

The Role of Household Mother in Economics of Fisherman of the Torosiaje Ocean Village, Pohuwato Regency

Sumrin¹, Mahludin H. Baruwadi², Alfi Sahri R. Baruwadi²

¹Universitas Negeri Gorontalo

²Pascasarajana, Program of Marine and Fisheries Science

Universitas Negeri Gorontalo, Jl. Sudirman No. 6

Central City District, Gorontalo 96 128, Indonesia

Abstract:- The research aims to identify and analyze (1) the characteristics, competence and motivation housewife fishermen against female literacy Financial aspects of the Torosiaje Ocean Village, District of Popayato Pohuwato. (2) characteristics, competence and motivation housewife fishermen to increase domestic economy Bajo fisherman in the Torosiaje ocean village of the District Popayato, Pohuwato. (3) financial literacy housewife fishermen to increase domestic economy Bajo fisherman in the Torosiaje ocean village of the Popayato District, Pohuwato Regency. This research is quantitative. Sources of data in this research are secondary data from the primary data from questionnaires to fishermen (women) in Pohuwato. The data analysis technique used is the analysis Equation Structural Modeling (SEM). These results indicate that (1) Characteristics and motivation housewife positive and significant impact on financial literacy, while competence housewife but not a significant positive effect on financial literacy. (2) characteristics, competence and motivation housewife positive effect but not a significant increase in household economy. (3) Financial literacy has a positive effect but not a significant increase in household economy Bajo fisherman. These results indicate that (1) Characteristics and motivation housewife positive and significant impact on financial literacy, while competence housewife but not a significant positive effect on financial literacy (2) characteristics, competence and motivation housewife positive effect but not a significant increase in household economy Bajo fisherman (3) Financial literacy has a positive effect but not a significant increase in the household economy. These results indicate that (1) Characteristics and motivation housewife positive and significant impact on financial literacy, while competence housewife but not a significant positive effect on financial literacy. (2) characteristics, competence and motivation housewife positive effect but not a significant increase in the household economy. (3) Financial literacy has a positive effect but not a significant increase in household economy Bajo fisherman.

Keywords:- Household Economy, Role Housewife, Financial Literacy, Torosiaje Ocean Village.

I. INTRODUCTION

Fisheries resources have an important role in the economy of a region included in Pohuwato. one important focus in the economy, especially for the fishermen in the Torosiaje ocean village Pohuwato Regency. People in the village are still live in poverty or income is still less than the income per capita per year on average Pohuwato society. One aspect of a good solution to this case that in women, where women's role is crucial in the household economy. The women fisheries have potential as a driving force empowering coastal communities.

Household Economy in Rural at the Torosiaje Ocean Village. Experiencing considerable gap whereas this rate is close to natural resources (marine) which can be used the results to be sold. Household economic Bajo people tend to live poor because they lack the role of women and the empowerment of women by the government to help her husband in meeting the needs of the economy. The amount of waste behaviour and rah-rah done by fishermen and fishermen's wife due to the role of women as wives of fishermen do not understand the importance of financial literacy or financial management behaviours and household income. If the wife's role more leverage it will encourage the good economy of households in the Bajo people.

It is as affirmed by Widodo (2012) that the adaptation strategy is usually done is to mobilize the role of women (the wives) and children for a living. The involvement of women in making a living for families in coastal areas or fishing villages can not be separated from the system of the sexual division of labour (the division of labour by sex) that apply to the local community. The statement is also corroborated by the statement of Sanatang (2006) that she is one very important component in coastal development as a very strategic role of women in fisheries and marine-based activities. For example, women play an important role as retailers, fish collectors, wholesalers, wage labour, and the processing power of the fishery. Various aspects of the study or coastal development programs relating to women are not touched. So with the ability of women to good financial management to manage other revenue sources also in terms of reducing expenditures that could be used for other purposes for the children of fishermen.

Increased household economy fishermen can be influenced by the behaviour of financial literacy or financial management of fishing, in this case, be a major task for the fisherman's wife. Both of these aspects can develop with the efforts that the fundamental factors such as the characteristics of the fisherman's wife made up of education and experience then competence consists of knowledge and skills and motivation can be described fisherman's wife who desires to obtain specific needs. These three aspects have an important role because if it is not maximized then good financial literacy and family economic improvement will not mean it will even run into obstacles.

Characteristics of fishermen and fisherman's wife who still need to be improved through the government's role and the role of academia in the context of community service. It can be seen from the experience of the Bajo tribe who worked as fishermen have not been able to make a good business expansion in fishing and inadequate levels of education. From the aspect of which is still minimal competence in the use of technology even still sceptical of fisheries technology because of concerns over local wisdom without wanting to combine the use of technology. Then of motivation is still a lack of motivation to develop the business by establishing an institutional fishing or fishing partnership with various parties.

To characteristics can be seen that women's education is more dominant Bajo fishermen that educated elementary school (SD), or more than 60% of women. Then for competence is still not as optimal as the knowledge and skills of women who rarely get the stimulus from government and academia in community service.

Based on the above, then pour the formulation title that the author of this article is "The Role of Women At Home Economics Bajo Fishermen at Torosiaje Ocean Village, Popayato District. Gorontalo Province.

II. MATERIALS AND METHODS

➤ *The Location and Time of the Study*

The location was used as an object of research is the village of the Torosiaje Ocean Village. This study will be carried out during the month ± 3 from April 2019 until July 2019. The objective of this research was the wife of a fisherman. Analysis of the data include:

➤ *Descriptive Analysis*

The descriptive analysis in the form of respondents using the comparison of the actual score and the ideal score.

➤ *Analysis of Structural Equation Modeling (SEM)*

Structural Equation Modeling (SEM) is a combination of two statistical methods, the integral is factor analysis (factor analysis) developed in psychology and psychometrics and simultaneous equation model (simultaneous equation modelling) developed in econometrics (Ghozali, 2014).

III. RESULT

➤ *Descriptive Statistics*

Descriptive analysis of each of the variables is as follows:

➤ *Variable Characteristics Housewife*

Housewife characteristics can be presented in the following table:

No.	Indicators score			Criteria				
	Currents	Ideal	%	item	Ind			
X1-1	469	585	80.17%	1,359	1,755	77.44%	Enough	Enough
X1-2	452	585	77.26%					
X1-3	438	585	74.87%					
X1-4	416	585	71.11%					
X1-5	404	585	69.06%	1,676	2,340	71.62%	Enough	Enough
X1-6	419	585	71.62%					
X1-7	437	585	74.70%					
X1-8	436	585	74.53%					
X1-9	423	585	72.31%	1,282	1,755	73.05%	Enough	Enough
X1-10	423	585	72.31%					
Total	4,317	5,850	73.79%	Enough				

Table 1:- Respondents Answer Characteristics Analysis Variable Housewife

Based on the table above it can be seen that the characteristic variable housewife lies in the criteria is "enough" with a score of 73.79%. This shows that the housewife at Bajo Village Torosiaje Marine District of Popayato Pohuwato have characteristics in terms of age, education and experience are not so qualified that these characteristics will still have to be addressed by increasing

the capacity of skills and technical knowledge regarding fishing. The crucial aspect to note that the level of education and experience of fishermen to fishing.

➤ *Variable Competence Housewife*

Variable housewife Competence can be presented in the following table:

No.	Indicators score			Criteria				
	Currents	Ideal	%	Currents	Ideal	%	item	Ind
X2-1	456	585	77.95%	894	1,170	76.41%	Enough	Enough
X2-2	438	585	74.87%					
X2-3	430	585	73.50%	839	1,170	71.71%	Enough	Enough
X2-4	409	585	69.91%					
X2-5	422	585	72.14%	848	1,170	72.48%	Enough	Enough
X2-6	426	585	72.82%					
X2-7	431	585	73.68%	856	1,170	73.16%	Enough	Enough
X2-8	425	585	72.65%					
X2-9	419	585	71.62%	856	1,170	73.16%	Enough	Enough
X2-10	437	585	74.70%					
Total	4,293	5,850	73.38%	Enough				

Table 2:- Analysis of Respondents Competence Variable Housewife

Based on the table above it can be seen that the housewife competence lies in the criteria is "enough" with a score of 73.38%. This indicated that the housewives in the village of Bajo at Sea Torosiaje District of Popayato Pahuwato have capabilities that still need to be addressed to obtain maximum results in fishing effort.

➤ *Motivational Variables Housewife*

Variable housewife Motivation can be presented in the following table:

No.	Indicators score			Criteria				
	Currents	Ideal	%	Currents	Ideal	%	item	Ind
X3-1	455	585	77.78%	2,634	3,510	75.04%	Enough	Enough
X3-2	449	585	76.75%					
X3-3	432	585	73.85%					
X3-4	437	585	74.70%					
X3-5	424	585	72.48%					
X3-6	437	585	74.70%	1,743	2,340	74.49%	Enough	Enough
X3-7	424	585	72.48%					
X3-8	429	585	73.33%					
X3-9	451	585	77.09%					
X3-10	439	585	75.04%					
Total	4,377	5,850	74.82%	Enough				

Table 3:- Analysis of Respondents Variable Housewife Motivation.

Based on the table above it can be seen that the housewife motivation lies insufficient criteria with a score of 74.82%. This shows that the fishermen in the village of Bajo at Sea Torosiaje District of Popayato Pahuwato have a high spirit in managing finances and income as a fisherman husband. High motivation of a housewife whose husband works as a fisherman will be increased in line with for example the wishes of the housewife helping the family economy.

➤ *Variable Financial Literacy*

Financial literacy can be presented in the following table:

No.	Indicators score			Criteria				
	Currents	Ideal	%	Currents	Ideal	%	item	Ind
Z-1	467	585	79.83%	1,343	1,755	76.52%	Enough	Enough
Z-2	438	585	74.87%					
Z-3	438	585	74.87%	1,279	1,755	72.88%	Enough	Enough
Z-4	423	585	72.31%					
Z-5	434	585	74.19%	869	1,170	74.27%	Enough	Enough
Z-6	422	585	72.14%					
Z-7	440	585	75.21%	849	1,170	72.56%	Enough	Enough
Z-8	429	585	73.33%					
Z-9	431	585	73.68%	849	1,170	72.56%	Enough	Enough
Z-10	418	585	71.45%					
Total	4,340	5,850	74.19%	Enough				

Table 4:- Analysis of Financial Literacy Variable Respondents

Based on the table above it can be seen that the Financial literacy lies in the criteria is "enough" with a score of 74.19%. This indicated that the housewives have control over all kinds of income and expense that can be used for things that are needs compared to desire. Still lies insufficient criteria because many fishermen sometimes spend revenues to buy liquor or anything else that is not for the family's needs.

➤ *Variable Increase in the Household Economy*

Increased domestic economy can be presented in the following table:

No.	Indicators score			Indicators score			Criteria	
	Currents	Ideal	%	Currents	Ideal	%	item	Ind
Y-1	443	585	75.73%	863	1,170	73.76%	Enough	Enough
Y-2	420	585	71.79%				Enough	
Y-3	426	585	72.82%				Enough	
Y-4	425	585	72.65%				Enough	
Y-5	429	585	73.33%				Enough	
Y-6	429	585	73.33%				Enough	
Y-7	431	585	73.68%				Enough	
Y-8	440	585	75.21%				Enough	
Y-9	431	585	73.68%				Enough	
Y-10	423	585	72.31%				Enough	
Total	4.297	5,850	73.45%	Enough				

Table 5:- Analysis of Respondents Variables Domestic Economic Improvement

Based on the table above it can be seen that the increase in the household economy lies insufficient criteria with a score of 73.45%. This shows that the domestic economy of the fishing village of Torosiaje District of Popayato Pohuwato relatively not so good because it is still below the per capita income in Pohuwato. This is because of the lifestyle and things that have not been able to be maximized by fishermen Bajo tribe. The welfare level will

increase when the fishermen were able to maintain the stability of the caught fish and save expenses which are not necessary.

➤ *Data Analysis Results*

Results of the testing are presented in the form of structural drawings as follows:

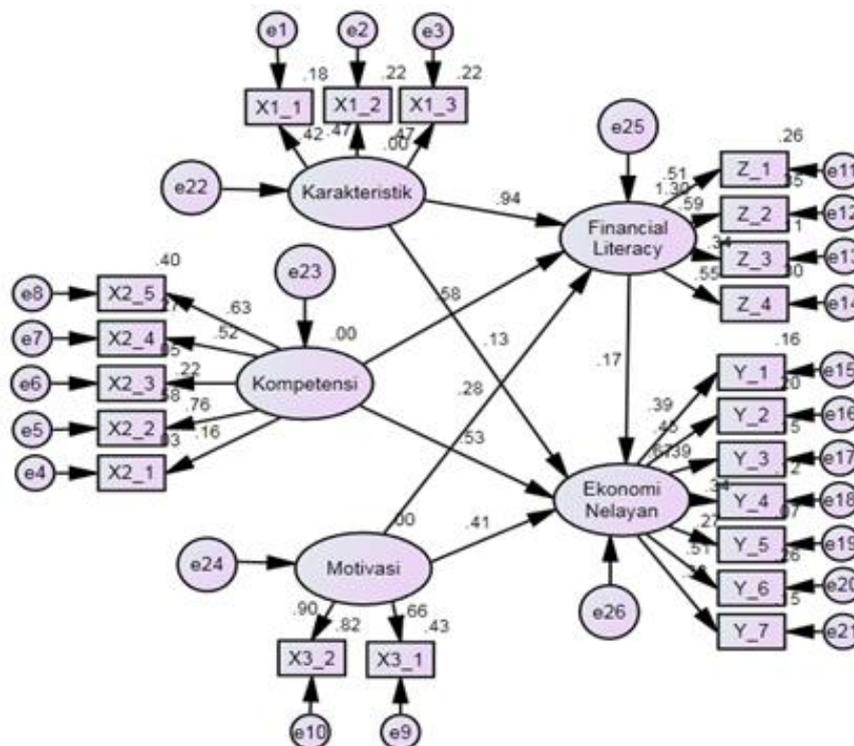


Fig 1:- Results of Data Analysis Equation Structural Modeling

➤ *Hypothesis Test*

Results of testing the hypothesis in this study are shown in the following table:

No.	variables	β value	t	P-Value
1	X1 -> Z	0831	2,504	0012 **
2	X2 -> Z	2,220	1,383	0.167ns
3	X3 -> Z	0100	2,146	0032 **
4	X1 -> Y	0094	0349	0.727ns
5	X2 -> Y	1,612	1,086	0.277ns
6	X3 -> Y	0114	1,845	0.065ns
7	Z -> Y	0134	0307	0759 ns
8	X1 -> Z -> Y		0.283	0,388 ns
9	X2 -> Z -> Y		0.245	0.403 ns
10	X3 -> Z -> Y		0.277	0.391 ns

^{ns} not Significant
 * Significant at the 0.1 level (2-tailed)
 ** Significant at the 0:05 level (2-tailed)
 *** Significant at the 0:01 level (2-tailed)

Table 6:- Results of Hypothesis Testing

Results of testing the hypothesis in this study both the effect of directly or indirectly influence can be described as follows:

A. The Influence of the Characteristics of Housewives Fishermen against Financial Literacy

Values obtained Tukey t-test value of 2,504 that the significant value of the characteristics of housewives (0,012) is smaller than the probability value of 0.05. It can be concluded that characteristics housewife positive and significant impact on the financial literacy Torosiaje Bajo at Sea Village District of Popayato Pohuwato. The results of a positive coefficient indicate that the better the characteristics of fishing especially housewife in a fishing family Similarly it will be wiser in the financial management of fishing families in the village of Bajo Torosiaje District of Popayato Pohuwato Sea.

B. Influence Housewife Competence Fishermen against Financial Literacy

Values obtained Tukey t-test value of 1.383 which is the significant value of competence housewife (0.167) is greater than the probability value of 0.05. It can be concluded that housewife competence but not a significant positive effect on financial literacy in the village of Bajo Torosiaje District of Popayato Pohuwato Sea. The results showed that the positive coefficient competent fishermen families will be better the behaviour of their financial management to fulfil the needs and desires that are beneficial to buy a fishing family in the village of Bajo Torosiaje District of Popayato Pohuwato Sea.

C. Housewife Motivation Influence Fishermen to Financial Literacy

Values obtained Tukey t-test value of 2.146 which is the value of the significance of motivation housewife (0,032) is smaller than the probability value of 0.05. It can be concluded that motivation housewife positive and significant impact on the financial literacy Torosiaje Bajo at Sea Village District of Popayato Pohuwato. Positive

coefficient results showed that the higher the motivation of a housewife in a family of fishermen it will be wiser nor are they in a routine set of revenues and expenditures for the needs of families.

D. The Influence of the Characteristics of Housewives Fishermen against Fishermen Household Economic Improvement

Values obtained Tukey t-test value of 0.349 which is the significant value of the characteristics of housewives (0.727) is greater than the probability value of 0.05. It can be concluded that housewife characteristic but not a significant positive effect on the improvement of domestic economy Bajau fisherman in the village of the District Sea Popayato Torosiaje Pohuwato. The results of a positive coefficient indicate that the better the characteristics of fishing evidenced from the productive age, good education and experience that qualified the more optimal the level of economic welfare Bajau fisherman families.

E. Influence Housewife Competence Fishermen against Fishermen Household Economic Improvement

Values obtained Tukey t-test value of 1.086 which is the significant value of competence housewife (0.277) is greater than the probability value of 0.05. It can be concluded that the competence housewife positive effect but not a significant increase in household economy Bajau fisherman in the village of the District Sea Popayato Torosiaje Pohuwato. The results showed that the positive coefficient competent fishing families, the higher the level of the household economy of the fishing village of Bajo at Sea Torosiaje District of Popayato Pohuwato.

F. Influence Housewife Motivation Fishermen against Fishermen Household Economic Improvement

Values obtained Tukey t-test value of 1.845 which is the value of the significance of motivation housewife (0.065) is greater than the probability value of 0.05. It can be concluded that the motivation housewife positive effect but not a significant increase in household economy Bajau

fisherman in the village of the District Sea Popayato Torosiaje Pohuwato. Positive coefficient results showed that the higher the motivation of a housewife in a family of fishermen will increase the level of the fishing economy in the fulfilment of their needs for the welfare of fishermen in the village of Bajo Torosiaje District of Popayato Pohuwato Sea.

G. Effect of Increased Financial Literacy to Household Economy Fishermen

Values obtained Tukey t-test value of 0.307 which is the value of a financial literacy significance (0.759) is greater than the probability value of 0.05. It can be concluded that *financial literacy* positive effect but not a significant increase in household economy Bajau fisherman in the village of the District Sea Popayato Torosiaje Pohuwato. The results showed that the positive coefficient wise fisherman family financial management and expenditure obtained is used it will be higher the economy and welfare of the fishermen who conduct fishing activities in the village of the District Sea Popayato Torosiaje Pohuwato.

H. Characteristics Housewife Influence through Financial Literacy to Increase Domestic Economy Fishermen

Based on the analysis and calculation of the Sobel approach Zhitung value of 0.283 was found that the value of the significance of the characteristics of housewives through a financial literacy (0,388) is greater than the probability value of 0.05. It can be concluded that housewife characteristics through a financial literacy but not a significant positive effect on the improvement of the domestic economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato. This shows that financial literacy can not afford to improve the link between the characteristics of a housewife with an increase in the household economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato.

I. Competence Housewife Influence through Financial Literacy to Increase Domestic Economy Fishermen

Based on the analysis and calculation of the Sobel approach Zhitung value of 0.245 was found that significant value housewife competence through financial literacy (0.403) is greater than the probability value of 0.05. It can be concluded that the competence of housewife through a financial literacy but not a significant positive effect on the improvement of the domestic economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato. This shows that financial literacy can not afford to improve the link between competence housewife with an increase in the household economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato.

J. Motivation Housewife Influence through Financial Literacy to Increase Domestic Economy Fishermen

Based on the analysis and calculation of the Sobel approach Zhitung value of 0.277 was found that significant value housewife motivation through financial literacy (0.391) is greater than the probability value of 0.05. It can

be concluded that the motivation housewives through a financial literacy but not a significant positive effect on the improvement of the domestic economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato. This shows that financial literacy can not afford to improve the link between motivation housewife with an increase in the household economy in the Bajo fishermen in the village of the District Sea Popayato Torosiaje Pohuwato.

IV. DISCUSSION

➤ *The Influence of the Characteristics, Competence and Motivation Housewife Fishermen on Aspects Financial Literacy*

The test results showed that the characteristics of the housewife positive and significant impact on the financial literacy Torosiaje Bajo at Sea Village District of Popayato Pohuwato. The results of a positive coefficient indicate that the better the characteristics of fishing especially housewife in a fishing family Similarly it will be wiser in the financial management of fishing families in the village of Bajo Torosiaje District of Popayato Pohuwato Sea. Competence is an individual capacity to perform various tasks in a job. For the competence found that competence housewife but not a significant positive effect on financial literacy. Results regarding the motivation of fishermen and fisherman's wife were found that the motivation Bajo housewife positive and significant impact on financial literacy. Positive coefficient results showed that the higher the motivation of a housewife in a family of fishermen it will be wiser nor are they in a routine set of revenues and expenditures for the needs of families.

90% stated that they need literacy on the formation of a joint venture (KUB) fishing and how to develop the business groups. 92, 5% Fishermen need of literacy regarding procedures for accessing venture capital and venture capital and 85% stating that they need knowledge managing the money, the financial allocation plan and saving the correct procedure.

➤ *The Influence of the Characteristics, Competence and Motivation Housewife Fishermen against Fishermen Household Economic Improvement*

The test results on this subject are found that the characteristics of the housewife positive effect but not a significant increase in household economy Bajau fisherman in the village of the District Sea Popayato Torosiaje Pohuwato. The results of a positive coefficient indicate that the better the characteristics of fishing evidenced from the productive age, Good education and a qualified experience the more optimal the level of economic welfare Bajo fisherman families. Then the results of the analysis found that the indirect effect that the characteristics of housewives through a financial literacy but not a significant positive effect on the improvement of the domestic economy.

As for competence found that competence housewife positive effect but not a significant increase in household economy Bajo fisherman in the Torosiaje ocean village, Pohuwato Regency. The results showed that the positive coefficient of competent fishing families, the higher the level of the household economy. The results of the indirect effect were found that the competence of housewives through a financial literacy but not a significant positive effect on the improvement of the domestic economy.

Then to find that motivation housewife positive effect but not a significant increase in household economy Bajo fisherman Of the Torosiaje Ocean Village Positive coefficient results showed that the higher the motivation of a housewife in a family of fishermen will increase the level of the fishing economy in the fulfilment of their needs for the welfare of fishermen. Meanwhile for the indirect effect was found that the motivation to housewives through a financial literacy but not a significant positive effect on the improvement of the domestic economy.

These results are consistent with the opinion of Pancasasti (2008: 6-8) that the household income will affect the level and pattern of household consumption. Household's decision to devote work time, income and spending is the economic behaviour of households. The existence of seasonal factors, the limitations of traditional fishing businesses, and internal housekeeping could affect fish catches decline (production). This resulted in fishermen household income is relatively low so that the traditional fishing households difficult to meet household needs. The condition causes households to chance for poor fishers.

➤ *The Influence of Financial Literacy Housewife Fishermen against Fishermen Household Economic Improvement*

The test results on these mediating variables found that financial literacy is a positive but not significant effect on the increase in the household economy Bajo fisherman. The results showed that the positive coefficient wise fisherman family financial management and expenditure obtained is used it will be higher the economy and welfare of the fishermen who conduct fishing activities. It is as stated by Yushita (2017) that has a financial literacy is the most important thing to get a prosperous life. The need to educate people to the products of both banks and nonbank finance is urgent that people are not easily fooled by those who are not responsible. The importance of financial literacy in the form of all aspects of personal finance is not due to make it difficult to use the money they have, but hopefully, people can enjoy life with the use of financial resources are owned by the right. If an error occurs in the financial management will cause problems in the financial, the most concrete example is the occurrence of economic difficulties. The economic difficulties caused by the influence of not only income but also can be caused by errors in financial management (miss management). Therefore, financial literacy is important for people who do not want to experience economic difficulties.

V. CONCLUSION

Based on the results of research and discussion that has been described in previous chapters, it can be concluded that:

- Characteristics and motivation housewife positive and significant impact on financial literacy, while competence housewife but not a significant positive effect on financial literacy.
- Characteristics, competence and motivation housewife positive effect but not a significant increase in household economy Bajo fisherman.
- *Financial literacy* positive effect but not a significant increase in household economy Bajo fisherman in the village of the Torosiaje Ocean Village Of Popayato District.

REFERENCES

- [1]. Pancasasti, Ranthy. 2008. Household Economic Behavior Analysis and Opportunities Traditional Fishermen Poverty (Case Study: Traditional Fishermen Households in the district of Serang district Kasemen Banten Province). Journal of Bogor Agricultural University.
- [2]. Sanatang. 2006. Role of Women in Home Economics. Fisherman's wife Case Study in the village of Sumpang Minangar Parepare. Thesis. Makassar: Hasanuddin University Graduate Program.
- [3]. Wantah, Edwin. 2017. Economic Empowerment and education-based fishing potential in Minahasa district north coast.
- [4]. Widodo. 2012. Role of Women in Household Livelihoods Systems fisherman. Proceedings. National Seminar: Food and Energy Sovereignty. Faculty of Agriculture, University Trunojoyo. East Java.
- [5]. Yushita, Armanita Novi. 2017. Importance of Financial Literacy For Personal Financial Management. Nominal Journal Volume VI No. 1.