

## The Influence of Social Support and Financial Management on Family Well-Being in Early Marriage

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### Abstract

The aim of this study is to examine the influence of social support and financial management toward family well-being in early marriage. Research was located in Cibeber II village and Karehkel village, Leuwiliang sub-district, Bogor district, West Java. Samples of this study are 60 women from an early marriage family (under 20 years old) whose children are under five years old, and willingly participate in this study. Samples were chosen *purposely*. Social support were positively significant correlation with financial management, objective well-being and subjective well-being. The factors that affect objective family well-being are per capita income and financial management. On the subjective family well-being, the factor of affect is per capita income and emotional social support.

Keywords : financial management, family well-being, social support

### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dukungan sosial dan manajemen keuangan terhadap kesejahteraan keluarga menikah dini. Lokasi penelitian di Desa Cibeber II dan Desa Karehkel, Kecamatan Leuwiliang, Kabupaten Bogor, Jawa Barat. Responden pada penelitian ini adalah perempuan yang menikah usia dini (dibawah 20 tahun) memiliki anak balita dan maksimal usia menikah lima tahun serta bersedia untuk dijadikan responden sebanyak 60 orang. Responden dipilih secara *purposive*. Dukungan sosial berhubungan positif sangat signifikan terhadap manajemen keuangan, kesejahteraan objektif dan kesejahteraan subjektif. Faktor yang berpengaruh terhadap kesejahteraan objektif adalah pendapatan per kapita, dan manajemen keuangan. Pada kesejahteraan subjektif faktor yang mempengaruhi adalah pendapatan per kapita dan dukungan sosial emosi

Keywords: dukungan sosial, kesejahteraan keluarga, manajemen keuangan

## INTRODUCTION

At this time, early marriage is quite common in Indonesia. Indonesia is a country with a high percentage of early marriage in the world (rank 37) and second highest in ASEAN after Cambodia (BNPFP, 2012). Early marriage according to BNPFP (2012) is a marriage conducted under the age of 20 years. Early marriage is common in rural areas. Fadlyana and Larasati (2009) state that in some rural areas, marriage is often done as soon as girls get their first period. Early marriage occurs caused by several driving factors. In Indonesia, the province with the percentage of early marriage (15-19 years old) is West Java with 50.2 percent (BNPFP 2012). Women are more married at an early age than men. Based on data from BNPFP (2012) the number of young women aged 19 years and older married larger (11.7%) when compared with young men aged 19 years and below (1.6%).

According to BNPFP (2016) early marriage is caused by social factors, education, economy, culture, parents factor, self factor and residence environment. Juhaeriah et al. (2014) states that early marriage raises various issues such as difficult jobs in which can affect the state of the economy. This is due to low-level of education and minimal knowledge. Economic problems pose risks such as increased divorce. The result of Tati's research (2004) states the quarrel between husband and wife is mostly caused by inadequate family finances to meet family needs. Tyas (2015) states the lowest achievement in the economic aspect, the wife often argues about the allocation of money to buy clothing and food, children's education, family medicine, and home care. The fighting has had an impact on the lives of families getting early married. Early marriage couples will find it difficult to solve their problems if there is no social support. Cutrona (1996) states social support influences the adjustment of life especially in times of difficulty such as family economy. Johan et al. (2013) states that optimal family financial management can produce a maximum level of well-being. This is supported by the results of research conducted by Fadlyana and Larasati (2009) that early married couples who have low levels of education tend to have difficulty in managing family finances.

Financial management is very important for the preparation of the future, especially to overcome and avoid financial problems that would impact on the economy and well-being of the family. Therefore, families need good financial management to improve the well-being of the family (Raharjo et al. 2015). Based on this, the social support, financial management and well-being of the early married families become an important part to be studied. This study was conducted to see the effect of social support and financial management on the well-being of early married families

## RESEARCH METHOD

The design of this study was cross-sectional study, the research carried out by examining at a particular time with interview using a questionnaire. Selection of research site selected purposely, ie in Bogor. Research location in two villages, namely Village Cibeber 2 and Village Karehkel Leuwiliang District, Bogor Regency. Leuwiliang District has a very high number of married couples as many as 1195 couples (Ministry of Religious Affairs 2016). Cibeber II village and village Karehkel be representative of rural areas have a number of underage marriages were

quite high among the villages in the district Leuwiliang (Ministry of Religious Affairs in 2016). When the study consist of preparation, data collection, data processing, data analysis, and report writing were conducted from January to August 2017.

Population in this research is family which early married in Leuwiliang District, Bogor Regency. Examples in this study is the first marriage of one (wife) who was married with a marriage age of five years maximum and have children under five. Respondent in this research is wife. Techniques using purposive sampling. The number of samples taken for this study were 60 people. Data obtained from interviews through questionnaires that have been tested its reliability.

Family characteristics consist of age husband, aged wife, aged married man, aged married wife, long married, number of family members, schooling husband, length of education wife, husband's occupation, wife's employment, income per capita, spending per month, and home ownership (asset). Social support questionnaire totaling 52 questions with Cronbach's alpha of 0879. Financial management has a Cronbach's alpha of 0829 with the questionnaire's 27 questions. Well-being is divided into two objective well-being and subjective well-being. The objective well-being uses the BPS poverty line indicator with Cronbach's alpha 0.623. The research instrument amounted to 15 questions, whereas subjective well-being of the family has a Cronbach's alpha of 0909. Questionnaires are 25 questions.

Data were analyzed by descriptive and inferential. Processing is done using Microsoft Excel for Windows and SPSS 16.00 for Windows. Descriptive analysis to see the distribution of family characteristics (age spouses and age were married husband and wife, duration of marriage, number of family members, schooling of husband and wife, the work of husband and wife, family income, expenditure per month, and the ownership of assets), social support, financial management, and family well-being. Inferential analysis includes variables Pearson correlation test for social support, financial management and family well-being, linear regression for family characteristics, social support, financial management and family well-being.

## RESULT

### Family Characteristic

The results showed that the age of the wife in the range of 18 years to 24 years with an average age of 20.5 years old wife, while her husband age ranges from 21 years to 40 years with an average age of 28.0 years old husband. Wife marriage age in the range of 15 years to 19 years with an average age of 17.3 years old wife married. Husband marriageable age in the range of 17 years to 36 years with an average age of 24.8 years married husband.

The average level of education of husband and wife is elementary school graduates are husbands as much as 45.0 percent and wife as much as 56.7 percent. The length of education taken by the wife ranges from 6 to 12 years and husband ranges from 6 to 15 years. The average length of education of wife and husband respectively 7.5 and 8.4 years, equivalent to elementary school. The results showed that the level of education is relatively low. Tyas (2015) says most married families have low levels of education. According Fadlyana and Larasaty (2009) the young

age of marriage, the lower the level of education achieved, mostly just basic education (elementary school). It can be stated that the younger the age of marriage, the lower level of education achieved. The long married husband and wife ranged from 1 to 5 years with an average length of marriage 3.3 years. This research shows the highest percentage result is 43.3 percent.

The results showed that all wives (100.0%) did not work (housewives). Half of the husband (50.0%) worked as laborers and other types of employment are self-employed (11.7%), driver (6.7%), private sector employees (3.3%), and mobile phone service (3.3%). According Trijayanti (2015) said that the level of education affects a person to get better jobs and income per capita in the family. It can be stated that the higher one's education the person's chances of getting a better job will be higher and revenues will increase. The number of family members ranged from 3 to 4 people with an average of three people in the family. The number of family members included in the small family category (BNPFP 2005).

Per capita income households ranged from 200 000 IDR to 1 233 333 IDR with an average per capita income of 619 513 IDR. According to the poverty line of Bogor regency families are said to be poor if they have less than 290 874 thousand per month (CBS 2016). The results showed that more than three-quarters (76.7%) were not poor. As many as 81.7 per cent of families have no home on their own behalf and live with parents, and as many as 18.3 per cent of families own homes on their own behalf and live in their own homes.

### **Social Support**

The results of the study in Table 1 show that three-quarters of wives (75%) have emotional support in the high category, and as many as three quarters of wives have incoming support for low categories, while 61,7% of the respondents are in the medium category. Social support of big family, on the emotional support of 66.7 percent is in the moderate category which include that the wife is always closely related to big family, always considered to be an important part in big family, big family always said something to appreciate wives, and extended families always provide support for wives. In the support of the instrument as much as 43.3 percent of the wife's family included in the low category. This include the assertion that the wife has never received the help of goods from the extended family, the great family never helped in overcoming food problems or difficulties, and the extended family never helped the wife's family in getting or assisting in established houses to be occupied. On information support more than half of the wives included in the medium category (56.6%). This include that the big family always provide information (eg social activities, study, etc.), husband or sick child, mother get information from big family about how to cure diseases.

Social support of neighbors, on emotional support of nearly three-quarters of wives (70%) fall into the high category. It's include that wife and neighbors always try to get along with each other, wife always considered important part in society, neighbors always always say something to appreciate wife, providing a sense of security and comfort for the wife's family. On instrument support more than half of the wives included in low category (68.3%) and this include that wife never get financial aid from neighbor (loan), wife never get goods from neighbors, and neighbors never help in overcoming food problems or difficulties. In the

dimensions of neighboring information support as much as 40 percent of wives belong to the high category and this include that the wife always exchanged any related information with neighbors and neighbors always tell their wife when there is social activity.

In the government's social support, emotional support, including in the high category (55%). This include that Community Institution (Midwife) is always friendly in giving service, Community Institution officers always show friendly and polite attitude in serving society. On the support of all Government instruments or 100 percent of wives belonging to the low category and this include that the wife has never received financial help from the Government and the families of respondents never get help from Government goods. In information support as much as three-fourths of wife belong to medium category (75%). This include that the government (Community Institution) always provide information.

Table 1 Distribution of family based on social support

Dimension of social support		Category						Min-Max	Mean±SD
		Low		Medium		High			
		n	%	N	%	n	%		
1. Extended family	Emotion	1	1.7	40	66.7	19	31.7	33.3-100	79.9±11.1
	Instrument	26	43.3	20	33.3	14	23.3	22.6-100	59.9±20.5
	Information	11	18.3	34	56.6	15	25	31.6-100	71.6±14.3
2. Neighbors	Emotion	0	0.0	18	30	42	70	65.2-100	89.1±11
	Instrument	41	68.3	18	30	1	1.7	22.9-82.9	52.1±11.4
	Information	15	25	21	35	24	40	21.1-100	84.6±22.9
3. Government	Emotion	5	8.3	22	36.7	33	55	20-100	81.3±20.3
	Instrument	60	100	0	0.0	0	0.0	20-53.3	27.9±8.5
	Information	14	23.3	45	75	1	1.7	20-86.7	68.4±14.7
4. Total of Social support	Emotion	0	0.0	15	25	45	75	67.2-100	84.4±8.1
	Instrument	45	75	15	25	0	0.0	28.9-74.7	52.1±10.5
	information	10	16.7	37	61.7	3	21.7	36.3-89.1	70.1±11.8

### Financial Management

Based on the results in Table 2 show that more than half (55.0%) wife has family financial management capabilities belong to the category enough. In the planning dimension as much as 41.7 percent of wives belonging to the category enough. This include that wife who made the planning of the family's financial use at least in the next month, the wife made plans for the family's future financial goals, and if taking the loan, wife and husband think about the risk. However, there is still a wife who does not set maximum budget in family finance allocation, wife does not make unexpected budget, and sample does not budget for education and child health.

In this study, more than half of wives (61.7%) carried out their financial planning included in the category enough. This include that the wife separates the money according to its usefulness, the wife chooses debt with low risk, and the wife pays rented / hocked goods and other living expenses on time every month. In management control of planning done almost half (41.7%) wife did not do well. This include that the wife did not conduct the financial control routinely and

comprehensively, the wife did not evaluate the financial expenditure in accordance with the predetermined plan, and if there is implementation of the inappropriate plan the wife did not make changes of the plan. However, there are wives who claim that wives make comparisons between income and family expenses and wives discuss financial matters with their husbands.

Table 2 Distribution of family based on financial management

Category	Financial Management						Total score of financial management	
	Planning		Implementation		Organizing		n	%
	n	%	N	%	N	%		
Not Good (<60)	12	20	20	33.3	25	41.7	15	25
Enough (60-80)	25	41.7	37	61.7	18	30.0	33	55.0
Good (>80)	23	38.3	3	5.0	17	28.3	12	20
Total	60	100	60	100	60	100	60	100
Minimum-Maximum	44.8-100		40-94.3		41.2-100		49.4-92.8	
Mean±SD	74.9±14.8		62.6±11.4		58.1±18.2		68.9±11.4	

### Family Well-Being

#### Objective well-being

The results showed that as many as 5 percent of wives belong to the category of not prosper (BPS 2005). This can be seen from the wife's statement that the wife does not live in the house (81.7%), the family does not have a toilet facility or own toilet (40%), and the family can not afford new clothes for each family member (50%) . A total of 95 percent belonging to the family of a prosperous according to BPS (2005) and this is evident from the statement that this type of floor dwelling made of ceramic / like (not ground) (96.7%), the type of walls shelter of concrete / brick red (93.3 %), the source of illumination used electricity (100%), fuel used is gas (100%), the wife's family afford to go to a clinic or community health centers (96.7%), the source of income of the head of the wife's family is farming and other occupations (96.7 %), income earned in one month  $\geq$  from Rp 600 000 (95%)

#### Subjective well-being

Research results in Table 3 indicate that as many as 86.7 percent of wives were satisfied with the state of the family at this time. It can be seen from indicators of physical well-being (61.7%) more than half the wives feel satisfied with the physical condition of the family. This is include that the wife was satisfied with the frequency of eating and the diversity of family food types, satisfied with the family's physical health, satisfied with family survival, feel satisfied with the knowledge and skills possessed by family members. But there are still wives expressed dissatisfaction with the family's financial condition and was not satisfied with the ownership of jewelry or other valuables.

In the psychological well-being indicators almost all wives are satisfied (91.7%). It is include that wife satisfied with the support, encouragement, and motivation given by husband, satisfied with the spiritual / mental state of the family, satisfied with the development and behavior of the child, communication with husband, satisfied with husband's behavior, satisfied with cleanliness and tidiness,

satisfied with marital relationship with husband, and satisfied with happiness marriage relationship. But there are still wives who declare not satisfied with the husband's income. In social well-being indicators (91.7%) almost all wives are also satisfied with the state of their social well-being. This include that wife are satisfied with the relationship / communication with his / her parents / in-laws, satisfied with the relationship / communication with relatives or relatives, and relations / communication with neighbors. Yet there are still wives who declare dissatisfaction with family involvement in social activities.

Table 3 Distribution of family based on subjective well-being

Category	Dimensions of Subjective Well-being						Total score of Subjective Well-being	
	Physical		Psychological		Social		n	%
	N	%	n	%	N	%		
Unsatisfied (<60)	2	3.3	4	6.7	3	5.0	3	5.0
Less satisfied (60-80)	21	35.0	1	1.7	2	3.3	5	8.3
Satisfied (>80)	37	61.7	55	91.7	55	91.7	52	86.7
Minimum-Maximum	42.8-91.4		46.2-100.0		27.2-100.0		49.2-100.0	
Mean±SD	84.8±10.4		91.6±13.1		90.1±13.5		87.2±10.6	

### Relationship of Family Characteristics with Social Support, Financial Management and Family Well-being

Table 4 shows that social support is positively associated with financial management and poor families (sig.2-tailed <0.01 and sig.2-tailed <0.05) and social support is positively associated with subjective well-being (sig.2-tailed < 0.05). This means that higher levels of social support for families, the financial management and well-being felt by the family, the better.

Table 4 The relationship between the characteristics of families with social support, financial management and family well-being

Variable	Social Support	Financial Management	Objective Well-being	Subjective
Age Wife (year)	-0.050	0.167	0.193	0.106
Age married wife (year)	0.052	0.115	0.249	0.068
Old wives education (year)	-0.011	0.043	0.246	-0.038
Age husband (year)	-0.135	0.037	-0.062	-0.017
Age married husband (year)	-0.107	-0.012	-0.044	-0.033
Old husband education (year)	-0.110	0.067	0.111	0.146
Age of married (year)	-0.168	0.144	0.010	0.125
Great family	-0.134	-0.011	0.118	0.030
Per capita income (rupiah)	-0.100	-0.028	0.273	0.200
Social Support	1.000	0.389**	0.315*	0.292*
Financila management	0.389**	1.000	0.489**	0.279*
Poor family	0.315*	0.489**	1.000	0.174
Subjective well-being	0.292*	0.279*	0.174	1.000

Information : \*significant on p<0.05, \*\*significant on p<0.01

Variable financial management also positively associated significantly with poor families and subjective well-being (sig.2-tailed <0:01 and sig.2-tailed> 0.05). This means that the better the financial management then the well-being of the family will increase.

**Influence of Family Characteristics, Sub-Variables of Social Support, and Financial Management Against Family Objective Well-being**

The result of linear regression analysis of factors affecting the objective well-being in Table 5 shows that the adjusted r square number is 0.271, which means that the model explains 27.1 percent of the variables model influencing the family's objective well-being and the remaining 72.9 percent influenced by other variables outside this study.

Table 5 The influence of family characteristics, sub-variables of social support, and financial management of objective well-being

Variable	Coefficient			
	The Coefficient unstandardized (B)	Std. Error	Standardized coefficient Beta (β)	Significant
Marriage Age of wives (year)	0.218	0.164	0.151	0.189
Long of education wife (year)	0.119	0.117	0.131	0.314
Age husband merried (year)	-0.022	0.055	-0.048	0.691
Long of education husband (year)	0.009	0.083	0.014	0.910
Great family	0.869	0.840	0.128	0.306
Per capita income (IDR)	1.594E-6	0.000	0.222	0.075*
Social support				
Emotion	0.000	0.036	0.000	0.997
Instrument	0.020	0.027	0.121	0.476
Information	0.014	0.027	0.094	0.613
Financial management	0.056	0.018	0.392	0.002**
Test F			3.251	
Sig			0.003**	
R Square			0.394	
Adjusted R Square			0.271	

Information : \*significant on p<0.1, \*\*significant on p<0.01

The results of this study indicate that income (β = 0.222; p = 0.075) has a significant positive effect on family poverty level. The greater the per-capita income of the family, the lower the family poverty rate. The results also showed that financial management (β = 0.392; p = 0.002) had a significant positive effect on the family's objective well-being. Each one-point increase in family financial management, it will increase the family's objective well-being of 0.002 points.

**DISCUSSION**

The results showed that the average age of husband and wife were in early adulthood. According to Hurlock (1980) early adulthood is at the age of 18 to 40 years. Level and duration of education pursued by wife and husband on average only to finish primary school level is 7.5 and 8.4 years. The average education of



husband and wife has reached Junior High School (SMP) although not finish it. Trijayanti research results (2015) low level of education will affect the type of work they have. Average per capita income per month is Rp 619 514, the figure is well above the Bogor poverty line of Rp 290 874 (BPS 2016). Pratiwi (2015) stated in his research that income is a factor that can improve family well-being. The results of this study are not in line with the results of research conducted by Trijayanti (2015) which states that early married families have difficulty in terms of economic caused by low income.

The results show that wives claim to receive social support from large families, neighbors, and governments based on subvariables of emotional support, instruments, and information including the high, low and moderate categories. Social support provided in the form of physical and non physical support, ie emotional support, instruments, and information (Sunarti et al., 2005). In the results of this study most of the sample families received more emotional social support than with instruments and information support. Social support of emotions provided will provide a sense of comfort and energy for individuals in need. At the time the sample family receives great emotional support from the surrounding environment it will strengthen its belief in coping with and overcoming life problems and accepting family conditions with gratitude. Puspasari (2013) stated in his research that social support is a symbol of interaction and social affinity that will help the individual in facing the problems experienced.

Based on the results of the study, as many as 55 percent of examples have financial management skills in terms of planning, implementation, and control of family finances and this included in the category enough. According to Judge (2014) the level of education and the type of wife work affect the skills of wives in financial management, the higher the level of education and the type of wife's work will be the better the family financial management. However, there is still poor financial management in controlling post planning implementation. Not good in terms of control due to lack of awareness and interest in the example to control the family finances. Hilgert and Holgart (2003) argue that lack of knowledge and desire about financial management may explain why some families do not perform the recommended financial management. The lack of awareness and interest in the example of controlling family finances impacts on the level of sample satisfaction with the family's financial condition.

In this study family well-being consists of objective well-being and subjective well-being. The results show that some families on objective well-being are included in the non-prosperous family category. According to BKKBN (2011), the family is considered not prosperous if unable to meet and satisfy one of the basic needs such as food, board, clothing, health and education. In the results of this study almost all (95%) of the families of respondents belong to prosperous families but more than three quarters of families are unable to meet basic needs such as not owning houses (assets) on their own behalf. Based on the results of the subjective wellbeing research indicates that over three quarters of samples (86.7%) are satisfied with the state of family well-being. Puspitawati (1998) states that the subjective well-being of the family can be seen from the satisfaction and quality of life of the family. In the results of this study the sample family was satisfied with the physical, psychological well-being and social well-being of his family.

The results of this study indicate that in general, early married families included in a prosperous family. This is not in line with the results of previous research which states that families who married at an early age tend to experience poverty caused by economic factors. This study is not in line with Trijayanti's (2015) research results which states that early married families experience economic difficulties caused by low income. Based on the results of this study more than three quarters of sample families have high incomes and are above the poverty line by Bogor regency and as many as 81.7 percent of sample villages are living with parents.

In this study the relationship test results show that social support has a very significant positive relationship with financial management. According to Ahmad et al. (2010) states that social support has a role as a buffer and helps the financial management of an individual. In addition, based on the results of social support research also has a significant positive relationship with the objective well-being and subjective well-being of the family. Social support is the fulfillment of others in the fulfillment of basic needs for well-being and social support can provide strength and reduce one's difficulty in living his life (Sunarti et al. 2011 & Sunarti et al., 2005). In addition to dealing with social support, financial management also has significant positive relationships with poor families and subjective wellbeing. The better the financial management then the well-being will increase. The results support Firdaus and Sunarti (2008) statements that the higher the economic pressure the lower the family well-being, and the better the financial management is, the higher the family well-being.

The results show that per capita income and financial management have a significant positive effect on the family's objective well-being. This is in line with the results of research conducted by Iskandar (2011) that family well-being is influenced by family characteristics. This reinforces the research results of Firdaus and Sunarti (2008) which states that the better the family financial management will be the higher the level of family well-being. Parrota and Johnson (1998) point out that the higher the income and financial management, the higher the level of objective family well-being. High earnings and sound financial management will increase the fulfillment of basic needs and normative and ideal development so that the family situation will improve. Per capita income and emotional social support have a significant positive effect on the subjective well-being of the family. The results of this study are in line with the results of Puspasari (2013) research that family income and family emotional social support significantly affect the subjective wellbeing of the family. In the results of this study many sample families get social support emotions because it is always considered to be an important part both in large families or in the community. In addition, the family of examples also always closely associated with their extended family and the neighbors and family of samples are always given support by their extended family such as strength and comfort. The results of this study are in line with the results of research conducted by Rohmad (2014) which states that with the existence of social support then the individual can solve the problem so that subjective wellbeing increases. The subjective well-being of the physical, psychological, and social families of satisfaction will be higher if there is social support. The more families get emotional social support from family, neighbors, and government then the family will be more

satisfied and the subjective level of subjective well-being of the family will be better.

This research has some limitations that can be made further improvement, that is: (1) interview only done to wife only without involving husband, (2) respondent of this research only wife who do early marriage, ideally at this early marriage is husband wife or both do early-age marriage.

## CONCLUSION AND SUGGESTION

### Conclusion

The average age of married husband and wife at the age of 25 and 17 years. The average level of education last taken by husband and wife is an elementary school graduate and included in the low category. In general, the wife does not work and only acts as a housewife while the husband generally works. The average number of family members as many as three family members and included in the small category. The average family income above the Bogor poverty line is Rp 619 513. More than half of the wives claim to have social support of emotions, instruments and information from large families, neighbors and the government belonging to high (75%), low (75%), and moderate (61.7%). In the financial management of more than half the wife has the planning, implementation, and control of family finances included in the category enough (55.0%). In general, married couples are included in prosperous families.

Social support has links to financial management, objective wellbeing and subjective wellbeing, whereas financial management deals with objective wellbeing and subjective well-being. Factors that affect objective wellbeing are per capita income and financial management and the factors that affect subjective wellbeing are per capita income and emotional social support.

### Suggestion

Based on the results obtained from this study, suggestions that can be given are as follows: (1) We recommend that the wife improve and establish a close relationship with the neighbors for social support from neighbors the better. (2) The wife should improve the optimal way of family financial management in planning, implementing and controlling the family finances especially on the control to be better so that the family situation will be more prosperous, (3) Government or related institution is expected to provide program in the form of counseling related entrepreneurship to housewives as many married wives do not work early.

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