THE EFFECT OF AGE, EDUCATIONAL ATTAINMENT, AND NUMBER OF DEPENDENTS ON THE INCOME OF FEMALE TRADERS AT GALIRAN MARKET, KLUNGKUNG

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Abstract: This study aims to analyze the effect of age, educational attainment, and number of dependents on the income of female traders at Galiran Market, Klungkung, both simultaneously and partially. The research employs a quantitative method with an associative approach. The population consists of all female traders at Galiran Market, totaling 1,039 individuals, with a sample of 92 respondents determined using the Slovin formula and purposive sampling technique. The data were analyzed using multiple linear regression, accompanied by classical assumption tests to ensure the model's validity. The findings reveal that age, educational attainment, and number of dependents simultaneously have a significant effect on the income of female traders at Galiran Market. Partially, age and educational attainment have a positive and significant effect on income, while the number of dependents does not have a significant effect.

Keywords: Age, Educational Attainment, Number of Dependents, Income, Female Traders, Galiran Market, Klungkung.

INTRODUCTION

In Indonesia, society increasingly recognizes the correlation between women's participation in public life and the well-being of families, communities, and national development. Women today have the right to choose their roles, including whether to pursue a career, stay at home with their children, or engage in other forms of contribution. They are granted rights, responsibilities, and opportunities equal to men as citizens. Consequently, women are empowered to act as both independent individuals and equal partners in economic and social development. As employment changes are a form of social transformation, women's involvement in productive work also affects societal structures. When women enter the workforce, it contributes significantly to the household economy and can lead to a shift in the family's economic structure (Murniati, 2004).

According to Soekanto (2004), in the context of household life, women (particularly wives) often serve as the main providers of care for children, husbands, and other family members. Their daily routines typically involve cooking, grooming, and childbearing. Meanwhile, husbands are traditionally viewed as the heads of households, responsible for guiding and protecting the family physically and emotionally.

Women's needs, aspirations, and job preferences drive their workforce participation. Informal sectors are especially important, employing large numbers of individuals without requiring high levels of education or skills (Dahlia, 2018). Many

researcher have examined women's roles in the informal economy due to its increasing significance. Women, including housewives in both urban and rural areas, have long been engaged in small-scale trading and other informal sector activities.

Most women working in the informal sector come from lower socioeconomic backgrounds and are driven by economic pressures. The inability of their husbands to fulfill daily household needs encourages many women to work and earn income. For widows or single mothers, working becomes a necessity. Middle-class women, on the other hand, may choose informal employment to diversify household income or gather capital for future ventures. With time, increased access to information and education has also shifted women's roles in society, prompting them to take more responsibility for improving family welfare (Framintolia, 2020).

Farida (2011) notes that societal development has encouraged women not only to remain in domestic roles but also to contribute to household income. In line with economic resource mobilization, women are now expected to strengthen household financial stability. In recent years, women's participation in public employment has significantly increased, reflecting their growing motivation to work and attain equality with men.

As gender equality efforts expand during the globalization era, women's participation in the labor force is increasingly influenced by demographic, social, and economic factors (Haryanto, 2008). In Bali, women often face challenges in securing adequate positions, particularly in contributing financially to their households.

Balkis (2018) asserts that under significant socioeconomic stress, rural and urban housewives alike seek income-generating activities across sectors. Trading has become a common choice, not due to a lack of other employment opportunities, but because many women possess limited education, often not completing elementary school. This reality discourages them from seeking formal employment, making trading a practical alternative. Though more opportunities are now available, women still carry the dual burden of domestic responsibilities (Bimono, 2017).

Tambunan (2003) states that women have adapted to fulfilling dual roles as homemakers and income earners. Their workforce participation enhances family income and increases their involvement in household decision-making. Although women are achieving upward mobility, it has not yet reached parity with men.

Many women pursue employment for reasons such as economic independence, family support, and self-fulfillment. Limited household income and high numbers of dependents also play a significant role. As Hidayat (2020) explains, many women choose informal sector jobs that allow flexible schedules, enabling them to balance work and domestic duties. Their motivation is also influenced by awareness of their rights and responsibilities as equal partners to men. Sumarni (2015) adds that women work not just for income, but to actively participate in society and achieve independence.

In Bali, women work to support their families, use their time productively, and earn personal income. Though many leave the workforce after marriage and childbirth,

some return once their children are older. Higher education levels have increased women's awareness of the importance of contributing financially.

A common labor market issue is the imbalance between labor supply and demand at a given wage level. Formal sector jobs often have strict qualifications and limited availability, pushing those without sufficient education into the informal sector. Informal employment lacks job security and standardized wages but is easier to enter.

According to Law No. 25 of 1997 on Manpower, informal sector workers are those engaged in employment without formal arrangements but still receive wages or compensation. This sector plays a vital role in national economic development through job creation, economic growth, and equitable distribution of development outcomes. Informal enterprises are typically small and unregistered, managed independently with minimal government support.

Despite these limitations, income from the informal sector often forms the backbone of household finances. Motivations to work vary based on age, time availability, and social background, making women a compelling subject of research.

One reason women prefer the informal sector is the scarcity of jobs aligned with their education. In Klungkung Regency, Galiran Market is a hub for female traders in the informal sector. Many of these women are housewives who manage household duties and trade from early morning to late morning. Their primary goal is to supplement household income.

Traditional markets remain a significant source of informal employment. These markets facilitate direct, interactive shopping experiences and serve as community economic centers. In Bali, traditional markets are widespread, including in Klungkung, where Galiran Market is among the largest and busiest. Located centrally and adjacent to a terminal, it operates 24 hours, attracting high foot traffic and ensuring consistent business for vendors.

Galiran Market is a major commercial center in Klungkung Regency. Female traders dominate its workforce, comprising 1,039 of the 2,056 total traders. Their presence illustrates women's vital role in local economic activity. Income, defined as earnings from trading goods or services, reflects their entrepreneurial contributions.

Research on female traders at Galiran Market is essential to understand their economic roles and the specific challenges they face. These traders are often family breadwinners and domestic managers. Studies can reveal their access to resources, coping strategies, and the impact of economic empowerment programs.

Gender inequality persists in Indonesia's informal sector, despite women's key role in family support. Older women tend to earn more due to better market understanding and customer relations. Education also significantly boosts managerial skills, decision-making, and financial literacy. Traders with higher education levels manage capital better, price products effectively, and communicate well with customers.

Household consumption theory suggests that more dependents increase income needs. More dependents can reduce the amount of capital available for business, lowering productivity and income. However, some women remain effective income

managers despite high family burdens, possibly due to other dominant influencing factors (Rahmawati & Handayani, 2021; Laksmitha Dewi & Martini Dewi, 2018).

This study focuses on factors believed to significantly influence female traders' income: age and education. Age impacts physical capacity and productivity, while education enhances skills and opportunities. Telaumbanua (2018) emphasizes that income levels are critical for family survival and daily needs. Based on this context, the study aims to investigate the determinants of female traders' income at Galiran Market in Klungkung Regency.

METHOD

This study employs an associative quantitative approach to analyze the influence of age, educational attainment, and number of dependents on the income of women working in the informal sector at Galiran Market, Klungkung. This location was chosen as it is the largest market in Klungkung Regency, operating 24 hours a day and making a significant contribution to the local economy. The research focuses on married women with dependents, with a total sample of 92 respondents selected using purposive sampling based on data from the Galiran Market UPTD (Sugiyono, 2014).

The study variables consist of income as the dependent variable, and age, educational attainment, and number of dependents as the independent variables. Income is measured based on gross monthly earnings, while age is calculated by subtracting the respondent's birth year from the year of the study. Educational attainment refers to the highest level of formal education completed, and the number of dependents is calculated based on the number of non-productive family members who are financially dependent on the respondent. Data were collected through observation, structured interviews, and in-depth interviews with relevant respondents (Agung, 2020; Sugiyono, 2012).

The data analysis techniques employed include descriptive statistical analysis to describe the characteristics of the data, and multiple linear regression analysis to examine the influence of the independent variables on income. Classical assumption tests were conducted to validate the regression model, including tests for normality, multicollinearity, and heteroscedasticity. Furthermore, an F-test was used to assess the simultaneous effect of the independent variables, while t-tests were used to determine the partial and statistically significant effects of each independent variable on the dependent variable (Ghozali, 2018; Sugiyono, 2016).

RESULTS AND DISCUSSION
Descriptive Analysis

Table 1. Descriptive Analysis

Variable	Obs	Mean	Std. dev.	Min	Max
Y	92	160,597.8	45,451.59	50,000	280,000
X1	92	44,728	8,407	31	61
X2	92	11,304	3,277	6	16
X3	92	2,293	0.805	1	4

Source: Research Data, 2025

Based on Table 1, the income variable of female traders (Y) has a minimum value of IDR 50,000, a maximum value of IDR 280,000, an average (mean) value of IDR 160,597.8, and a standard deviation of 45,451.59. This indicates that the lowest recorded income is IDR 50,000 and the highest is IDR 280,000, with an average income of IDR 160,597.8. The standard deviation of 45,451.59 implies that the income of female traders may vary above or below the mean value of IDR 160,597.8.

The age variable (X1) has a minimum value of 31 years, a maximum value of 61 years, a mean value of 44.728 years, and a standard deviation of 8.407. This suggests that the youngest respondent is 31 years old and the oldest is 61 years old, with an average age of 44.728 years. The standard deviation of 8.407 indicates that the age of the female traders may vary above or below the mean of 44.728 years.

The educational attainment variable (X2) has a minimum value of 6 years, a maximum of 16 years, a mean value of 11.304 years, and a standard deviation of 3.277. This indicates that the shortest duration of formal education completed is 6 years, while the longest is 16 years, with an average of 11.304 years. The standard deviation of 3.277 suggests that the level of education among the respondents may vary above or below the mean value of 11.304 years.

The number of dependents variable (X3) has a minimum value of 1 person, a maximum of 4 persons, an average value of 2.293 persons, and a standard deviation of 0.805. This implies that the fewest number of dependents is 1 and the highest is 4, with an average of 2.293. The standard deviation of 0.805 indicates that the number of dependents may vary above or below the mean of 2.293.

Classical Assumption Test Results
1. Normality Test

Table 2. Normality Test Results

Skewness test for normal data					
Variable	Obs	Skewness	Kurtosis	Adj chi2(2)	Prob>chi2
e	92	0.1940	0.2676	3.00	0.2228

Source: Research Data, 2025

Based on the results of the normality test on

Table **2. Normality Test Results**shows that the data is normally distributed. This is indicated by the value of the Skewness test of 0.222, which is greater than 0.05.

2. Multicollinearity Test

Table 3. Multicollinearity Test Results

Variable	VIF	1/VIF
X1	2.99	0.334591
X2	2.95	0.339196
X3	1.03	0.973765
Mean VIF	**2.32**	

Source: Research Data, 2025

Based onTable 3. **Multicollinearity Test Results**shows that the tolerance value for each independent variable is age with a tolerance value of 0.334, education level of 0.339 and number of dependents of 0.973. All independent variables in this study have a tolerance value of > 0.10. The VIF value for each independent variable is age 2.99,

education level of 2.95 and number of dependents of 1.03. All independent variables in this study have a VIF value <10. Based on this, it can be concluded that in the regression model of this study there is no correlation problem between the variables.

3. **Heteroscedasticity Test**

Table 4. Results of Heteroscedasticity Test

chi2(1)	1.96
Prob>chi2	0.1614

Source: Research Data, 2025

Based on the results of the heteroscedasticity test onTable 4. **Results of Heteroscedasticity Test**shows a Prob>chi2 value of 0.1614. This value is greater than 0.05. This means that the regression equation model in this study does not have symptoms of heteroscedasticity.

Determinant Coefficient (R2)

Table 5. Results of Determinant Coefficient (R2)

Number of obs	92
F(3, 88)	130.89
Prob > F	0.0000
R-squared	0.8169
Adj R-squared	0.8107
Root MSE	19776

Source: Research Data, 2025

The coefficient of determination is a measure of the goodness of fit of the regression equation, namely the variation of the dependent variable that can be explained by the independent variable. The coefficient of determination (R-squared) is used to measure the proportion of the total variation of the dependent variable explained by the independent variables simultaneously in the regression model. The value of the coefficient of determination is seen from the R-Squared value of 0.8169 which shows that the income of female traders in Klungkung Regency is influenced by 81.69 percent by age, education level, and number of dependents while the remaining 18.31 percent is influenced by other factors outside the regression model.

Results of Simultaneous Regression Coefficient Significance Test (F Test)

The F test is conducted to see whether there is an influence of the independent variables on the dependent variables together. Basically, the F test shows that all independent variables included in the model have a joint influence on the dependent variable. Based on the results of the test that has been conducted onTable 5. **Results of Determinant Coefficient (R2)**shows that the probability value of the F test is 0.0000, it can be concluded that H0 is rejected and H1 is accepted. This shows that age, education level and number of dependents simultaneously have a significant effect on the income of female traders at Galiran Market, Klungkung.

Multiple Linear Regression Analysis

<p align="center">**Table 6. Multiple Linear Regression Results**</p>

Source	SS	df	MS		Number of obs	= 92
					F(3, 88)	= 130.89
Model	1.5357e+11	3	5.1192E+14		Prob > F	= 0.0000
Residual	3.4417e+10	88	391104138		R-squared	= 0.8169
					Adj R-squared	=0.8107
Total	1.8799e+11	91	2.0658E+13		Root MSE	= 19776
Y	Coefficient	Std. err.	t	P>t	[95% conf.interval]	
X1	3,786,252	426.2942	8.88	0.000	2939.082	4633.422
X2	3416.25	1086.093	3.15	0.002	1257.868	5574.632
X3	-4109.334	2607.433	-1.58	0.119	-9291.06	1072.392
_cons	-37,948.45	12344.53	-3.07	0.003	-62480.61	-13416.29

<p align="center">Source: Research Data, 2025</p>

Multiple Linear Regression Analysis

Based on the results of the multiple linear regression analysis shown in Table 6, the following regression equation is obtained:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$

$= -37{,}948.45 + 3{,}786.252 X_1 + 3{,}416.25 X_2 - 4{,}109.334 X_3$

From this equation, it can be seen how age, educational attainment, and number of dependents respectively influence income, with age and education showing significant effects, while the number of dependents does not have a significant impact on the income of female traders at Galiran Market, Klungkung.

1. The intercept (a) is -37,948.45. This negative constant implies that if all independent variables (age, educational attainment, and number of dependents) are held constant at zero, the predicted income of female traders at Galiran Market would be -37,948.45.

2. The regression coefficient for the age variable (X_1) is 3,786.252 and is positive. This means that, assuming the other variables (educational attainment and number of dependents) are held constant, an increase in age will result in an increase in income by 3,786.252 units. Conversely, a decrease in age will result in a decrease in income by the same amount.

3. The regression coefficient for the educational attainment variable (X_2) is 3,416.25. This indicates that, assuming age and number of dependents are held constant, an increase in educational attainment will increase income by 3,416.25 units. Likewise, a decrease in educational attainment will reduce income by the same amount.

4. The regression coefficient for the number of dependents variable (X_3) is -4,109.334. This negative value indicates that, assuming age and educational attainment are held constant, an increase in the number of dependents will decrease income by 4,109.334 units. Conversely, a decrease in the number of dependents will increase income by the same amount.

Partial Significance Test (t-Test)

1. **Effect of Age (X_1) on Income of Female Traders at Galiran Market**
   Based on the results shown in Table 6, the t-test probability value for the age variable is 0.000, which is less than 0.05. Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that age has a positive and statistically significant partial effect on the income of female traders at Galiran Market, Klungkung.

2. **Effect of Educational Attainment (X_2) on Income of Female Traders at Galiran Market**
   Based on the results in Table 6, the t-test probability value for the educational attainment variable is 0.002, which is also less than 0.05. Thus, H_0 is rejected and H_1 is accepted. This means that educational attainment has a positive and statistically significant partial effect on the income of female traders at Galiran Market.

3. **Effect of Number of Dependents (X_3) on Income of Female Traders at Galiran Market**
   As shown in Table 6, the t-test probability value for the number of dependents variable is 0.119, which is greater than 0.05. Hence, H_0 is accepted and H_1 is rejected. This indicates that the number of dependents does not have a statistically significant partial effect on the income of female traders at Galiran Market, Klungkung.

Discussion

The Effect of Age (X1) on the Income of Female Traders at Galiran Market, Klungkung

Based on the t-test probability value in Table 6, which is $0.000 < 0.05$, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This result indicates that age has a positive and statistically significant partial effect on the income of female traders at Galiran Market. Age falls within the productive age range, which is between 15 and 64 years, where individuals are still considered economically active. During this productive age period, workers tend to maximize their energy and time to generate income (Mulyadi, 2003). Age is essentially an important factor in obtaining employment, as it directly influences one's ability to earn income. As long as individuals remain in their productive years, they will continue to utilize their physical capacity to work and earn income.

This finding is supported by a study by Rahayu and Tisnawati (2014), which also found that age has a positive and significant effect on income. Their study confirms that as individuals grow older, their income may also increase. The distribution of respondents in this study shows that most are within the age range of 45–49 years, which is still considered productive and capable of optimizing income.

This result is further supported by in-depth interviews. According to Merta Sari Ayu, interviewed on May 5, 2025:

"I am 49 years old and have decided to keep working to support my family's income, even though my husband is employed. At my age, it is difficult to find work, which is why I chose to work in the informal sector."

The findings from these interviews confirm that age does influence the decision of women to work. This supports the data, indicating that women of productive age are still able to work and earn income.

The Effect of Educational Attainment (X2) on the Income of Female Traders at Galiran Market, Klungkung

Based on the t-test probability value in Table 6, which is $0.002 < 0.05$, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This indicates that educational attainment has a positive and significant partial effect on the income of female traders at Galiran Market.

Higher levels of education tend to lead to higher income. This finding is supported by Widiningsih and Purwanti (2020), whose study also demonstrated that educational attainment has a positive and significant effect on income. This aligns with human capital theory, which states that higher education levels produce more knowledge and play an important role in job acquisition, thus enhancing productivity and income (Manuati and Marhaeni, 2004).

In-depth interviews support these findings. According to Putu Endang Ernawati, interviewed on May 7, 2025:

"I have a bachelor's degree. I chose to work in the informal sector to help increase my family's income. Besides, I believe my education should be put to use rather than staying at home and earning nothing."

These interviews confirm that educational attainment influences women's decisions to work. The results are consistent with the data, showing that even those with higher education levels continue to work to earn income.

The Effect of Number of Dependents (X3) on the Income of Female Traders at Galiran Market, Klungkung

Based on the t-test probability value in Table 6, which is $0.119 > 0.05$, the null hypothesis (H_0) is accepted and the alternative hypothesis (H_1) is rejected. This means that the number of dependents does not have a statistically significant partial effect on the income of female traders at Galiran Market.

Several factors may explain why the number of dependents does not significantly influence income. The number of dependents relates more to household conditions than to business activity. Although more dependents increase household financial needs, in practice, traders cannot simply increase their income due to such needs. They are constrained by market operational hours, limited resources, and capital. In other words, having more dependents does not automatically enable one to work more or sell more.

From the perspective of production theory, household consumption theory, and gender analysis, it can be concluded that the number of dependents does not

significantly affect the income of female traders. First, dependents are not a direct production factor affecting output or business income (Sadono Sukirno, 2006). Second, from the household consumption theory, dependents represent consumption burdens, not drivers of increased economic activity. Third, based on the gender perspective by Septiana (2021), women often carry dual roles productive and reproductive. A greater number of dependents may increase domestic responsibilities, reducing the time, energy, and focus available for trading. Fourth, an increase in dependents does not necessarily result in increased business activity, as female traders face constraints in capital, labor, and time.

This study is supported by the findings of Rahmawati and Handayani (2021), who showed that the number of dependents does not always significantly affect individual income, particularly in the informal sector. They explained that household income is more influenced by individual capacity in managing expenses, business strategies, and adapting to economic conditions. Thus, even with many dependents, individuals with good managerial skills can still maintain income stability.

CONCLUSION
Based on the results and the discussion above, the following conclusions can be drawn:
1. Simultaneously, age, educational attainment, and number of dependents have a significant effect on the income of female traders at Galiran Market, Klungkung.
2. Partially, age and educational attainment have a positive and significant effect on the income of female traders at Galiran Market, Klungkung, while the number of dependents does not have a significant effect.

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