, business field, type of area*

**JEL Classification :** *J61, I25, N35, P46, J12*

### 1. INTRODUCTION

Nowadays Indonesia's participation rate in the male labor market is 84 percent of the total productive age, while women are only 51 percent. The per capita income will improve, if women can contribute to the economy, thus the income can continue to increase. The low participation rate is caused by several things, namely lack of information, an assumption that women are fully responsible only in the household activities, a gender discrimination, and also high costs. In addition, women participate more in informal types of work, such as domestic workers or homeworkers. In relation to this, a regulation is needed because jobs in the informal sector are generally low in wages, even many women do not re-

ceive their wages (unpaid workers) and there is no form of protection (Badan Pusat Statistik, 2016).

The participation rate of the female labor force can be increased because women have a lot of potentials that accesses should be provided so that they can contribute and actualize themselves in the development of an inclusive economy. The inclusive development refers to economic growth accompanied by equal economic opportunities for all people, namely all groups, levels, and not only for the poor (Tambunan, 2016).

To see the economic development can be seen from the gross regional domestic product (GRDP) per capita can be used as an indicator to see the success of economic development

in an area. The development of GRDP per capita in Central Java based on current prices (ADHB) and on the basis of constant prices (ADHK) shows an increase each year. This can be seen in Table 1.

Table 1: The GRDP Per Capita of Central Java in 2008 - 2012 (Rupiah)

Year	Current Prices*	Constant Prices**
2008	11,406,655	5,220,713
2009	12,322,889	5,471,490
2010	13,730,016	5,773,809
2011	15,380,771	6,114,211
2012	17,140,206	6,494,368

Source: \*(Badan Pusat Statistik, 2017a)

\*\* (Badan Pusat Statistik, 2017b)

In 2008, the Current Prices of GRDP per capita is 11,40 million rupiahs, then the Current Prices in 2009 reaches 12,32 million rupiahs or it increases by 10.8 percent. The same condition in the Constant Prices of GRDP per capita which also increases even though the increase is not as high as the current prices. The GRDP data acquisition consists of male and female labor actors.

Further, there is a growth in the income of female workers and a higher participation rate, especially among poor women. The introduction of non-contributory retirement plans for women explains the important role of women in reducing poverty in the Latin American and Caribbean areas in the past decade. With the important role of the women, they will become a supporter of their income to meet household needs, so that they can live more properly or not poor. Poverty is seen as an economic inability to meet basic food and non-food needs measured in terms of expenditure (Badan Pusat Statistik, 2016).

Ehrenberg & Smith (2012) stated that the increasing level of female worker participation after the crisis caused women to become added members of the workforce. Furthermore, Tambunan (2016) stated that women both as

workers and businessmen are also one of the important components of the inclusive economic development. To participate in the world of work, a woman decides that she has a certain background or reason. Today, women will prefer to find their own income so that they do not overly depend on people who work in their families. However, in increasing the income of female workers, there are also other social economic factors, namely level of education, age, marital status, number of family dependents, business field, and type of area.

Education is part of an investment that can provide benefits. By obtaining an education, humans have been equipped with various sources of knowledge according to their potential. This knowledge will be used in their work. Some researchers have examined the effect of education on the female worker's income. Lee & Shen (2008) and Amnesi (2013) found that education did not affect the income of women workers. This happened because the comparison between the respondent's level of education varied with the income obtained showed equal value. While Cahyani (2016) found that education had a positive and significant effect on the female worker's income. This could happen because usually, the level of income obtained was determined by the level of education taken.

Another factor that influences the female worker's income is the age. The study was carried out by Gunawan & Barokatuminallah (2008) and Rahmadhanian (2013) and they found that age had a positive effect on the income of female workers to play a role in increasing income. This happened because the higher the age, the more experience and ability developed. While Amin, Islam, & Sakhonchik (2016) showed that age did not affect the income level of female workers. This happened because the home industry where the

workforce of women worked did not distinguish the age either they were young or old, instead, they focused on their perseverance and skills.

Next, the marital status also affects the income level of women workers. The results of the study by Lee, Tung, Lee, & You (2015) indicated that the marital status did not affect the income of female workers. This happened because married and unmarried status both had the desire to increase their income. While Rahmadhania (2013) showed that marital status had a positive and significant effect on increasing income. This was because women who were married, in fulfilling household needs, needed more income than before the marriage.

When a woman is married, she definitely has different responsibilities compared to when they are not yet married. The number of family dependant as a factor influences the income of female workers. The results of Amnesi (2013) and Cahyani (2016) study indicated that the factor of the number of family dependants had a positive and significant effect on the female worker's income. This was because there was a number of family members participated in earning a living and thus they also participated in the labor market. While the research of Gunawan & Barokatuminallah (2008) and Fatimah, Iskandarini, & Fauzia (2015) showed that the number of family dependants does not influence the income of female workers. This happened because housework could be done by other family members other than the female workers, such as the mothers, resulting in a woman to be more focused on working to meet their family needs.

To sustain the family life, workers basically need an educational background which will be beneficial for them in participating in the world of work because it will be used to get the opportunities for which types of pro-

fession or occupation they will have. For example, the agricultural and non-agricultural sectors of the working population can be identified based on the business field. The results of researches by Amnesi (2013) and Rahmadhania (2013) showed that the business field had a significant positive effect on the female worker's income. This indicated that workers need to do a side business to increase income.

The workforce is inseparable from the type of area where he or she lives and works. Rahmadhania (2013) and Lee, Tung, Lee, & You (2015) found that type of areas had a positive and significant effect on female worker's income. The type of area where he or she lives and works could affect the worker's income level. This happened in the type of area can make the workforce easy to adapt, communicate, improve skills, interaction and association to improve their work ethic and ultimately increase their income.

In Central Java, female workers have an important contribution in driving the economy. There are several factors that can increase female worker's income such as their age, level of education, number of family dependents, marital status, business field, and type of area. This condition encourages the researchers to conduct a research on how these factors influence female worker's income in Central Java. Therefore, the purpose of this study is to determine the effect of age, level of education, number of family dependents, marital status, business field, and type of area on the income of female workers in Central Java. This study is expected to provide benefits and provide input in determining governmental policies and efforts to address labor competition, especially for female workers.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

### Workforce

Workforce or manpower is all residents of working age (aged 15 years or more) who have the potential to produce goods and services (Badan Pusat Statistik, 2018c). This indicates that female workers are human resources who are able to work and have economic value, namely producing goods and services, including women who are also productive workers.

### Added Worker Theory

One way that is done in the household toward losing income because their spouse loses a job is that individuals may choose to increase their own labor supply or become added workers. This labor supply is a temporary way to get temporary income and consumption or needs for families and is often called the Added Worker Effect. In the context of a dynamic domestic labor supply model, added worker effects can also be influenced by job uncertainties and household liquidity constraints (Ehrenberg & Smith, 2012).

### Female Worker's Income

Badan Pusat Statistik (2018a) mentions that income is a monthly wage or salary normally received by workers or employees or in the form of money or goods paid by the company or office or employer after deducting the reductions, compulsory contributions, income tax and so on. The focus of the definition emphasizes the results of remuneration received by female workers in the form of money or goods paid by the company or the place where they work.

### The Influence of Age Toward the Female Worker's Income

Badan Pusat Statistik (2018a) states that age is calculated in years by rounding down or age at the time of the last birthday. In other words, the age calculation is based on the AD calendar. The results of Gunawan & Baroka-

tuminallah (2008) and Rahmadhania (2013) research showed that age had a positive and significant effect on the female worker's income. The higher a person's age, the more increasing the experience and ability. Based on this reason, the hypothesis proposed in this study are:

**H<sub>1</sub>:** The age has a positive and significant effect on the female worker's income

### The Influence of Level of education Toward the Female Worker's Income

Badan Pusat Statistik (2018a) states that the level of education is the school level that has been taken by someone. The indicators used to measure the level of education of a person are the educational status at the elementary, *Madrasah Ibtidaiyah* (MI), junior high school, *Madrasah Tsanawiyah* (MTs), high school or high school for special needs (SMALB), *Madrasah Aliyah* (MA), vocational school, Diploma 1 or Diploma 2, Diploma 3, Diploma 4 or bachelor degree and master degree or PhD degree levels. The results of Cahyani (2016) showed that the level of education has a positive and significant effect on the female worker's income. The more the level of education pursued, the higher the level of income earned by a female worker. Based on this reason, the hypothesis proposed in this study are:

**H<sub>2</sub>:** The level of education has a positive and significant effect on the female worker's income

### The Influence of Number of Family Dependents Toward the Female Worker's Income

Badan Pusat Statistik (2018b) states that the number of family dependents is all people or household members who usually live in a household such as the head of the household, husband or wife, children, son-in-law, grandchildren, parents or in-laws, other families, household servants or other

household members whose needs are borne by the breadwinner in the family. The results of Amnesi (2013) and Cahyani (2016) study showed that the number of family dependents had a positive and significant effect on the female worker's income. The number of household members participate in earning a living and participating in the labor market, the more helpful they are in meeting the needs of family life. Based on this reason, the hypothesis proposed in this study are:

**H3:** The number of family dependents has a positive and significant effect on the female worker's income

#### **The Influence of Marital Status Toward the Female Worker's Income**

Badan Pusat Statistik (2018a) states that marital status is measured by the status of someone's life such as not married, married, and divorced. The results of Lee, Tung, Lee, & You (2015) showed that marital status had a positive effect on the female worker's income. Married women need to increase their income to meet their household needs. In other words, married women have a large responsibility to find sources of income to meet their family needs. Based on this reason, the hypothesis proposed in this study are:

**H4:** The marital status has a positive and significant effect on the female worker's income

#### **The Influence of Business Field Toward the Female Worker's Income**

Badan Pusat Statistik (2018c) states that business field is a business field or work done during the past week. Information about other business fields: Agriculture, Hunting, and Forestry; Mining and Excavation; Fishery; Processing Industry; Electricity, Gas and Water; Construction; Wholesale and Retail trade; Provision of Accommodation & Food and Beverages; Transportation, Warehousing and Communication; Financial Intermediari-

es; Real Estate, Rental and Business Services; Government Administration, Defense and Security, Compulsory Social Security; Education services; Health services and social activities; Community, Social, Cultural and Individual services; Individual services serving households; International and extra-international bodies; etc. The results of the study by Amnesi (2013) and Rahmadhania (2013) showed that the business field had a positive and significant effect on the female worker's income. This indicated that when a woman had a permanent job in both the agricultural and non-agricultural sectors, the more guaranteed income she will receive in the future. Based on this reason, the hypothesis proposed in this study are:

**H5:** The business field has a positive and significant effect on the female worker's income

#### **The Influence of Type of Area Toward the Female Worker's Income**

Badan Pusat Statistik (2018c) states that the grouping of the type of areas is divided into two parts, namely districts and cities. The results of Rahmadhania (2013) and Lee, Tung, Lee, & You (2015) showed that the type of areas had a positive and significant effect on the worker's income. The residence of a female worker will determine whether she can easily adapt, communicate, and improve skills, so that she ultimately can increase income. Based on this reason, the hypothesis proposed in this study are:

**H6:** The type of area has a positive and significant effect on the female worker's income

### **3. RESEARCH METHOD**

This study was done in a quantitative manner in order to understand and analyze how the variables including the level of education, age, marital status, number of family dependents, business field, and type of area influ-

ence the income of female workers in Central Java. The type of data used in this study was a secondary data derived from the National Socio-Economic Survey. The results of the survey data contained household main information & household members in Central Java in 2008. To determine the effect of age, level of education, number of family dependents, marital status, business field, and type of area on female worker's income, the Statistical Package for the Social Sciences (SPSS) application was used. The variables used in this study had different scales, namely the ratio scale variables (income, age, number of family dependents), ordinal scale (level of education) and nominal scale variables (marital status, business field, type of area) that were qualitative or considered as dummy variables. The analysis used was multiple regression analysis. In order to analyze, a regression equation was formed as follows:

$$Y_i = \alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \alpha_3 X_{3i} + \alpha_4 D_{4i} + \alpha_5 D_{5i} + \alpha_6 D_{6i} + e_i \quad (1)$$

Whereas:

- $Y_i$  = The female worker's income from i-respondent
- $\alpha_0$  = constant parameter
- $\alpha_1, \dots, \alpha_6$  = regression coefficient
- $X_{1i}$  = The age of i-respondent
- $X_{2i}$  = The level of education of i-respondent
- $X_{3i}$  = The number of family dependants from i-respondent
- $D_{4i}$  = The marital status of i-respondent
- $D_{5i}$  = The business field of i-respondent
- $D_{6i}$  = The type of area of i-respondent
- $e_i$  = The error from i-respondent

#### 4. DATA ANALYSIS AND DISCUSSION

##### Data Analysis

The regression analysis was used to determine the influence of the inde-

pendent variable with the dependent variable, the relationship of each positive or negative independent variable and to predict the value of the independent variable. Before regressing, the classic assumption test must be fulfilled first.

The results of the classic assumption test showed that there were violations such as heteroscedasticity and that the data that were not normally distributed. To treat the violation of this classic assumption, the regression model was converted into a semi-log form, where the independent variable was converted into a natural logarithm (ln) form.

$$Y_i = \alpha_0 + \alpha_1 \ln X_{1i} + \alpha_2 \ln X_{2i} + \alpha_3 X_{3i} + \alpha_4 D_{4i} + \alpha_5 D_{5i} + \alpha_6 D_{6i} + e_i \quad (2)$$

The results of testing the classical assumption with the second model turned out that it still violated the classic assumption namely heteroscedasticity and the data were not normally distributed. Therefore, a third regression model was built and it was converted into a semi-log form like the previous model. In this model, the dependent variable was converted into the form of the natural logarithm (ln), while the independent variable was returned into its original form (without natural logarithms).

$$\ln Y_i = \alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \alpha_3 X_{3i} + \alpha_4 D_{4i} + \alpha_5 D_{5i} + \alpha_6 D_{6i} + e_i \quad (3)$$

The results of the classical assumption testing with the third model still violated the classic assumption that heteroscedasticity and the data were not normally distributed. Therefore, a fourth regression model was built, where the dependent and independent variables were converted into natural logarithmic forms (except dummy variables).

$$\ln Y_i = \alpha_0 + \alpha_1 \ln X_{1i} + \alpha_2 \ln X_{2i} + \alpha_3 X_{3i} + \alpha_4 D_{4i} + \alpha_5 D_5 + \alpha_6 D_{6i} + e_i \quad (4)$$

The results of the classical assumption testing with the fourth model indicated that the data met the classical assumption. Thus, the best model used

for the data analysis process was the fourth model.

After the model was confirmed to meet the classical assumptions, the model was estimated by multiple linear regression analysis techniques. The estimation results are presented in Table 2.

Table 2. Multiple Linear Regression Results

Variable	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
Constant	11.408	.154	73.955	.000		
lnX <sub>1</sub>	.487	.044	11.200	.000	.642	1.558
lnX <sub>2</sub>	.252	.013	18.946	.000	.867	1.154
X <sub>3</sub>	.008	.007	1.123	.262	.970	1.031
D <sub>4</sub>	.026	.034	.769	.442	.678	1.476
D <sub>5</sub>	-.135	.061	-2.217	.027	.935	1.069
D <sub>6</sub>	.029	.024	1.211	.226	.935	1.070

Source: Authors

The regression results with double log indicate that there is no multicollinearity, indicated by the Tolerance value above 0.10, which is between 0.642 to 0.978 and the VIF value below of 10 is 1.031 to 1.558. The results of the correlation matrix between independent variables show that there is no correlation above 0.90. The Durbin-Watson value of 1.832 above the table value DU (upper) = 1.735 which means that there is no autocorrelation.

In the heteroscedasticity test, the scatterplot shows a pattern that is not clear and the points are spread above and below 0, on Y-axis randomly, so that the heteroscedasticity does not occur or this model is homoskedasticity. The normality test also shows that the normal probability graph of the observation line approaches or touches the diagonal line, which means that the residual value is normally distributed. To prove the normality statistically, non-parametric tests were performed with Kolmogorov Smirnov test results of 1.349 and significance of 0.052 is greater than the critical value of 0.05 which indicates that this data is normally distributed.

Meanwhile, the results of the study with multiple linear regression also show R<sup>2</sup> values of 0.262. This means that 26.2 percent of the variation in female worker's income can only be explained by variations of the six independent variables of age (lnX1), level of education (lnX2), number of family dependents (X3), marital status (D4), business field (D5), and type of area (D6). While the remaining 73.8 percent is explained by other variables outside the model. In general, the coefficient of determination for the cross section will be relatively low because of the large variation between each observation. Standard Error Of Estimate (SEE) is 0.400. This indicates that the smaller SEE value, the more appropriate the regression model is in predicting the dependent variable (Ghozali 2014). In classical linear regression analysis (classical linear regression = CR), it is not required that the R<sup>2</sup> coefficient to be high, even as revealed by Goldberger that "a high R<sup>2</sup> is evidence in favor of the model and a low R<sup>2</sup> is not evidence against it". Theoretically, it should be noted that the R<sup>2</sup> coefficient is only one and not the only

criterion for choosing a good model (Insukindro, 1998).

### The Influence of Age Toward the Female Worker's Income

Statistical test results show that age (lnX1) has a significance value of 0,000 which is smaller than the critical value of 0.05. This shows that age has a positive and significant effect on fe-

male worker's income ( $H_{a1}$  is accepted and  $H_{01}$  is rejected). The results of this study are in line with the findings of Gunawan & Barokatuminallah (2008) and Rahmadhania (2013). This indicated that the high and low age would determine the high and low level of income of female workers. This is supported by Figure 1.

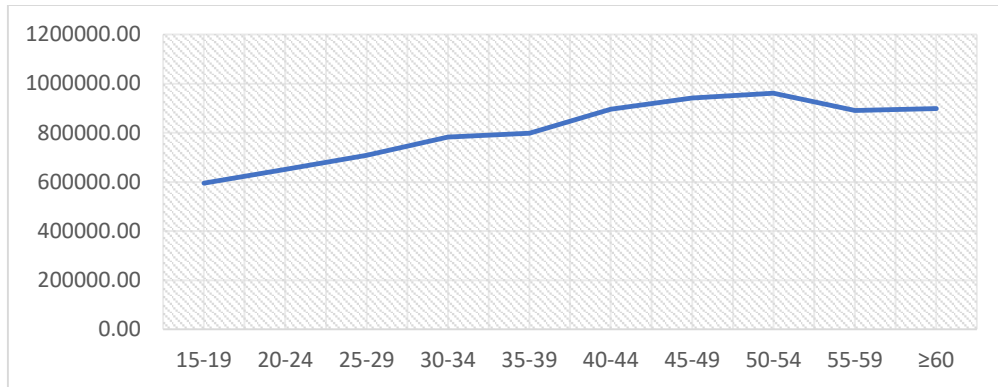


Figure 1. The Relationship of Age and The Female Worker's Income in Central Java  
Source: (Badan Pusat Statistik, 2008)

Conceptually, age influences the contribution of female workers in obtaining income. However, at a certain age, it will decline. In the age range of 15-29 years, the average income obtained is Rp 595.000, up to the age range of 50-54 years, the average income continues to increase by Rp 960.000. However, the higher the age, the lower the physical ability and memory. Then, in the age range of 55 - 59 years, the average income gradually decreases.

One thing that needs to be the attention of the Indonesian government is related to demographic bonuses. The Central Bureau of Statistics of Indonesia has forecasted that in 2035, Indonesia will experience a demographic bonus end. This means that the number of older people will increase, while the number of young people will be less and or unable to keep up with the old group. As a result, the youth group is unable to meet the needs of the older generation. When the youth group is unable to meet this old group, it trig-

gers a window of opportunity which is a future economic and social crisis. On the other hand, what is faced by Indonesia is the low life expectancy of the population compared to the Japanese population whose life expectancy is longer. Japan certainly has passed the demographic bonus end, but it can be overcome by making regulations extending the retirement age of the workforce, so that the elderly can still work and be able to secure their old age and or not burden the younger groups, who can eventually be free from the crisis of socio-economic (Huruta, 2016).

### The Influence of The Level of Education on the Female Worker's Income

The results of the statistical testing show that the level of education (lnX2) obtained a significance value of 0.000 which is smaller than the critical value of 0.05. This shows that the level of education has a significant positive effect on female worker's income ( $H_{02}$  is rejected and  $H_{a2}$  is accepted). The results of this study are in line with Cahyani (2016) finding. This indicated



that the higher the level of education, the higher the level of income. The level of education for elementary school or *Madrasah Ibtidaiyah* (MI) obtains an average monthly income of Rp 640.000, junior high school or *Madrasah Tsanawiyah* (MTs) obtains an average income of Rp 660.000, high school or vocational school obtains an average income of Rp 810.000, Diploma 1 or Diploma 2 obtains an average income of Rp 1.335.000, Diploma 3 obtains an average income of Rp 1.060.000, Diploma 3 or Bachelor Degree obtains an average income of Rp 1.215.000, and Master Degree or PhD degree obtains an average income of Rp 1.640.000. This condition shows that the higher the level of one's education, the higher the income that she earns (Badan Pusat Statistik, 2008).

### The Influence of Number of Family Dependents Toward the Female Worker's Income

The statistical test results show the number of family dependents (X3) obtains a significance value of 0.262 which is greater than the critical value of 0.05. This shows that the number of family dependants does not affect the income of female workers ( $H_{a3}$  is rejected and  $H_{03}$  is accepted). The results of this study are in line with the findings of Gunawan & Barokatuminallah (2008) and Fatimah et al. (2015). This happened because the housework can be done by other household members. While a woman (mother) would focus more on working to meet her family needs. These conditions are supported by the following Figure 2:

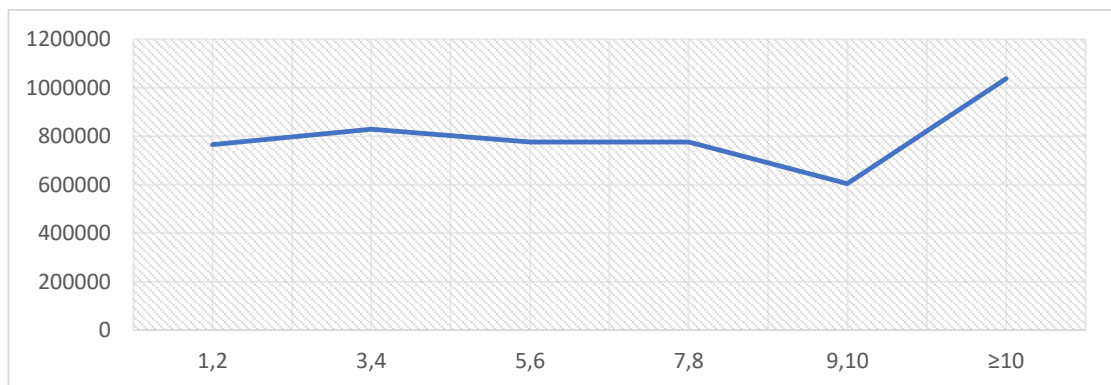


Figure 2. The Relationship of Number of Family Dependents and The Female Worker's Income in Central Java

Source: (Badan Pusat Statistik, 2008)

Conceptually, the number of family dependents will affect the level of income. The number of members in the family determines the amount of the expenditure used. Therefore, the higher the number of family dependents, the higher the income needed to meet the needs. The average income earned for the number of family dependents of 1-2 people is Rp 765.000, for 3-4 dependent family members is Rp 830.000, for 5-6 dependent family members is Rp 777.000, for 7-8 dependent family members is Rp 765.000, for 9-10 de-

pendent family members is Rp 600.000, and for 10 dependent family members is Rp 1.040.000. This phenomenon illustrated that when a woman worked, the husband must replace the role of his wife at home (while waiting for a work call). When his wife started looking for a job, she would become the added members of the workforce to meet the family needs (Ehrenberg & Smith, 2012).

### **The Influence of Marital Status Toward the Female Worker's Income**

The results of statistical tests show that marital status (D4) has a probability value of 0.442 which is greater than the critical value of 0.05. This shows that marital status does not influence the income of female workers ( $H_{a4}$  is rejected and  $H_{04}$  is accepted). The results of this study are in line with the findings of Lee, Tung, Lee, & You (2015). This condition indicated that there was not much difference between the income of married and unmarried women. The fact shows that before marriage, the average income obtained is Rp 700.000, while after marriage, the average income is Rp 825.000. This happened because married women would have to choose between working or taking care of the household. Furthermore, unmarried people must also have the choice to become career women before they got married (Badan Pusat Statistik, 2008).

### **The Influence of Business Field Toward the Female Worker's Income**

The statistical test results show that the business field (D5) has a probability value of 0.027 which is smaller than the critical value of 0.05. This shows that the business field has a negative and significant effect on female worker's income. The results of this study are in line with the findings of Amnesi (2013) and Rahmadhania (2013). This also indicated that there was a difference between female workers in the agricultural and non-agricultural sectors. The existence of significant influence shows differences in the income levels between female workers in the agricultural and non-agricultural sectors. The average monthly income earned in agriculture as much as Rp 575.000, while the average female worker's income in the non-agricultural sector is higher reaching Rp 810.000. This indicated a difference in the income of female workers working

in the agricultural and non-agricultural sectors. According to Huruta (2016), the increase in agricultural production in Indonesia was not always followed by the population growth. This meant that the increasing population was not always followed by the opening of new agricultural land due to land ownership, irrigation networks that were not evenly distributed to all areas in Indonesia, fertilizer subsidies that were often not well targeted and low related innovations with the agricultural revolution. This resulted in the agricultural production (output) which did not experience a significant increase and did not have competitive advantages (Badan Pusat Statistik, 2008).

### **The Influence of Type of Area Toward the Female Worker's Income**

The test results, statistically, indicate that the type of area (D6) has a probability value of 0.226 which is greater than the value of the estimated error of 0.05. This shows that the type of area does not have any influence on the female worker's income ( $H_{06}$  is accepted and  $H_{a6}$  is rejected). The results of this study are not in line with the findings of Rahmadhania (2013) and Lee, Tung, Lee, & You (2015) which mentioned the differences in the income levels of female workers from districts and cities. The fact shows that there is no significant difference between female workers working in cities and districts. This condition was allegedly due to the regional minimum wage distribution in Central Java (Badan Pusat Statistik, 2008).

## **5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS**

Partially, age had a positive and significant influence on the income of female workers, the level of education had a positive and significant influence on the income of female workers, the number of family dependants did not

influence the income of female workers, marital status did not affect the income of female workers, business field had a negative and significant influence on female worker's income and type of area did not influence the income of female workers. Future researches may consider the use of variables that are not significant, such as the number of family dependents, marital status, and type of area. In other words, future researches can use other additional supporting variables such as work time, working hours, length of work, work experience, and others with different data in the study. There are several things that need to be taken into consideration by the Government of Central Java Province, namely: (1) With the influence of age on the income, it is necessary to extend the retirement age of the workforce, especially women, so that they may remain involved in obtaining income to meet their needs; (2) With the influence of education on the income of female workers, the government needs more proactive education in informal education for workers who are still low educated, as well as formal education required at least in a certain number of years. For women workers, a high education is needed to get higher wages or salaries and (3) With the negative influence of business field on the income of female workers, the need for integrity of agricultural land which is a source of living for the farmers, a better profit sharing system between the owner of the land and workers, and the right distribution of fertilizers, resulting in a better quality thus sustaining the income in the agricultural sector.

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