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Research Article

Factors Affecting The Income of Female Traders in The Informal Sector (Case Study: Traders at Amlapura Timur Market, Karangasem Regency)

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Abstract: This study aims to analyze the factors that influence the income of female traders in the informal sector, specifically at Amlapura Timur Market, Karangasem Regency. The research employs a quantitative associative method using multiple linear regression analysis to examine the effects of age, working hours, capital, business location, and transportation costs on the income of female traders. Data were collected from 93 respondents using purposive sampling. The results show that age, working hours, capital, business location, and transportation costs simultaneously have a significant effect on the income of female traders. Partially, age has a negative effect on income, while working hours, capital, business location, and transportation costs have positive effects. This study provides insights into the challenges and opportunities faced by female traders in traditional markets and offers recommendations for gender- and location-based economic empowerment strategies.

Keywords: Age, Business Location, Capital, Female Traders, Income, Informal Sector, Karangasem, Transportation Costs, Traditional Market, Working Hours.

1. INTRODUCTION

One of the main issues faced by Indonesian society, particularly among lower-middle-income families, is the low level of income that does not align with the rising cost of living. The instability of male income as the head of the household makes it challenging to meet basic needs such as food, housing, healthcare, and education. This condition has driven many women to contribute to household income, commonly through the informal sector, which is more accessible but typically offers low wages, limited social protection, and uncertain working conditions. Despite their economic contributions, women are often perceived as secondary earners, leading to their marginalization within the formal economic structure.

Women in Bali Province play an active role in labor force participation, both in the formal and informal sectors. The female labor participation rate in Bali indicates that women serve as key drivers of the regional economy, although they continue to face challenges such as gender stereotypes and the dual burden of household responsibilities.

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Table 1. Bali Province Labor Force Participation Rate by Regency/City and Gender (Percent) 2021-2023

Regency/City	Man			Woman		
	2021	2022	2023	2021	2022	2023
Jembrana Regency	90.38	85.91	85.49	72.42	75.46	74.67
Tabanan Regency	81.43	83.15	81.28	68.72	70.89	67.17
Badung Regency	77.65	80.15	81.42	67.21	65.19	66.21
Gianyar Regency	76.13	85.1	82.08	63.55	75.38	72.53
Klungkung Regency	75.38	85.1	84.97	70.39	74.76	74.82
Bangli Regency	84.98	87.24	86.5	79.16	79.42	79.56
Karangasem Regency	84.65	88.69	89.5	77.7	82.15	82.52
Buleleng Regency	80.35	85.85	83.82	66	65.18	67.18
Denpasar City	75.33	82.36	81.31	61.71	61.94	64.84
Bali Province	**79.44**	**84.06**	**83.55**	**67.61**	**69.62**	**70.63**

Source: BPS Bali Province, 2024

Women choose to participate in development because of household circumstances which are the basic decision to work.(Donny, 2007). Women have reasons to work, namely to help the family economy, use their free time usefully and earn their own income. Women who work are often considered inappropriate in the eyes of some people because women's responsibility is to take care of the household, but with women working, household income will increase so that needs can be met.(Santi & Yasa, 2023).

Generally, female workers who are married or housewives choose to work in the informal sector. They choose to work in the informal sector because they can divide their time between work and managing the household.(Handayani & Artini, 2009). In other words, in the process of carrying out these activities, a woman needs to understand her role in maintaining work-family balance.(Afrizal et al., 2020). One of the informal sector activities that are widely carried out is trading. Based on this, women tend to choose work in the informal sector so they can divide their time between work, family, and also in social activities (menyama braya). One of them is by trading in traditional markets.

Table 1. Population Aged 15 Years and Over Who Worked a Week Ago According to Field of Work and Gender (People) in Karangasem Regency

Business Field Category	Population 15 Years and Over Who Worked in the Last Week According to Business Field and Gender (Person)			
	Man		Woman	
	2018	2021	2018	2021
Agriculture, Forestry and Fisheries	48,716	317,978	37,889	216,727
Mining and Quarrying	2.018	5.431	386	2.428
Processing industry	13,729	143,618	35,426	250,507
Electricity and Gas Procurement	768	3.475	0	228
Water Supply, Waste Management, Waste and Recycling	528	4,669	292	1,817
Construction	10,824	141,470	1,628	13,991
Wholesale and Retail Trade	11,570	236,898	26.133	274,823
Transportation and Warehousing	4.217	53.156	0	4,513
Provision of Accommodation and Food and Beverages	8,969	113.103	8,439	120,708
Information and Communication	0	11,401	0	5.093

Financial Services and Insurance	3.373	33,447	1,771	29,261
Real Estate	0	2,046	0	692
Corporate Services	1,086	23,904	728	9,860
Government Administration, Defense and Compulsory Social Security	9.279	95,562	3.194	41,407
Educational Services	6.172	43,228	3,728	66,221
Health Services and Social Activities	789	20,582	2.226	35,680
Other services	5,686	59,604	3.905	58,326
Amount	**127,724**	**1,309,572**	**125,745**	**1,132,282**

Source: BPS Karangasem Regency, 2022

Traditional markets are still in demand by the public as a place for transactions and bargaining, but are starting to be marginalized by modern shopping centers, which has an impact on reducing employment opportunities for traders (Permatasari & Setiawina, 2024). Even so, traditional markets still play an important role in supporting the economy and providing employment, including in Karangasem Regency, Bali, which has 19 traditional markets. One that stands out is the East Amlapura Market, located in the city center and operating from 04.00 to 14.00 WITA, with the majority of traders being women who are included in the informal business sector.

Table 2. Number of Traders in East Amlapura Market in 2024

No	Place	Number of Traders (People)
1	Stall	157
2	Los	924
3	Courtyard	221
Total		**1302**

Source: Department of Cooperatives, Small and Medium Enterprises, Industry and Trade, Karangasem Regency, 2024

Based on the results of interviews conducted by researchers with the Coordinator of the East Amlapura Market Collection Officers, it was said that there were around 1,302 trader stalls in the market, with types of businesses divided into the ground floor or basement and the upper floor. Various types of businesses located on the ground floor or basement are classified as stalls, kiosks, and yards. Businesses classified as stalls sell agricultural products, livestock products, and food. Then businesses classified as yards sell prayer equipment and household furniture. Meanwhile, businesses classified as kiosks sell prayer equipment, basic necessities, coffee shops, and so on. Furthermore, businesses located on the upper floor are classified as stalls and kiosks. Businesses classified as kiosks on the upper floor sell clothes, shoes, jewelry, accessories. Meanwhile, those classified as stalls are tailors, shoe soles, watch traders and others.

East Amlapura Market in Karangasem Regency is one of the strategic traditional markets and is a center of economic activity for traders, especially women in the informal sector. Strategic business locations, such as kiosks near the entrance, play a major role in attracting consumers and increasing traders' income. In addition to location, the amount of capital also determines the ability of traders to provide diverse and quality merchandise. Working hours also affect income because the longer the trading time, the greater the opportunity for transactions. Transportation costs are also an important factor; traders in Karangasem have the advantage of being close to sources of agricultural and fishery raw

materials, thus reducing operational burdens compared to other areas such as Denpasar. In addition, the age of traders affects income, where productive age (15–64 years) generally have more experience and energy to manage a business, although dual responsibilities can limit trading time.

Income is the main goal in running a trading business, because it functions as a source of fulfillment of life needs and business continuity. According to several experts, income is influenced by various factors such as capital, working hours, business experience, business location, and operational costs such as transportation. Previous studies have shown that these five factors have a significant influence on income, both directly and indirectly. Considering this background, this study focuses on analyzing the influence of age, working hours, capital, business location, and transportation costs on the income of informal sector female traders in East Amlapura Market, Karangasem Regency.

2. RESEARCH METHODS

This study uses an associative quantitative method to analyze the influence of various factors on the income of female traders at East Amlapura Market, Karangasem Regency. The independent variables analyzed include age (in quadratic form), working hours, capital, business location (with strategic/non-strategic dummy variables), and transportation costs. Data were collected from 93 respondents through a purposive sampling technique that took into account gender and type of merchandise. The researcher used questionnaires, observations, and interviews as data collection methods. Data analysis was carried out using multiple linear regression, preceded by classical assumption tests (normality, multicollinearity, heteroscedasticity) to ensure the validity of the model. The research location was chosen because East Amlapura Market is the center of economic activity dominated by female traders, so it is considered representative.

The data used in this study include primary data from questionnaires and in-depth interviews, as well as secondary data from supporting documents and literature. The types of data consist of qualitative data to strengthen the theoretical context and quantitative data in the form of numbers processed statistically. This study aims to reveal how much each independent variable contributes to traders' income, as well as to provide recommendations based on empirical findings. The analysis model used is expected to be able to provide a comprehensive picture of the economic conditions of female traders in traditional markets, as well as being a consideration in efforts to empower the economy based on gender and business location.

3. DATA AND DISCUSSION OF RESEARCH RESULTS

Data analysis

Descriptive Statistical Analysis

Table 4. Results of Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Income (Y)	93	600,000	5,500,000	2,491,397.85	968,010,725

Age (X1)	93	30	58	47.16	6,807
Working Hours Flow (X2)	93	6	9	7.62	0.908
Capital (X3)	93	350,000	3,375,000	1,788,978.49	706,563,391
Business Location (X4)	93	0	1	0.45	0.5
Transportation Cost (X5)	93	0	1,600,000	636,559.14	253,469,382

Source: Processed primary data, 2025

Based on table 4 on the Income variable (Y) as the dependent variable, it is known that the average income value is 2,491,397.85 with a standard deviation of 968,010.725. Age (X1) as an independent variable, obtained an average result of 47.16 with a standard deviation of 6.807. Working Hours (X2) as an independent variable, obtained an average result of 7.62 with a standard deviation of 0.908. Capital (X3) as an independent variable, obtained an average result of 1,788,978.49 with a standard deviation of 706,563.391. Business Location (X4) as an independent variable, obtained an average result of 0.45 with a standard deviation of 0.5. Transportation costs (X5) as an independent variable, obtained an average result of 636,559.14 with a standard deviation of 253,469.382.

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-49888.398	168264.570		-.296	.768		
	X1	-58.964	28.279	-.037	-2.085	.040	.834	1.199
	X2	46486.102	22824.169	.044	2.037	.045	.587	1.703
	X3	1.056	.052	.771	20.270	.000	.186	5.369
	X4	144780.058	36561.123	.075	3.960	.000	.754	1.327
	X5	.576	.154	.151	3.747	.000	.166	6.023

a. Dependent Variable: Y

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.419E+13	5	1.684E+13	725.733	.000[b]
	Residual	2.019E+12	87	2.320E+10		
	Total	8.621E+13	92			

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X1, X4, X2, X3

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.988[a]	.977	.975	152319.6467

a. Predictors: (Constant), X5, X1, X4, X2, X3

b. Dependent Variable: Y

Source: Processed primary data, 2025

Based on the results of the multiple linear regression research analysis presented in the table above, the following regression equation was created:

Y = -49,888.398 – 58.964X1 + 46,486.102X2 + 1.056X3 + 144,780.058X4 + 0.576X5

The results of the multiple linear regression test equation can be interpreted as follows:

1) The constant value (α) of -49,888.398 states that if the value of Age (X1), Working Hours (X2), Capital (X3), Business Location (D), and Transportation Costs (X5) is constant (0) then the net income of female traders at East Amlapura Market, Karangasem Regency (Y) is -49,888.398 or indirectly they will experience losses at the beginning.
2) The regression coefficient value on the Age variable is -58.964. This value indicates a negative relationship between Age (X1) and Net Income (Y). If the Age variable increases by one unit, the Net Income variable will decrease by 58.964 assuming all other independent variables are constant.
3) The regression coefficient value on the Working Hours Flow variable is 46,486.102. This value indicates a unidirectional relationship between Working Hours Flow (X2) and Net Income (Y). If the Working Hours Flow variable increases by one unit, the Net Income variable will increase by 46,486.102 assuming all other independent variables are constant.
4) The regression coefficient value on the Capital variable is 1.056. This value indicates a unidirectional relationship between Capital (X3) and Net Income (Y). If the Capital variable increases by one unit, the Net Income variable will increase by 1.056 assuming all other independent variables are constant.
5) The regression coefficient value on the Business Location variable is 144,780.058. This value indicates that traders who are in strategic locations will have higher net income than traders who are not in non-strategic locations. If a trader with a strategic business location (D = 1), then the trader's net income will be 144,780.058 greater than that of traders with non-strategic business locations (D = 0) assuming all other independent variables are constant.
6) The regression coefficient value on the Transportation Cost variable is 0.576. This value indicates a unidirectional relationship between Transportation Cost (X5) and Net Income (Y). If the Transportation Cost variable increases by one unit, the Net Income variable will increase by 0.576 assuming all other independent variables are constant.

Classical Assumption Test

1. Normality Test

Table 6.Normality Test Results

	Unstandardized Residual
N	**93**
Test Statistics	**0.049**
Asymp.Sig. (2-tailed)	**0.200**

Source:Primary data processed, 2025

Based on Table 6, the significance value is 0.2. The significance value of the Kolmogorov-Smirnov test (0.2) is greater than the significance level (0.05), so it can be concluded that the residuals of the regression equation model are normally distributed. Thus, the assumption of normality in the regression analysis has been met, so that the regression model used can be

said to be valid in describing the relationship between the independent variables and the dependent variables.

2. Multicollinearity Test

Table 7.Multicollinearity Test Results

Variables	Collinearity Statistics	
	Tolerance	VIF
Age (X1)	0.834	1,199
Working Hours Flow (X2)	0.587	1,703
Capital (X3)	0.186	5,369
Business Location (X4)	0.754	1,327
Transportation Cost (X5)	0.166	6.023

Source: Processed primary data, 2025

Based on Table 7, the results of the multicollinearity test show that all variables have a tolerance value above 0.1 and a variance inflation factor (VIF) value below 10. Age (X_1) has a tolerance value of0.834with VIF1,199. The Work Hours Flow (X_2) has a tolerance value0.587with VIF1,703. Capital (X_3) has a tolerance value of 0.186 with a VIF of 5.369. Business Location (D) has a tolerance value of0.754with VIF1,327. Transportation costs (X5) have a tolerance value0.166with VIF6.023. Since all tolerance values are greater than 0.1 and VIF is less than 10, it can be concluded that there is no multicollinearity in the regression model.

3. Heteroscedasticity Test

Table 8.Heteroscedasticity Test Results

Variables	Sig.
Age (X1)	**0.055**
Working Hours Flow (X2)	**0.444**
Capital (X3)	**0.930**
Business Location (X4)	**0.439**
Transportation Cost (X5)	**0.590**

Source: Processed primary data, 2025

Based on Table 8, the results of the heteroscedasticity test show that all variables have a probability value (Prob.) greater than the significance level of 0.05. Age (X_1) has a probability value of 0.055, Working Hours (X_2) of 0.444, Capital (X_3) of 0.930, Business Location (D) of 0.439 and Transportation Costs (X5) of 0.590. Since all probability values are greater than 0.05, it can be concluded that this regression model does not experience heteroscedasticity problems.

Hypothesis Testing

1. Simultaneous Regression Coefficient Significance Test (F Test)

Table 9. F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84189607375702.950	5	16837921475140.590	725,733	.000[b]
	Residual	2018510903866.987	87	23201274757.092		
	Total	86208118279569.940	92			

Source: Processed primary data, 2025

Based on Table 9, it is known that the F count value is725,733. Meanwhile, the Ftable value at a significance level of 5 percent determined by the formula Ftable = F{(k-1),(nk-1)} so that Ftable = F{(5),(86)}, then the Ftable value is 2.32. These results indicate that Fcount = 725.733 > Ftable = 2.32 or a significance value of 0.000 <α = 0.05 so that H0 is rejected. Thus, it can be concluded that age (X_1), hours of work (X_2), capital (X_3), business location (D), and transportation costs (X5) simultaneously have a significant effect on income (Y). This shows that the regression model used is able to explain the relationship between the independent variables and the dependent variables well.

2. Coefficient of Determination Test(R^2)

Table 10.R square test results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.988[a]	0.977	0.975	152319.64665

Source: Processed primary data, 2025

Based on the coefficient of determination (R^2) value listed in table 10, which is 0.975, it can be interpreted that 97.5% of the variation in the income of female traders in East Amlapura Market can be explained by a combination of age variables (X_1), hours of work (X_2), capital (X_3), business location (D), and transportation costs (X5). Meanwhile, the remaining 2.5% is caused by other factors not included in this research model, which could include external variables or factors that are not measured in this analysis.

3. Partial Regression Coefficient Significance Test (T-Test)

Table 11.Hypothesis Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance
1	(Constant)	-49888.398	168264.570		-.296	.768	
	X1	-58,964	28,279	-.037	-2.085	.040	.834
	X2	46486.102	22824.169	.044	2,037	.045	.587
	X3	1,056	.052	.771	20,270	.000	.186
	X4	144780.058	36561.123	.075	3,960	.000	.754
	X5	.576	.154	.151	3,747	.000	.166

Source: Processed primary data, 2025

The results of testing the influence of each independent variable on the dependent variable in this study are described as follows.

1) Effect of Age (X1) on Income (Y)

Based on table 11, it can be seen that the age variable (X1) obtained a tcount of -2.085. If the ttable value for t{α, (nk-1)} = t{(0.05); (86)} = 1.66277 is known, then tcount (-2.985) < ttable (1.66277). This test uses a one-way approach (single-tailed t-test), so the significance value of the age variable does not need to be divided by two. The significance value (0.040) is smaller than α (0.05), so H0 is rejected.

This result means that age (X1) has a negative and significant partial effect on income. The regression coefficient of the age variable of -58.964 states that every increase in one unit of age will decrease income by -58,964assuming other variables remain constant.

2) The Effect of Working Hours (X2) on Income (Y)

Based on table 11, it can be seen that the variable of working hours (X2) obtained a tcount of 2.037. If the ttable value for t{α, (nk-1)} = t{(0.05); (86)} = 1.66277 is known, then tcount (2.037) > ttable (1.66277). This test uses a one-way approach (single-tailed t-test), so that the significance value of the variable of working hours does not need to be divided by two. The significance value (0.045) is smaller than α (0.05), so H0 is rejected.

This result means that the amount of working hours (X2) has a positive and significant partial effect on income. The regression coefficient of the amount of working hours variable is46,486,102shows that every one unit increase in working hours will increase income by 46,486.102 assuming other variables remain constant.

3) Effect of Capital (X3) on Income (Y)

Based on table 11, it can be seen that the capital variable (X3) obtained a t count of 20.270. If the t table value for t{α, (nk-1)} = t{(0.05); (86)} = 1.66277 is known, then the t count (20,270) > ttable (1.66277). This test uses a one-way approach (single-tailed t-test), so that the significance value of the capital variable does not need to be divided by two. The significance value (0.000) is smaller than α (0.05), so H0 is rejected.

This result means that capital (X3) has a positive and significant partial effect on income. The regression coefficient of the capital variable is1,056shows that every increase of one unit of capital will increase income by1,056assuming other variables remain constant.

4) The Influence of Business Location (X4) on Income (Y)

Based on table 11, it can be seen that the business location variable (D) obtained a t count of 3.960. If the t table value for t{α, (nk-1)} = t{(0.05); (86)} = 1.66277 is known, then the t count (3,960) > ttable (1.66277). This test uses a one-way approach (single-tailed t-test), so that the significance value of the business location variable does not need to be divided by two. The significance value (0.000) is smaller than α (0.05), so H0 is rejected.

This result means that business location (D) has a positive and significant partial effect on income.The regression coefficient on the Business Location variable is 144,780.058. This value indicates that traders who are in strategic locations will have higher net income than traders who are not in non-strategic locations. If a trader with a strategic business location (D = 1), then the trader's net income will be 144,780.058 greater than that of traders with non-strategic business locations (D = 0) assuming all other independent variables are constant.

5) The Effect of Transportation Costs (X5) on Income (Y)

Based on table 11, it can be seen that the transportation cost variable (X5) obtained a calculated t of3,747. If the ttable value for t{α, (nk-1)} = t{(0.05); (86)} = 1.66277 is known, then tcount (3,747) > ttable (1.66277). This test uses a one-way approach (single-tailed t-test), so that the significance value of the transportation cost variable does not need to be divided by two. The significance value (0.000) is smaller than α (0.05), so H0 is rejected.

This result means that transportation costs (X5) have a positive and significant partial effect on income. The regression coefficient of the transportation cost variable is0.576shows that every one unit increase in transportation costs will increase income by 0.576 assuming other variables remain constant.

Discussion

The Simultaneous Effect of Age, Working Hours, Capital, Business Location, and Transportation Costs on the Income of Female Traders at Amlapura Timur Market

Based on the results of the simultaneous significance test of regression coefficients (F-test), the study found that age, working hours, capital, business location, and transportation costs simultaneously have a significant effect on the income of female traders at Amlapura Timur Market, Karangasem Regency. This result indicates that these five factors collectively influence the income level received by female traders in the market.

Income is the primary goal for traders. They will make various efforts to maximize the income they earn. Various influential aspects are typically optimized. Age, in certain contexts, becomes an important factor affecting traders' income. As age increases, it may have both positive and negative impacts. On one hand, increasing age may reduce productivity, lowering income due to less optimal selling performance. On the other hand, age may also bring increased knowledge and experience, positively impacting income.

Working hours are another factor often maximized by traders. The longer the working hours, the greater the opportunity for their goods to be purchased. Capital is another determinant influencing income. The logic is simple—more capital allows traders to procure more inventory, leading to higher income.

Business location is also a crucial factor. Traders compete for strategic locations because such locations increase the likelihood of attracting customers. Lastly, transportation costs affect income as well. Higher transport costs may reduce net income; however, efficient sales and higher delivery volumes can offset these costs, potentially resulting in higher overall income.

The Partial Effect of Age, Working Hours, Capital, Business Location, and Transportation Costs on the Income of Female Traders at Amlapura Timur Market

Based on the partial regression significance test (t-test), the results show that the age of female traders at Amlapura Timur Market negatively affects income, forming an inverted U-shaped relationship. This means that income tends to increase with age up to a certain peak before decreasing as age continues to rise. Income initially increases with age, peaks during productive years, and then declines as traders reach retirement or old age.

This finding aligns with previous research by Saptenno (2022), which found a negative effect of age on household income among the poor. Similarly, Sutama and Yuliarmi (2019) found a negative and significant effect of age on household income in Negara District, Jembrana Regency, particularly beyond productive age. This phenomenon is consistent with the labor productivity theory, which posits that productive age represents the peak of economic contribution (Todaro & Smith, 2015). As traders grow older, their productivity tends to decline, making it harder to compete with younger, more agile traders.

Working hours were found to have a significant positive effect on income. The more time spent trading, the higher the potential income. Longer working hours increase the opportunity for transactions and profits. This finding supports research by Dewi & Saskara

(2019) and Desanti & Ariusni (2021), which showed that extended working hours improve productivity and income.

Capital was also found to have a positive and significant impact on income. Traders with larger capital can purchase more inventory and achieve higher revenues. This supports the findings of Aji & Listyaningrum (2021) and Prihatminingtyas (2019), which show that sufficient capital enables greater production capacity, product diversification, and market expansion.

Business location had a positive and significant impact on income as well. A strategic location provides a better chance to attract consumers. Locations near entry points or high foot traffic areas tend to increase sales and, thus, income. This result is supported by research from Prihatminingtyas (2019) and Dewi (2022), emphasizing the importance of accessible and visible business locations for increased sales.

Interestingly, transportation costs also had a positive and significant effect on income. Although high costs typically reduce profits, in this case, traders who incurred higher transport expenses generally carried more goods. This led to increased sales and, subsequently, higher income. This aligns with research by Galih, Wibowo, and Sari (2023), which found that transportation costs significantly impact net profit, and Hasni (2021), who found that operational costs positively influence business profits.

4. CONCLUSION

Based on the analysis presented in the previous chapter, the following conclusions can be drawn to address the research questions:

1. Age, working hours, capital, business location, and transportation costs simultaneously have a significant effect on the income of female traders at Amlapura Timur Market, Karangasem Regency.
2. Age has a partially negative and significant effect on the income of female traders at Amlapura Timur Market, Karangasem Regency.
3. Working hours, capital, business location, and transportation costs have a partially positive and significant effect on the income of female traders at Amlapura Timur Market, Karangasem Regency.

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