Breaking Barriers; Socioeconomic Determinants of Household Consumption Under the Leadership of Woman

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Abstract: Breaking Barriers: Socioeconomic Determinants of Household Consumption Under the Leadership of Woman

Poverty in families led by women is a specific issue, with various limitations, including employment status that has the potential to influence consumption habits within the household in Makassar City. The novelty of this research is to provide a deeper understanding of the challenges, needs, and potential in seeking solutions to improve the economic conditions and well-being of single mothers, especially in the specific local context of Makassar city. The expected future impact of this research is that stakeholders can collaborate to create positive changes in the lives of single mothers. The research adopts a quantitative approach with a path analysis method, using primary data, namely direct research or direct observation of the research subjects to obtain relevant information.The results show that the direct relationship between education and employment type has a positive and significant impact on women's income in Makassar City, while age and the number of family members have a negative and insignificant effect on women's income in Makassar City. Additionally, it was found that the education variable has a negative and insignificant impact on household consumption in Makassar City; conversely, age, the number of family members, employment type, and women's income have a positive and insignificant effect on household consumption in Makassar City. The indirect relationships based on the research results indicate that the education variable has a negative and significant impact on household consumption through women's income, while age, the number of family members, and employment type have a

positive and significant impact on household consumption through women's income. Thus, the overall study provides an overview that factors such as education, employment type, age, the number of family members, and women's income play different roles in influencing income and household consumption in Makassar City. Policy implications of these findings may include efforts to enhance access to education and employment opportunities for women to increase household income and consumption.

Keywords : Women's Empowerment; Consumption Patterns; Gender Equality; Family Welfare

INTRODUCTION

From a theoretical standpoint, Engel's Law states that as per capita income increases, the proportion of expenditure on food consumption will decrease (Kindleberger, et.al, 2008). The level of household welfare is measured through consumption related to the poverty status of the household. Consumer spending refers to each person from birth to the end of their life, meaning everyone is involved in consumer activities throughout their life journey. That's why consumption plays a crucial role in human life. Various goods and services are offered to the community for consumption to meet daily needs. Consumption is often used as an indicator of household welfare. The utility function explains that the higher the expenditure on the consumption of goods and services, the higher the welfare of the household (Chalid, 2010).
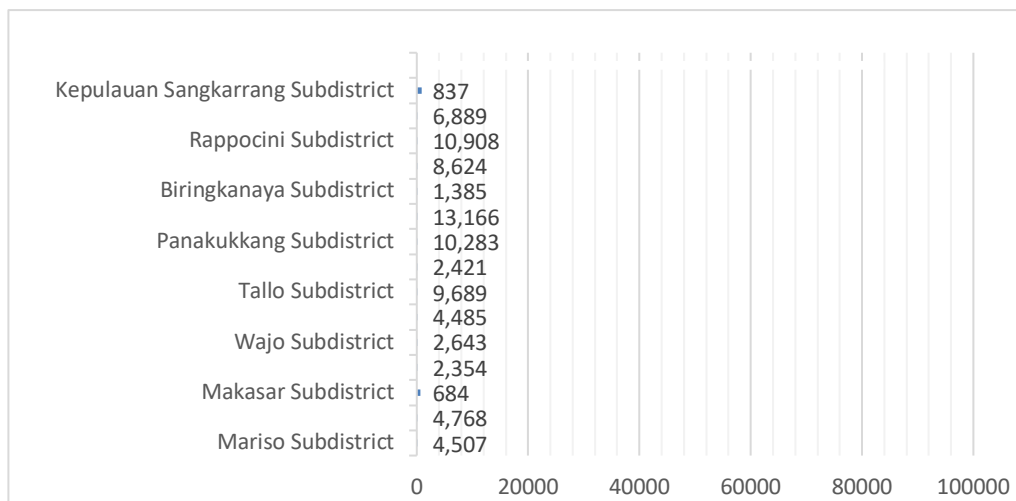
Source: Population and Civil Registration Office, 2023.

Figure 1. Number of Households Headed by Women in Makassar City in 2022

The level of demand for two expenditure groups is fundamentally different. In conditions of limited income, meeting food needs will be prioritized. Therefore, with an increase in income, there will gradually be a shift in expenditure patterns, namely a decrease in the portion of

income spent on food. An increase in household expenditure is an indication of an increase in income, which can also be interpreted as an improvement in household welfare. Households can decide on one of two choices for their income: spending it on consumption or saving it Wurangian et al., (2015).

Makassar City is a large city that serves as the center for various economic activities and a wide range of occupations, including a population with female gender. Based on the data above, it can be concluded that the total number of households headed by women in Makassar City is 83,643. It was found that the district with the highest number of households headed by women is Tamalate, with 13,166 households, while the lowest is in the Makassar district, with 684 households (BPS, 2023). The dual role played by women to meet household needs while also being the head of the household makes this group increasingly vulnerable from an economic standpoint. This confirms that the socio-economic conditions of female household heads are worsening.

According to Armansyah, et.al (2013), there are several characteristics related to socio-demographics found in female workers, including age, highest education level, marital status, and migrant status. Households usually led by women are often classified as poor due to low education, limited access to various aspects such as employment, social services, means of production, capital, credit, and land, as well as having few supportive engagement networks (Baihakki et al., 2022). According to Rembet et al., (2020) theory of women's empowerment, understanding how female leadership in households can enhance women's economic power and control is crucial. Women's empowerment is often associated with increased access to resources, participation in decision-making, and improved social and economic status. On the other hand, Sahban et al.,(2016) states that households led by women have a positive impact on women's economic empowerment. Such findings can support economic empowerment programs, involving the development of skill training, access to financial resources, and support for micro-enterprises. Moita et al., (2021) also asserts that similar research can raise awareness in society about the crucial role of women in household consumption and its impact on family well-being. This can shape public opinion and provide momentum for more significant social changes.

Starting from this, it is important to examine how the interrelation of economic aspects (income and the number of family members) and non-economic aspects (education and age)

affects the income and household consumption of female household heads in the city of Makassar. The novelty of this research is to provide a deeper understanding of the challenges, needs, and potential in seeking solutions to improve the economic conditions and well-being of single mothers, especially in the specific local context of Makassar city. It is also expected to help reduce negative stigma and enhance public understanding of the positive contributions that can be made by single mothers. The expected future impact of this research is that stakeholders can collaborate to create positive changes in the lives of single mothers, especially in supporting the rights of single mothers and advocating positive social changes. This includes providing job opportunities that are friendly to single mothers, such as flexible working hours or on-site childcare services.

LITERATURE REVIEW

Engel's consumption theory states that as income increases, the proportion of income spent on food decreases, even if actual spending on food increases. This means Engel's law suggests that the level of welfare improves when the ratio of expenditure on food tends to decline, while spending on non-food items tends to increase (Banda & Kassam, 2023; Chen, 2022; Marx & Engels, 2023; Wostner et al., 2022). The shift in consumption demand is influenced by several factors such as (a) the per capita income level of the community, (b) the taste or preferences of consumers for the goods, (c) the prices of other goods, especially complementary and substitution goods, and (d) consumer expectations regarding the prices of the goods in question.

Consumption theory by Modigliani & Tarantelli (1975) individual's consumption is not only determined by their income but is also influenced by their wealth, which comes from the savings of unspent income—data or inheritance wealth. These savings can serve as investments, generating assets, such as earning interest on savings and withdrawing savings for investment. Modigliani & Tarantelli, (1975) posits that consumption doesn't have to come directly from income because, in his view, income varies throughout an individual's life, and savings can smooth income from high-earning periods to low-earning or no-earning periods, especially when pension payment systems use a lump sum (paid in advance) system.

Differing from Modigliani's perspective, the theory of permanent income hypothesis proposed by Friedman, (1957) asserts that societal income can be divided into two categories;

permanent income and transitory income. Permanent income refers to income consistently received within a specific period and can be anticipated beforehand, such as income from salaries and wages. It constitutes income derived from all factors determining an individual's wealth, creating affluence. On the other hand, transitory income is unpredictable income.

H1: It is assumed that education, age, the number of family members, and the type of job have a direct positive and significant impact on the income of widowed women in the city of Makassar.

Campbell & Mankiw (1991) defines consumption as the purchase of goods and services by households. Goods include household expenditures on durable goods, vehicles and equipment, as well as consumer goods such as food and clothing, encompassing both tangible and intangible items, including education. According to Samuelson and Nordhaus, consumption is the expenditure for the purchase of final goods and services to obtain satisfaction or meet needs.

Keynesian theory emphasizes the main variable in its analysis, which is consumption influenced by the income level $C = f(Y)$. Keynes proposed three basic assumptions in his macroeconomic theory. Firstly, the marginal propensity to consume is the amount consumed with each additional income and is between zero and one. Secondly, Keynes stated that the average propensity to consume decreases as income rises. Thirdly, Keynes argued that income is an important determinant of consumption, and the interest rate does not play a significant role. In summary, Keynesian consumption theory states that consumer spending is strongly influenced by the level of income. Savings, on the other hand, do not have a significant impact on changes in the quantity of goods and services consumed by the public (Krawiec, 2016).

H2: It is assumed that education, age, the number of family members, the type of occupation, and the income of women have a direct positive and significant impact on household consumption in the city of Makassar.

Friedman, (1957) asserts that there is no correlation between temporary income or consumption and permanent income/consumption. The inclination to consume from temporary income is considered zero, meaning that if a consumer receives positive temporary income, it will not affect the consumption level. Similarly, if the consumer receives negative temporary income, it will not reduce the consumption level. Friedman, (1957) also argues that there is no relationship between temporary income and permanent income, as well as between

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temporary consumption and permanent consumption. Therefore, the Marginal Propensity to Consume (MPC) from temporary income is zero. This implies that even if a consumer receives positive temporary income, it still does not affect the consumption level.

In the meantime, the theory developed by James Duesenberry (1949) in (Mustamu, et al., 2021), known as the Relative Income Theory, takes into account the psychological aspects of households in facing changes in income. This theory discusses the level of societal consumption influenced by the disposal income level in the past. More specifically, the theory is influenced by the highest income level ever achieved by a household because the current consumption patterns are still affected by past consumption patterns.

H3: It is assumed that education, age, the number of family members, the type of occupation, and the income of widowed women indirectly have a positive and significant impact on household consumption in the city of Makassar.

METHODS

The method used in this research is quantitative descriptive, with a path analysis approach. Path analysis is employed in the context of causality, where researchers attempt to determine whether a variable directly or indirectly influences another variable. The data used are primary data, with the criteria of female household heads in the city of Makassar, South Sulawesi Province, Indonesia. The types of data collected include Education, age, number of family members, type of occupation, income of female household heads, and household consumption. The research was conducted by distributing questionnaires to 85 respondents directly, and all the questionnaires were successfully returned to the researcher. To assess the relationship between variables, various testing steps are employed, including testing classical assumptions and hypotheses. This analysis aims to identify both the direct relationships between independent variables and the indirect relationships through intervening variables. The fundamental model utilized in this study is outlined as follows:

$$Y1 \ = \ f\,(X1, X2, X3) \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots.\dots\dots\dots\dots\dots\dots\dots \ (1)$$

$$Y2 \ = \ f\,(X1, X2, X3, Y1) \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots. (2)$$

The functions of equations (1) and (2) are then rewritten into the following equations:

The Form of Path Equation:

$$LnY1 = \ \alpha 0 + \ + a1X1 \ + \ a2X2 \ + a3X3 \ + \ a4X4 \ + \ \varepsilon 1 \quad \dots.\dots\dots\dots\dots\dots \ (3)$$

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$$LnY2 = \beta0 + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5Y1 + \varepsilon2 \ \dots\dots\dots\dots\dots.(4)$$

With Y1 as Female Income, Y2 as Household Consumption, X1 as Education, X2 as Age, X3 as Number of Family Members, and X4 as type of occupation. α1, α2, α3, β1, β2, β3, β4, β5 are the regression coefficients for each variable X on Y1 and Y2. α0 and β0 are constants. Meanwhile, ε1 and ε2 are the Error Terms.

RESULT AND DISCUSSION

Table 1. Regression Equation Model Results 1

Variał	Coefficient	Std. Error	t-Statistic	Prob.
C	8.103838	4.428471	1.829940	0.0710
X1	0.419211	0.209331	2.002625	0.0486
X2	0.035569	0.115723	0.307368	0.7594
X3	-0.226698	0.121986	-1.858391	0.0668
X4	0.555673	0.147318	3.771931	0.0003

Source: Primary Data Output After Processing, 2023; (Asrahmaulyana, 2023).

Model 1: Y1 = 8,103 + 0,419 (X1) + 0,035 (X2) − 0,226 (X3) + 0,555 (X4) + ε1

The coefficient value α0 of 8.103 means that if the variables education (X1), age (X2), number of family members (X3), and type of occupation (X4) do not undergo any changes, then the income of women (Y1) will remain at 8.103. The coefficient value α1 is 0.419. This indicates that when there is an increase in education (X1) by 1 level, the income of women (Y1) will increase by 0.419 levels, assuming age (X2), the number of family members (X3), and the type of occupation (X4) remain constant. The coefficient value of α2 is 0.035. This indicates that when there is an increase in age (X2) by 1 year, the income of women (Y1) increases by 0.035 rupiah, assuming education (X1), the number of family members (X3), and the type of occupation (X4) remain constant. The coefficient value of α3 is -0.226. This indicates that when there is an increase in the number of family members (X3) by 1 person, the income of women (Y1) will decrease by 0.226 rupiah, assuming education (X1), age (X2), the number of family members (X3), and the type of occupation (X4) remain constant.

The coefficient value of α4 is 0.555. This indicates that when there is an increase in the type of occupation (X4) by 1 unit, the income of women (Y1) will increase by 0.555 units, assuming education (X1), age (X2), and the number of family members (X3) remain constant. The value of ε1 (error term) for the disturbance variable is 0.843. This means there is an influence of 84.3 percent of other unexplained variables in the regression model.

Table 2: Regression Equation Model Results 2

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.029369	2.214214	0.916519	0.3622
X1	-0.269682	0.105079	-2.566465	0.0122
X2	0.046036	0.056720	0.811636	0.4194
X3	0.127993	0.061031	2.097191	0.0392
X4	0.329456	0.078318	4.206654	0.0001
Y1	0.820776	0.054767	14.98677	0.0000

Source: Primary Data Output After Processing, 2023; (Asrahmaulyana, 2023)

Model 2 : Y2 = 2,029-0,265 X1 + 0,046 X2 + 0,127 X3 + 0,329 X4+ 0,820 Y1+ ε2

The coefficient value of β0 is 2.029, meaning that when the independent variables, namely education (X1), age (X2), the number of family members (X3), type of occupation (X4), and women's income (Y1), do not change, household consumption (Y2) is 2.029. The coefficient value of β1 is -0.265. This indicates that when there is an increase in education (X1) by 1 level, household consumption (Y2) will decrease by -0.265 levels, assuming age (X2), the number of family members (X3), the type of occupation, and women's income (Y1) are constant.

Table 3: Direct Effect, Indirect Effect, and Total Effect of Research Variables

Inter-Variable Influence	Direct Effect	Sign. Value	Significance	Support for Hypotheses	Indirect Effect Through Y1	Total Effect	Significance	Support for Hypotheses
X1 → Y1	0.419	0,048	Significant	Yes	-	0.419	-	-
X2 → Y1	0,035	0,759	Insignificant	No	-	0,035	-	-
X3 → Y1	-0,226	0,066	Insignificant	No	-	-0,226	-	-
X4 → Y1	0,555	0,000	Significant	Yes	-	0,555	-	-
X1 → Y2	-0,256	0,012	Significant	Yes	0,343	0,087	Significant	Yes
X2 → Y2	0,046	0,419	Insignificant	No	0,028	0,074	Insignificant	No
X3 → Y2	0,127	0,039	Significant	Yes	-0,185	0,058	Insignificant	No
X4 → Y2	0,329	0,000	Significant	Yes	0,455	0,784	Significant	Yes
Y1→ Y2	0,820	0,000	Significant	Yes	-	0,820	-	-

Source: Primary Data Output After Processing, 2023; (Asrahmaulyana, 2023).

The coefficient value of β2 is 0.046. This indicates that when there is an increase in age (X2) by 1 year, household consumption (Y2) will increase by 0.046 years, assuming education (X1), the number of family members (X3), the type of occupation (X4), and women's income (Y1) are constant. The coefficient value of β3 is 0.127. This indicates that when there is an increase in the number of family members (X3) by 1 person, household consumption (Y2) will increase by 0.127 persons, assuming education (X1), age (X2), the type of occupation (X4),

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and women's income (Y1) are constant. The coefficient value of β4 is 0.329.

This indicates that when there is an increase in the type of occupation (X4) by 1 unit, household consumption (Y2) will increase by 0.329 units, assuming education (X1), age (X2), the number of family members (X3), and women's income (Y1) are constant. The coefficient value of β5 is 0.820. This indicates that when there is an increase in women's income (Y1) by 1 rupiah, household consumption (Y2) will increase by 0.820, assuming education (X1), age (X2), the number of family members (X3), and the type of occupation (X4) are constant. The value of ε2 (error term) for the disturbance variable is 0.413. This means that there is an influence of 41.3 percent of other variables not explained in the regression model.

1. The effect of Education on Women's Income

The results of the partial testing of the education variable (X1) on women's income (Y1) show a significant value of 0.048 < 0.05 and t-value < t-table, which is 2.002 > 1.990, with a coefficient value of 0.419. This means that the education variable has a positive and significant influence on women's income. This study in line to the hypotheses. The higher the level of education attained by female workers, the more likely they are to obtain jobs that provide income sufficient for daily living needs in Makassar City. Education equips individuals with skills and knowledge that are relevant to the job market. As women acquire higher levels of education, they often gain specialized skills that are in demand, leading to increased earning potential in Makassar City. These research findings align with a study conducted by Rungkat et al., (2020), where the results showed that education, partially, has a positive and significant effect on household income. This implies that income will increase if the head of the household can work productively, utilizing spare time efficiently and enhancing knowledge by achieving higher levels of education. This result is supported by the research of Akbariandhini & Prakoso (2020), stating that the level of education has a positive and significant effect on the income earned.

The research findings are also consistent with the human capital theory Marechal (2009), which asserts that education is an investment in human resources and enhances the productive capacity of individuals. Similarly, it aligns with Welfare Theory Leone, et. al., (2004), stating that education can be considered a means to improve the quality of life and fulfill basic needs.

2. The effect of Age on Women's Income

Partial testing results for the variable age (X2) on women's income (Y1) have a significance value of 0.759 > 0.05 and t-value > t-table, which is 0.307 < 1.990 with a coefficient value of 0.759. This means that the age variable has a negative and not significant effect on women's income. This study not in line to the hypotheses. The causes negative relationship between age and income in Makassar City, age discrimination can be a factor in some workplaces. Employers may hold stereotypes about older workers being less adaptable or more expensive, leading to potential discrimination in hiring, promotions, or salary decisions.

These research findings do not align with the results of Christoper's study et al., (2019), which states that age has a negative and significant effect on income. In the productive age, generally, income tends to increase with age, depending on the type of work performed. The mechanism of the age effect is that if a person's physical strength to perform an activity is closely related to age because when a person's age has passed the productive period, their physical strength decreases, resulting in decreased productivity and income. This research is not in line with Dewi's study et, al., (2018), which proves that age has a negative and significant effect on women's income.

The theory related to the research findings includes the age discrimination theory Suter and Miller (1973), encompassing injustice in the treatment of individuals based on their age. Research results indicating a negative impact of age on women's income may reflect the presence of age discrimination in the workplace, where older workers might face challenges in earning income commensurate with their experience or skills. Then there is the Declining Productivity Theory (Coleman & Mwangi, 2013), suggesting that with increasing age, individual productivity may decline. This may reflect that, in this context, the decline in productivity with age also affects income.

3. The Effect of The Number of Family Members on Women's Income

The partial test result of the family member variable (X3) on women's income (Y1) is significant, with a p-value of 0.066 > 0.05, and it is known that the t-value > t-table, which is -1.858 < 1.990, with a coefficient value of -0.226. It means that the family member variable has a negative and not significant effect on women's income. This study not in line to the hypotheses. This is because an increase in the number of family members implies an increase in the number of family needs that must be met.

This research result is in line with Aryaningrum' study (2018), which states that the number of dependents has no significant effect on income. The findings are consistent with the research by Rungkat, et al., (2020), indicating no negative or significant effect between the number of dependents and income. However, it contradicts the study by Purwaningsih, (2021), which proves that the number of family members has a significant effect on income. This implies that having dependents increases the contribution of female workers, both for married and unmarried women in the Taman Subdistrict of Pemalang Regency.

There are several theories related to the findings of this research, including the Burden of Obligation Theory (Wang & Dai, 2013), which suggests that the more family members there are, the greater the responsibilities and obligations that individuals, especially women, have to bear. Family obligations may include living expenses, education, and other basic needs. On the other hand, the Family Economic Theory (Benedict et al., 2007) highlights how economic decisions within the family can affect individual income, especially when deciding to increase the number of family members, reflecting the internal economic dynamics of the family that do not support an increase in women's income.

Consistent with the Burden of Obligation Theory (Baig et al., 2020), the Family Needs Fulfillment Theory reveals that an increase in the number of family members can raise needs and consumption, potentially leading to a decrease in individual income within the family. If resources do not increase in line with the number of family members, this can have a negative impact on women's income.

4. The Effect of The Job Type on Women's Income

The partial test result of the job type variable (X4) on women's income (Y1) is significant, with a p-value of 0.000 < 0.05. It is known that the t-value > t-table, which is 3.771 > 1.990, with a coefficient value of 0.555. This means that the type of job has a positive and significant effect on women's income. If the type of job increases by one unit, the income will increase by 0.555. This study in line to the hypotheses.

This result is in line with the research conducted by Benyamin et al., (2021), stating that the type of job has a positive and significant partial effect on the income of poor households in the Bebandem Karangasem village. It is consistent with the study by Amnesi, (2012) which states that the type of job has a significant effect on family income. Satriawan (2021) mentioned in his research that the type of job has a positive and significant effect on family

poverty, as each type of job has different wage levels. The research results tend to show a positive relationship between the type of job and the head of the household's income.

Teories that align with the research findings include the Job Qualification and Advancement Theory (King et al., 2000), which states that more qualified jobs or those offering career advancement opportunities have the potential to provide higher income. Meanwhile, the Wage Equality Theory (Zhuk & Franko, 2015) also emphasizes the importance of equal pay for equivalent jobs regardless of gender, as certain types of jobs offer equal compensation, even for female workers. On the other hand, the Job Discrimination Theory (Ozcan et al., 2013) suggests that in certain jobs, there is greater openness to women, and there is no detrimental discrimination in terms of wage payments.

5. The Effect of The Education Variable on Household Consumption

The partial test result of the education variable (X1) on household consumption (Y2) is significant, with a p-value of $0.012 < 0.05$. It is known that the t-value is less than the t-table, which is $-2.566 < 1.990$, with a coefficient value of -0.256. This means that education has a negative and significant effect on household consumption. This study not in line to the hypotheses. Higher education influences the consumption patterns of households. The higher someone's education level, the greater the chance of earning a higher income. Women, like anyone else in Makassar City, may have specific financial goals, such as building an emergency fund, saving for education, buying a home, or planning for retirement. Prioritizing savings can be a strategic approach to achieving these long-term objectives.

This study is consistent with research conducted by Persaulian, et al., (2013), which indicates that the education level has a negative and significant impact on consumption patterns in Mas-Mas Village. However, it differs from research conducted by Maulidah and Unesa, (2015), Handayani and Yulistiyono (2023), which show that, in partial terms, education has a positive and significant effect on the consumption patterns of poor households in Batu Kandik Village, Nusa Penida Subdistrict, Klungkung Regency.

In line with the human capital investment theory states that education is a form of investment in human capital, and its outcomes may be reflected in increased future income. If individuals view education as a long-term investment, they may be inclined to restrain current consumption to support their future investment (Hone & Marisennayya, 2019).

6. The Effect of The Age Variable on Household Consumption

The partial test result of the age variable (X2) on household consumption (Y2) is not significant, with a p-value of $0.419 > 0.05$. It is known that the t-value is less than the t-table, which is $0.811 < 1.990$, with a coefficient value of 0.046, indicating that age has a positive and significant effect on household consumption. This study in line to the hypotheses. This result aligns with the research conducted by Hidayat and Astuti, (2021), which states that age significantly influences the amount of household consumption.

However, this result contradicts the research by Puspita and Agustina (2021), which shows that age has a nonsignificant negative effect on the household consumption of female workers. It also differs from the findings of Alfiati, (2018),indicating that the age variable of the head of the household has a significant negative effect on the amount of consumption expenditure.

In accordance with the Education-Income Theory (Dilanchiev & Taktakishvili, 2021), which states that higher levels of education can increase an individual's chances of earning a higher income, if age and education are positively correlated with household consumption, it might reflect that individuals with higher education levels, who are typically older, have higher income and consumption. Then, the Consumer Choice Theory (Benabou and Tirole, 2016) reveals that consumers choose goods and services that provide maximum satisfaction with limited resources. If age has a positive impact on consumption, it may reflect changes in consumer preferences as they age. Similarly, the Economic Growth Theory (Starr, 2009) assumes that an increase in consumption with age may also be seen as a result of overall economic growth, creating greater opportunities and access to various products and services.

7. The Effect of The Variable Number of Family Members on Household Consumption

The partial test result of the number of family members variable (X3) on household consumption (Y2) is significant, with a p-value of $0.000 < 0.05$. It is known that the t-value is greater than the t-table, which is $4.206 > 1.990$, with a coefficient value of 0.127. This indicates that the number of family members has a positive and significant effect on household consumption. This study in line to the hypotheses. With a higher number of family members, expecially to households headed by women in Makassar City, there is generally an increase in the overall needs of the household. More family members often mean more mouths to feed, more clothing and personal items to purchase, and potentially a larger living space, all

contributing to higher consumption levels.

This result aligns with the research conducted by Yanti (2019), which shows that the number of family members variable has a positive and significant effect on the pattern of household consumption. However, this result differs from the research conducted by (Vidiawan (2014), which shows that the number of family members has a positive effect but is not significant in influencing family expenditures. The research findings align with the human capital theory that an increase in the number of family members can influence the accumulation of human capital (Marechal, 2009). In other words, with more family members, the potential for improvement in individual education and skills can support an increase in household income and consumption. This is also consistent with the women's empowerment theory (Lavoori & Paramanik, 2014), where in some cases, the addition of family members can involve empowering women by giving them a more active role in economic activities. Women's empowerment can contribute to increased income and, therefore, household consumption.

8. The Effect of Type of Job on Household Consumption

The partial test result of the occupation variable (X4) on household consumption (Y2) is significant, with a p-value of 0.000 < 0.05. It is known that the t-value is greater than the t-table, which is 4.206 > 1.990, with a coefficient value of 0.329. This indicates that the type of job has a positive and significant effect on household consumption. It implies that the nature or category of a woman's occupation is a contributing factor to the overall consumption pattern of the household. Different types of jobs may involve varying income levels, affecting the household's ability to spend on various items, expecially to households headed by women in Makassar City.

There are several factors causing this, including; I). Professions that require specialized skills or education may provide higher salaries compared to jobs that are more entry-level or require fewer qualifications. The income disparity directly affects the household's purchasing power and consumption capacity, II). Job stability, the stability of employment can impact a household's financial situation. Jobs with more stability and job security may provide a consistent income, allowing for more predictable and sustainable consumption patterns, III). Occupations that require higher skill levels or educational qualifications may lead to increased earning potential. Women with jobs that demand specialized skills may have the capacity to contribute more to household consumption.

This result aligns with the research conducted by Mirdad et al., (2023), stating that the type of occupation significantly influences the consumption of poor households in the Srandakan District, Bantul. In line to the human capital investment theory that certain types of jobs may require an investment in skill enhancement and education. This increased investment can impact income growth and the ability to consume more (Hone & Marisennayya, 2019).

9. The Effect of Women's Income on Household Consumption

The partial test result of the women's income variable (Y1) on household consumption (Y2) is significant, with a p-value of 0.000 < 0.05. It is known that the t-value is greater than the t-table, which is 14.986 > 1.990, with a coefficient value of 0.820. This indicates that women's income has a positive and significant effect on household consumption.

This aligns with the findings of Handayani and Yulistiyono (2023), stating that income has a positive and significant effect on the level of household consumption, where the level of household consumption plays an important role in society. However, these results do not align with the research by Yanti (2019), which states that there is no significant influence between income levels and consumption.

The research results are consistent with the income-consumption theory Thomas (2013) which states that household consumption tends to increase with rising income. The positive and significant results you found align with the assumptions of this theory, where higher female income is associated with greater household consumption.

It also aligns with the wealth effect theory Ghosh (2002), where an increase in female income can be considered as an additional form of wealth for the household. This theory posits that an increase in wealth can enhance the level of consumption, and in this context, an increase in income can be seen as an additional source of wealth. As for the Expenditure-Receipt Theory (Ezeji & Ajudua, 2015), it states that people tend to spend more on consumption when their income increases. Meanwhile, the Consumer Behavior Theory, within the framework of consumer behavior, suggests that higher female income may reflect changes in consumer preferences and decisions to allocate more resources to consumption.

10. The Effect of Education on Household Consumption Through Women's Income

The partial test results indicate that the direct effect of education on household consumption is -0.256. Meanwhile, the indirect effect of education on household consumption

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through women's income is 0.343. Thus, the overall or total effect of the influence of X1 on Y2 through Y1 is the direct effect plus the indirect effect, which is -0.256 + 0.343 = 0.087. Based on this calculation, it is known that the direct effect is -0.256, and the indirect effect is 0.343, meaning that the indirect effect is greater than the direct effect, this indirectly indicates that education through women's income has a significant influence on household consumption. This result is consistent with the research conducted by Winda Maulidah and Unesa (2015), stating that the education level significantly influences household income and household consumption.

The results of this research are in line with the Human Capital Theory (Marechal, 2009), which asserts that education enhances individual productive capacity and income, subsequently impacting daily consumption. A similar statement is made by the Consumption-Income Theory (Gounder, 2012), stating that the level of education is directly and indirectly influenced by the income level, which, in turn, can affect household consumption. Likewise, the Economic Multiplier Theory (Manajit, et al, 2020) concept reflects how any increase in one variable (such as education) can trigger a multiplier effect on other variables (female income and ultimately consumption). An increase in education can initiate a positive imbalance in other variables.

11. The Effect of Age on Household Consumption Through Women's Income

The partial test results indicate that the direct effect of age on household consumption is 0.046. Meanwhile, the indirect effect of age on household consumption through women's income is 0.028. Thus, the overall or total effect of the influence of X2 on Y2 through Y1 is the direct effect plus the indirect effect, which is 0.046 + 0.028 = 0.074. Based on this calculation, it is known that the direct effect is 0.046, and the indirect effect is 0.028, meaning that the indirect effect is smaller than the direct effect. This result indicates that indirectly, age through women's income has an insignificant influence on household consumption. This result is consistent with the research by Dwi Puspita and Agustina, (2018) stating that age has a significant influence on the amount of household consumption.

The research results align with the Economic Empowerment and Consumption Theory (Hursh & Roma, 2016), which explains that an increase in consumption with age may be due to the rising income of women contributing additionally to household consumption. Then, the Human Capital Investment and Consumption Theory (Divisekera, 2010) explain that age

reflects life stages related to investments in education and skill development. The direct positive influence can be interpreted as a result of these investments. An increase in female income (indirect influence) through investment in human capital can also contribute to consumption levels.

On the other hand, in the household economy theory (Iheonu & Nwachukwu, 2020), the direct positive impact of age on consumption can be linked to changes in household structure as age increases, such as an increase in family responsibilities. The increase in female income can also be seen as a contribution to the household's ability to achieve the desired level of consumption.

12. The Effect of Number of Family Members on Household Consumption Through Women's Income

The partial test results indicate that the direct effect of the number of family members on household consumption is 0.127. Meanwhile, the indirect effect of the number of family members on household consumption through women's income is -0.185. Thus, the overall or total effect of the influence of X3 on Y2 through Y1 is the direct effect plus the indirect effect, which is 0.127 + (-0.185) = 0.058. Based on this calculation, it is known that the direct effect is 0.127, and the indirect effect is -0.185, meaning that the indirect effect is smaller than the direct effect, this result indicates that indirectly, the number of family members through women's income has an insignificant influence on household consumption.

This result is consistent with the research by Putu et al., (2019), stating that the number of dependents is not significant for income, and the study by Yanti (2019), which states that the number of family members has a significant influence on household consumption patterns.

The research results are consistent with the Dependency Ratio Theory (Bamiro & Ogunjobi, 2015), indicating that the dependency burden can reduce female income, thereby affecting consumption. Meanwhile, Household Economics Theory (Ekong et al., 2020) states that the number of family members can increase household consumption needs through income, reflecting the potential additional burden on the household economy. On the other hand, the Sustainable Income Theory (Caglayan and Astar, 2012) puts forward the idea that a larger number of family members may exert additional pressure on income, which, in turn, can affect income and consumption sustainability.

13. The Effect of Type of Job on Household Consumption Through Women's Income

The partial test results show that the direct effect of the type of job on household consumption is 0.329. Meanwhile, the indirect effect of the type of job on household consumption through women's income is 0.455. Thus, the overall or total effect of the influence of X4 on Y2 through Y1 is the direct effect plus the indirect effect, which is 0.329 + 0.455 = 0.784. Based on this calculation, it is known that the direct effect is 0.329, and the indirect effect is 0.455, meaning that the indirect effect is larger than the direct effect, this indicates that indirectly, the type of job through women's income has a significant influence on household consumption. This result is consistent with the research by Persaulian, et al., (2013), where the type of job significantly influences income, and the study by Chalid, (2010), which states that the type of job significantly affects household.

The research results align with the Occupation and Income Effect Theory (Bonsu & Muzindutsi, 2017), stating that certain types of jobs can provide higher income, thereby enhancing the ability to consume. Furthermore, the Women's Economic Empowerment Theory (Baig et al, 2020) suggests that jobs with a positive impact on empowering women contribute to household income, which, in turn, can increase consumption. It also corresponds to the Job Mobility and Consumption Theory (Rufael and Menyah, 2010), reflecting that changes in job mobility contribute to consumption accompanied by changes in income levels.

CONCLUSION

Education and type of job have a positive and significant relationship with women's income in Makassar City. This indicates that the higher the level of education and the better the type of job, the greater the income obtained by women. Age and the number of family members do not have a significant impact on women's income in Makassar City, as the correlation between these variables and women's income is negative, although not significant. The education variable shows a negative and non-significant effect on household consumption in Makassar City. On the other hand, age, the number of family members, type of job, and women's income have a positive, though not significant, impact on household consumption. Indirectly, the education variable has a negative and significant effect on household consumption through women's income. Conversely, age, the number of family members, and the type of job have a positive and significant impact on household consumption through

women's income. Therefore, this overall study provides an overview that factors such as education, occupation, age, the number of family members, and women's income play different roles in influencing household income and consumption in Makassar City. Policy implications from these findings may include efforts to improve access to education and job opportunities for women to enhance household income and consumption.

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