

Financial Literacy And Empowerment Of Women Headed Families

Adisty¹, Goso², Antong³

¹Management, Muhammadiyah University of Palopo, 91922, Indonesia

²Management, Muhammadiyah University of Palopo, 91922, Indonesia

³Management, Muhammadiyah University of Palopo, 91922, Indonesia

Corresponding Author Email: adisty@student.umpalopo.ac.id

Abstract

The aim of this research is to measure the influence of women's financial literacy and community empowerment on increasing the income of female heads of households. Respondents were taken from 150 individual female heads of households and were collected using a questionnaire and analysis was carried out using the Multiple Linear Regression method. The results of this research found that financial literacy in female heads of families positively influences the increase in income of female heads of families and community empowerment also influences female heads of families. Financial literacy skills enable women to manage family finances efficiently and make financial decisions. This research provides valuable insight into the significance of financial literacy in the context of women leading families and its positive impact on the economic empowerment of society as a whole. Thus, financial literacy has a significant role in increasing the economic independence of society as a whole, providing women with wider access to financial resources and opportunities.

Keywords: Financial Literasi; Community empowerment; and Financial Decision Making;

1. Introduction

Financial Literacy and Community Empowerment are two important aspects in the context of social and economic development. Skills in managing funds and finances effectively are increasingly becoming important, not only for professionals in the investment and banking industry, but also for individuals who are responsible for managing financial aspects in their daily lives [1]. Financial Literacy is an individual's efforts and competence in managing finances with the aim of improving their welfare [2]. Knowledge, and resources necessary to take control of their own lives, make effective decisions, and improve their quality of life. Currently, the role of women has a significant contribution to the national development process. This is influenced by changing times, the emancipation movement, developments in technology and education, as well as the demands of the times which have surpassed dependence on men as the sole breadwinner [3].

Increasing mastery of Financial Literacy in society, especially among women who are family leaders, is a significant aspect in facing economic and social challenges. Women in the role of head of family often have a substantial burden of economic responsibility, and financial literacy skills can serve as an effective tool to improve the welfare of the Family and Society. In this context, women have a significant role in determining the direction of the family's economic welfare by managing finances wisely, thus encouraging the formation of a stable and strong family economy [4]. Basically, women are a milestone in the nation's progress, being central to development. The future of a nation is closely related to the quality of its women. The nature of women being mothers plays an important role in the growth and development of the young generation who are future leaders of the nation [5]. In this case, it

reflects that women are expected to be able to adapt to their roles and participation, which involves traditional and transitional roles, both in the domestic and public environments, which are often referred to as dual roles [6]. It becomes interesting when disability issues are linked to gender, because both gender and disability are formed or constructed by societal norms. Women, who are considered by society to be weak individuals, will experience greater marginalization if they also face disabilities [7].

In the research there are several problem formulations from this research covering three important aspects. First, what is the level of Financial Literacy among Female Heads of Households? Second, what is the impact of Financial Literacy on Community Empowerment, especially Women Headed Families? These three have significant benefits in several aspects. Firstly, it provides an in-depth understanding of the level of financial literacy among female heads of families. Second, provide information for the government and related institutions to develop more effective financial literacy programs. Third, provide guidance for community empowerment efforts, especially female heads of families. Overall, this research will bring benefits in promoting financial literacy, empowering women, and ensuring good representation for society as a whole.

This research was conducted because "Financial Literacy and Community Empowerment Empirical Study of Women Headed of Families" has the potential to provide valuable insights into Management. Family Finances holding role important in determining the level of economic well-being of a household to increase financial understanding and empower women in family financial management, support family economic growth and reduce economic disparities. This research can provide valuable insights into Management Family Finances holding role important in determining the level of economic welfare of a household [8]. Even though the importance of Financial Literacy and Community Empowerment has been widely recognized, there are still challenges that need to be overcome but support from empirical data sources needs to be provided.

An important link exists between Financial Literacy and the role of Women as Heads of the Family. Financial Literacy refers to understanding and consumption in managing financial aspects, including budgeting, saving, investing, and debt management. Women who hold the role of Head of the Family often have significant responsibility in managing the family's financial aspects and household needs [9]. Being a crucial element in the family structure can manage the household budget according to the income they receive, so that it can not only meet the needs of all family members, but also provide support for economic resilience in the family.

2. Methodology

This research utilizes survey methods which are classified as research oriented to quantitative aspects. The data source used in this research is primary data. This survey research involves a data collection process by distributing questionnaires via the Google Form platform to respondents. The questionnaire is designed to elicit direct information about the issue being investigated. The questionnaire consists of a number of questions designed to

measure various relevant indicators. To measure these indicators, a 1-5 Likert scale was used with interpretations: (1) Strongly Disagree, (2) Disagree, (3) Disagree, (4) Agree, (5) Strongly Agree [10]. The population of this research is women as heads of households in families in Raja Village, Kec. Bua with a total of 150 people.

In this study, there are two classifications of variables, namely independent variables and dependent variables. The independent variables used in this research are Financial Literacy and Community Empowerment, while the Dependent Variable is Increasing the Income of Female Heads of Families.

This research uses a quantitative approach in data processing. Analysis was carried out using the multiple linear regression method and data analysis was carried out using *Statistical Product and Service Solutions* (SPSS) software [11]. Before carrying out multiple linear regression analysis, a classical assumption test is carried out.

3. Result and Discussion

Results and discussion can be presented as a unified unit containing research findings and their explanations.

a. Result

The data obtained from this research was taken from distributing questionnaires to 150 individual female heads of households living in Raja Village, Bua District. Demographic data in the study consisted of gender, age and income. For more details, see the following table:

The results of data obtained from 150 respondents are as follows:

Table. Respondent Results

Variable	Category	Frequency	Percentage
Gender	Woman	150	100%
Age	19-28 Years	72	48.7%
	29-35 Years	61	41.3%
	36-42 Years	17	10%
Income	IDR 1,000,000.00 – IDR 2,000,000.00	64	42%
	IDR 2,000,000.00 – IDR 3,000,000.00	46	30.7%
	IDR 3,000,000.00 – IDR 4,000,000.00	40	26.7%

Source: Processed data, 2023

Classic assumption test

To verify that the regression equation that has been prepared is linear and can be considered valid for forecasting purposes, the analysis will involve classical assumption tests, which include normality tests, heteroscedasticity tests, and multicollinearity tests.

Multiple Linear Regression Analysis

The statistical technique applied to test the hypothesis is multiple linear regression. Multiple linear regression analysis is used to investigate the relationship and impact between two or more variables on one or more dependent variables .

Hypothesis testing

The hypothesis testing process is carried out to evaluate the significance of the Regression Coefficient. In this research, hypothesis testing was carried out using the following method:

1 T Test (Partial Test)

The basis for drawing conclusions is as follows:

- a) If the significance level is > 0.05 , then H_0 is accepted and H_1 is rejected. This shows that the independent variables individually do not have a significant influence on the dependent variable.
- b) If the significance level is < 0.05 , then H_0 is rejected and H_1 is accepted. This indicates that the independent variables individually have a significant influence on the dependent variable.

2 F Test (Simultaneous)

This testing process involves the following hypothesis:

H_0 : There are no independent variables that have a significant impact on the response variable (significance value > 0.05).

H_1 : There is at least one independent variable that has a significant impact on the response variable (significance value < 0.05).

Data Quality Test

Validity test

Validity Test research explains that the evaluation method is used to measure the extent to which a measurement instrument or research tool is effective in obtaining data. Usually, this test is carried out to assess the effectiveness of a questionnaire, especially in the context of the questions contained in the questionnaire and a significance test is often carried out on the correlation coefficient with a significance level of 0.05 [12] .

Table 1.1 Validation Test

o	Variable	Instrum ents code	Pearson e Correlatio n value	Informati on
	Financial Literacy	X1.1	0.586	Valid
		X1.2	0,642	Valid
		X1.3	0,617	Valid
		X1.4	0,594	Valid
		X1.5	0,573	Valid
	Pemberdayaan Masyarakat	X2.1	0,654	Valid
		X2.2	0,626	Valid

	X2.3	0,541	Valid
	X2.4	0,517	Valid
	X2.5	0,562	Valid
Increasing the Income of Female Headed Families	Y1	0.529	Valid
	Y2	0.626	Valid
	Y3	0.585	Valid
	Y4	0.580	Valid
	Y5	0.553	Valid

Source: Processed data, 2023

Based on the table above, all statements from the variables Financial Literacy (X1) , Community Empowerment (X2), and Increasing the Income of Women Headed of Families (Y) are declared valid. This is because $R \text{ Count} > R \text{ Table}$. With the information $R \text{ table} = n = 148 = 0.1603$ using a significance level of 0.05 or 5 %.

Reliability Test

In this research, reliability testing refers to an evaluation process that describes the extent to which a measurement instrument can be considered reliable or consistent. This test reflects the level of consistency of measurement results when carried out twice or more on the same phenomenon, using identical measuring instruments. An instrument is said to have reliability if it provides consistent results, even when measurements are carried out repeatedly [13] . Having a positive correlation coefficient value greater than $r \text{ table}$, as well as a probability value smaller than $\alpha = 5\%$, means that there is a significant relationship between the score of each indicator and the total score.

Table 1.2 Reliability Test

No Variables	Cronbach's Alpha	Information
Financial Literacy	560	Reliable
Community empowerment	497	Reliable
Increasing the Income of Female Headed Families	484	Reliable

Source: Data processed, 2023

From the data processing above, there are 15 indicators tested, all indicators are the variables Financial Literacy (X1) , Community Empowerment (X2), and Increase in Income for Women Headed of Families (Y), so it can be stated that all statements related to these variables show a level of consistency. tall one. This can be concluded based on the fact that the Cronbach's Alpha value exceeds the predetermined R Table value. The R table value is 0.1603 with a significance level of 0.05 or 5% used in this analysis.

Normality test

Normality testing in this study provides data in a table that shows the distribution of values that can be considered normal or abnormal. [14] .

Table 1.3 Normality Test

Kolmogorov-Smirnov	Nonstandard Residues
N	150
Asymp.Sig.(2-tailed)	0.200

Source: Data processed, 2023

From the table above, the normality test is given in the form of an Asymp.Sig (2-tailed) value of 0.200, which is greater than the significance level of 0.05. This shows that the significant test results from the one-sample Kolmogorov-Smirnov test for all variables are greater than 0.05. Thus, in this study, the data has a distribution that corresponds to a normal pattern.

Multicollinearity Test

The importance of performing a Multicollinearity test lies in the need to verify the absence of correlation between predictor variables in the analysis. In this research, the presence of multicollinearity is assessed by calculating the VIF (Variance Inflation Factor) value, where if the VIF value is less than 10, it can be interpreted that there is no indication of multicollinearity occurring [15] .

Table 1.4 Multicollinearity Test

Variable	Tolerance	VIF
Financial Literacy	0.580	1,725
Community empowerment	0.580	1,725

Source: Data processed, 2023

In the table above it can be concluded that for the Financial Literacy variable (X1), the VIF value is $1.725 < 10$, or a tolerance value of $0.580 > 0.1$. Therefore, it can be concluded that there is no indication of a multicollinearity problem in this variable. Likewise with the Community Empowerment variable (X2), where the VIF has the same value as the variable (X2), namely $1.725 < 10$, and the tolerance value is 0.580 which is greater than 0.1, so there are no signs of multicollinearity. appear.

Multiple Linear Regression Analysis

The use of multiple linear regression analysis was carried out to evaluate the impact of the independent variable on the dependent variable. This analysis process was carried out

using SPSS statistical software [16] . The results of multiple linear regression analysis are recorded in the following table.

Table 1. 5 Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9,465	1,274		7,428	,000
Financial Literacy	,555	,063	,589	8,873	,000
Community empowerment	,486	,066	,517	7,356	,000

Source: Data processed, 2023

Based on data processing, the results of multiple linear regression analysis can be seen, obtain the following regression model: $Y = 9.465 + 0.555 X_1 + 0.486 X_2$. From this equation, the constant value of 9.465 means that if The variable Financial Literacy and Community Empowerment is zero, so the value of Increase in Income for Women Headed of Household is 9,465. The financial literacy variable has a positive regression coefficient of 0.555 This means that if the digital financial literacy variable increases, consumer behavior will increase increased by 0.555 assuming other independent variables remain constant. Community Empowerment Variable has a positive regression coefficient value of 0.486, meaning that if the Community Empowerment variable increases , the increase in income of female heads of families will increase by 0.486 , assuming the other independent variables remain constant .

Dereminant Coefficient Test

This test is used to evaluate the extent to which the independent variable has an impact on the dependent variable. In the testing process, to avoid potential bias, we refer to the coefficient of determination value. The higher the coefficient of determination value, the more appropriate the regression line formed [17] . The coefficient of determination has a value range between 0 and 1. A small value of the coefficient of determination indicates that the capacity of the independent variable to explain the dependent variable is limited.

Table 1.6 Determination Coefficient Test (R2)

Mode	R	R Square	Adjusted R Square	Std. Error Of The Estimate
1	,616 ^a	,379	,370	1,929

Source: Processed data, 2023

From the table that has been presented, it can be seen that the coefficient of determination or R Square value is 0.616 which is equivalent to 61.6%. This indicates that the variables that are the focus of the research, namely Financial Literacy and Community Empowerment, have an influence of 61.6% on increasing the income of female heads of families.

Hypothesis testing

1. T test

Table 1.7 t test results

Model	Unstandardized		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 (constant)	9,465	1,274		7	,000
Financial literacy	,555	,063	,589	,428	,000
Community empowerment	,486	,066	,517	,873	,000
				7,356	,000

Source: Processed data, 2023

1.) The Effect of Financial Literacy (X1) on Increasing the Income of Female Heads of Households (Y)

Based on the data listed in Table 1.7, calculations for the Financial Literacy variable (X1) show that the calculated t value is 8.873, while the t table value with degrees of freedom ($df = n - 2 = 150 - 2 = 148$) is 1.655. Therefore, it can be stated that $t_{count} = 8.873 > t_{table} = 1.655$ and the significance value (sig) is $0.000 < \alpha = 0.05$. Thus, the null hypothesis (H_0) is rejected, while the alternative hypothesis (H_1) is accepted. This indicates that in this research, Digital Financial Transformation has a significant influence on increasing the income of female heads of families (Y).

2.) The Effect of Community Empowerment (X2) on Increasing the Income of Female Heads of Households (Y)

Based on calculations on the Community Empowerment variable (X2), it shows that the calculated t value is 7.356, while the t table value with ($df = n - 2 = 148$) is 1.655. Therefore, the calculated t value is $7.356 > t_{table} = 1.655$, and the significant value (sig) is $0.000 < \alpha = 0.05$. Based on this, the null hypothesis (H_0) is rejected, while the alternative hypothesis (H_1) is accepted. Thus, it can be concluded that Community Empowerment (X2) has a significant influence on increasing the income of female heads of families (Y).

2. F test

The purpose of the F test is to assess whether all independent variables together have a significant influence on the dependent variable .

Table 1.8 F test results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	235,753	1	235,753	5	,
Residual	644,887	148	4,357	4.105	000 ^b
Total	880,640	149			

Source: Processed data, 2023

It is known that the significant value for the simultaneous influence of X1 and X2 on Y1 is $0.000 < 0.05$ and the calculated F value is $54.105 > 3.91$ so it can be concluded that from the results of this test Financial Literacy (X1), Community Empowerment (X2) have a significant effect on increasing the income of female heads of families (Y).

3.2 Discussion

Financial Literacy on Increasing the Income of Women Headed Households

The Financial Literacy variable has a significant influence on increasing women's family income. This increases the level of financial literacy positively towards increasing women's family income which strengthens their capacity with the ability to manage family finances optimally and make wiser financial decisions [18] . Increasing Financial Literacy in Women who occupy the role of Head of the Family has a positive impact on increasing their income. With a solid understanding of Financial Management, Investments and Financial Planning, Female Heads of Households can make smarter and more effective decisions. The amount of a person's income, which comes from income, employment, wages and return on capital, influences their income level [19] . In many cases, individuals who earn higher incomes tend to be more responsible in their financial behavior. This helps them optimize the use of financial resources, reduce the risk of economic instability, and ultimately increase family income in a sustainable manner. Financial literacy education is an important instrument for female heads of families in managing household finances better, reducing economic uncertainty and achieving financial independence. Financial literacy education plays an important role as a tool for female heads of families in managing household finances better. This helps reduce economic uncertainty and supports the achievement of financial independence, enabling them to make smarter financial decisions providing the opportunity to make financial decisions more intelligently and effectively.

Community Empowerment to Increase the Income of Women Headed Families

The community empowerment variable has a significant influence on increasing women's family income. This can have a positive effect in the form of increasing economic independence and increasing it through empowerment programs, can motivate people to live

independently, optimize their abilities, and explore the potential of women's role in the process of returning family decisions [20] . In this case, the Female Head of Family program provides opportunities for them to contribute to improving the family economy. This is done through establishing your own business based on your potential, resulting in a productive economy [21] . Thus, this program provides a special platform for female heads of families to be creative and productive in the informal sector without facing obstacles such as the discrimination mentioned previously. Community empowerment has a significant impact on increasing the income of women who serve as heads of families. Through empowerment initiatives involving skills training, access to economic resources, and psychosocial support, female heads of households can develop their potential, expand their economic scope, and increase their ability to participate in diverse economic sectors. Empowerment also includes increasing access to education and training, financial resources, and support through social networks, ultimately helping women take advantage of economic opportunities and overcome barriers that may hinder increased income. Thus, community empowerment forms an important basis for female heads of families to achieve economic independence and improve their quality of life. Increasing Family Income is an initiative specifically designated by the government with the aim of empowering women. This encourages women to increase productivity through entrepreneurial activities with the intention of empowering them to play a role in increasing family income [22] . This research encourages women's participation in increasing productivity through entrepreneurial activities with the aim of empowering them to play a role in increasing family income, so that they can contribute positively to their economic welfare.

Financial Literacy and Community Empowerment to Increase the Income of Women Headed Families

This can be interpreted as meaning that the influence of the Financial Literacy variable (X1) and the Community Empowerment variable (X2) simultaneously influence the variable Increasing the Income of Women Headed of Families (Y) where in this research the Empowerment of Women as Heads of the Family has a positive effect on Financial Literacy, which provides knowledge and skills so they are able to manage finances more effectively. As a result, women who become heads of families can make wiser and more effective financial decisions, manage financial resources optimally, and increase their ability to face economic challenges. Financial Literacy and Community Empowerment have a very important role in increasing the income of women who act as heads of families. Financial literacy provides women with knowledge and skills, enabling them to more efficiently manage personal and family finances. With a deep understanding of financial planning, investment, and risk management, female heads of families can make smart financial decisions, optimize the use of resources, and increase family income.

Community Empowerment through training programs, access to resources, and social network support provides female heads of families with the tools necessary to overcome economic obstacles. This empowerment includes improving skills, access to capital and

resources, and increasing capacity to participate in economic activities. In this way, female heads of families can open up new opportunities, increase their competitiveness in the job market, and achieve financial independence. So, women who become heads of families have the opportunity to seize new opportunities, increase their competitiveness in the job market, and achieve financial independence. The impact is not only limited to individual benefits for the woman, but also has the potential to increase the economic stability of the family and make a positive contribution to the development of society as a whole. The combination of financial literacy and community empowerment provides a holistic approach that enables female heads of families to manage finances wisely while expanding economic scope and improving overall family welfare. Therefore, the integration of financial literacy and community empowerment is a very important basis for achieving increased income and welfare for women who occupy the position of head of the family. Thus, combining financial literacy and community empowerment is a crucial foundation for achieving increased income and welfare for women who are heads of families. This approach provides women with the essential knowledge and skills tools to manage their finances wisely, while empowering them to make strategic economic decisions. This approach gives women the knowledge tools and skills needed to wisely manage their finances, while empowering them to make strategic economic decisions.

4. Conclusion

Includes significant findings revealed in research, including evaluation of the level of financial literacy of female heads of families, the impact of financial literacy on their level of empowerment, and factors that influence the level of financial literacy in this group environment. The conclusions can also provide an overview of policy implications and recommendations for increasing financial literacy and empowering the community, especially women as heads of families.

The results of the analysis and discussion in this research are that financial literacy in the context of women as heads of families has a large significant role in their economic empowerment. Financial literacy enables women to manage the family budget more efficiently, make smart financial decisions, and optimize financial resource management. The research results show that Community Empowerment has a positive and significant effect on the variable Increasing the Income of Women Headed of Families. However, Financial Literacy in this study has a significant influence on increasing the income of female heads of families. This shows that in the context of this research, Financial Literacy has a strong impact on increasing female heads of families.

Thus, increasing financial literacy among female heads of families positively influences their capacity to manage family financial resources more efficiently. As women improve their understanding of financial concepts, they can make smarter investment decisions, manage financial risks, and improve their family's overall well-being.

5. Acknowledgement

The author would like to express all praise and gratitude to Allah SWT for all His mercy and blessings so that the creation of a scientific paper entitled "Financial Literacy and Community Empowerment for Women Headed of Families" can be prepared well. Sholawat and greetings may be poured out on our lord Prophet Muhammad SAW and his family and friends. In connection with the completion of this scientific work, allow the author to humbly express his sincere thanks and highest appreciation to my parents who have given me support to complete this article, I also thank my supervisor who has took the time to guide, provide direction in writing this article until it was finished and I also thank my friends who were always there in the ups and downs while the author completed this research.

6. Reference

- [1] N. Fadila, G. Goso, R. S. Hamid, and I. Ukkas, "Pengaruh Literasi Keuangan, Financial Technology, Persepsi Risiko, dan Locus of Control Terhadap Keputusan Investasi Pengusaha Muda," *Owner*, vol. 6, no. 2, pp. 1633–1643, doi: 10.33395/owner.v6i2.789, 2022.
- [2] I. Rosa and A. Listiadi, "dan kontrol diri terhadap manajemen keuangan pribadi Effects of financial literacy , financial education on family , peers , and self control on personal financial management," *J. Manaj.*, vol. 12, no. 2, pp. 244–252, 2020.
- [3] S. A. Suryono, "Pemberdayaan Perempuan Melalui Koperasi Wanita Suka Maju Dalam Upaya Meningkatkan Kesejahteraan Masyarakat di Dusun Giriloyo Desa Wukirsari Kabupaten Bantul Women Empowering Through Suka Maju Woman ' s Cooperation in Efforts to Increase The Welfare of Com," vol. 2, no. 2, pp. 217–227, 2022.
- [4] K. Utami and A. Fadila, "Sikap Pengelolaan Keuangan Keluarga pada Anggota Koperasi Wanita Jasmine Sejahtera," *J. Pemberdaya. Masy.*, vol. 8, no. 2, p. 168., doi: 10.37064/jpm.v8i2.8410, 2020.
- [5] S. Nurgina, D. Kuswana, and I. S. Rahmawaty, "Pemberdayaan Perempuan melalui Perempuan Kepala Keluarga dalam Meningkatkan Ekonomi Keluarga," *Tamkin J. Pengemb. Masy. Islam*, vol. 6, no. 1, pp. 21–42, doi: 10.15575/tamkin.v6i1.23943, 2023.
- [6] D. Paramitha, "Peran Perempuan Single Parent Dalam Mengasuh Anak Di Kecamatan Maritengngae Kabupaten Sidrap (Suatu Kajian Antropologi Gender)," *Phinisi Integr. Rev.*, vol. 1, no. 2, p. 216, doi: 10.26858/pir.v1i2.6657, 2018.
- [7] J. Astutik, "Survival Strategy for Women With Disabilities As Head of Family," *J. Peremp. dan Anak*, vol. 2, no. 2, p. 35, doi: 10.22219/jpa.v2i2.9664, 2019.
- [8] A. A. D. Setyoningrum, "Perempuan, Pengelolaan Keuangan Dan Ekonomi," *EKOBIS J. Ilmu Manaj. dan Akunt.*, vol. 8, no. 2, pp. 16–24, doi: 10.36596/ekobis.v8i2.484, 2020.
- [9] W. Kogoya, "Pengelolaan Biaya Rumah Tangga bagi Ketahanan Ekonomi Keluarga di Masa Pandemi Covid-19 (Studi Kasus Pengelolaan Biaya Rumah Tangga Pada Keluarga Suku Dani Di Kampung Waena Perumnas II Jayapura-Papua)," *J. Lemb. Ketahanan Nas. Republik Indones.*, 2023.
- [10] T. Tugiman, H. Herman, and A. Yudhana, "Uji Validitas Dan Reliabilitas Kuesioner Model Utaut Untuk Evaluasi Sistem Pendaftaran Online Rumah Sakit," *JATISI (Jurnal Tek. Inform. dan Sist. Informasi)*, vol. 9, no. 2, pp. 1621–1630, doi: 10.35957/jatisi.v9i2.2227, 2022

- [11] Y. K. Dony, A. Affandi, and E. Setijadi, "The Evaluation of Electronic Based Government System using Statistical Product and Service Solutions (SPSS)," *JAREE (Journal Adv. Res. Electr. Eng.*, vol. 6, no. 1, pp. 56–61, doi: 10.12962/jaree.v6i1.271, 2022.
- [12] N. M. Janna and Herianto, "Artikel Statistik yang Benar," *J. Darul Dakwah Wal-Irsyad*, no. 18210047, pp. 1–12, 2021.
- [13] L. Amanda, F. Yanuar, and D. Devianto, "Uji Validitas dan Reliabilitas Tingkat Partisipasi Politik Masyarakat Kota Padang," *J. Mat. UNAND*, vol. 8, no. 1, p. 179, 2019, doi: 10.25077/jmu.8.1.179-188, 2019.
- [14] R. A. Permana and D. Ikasari, "Uji Normalitas Data Menggunakan Metode Empirical Distribution Function Dengan Memanfaatkan Matlab Dan Minitab 19," *Semnas Ristek (Seminar Nas. Ris. dan Inov. Teknol.*, vol. 7, no. 1, pp. 7–12, doi: 10.30998/semnasristek.v7i1.6238, 2023.
- [15] I. N. Azizah, P. R. Arum, and R. Wasono, "Model Terbaik Uji Multikolinearitas untuk Analisis Faktor-Faktor yang Mempengaruhi Produksi Padi di Kabupaten Blora Tahun 2020," *Pros. Semin. Nas. UNIMUS*, vol. 4, p. 63, 2021.
- [16] P. Economics *et al.*, "No The main focus of the sense of health is the center of the home and the high-income people. Health-related indicators, the co-dispersion structure analysis, Title," *Corp. Gov.*, vol. 10, no. 1, pp. 54–75, 2020.
- [17] T. Nadhifah and M. G. Wibowo, "Determinan Ketimpangan Pendapatan Masyarakat di Daerah Istimewa Yogyakarta," *J. Ekon. dan Bisnis*, vol. 24, no. 1, pp. 39–52, 2021.
- [18] L. Shahreza, Dhona, "No Analisis Tingkat Literasi Keuangan Perempuan Single Parent," *Satukan Tekad Menuju Indones. Sehat*, vol. 12, no. 1, pp. 19–31, 2020.
- [19] A. Salsabila and M. T. Hapsari, "Pengaruh Pendapatan Dan Literasi Keuangan Terhadap Kesejahteraan Keuangan Keluarga Di Desa Kolomayan Kecamatan Wonodadi," *Sains J. Manaj. dan Bisnis*, vol. 14, no. 2, p. 222, doi: 10.35448/jmb.v14i2.14538, 2022
- [20] H. A. Ainita *et al.*, "Pemberdayaan Masyarakat Melalui Pelatihan Pembuatan Sabun Batang Sebagai Ide Usaha Bagi Perempuan Kepala Keluarga (PEKKA) di Kelurahan Serengan Kecamatan Serengan Kota Surakarta," *Soc. J. Pengabd. Masy.*, vol. 1, no. 5, pp. 312–316, doi: 10.55824/jpm.v1i5.188, 2022.
- [21] O. N. Putri and R. S. Darwis, "Pemberdayaan Perempuan Kepala Keluarga," *Pros. Penelit. dan Pengabd. Kpd. Masy.*, vol. 2, no. 2, pp. 279–283, doi: 10.24198/jppm.v2i2.13538, 2015.
- [22] M. Kiftiyah and W. Nilamsari, "Proses Pemberdayaan Perempuan Melalui Program Usaha Peningkatan Pendapatan Keluarga Pada Masa Pandemi Covid-19," *J. Pembang. Mns.*, vol. 3, no. 1, doi: 10.7454/jpm.v3i1.1024, 2022.