Volume: 11 Issues: 70 Special Issue [November, 2026] pp 267-274
International Journal of Accounting, Finance and Business (IJAFB)
eISSN: 0128-1844
Journal website: www.academicinspired.com/ijafb
DOI: 10.55573/IJAFB.117017

THE EFFECT OF WOMEN'S PARTICIPATION IN MICRO-ENTERPRISES ON FAMILY ECONOMIC LEVELS IN BUNTU BEDIMBAR VILLAGE, TANJUNG MORAWA DISTRICT

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Article history
Received date : 17-09-2026
Revised date : 18-09-2026
Accepted date : 14-11-2026
Published date : 15-11-2026

To cite this document:
Samosir, S. H., Hasibuan, M. Z., Rukmini, Harahap, N., & Tumanggor, M. B. (2026). The effect of women's participation in micro-enterprises on family economic levels in Buntu Bedimbar Village, Tanjung Morawa District. *International Journal of Accounting, Finance and Business (IJAFB),* 11 (70), 267-274.

Abstract: *This study aims to determine the extent of the effect of women's participation in micro-enterprises on family economic levels in Buntu Bedimbar Village, Tanjung Morawa District. The data analysis techniques used in this research are descriptive and quantitative analysis. The sample in this study consists of 36 women participating in micro-enterprises (breakfast food vendors) in Buntu Bedimbar Village. The sampling technique utilized the simple random sampling method, as sample members were drawn randomly from a population considered homogeneous or sharing similar characteristics, thereby ensuring the selected members accurately represent the population's condition. In this study, data processing was conducted manually and analyzed using simple linear regression, the t-test, and the coefficient of determination (R2). The results of the simple regression analysis show a positive and strong relationship between women's participation in micro-enterprises and family economic levels, expressed by the equation: Y = 6.318 + 0.821X. Based on the t-test calculation, the calculated t-value exceeds the table t-value t_count > t_table, specifically $8.826 > 2.032$), proving that the relationship between the two variables is statistically significant. Furthermore, the coefficient of determination yields and R2 value of 68.4%, while the remaining 31.6% is influenced by other variables outside the scope of this study.*

Keywords: *Women's Participation; Micro-Enterprises; Family Economic Levels.*

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Introduction

According to demographic data from Buntu Bedimbar Village, Tanjung Morawa District, there are 3,420 households distributed across 13 hamlets, characterized by diverse occupational, ethnic, and religious backgrounds. These socio-economic variations significantly influence the financial capacity and economic levels of each family, which directly impacts household well-being. Unstable economic conditions frequently compel women to participate in generating household income.

The main drivers behind women's economic participation are persistent financial pressures and a high number of family dependents. Consequently, expanding opportunities for women to engage in productive economic activities serves as a viable solution to elevate household living standards, particularly given that a considerable portion of Indonesian families remains economically vulnerable near the poverty line.

In practice, micro-enterprises represent the primary vehicle for women's economic contribution. Due to their relatively low capital requirements, operational flexibility, and simplicity, micro-businesses are highly preferred by women as a means to supplement household purchasing power and meet daily operational needs.

Women's participation in micro-enterprises is pivotal to achieving inclusive development goals. However, female entrepreneurs often face the challenge of managing triple roles simultaneously: reproductive, productive, and community-social responsibilities. In Buntu Bedimbar Village, women predominantly engage in home industries (such as chip manufacturing) and small-scale trading (such as breakfast food stalls, grocery kiosks, and fried snack vendors). Their primary motivation remains uniform: assisting husbands in overcoming income limitations to fulfill family economic needs.

Research Questions

According to Sugiyono (2012:55), a causal research problem formulation seeks to investigate the relationship or effect between two or more variables. Based on the background and limitation of the study, the research questions are formulated as follows:

1. Is there a significant effect of women's participation in micro-enterprises on the family economic level in Buntu Bedimbar Village, Tanjung Morawa District?
2. How large is the effect of women's participation in micro-enterprises on the family economic level in Buntu Bedimbar Village, Tanjung Morawa District?

Literature Review

Definition of Participation Participation originates from the English word "participation," which means involvement or taking part. According to Sumaryadi (2010:46), "Participation is the involvement or engagement of an individual or group in the development process, expressed through opinions or activities by contributing ideas, labor, time, expertise, capital, and material resources." Community activities actively contribute to the flow of program stages and their supervision, ranging from the socialization, planning, and implementation stages to the sustainability phase of the activities.

Participation in utilizing development outcomes represents a crucial element that is frequently overlooked. Since the primary objective of development is to enhance the quality of life for the broader public, the equitable distribution of development results stands as a major goal. Furthermore, the utilization of development outcomes encourages willingness and voluntary

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engagement among community members to consistently participate in future development programs.

Women's Participation in the Family Economy

The condition of a society is largely determined by the individuals within it. Given that the family constitutes a fundamental unit of society, it plays a vital role in shaping societal conditions. A family's position within society is highly dependent on socio-economic factors. General criteria used to determine a family's status include land ownership, income levels, and expenditure rankings. In this context, the husband is traditionally responsible for fulfilling the family's needs.

Women's participation in enhancing the family's socio-economic status is no less important than men's. Women are capable of undertaking various responsibilities, ranging from unpaid reproductive roles to income-generating activities that directly support the economic sustainability and welfare of the household.

Women or wives enter the workforce largely driven by low partner or husband earnings, leading them to work as farmers, small-scale vendors, domestic workers, laborers, employees, and in other occupations. Broadly speaking, women's involvement in the public sector is driven by several factors. The primary driver is household financial pressure, resulting from the increasingly complex demands of family and social life. In other words, household expenditures are no longer limited to food and clothing, but have expanded to include education, healthcare, community involvement, recreation, and other expenses. Under these circumstances, it becomes increasingly common for husbands to be unable to bear the family's economic burden alone, which, combined with the desire for self-esteem and equal rights—typically observed among educated and urban women—further encourages female participation in the labor force.

Family Economic Status According to Mely G. Tan (as cited in Miftah, 2011:23), "In social life, social stratification manifests as economic classes. Based on this, families or social groups can be categorized into upper-class, middle-class, and lower-class socio-economic levels."

1. Upper-Class: Refers to individuals who can meet their basic needs, while a portion of their income can be saved and utilized for secondary needs or future requirements.
2. Middle-Class: Represents a well-off segment of society, specifically those whose primary needs for clothing, food, and housing (sandang, pangan, dan papan) are adequately met.
3. Lower-Class: Refers to a social group that frequently struggles to meet basic needs such as clothing, food, and housing. These families receive an income lower than what is required to maintain a minimum standard of living.

Therefore, a father or head of household must work to fulfill these needs. A family consisting of a father, mother, and children is commonly referred to as a nuclear family. All members require basic provisions; thus, the head of the household is obligated to fulfill these needs. However, in many cases, heads of households are unable to fully meet family requirements, leading wives to willingly work alongside their husbands to help support household needs. The factors influencing a family's economic status include:

1. Income
2. Number of dependents
3. Investments
4. Ability to secure additional income sources

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Definition of Micro-Enterprises

According to Aida Vitayala (2010:361), "Micro, Small, and Medium Enterprises (MSMEs) are categorized as marginal businesses, which are characterized, among other things, by the use of relatively simple technology, limited capital, low access to credit in some cases, and a tendency to be local market-oriented.

According to an article published on the official website of the Ministry of Cooperatives and Small and Medium Enterprises (KUKM) and cited by various news outlets in Indonesia, women-managed businesses represent 60% of the approximately 30 million MSMEs in Indonesia.

Characteristics of Micro-Enterprises

According to the Decree of the Minister of Finance No. 40/KMK.06/2003, micro-enterprises are productive businesses owned by families or individuals. The characteristics or features of micro-enterprises can be categorized as follows:

1. The type of goods or business commodities is not always fixed and may change at any time.
2. The business location is not always permanent and may relocate at any time.
3. They have not yet implemented financial administration, even in its simplest form, and do not separate family finances from business finances.
4. Their human resources (the entrepreneurs) lack adequate entrepreneurial skill and mindset.
5. The average level of education among business owners is relatively low.
6. Generally, they lack access to formal banking institutions, although some have gained access to non-bank financial institutions.
7. Typically, they do not possess business permits or other legal compliance requirements, including a Taxpayer Identification Number (NPWP).

Benefits of Micro-Enterprises

According to Sugiarto (as cited in Miftah, 2011:13), "Micro-enterprises make a significant contribution to society, both economically and socially. Some of the benefits of micro-enterprises include:"

1. Micro-enterprises are considered capable of mitigating social issues because this business sector is easily accessible to lower-income communities, particularly since the economic crisis when many factories closed or laid off employees. In this regard, micro-enterprises serve as an alternative option, thereby reducing unemployment rates.
2. Micro-enterprises meet household needs and provide alternative livelihoods. When other sources of income fluctuate or family expenses increase, micro-enterprises offer a relatively accessible business alternative to ensure that household needs remain fulfilled.
3. Improving the economic conditions of the community, particularly the households of micro-entrepreneurs. The impact of these businesses is indicated by visible improvements in the physical living conditions of micro-entrepreneurs' households and an increase in vehicle ownership. Additionally, income generated from micro-enterprises is utilized to pay for children's education and meet various other household expenses.

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Research Method

Research Design

This research design employs a two-stage process, beginning with a preliminary study using a qualitative approach, followed by a main study using a quantitative approach. Descriptive quantitative research aims to describe the characteristics of a specific state or subject of study. The research location is situated in Buntu Bedimbar Village, Tanjung Morawa District, Deli Serdang Regency.

Population and Sample

According to Sugiyono (2012:115), population is a generalization area consisting of objects/subjects that possess specific qualities and characteristics determined by the researcher to be studied and subsequently drawn to conclusions. The population in this study consists of the community members of Buntu Bedimbar Village, Tanjung Morawa District, totaling 60 individuals. Meanwhile, according to Arikunto (2006:134), if the subject group is fewer than 100 individuals, it is preferable to include the entire population, making it a population study (census); however, if the subject group is larger, a sample of 10–15%, 20–25%, or more may be drawn. Therefore, in this study, the researcher selected a sample size of 20% from the total population of 60 individuals.

Data Analysis Technique Descriptive Analysis

Descriptive analysis refers to the effort of formulating, collecting, and classifying data to provide a clear overview or explanation of the existing research problem. To address problems 1 and 2, this technique is applied by administering questions to housewives.

Simple Linear Regression Analysis

Simple linear regression analysis serves to examine the relationship and influence between one independent variable and one dependent variable. To determine the effect between variables—specifically the impact of female participation on family socioeconomic status (addressing research problems 2 and 4)—a simple linear regression analysis is conducted

Table 3: Interpretation of Correlation

Interpretation of Correlation	Level of Relationship
0,00-0,19	Very Low
0,20-0,39	Low
0,40-0,59	Moderat
0,60-0,79	Strong
0,80-0,10	Very Strong

Source: Sugiyono 2019

Test (Partial)

According to Sugiyono (2019: 250), "a partial test is conducted to prove the initial hypothesis regarding Women's Participation in Micro-Enterprises (X) as the independent variable against Family Socioeconomic Status (Y) as the dependent variable

Coefficient of Determination Analysis (R-Squared)

To determine the extent of the contribution provided by the independent variable (X) to the dependent variable (Y).

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Results and Discussion Results

Description of Respondent Characteristics

Table 4. Respondent Characteristics by Age

No.	Age Criteria	Number (people)	Persentase (%)
1	30-35 Years	10	28
2	35-40 Years	19	53
3	40-45 Years	7	19
	Total	36	100

Source: Processed Data, 2026

Based on Table 4 above, the results indicate that among the respondents, 10 people (28%) were aged 30–35 years, 19 people (53%) were aged 35–40 years, and 7 people (19%) were aged 40–45 years.

Table 5. Respondent Characteristics by Education

No.	Criteria Education	Number (people)	Persentase (%)
1	Elementary School/Equivalent	5	14
2	Junior High School/ Equivalent	9	25
3	Senior High School / Equivalent	22	61
	Total	36	100

Source: Processed Data, 2026

Based on Table 5 above, the results indicate that regarding the respondents' educational attainment, 5 people (14%) completed elementary school, 9 people (25%) completed junior high school, and 22 people (61%) completed senior high school.

Discussion

Simple Linear Regression Analysis

From the data above, the correlation coefficient (r_xy) between the independent variable (X), Women's Participation in Micro-Enterprises, and the dependent variable (Y), Family Socioeconomic Status, in Buntu Bedimbar Village, Tanjung Morawa District, was obtained with N = 36 and a significance level of 5% (0.329). Thus, the critical value of r (r_table) is 0.329. It turns out that the calculated r value (r_calculated) is greater than r_table (0.827 > 0.329). Consequently, there is a relationship between women's participation in micro-enterprises and family socioeconomic status. The results of the simple linear regression are obtained as follows:

$$Y = 6{,}318 + 0{,}821\ X$$

From the equation above, it can be explained as follows:

1. The constant value of 6.318 indicates that if the independent variable is zero, the baseline value for the Family Socioeconomic Status variable is 6.318.
2. The regression coefficient of X (0.821) indicates that for every 1% increase in Women's Participation in Micro-Enterprises, the Family Socioeconomic Status will increase by 0.821. Thus, it can be concluded that the direction of the effect of variable X on Y is positive

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Test (Partial)

Based on the results of the analysis above, the calculated t-value (t_calculated) is 8.826, while the critical t-value (t_table) at df = n - 2 (36 - 2 = 34) with a significance level of 5% (0.05) is 2.032. Since t_calculated > t_table (8.826 > 2.032), it can be stated that there is a significant effect of women's participation in micro-enterprises on family socioeconomic status in Buntu Bedimbar Village.

Coefficient of Determination Analysis (R2)

The correlation analysis can be further extended by calculating the coefficient of determination to determine the extent of the effect of women's participation in micro-enterprises on family socioeconomic status in Buntu Bedimbar Village using the coefficient of determination (R2). From the calculation, it can be concluded that the independent variable X (women's participation in micro-enterprises) influences the dependent variable Y (family socioeconomic status) by 68.4%, while the remaining 31.6% is influenced by other variables outside the scope of this study that were not examined

Conclusions and Recommendations

Conclusions

Based on the discussion presented in the previous chapter, the following conclusions can be drawn:

1. Women's participation in micro-enterprises has an effect on family socioeconomic status in Buntu Bedimbar Village.
2. Based on the simple correlation analysis above, the correlation between women's participation in micro-enterprises and family socioeconomic status is r = 0.827, indicating a positive and very strong relationship. Upon consulting the Pearson Product-Moment critical value table with N = 36 and a significance level of 5%, r_table = 0.329 was obtained. Since r_calculated > r_table (0.827 > 0.329), there is a positive and significant correlation between women's participation in micro-enterprises and family socioeconomic status, with a correlation coefficient of 0.827.
3. From the t-test calculation, the calculated t-value (t_calculated) was 8.826, whereas the critical t-value (t_table) at df = n - 2 (36 - 2 = 34) with a significance level of 5% (0.05) was 2.032. Because t_calculated > t_table (8.826 > 2.032), the alternative hypothesis (H_a) is accepted. Based on these results, it can be stated that women's participation in micro-enterprises has a real effect on family socioeconomic status in Buntu Bedimbar Village, proving that the relationship is statistically significant.
4. Based on the coefficient of determination calculation, an R2 value of 68.4% was obtained, while the remaining 31.6% is influenced by other variables outside the scope of this study that were not examined. From these results, it can be concluded that women's participation in micro-enterprises plays a substantial role in improving family socioeconomic status.

Recommendations

Based on the research findings, discussion, and conclusions obtained, the author proposes the following recommendations:

1. For Women: It is recommended that women continuously enhance their knowledge, insights, skills, and faith. These aspects are key solutions to improving education, economy, and health, one of which can be achieved through active participation in micro-enterprises.

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2. For the Government and Husbands: It is recommended that the government and husbands provide ongoing support and further development for micro-enterprises in Indonesia. This can be realized by providing access to micro-loans, capital assistance, and business protection guarantees for the community, particularly for women who seek to participate in improving their family's socioeconomic status.

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