Analysis of The Determinants of Decisions of Underemployed Female Workers in The Informal Sector in Denpasar City

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Abstract. The city of Denpasar is in first place regarding the number of the workforce, but not all residents have normal working hours so their productivity has not been utilized optimally. The main objective of this research is to analyze the influence of age , level of education, age of last child, traditional and religious activities simultaneously and partially on the decision of female workers in the informal sector to choose to be underemployed in Denpasar City. The data used in this research is primary data , namely by conducting structured interviews with respondents . The research population is all female informal sector workers who are underemployed in Denpasar City, totaling 13,062 people. The sampling method used is *quota sampling* . In this research, the number of samples determined to be studied was 100 underemployed female workers . The results of multiple linear regression analysis show that age, level of education, age of last child, traditional activities and religion simultaneously have a significant influence on the decision of female workers in the informal sector to work and become underemployed. Age partially has a positive effect, while education level, age of the last child, and traditional and religious activities partially have a negative effect on the decision of women in the informal sector to choose to be underemployed in Denpasar City.

Keywords: Age, Education Level, Age of Last Child, Traditional and Religious Activities, Decision on Underemployment

INTRODUCTION

Indonesia has sufficient human resources to develop further, but on the other hand it faces various problems, especially in the field of employment. Development economy is process enhancement income per capita community population in the long term (Sukirno, 2017). In general, economic development is defined as a series of efforts by an economy to develop its economic activities so that more infrastructure is available, more businesses grow, education levels increase, and technology improves. As a result of this development, it is hoped that there will be increased employment opportunities, increased income levels and increased national prosperity (Sukirno, 2019). One of the goals of development is to create as many jobs as possible so that the existing workforce can be absorbed in economic activities (Nurmala & Hutagaol, 2022). The goal of national development is to increase economic efficiency to create jobs and realize the welfare of the population (Yanthi and Marhaeni, 2015). In the implementation of national development, the workforce plays a very important role and position as actors and as the goal of development. In accordance with the role and position of the workforce, it is necessary to develop the workforce to improve the quality of the

workforce and their participation in development as well as improve workforce protection and family in accordance with human dignity. One of the driving factors for economic development is human resources (HR).

The desire to find work or work in the existing economic sector is reflected in the role of women in economic activities. In subsistence economies or poor communities, female labor participation is carried out to maintain the household economy. Special attention is currently given to female workers in the field of employment. Women spend all the resources they have, such as time, skills and financial resources, to survive by becoming secondary *breadwinners* . Even in situations where the husband's income is unstable, insufficient or no income, women remain the economic support of the family (Reza, 2022).

According to a Bappenas study, women have the potential to contribute more to the Indonesian economy. Women's Labor Force Participation Rate (TPAK) can continue to be increased because women have a lot of potential that must be utilized to be able to participate in development. This is homework for policy makers to increase women's TPAK by providing the widest possible employment opportunities for women in all sectors.

In Indonesia, the terms that are often heard related to the problem of unemployment are open unemployment or total unemployment. On the other hand, the term underemployment is also mentioned. Underemployment is defined as people who work less than normal working hours (<35 hours/week). This employment problem can hamper regional and even national economic growth (Iksan & Arka, 2022). Development programs that have been implemented always prioritize efforts to reduce poverty levels, because in essence, this development aims to improve community welfare (Wicaksono & Kharisma, 2020). One way is to improve the quality of human resources which is a benchmark for development success.

Underemployment is residents who work less than 35 hours per week, namely those who work 1-34 hours per week. According to Misi (2022), half unemployed are workers who are under-utilized *in* terms of working hours, work productivity and income. Underemployment is motivated by various reasons. One of them is because they are unable to find additional work or full employment. Where according to Simanjuntak (1985:12) (in Kianti, 2015), the term underemployed can be classified into two groups, namely:

1. The visible underemployed *are* workers who work less than 35 hours a week.
2. The invisible underemployed *,* or disguised underemployed, are workers whose work productivity and income are low.

The underemployed are further divided into two, namely:

1. *Involuntary* underemployed , namely people of working age who work less than 35 hours a week not of their own free will (forced) and are still trying to get additional work and/or are preparing a business.

2. *Voluntary underemployed* are people of working age who work less than 35 hours a week on their own accord and are not looking for work or are not preparing a business.

The phenomenon of underemployment is a labor problem that has now reached a level that is quite worrying because it is a reflection of whether the labor market is efficient or not (Marpaung, 2020). According to (Ayis & Sugiharti, 2021), underemployed people are not considered unemployed because they are already in the labor market and earning income or wages. According to Wibowo (2023), underemployment occurs for economic reasons, where workers' working hours are cut due to unfavorable business conditions and the inability of the working age population to find work with full working hours. Bali Province has quite high economic potential, a large population and different regional characteristics economically, socially and culturally. These conditions affect working conditions in each region. High economic potential should be able to overcome employment problems by making the best use of this potential to minimize the problem of underemployment.

Based on Table 1, Denpasar City has a workforce of 579,643 people in 2022. The working population is 550,214 people, the number of people not in the workforce is 221,300 people , the number of open unemployed is 29,429 person. Compared to other administrative regions/cities, Denpasar City ranks first in terms of workforce. However, it turns out that not all residents have normal working hours, namely more than 35 hours/week. The reason for not working full time is also because of the desire to earn income to meet life's needs. Not wanting to be unemployed for too long is also a factor that encourages someone to work under normal working hours (Akmal, 2020).

Table 1. Labor Force Conditions in Bali Province in 2022

Regency/ City	Work	Unemployment	workforce	Not the Labor Force
Jembrana	172,282	7,047	179,356	43,161
Tabanan	276,569	11,000	287,569	86,256
Badung	388,428	28,650	417,078	155,831
Gianyar	314,934	22,921	337,855	83,094
Klungkung	112,973	2,262	115.235	29,154

Bangli	150,045	1,146	151,191	30,172
Karangasem	270,291	8,629	278,920	47,712
Buleleng	371,334	20,358	391,692	127,923
Denpasar	550. 214	29,429	579,643	221,300
Bali province	**2,607,070**	**131,469**	**2,738,539**	**824.603**

Source: Bali Province Central Statistics Agency, 2022

According to Arce & Prados (2021), half of unemployment is caused by economic reasons, where workers' working hours are reduced due to unfavorable business conditions and the inability of the working age population to find full-time work. The large number of underemployed workers in urban areas is due to low levels of education (Rahayu, 2022). In the city of Denpasar, there is a lot of competition in the world of work and the high cost of living in the city means that someone who lives in an urban area has to struggle to find full-time work. However, as time goes by, urban populations have an increasingly dense population, so that competition for jobs will become increasingly tight between individuals, where workers who cannot be accommodated in the formal sector are forced to work in jobs that are not full time, but in addition are also trying to find additional work to increase the income earned to support his family so that he is forced to become underemployed (Kinanti, 2015).

The development of the globalization era has led to the existence of the informal sector as the main basis of the economy (Mariani, 2016). According to Malik (2018), the informal sector is the livelihood of marginalized urban communities in most developing countries because the informal sector absorbs quite a lot of jobs. The existence of the informal sector in Bali plays a very important role in providing labor and reducing unemployment. The presence of the informal sector is considered as one of the economic sectors that emerged due to high labor force growth (Mukherjee, 2016).

In urban areas, women's workforce survival strategies include economic activities in the informal sector. Many female workers enter the informal sector because the informal sector has flexible working hours and there are not many entry requirements (Amelia and Dewi, 2022). The existence of workers in the informal sector plays an important role in reducing inequality in income distribution and makes a major contribution to overcoming the problem of unemployment (Santi & Tisnawati , 2023).

Table 2 shows that based on percentages, women working in the informal sector is 39.76 percent, while the percentage of women working in the formal sector is 60.23 percent. This

indicates that as many as 39.76 percent of the female population aged 15 years and over in Denpasar City work in the informal sector. The employment status in the informal sector that absorbs the most labor is self-employed employment status, namely 20.31 percent for female workers. Self-employed employment status absorbs more labor because entering this job does not require large amounts of capital. Gillani (2015) further stated that women who choose to start their own businesses can generate income and reduce household poverty, even though they tend to earn low incomes, with this income women can contribute to meeting their household needs. This statement is also in accordance with the empirical study of Sudarsani, et al. (2015) which states that the female workforce has a fairly high contribution in supporting the existence of the informal sector.

Table 2. **Population 15 Years and Over Working According to Main Job Status and Gender in Denpasar City in 2022**

Job status	Gender		Number of people)	Percentage (%)	
	L	P		L	P
Try Yourself	67,017	46,900	113,917	20.98	20.31
Trying to be assisted by non-permanent/unpaid workers	23,089	14,196	37,285	7.2	6.14
Free Worker	8,277	1,588	9,865	2.59	0.68
Unpaid Workers / Family Workers	8,594	29,125	37,719	2.69	12.61
Number of Informal Sectors	**106,977**	**91,809**	**198,786**	**33.46**	**39.76**
Trying to be assisted by permanent workers / paid workers	12,142	3,947	16,089	3.80	1.70
Workers / Employees	200,225	135.114	335,339	62.70	58.52
Number of Formal Sectors	**212,367**	**139,061**	**351,428**	**66.50**	**60.23**

Total	319,344	230,870	550.214	100	100

Source: Denpasar City Central Statistics Agency, 2023

Judging from employment status, namely formal and informal, someone who works less than 35 hours a week will be more likely to be a female worker in the informal sector (Marhaeni, 2015). This is because in the informal sector the working hours are part time or fewer than in the formal sector. According to Kinanti (2015), someone who works in the informal sector has a greater probability of working less than 35 hours/week or being underemployed. This is because jobs in the formal sector usually have more working hours and higher income levels than those working in the informal sector (Maulana, 2020).

Table 3 shows the number of working residents according to the number of working hours in Denpasar City. From the data in Table 3, the number of residents of Denpasar City who work less than 35 hours per week . The number of women who will be underemployed in Denpasar City in 2022 will be 13,062 people. Underemployment from a gender perspective, more women are underemployed than men. The underemployment problem shows a portion of the population that wants to work more or has the potential to contribute more to the economy. This could mean a lack of opportunities or a mismatch between demand and supply of jobs in the market. The total working population is 425,318 people , indicating stable and strong economic activity. The more people who are fully employed, the more contribution is made to the economic growth of the region or population. According to Yeni, et al. (2022), many women experience underemployed status because their productivity potential has not been utilized optimally and they will take on more housework after marriage.

Denpasar City was chosen as the research location because there is an information gap between demand and supply of labor or a mismatch in work qualifications, especially for women (Marhaeni, et al. 2017). A mismatch in job qualifications can result in a gap between what workers want and what the job market requires. This phenomenon is being researched because the main problem related to employment is not only open unemployment, but rather a workforce that is working, but the conditions do not reflect that they work full time, so that their productivity is not utilized optimally.

Table 3   Number of Working Population According to Number of Working Hours in 2022 in Denpasar City

Working Hours (hours/week)	Man	Woman	Total
Temporarily Not Working (0)	66,708	63,741	130,449
Underemployed (< 35)	12,616	13,062	25,678
Full Time Worker (≥35 hours)	242,945	182,373	425,318
Total	322,269	259,176	581,445

This increase in underemployment is caused by the underemployed population working for short hours and limited income due to a lack of decent work opportunities. This is also due to the difference between qualifications or education and the job held. A high level of underemployment can also reflect community poverty (Marhaeni, 2015).

A person who is female has a greater probability of being voluntarily underemployed. Support for this statement can be found in research conducted by Kinanti (2015). The results of this study show that women tend to experience underemployment by working voluntarily. This is due to the fact that most women of productive age are married, which results in the main focus shifting to the task of taking care of the household. Usually, women do not play the role of head of the family who is responsible for earning the main income as is generally done by men. Although some women work, most choose to work voluntarily and of their own accord, usually in the form of part-time work or underemployment, without any effort to find additional work. A woman who works and is underemployed has her own reasons for being underemployed. These reasons are being forced to be half unemployed (*involuntary underemployed*) or working and being half unemployed voluntarily (*voluntary underemployed*). However, there is very little difference between the voluntary half unemployed and the involuntary half unemployed because women play a greater role in the domestic sector (Marhaeni, et al. 2015).

Women's decisions to become underemployed are relevantly explained by employment decision theory. The decision to work is related to the decision whether to work or not, and how much time to spend working if you decide to work. A person who works and becomes underemployed is influenced by several factors related to several individual characteristics, usually grouped into demographic and social characteristics which include age, level of education, age of last child, traditional activities and religion.

The population categorized as the labor force is the population aged 15 years and over. Age is the length of time one has lived or existed (since birth or birth) (Adriani & Yustini (2021). The older a person is, the greater the possibility of being underemployed. Work productivity decreases with increasing age, which is caused by various health factors. Based on research results Kinanti (2015); Axelrad *et, al* (2018) ; to be underemployed.

The level of education completed by the workforce can be an indicator of the quality of the workforce. The lower the level of education completed by the workforce, the lower the quality of the workforce, which will ultimately result in lower opportunities for the workforce to compete in the job market (Jo, 2021). According to Susanto & Siswanti (2022), underemployment is strongly related to education, workers with a low level of education have more potential to become underemployed than workers with a high level of education. Based on the research results of Susanli (2017)); Lestari & Ayuningsasi (2020); Kanwal, et al. (2020); Meyer (2021); Hasmayuli (2023), shows that there is a negative relationship between education level and underemployment. Someone who is highly educated is less likely to be underemployed in the informal sector. This is due to the inability of the labor market to absorb educated workers optimally and due to a mismatch between the education system and the labor market.

The age of the last child is the age of the respondent's last child. The age of the last child can influence women's labor force participation. Women with younger children tend to be less involved in the workforce, especially when they have young children who need care and attention. However, women with last children who are older or already independent can have more flexibility in looking for work in the informal sector (Lam, D. and DeGraff, 2017). Based on the research results of Marhaeni, et al. (2015); Anwar (2020); Garcia et. al., 12 (2019) shows that the age of the last child has a negative effect on the decision of a woman working in the informal sector to become underemployed.

Other factors that influence the decision to become underemployed for female workers in the informal sector are traditional and religious activities. Traditional and religious activities are activities carried out that are based on the beliefs and/or beliefs of the local community and have been carried out from generation to generation. Some women tend to choose to work less or become underemployed in order to fulfill the traditional role of being a good housewife. Based on the research results of Wardhani (2019), Sari, et al. (2016), Wiyasa & Urmila Dewi

(2017) show that traditional and religious activities have a negative influence on the decision of a woman worker in the informal sector to become underemployed.

RESEARCH METHODS

The research design used in this research is a quantitative approach in associative form. This approach is used to determine the relationship between two or more variables (Sugiyono, 2015:101). In this research, associative research is used to analyze the factors that influence the decision to become underemployed for female workers in the informal sector in Denpasar City.

DATA AND DISCUSSION OF RESEARCH RESULTS

Research Instrument Test Results

Testing of research instruments uses validity tests and reliability tests using the help of the *Statistical Package of Social Science* (SPSS) version 22 program, which is as follows.

Validity test

An instrument is said to be valid if it is able to measure what it is supposed to measure, and can reveal data from the variables studied accurately. The minimum requirement that is considered to fulfill the requirements for testing the validity of a research instrument is if "r = 0.30" and significance < 0.05. So if the correlation between the score items and the total score is less than 0.30 and the significance is > 0.05 then the statement item in the instrument is declared invalid. The results of the validity test can be seen in Table 4 below.

Table 4. Instrument Validity Test Results

No	Variable	Items Statement	Coefficient Correlation	Significance of the Statement	Information
1	The decision of female workers in the informal sector to work becomes underemployed (Y)	Y_1	0.719	0,000	Valid
		Y_2	0.708	0,000	Valid
		Y_3	0.849	0,000	Valid
		Y_4	0.703	0,000	Valid
		Y_5	0.601	0,000	Valid

Source: SPSS

Processed Results, 2024

Based on the validity test results in Table 4, it can be seen that the correlation value for each research instrument is greater than 0.30 and the significance is <0.05, so it can be concluded that the research instruments in this study are valid and can be used to collect research data.

Reliability Test

Reliability testing shows the extent to which a measuring device can be trusted or reliable. This test was carried out on instruments with a *Cronbach's Alpha coefficient* , if it is greater than 0.60 then the instrument used is reliable. The results of the reliability test are shown in Table 5 below.

Table 5. Instrument Reliability Test Results

Variable	*Cronbach's Alpha*	Information
The decision of female workers in the informal sector to work is halved (Y)	0.920	Reliable

Source: SPSS Processed Results, 2024

Table 5 shows that the research instrument, namely the decision variable for female workers in the informal sector to work and become underemployed in Denpasar City, has a *Cronbach's Alpha coefficient* greater than 0.60 so that the statements in the questionnaire have a good level of reliability and are suitable for use to collect data in testing. hypothesis.

Description of Research Variables

The data collection technique was carried out through a research instrument in the form of a questionnaire with the method of distributing the questionnaire directly to respondents to answer honestly with direction from the researcher. To describe respondents' assessments regarding the variables in the research, conversion needs to be carried out with certain assessment criteria (Suharso, 2010:21). The provisions for determining class intervals are as follows.

$$Intervals = \frac{Nilai\ Tertinggi - Nilai\ Terendah}{Jumlah\ Kelas}$$

Because the score for each alternative answer for the research variable is a minimum of 1 and a maximum of 5, the interval is calculated using the formula above as follows.

$$Interval = \frac{5-1}{5} = 0.8$$

The overall assessment of research variables will be seen from the average score with the following criteria.

1.00 - 1.79   = Strongly disagree

1.80 - 2.59   = Disagree

2.60 - 3.39   = Fairly agree

3.40 - 4.19   = Agree

4.20 – 5.00   = Strongly agree

Based on the research results, it can be seen that the respondents' responses to each indicator of each variable are as follows.

Table 6. Results of Respondents' Assessment of the Decision Variable for Female Workers in the Informal Sector to Work as Underemployed in Denpasar City

No	Statement	Answer					Average Score	Assessment Category
		STS	T.S	CS	S	SS		
		1	2	3	4	5		
1.	I consciously decided to work without any compulsion	0	0	0	13	67	3.87	Agree
2.	I am able to collect information well regarding job opportunities in the informal sector.	0	0	1	81	18	4.17	Agree
3.	I carefully consider various job alternatives before making a decision to work.	0	0	52	15	33	3.81	Agree
4	My action as a worker in the	0	0	2	67	31	4.29	Strongly agree

	informal sector was the result of careful consideration.							
5	Revisiting my decision helps me ensure that I made the right choice for work (< 35 hours/week).	0	0	1	56	43	4.42	Strongly agree
Total average score							**4.11**	**Agree**

Source: Processed data, 2024

The data in Table 6 shows that the total average score of respondents' responses regarding the decision of female workers in the informal sector to work and become underemployed in Denpasar City is measured using 5 statements with an average total score of 4.11 and falls within the criteria. agree. The highest average value of respondents' answers is shown in the statement " Revisiting my decision helps me ensure that I have made the right choice to work (< 35 hours/week) " of 4.42 . Furthermore, the lowest average value of respondents' answers is shown in the statement " I carefully consider various job alternatives before making a decision to work " of 3.81 .

Confirmatory Factor Analysis Results

Kaiser Meyer Olkin (KMO)

Kaiser Meyer Olkin was used to determine the construct validity of factor analysis. Factor analysis is considered feasible if the KMO quantity has a minimum value of 0.5. The KMO test results can be seen in Table 7.

Table 7. KMO Test Results

No	Factor	KMO	*Sig Chi-square*
1	The decision of female workers in the informal	0.565	0,000

	sector to work becomes underemployed (Y)		

Source: SPSS processed results, 2024 9

The test results shown in Table 7 show that *the Kaiser Mayer Olkin* (KMO) value of the decision variable for female workers in the informal sector to work and become underemployed in Denpasar City is greater than 0.5 and the significance value is smaller than 5 percent (0.05). , then this means that this variable has sufficient samples to carry out factor analysis.

Measures of Sampling Adequacy (MSA)

The feasibility of the factor test model for each variable can be seen from *the Measures of Sampling Adequancy* (MSA) value. The model used is said to be suitable for use if the MSA value of each variable is greater than 0.5 . The MSA value obtained from each variable can be seen in Table 8.

Variable	Indicator	MSA value
The decision of female workers in the informal sector to work becomes underemployed (Y)	Y_1	0.500
	Y_2	0.500
	Y_3	0.564
	Y_4	0.717
	Y_5	0.561

Table 8. MSA values

Source: SPSS processed results, 2024

Table 8 shows the MSA test results of the decision variable for female workers in the informal sector to work and become underemployed (Y) consisting of 5 (three) indicators with 5 questions. Where the indicators for the decision variable for female workers in the informal sector to work and become underemployed in Denpasar City show that the MSA value of each variable indicator is greater than 0.5, which means that each model is suitable for use in the analysis.

Results of Analysis of Research Data

Results of Descriptive Statistical Analysis

Descriptive statistics is a statistical analysis that provides a general description of the characteristics of each research variable as seen from the minimum, maximum, average (*mean*) values and standard deviation values in relation to research on the influence of age, level of education, age of the last child, customary and religious activities on the decision of female workers in the informal sector to choose to be underemployed in Denpasar City. In this research, a discussion of descriptive statistical analysis was carried out for normal data. The results of descriptive statistical analysis of the variables in this study are shown in Table 9

Table 9. Results of Descriptive Statistical Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	100	24	61	42.84	10,198
X2	100	0	16	9.74	3,116
X3	100	2	48	14.11	9,160
X4	100	3	15	6.36	2,176
Y	100	-2,574	1,841	0.561	1,399
Valid N (listwise)	100				

Source: SPSS Processed Results, 2024

Based on Table 9, it shows that the age variable (X_1) has the smallest (minimum) value of 24 years and the largest (maximum) value of 61 years. The average age of the 100 respondents showed 42.84 years . The standard deviation value for age is 10.198 (below the average), meaning that the age of respondents who work and are underemployed in the informal sector in Denpasar City has a low level of data variation. The education level variable (X_2) has the smallest (minimum) value of 0 years (not attending school) and the largest (maximum) value of 16 years (university). The average education level of 100 respondents shows 9.74 years . The standard deviation value for education level is 3.116 (below the average), meaning that the respondent's education level has a low level of data variation.

The variable age of the last child (X_3) has the smallest (minimum) value of 2 years and the largest (maximum) value of 48 years. The average age of the last child of 100 respondents shows 14.11 years . The standard deviation value for the age of the last child is 9.160 (below the average), meaning that the age of the last child of the respondent who worked and was underemployed in the informal sector in Denpasar City has a low level of data variation. The traditional and religious activities variable (X_4) has the smallest (minimum) value of 3 times and the largest (maximum) value of 15 times. The average intensity of traditional and religious activities from 100 respondents showed 6.36 times . The standard deviation value for traditional and religious activities is 2.176 (below the average), meaning that the traditional and religious activities of respondents who are underemployed in the informal sector in Denpasar City have a low level of data variation. The decision variable for working women to become underemployed (Y) has the smallest (minimum) value of -2.574 and the largest (maximum) value of 1.841. The average decision of working women to be half unemployed out of 100 respondents showed 0.561. The standard deviation value of women's decision to work to become underemployed is 1,399 (above the average), meaning that the decision of women to work to become underemployed has a high level of data variation.

Results of Multiple Linear Regression Analysis

The analysis technique used in this research is multiple linear regression analysis technique, which is an analysis technique used to determine the effect of independent variables on the dependent variable, where the independent variables in this research are age , level of education, age of the last child, as well as traditional and religious activities, while The dependent variable in this research is the decision of female workers in the informal sector to choose to be underemployed in Denpasar City. In carrying out the analysis the data will be processed using the SPSS *for Windows* 22 *software program.* The results of the multiple linear regression analysis are shown in Table 10.

Table 10. Multiple Linear Regression Analysis Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,488	,062		7,871	,000
	X1	,161	,040	,382	4,038	,000

X2	-.210	.033	-.431	-6,364	,000
X3	-.042	,010	-.124	-4,201	,001
X4	-.122	,022	-.331	-5,545	,000

a. Dependent Variable: Y

Source: SPSS Processed Results, 2024

Based on the analysis results in Table 10, the following regression model equation is obtained.

Y = $0.488 + 0.161X_1 - 0.210 X_2 - 0.042 X_3 - 0.122 X_4$

Std.error = (0.062)(0.040)(0.033)(0.010)(0.022)

t_{count} = (7.871) (4.038) (-6.364) (-4.201) (-5.545)

Sig.t = (0.000) (0.000) (0.000) (0.001) (0.000)

R Square = 0.765

Fcount = 4.695

Sig F = 0.000

Classic assumption test

The multiple linear regression analysis technique requires several requirements must be met, namely the classical assumption test. The classical assumption test consists of the normality test, multicollinearity test, and heteroscedasticity. The test results can be presented as follows.

1) **Normality test**

The normality test aims to test whether the residuals from the regression model are normally distributed or not (Ghozali, 2020 : 86). A good regression model is one that has a normal or close to normal distribution. Whether or not the normality test is fulfilled can be tested by carrying out *the Kolmogorov-Smirnov* (KS) statistical test. which can be seen in Table 10 ..

Table 10. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters [a, b]	Mean	4.6645070
	Std. Deviation	2.37014885

Most Extreme	Absolute	,422
Differences	Positive	,422
	Negative	-.265
Statistical Tests		,422
Asymp. Sig. (2-tailed)		,140 [c]

a. Test distribution is Normal.

b. Calculated from data.

c . Lilliefors Significance Correction.

Source: SPSS Processed Results, 2024

the Kolmogorov-Smirnov (KS) statistical t test value is 0.422 with *the Asymp value. Sig. (2-tailed)* of 0.140. This value states that the data is normally distributed, because the *Asymp value. Sig. (2-tailed)* is greater than α (0.05) percent.

2) Multicollinearity Test

The multicollinearity test aims to test whether the regression model has a correlation between independent variables or not . To detect whether there is a correlation between independent variables, it can be seen from the *tolerance value* or *Variance Inflation Factor* (VIF) value. VIF is a factor that measures how much the variance of the regression estimator coefficient increases compared to independent variables that are orthogonal if connected linearly. As a basic reference, if the *tolerance value* is more than 10 percent or the VIF is less than 10, then the model does not contain symptoms of multicollinearity. The results of the multicollinearity test can be seen in Table 11.

Table 11. Multicollinearity Test Results

Coefficients [a]

		Collinearity Statistics	
Model		Tolerance	VIF
1	X1	,983	1,017
	X2	,836	1,196
	X3	,836	1,196
	X4	,998	1,002

a. Dependent Variable: Y

Source: SPSS processed results, 2024

T a b e l 11 show that each v ar i a b e l ind e p e nd e nm e has the value a i *toll e ran c e* bigger from 10 p e r se n (0,1) and n a i value V I F not enough d ar i 10, s e to mod e l is said to not be a tool multicollin er it a s.

3)   Heteroscedasticity Test

According to Ghozali (2020:94), this heteroscedasticity test is used to test for unequal variances from the residuals of one observation to another in the regression model. If the variance and residuals from one observation to another are constant then it is called homoscedasticity and if they are different it is called heteroscedasticity. The heteroscedasticity test in this study was carried out using the *G Lejser* test . If the significance value is above 0.05 then this regression model can be said to be free from heteroscedasticity problems. The results of the heteroscedasticity test are presented in Table 12.

Table 12. Heteroscedasticity Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	,591	,499		1,184	,239
	X1	-.047	,043	-.112	-1,100	,274
	X2	-.032	,036	-.099	-.896	,372
	X3	-.001	.011	-.006	-.050	,960
	X4	-.008	.023	-.034	-.333	,740

a. Dependent Variable: ABSRESS

Source: SPSS processed results, 2024

Based on Table 12, it shows that the sig. of each independent variable is above 0.05. This shows that all independent variables are free from heteroscedasticity.

Coefficient of Determination Test

The coefficient of determination test is carried out to determine how much endogenous variables are simultaneously able to explain exogenous variables. The higher the R2 value ₘₑₐₙₛ the better the prediction model of the proposed research model. The coefficient of determination test (R2) is carried out to determine and predict how big or important the influence contribution provided by the independent variables together is on the dependent variable. The coefficient of determination value is between 0 and 1. If the value is close to 1, it

means that the independent variable provides almost all the information needed to predict the dependent variable. However, if the R2 value $_{is}$ getting smaller, it means that the ability of the independent variables to explain the dependent variable is quite limited.

Table 13. Coefficient of Determination Test Results

Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.806 [a]	,765	,630	.932790

a. Predictors: (Constant), X4, X1, X2, X3

b. Dependent Variable: Y

Source: SPSS processed results, 2024

Based on the analysis results in Table 13, it shows that the coefficient of determination (R^2) is 0.765 which has meaning that 76.5 percent of the variation in the decision of female workers in the informal sector to work and become underemployed in Denpasar City is explained by age, education level, age of last child, traditional and religious activities, while the remaining 23.5 percent is explained by factors Others that are not included in the model include the husband's income level, number of family dependents, and wage level.

Simultaneous Regression Coefficient Significance Test (F Test)

To determine the simultaneous influence, the F test was carried out. This test was carried out to analyze how age , level of education, age of the last child, as well as traditional and religious activities simultaneously influence the decision of female workers in the informal sector to choose to be underemployed in Denpasar City. The test results are as follows.

Table 14. F Test Results (Anova Test)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16,341	4	4,085	4,695	,000 [b]
	Residual	82,659	95	,870		
	Total	99,000	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X1, X2, X3

Source: SPSS Processed Results, 2024

a) Hypothesis Formulation

H0 : $\beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$, meaning age, education level, age of last child, traditional and religious activities Simultaneously, it does not have a significant effect on the decision of female workers in the informal sector to work and become underemployed in Denpasar City.

H$_1$: there is at least one $\beta_i \neq 0$ (i=1,2,3,4), meaning age, education level, age of last child, traditional and religious activities simultaneously has a significant influence on the decision of female workers in the informal sector to work and become underemployed in Denpasar City.

b) Real level, $\alpha = 5\%$ (0.05) or 95% confidence level

c) Test criteria

H0 is accepted if Sig F ≤ 0.05

H$_0$ is rejected if Sig F > 0.05

d) Calculating test statistics

Based on the analysis results, it shows that the calculated F value is 4.695 and the sig. F is 0.000.

e) Conclusion

Based on the calculation results, the Fcount is 4.695 with a sig F value of 0.000 < α = 5% (0.05) so H0 is rejected and H1 is accepted. This means age, level of education, age of last child, traditional and religious activities simultaneously has a significant influence on the decision of female workers in the informal sector to work and become underemployed in Denpasar City. This result supported by the coefficient of determination (R^2) value of 0.765 which has meaning that 76.5 percent of the variation in the decision of female workers in the informal sector to work and become underemployed in Denpasar City is explained by age, education level, age of last child, traditional and religious activities, while the remaining 23.5 percent is explained by factors others not included in the model .

Partial Regression Coefficient Significance Test (t Test)

Partial regression coefficient analysis (t test) is used to test the significant influence of independent variables, *namely* age , level of education, age of last child, traditional and religious activities on the dependent variable , namely the decision of female workers in the informal sector to work half unemployed in Denpasar City. The t test results can be seen in Table 15.

Table 15. t test results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	,488	,062		7,871	,000
	X1	,161	,040	,382	4,038	,000
	X2	-.210	.033	-.431	-6,364	,000
	X3	-.042	,010	-.124	-4,201	,001
	X4	-.122	,022	-.331	-5,545	,000

a. Dependent Variable: Y

Source: SPSS Processed Results, 2024

1) **Testing the effect of age (X_1) on the decision of female workers in the informal sector to work and become underemployed (Y)**

   a) Hypothesis Formulation,

   $H_0 : \beta_1 \leq 0$, meaning that the age variable partially has no effect on the decision of female workers in the informal sector to work and become underemployed.

   $H_1 : \beta_1 > 0$, meaning that the age variable partially has a positive effect on

   the decision of female workers in the informal sector to work and become underemployed.

   b) The real level used in this research is 5%.

   c) Testing Criteria

   H_0 is accepted if sig $X_1 \leq 0.05$.

   H_0 is rejected if sig $X_1 > 0.05$.

   d) Determining the amount of t $_{count}$

Based on the results of data analysis using SPSS, the $_{calculated\ t\ value}$ for the age variable was 4.038 and sig X_1 was 0.000.

e) Conclusion

Because the t $_{count\ is}$ 4.038 or the significance value is 0.000 < 0.05, H0 $_{is}$ rejected and H1 $_{is}$ accepted. This means that age partially has a positive effect on the decision of female workers in the informal sector to work and become underemployed. With a coefficient value for the age variable of 0.161, which means that if age increases by 1 year, the decision of female workers in the informal sector to work and become underemployed will increase assuming other variables are constant.

2) **Testing the influence of education level (X_2) on the decision of female workers in the informal sector to work and become underemployed (Y)**

a) Hypothesis Formulation,

H $_0$: $\beta_2 \le 0$, meaning that the education level variable partially has no effect on the decision of female workers in the informal sector to work and become underemployed.

H $_1$: $\beta_2 < 0$, meaning that the education level variable partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed.

b) The real level used in this research is 5%.

c) Testing Criteria

H $_0$ is accepted if sig $X_2 \le 0.05$

H $_0$ is rejected if sig $X_2 > 0.05$

d) Determining the amount of t $_{count}$

Based on the results of data analysis using SPSS, the $_{calculated\ t\ value}$ for the age variable was -6.364 and sig X_2 was 0.000.

e) Conclusion

Because the t $_{count\ is}$ -6.364 or the significance value is 0.000 < 0.05, H0 $_{is}$ rejected and H1 $_{is}$ accepted. This means that the level of education partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed. With a coefficient value of the education level variable of -0.210, which means that if the education level increases by 1 year, the decision of female workers in the informal sector to work and become underemployed will decrease assuming other variables are constant.

3) **Testing the influence of the age of the last child (X_3) on the decision of female workers in the informal sector to work and become underemployed (Y)**

a) Hypothesis Formulation,

$H_0 : \beta_3 \leq 0$, meaning that the variable age of the last child partially has no effect on the decision of female workers in the informal sector to work and become underemployed.

$H_1 : \beta_3 < 0$, meaning that the variable age of the last child partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed.

b) The real level used in this research is 5%.

c) Testing Criteria

H_0 is accepted if sig $X_3 \leq 0.05$

H_0 is rejected if sig $X_3 > 0.05$

d) Determining the amount of t_{count}

Based on the results of data analysis using SPSS, the $_{calculated\ t\ value}$ for the age variable was -4.201 and sig X_3 was 0.001.

e) Conclusion

Because the $t_{count\ is}$ -4.201 or the significance value is 0.001 < 0.05, Ho is rejected and H1 $_{is}$ accepted. This means that the age of the last child partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed. With the coefficient value of the last child's age variable being -0.042, which means that if the last child's age increases by 1 year, the decision of female workers in the informal sector to work and become underemployed will decrease assuming other variables are constant.

4) **Testing the influence of the level of customary and religious activities (X_4) on the decision of female workers in the informal sector to work and become underemployed (Y)**

a) Hypothesis Formulation,

$H_0 : \beta_4 \leq 0$, meaning that the variables of traditional and religious activities partially have no influence on the decision of female workers in the informal sector to work and become underemployed.

$H_1 : \beta_4 < 0$, meaning that the variables of traditional and religious activities partially have a negative effect on the decision of female workers in the informal sector to work and become underemployed.

b) The real level used in this research is 5%.

c) Testing Criteria

H_0 is accepted if sig $X_4 \leq 0.05$

H_0 is rejected if sig $X_4 > 0.05$

d) Determining the amount of t_{count}

Based on the results of data analysis using SPSS, the $_{calculated\ t\ value}$ for the age variable was -5.545 and sig X_4 was 0.000.

e) Conclusion

Because the $_{calculated\ t}$ is -5.545 or the significance value is 0.000 <0.05, Ho is rejected and H1 $_{is}$ accepted. This means that traditional and religious activities partially negatively influence the decision of female workers in the informal sector to work and become underemployed. With the coefficient value of the traditional and religious activities variable being -0.122, which means that if traditional and religious activities increase by 1 time, the decision of female workers in the informal sector to work and become underemployed will decrease assuming other variables are constant.

Discussion of Research Results

Based on the results of data processing, several discussions can be explained, namely as follows.

1) **Influence of Age, Level of Education, Age of Last Child, Traditional and Religious Activities on the Decision of Female Workers in the Informal Sector to Work as Underemployed**

The results of the analysis show that age, level of education, age of last child, and traditional and religious activities simultaneously have a significant influence on the decision of female workers in the informal sector to work and become underemployed. The results of the research indicate that in the productive age and prime condition of women who work, the woman's decision to work is increasingly underemployed, if the level of secondary education is lower, the age of the last child increases and the intensity of traditional and religious activities is high, this causes a decrease in the woman's decision to work. underemployed in the informal sector in Denpasar City.

According to employment decision theory, female workers who choose to be underemployed in the informal sector may value balance between work and personal life

as a top priority. These preferences may include a desire to care for children, be involved in household activities, or conform to certain social and cultural norms.

Strengthened by the results of an in-depth interview with Mrs. Prof. Dr. AAIN Marhaeni, SE., MS on Tuesday, January 2 2024 stated that:

> "In the domestic sector, women play a larger role so that in general, women will work more outside normal working hours and tend to be underemployed in the informal sector, especially when they are young and have small children. The intensity of traditional and religious activities also influences the tendency to work outside normal working hours."

Based on the results of an in-depth interview with PD Pasar, Mr. Ariawan on Monday, January 8 2024 stated that:

> "In Denpasar City, the number of female workers is quite significant, especially in trade. According to government regulations here, selling time for traders in the market area is limited. They must stop selling before 7 or 8 in the morning, and the market area must be clean. Most of them after selling do not have any other work apart from taking care of the household, which shows that there are some female workers who are underemployed. Some cultural factors can also influence, such as social expectations regarding gender roles and family responsibilities. Some women may feel more comfortable working in the informal sector in order to comply with existing social and religious norms."

2) **The Influence of Age on the Decision of Female Workers in the Informal Sector to Work and Become Underemployed**

The research results show that age partially has a positive effect on the decision of female workers in the informal sector to work and become underemployed. The results of this research are supported by research conducted by Kinanti (2015); Axelrad *et, al* . (2018); Lestari & Ayuningsasi (2020); Li *et, al.* (2022); Fauzi, et al. (2018) shows that age has a positive effect on the decision of a female worker in the informal sector to become underemployed.

The majority of underemployed female workers in the informal sector in Denpasar City are in the age range of 36-40 years. According to the theory of labor utilization and time

allocation, women choose underemployment in the informal sector to enable them to have greater control over their time, so as to balance work with household responsibilities. Women who work underemployed in the informal sector usually experience job instability which can influence their decisions in allocating their time. In time allocation theory, factors such as age can influence individual time allocation decisions. As women age, workers will desire a greater degree of flexibility in managing their time. The older a person gets (>65+) , the person's physical condition will decline, causing a decline in prime condition which will cause a person's work productivity to decrease, resulting in the person becoming underemployed. However, the data shows that the respondents in this study are in their productive age and should still be in prime physical condition to work full time. This happened because this research involved female respondents from the informal sector, especially traders and make-up artists, who generally work less than 7 hours a day. These women have different time limits for selling or doing make-up, according to market conditions or customer orders. Apart from that, many women of productive age are underemployed due to their attachment to cultural, religious and social activities, such as ngayah, PKK, Posyandu, Cadre activities, as well as activities to welcome traditional or religious events after marriage. This is supported by the results of research by Hasmayuli (2023) which states that more part-time workers are in the main/productive working age group and are female.

Based on the results of an interview with Mrs. Ketut Parwati on Sunday, January 14 2024, it was stated that:

> "I have been a trader for decades, I sell at the market from 04.00 WITA to 08.00 WITA in the morning. I have been selling since I was 25 years old. Previously I worked as a household assistant (ART), but after getting married I decided to work as a trader. In my opinion, working as a trader has flexible hours, I can also have time to take care of my children and family, while at the same time I still have time for *ngayah activities* (traditional and religious activities). "In my experience of trading now, many of my friends who sell are also still young, they say they chose to become traders because they can have time for their family, for *fathering* and also to work to prepare materials for selling the next day."

3) The Influence of Education Level on the Decision of Female Workers in the Informal Sector to Work and Become Underemployed

The research results show that the level of education partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed. The results of this research are supported by research conducted by Susanli (2017); Lestari & Ayuningsasi (2020); Kanwal, et al. (2020); Meyer (2021); Hasmayuli (2023) shows that there is a negative relationship between education level and underemployment.

human capital theory , women's education level can be considered an indicator of the quality of human capital. By increasing the level of education, women tend to have better skills and broader knowledge. In the context of the decision to become underemployed in the informal sector, higher education will reduce the decision of women to work underemployment. The results of the analysis are in line with research by Hasmayuli (2023) that the level of education has a significant negative effect on the decision of female workers in the informal sector to work and become underemployed. The majority of respondents in the study had a high school/vocational school educational background, showing mature thinking in choosing between full employment or underemployment in the informal sector. Even though a high level of education should provide advantages, in fact many people choose to be underemployed due to the difficulty of the labor market absorbing educated workers and the mismatch between the education system and the labor market and demands such as taking care of the family, attachment to culture and religion. For people who cannot divide their time, that person will decide to work part time/underemployed rather than working full time. So anyone can become underemployed, even though they have completed education up to university level without a *work life balance* , women will decide to look for work with flexible hours and become underemployed. The decline in half unemployment shapes the choice of whether to look for *full time work* or not work (*passive income*). The possibility that arises in this condition is that first, women who already have children who are getting older and no longer need to support their children decide not to work. Second, the time spent taking care of children has decreased so that they can take on full-time work.

Even though someone has a higher education, there are many factors that cause a person to have to work and become underemployed, such as having to take care of toddlers, having to take care of elderly in-laws, and also influenced by cultural factors that require someone to take part in traditional, religious and *menyamebraya activities* . For people

who cannot divide their time, that person will decide to work part time/underemployed rather than working full time. So anyone can become underemployed, even though they have completed education up to university level without a *work life balance* , women will decide to look for work with flexible hours and become underemployed.

This result is supported by research by Stéphane (2019) that women who have secondary and upper secondary education tend to be part-time workers or underemployed. In line with what Pratomo (2015) stated, workers with higher education, such as universities and high schools, tend to be underemployed.

Based on the results of an interview with Mrs. Desak Putu Dian on Sunday, January 14 2024, it was stated that:

> "I have been a make-up artist for quite a long time and I really enjoy my job because the hours are flexible. So when there are traditional events I can manage my work time well. Nowadays I see many young people who are involved in becoming make-up artists or what are known as *Make Up Artists* (MUA), because this job has quite practical working hours and we can arrange our working hours according to our wishes. I think that high or low levels of education are not necessarily the only factor that determines a person's job choice, there could be other factors that are taken into consideration so that quite a few women decide to work in the informal sector and become part-time workers. But with education we can carry out various innovations and express our various ideas and creativity to generate income."

4) The Influence of the Age of Last Child on the Decision of Female Workers in the Informal Sector to Work and Become Underemployed

The research results show that the age of the last child partially has a negative effect on the decision of female workers in the informal sector to work and become underemployed. The results of this research are supported by research conducted by Marhaeni, et al. (2015); Lam, D. and DeGraff (2017); Anwar (2020); Garcia et. al., (2019) shows that the age of the last child has a negative effect on the decision of a woman working in the informal sector to become underemployed. This means that the older a person's last child is, the lower the decision of a woman working in the informal sector to become underemployed.

In productivity theory, time and energy spent on housework can reduce the time available to participate in full-time formal employment or even work in the informal sector. In theory, women with last children who are older or already independent have the flexibility to find full-time work in the informal sector. In line with research by Anwar (2020) that the age of the last child has a significant negative effect on the decision of female workers in the informal sector to work and become underemployed, which means that as the age of the last child increases, the decision to be underemployed decreases. In situations where the children have grown up and no longer require care, the possibility arises that the woman decides not to work or takes on a full-time job because the time previously spent caring for the children has decreased. The research results found that the majority of respondents had children aged 1-6 years. In general, women cannot work full time, because half of their time is spent taking care of children and family. However, if we look at the cultural factors that have developed in Bali, it is a challenge for women to work, because they have to be able to divide their time between family matters, work and also traditional and religious activities. This is a big challenge for women. To avoid role conflicts, women will usually decide to work in the informal sector which has flexible working hours. This is the basis why even though they have children over 6 years old, women still decide to work and are underemployed. This is supported by research by Caroline & Waridin (2018) which states that the reason why even though they have a last child aged over 6 years, women still decide to work and become underemployed is because they want more time to take care of their family.

Based on the results of an interview with Mrs. Ni Luh Putu Tariani on Monday, January 15 2024, it was stated that:

> "I became a trader because I wanted to help my family's economy. Currently I have a child who is 3 years old and whose needs are quite large, even though my husband is working, I want to participate in helping him to earn more income for daily life. In order to continue taking care of my children and family, I decided to become a trader (informal sector) because the work hours are flexible and I can manage my own work time. So, if there is an urgent matter, I don't have to bother arranging a leave permit like being an employee in a private company. So even though I don't work full time, I really enjoy it and this is the best choice for me."

5) The Influence of Traditional and Religious Activities on the Decision of Female Workers in the Informal Sector to Work as Underemployed

The research results show that traditional and religious activities partially have a negative influence on the decision of female workers in the informal sector to work and become underemployed. The results of this research are supported by research conducted by Wardhani (2019); Sari, et al. (2016) shows that traditional and religious activities have a negative influence on the decision of a female worker in the informal sector to become underemployed. This means that the higher the number of people who adhere to traditional and religious activities, the lower the decision of a woman working in the informal sector to become underemployed.

According to labor supply theory, some cultures emphasize certain roles for individuals based on gender, age, or social status. This can limit or shape the job choices offered by community members in accordance with highly upheld traditional activities (Wiyasa & Urmila Dewi, 2017). Traditional and religious activities have a significant negative effect on the decision of female workers in the informal sector to work and become underemployed. In line with research by Wiyasa & Urmila Dewi (2017) which states that Hindu women in Bali still highly uphold their customs and culture. Traditional and religious activities, which are rooted in the beliefs and beliefs of local communities and passed down from generation to generation, influence the decision of Hindu women in Bali to become underemployed. This is due to social and cultural norms that expect women to hold the traditional role as responsible housewives. Even though they want to work, these women still want to comply with traditional activities, so they tend to choose to become semi-unemployed workers so they can still fulfill household obligations. Supported by data, the average time devoted to traditional and religious activities is 30 hours per month. This indicates that underemployed working women in the informal sector in Denpasar City allocate significant time in carrying out traditional and religious activities. Apart from that, from this data it is also known that expenditure on traditional and religious activities reaches 500 thousand rupiah per month. This shows that even though economic conditions may be unstable, underemployed women workers in the informal sector still prioritize and set aside part of their income to support and maintain the continuity of their religious and cultural practices.

Based on the results of an interview with Mrs. Made Artini, on Monday, January 15 2024, she stated that:

> "I think traditional and religious activities are one of the reasons I work as a trader. As we know, life in Bali is greatly influenced by customs and religion which must be lived amidst the demands of life to work. Actually, my husband is already working, but I want to still be able to help increase the family's income, so I decided to become a trader whose working hours are not like office employees who are bound to work 8 hours, but I trade according to the situation and conditions. When there are religious ceremonies or traditional activities, I can take time off from selling, and of course I don't need to ask permission from my superiors, because I run the business."

CONCLUSION

Based on the results of the analysis described in the previous chapter, several conclusions can be drawn to answer the problem formulation, namely as follows.

1) Age , education level, age of last child, as well as traditional and religious activities simultaneously influence the decision of female workers in the informal sector to choose to be underemployed in Denpasar City.

2) Age partially has a positive effect on the decision of women in the informal sector to choose to be underemployed in Denpasar City. Meanwhile, education level, age of the last child, and traditional and religious activities partially negatively influence the decision of women in the informal sector to choose to be underemployed in Denpasar City.

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