

## Factors That Influence Women's Interest In Working In The Formal - Non-Formal Sector In Mataram City

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### Abstract.

*This study aims to determine the factors that influence women's interest in working in the formal-non-formal sector in the city of Mataram. This study examines the influence of education, working hours, age, marital status, family status, and health insurance on women's choice of work sector. The formal sector is characterized by legal employment relationships, legal protection, and social security, while the non-formal sector is more flexible but has minimal protection. This study uses an associative quantitative approach. Funds were obtained from the 2023 National Labor Force Survey (Sakernas) with 740 respondents. Data analysis was carried out using logistic regression. The results of the study show that the variables of age, marital status, working hours, education, family status, and health insurance have a significant influence on women's decisions to work, with health insurance being the most dominant factor. These findings emphasize the need for policies that support access to education, social protection, and strengthening the formal sector to increase women's participation and welfare in the world of work.*

**Keywords:** Interest; Education; Working hours; Family Status and Family Security.

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## I. INTRODUCTION

The increasing participation of women in the workforce, driven by economic necessity and aspirations for self-actualization, has become a prominent trend in urban centers around the world.(Zainuddin et al., 2021). In Mataram City, this phenomenon is particularly interesting because of the diverse economic landscape, encompassing both formal and informal sectors, each presenting unique opportunities and challenges for women.(Amalia et al., 2019). Understanding the factors that influence women's decisions to engage in these sectors is critical for policymakers, employers, and civil society organizations seeking to promote gender equality and empower women economically. This study aims to identify and analyze the multifaceted factors that shape women's interest in formal and informal employment in Mataram City, considering a range of individual, socio-cultural, and economic determinants. These include educational attainment, skills, family responsibilities, access to resources, perceptions of the work environment, and prevailing gender norms.

The formal sector, characterized by structured employment relationships, legal protection, and social security benefits, often offers stability and career advancement opportunities. However, it can also present barriers to entry, such as stringent qualification requirements and limited flexibility. In contrast, the informal sector, which includes self-employment, micro-enterprises, and informal wage labor, provides easier access and greater flexibility but typically lacks the security and benefits associated with formal employment.(Suarmanayasa et al., 2019). The choice between these sectors is not simply an economic calculation but is embedded in women's social context, cultural expectations, and personal aspirations. The interaction of these factors shapes women's perceptions of the relative advantages and disadvantages of each sector, influencing their decisions to pursue formal or informal employment.(Zimano, 2020). This investigation will use a mixed methods approach, combining quantitative surveys and qualitative interviews, to capture the complexity of women's experiences and

perspectives in the Mataram City labor market.

The study of female labor force participation has a rich history, with scholars examining the economic, social, and cultural factors that shape women's employment decisions across a variety of contexts. Early research focused on the impact of industrialization and urbanization on women's roles in the labor market, highlighting the shift from agrarian economies to manufacturing and service industries.(Heintz et al., 2017). More recent studies have explored the gendered nature of the labor market, examining issues such as wage gaps, occupational segregation, and the underrepresentation of women in leadership positions. Family-friendly policies implemented by organizations are being studied for their effects on employee attitudes and firm performance, with the understanding that the relationship between these policies and outcomes remains an under-researched area.(Guedes et al., 2023).

The role of the informal sector in developing countries has also received considerable attention, with researchers recognizing the importance of employment and income for marginalized populations.(Hasbullah & Ibrahim, 2020). However, concerns have been raised about the precariousness of informal employment, including low wages, lack of social protection, and exposure to dangerous working conditions.(Otobe, 2017). In particular, women in the informal sector may face additional challenges due to gender-based discrimination, limited access to credit and training, and the burden of unpaid care work. Across Indonesia, structural and cultural factors continue to challenge regional women's economic participation during economic transformation.(Prihatiningtyastuti, 2020).

Gender equality in employment remains a hotly debated issue in many countries, including Indonesia, with cultural background playing an important role in achieving equality, despite legal protection.(Nuraeni & Suryono, 2021). In the tourism sector, women are often overrepresented in low-paid, part-time and casual jobs while underrepresented in management positions.(Plaikner et al., 2023). Studies show that women sometimes choose informal work because of its flexibility, which allows them to balance work and family responsibilities. However, this choice can perpetuate gender inequality, as informal work often lacks the benefits and protections of formal employment. The development of digital technology can reduce economic inequality in Indonesia, benefiting women in the workforce even though technology use among women is still relatively low. (Fuady & Dewi, 2019).

Employer branding in family businesses is also an important factor to consider when discussing the role of women in the workplace.(Plaikner et al., 2023). Workplaces with inclusive policies are more attractive to women because they promote stability and respect, which can increase employee identification with the business.(Plaikner et al., 2023; Satzger & Vogel, 2023). Public organizations that adopt inclusive workplace policies may also see increased employer appeal, which can help them stand out in a competitive labor market.(Satzger & Vogel, 2023). In addition, career advancement for women can be assisted by strategic policy support and family support, although workplace culture has been identified as a factor that may need improvement.(McLaren et al., 2023).

In Indonesia, SMEs are vital, accounting for more than 90% of off-farm businesses and being a major source of employment, yet women are underrepresented among entrepreneurs and are often less educated than their male counterparts.(Tambunan, 2007). Despite women's significant contributions in sectors such as education and health, they are often concentrated in the informal sector and receive lower wages than men for similar work.(Sasongko et al., 2020). It is important to acknowledge that women's entrepreneurial practices, especially regarding aspects such as education, skills and internal support, contribute significantly to the adoption of information and communication technologies among SMEs.(Anggraini et al., 2023). In addition, family-owned micro and small businesses reflect a strong correlation between entrepreneurial orientation and business performance. (Amos & Walowe, 2020).

Furthermore, according to research conducted by Tuti Handayani and Baiq Saripta entitled "Analysis of the influence of socioeconomic factors on women's decision to work in the formal-informal sector in East Lombok Regency" shows that working hours have a positive effect on women's decisions to

work in the formal or non-formal sector. Research conducted by Dian Khusnatul Amelia and Made Heny Urmila Dewi entitled "Factors Influencing Women's Decisions to Work in the Informal Sector" shows that age factors have a positive effect on women's decisions to work in the formal or non-formal sector.

Research conducted by Bela Aulia Epinda, Ansofino, Putri Meliza Sari entitled "The Influence of Education Level, Age, Number of Family Dependents, Husband's Income, and Motivation on Women's Decisions to Work in Koto Salak District, Dharmasraya Regency" shows that the influence of Family Status has a positive and significant effect on women's decisions to work in the formal or non-formal sector.

Thus, this study aims to understand the factors that influence women's decisions to work in formal or non-formal. Therefore, this study is expected to be a reference in efforts to improve women's welfare and create a better working environment for them.

## II. RESEARCH METHODS

The research method used is an associative quantitative approach. Research with an associative quantitative approach aims to test the relationship between two or more variables. This study examines the influence of education variables, working hours, age, marital status, family status, and health insurance ownership on women's work choices in the formal-informal sector.

The data used is the 2023 National Labor Force Survey (Sakernas) data. Sakernas is a survey conducted by the Central Statistics Agency (BPS) to collect employment data in Indonesia. This data covers various important variables such as type of work, economic sector, education level, and employment status.

The data collection method follows the National Labor Force Survey (Sakernas) method from BPS, which is a structured and standardized survey method. Sakernas aims to provide comprehensive employment data nationally, provincially, and district/city, including data on the number of employed people, unemployment, and other related indicators.

The research variables consist of dependent variables in the form of Women's Interest in Working with dummy data (0: Working in the Informal Sector, 1: Working in the Formal Sector). The independent variables are:

1. Education (in years)
2. Working hours (hours)
3. Age (Years)
4. Marital Status (dummy with value 0: not married, 1: married)
5. Family Status (dummy with value 0: family member, 1: head of family)
6. Health insurance (dummy with value 0: no health insurance, 1: has health insurance)

The data analysis technique used in this study is logistic regression. Hosmer and Lemeshow (2000), logistic regression is a statistical method used to analyze binary dependent variables (eg, 0 or 1, yes or no) by considering the relationship between the variable and one or more independent variables (either numeric or categorical) Logistic regression allows researchers to analyze the relationship between the dependent variable, namely the decision of women to work in the formal or non-formal sector with the specified independent variables.

Logistic regression testing uses the following equation:

$$P(Y=1|X) = 1 / (1 + \exp(-(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p)))$$

Where :

$P(Y=1|X)$ : The probability of occurrence of the dependent variable Y (e.g., probability of passing) given the value of the independent variable X.

$\exp()$ : Exponential function.

$\beta_0$ : Intercept (constant).

$\beta_1, \beta_2, \dots, \beta_p$ : Regression coefficients for each independent variable ( $X_1, X_2, \dots, X_p$ ).

$X_1, X_2, \dots, X_p$ : Independent variables

### III. RESULTS AND DISCUSSION

#### a. *Education*

Table of Education Levels based on women's decisions to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>cum</b>
0	80	41	121	16.35	16.35
6	47	44	91	12.29	28.64
9	94	39	133	17.97	46.61
12	192	65	257	33.76	80.37
15	20	8	28	3.78	84.15
16	87	14	101	13.64	97.79
18	8	0	8	1.08	98.87
21	1	0	1	0.13	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

In general, the higher the level of education, the greater the opportunity to work in the formal sector. On the other hand, women with low education are more absorbed into the informal sector. The table above shows that the 12-year education level is the most filled by workers, both formal and non-formal. So, 12-year education is the most dominant education group in this table.

#### b. *Working hours*

Working Hours Table based on women's decisions to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>cum</b>
0-20	329	47	376	50.81	50.81
21-40	90	69	159	21.48	72.29
41-60	101	56	157	21.21	93.50
61-72	9	39	48	6.50	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

The majority of women (around 50.81%) were recorded as working 0–20 hours per week, and most of them worked in the informal sector (329 out of 376 people). This reflects that informal sector work is more flexible and tends to involve low working hours, perhaps due to the part-time or irregular nature of the work. In contrast, the group with working hours of more than 40 hours per week (categories 41–60 hours and 61–72 hours) has a relatively small portion, but in this group there is a higher proportion of formal sector workers, especially in the 61–72 hour range (39 out of 48 people). This suggests that work in the formal sector tends to require longer and more structured working hours.

#### c. *Marital status*

Marital Status Table based on women's decision to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>Cum</b>
0	240	48	288	38.91	38.91
1	289	163	452	61.08	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

From the table above, it can be concluded that married women tend to work more in the informal sector (289 people). This may indicate a tendency that married women prefer flexible work sectors and allow them to continue to carry out domestic roles, which are generally more difficult to do if

working in the formal sector with stricter work rules and working hours that tend to be fixed.

**d. Age**

Age table based on women's decision to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>Cum</b>
15-40	297	81	378	51.08	51.08
41-66	193	121	314	42.43	93.51
67-90	39	9	48	6.48	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

The majority of working women are from the 15–40 age group (51.08%), with the majority in the formal sector. The 41–66 age group has a significant proportion in the informal sector, indicating a tendency for older women to shift to the informal sector. Meanwhile, the 67–90 age group only contributes 6.48% of the total, with the dominant number still in the formal sector. This distribution shows a tendency that the older the age, the greater the proportion of women working in the informal sector, although overall the number is still dominated by the younger age group.

**e. Family Status**

Family Status Table based on women's decisions to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>Cum</b>
0	444	176	620	83.78	83.78
1	85	35	120	16.21	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

The table above shows the relationship between family status (whether a woman is the head of the family or not) and the type of work sector, namely formal or non-formal. From the distribution, it can be seen that both women who are heads of households and those who are not, tend to work more in the informal sector. The percentage is relatively comparable in both groups, namely more than 70% working in the informal sector.

Head of household status does not significantly affect the tendency to work in the formal or informal sector. Both groups continue to show a dominance of work in the informal sector, so that family status does not seem to be the main determinant in determining the work sector for women.

**f. Health insurance**

Health Insurance Table based on women's decisions to work in the formal-informal sector

	<b>0</b>	<b>1</b>	<b>Freq</b>	<b>Percent</b>	<b>Cum</b>
0	325	207	532	71.89	71.89
1	91	0	91	12.29	84.18
2	113	4	117	15.81	100.00
<b>Total</b>	<b>529</b>	<b>211</b>	<b>740</b>	<b>100.00</b>	

*Source: Sakarnas 2023*

The table shows that the majority of women working, especially in the informal sector, do not have health insurance (71.89%). A small portion is registered as BPJS PBI participants (12.29%) which is generally intended for low-income people, and the rest have BPJS non-PBI or other health insurance (15.81%). These data indicate that access to health insurance is still low among female workers, especially in the informal sector. Even in the formal sector, there are still workers who do not have health insurance protection, indicating the need to increase access and coverage of social protection programs evenly.

**g. Logistic Regression Test Results**

The results of the logistic regression test can be displayed as follows:

Logistic regression

Number of obs = 740

LR chi2(6) = 531.83

Prob &gt; chi2 = 0.0000

Pseudo R2 = 0.6012

Log likelihood = -176.41228

work	Odds ratio	Std. err.	z	P> z	[95% conf. interval]	
education	.9156712	.0306873	-2.63	0.009	.8574581	.9778365
workhours	1.149863	.0143091	11.22	0.000	1.122157	1.178253
pernikahan	2.242659	.7942831	2.28	0.023	1.120194	4.489867
umur	.9904268	.0105365	-0.90	0.366	.9699895	1.011295
statuskeluarga	1.988028	.898263	1.52	0.128	.8200094	4.819768
jamkes	.002775	.0017218	-9.49	0.000	.0008225	.0093626
_cons	.1754579	.1054219	-2.90	0.004	.0540428	.5696495

**Fig 1. Logistic Regression Results**

Source: Stata Processing Results

Logistic regression analysis was conducted to determine the influence of several independent variables on an individual's chances of working. The variables analyzed include; Education level, Working hours, Marital status, Age, Family status and Health insurance. The total number of observations in this analysis was 740 respondents.

The test results show that the overall model is significant (Prob > chi2 = 0.0000), with a Pseudo R2 value of 0.6012 which indicates that the model is able to explain around 60% of the variation in a person's chances of working.

Individually, there are several variables that have a significant or insignificant effect on employment opportunities. Based on the results of logistic regression, variables that show a significant effect include education level, working hours, marital status, and age. These variables are statistically proven to have a real relationship with the possibility of someone working in the formal or non-formal sector. In contrast, the variables of family status and health insurance ownership do not show a significant effect individually in this model.

### **The Influence of Education on Women's Interest in Working in the Formal-Non-Formal Sector**

The odds ratio for education is 0.9157 and is statistically significant ( $p = 0.009$ ). This indicates that for each additional level of education, the odds of the outcome decrease by approximately 8.4%. On the other hand, individuals with higher levels of education are less likely to experience the outcome than those with lower levels of education, holding other factors constant.

This shows how important education is in shaping women's career paths. The higher the level of education, the more likely women are to work in the formal sector, which generally offers better job stability and protection than the informal sector. This finding provides valuable input for policy makers to design programs that support increasing access to and quality of education for women, while encouraging their participation in the formal workforce more broadly. In line with the findings of Handayani & Wijimulawiani (2024), these results highlight the importance of education in influencing women's career choices. With better education, women are more likely to be involved in the formal sector, which often offers more stability and protection than the informal sector. This study provides valuable insights for policy makers in designing programs that support women's education and encourage their participation in the formal sector.

### **The Influence of Working Hours on Women's Interest in Working in the Formal-Non-Formal Sector**

The working hours variable has an odds ratio of 1.1499 and is also statistically significant ( $p = 0.000$ ). This means that for every additional hour worked, the odds of an outcome increase by about 15%. Increased working hours can be associated with increased economic stability or access to resources that affect outcomes. Handayani & Wijimulawiani (2024) said that education, income, and working hours influence women's decisions to work in the informal sector. Lower levels of education are significantly associated with a higher likelihood of women working in the informal sector. This



suggests that women with less formal education may have fewer opportunities in the formal labor market, pushing them towards informal employment. The results show that lower levels of income are also associated with a higher probability of working in the informal sector.

This suggests that working hours have a significant influence on women's employment decisions, with longer working hours tending to drive them into the informal sector. This may reflect the need for flexibility or the availability of jobs in the informal sector, which often offer a wider range of working hours. This research provides insights for policy makers to consider the importance of regulating working hours and developing the formal sector to make it more attractive to women. In line with the findings of Handayani & Wijimulawiani (2024), who showed that women who worked fewer hours were more likely to be involved in the informal sector. This could suggest that informal employment offers more flexible or part-time opportunities, which are attractive to those who cannot commit to the standard working hours often required in formal employment. These results highlight the important role of education, income, and working hours in shaping women's decisions to work in the informal sector.

### **The Influence of Age on Women's Interest in Working in the Formal-Non-Formal Sector**

The age variable has an odds ratio of 2.7494 and shows very strong significance ( $p = 0.000$ ). This means that with each increase in the age of the unit (or group), the odds of the outcome increase. Older people prefer to work in the formal sector because of increased need or feasibility (e.g., for health services).

These results suggest that age has a significant impact on women's employment. With older women being more likely to work in the informal sector. This could be a result of the need for flexibility or the availability of jobs in the informal sector, which often cater to a wider age range. In line with research Del Boca, D. (2020), This study discusses how age and household responsibilities affect women's work choices, including the tendency to work in the informal sector due to flexibility. This is also in line with the findings Amelia & Made Heny Urmila Dewi (2019), this shows that age has a positive effect on women's decisions to work in the formal or informal sector. Age factors influence the type of work chosen, with older women tending to choose informal work because of its accessibility and flexibility.

### **The Influence of Marital Status on Women's Interest in Working in the Formal-Non-Formal Sector**

The results of logistic regression show that marital status has a significant influence on the job sector chosen by women. The odds ratio value of 2.2427 with a  $p$  value = 0.023 indicates that married women have more than twice the chance of working in a particular sector compared to those who are not married (referring to the reference category, most likely single women).

The interpretation of these results suggests that married women tend to have a stronger social support system, such as spousal support in terms of economy and childcare. In addition, social norms and gender roles in the household often encourage married women to seek more flexible work in terms of time and location, which are widely available in the informal sector. Informal work allows them to continue carrying out domestic responsibilities while contributing to the family economy. In line with Cohen & Bunker's (2006) research, Marital status affects women's work preferences, with married women tending to choose more flexible work due to the burden of family responsibilities. Del Boca (2020) said that married women with children prefer informal work because of flexible working hours and their involvement in household work.

Thus, marital status is an important determinant in women's choice of work sector, especially in explaining the tendency of married women to work in the informal sector.

### **The Influence of Family Status on Women's Interest in Working in the Formal-Non-Formal Sector**

Family status has an odds ratio of 1.9803, and a marginal  $p$ -value of 0.053. This means that the variable is on the borderline of significance at the 5% level. Individuals who are heads of households are almost twice as likely to work in the informal sector as individuals who are family

members. Although not statistically strong, the effect size is quite large.

Decisions about employment are influenced by family status, especially for women who have a larger share of household duties. Marriage and having children have an impact on the type of work and involvement in it. According to Del Boca (2020) and Cohen and Bunker (2006), women often choose flexible work arrangements to manage their professional work and family responsibilities, which affects gender equality in the workplace. Women with large family responsibilities (including as heads of households) choose more flexible work in terms of time, usually found in the informal sector.

### **The Influence of Health Insurance on Women's Interest in Working in the Formal-Non-Formal Sector**

The health insurance variable, which may indicate health insurance ownership, had the highest odds ratio value of 5.0575 and was highly significant ( $p = 0.000$ ). Individuals with insurance were more than five times more likely to experience the outcome than those without. This strong effect suggests that insurance is a major enabling factor.

Health insurance plays a significant role in shaping employment choices, especially for women and individuals with family obligations. Formal sector employment is often chosen because of the reliable health coverage they provide. Research by Goldberg & Malamud (2011) and Baker (2008) highlights that access to health insurance helps minimize financial risk, thus motivating individuals to engage in the workforce. In line with research by Handayani & Wijimulawiani (2024), social security and protection such as health insurance are the main factors that encourage women to choose the formal sector.

## **4. CONCLUSION AND SUGGESTIONS**

### **Conclusion**

Based on the analysis of 740 female respondents, this study found that women's decisions to work in the formal or informal sector are influenced by various factors. The main conclusions from the factors analyzed are as follows:

1. Education level plays a significant role in women's interest in working in the formal-non-formal sector. The higher a woman's education, the more likely she is to work in the formal sector. This reflects that the formal sector still demands higher educational qualifications, while offering better job stability and protection.
2. Working hours have a significant effect on women's interest in working in the formal-non-formal sector. Women with longer working hours (especially 61–72 hours per week) are more likely to work in the formal sector. Conversely, those with lower working hours (0–20 hours per week) tend to be in the informal sector which is relatively more flexible but has minimal employment security.
3. Marital status has a significant influence on women's interest in working in the formal-non-formal sector. Married women are more likely to work in the formal sector than unmarried women. However, this difference is not significant, indicating that other factors play a role in employment decisions.
4. Age group also have a significant influence. Women aged 41–66 years dominate the formal sector, while those younger (15–40 years) work more in the informal sector. This may be related to more mature work experience and increasing economic needs with age.
5. Family status, the influence is not strong enough to be called significant, especially the role as head of the family, does show a tendency for women to work in the formal sector. Although there are differences in the pattern of work sectors between heads of families and non-heads of families, this factor is not the main determinant in women's decisions to work in the formal or informal sector.
6. The effect of health insurance is statistically insignificant. Differences in distribution between formal and informal sectors, where women with health insurance tend to work in the formal sector. This shows that although health insurance is closely related to the characteristics of the work sector, it is not a factor that directly influences women's choice of work sector in this analysis model.



### Suggestion

1. Expanding access to education for women it is important to increase opportunities in the formal sector.
2. Flexible formal sector development will encourage the participation of women, especially those with family responsibilities.
3. Expansion of health insurance should include informal workers to improve employment protection.
4. Economic empowerment and skills training for women in the informal sector needs to be improved.
5. Family friendly policies, such as childcare and flexible working hours, are important to support women's dual roles and strengthen gender equality in the world of work.

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