

ANALYSIS OF FACTORS AFFECTING THE INCOME OF ELDERLY TRADERS IN THE GALIRAN MARKET, KLUNGKUNG REGENCY

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ABSTRACT. The success of developing the quality of human resources in the field of population is reflected in the improvement in health and the average life expectancy of each country. In addition, the number of elderly is also a challenge for the development of how to prosper the elderly. The elderly decided to still work because they had to fulfill their economic needs. The objectives to be achieved in this study are 1) to analyze health conditions, working hours, length of business, age and type of merchandise on the income of elderly traders at Galiran Market, Klungkung Regency. 2) to determine the effect of health conditions, working hours, length of business, age and type of merchandise partially on the income of elderly traders at Galiran Market, Klungkung Regency.

This research was conducted at Galiran Market, Klungkung Regency using an associative quantitative research design. The object of this research is the elderly traders in Galiran Market, Klungkung Regency with a sample of 69 respondents taken by probability sampling method with proportionate stratified random sampling technique. The analytical technique used in this study is a multiple linear analysis technique which is processed using the SPSS program.

The results of this study state that 1) Health conditions, working hours, age, length of business, and types of merchandise simultaneously affect the income of elderly traders in the galiran market in Klungkung Regency. 2) Health conditions and length of business have a partial negative effect on the income of elderly traders at Galiran Market, Klungkung Regency. 3) Outpouring of Working Hours, Age, and Type of Trade partially positive effect on the income of elderly traders in Galiran Market, Klungkung Regency and traders with basic raw material merchandise have higher incomes than elderly traders with other types of merchandise.

Keywords - Health, Working hours, Business length period, Age, Type of Goods

I. INTRODUCTION

The success of developing the quality of human resources in the population sector is reflected in the improvement in health and the average life expectancy in each district and province.(Ningrum, T.P, 2017). In 2020, the number of elderly is predicted to equal the number of children under five. Eleven percent of the 6.9 billion people in the world are elderly (Akbari, A., 2013). (Stanhope, M., & Lancaster, 2016) said the elderly as. This at-risk population has three characteristics of health risks namely, biological risks including age-related risks, social and environmental risks and behavioral or lifestyle risks. Social and environmental risks in the elderly, namely the existence of an environment that triggers stress. In fact, until now there are still many elderly people working in Indonesia, based on the 2017 population census, the problem experienced by the elderly population is an economic problem.

Table 1.1 Life Expectancy by Gender in Bali Province 2015-2019

Districts/City	2015		2016		2017		2018		2019	
	L	P	L	P	L	P	L	P	L	P
Kab. Jembrana	69.45	73.27	-	-	69.71	73.58	69.92	73.78	70.23	74.08
Kab. Tabanan	70.74	74.62	-	-	71.07	74.88	71.28	75.07	71.59	75.36
Kab. Badung	72.28	76.25	-	-	72.63	76.47	72.81	76.65	73.11	76.77
Kab. Gianyar	70.82	74.74	-	-	71.1	74.9	71.31	75.09	71.62	75.38
Kab. Klungkung	68.17	71.95	-	-	68.42	72.35	68.68	72.6	69.05	72.95
Kab. Bangli	67.6	71.37	-	-	67.81	71.75	68.03	71.97	68.34	72.29
Kab. Karangasem	67.54	71.3	-	-	67.82	71.76	68.02	71.95	68.32	72.26
Kab. Buleleng	68.85	72.66	-	-	69.13	73.03	69.35	73.24	69.68	73.56
Kota Denpasar	71.87	75.84	-	-	72.26	75.98	72.47	76.18	72.79	76.47
Provinsi Bali	69.49	73.31	-	-	69.58	73.35	69.8	73.57	70.11	73.89

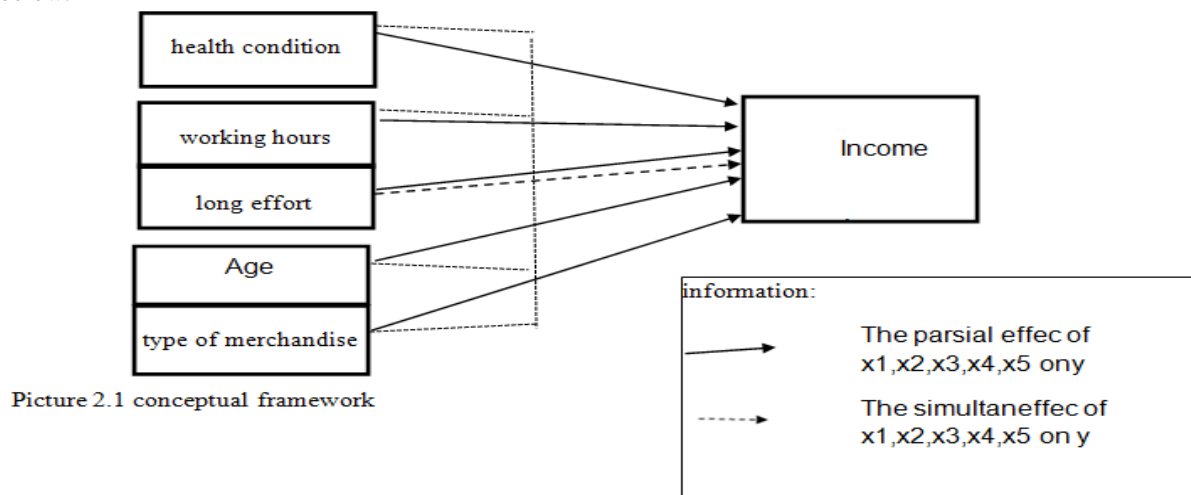
Source :BPS Province Bali, 2020

In the table above, it is known that Klungkung Regency is the area with the fourth highest position in Bali Province after Badung Regency, Denpasar City and Buleleng. In 2015 the UHH in Klungkung Regency for men was 68.17 years and women 71.92 years. Klungkung Regency experiences ups and downs every year and has increased again in 2019. The market plays an important role in economic activities and economic development of a country. It is through the market that trading activities can run.

Klunglung Regency has several markets in each region, one of which is the Galiran market which is located next to the terminal, so that this market always has activities for 24 hours considering that many transaction processes are carried out there from morning to morning. In addition, the percentage of traders from the elderly in this market is quite large. To start a trading business in the market, traders must have a place to sell (Jerry et al, 2011). In the galiran market, Klungkung district is divided into several kiosks and stalls whose ownership status is that traders must rent the kiosks and stalls that are there to start trading at the nominal price determined by the market manager. The following is a description of the market in Klungkung district. Based on the statement above, the researcher wishes to examine the factors that influence the income of the elderly in the galiran market, Klungkungdistrict.

II. CONCEPTUAL MODEL ANDHYPOTHESIS

The concept of this study is to analyze the income of elderly traders in the galiran market, Klungkung district. The factors that influence the income of the elderly are health conditions, education level, working hours, length of business, and age. The dependent variable in this study is the income of the elderly, while the independent variables of this study are health conditions, education level, working hours, length of business and age. From the explanation above, the conceptual framework of this research is shown in Figure 2.1 below.



Picture 2.1 conceptual framework

III. RESEARCHMETHODS

This study uses a quantitative research design in the form of associative. Quantitative research design is also referred to as research that uses a positive paradigm, namely from the theories and findings of others and then formulated hypotheses according to the research problem to be solved. The research location is the galiran market in Klungkung district. The objects used in this study are elderly traders in the galiran market, Klungkung district. The research variables used in this study consist of the dependent variable and the independent variable. The dependent variable is the variable (the dependent variable) is the variable that is affected or is the result of the independent variable, while the independent variable (the independent variable) is the variable that causes changes in the dependent variable. The population in this study is the entire population in the Klungkung district belonging to the elderly category. The instruments used are questions in the form of questionnaires and in-depth interviews with respondents. The respondents referred to in this study are the elderly traders who are in the galiran market in KlungkungRegency.

IV. RESULT ANDDISCUSSION

Descriptive statistical analysis in this study is to analyze data by describing the data collected in terms of the minimum, maximum, average/mean, and standard deviation values. The results of the descriptive analysis in this study were analyzed using the help of the SPSS program which can be seen in table 4.7

Table 4.7 Descriptive Statistical Analysis

	N	minimum	maximum	mean	Std. deviation
health condition	69	,00	4,00	1,1014	1,16499
working hours	69	5,00	10,00	6,5652	1,57628
long effort	69	25,00	65,00	37,1304	8,39628
Age	69	60,00	90,00	65,8696	7,27387
type of merchandise	69	,00	1,00	,4493	,50106
Income	69	1,00	3,00	1,6087	,71161
Valid N	69				

source:attachment

Based on the results of the descriptive analysis shown by the table above, the health condition variable has a minimum value of 0.00 and a maximum value of 4.00 with an average value of 1.104 and a standard deviation of 1.16499. The variable working hours has a minimum value of 5.00 and a maximum value of 10.00 with an average value of 6.5652 and a standard deviation of 1.57628. The length of business variable has a minimum value of 25.00 and a maximum value of 65.00 with an average value of 37.1304 and a standard deviation of 8.39628.

The age variable has a minimum value of 60.00 and a maximum value of 90.00 with an average value of 65.8696 and a standard deviation of 7.27387. The variable type of merchandise has a minimum value of and a maximum value of 1.00 with an average value of 0.4493 and a standard deviation of 0.50106. The income variable has a minimum value of 1.00 and a maximum value of 3.00 with an average value of 1.6087 and a standard deviation of 0.71161.

Table 4.8 Multiple Linear Regression Analysis

		Coefficients ^a				
		Unstandardized Coefficients		Standardized		
Model		B	Std. Error	Coefficients	t	Sig.
1	(Constant)	-1,487	,742		-1,984	,052
	Bealth Condition (X1)	-,202	,057	-,330	-3,527	,001
	Working Hours (X2)	,144	,043	,318	3,341	,001
	Long Effort (3)	-,028	,009	-,331	-3,129	,003
	Age (X4)	,049	,011	,504	4,544	,000
	Type Of Merchandise (X5)	,380	,131	,268	2,908	,005

a. Dependent Variable: Income (Y1)

Source :primary data processed, 2021

From the results of multiple linear regression analysis shown in table 4.8, the structural equation can be stated as follows.

$$\hat{Y} = -1,487 - 0,202X_1 + 0,144X_2 + -0,028X_3 + 0,049X_4 + 0,380DX_5$$

$$S.E = (0,057) (0,043) (0,009) (0,011) (0,131)$$

$$tcount = (-3,527)(3,341) (-3,129) (4,544) (2,908)$$

$$Sig = (0,001) (0,001) (0,003) (0,000) (0,005)$$

$$R^2 = 0,474$$

$$F = 11,334$$

$$Sig = 0,000$$

Information:

X₁ = Healt condition

X₂ = Working hours

X₃ = Long effort

X₄ = Age

X₅ = Type of merchandise

Y₁ =Income

Before the equation is used to determine the magnitude of the influence of each independent variable that has a significant effect on the income of elderly traders in the Klungkung district galiran market, several tests are carried out first with the classical assumption test.

Table 4.12 Simultaneous Regression Coefficient Test Results
Anova^a

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	16,306	53,261	11,344		,000 ^b
	Residual	18,128	63	,288		
	Total	34,435	69			

a. Dependent Variable: Income(Y1)

b. Predictors: (Constant), Type of merchandise(X5), Long effort(X3), Working hours(X2), Healt condition(X1), Age(X4)

Source: primary data processed, 2021

Based on the results of the F test above, we can see that health conditions, working hours, length of business, age, and type of merchandise on the income of elderly traders in the galiran market, Klungkung district have a significant effect. We can see this in the results of Fcount = 11.334 and Ftable = 2.53. Because Fcount > Ftable then H0 is rejected. Based on these results, it can be interpreted that simultaneously there is a significant effect of health conditions, working hours, length of business, age and type of merchandise on the

income of elderly traders in the Klungkunggaliranmarket.

This is also supported by the R Square value of 0.474 which means health conditions, working hours, length of business, age and type of merchandise have a significant effect on the income of elderly traders in the galiran market in Klungkungdistrict.

4.5 Parsial Regression Coefficient Significance Test(t-test)

The t test is used to determine the effect of the independent variable partially on the dependent variable or the effect of each independent variable on the dependent variable assuming the other independent variables are constant. This test is carried out by examining how the influence of health conditions, the outpouring of working hours, income, length of business, age and type of merchandise. The testing stage is as follows.

1) Effect of Health Conditions on Income of Elderly Traders in Galiran Market, Klungkung Regency

a) Hypothesisformulation

H0 : $t = 0$, health conditions partially have no effect on the income of elderly traders in the galiran market, Klungkung district

H1 : $t < 0$, means that health conditions have a negative effect on the income of elderly traders in the galiran market, Klungkung district

b) Real level or 95% confidence level ($\alpha = 0.05$)

c) Testing criteria

H0 = accepted if $p > 0.05$ H0 = rejected if $p < 0.05$

c) Calculation

Based on the processed SPSS data, the probability value is 0.001

d) Conclusion

The probability value of $0.001 < 0.005$ states that H0 is rejected and H1 is accepted. This means that health conditions have a negative and significant effect on the income of elderly traders at Galiran Market, Klungkung Regency.

Based on the results of the above calculation, it is known that health conditions have a negative effect on the income of elderly traders in Galiran Market, Klungkung Regency, which is aimed at the coefficient value of -0,202, Tcount -3.527 >Ttable 1.99773 and a significance value of $0.001 < 0.05$. This means that every 1 time increase in health complaints will reduce the income level of elderly traders by 0.202 at Galiran Market, KlungkungRegency.

The results of this study are supported by research by Kartika and Sudibia (2014), MurjanaYasa&Septiana (2019) which states that health conditions have a negative and significant effect on the income of elderly traders. The increasing complaints of health conditions that are complained of will reflect the worse health conditions of the traders so that the outpouring of working hours decreases. This can be interpreted as the increasing complaints of elderly traders in the Galiran Market, Klungkung Regency, the lower the level of income that will be obtained by the elderly traders in the KlungkungGaliran Market.

2) The Effect of Working Hours on the Income of Elderly Traders in the GaliranMarket, Klungkung Regency

a) Hypothesisformulation

H0 : $t = 0$, the outpouring of working hours partially has no effect on the income of elderly traders at Galiran Market, KlungkungRegency

H1 : $t > 0$, the outpouring of working hours has a positive effect on the income of elderly traders at Galiran Market, KlungkungRegency

b) Real level or 95% confidence level ($\alpha = 0.05$)

c) Testing criteria

H0 = accepted if $p > 0.05$ H0 = rejected if $p < 0.05$

d) Calculation

Based on the processed SPSS data, the probability value is 0.001

e) Conclusion

Based on the SPSS data, the probability value is $0.001 < 0.005$, this means that H0 is rejected and H1 is accepted. This states that the outpouring of working hours has a positive and significant effect on the income of elderly traders in the Galiran Market, Klungkung Regency which is aimed at the results of the coefficient value of 0.144, Tcount of 3.341 >Ttable of 1.99773 and a significant value of 0.001. This statement states that the outpouring of working hours has a significant effect on the income of elderly traders in the Galiran Market, Klungkung Regency. The higher the outpouring of working hours spent, the income of elderly traders will increase by 0.144.

The results of this study are supported by research by Afrah Nabila (2018) which states that the outpouring of working hours partially has a positive effect on traders' income. and by M. Nurung, DKK 2019 Stating that this proves that the higher the work time the level of income will also increase. With a high

outpouring of working time, many are sold, so that many consumers will come and buy from them, thus meaning more money is earned in the trading process.

3) The Effect of Business Length on the Income of Elderly Traders in the Klungkung Galiran Market

a) Hypothesis formulation

H₀ : $\beta = 0$, length of business partially affects the income of elderly traders in Galiran Market, Klungkung Regency

H₁ : $\beta < 0$, length of business has a negative effect on the income of elderly traders in Galiran Market, Klungkung Regency

b) Real level or 95% confidence level ($\alpha = 0.05$)

c) Testing criteria

H₀ = accepted if $p > 0.05$ H₀ = rejected if $p < 0.05$

d) Calculation

Based on the processed SPSS data, the probability value is 0.000

e) Conclusion

The probability value is $0.000 < 0.05$, this means that H₀ is rejected and H₁ is accepted. It means that the length of business has a negative effect on the income of elderly traders in the Galiran Market, Klungkung Regency. Based on the results of the above data processing, it is concluded that the length of business has a negative effect on the income of elderly traders at Galiran Market, Klungkung Regency with the assumption that the other independent variables are constant, which is indicated by the coefficient value -0.028, Tcount -3.129 > Ttable 1.997773 and a significance value of $0.003 < 0.05$. This is stated to have a significant and negative effect on the income of elderly traders at Galiran Market, Klungkung Regency. So the hypothesis which states that the length of business has a positive and significant relationship is not accepted, this is not in accordance with the theory described earlier that the longer the business, the more productivity will increase and increase experience.

So it can be interpreted that the length of business has no effect on the income of elderly traders at Galiran Market, Klungkung Regency because the length of a business cannot guarantee a good work experience and increase in new innovations, sometimes businesses that have been around for a long time can be defeated by new businesses that have better and appropriate innovations with consumer demand in the job market.

The results of this study are also supported by previous research, namely Budi Prihatiminingtyas (2019) and Rio Christopher et al. (2017) which state that the length of business owned will not increase income because the increasing length of business of a business will not always increase the productivity and innovation of a business actor.

4) Effect of Age on Income of Elderly Traders in Galiran Klungkung Market

a) Hypothesis formulation

H₀ : $\beta = 0$, age partially has no effect on the income of elderly traders in Galiran Market, Klungkung Regency

H₁ : $\beta > 0$, age partially has a positive effect on the income of elderly traders at Galiran Market, Klungkung Regency. This research is supported by previous research by Robianto (2020) which states that age has no effect on income.

Real level or 95% confidence level ($\alpha = 0.05$)

b) Testing criteria

H₀ = accepted if $p > 0.05$ H₀ = rejected if $p < 0.05$

c) Calculation

Based on the processed SPSS data, the probability value is 0.000

d) Conclusion

The probability value of $0.000 < 0.005$ states that H₀ is rejected and H₁ is accepted. This means that age has a positive and significant effect on the income of elderly traders in the galiran market, Klungkung district.

Based on the results of the above calculation, it is known that age has a negative and significant effect on the income of elderly traders in the galiran market, Klungkung district, which is aimed at the coefficient value of 0.049, Tcount 4.544 > Ttable 1.99773 and a significance value of $0.000 < 0.05$. This means that the hypothesis that age has a positive effect on the income level of elderly traders in the galiran market, Klungkung district is accepted.

This means that every increase in a person's age will also increase the productivity of a person so that it can affect the income earned. However, with aging a person will certainly reduce a person's productivity but many of the elderly traders are still strong to trade because they are driven by

economic demands, besides that there are also many elderly traders who have relied on their experience in trading so they can still work at a young age. It is also supported by previous research, namely Samuel Konoralma (2020) which states that age has a positive effect on the income of fishermen's income traders, regardless of age while they feel they are still capable, they can work to make ends meet.

5) The effect of the type of merchandise on the income of the elderly in the Klungkung district galiran market

a) Hypothesis formulation

H₀ : $\beta = 0$, the type of basic goods merchandise partially affects the income of elderly traders compared to other types of merchandise in the galiran market, Klungkung district

H₁ : $\beta > 0$, the income of elderly traders is higher than the income of other types of merchandise, which is 0.380 at Galiran Market, Klungkung Regency

b) Real level or 95% confidence level ($\alpha = 0.05$)

c) Testing criteria

H₀ = accepted if $p > 0.05$ H₀ = rejected if $p < 0.05$

d) Calculation

Based on the processed SPSS data, the probability value is 0.005

e) Conclusion

The probability value of $0.005 < 0.005$ states that H₀ is rejected and H₁ is accepted. This means that the type of basic needs merchandise has a positive and significant effect on the income of elderly traders when compared to other types of merchandise at the Galiran Market, Klungkung Regency. This means that the income of traders who sell basic necessities is 0.268 higher than those of traders who sell other types of merchandise.

Based on the above calculation results, it is known that the type of basic merchandise has a positive and significant effect on the income of elderly traders compared to other types of merchandise in the galiran market of Klungkung district, which is aimed at the value of $T_{count} 2,908 > T_{table} 1,99773$ and a significance value of $0.005 < 0.05$. This means that the hypothesis that the type of basic merchandise has a positive effect on the income level of elderly traders at Galiran Market, Klungkung Regency is accepted. This is also supported by research by Reza Pratama (2018), NurIsmiAtun (2020), which states that the test results show that the type of merchandise has a positive and significant effect on the income of traders.

The type of merchandise is a factor that affects the income of traders because the type of trade will affect the amount of income from the traders besides that the type of merchandise which is a staple food will generate income more quickly because people will need it every day. This shows that the more varied types of basic and complete merchandise, the more income earned. Because the more important the type of merchandise for needs, it will attract buyers to buy their merchandise.

V. CONCLUSION

Based on the results of the previous discussion and description, conclusions can be drawn, as follows:

- 1) Health conditions, working hours, age, length of business, and types of merchandise have a simultaneous effect on the income of elderly traders in the Klungkung Regency galiran market
- 2) Health conditions and length of business have a partial negative effect on the income of elderly traders at Galiran Market, Klungkung Regency.
- 3) Outpouring of Working Hours, Age, partially positive effect on the income of elderly traders in Galiran Market, Klungkung Regency.
- 4) The income of elderly traders with basic commodities is 0.268 higher than other types of merchandise.

Suggestion

Suggestions that can be given based on the explanation of the conclusions above include the following.

- 1) It is advisable for elderly traders to increase the types of merchandise sold so as to increase the interest of buyers to shop.
- 2) To increase the income of the elderly traders, they can do other jobs while trading such as sewing or making other crafts so that later they can also be sold and increase the income earned.
- 3) It would be nice for elderly traders to be able to sell the types of merchandise that are needed and important for the wider community but have few competitors around their trading environment, so they have a lot of customers.

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