

## Relevansi Kesejahteraan Ekonomi Keluarga

### *The Relevance of Family Economic Welfare*

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#### ABSTRAK

#### Histori Artikel:

Diajukan:  
24/05/2024

Diterima:  
01/06/2024

Diterbitkan:  
02/07/2024

Penelitian ini dapat memberi wawasan tentang pengetahuan Pertumbuhan ekonomi, kesejahteraan, dan Perceraian di Kab. Bojonegoro. Penelitian ini menggunakan pendekatan analisis kuantitatif deskriptif, seperti yang telah ditentukan sebelumnya dalam penelitian ini adalah hanya fokus pada kesehatan, pendidikan, kesejahteraan, dan pertumbuhan ekonomi di kabupaten bojonegoro. Penelitian ini menggunakan metode (Variabel Error Correction Model) VECM. Lokasi adalah area yang dimaksudkan untuk diamati yang ditentukan dalam penelitian ini meliputi Kabupaten Bojonegoro. Alasan pengambilan wilayah observasi dalam penelitian ini dikarenakan Kabupaten Bojonegoro memiliki tingkat pertumbuhan ekonomi yang tinggi. Data yang digunakan dalam penelitian ini menggunakan data panel. Dalam penelitian ini, dua variabel akan digunakan: variabel terikat dan variabel bebas. Variabel terikat sendiri adalah variabel yang dipengaruhi atau dipengaruhi oleh variabel bebas. Teknologi media dianggap memberikan manfaat dalam ranah pendidikan dan komunikasi serta perkembangan bisnis. Namun, pengaruh media juga membawa dampak negatif bagi kondisi psikososial di masyarakat, seperti masalah relasi interpersonal dan konflik keluarga, digital stress. Tujuan dari uji ini adalah untuk mengetahui apakah variabel bebas mempengaruhi variabel terikat dengan tingkat signifikan sebesar 10%. Berdasarkan hasil penelitian ini, Kabupaten harus mengikuti perkembangan pertumbuhan ekonomi, misalnya adalah kabupaten harus mengikuti pertumbuhan ekonomi di Bojonegoro. Karena jika di kabupaten Bojonegoro kalau pertumbuhan ekonominya menurun, maka bisa mempengaruhi perekonomian di kabupaten Bojonegoro.

**Kata Kunci:** Kesejahteraan, Pendidikan, Kesehatan, Pertumbuhan ekonomi, Perceraian

#### ABSTRACT

*This research can provide insight into the knowledge of economic growth, welfare and divorce in the district Bojonegoro. This research uses a descriptive quantitative analysis approach, as previously determined in this research, it only focuses on health, education, welfare and economic growth in Bojonegoro district. This research uses the VECM (Variable Error Correction Model) method. Location is the area intended to be observed which is determined in this research to include Bojonegoro Regency. The reason for taking the observation area in this research is because Bojonegoro Regency has a high level of economic growth. The data used in this research uses panel data. In this research, two variables will be used: the dependent variable and the independent variable. The dependent variable itself is a variable that is influenced or affected by the independent variable. Media technology is considered to provide benefits in the realmeducation and communication, as well as business development. However, the influence of media also has a negative impact on psychosocial conditions in society, such as interpersonal relationship problems and family conflicts, digital stress. The purpose of this test is to find out whether the independent variable influences the dependent*

*variable with a significance level of 10%. Based on the results of this research. Districts must follow developments in economic growth, for example the district must follow economic growth in Bojonegoro. Because if in Bojonegoro district economic growth declines, it could affect the economy in Bojonegoro district.*

**Keywords:** *Welfare, Education, Health, Economic growth, Divorce*

## **1. INTRODUCTION**

Welfare is an abstract concept, according to Ismail et al. (2015), because it is directly related to a person's ideology and life values. Welfare is not only an individual's personal desire but also a collective aspiration shared by all people within a country. Consequently, welfare can be divided into two categories: public welfare, which is the welfare experienced by society as a whole, and individual welfare, which refers to the overall well-being felt by each person.

According to Suradi (2007), Articles 33 and 34 of the Indonesian Constitution explicitly state that Indonesia adheres to the welfare-state model, in which the state takes a participatory role in the implementation of social security. The state also provides broad opportunities for the community to organize and carry out social security. Thus, welfare becomes the ultimate goal of poverty alleviation efforts within the framework of social security implementation (Muhyiddin Robani & Ekawaty, 2019).

The concept of empowerment aligns with the welfare theory based on the capability approach. Empowerment is defined as a process of increasing the ability and self-reliance of the community to improve the quality of life or the welfare of individuals and society as a whole, according to Mardikanto and Soebianto (2015). Capacity can also be defined as the ability of an individual or organization to meet their living needs. Empowerment is a component that enables individuals, groups, or communities to survive and develop, with the ability to improve and achieve their goals or life welfare, as stated by Kartasasmita (1996).

Divorce has both benefits and drawbacks. One potential benefit is a reduction in fertility, as it decreases female fertility during sexual relationships and consequently lowers the probability of pregnancy (Uddin & Hosain, 2013). However, divorce also produces negative effects, causing children to face academic, psychological, and health-related problems (Dewi & Utami, 2018).

Couples must be physically and emotionally prepared before entering into marriage (Siliman & Schumm, 2000; Ghalili et al., 2012). Furthermore, families should receive support from various parties (Willoughby et al., 2012). Young families are often among those with insufficient income to meet their needs and tend to feel dissatisfied with their financial condition, particularly in terms of material resources. These financial problems can cause stress, which frequently leads to conflict within the household.

Divorce creates numerous issues, such as family separation, the breakdown of marital bonds, and, most significantly, emotional harm to children. Kartono (1998:250) stated that when a family collapses due to divorce—such as when one parent leaves to live with another partner unlawfully or remarries—many problems arise, particularly for the children. They witness their parents' disputes, which disrupts their emotional stability, often leaving them sad and anxious.

Agoes (1996:12) explained that many divorces occur because husbands cannot fulfill their families' material and other needs, especially among couples from economically disadvantaged backgrounds.

Education has the potential to promote economic development by producing a reliable workforce capable of achieving self-sufficiency and contributing to further progress. Education teaches individuals to think creatively, focus on innovation, and utilize technology as a foundation for learning. The economy and education are closely interrelated. Education should be viewed as an investment that yields long-term financial returns rather than as a mere expenditure (Try Santi Evelina Situmorang & Alexandra Hukom, 2024).

According to Sumitro (1994) as cited in Fitriana (2008), education is a prerequisite for enhancing human dignity. Through education, citizens gain the opportunity to develop their abilities and self-governance (Retno, 2011). Edgar Dalle stated that families, communities, and governments consciously work together to prepare students to play meaningful roles in various future life environments. This is achieved through lifelong learning, training, and guidance, both within and outside formal educational institutions.

As the education sector improves, the quality of human resources also tends to rise because education provides individuals with opportunities to develop their skills and abilities. Ultimately, this

benefits labor market participation, as highly skilled individuals are more likely to obtain better-paying jobs.

Education and economic growth are mutually reinforcing. When education is of high quality and capable of developing human resources, it contributes to economic growth. Conversely, when economic growth improves, community income rises, which enhances human capital investment through education, further accelerating future economic development (Habibi & Zabardast, 2020).

One important variable of societal welfare is health, which reflects the quality of life and level of well-being within a population. Public health is essential to the success of national development because sustainable progress depends on a healthy population. Human resources are largely composed of health. An unhealthy population can hinder economic growth (Subramanian, 2002). Therefore, rather than focusing solely on curing illnesses, maintaining health and minimizing productivity loss due to sickness is more critical.

Human capital exists within individuals from birth (Kankaew, 2021). Thus, when health disturbances arise, an individual's ability to perform productive activities decreases automatically. To enhance organizational performance, maintaining health plays an essential role.

According to Hasyim (2016), economic growth can be described as a long-term process of improving a nation's economic conditions. For a country to achieve economic growth, three main components are required: an increasing supply of goods, advancements in technology, and efficient resource utilization (Yunianto, 2021).

One of the most important indicators for assessing economic performance is economic growth, which refers to an increase in the production of goods and services compared to the previous year. Economic growth reflects the extent to which economic activity generates greater income or welfare over a certain period. A continuously expanding national or regional economy is a sign of positive economic growth (Alghofari, 2010).

Ranis (2004) discussed two chains that explain how economic progress and human development are interconnected. The first chain concerns the potential increase in government and household income. As government revenues rise, the state can allocate more spending to public education and health services. The second chain concerns the improvement of human resource productivity, which strengthens managerial capabilities, labor efficiency, and entrepreneurship. The enhancement of human productivity also improves individuals' capacity for innovation, adaptability, technological proficiency, and engagement in domestic research and development. All these factors play a crucial role in promoting economic growth (Try Santi Evelina Situmorang & Alexandra Hukom, 2024).

Welfare is an abstract concept, according to Ismail et al. (2015), because it is directly related to an individual's ideology and life values. Welfare is not merely a personal desire but also a collective aspiration shared by all members of a nation. Consequently, welfare can be categorized into two types: public welfare, which is the well-being experienced collectively by society, and individual welfare, which refers to the overall well-being felt by each individual.

The standard of living does not necessarily determine social welfare. Instead, social welfare consists of systems of benefits and services that help people meet their economic, educational, and health needs (Whithaker and Federico, as cited in Sasana, 2009).

In this study, the relationship between the independent and dependent variables was identified using multiple linear regression analysis. The statistical estimation results indicate that education and technology contribute positively to Indonesia's economic growth.

This study also found that economic reasons behind divorce are particularly significant. The negative correlation between the percentage of the poor population and divorce rates suggests that divorce is more common in areas with lower poverty levels. In other words, the better the economic conditions of a population in a country, the higher the likelihood of divorce.

Furthermore, the findings show that economic growth influences the Human Development Index (HDI), indicating that human capital (HDI) is often used in economic terms to represent aspects such as education, health, and various human capacities that can be enhanced through integration and development.

## **2. RESEARCH METHOD**

### **Equation Writing Procedure**

This study employs a quantitative descriptive analysis approach, as previously determined, focusing solely on the variables of health, education, welfare, and economic growth in Bojonegoro Regency.

The population in this study is represented by observation areas across Indonesia, with a particular focus on Bojonegoro Regency, which has one of the highest economic growth rankings.

Accordingly, the sample size in this study is determined based on observational data collected specifically from Bojonegoro Regency. The panel data used in this study include observations from 36 districts (kecamatan) within Bojonegoro Regency.

The study applies several classical assumption tests for data analysis, including the coefficient of determination test ( $R^2$ ), simultaneous F-test, partial t-test, multicollinearity test, heteroscedasticity test, and multiple regression test. The purpose of these tests is to determine whether the independent variables significantly affect the dependent variable at a 10% significance level. The multiple regression formula used in this study is as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e_1$$

Where:

Y : economic growth  
 a : constant  
 $\beta_{1,2}$  : regression coefficients  
 X1 : health  
 X2 : education  
 e1 : error variable

### 3. RESULT AND DISCUSSION

#### A. Research Result

**Table 1.** Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.437 <sup>a</sup>	.191	-.619	9.46532

a. Predictors: (Constant), X2, X1

It is known that the adjusted R Square value is -0.619, thus it can be concluded that the simultaneous (collective) contribution of the independent variables to the dependent variable is -6.19%.

**Table 2.** F Simultan Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.180	2	21.090	.235	.809 <sup>b</sup>
	Residual	179.185	2	89.592		
	Total	221.365	4			

a. Dependent Variable: Y1

b. Predictors: (Constant), X2, X1

The regression model is declared FIT if the Sig. value is less than 0.05. It is known that the Sig. value is 0.809 (<0.05), thus it can be concluded that the independent variables have a significant simultaneous (collective) effect on the dependent variable.

**Table 3.** T Hyphotesis Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-319.469	694.725		-.460	.691
	X1	5.496	9.193	1.002	.598	.611
	X2	11.082	26.055	.713	.425	.712

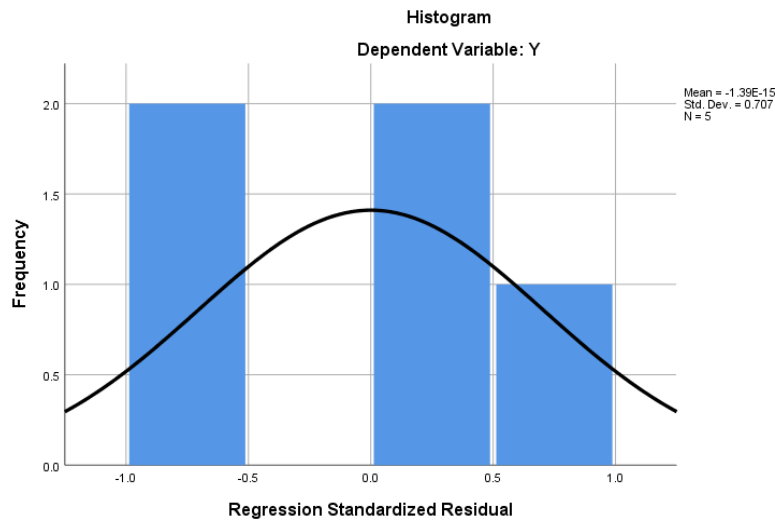
a. Dependent Variable: Y1

1. If the Sig. value < 0.05, it is concluded that there is no significant effect, and if the Sig. value is exactly 0.05, then to determine whether there is an effect of the independent variables on the dependent variable you can compare the calculated t with the t table.
2. The Sig. value of variable X1 is 0.611 (< 0.05), thus it is concluded that variable X1 does not have a significant effect on variable Y.
3. The Sig. value of variable X2 is 0.712 (< 0.05), thus it is concluded that variable X2 does not have a significant effect on variable Y.
4. The regression equation obtained:  $-319.469 + 5.496 + 11.082$ .
5. The constant value obtained is -319.469, which means that if the independent variables are 0 (constant), then the dependent variable is -319.469.
6. The regression coefficient of variable X1 is positive (+) at 5.496, which means that if variable X1 increases, variable Y will also increase, and vice versa.

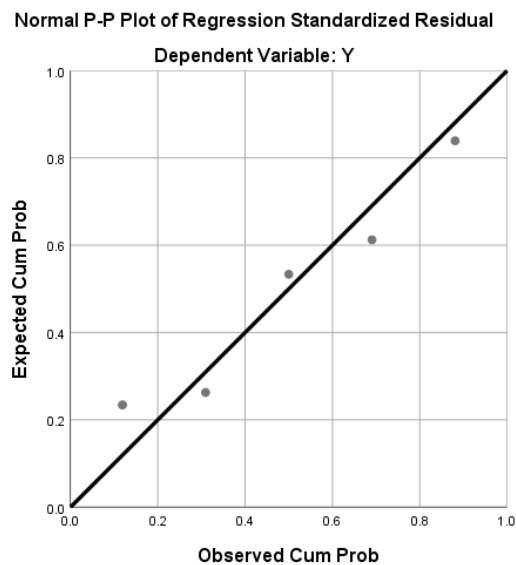
The regression coefficient of variable X2 is positive (+) at 11.082, which means that if variable X2 increases, variable Y will also increase, and vice versa.

**Classic Assumption Test**

**a. Histogram**



**b. P-Plot**



**Table 4.** Kolmogorov-Smirnov

		Unstandardized Residual	Unstandardized Residual
N		5	5
Normal Parameters <sup>a,b</sup>	Mean	.0000000	.0000000
	Std. Deviation	6.69299097	6.69299097
Most Extreme Differences	Absolute	.215	.215
	Positive	.215	.215
	Negative	-.153	-.153
Test Statistic		.215	.215
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>	.200 <sup>c,d</sup>

a. Test distribution is Normal.  
 b. Calculated from data.  
 c. Lilliefors Significance Correction.  
 d. This is a lower bound of the true significance.

The interpretation is that if the Asymp. Sig (2-tailed) value is greater than 0.05, the data are normally distributed. Conversely, if the Asymp. Sig (2-tailed) value is less than 0.05, the data are considered not normally distributed.

**Multicollinearity**

The multicollinearity test is conducted to determine whether there is a correlation among the independent variables in a regression model (Ghozali, 2016). The criteria are as follows:

- a. If the Tolerance value is greater than 0.10, it can be interpreted that there is no multicollinearity.
- b. If the Variance Inflation Factor (VIF) value is below 10.00, it can be interpreted that there is no multicollinearity.

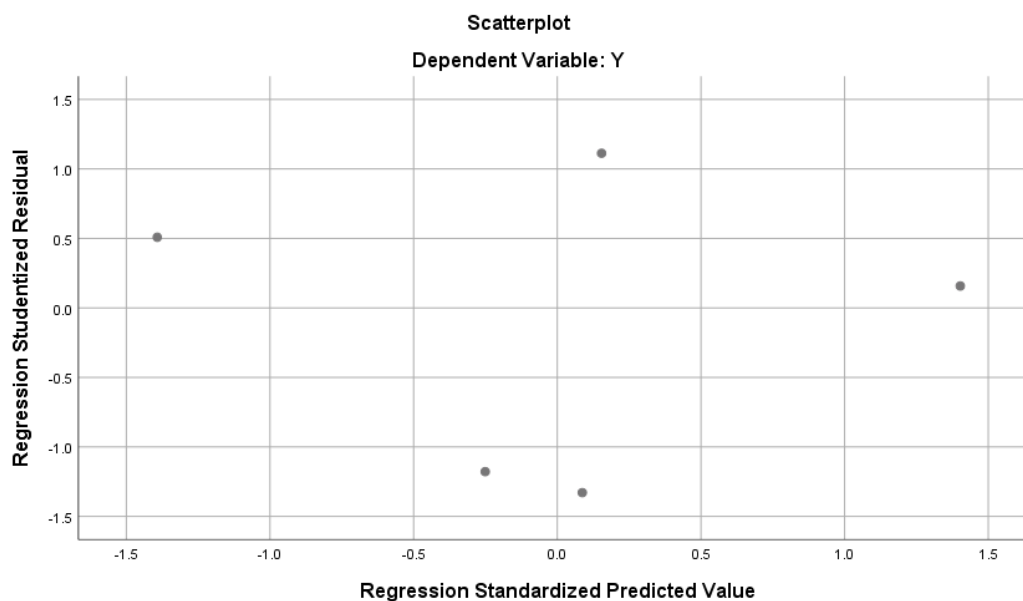
**Table 5.** Multicollinearity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-319.469	694.725		-.460	.691	
	X1	5.496	9.193	1.002	.598	.611	.144
	X2	11.082	26.055	.713	.425	.712	.144

a. Dependent Variable: Y

The Tolerance value for X1 is 0.144 > 0.100 and for X2 is 0.144 > 0.100. The VIF value for X1 is 6.946 < 10.00 and for X2 is 6.946 < 10.00. Therefore, it can be concluded that there is no multicollinearity.

### Heteroscedasticity Test



## B. Discussion

A prosperous life is the aspiration of every human being, and a prosperous society cannot be achieved if its people live in poverty. Divorce cases in Bojonegoro Regency are predominantly caused by economic problems. Among the many divorce petitions filed by wives, the main reasons are that their husbands are unemployed and unable to provide financial support. The situation is worsened when children are involved and the family is still dependent on relatives for housing. The common tendency is that when the husband cannot provide for the family due to unstable employment or low income, the wife does not attempt to become a financial supporter. Consequently, due to a lack of mature consideration and the wife's inability to endure the situation any longer, divorce is seen as the easiest way out (Hukmiah et al., 2013: 56).

## 4. CONCLUSION AND RECOMMENDATIONS

### Conclusion

Based on the results of this study, the regency must follow the pace of economic growth, for instance, by aligning its development strategies with the economic growth occurring in Bojonegoro. If the economic growth in Bojonegoro Regency declines, it may negatively affect the overall economy of the region.

1. If the Sig. value < 0.05, it is concluded that there is no significant effect. However, if the Sig. value is exactly 0.05, to determine whether there is an effect of the independent variables on the dependent variable, a comparison between the calculated t value and the t table can be used.

2. The Sig. value of variable X1 is 0.611 ( $< 0.05$ ), which indicates that variable X1 does not have a significant effect on variable Y.
3. The Sig. value of variable X2 is 0.712 ( $< 0.05$ ), which indicates that variable X2 does not have a significant effect on variable Y.
4. The regression equation obtained is:  $-319.469 + 5.496 + 11.082$ .
5. The constant value obtained is  $-319.469$ , which means that if the independent variables are equal to zero (constant), the dependent variable will have a value of  $-319.469$ .
6. The regression coefficient of variable X1 is positive (+) at 5.496, meaning that if variable X1 increases, variable Y will also increase, and vice versa.
7. The regression coefficient of variable X2 is positive (+) at 11.082, meaning that if variable X2 increases, variable Y will also increase, and vice versa.

#### **Acknowledgment**

On this occasion, I would like to express my sincere gratitude to all those who have provided guidance in completing this research proposal. As the author of this study, I am aware that this work is far from perfect and still has many shortcomings; therefore, I sincerely welcome any constructive criticism and suggestions to improve this research. It is my hope that this study can provide meaningful benefits to all readers and contribute positively to future research and practice.

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