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## Conference Paper

# Influencing Factors to the Family Welfare in Mulyasejati Village Towards Citarum Harum

Hayati<sup>1</sup> and Evi Syafrida Nasution<sup>2</sup><sup>1</sup>Psychology Faculty, Universitas Borobudur, Jakarta, Indonesia<sup>2</sup>Psychology Faculty, Universitas Borobudur, Jakarta, Indonesia

## Abstract

Family welfare is largely influenced by internal, external and family management factors. Internal family factors that affect welfare include: income, education, employment, number of family members, age, asset ownership and savings; while external factors that affect prosperity are easy financial access to financial institutions, access to government assistance, easy access to goods / equipment credit and location of residence. Meanwhile, elements. This study aims to get the demography profile of social, economy the villagers in Mulyasejati. examine the factors that influence family welfare in the village of Mulyasejati. This research uses a quantitative approach with cross-sectional design by questionnaire taken from 90 family heads. Data analysis uses multiple regression. The results showed the relationship of internal factors on family welfare obtained  $R = .487$  with a significance level  $= .000 < 0.05$  then there is a relationship of internal factors on family welfare, the relationship of external factors on family welfare obtained a value of  $R = .528$  with a significance level  $= .027 < 0.05$ , then there is a relationship between external factors on family well-being, management factors on family well-being obtained  $R = .559$  with a significance level  $= .043 < 0.05$ , then there is a relationship between management factors on family welfare. Factors affecting family welfare are internal factors 23.7%, external factors 4.2%, and family management 3.4%.

**Keywords:** family welfare internal factors, family welfare external factors, family management, family welfare

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## 1. Background

Mattessich and Hill, 1987 [11] define the family as a group where members have close kinship, residence, or emotional relationships. To meet spiritual and material needs requires good management. In the family management approach, collaboration between husband, wife, children and other members is needed. The purpose of life will be achieved if all subsystems functionally carry out what is their responsibility [8]

Life goals can be achieved, if available resources allow. To make it easier to determine the allocation of resources, two methods of measurement are used: (a) money resources,

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and (b) time resources. The purpose of family life as described above, is strongly influenced by family characteristics and external factors. Family characteristics include: number of members, age, physiology, occupation, education, income, asset ownership. External factors include: (a) social institutions consisting of: BRI, BPR, etc. that can be accessed by families to get loans, (b) government policies / programs concerning the provision of Raskin, JPS, fuel compensation funds, financial loans, and others. (c) Living environment. These three elements will affect changes in time / money resources [8]

Every family has different needs, which are caused by education, number of members, age, and physiological conditions. These four components affect changes in money resources. Before setting goals, allocating time / money resources must first be carried out communication involving other members / parties when discussing children's education, number of children, mothers working outside the home or inside the house, and others.

The prolonged economic crisis in Indonesia since 1997 and followed by crises in various fields have been impacted to various sectors, disrupting the joints of people's lives, especially the declining level of people's welfare and also followed by a decrease in the quality of life index and the human development index. In the Human Development Report (2009), Indonesia ranks 111 out of 182 countries with an HDI value of 0.734, almost no different from the year 2008 which ranks 109 out of 179 countries with an HDI value of 0.728 included in Medium Human Development. Based on the UNDP (United Nations Development Program) report, the value of Indonesia's HDI between 1980 and 2007 increased 1.26% per year from 0.522 (1980) to 0.734 (2007) [11].

Poverty has an impact on family life, including reduced purchasing power, inability to provide proper education for children, poor health conditions (especially in children under five), food insecurity or low family welfare both subjectively and objectively. School Participation Rate (APS) in West Java in 2008 for ages 7 to 12 years (SD) is 96.00; age 13-15 years (SLTP) of 78.68, and ages 16-18 years (SMU / K) of 40.47 [11].

In the province of West Java consists of 27 districts / cities. One of the districts is Karawang regency which consists of 30 districts. Mulyasejati Village is located in Ciampel District, Karawang Regency, West Java in the Citarum River Basin. The Citarum River is 269 km long, with complex and interrelated problems between one problem and another. what is clear and can be seen directly in daily life is pollution of the Citarum river so that this river is "crowned" as one of the dirtiest rivers in the world on December 4, 2009 [7]

The movement to return the Citarum River to its original condition has begun, which is coordinated directly by Bappenas and has been prepared together with central,



regional, private, and several community groups to formulate a strategic plan regarding the management and improvement of water resources called the Citarum Road Map. The government and the community work together to create rivers that are clean, healthy and productive, and bring sustainable benefits to all communities in the Citarum river basin. Since the last 20 years, various programs have been started and implemented but the results have not been satisfactory. Based on Perpres No. 15 of 2018, Citarum Harum was initiated to accelerate the control of pollution and damage to the Citarum watershed. The acceleration milestone is integrated with many institutions and is targeted to reach 7 years to become the cleanest river. There are 5 Quick Win in this program, namely: 1) Handling of degraded land, 2) Transfer of professions, handling of floating cages, 3) Handling of domestic waste, 4) Handling of industrial waste, 5) Law enforcement.

If you look at employment status, the workers in Karawang mostly work as laborers and employees as many as 397,892 people, 168,879 free workers, 150,487 people work alone, and others try to be assisted by temporary workers, try to be assisted by permanent workers, and unpaid workers. The high status of employees, laborers, and employees shows that Karawang Regency is an industrial center that absorbs a lot of labor. Government policies in the industrial sector have quite an impact on the economy in Karawang Regency. Meanwhile, in Ciampel District the number of residents working in 2017 amounted to 1961 with the types of business fields: a. agriculture, hunting, forestry & fisheries as many as 1117; b. processing industry 521; c. trade, hospitality & restaurants 174; d. community services 89; e. others (electricity, gas, clean water, buildings, etc.) as many as 60 residents [8].

The results of Tati's (2004) study show that economic factors are one of the indicators of life welfare which causes pressure in family life. The necessities of life are quite varied and soaring purchasing power creates pressure, both physically and mentally on family members. In addition, the inability to manage limited resources owned by poor families is also one of the causes of the low quality of life of family members. In addition, the higher the economic pressure of the family, the lower the quality of marriage, child care, children's intelligence, and children's learning achievement [3]. The results of the Firdaus study (2008) show that family characteristics, economic pressures, financial management, and coping mechanisms are related to family welfare. The greater the number of family members, the higher the family economic pressure, while the lower welfare [3].

## 2. Method

This research is a non-experimental research or ex post facto research that is a study aimed at testing the effect of a variable on other variables that have occurred naturally. The research model used in this study is cross-sectional design. The population in this study was all households (HH) in the village of Mulyasejati, as many as 1,336 HH. Given the limitations of time, manpower and costs, the survey was conducted by taking samples from the existing population using purposive sample techniques. The type of data collected is primary data (family welfare) through questionnaires and secondary data (family demographics) obtained through questionnaires and data on family cards. Chi-square analysis was used to analyze the relationship between the criteria, while to analyze demographic characteristics, socioeconomic characteristics, external factors, and family management of family welfare was measured by linear regression with the step wise method model. To complete the statistical analysis, a descriptive analysis was carried out.

## 3. Result

In this study the analysis of the data used is using descriptive method percentage. Where the analysis of this data is used to provide an overview of the results of research in general, how the characteristics of research subjects with respect to the variables studied. To answer the problem of the factors that affect family welfare, namely internal factors, external factors, and family management. Internal factors are influenced by age, asset ownership and savings, education, employment, number of family members, income. External factors seen from the ease of financial access to financial institutions, access to government assistance, easy access to goods / equipment credit. Family resource management can be seen from how the family performs planning, division of tasks and controlling tasks. From the factors that affect family welfare, then the dominant factors affecting family welfare can be seen, which can be seen from the descriptive results of the percentage.

### 3.1. Internal Factors

Internal factors are influenced by age, ownership of assets and savings, education, employment, number of family members, income. The demographic data of the respondents are as follows:

TABLE 1: Gender of Respondents

Gender	Amount	Percentage
Man	84	93.3%
Woman	6	6.7%
Total	90	100%

Based on the results of the descriptive analysis the percentage of internal factors can be seen as follows:

1. Age

Tabel 2. Usia Responden

Usia	Jumlah	Persentase
Kurang dari 50 tahun	58	64.4%
Lebih dari 50 tahun	32	35.6%
Total	90	100%

2. Housing Ownership

Tabel 3. Kepemilikan Tempat Tinggal Responden

Kepemilikan tempat tinggal	Jumlah	Persentase
Milik orang lain tanpa sewa	2	2.2%
Milik keluarga	12	13.3%
Milik pribadi	76	84.4%
Total	90	100%

3. Education level

Tabel 4. Tingkat Pendidikan Akhir

Tingkat pendidikan akhir	Jumlah	Persentase
Tidak pernah sekolah	3	3.3%
Tidak tamat SD/MI	18	20.0%
Tamat SD/MI	34	37.8%
Tamat SLTP/MTS	16	17.8%
Tamat SLTA/MA	18	20.0%
Tamat D1/D3/PT	1	1.1%
Total	90	100%

4. Occupation

Tabel 5. Pekerjaan Responden

Pekerjaan	Jumlah	Persentase
Tidak bekerja	4	4.4%
TNI/POLRI	1	1.1%
PNS/ Pegawai	5	5.6%
Wiraswasta	29	32.2%
Pejabat	11	12.2%
Buruh	37	41.1%
Lainnya	3	3.3%
Total	90	100%

5. Family Member

Tabel 6. Jumlah Anggota Keluarga

Jumlah Anggota Keluarga	Jumlah	Persentase
Jumlah anggota keluarga 1	3	3.3%
Jumlah anggota keluarga 2	6	6.7%
Jumlah anggota keluarga 3	26	28.9%
Jumlah anggota keluarga lebih dari 3	55	61.1%
Total	90	100%

6. Family Income

Tabel 7. Pemilikan Keluarga

Pemilikan Keluarga	Jumlah	Persentase
Pemilikan keluarga kurang dari 2 juta rupiah	53	58.9%
Pemilikan keluarga 2 juta sampai dengan 5 juta	27	30.0%
Pemilikan keluarga lebih dari 5 juta	10	11.1%
Total	90	100%

### 3.2. External Factors

#### 1. Financial Access

Tabel 8. Kemudahan Akses Finansial

Kemudahan Akses Finansial	Jumlah	Persentase
Tidak memiliki	56	62.2%
Memiliki	34	37.8%
Total	90	100%

#### 2. Government Support Access

Tabel 9. Kemudahan Akses Bantuan Pemerintah

Kemudahan Akses Bantuan Pemerintah	Jumlah	Persentase
Tidak mendapatkan bantuan pemerintah	36	40.0%
Mendapatkan bantuan pemerintah	54	60.0%
Total	90	100%

#### 3. Loan Access

Tabel 10. Kemudahan Akses Kredit/ Peminjaman

Kemudahan Akses Kredit	Jumlah	Persentase
Sulit mendapatkan akses kredit	51	56.7%
Mudah mendapatkan akses kredit	39	43.3%
Total	90	100%

#### A. Family Plan Management Factor

TABLE 2: Family Plan Management Factor

Perencanaan Manajemen	Jumlah	Persentase
Perencanaan manajemen kurang baik	20	22.2%
Perencanaan manajemen cukup baik	31	34.4%
Perencanaan manajemen baik	39	43.3%
Total	90	100%

#### D. Family Welfare

TABLE 3: Family Welfare Indicators

Indikator Keluarga Sejahtera	Jumlah	Persentase
Keluarga sejahtera II	13	14.4%
Keluarga sejahtera III	21	23.3%
Keluarga sejahtera III plus	56	62.2%
Total	90	100%

### Relationship of Internal Factors, Welfare External Factors, and Management of Family

The following are the results of simultaneous analysis related to the relationship between internal factors, external factors, and family management on family welfare:

TABLE 4: Regression Analysis

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>R Square Change</i>	<i>Sig. F. Change</i>
1	.487	.237	.228	.237	.000
2	.528	.279	.262	.042	.027
3	.559	.313	.289	.034	.043

From the regression table 13, the results of regression model 1 obtained the value of  $R = .487$ ,  $R\text{ Square} = .237$ ,  $\text{Adjusted } R\text{ Square} = .228$ , and a significance level  $= .000 < 0.05$  which means that the null hypothesis is accepted then there is a relationship between internal factors and family welfare. The amount of contribution from internal factors is  $.237$  or  $23.7\%$ , while the remaining  $76.3\%$  can be explained by other variables.

From the regression table 13, the results of regression model 2 obtained the value of  $R = .528$ ,  $R\text{ Square} = .279$ ,  $\text{Adjusted } R\text{ Square} = .262$ , and a significance level  $= .027 < 0.05$  which means that the null hypothesis is accepted then there is a relationship between external factors and family welfare. The amount of contribution from external factors is  $.042$  or  $4.2\%$ , while the remaining  $72.1\%$  can be explained by other variables.

From the regression table 13, the results of the regression model 3 obtained the value of  $R = .559$ ,  $R\text{ Square} = .313$ ,  $\text{Adjusted } R\text{ Square} = .289$ , and the level of significance  $= .043 < 0.05$  which means that the null hypothesis is accepted then there is a relationship between family management factors and family welfare. The amount of contribution from family management factors is  $.034$  or  $3.4\%$ , while the remaining  $68.7\%$  can be explained by other variables.

The following are the results of a partial analysis related to the relationship between internal factors, external factors, and family management on family welfare:

- Internal Factor Regression Analysis

From table 14, the results of regression model 1 obtained the value of  $R = .583$ ,  $R\text{ Square} = .340$ ,  $\text{Adjusted } R\text{ Square} = .332$ , and a significance level  $= .000 < 0.05$  which means that the null hypothesis is accepted so there is a relationship between the number of family members and internal factors. The amount of contributions from the number of family members is  $.340$  or  $34\%$ , while the remaining  $66\%$  can be explained by other variables.

TABLE 5: Analisis Regresi Faktor Internal

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>R Square Change</i>	<i>Sig. F. Change</i>
1	.583	.340	.332	.340	.000
2	.696	.485	.473	.145	.000
3	.800	.639	.627	.154	.000
4	.844	.712	.698	.072	.000
5	.853	.727	.711	.015	.034

From table 14, the results of regression model 2 obtained the value of R =.696, R Square =.485, Adjusted R Square =.473, and the level of significance =.000 <0.05 which means that the null hypothesis is accepted then there is a relationship between the types of work to Internal factors. The amount of contribution from the type of work is .145 or 14.5%, while the remaining 51.5% can be explained by other variables.

From table 14, the results of the regression model 3 obtained the value of R = .800, R Square =.639, Adjusted R Square =.627, and the level of significance =.000 <0.05 which means that the null hypothesis is accepted then there is a relationship of final education towards Internal factors. The amount of donations from final education is.154 or 15.4%, while the remaining 36.1% can be explained by other variables.

From table 14, the results of the regression model 4 obtained the value of R = .844, R Square =.712, Adjusted R Square =.698, and the significance level =.000 <0.05 which means that the null hypothesis is accepted then there is a relationship of ownership of the residence on internal factors. The amount of contributions from residential ownership is.072 or 7.2%, while the remaining 28.9% can be explained by other variables.

From table 14, the results of the regression model 5 obtained the value of R = .853, R Square =.727, Adjusted R Square =.711, and the level of significance =.034 <0.05 which means that the null hypothesis is accepted then there is a gender relationship to Internal factors. The amount of contribution from the sex is.015 or 1.5%, while the remaining 27.4% can be explained by other variables.

- External Factor Regression Analysis

TABLE 6: Analysis of External Factor Regression

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>R Square Change</i>	<i>Sig. F. Change</i>
1	.614	.377	.370	.377	.000
2	.700	.489	.478	.112	.000
3	.745	.554	.539	.065	.001

From table 15, the results of regression model 1 obtained the value of  $R = .614$ ,  $R$  Square = .377, Adjusted  $R$  Square = .370, and the level of significance = .000 < 0.05 which means that the null hypothesis is accepted then there is a relationship between the ease of access to government assistance to external factors. The amount of contribution from access to government assistance is .377 or 37.7%, while the remaining 62.3% can be explained by other variables.

From table 15, the results of regression model 2 obtained the value of  $R = .700$ ,  $R$  Square = .489, Adjusted  $R$  Square = .478, and the level of significance = .000 < 0.05 which means that the null hypothesis is accepted then there is a relationship of ease of access to credit to external factors. The amount of contribution from easy access to credit is .112 or 11.2%, while the remaining 51.1% can be explained by other variables.

From table 15, the results of the regression model 3 obtained the value of  $R = .745$ ,  $R$  Square = .554, Adjusted  $R$  Square = .539, and the level of significance = .001 < 0.05 which means that the null hypothesis is accepted then there is a relationship of financial access ease to external factors. The amount of contribution from easy financial access is .065 or 6.5%, while the remaining 44.6% can be explained by other variables.

#### Regression Analysis of Family Management Factors

TABLE 7: Regression Analysis of Family Management Factors

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>R Square Change</i>	<i>Sig. F. Change</i>
1	.768	.590	.586	.590	.000
2	.894	.798	.794	.208	.000

From table 16, the results of regression model 1 obtained the value of  $R = .768$ ,  $R$  Square = .590, Adjusted  $R$  Square = .586, and a significance level = .000 < 0.05 which means that the null hypothesis is accepted then there is a planning relationship in the distribution of tasks to family management factors. The amount of the contribution from planning in the division of tasks is .590 or 59%, while the remaining 41% can be explained by other variables.

From table 16, the results of regression model 2 obtained the value of  $R = .894$ ,  $R$  Square = .798, Adjusted  $R$  Square = .794, and the level of significance = .000 < 0.05 which means that the null hypothesis is accepted then there is a relationship of planning in children's education to family management factors. The amount of contribution from planning in children's education is .208 or 20.8%, while the remaining 20.2% can be explained by other variables.

## 4. Discussion

Based on the results of research and data analysis it is known that internal factors have a contribution of 23.7%, external factors have a contribution of 4.2%, and family management has a contribution of 3.4%. Internal factors are influenced by age, asset ownership and savings, education, employment, number of family members, income. From internal factors, the highest influence on family welfare is the number of family members with an average of 34%. This is in line with the results of research conducted by those who find that there is a positive relationship between education level and welfare [6]. The higher education a person receives both husband and wife, the higher the economic status.

The quality of human resources can be seen from the level of education. With the increasing skills / expertise will be easier to get the opportunity to work. Based on data obtained on the official website of the Karawang Regency, in 2016 38.08 percent had the highest elementary and equivalent diplomas, 22.91 and only 3.77 percent had diplomas 1 through S3. Meanwhile, if you look at employment status, the workforce in Karawang mostly works as laborers and employees, as many as 397,892 people. The high status of employees, laborers, and employees shows that Karawang Regency is an industrial center that absorbs a lot of labor. Government policies in the industrial sector have quite an impact on the economy in Karawang [1]

Income obtained can affect the family's purchasing power for food and fulfillment of other facilities such as education, housing and asset ownership. Where families who have assets will be more prosperous than families who do not have assets [5]. Assets are wealth owned by a family that can meet the needs of family members that can make it tend to be more prosperous [3].

In addition to internal factors, family welfare is also influenced by external factors as seen from the ease of financial access to financial institutions, access to government assistance, easy access to goods / equipment credit. The highest external factor influencing family welfare is government assistance with an average of 37.7%. In this research it can be seen that government assistance can improve family welfare.

Government efforts through development programs that have been carried out include: the existence of social community programs by village in Ciampel District in 2017 based on the type of program including: PNPM Mandiri, Raskin Poor Rice, Family Hope Program (PKH), Jamkesmas, Jamkesda, CSR Private, Non-Governmental Organization. There is also educational assistance for students. The number of students receiving education assistance (GNOTA scholarships, PKH, Private CSR and others)



according to the Education and Village levels in Ciampel sub-district (2017) obtained data that Mulyasejati Village for elementary and equivalent 234, junior and senior high school and equivalent 41, high school and equivalent 24, with a total of 299 [2].

In addition, the government also increases public access to health facilities and increases quality, equitable and affordable health services, namely by providing free health services for the poor; provide competent health resources and distribute health workers equally throughout the region; improve health facilities and infrastructure through the construction of puskesmas, hospitals; polindes and posyandu and provide medicines that are affordable to the public [1]

Family management is also involved in influencing family welfare. family management which can be seen from how families carry out planning, division of tasks and controlling tasks. From the factor of family management that most influences family welfare, namely planning in the division of tasks with an average of 59% and then planning in children's education contributes as much as 20.8%.

## 5. Conclusion

1. Based on the results of data analysis, it can be concluded that the factors affecting family welfare are internal factors, 23.7%, external factors 4.2%, and family management 3.4%.
2. Based on the analysis per indicator of internal factors that predominantly affect family welfare is the number of family members by 34%,
3. Based on the analysis per indicator of the external factors that predominantly affect family welfare is government assistance by 37.7%,
4. Based on the analysis per indicator of family management factors that predominantly affect family welfare is planning in the division of tasks by 59%.

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