



Financial welfare of families of Sunday market traders in Bengkulu city In terms of sociodemographics

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ABSTRACT

This study was conducted to describe the welfare level of Sunday market traders in Bengkulu city as seen from the level of family finances, health quality, religiosity level and education level. This research uses a descriptive approach with the Spearman Rank correlation test method. Data collection techniques were carried out by interview, observation and questionnaire, through cluster purposive sampling method as many as 150 samples. The purpose of this research is to find out how the level of welfare of the trader's family and also the relationship between variables. The results show that the level of family finances, the quality of health, the level of religiosity and the level of education are interrelated with the level of welfare with a fairly positive coefficient. The relationship between the level of family finances and the level of welfare is 0.080 with a very low category. The relationship between the quality of health and the level of welfare is 0.270 with a low category, the level of religiosity with the level of welfare is 0.338 with a low category, while the quality of education with the level of welfare is 0.412 with a medium category

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INTRODUCTION

According to (Pratiwi & Susiyanto, 2020) the development carried out by the government and society aims to improve social welfare for all Indonesian people. Indonesia as a developing country, organizes and plans changes in a just and prosperous society, material and spiritual in order to alleviate social problems that continue to increase both in quality and quantity. Educational development is one of the main keys to the acceleration and economic growth of the State in general and the welfare of the population in particular. The main goal of national development is to make the country prosperous and want its people to live safely and prosperously (Azizah et al., 2018). With education, a person can expand alternatives to choose a profession or job which in turn will improve welfare (Sari, 2018). Financial well-being cannot be applied in various

countries without taking into account local socio-economic and cultural determinants. (Mahendru et al., 2022). According to Melly G. Tan, to see the socio-economic conditions of a family or community, it can be seen through three aspects, namely employment, education and income (Ridwan et al., 2018).

The welfare levels of the families of Sunday market traders vary. The welfare they demand is determined by the creation of two basic conditions. First, they want the cost of living to remain stable, especially for basic needs such as food, clothing, shelter, health and education. Secondly, they want an income that they can rely on to support their families properly and hope that this income will increase from time to time. However, they feel that their families are not yet financially prosperous. According to (Sari, 2018) The purpose of family welfare development is to develop the quality of the family so that it can grow a sense of security, tranquility and hope for a better future in realizing physical welfare and inner happiness. A family is said to be prosperous if the family is able to fulfill its basic needs at a minimum. In building and developing a prosperous family, various family functions need to be developed and organized. (Kawalod et al., 2020). Basic family needs consist of food, clothing, shelter or housing, health, and education. The category of prosperous families can be known through the indicators used, in this case to see the category of family welfare seen from the indicators made by the National Population and Family Planning Agency (Sari, 2018). Based on these indicators, it can be seen that the welfare family category is grouped into five stages, namely pre-prosperous families, welfare family I, welfare family II, welfare family III, welfare family III Plus. Community welfare that is pursued covers many fields, and the focus is on efforts to meet the demands of a decent quality of life (Hidayah et al., 2022).

Improving family welfare will be very difficult to realize if it only relies on the role of the government alone without the assistance of various parties and the awareness of each family to improve their welfare. The behavior or actions taken by each family member is the main factor that causes an increase in the welfare of the family (Rianto et al., 2022). According to (Tumbage et al., 2017), family welfare is a dynamic family condition in which all physical, material, mental, spiritual, and social needs are met, enabling families to live reasonably in accordance with their environment and enabling children to grow and develop and obtain the protection needed to form mature mental attitudes and personalities as quality human resources. According to (Gorahe et al., 2021) the welfare of the lower middle class can be represented by the level of community life which is characterized by the alleviation of poverty, a better level of welfare, the acquisition of a higher level of education, and an increase in community productivity. According to (Herman et al., 2019) a family is two or more individuals joined by blood, marriage, and adoption in one household, who interact with each other in roles and create and maintain a culture.

Organized finances are one of the conditions for achieving peace of mind for all family members. Broadly speaking, welfare is often interpreted as happiness, prosperity, a person's level of life, which is not only at the individual level but in a family and a community group. (Rosni, 2017). Management in family finances plays a very important role in determining the level of financial welfare of a family (Wicaksana & Rachman, 2023). The financial management referred to in this case is financial planning. In a family plan there is a detailed list of money income and expenses, the existence of a detailed list of parents as family financial managers will detect any deviations from the family plan. financial management of Sunday market traders is still lacking, therefore welfare in the family has not been achieved. According to WHO in (Apriani, 2018) family is a collection of household members who are interconnected by blood, adoption or marriage. (Apriani, 2018) said that the state of well-being is relatively different for each individual or family and is determined by the philosophy of life of each. Welfare conditions are not fixed and can change at any time like sooner or later. Research conducted by (Renanita & Hidayat, 2023) defines subjective financial well-being as the ability to control one's finances, have

the capacity to handle financial uncertainty, fulfill needs, and have the freedom to make financial choices to enjoy life.

Health is a happy condition of body, soul and social that is strived to always be maintained, maintained and improved so that it is even better, because by living healthy, the body will feel easier. According to (Jacob & Sandjaya, 2018) health is a state of physical, mental and social well-being without any complaints (disability or illness). Health is also one of the factors that affect the appearance and fitness of the body. Where with good health, the traders are more enthusiastic in earning money for their families in order to become a prosperous family. Health is one of the basic needs of society, so health is a right for every citizen protected by the Constitution. Health is one of the indicators of the realization of welfare, in this study, researchers only questioned whether the fulfillment of health insurance for traders of Pasar Minggu city of Bengkulu because health is the main need in life. Therefore, improving health services is basically an investment in human resources to achieve a prosperous society (Andayani et al., 2020). Mental health according to a Merriam Webster health expert, is a good emotional and psychological state, where individuals can utilize cognition and emotional abilities to function in their community, and fulfill their daily needs (Zulkarnain, 2019).

According to Nasution, the definition of religion comes from the words al-Din, religi (relegere, religare) and religion, Al-Din (narrow) in law or law. Religion (Religi) means a bond that humans must hold or obey. Karim (2010) explains that Islam is a teaching that guides humans in every aspect of life, namely aqidah, sharia and morals. Religion is not only a motivation and ethical value but also a hope. Where religiosity is one of the factors in family welfare where we are sincere in trying for the family, God will add sustenance to traders who earn a living for their family finances. Where motivation encourages someone to be creative, make policies and sacrifices, while ethical values encourage someone to fulfill promises and mandates while hope encourages someone to be sincere in accepting trials, that attitude will be felt deeply if it comes from belief in religion (Jalaluddin, 2010). Sunday market traders say that religiosity has no effect on financial well-being. Other than that, (Wardani & Susanti, 2019) also explained that religiosity has no effect on welfare.

Education is another indicator of welfare, education is the main requirement for everyone, because one of the efforts to improve the quality of human resources (HR) is through education. (Salahudin et al., 2018). The results of education obtained by children in the family will determine the child's further education, both at school and in society. (Jing, 2009). Education has an important meaning, namely as an investment, considering humans as a form of capital that can ultimately improve their welfare in the future. (Widyastuti, 2012). Education is one of the indicators of development and quality of human resources, where human resources depend on the quality of education. In the activities of an economy, the formal sector is needed according to the educational strata of the prospective workforce. (Manajemen et al., 2023). Therefore, education is the main and important capital for individuals to enter the labor market competition. (Sari, 2018). The family is the first and main environment for the formation of skills in children. As said by a Sunday market trader Mr. Boy (45 years old) that although their education is not high, they want their children to have a high education and become successful people later. Parents are the main socialization agents in the process where children learn how to function in the market as consumers and money managers. (Shalahuddinta & Susanti, 2014).

Bengkulu city is one of the cities in Bengkulu province with an area of 539.3 km². Bengkulu city is an area that has a population of 374,694 people and has land use characteristics that are mostly residential. Bengkulu city is known for its palm oil plantations and rubber plantations. These natural resources have an impact on the progress of Bengkulu city, especially in the economic sector. Bengkulu city consists of 9 sub-districts with each sub-district having a trade center. One of the trading centers in Bengkulu city is pasar minggu which is located on jalan K.Z Abidin.

Sunday market is a bustling commercial area. Bengkulu city has a fairly high vehicle usage. Each vehicle use requires an adequate parking space to carry out a particular activity or purpose. Therefore, facilities are needed that can support these needs in the form of parking facilities. According to Law Number 22 of 2009 concerning traffic and transportation. Sunday market is a market located in Ratu Samban sub-district. Pasar minggu contains stalls to sell various needs such as staples and goods with low to high quality. Not a few people do buying and selling activities at Sunday market. This is due to the strategic location of pasar minggu and is located in the city center. This market is served by Jalan K.Z Abidin with a road length of 605 m with a road type of 2/2 UD and a road width of 8 m, and Jalan K.Z Abidin 2 with a road length of 583 m, with a road type of 4/2 UD, and a road width of 10m.

Sunday market Bengkulu is one of the traditional markets owned by the people of Bengkulu City to buy and sell various daily necessities. (Soleh, 2018) Where this Sunday market is most crowded on Sundays. Located at Jl. K.Z. Abidin Pasar Minggu Bengkulu sells many things, starting from vegetables, chicken, fish and many other complete needs. These traders start selling from 05.00-17.00 after which they return to their homes. Trade is one of the sectors that is able to contribute income to the people in Bengkulu city. Through trade, the people of Bengkulu are able to create opportunities to generate income. One of them is the market, the market is a place that opens up many business opportunities for the community. Where traders' income can be the foundation of family income / meet the economic needs of the trader's family. (Apriani, 2018). In addition to problems in the trading system, cooperation between traders also needs to be fostered in order to create a solidarity or good emotional relationship and avoid conflicts that strengthen mutual togetherness among these traders (Desyana, 2013).

This study was carried out at Sidikalang Main Market, located in the Sidikalang District of Dairi Regency. The primary participants in this research were four female vendors specializing in vegetables. The research employed various data collection methods, including a literature review, in-depth interviews, and observation. The gathered data from the field was subsequently qualitatively analyzed by the researchers. Ultimately, the research findings led to the formulation of conclusions. The findings indicated that the majority of traders at Sidikalang Main Market are married women, and most of them have husbands without stable employment, some of whom are unemployed. Conclusively, the research suggests that women play a predominant role in contributing to the enhancement of family welfare.

Previous research Nurhayati, 2017 The purpose of this study was to determine the factors that affect the income of vegetable traders in traditional markets Majalengka Regency. The analysis technique in this study using multiple linear regression. These results show that simultaneously simultaneously the variables of trading capital, trading location, trading place conditions, length of business and working hours have a significant influence on the income of vegetable traders in traditional markets in Majalengka Regency. conditions, length of business and working hours have a significant influence on trader income. significant influence on trader income

Previous research Maylasari, 2016 This study aims to look at the level of welfare of level measured using subjective indicators and objective indicators. objective indicators. One of the subjective measures of welfare is the happiness index. Happiness can be studied using context of time and place. Where in this study will examine happiness from the context of time and place with the observation of the Samin community in Samin tribe in Bombong Hamlet, Baturejo Village, Sukolilo District, Pati Regency. The variables in this study include happiness as the dependent variable, income variables, and socio-demographic variables. demographic variables. The method used is Consensus Measure (CnS), namely method for converting ordinal scales into mathematical form to obtain happiness levels. so that the level of happiness is obtained. Where in the results of this study It is known that the level of community happiness is 0.7892.

Previous research Intan Indira Natalia, 2016 This study looks at the level of welfare and education of children of salak pondoh farmers in Pekandangan Village, Banjarmangu District, Banjarnegara Regency. Taking in this study using sample questionnaire technique, and documentation, data analysis using frequency tables and cross tabulation. frequency tables and cross tabulation. the results of this study show that the welfare of salak pondoh farmers in Pekandangan Village, Banjarmangu Sub-district, Banjarnegara Regency showed that the welfare of salak pondoh farmers in Pekandangan Village is that the level of education of children has no effect on the welfare of salak pondoh farmers and the results are negative. the purpose of this study was conducted to determine the magnitude of the relationship between family welfare and sociodemographics. the researcher hopes to conduct this study to find out how related family welfare is to demographics, after researching it turns out that the relationship between variables is not as expected.

Based on the description above, there are several problems that need to be answered, including: (1) What is the level of financial welfare of the families of traders in sunday market, Bengkulu city, in terms of sociodemographics? (2) Does the welfare of the families of traders who occupy stalls in sunday market, Bengkulu city, fulfill the BKKBN's Family Welfare indicators?

RESEARCH METHOD

This research uses a quantitative descriptive approach method, which is a study that analyzes data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations, (Nasir & Sukmawati, 2023). In this study, the scope of the research is the financial welfare of the families of Bengkulu city Sunday market traders in terms of SocioDemographics. Scope of research that supports the welfare of Sunday market traders in Bengkulu city. The object of this research is Sunday market traders in Bengkulu city with 150 respondents. The method used in the withdrawal of this research sample is *simple random sampling*. *Simple random sampling* is a probability sampling method carried out by simple randomization. The type of data collected is primary data which is done by distributing questionnaires directly to Sunday market traders in Bengkulu city. There are four stages of data analysis in this study, namely data quality test, autocorrelation test, heteroscedasticity test, normality test, correlation test.

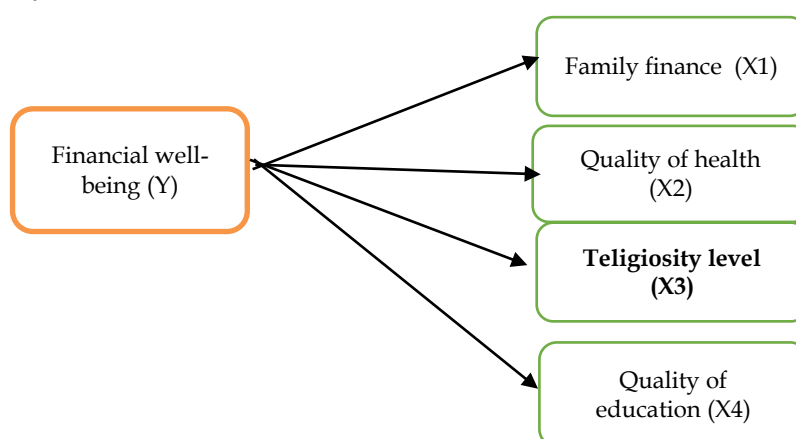


Figure 1. Framework of Thought

RESULTS AND DISCUSSIONS

Validity test results

According to Riyanto and Hatmawan (2020), validity is a measurement to show whether a research instrument is said to be valid or suitable for use, while validity testing leads to how far the instrument can carry out its function. the instrument is said to be feasible if it can accurately measure what it wants to measure. The validity test conducted used 150 respondents to conduct a validity test with five variables, a total of 35 statements on the Family Finance variable (X1), Health Quality (X2), Level of Religiosity (X3), Education (X4), and Family Welfare (Y). the validity of the statement items is valid because the r-count value is greater than the r-table at the $\alpha = 5\%$ significance level.

Reliability test

Reliability is the accuracy or constancy of a measuring instrument used, where the same results will always be obtained every time the measuring instrument is used (Riyanto & Hatmawan, 2020). The table below shows the *Cronbach's Alpha* value for all variables, it can be concluded that the statements in this questionnaire are reliable because they have a *Cronbach's Alpha* of more than r table, namely 0.1603.

Table 1 Reliability test results (n=150)

	Cronbach's Alpha	Description
Financial level (X1)	0,418	Reliable
Health quality (X2)	0,918	Reliable
Level of religiosity (X3)	0,848	Reliable
education (X4)	0,838	Reliable
Financial well-being (Y)	0,680	Reliable

Autocorrelation test

The autocorrelation test aims to test whether in linear regression there is a correlation between errors (residuals) in period t with errors in period t-1 (previous). The autocorrelation test, conducted through the Durbin-Watson (DW) test, is used to identify the presence of autocorrelation. DW test results are interpreted as follows: if the DW statistic is below -2, it indicates positive autocorrelation; if the DW statistic is between -2 and +2, there is no autocorrelation. Based on the available research data, it can be stated with confidence that the data is uncorrelated or in other words the tested data is considered satisfactory.

Heteroscedasticity test

According to Ghazali (2017: 47) heteroscedasticity means that there are variable variants in the regression model that are not the same. if on the other hand the variable variants in the regression model have the same value, it is called homoskedasticity. to detect the presence of heteroscedasticity problems, you can use the graph analysis method. seen from the graph whose points are parallel to 0, it means that the data used is normal and good. so the heteroscedasticity test carried out in this study that the data used is normal where the points are aligned on the 0 y axis and 0 x axis.

Normality test

normality test is a test to measure the data obtained whether it is normally or abnormally distributed, in order to select the right statistics (Riyanto & Hatmawan, 2020). this study uses the Kolmogorov-Smirnov test because this test has the advantage of being simple. Data is said to be normally distributed if the significance value (Sig.) > the significance level (0.05). Meanwhile, if the significance value (Sig.) < the significance level (0.05), the data is considered not normally

distributed. Based on the data above, the data above is normally distributed because it is greater than the sig value of 0.05.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	2.23885034
Most Extreme Differences	Absolute	.059
	Positive	.059
	Negative	-.045
Test Statistic		.059
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Spearman Rank Correlation Test

According to Ginanjar Syamsuar (2020), the spearman correlation is a non-parametric statistical data analysis technique that aims to determine the correlation coefficient of two variables where the data has been arranged in pairs. the spearman correlation coefficient is a measure that describes the association or relationship between variables that theoretically support the relationship and will be statistically measured through the coefficient. the measurement in this study was carried out to analyze the relationship between finance, health, religiosity, education to family welfare. Correlation test to determine the level of relationship coefficient between variables. TheSpearman Rank correlation test is used on categorical and ordinal scale data.

Tabel 1 Results of Relationship Testing Between Variables

Relationship	CorrelationCoefficient	Category
Family financial level (X1) with welfare level(Y)	0,080	Very Low
Health quality (X2) with welfare level (Y)	0,270	Low
Level of religiosity (X3) with level of welfare(Y)	0,338	Low
Education level (X4) with welfare level (Y)	0,412	Medium

Discussion

a. The relationship between family welfare and finances

The results of the Spearman Rank correlation between the level of family finances and the level of welfare of Sunday market traders show very low results, this shows that the relationship between family finances and family welfare of Bengkulu city Sunday market traders shows a negative relationship where if the level of family finances decreases then the level of welfare also decreases. As said by Mr. Agus (50 years old; September 26, 2023) , a chicken trader at pasar minggu, he said that the amount of income affects family welfare. Because of this low income,the needs of the family are not me, not only limited to basic needs, but also other needs cannot be met.

b. The relationship between family welfare and health level

The relationship between health quality and the welfare level of market traders from the Spearman Rank correlation results showed low results. This shows that traders are less aware that health is important. The more unhealthy the body condition, the more disrupted the work willbe.

c. The relationship between family welfare and level of religiosity

The relationship between the level of religiosity and the level of family welfare of Sunday market traders shows low results. Where it can be seen that the traders are lacking in terms of religiosity, whereas actually if the higher the level of religiosity, the higher the level of welfare. As written by Djameluddin Ancok and Fuad Nashori (2010: 78) in his book entitled Islamic psychology where religion means a bond that must be held or obeyed by every human being, where religion is not only a motivation and ethical value but also a hope. As stated by Mrs. Fitri (44 years old; September 26, 2023), a religious observance or worship has no impact on income. However, the greater the obedience or worship of a person, then I believe that his heart will feel calm and happy.

d. The relationship between family welfare and quality of education

The relationship between the quality of education and the level of family welfare of traders from the results of the Spearman Rank correlation shows moderate results. Although the type of educational background of each trader is different, the orientation for children's education is on average the same, where every parent must want the best for their child's education and future. As said by Mr. Edi (47 years old; September 25, 2023), a Sunday market trader, he said that "although I do not have a higher education, I want the highest possible education for my child, because I know that education is the main thing". Therefore, education is one of the ways to improve the level of welfare of a person or family, where education can be a way out for someone to get a job and get an income where income can not only fulfill their own needs but also help family members.

From the results of the correlation, it can be concluded that in general, Bengkulu city's Pasar Minggu traders are at the level of a pre-prosperous family, because they only fulfill the indicators contained in a pre-prosperous family.

CONCLUSION

Based on the results of the analysis and discussion obtained from the research, the researcher obtained conclusions that can be drawn from the level of family finances, health quality, level of religiosity, level of education and the level of family welfare of Bengkulu city Sunday market traders. based on the correlation test the level of family finances with the level of welfare is only 0.080, this states that the relationship between the two is very low, this shows that the level of finance has little effect on welfare. If we look at the relationship between the level of health and the level of welfare, it is only 0.270, indicating that the coefficient is low. This shows that traders are not good at maintaining their health. Based on the results of the correlation test, the relationship between the level of religiosity and the welfare of the trader's family is low with a coefficient of 0.338. This shows that the level of religiosity of traders in Bengkulu city's Sunday market tends to be less good, and when viewed based on education with the welfare of the traders' families is moderate with a coefficient of 0.412. This shows that Sunday market traders pay attention to the importance of education. The results of this study are expected to provide information as a basis for consideration, support, and contribution of ideas to decision makers in an effort to increase income and conduct business development.

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