

ANALYSIS OF FACTORS AFFECTING THE EMPLOYMENT OPPORTUNITIES OF WOMEN IN THE FORMAL SECTOR IN DENPASAR CITY

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Abstract

Gender inequality in the workplace remains a significant issue in Indonesia, including in Denpasar. Although the formal sector offers greater stability and legal protection, women often face challenges such as wage disparities, limited career mobility, and disproportionate domestic responsibilities. Nevertheless, women's participation in the formal sector is crucial in promoting inclusive economic development, particularly in relation to gender equality as outlined in the Sustainable Development Goals (SDGs). This study aims to evaluate various factors including age, husband's income level, number of dependents, and educational attainment affecting the participation of married women in formal employment in Denpasar City. A binary logistic regression model was employed as the quantitative approach in this research. Primary data were collected through purposive sampling of 70 married women, both those employed and unemployed in the formal sector. Secondary data were obtained from the Denpasar City Central Statistics Agency (BPS). The findings reveal that educational attainment and husband's income significantly influence women's likelihood of working in the formal sector; education has a positive effect, while age has a negative impact. The number of dependents in the household was found to have no significant effect. These results highlight the need for policies that support women's education, skills training, and flexible working arrangements in order to enhance female labor force participation in urban areas.

Keywords: working women, formal sector, education, husband's income, gender inequality, SDGs.

INTRODUCTION

One of the key priorities of the Sustainable Development Goals (SDGs) is gender equality, which emphasizes the elimination of discrimination and the creation of equal opportunities for women across various sectors, including employment. Gender inequality, particularly in access to formal employment, remains a significant challenge, as women often face obstacles such as wage discrimination, the burden of domestic responsibilities, and limited access to training and education. In Bali Province, data from 2023 show a significant gap between the number of male and female workers in the formal sector, highlighting the need for stronger efforts to promote equal female participation in the workforce in order to support inclusive and sustainable economic development.

Table 1. Number of Working Population by Employment Status and Gender in Bali Province

Employment Status	2021		2022		2023	
Main	L	P	L	P	L	P
Trying it yourself	190,090	204,383	233,521	215,536	235,259	243,099
Trying to be assisted by casual workers/unpaid workers	250,690	195,901	246,257	167,738	220,412	160,441
Freelance workers in agriculture	26,912	19,953	36,840	26,634	32,962	31,428
Non-Agricultural Casual Workers	78,229	18,776	82,447	21,985	72,906	24,545
Family Workers	136,508	272,769	92,669	269,422	93,951	255,403
Number of Informal Sector Workers	431,739	711,782	691,734	547,592	655,490	714,916
Trying to get help from permanent workers	53,323	18,950	57,677	18,306	60,126	21,879
Workers/Employee s/Staff	573,820	401,550	674,376	463,669	693,433	471,972
Number of Formal Sector Workers	627,143	420,500	732,053	481,975	756,559	493,851

Source: Central Statistics Agency of Bali Province

The role of women in the economic sector, particularly in Denpasar City, has become increasingly vital amid rapid urban development and the expansion of both formal and informal labor markets. Despite their significant contributions, women continue to face challenges such as gender inequality, dual burdens, and limited access to skills training and career advancement opportunities. Denpasar's position as Bali's economic and governmental center has created a concentration of economic activities, particularly in tourism, trade, and services, yet many women remain confined to low-wage, less secure jobs—especially in the informal sector. Cultural expectations rooted in Balinese traditions often require women to balance economic roles with ceremonial and domestic responsibilities, which limits their participation in the formal labor market. Moreover, rapid urbanization and digital transformation have opened new employment avenues but have not been matched by equitable access to training, legal protection, or mobility for women workers. These structural and cultural barriers underscore the need for inclusive labor policies and targeted empowerment programs to ensure that women benefit equally from the city's economic growth.

Table 2. Number of Workers by Main Occupation and Gender, 2023 (Persons)

Workers Group	Man	Woman
Formal	162,821	113,915
Informal	71,627	74,019

Source: Denpasar City Statistics Office (2023 National Labor Force Survey)

The data in Table 3 reveals that women prefer to work in the formal sector. This is evident from the employment status, which shows that the number of women working as laborers/employees/staff is greater than the number of women categorized as workers assisted by permanent workers. This reflects that women prefer working in the formal sector because this sector offers better job stability, salary, and labor protection than the informal sector. Conversely, male workers tend to work more as laborers/employees/staff, which guarantees better job stability and income.

Table 3. Number of Working Population by Employment Status and Gender in Denpasar City

Primary Employment Status	2021		2022		2023	
	L	P	L	P	L	P
Trying it yourself	47,643	37,630	67,017	46,900	41,415	37,489
Trying to be assisted by casual workers/unpaid workers	24,743	24,727	23,089	14,196	13,154	12,411
Freelancers in Agriculture	331	652	0	0	0	0
Non-Agricultural Casual Workers	10,443	3,183	8,277	1,588	6,014	2,748
Family workers	15,222	30,867	8,594	29,125	11,044	21,371
Number of Informal Sector Workers	98,382	97,059	106,977	91,809	71,627	74,019
Workers assisted by permanent workers/unpaid workers	12,408	3,998	12,142	3,947	12,070	6,719
Workers/Employee s/Staff	172,786	115,267	200,225	135,114	150,751	107,196
Number of Formal Sector Workers	185,194	119,265	212,367	139,061	162,821	113,915
Total (Informal & Formal Sector Workers)	283,576	216,324	319,344	230,870	234,448	187,934

Source: National Labor Force Survey, 2021, 2022, 2023

Education is a key determinant of women's access to the formal sector. Statistics Indonesia (BPS) data (2023) shows that the average length of schooling for women in Denpasar is 10.5 years, which is higher than the national average. Higher education enables women to access more stable formal employment and higher wages. However, not all women have the opportunity to complete formal education. Women with secondary or lower education are more likely to work in the informal sector. This is consistent with findings Dalilah (2021), which reveals that formal education is often a major barrier for women in accessing the formal sector, which requires specific qualifications.

Although many women in Denpasar work in the formal sector, the informal sector remains an option for many women, especially those with less education or who require flexible working hours. Informal sector jobs, such as small-scale trade and domestic services, provide opportunities for women to earn income, albeit with minimal recognition and social protection. Ari Wijayanti and Marhaeni (2018) stated that the informal sector is often an economic solution for women who have limited time and access to formal employment.

However, the informal sector also presents various challenges. Ari Wijayanti and Marhaeni (2018) Research reveals that informal workers engaged in by women often face poor working conditions and lack social security. Moreover, wages tend to be unstable, adding to the family's economic burden. Nevertheless, the informal sector remains important for most women in Denpasar, as it provides flexibility and business opportunities.

Previous research shows that gender inequality in the formal and informal sectors remains a significant problem in Indonesia. Several factors influence women's participation and sustainability in the workforce. Aprirachman (2022) In their research, they identified that education, working hours, and marital status play a significant role in influencing women's employment in the formal sector. The study found that education had a positive and significant effect, while working hours showed a smaller and insignificant effect. Conversely, marital status negatively affected women's participation, highlighting the additional challenges married women face in accessing the formal labor market.

Christian & Widhianto (2021) This study aims to further understand the influence of work-life balance and reward systems on the intention to remain in the formal sector. This research, conducted in Jakarta, revealed that the total reward system plays the most dominant role in shaping women's intention to remain in the workplace. Work-life balance also proved to have a significant influence, but organizational support factors were not shown to have a strong direct influence. This underscores the importance of company policies that support work flexibility and fair reward provision in increasing women's involvement in the formal sector.

Besides that, Dalilah (2021) In her research, she examined the factors influencing women's participation in the formal sector in Indonesia. This research shows that individual characteristics, such as age, marital status, and location of residence, significantly influence women's decisions to work in the formal sector. Household characteristics, such as the head of the household's occupation and education level, also influence women's labor force participation. This research provides a more in-depth understanding of how household and individual conditions interrelate in influencing women's decisions to enter and remain in the formal sector.

Based on these results, it can be seen that women's participation in the formal sector is influenced by a number of interrelated factors. However, several challenges remain, particularly related to inequality in access to better jobs, more stable incomes, and opportunities for career growth. According to the SDGs, achieving gender equality in the workforce is one of the goals that must be achieved to ensure inclusive economic sustainability.(Sudirman & Susilawaty, 2022)Therefore, studying the factors influencing women's participation in the formal sector, particularly in urban areas such as Denpasar City, is highly relevant for promoting more effective policies to reduce gender disparities in the workforce.

This research also aligns with findings published by the Denpasar City Statistics Agency (BPS) (2023) regarding significant differences in male and female worker participation in the formal and informal sectors. Although data shows that more women are involved in the formal sector, women's work tends to be more laborer or employee status, with lower incomes and job instability. In this case, education is the main factor differentiating women's access to the formal sector, explaining why the gender gap persists despite women's significant presence in the formal sector.

Furthermore, cultural factors and greater domestic responsibilities for women, as explained byNovitasari & Lestari (2023), plays a significant role in shaping the dynamics of women's employment, particularly in areas with traditional cultures like Bali. Family responsibilities and customary practices present additional barriers for women pursuing higher-level careers in the formal sector. However, the more flexible informal sector offers women alternatives, although these jobs often lack adequate legal protection and are more vulnerable to uncertainty.

Considering the various factors affecting women's participation in the formal and informal sectors, it is crucial for the government and private sector to formulate policies that can reduce these barriers. Relevant skills training programs and policies that support work-life balance and equitable remuneration will go a long way in increasing women's involvement in the formal sector and facilitating their access to better career opportunities.

Therefore, a more integrated effort is needed to address the various challenges faced by working women in Denpasar City. These measures include increasing access to education and skills training relevant to labor market needs, strengthening policies that support flexible work, and improving legal protection for female workers, especially in the informal sector. Furthermore, awareness and a more inclusive cultural shift are needed to reduce the disproportionate burden of domestic responsibilities on women. The government, community organizations, and the private sector are expected to collaborate in creating a more equitable work environment and supporting women to reach their full potential in both the formal and informal sectors. Thus, more balanced participation of women in the workforce can contribute significantly to sustainable and inclusive economic growth in Denpasar City.

RESEARCH METHODS

This study uses a quantitative approach to examine the influence of sociodemographic factors on married women's participation in the formal workforce in Denpasar City. The analysis focuses on four independent variables: education level, age, husband's income, and

number of dependents, with the dependent variable being women's participation in formal employment. This study was conducted in Denpasar City, chosen because it is an urban area with a trend of increasing gender equality. Data were collected through structured questionnaires, in-depth interviews, and observations, with 70 respondents determined using the Lameshow formula. Quantitative data were processed using binary logistic regression, which is appropriate for analyzing relationships with a dichotomous dependent variable—that is, distinguishing between women who work and those who do not work in the formal sector.

Operational definitions have been clearly established for each variable. Women's participation in the formal sector (Y) is defined as active involvement in structured economic activities, such as working in government agencies or private companies, measured using a dummy variable (1 = formal worker, 0 = not a formal worker). Independent variables include education level (X_1), measured based on the highest level of education achieved by the respondent; age (X_2), calculated based on year of birth; husband's income (X_3), reported as a monthly income; and the number of dependents (X_4), which reflects the burden of economic responsibilities. Primary data were obtained directly from respondents, while secondary data were obtained from the Denpasar City Statistics Agency. The combination of qualitative narratives and quantitative indicators strengthens the validity of this study's findings.

To test the hypothesis, binary logistic regression analysis was used to determine the significance and strength of the relationship between variables. Model feasibility was tested using the Hosmer and Lemeshow test, while simultaneous (Likelihood Ratio Test) and partial (Wald Test) tests were conducted to evaluate the influence of each variable. The probability values generated from the regression model were used to determine the order of influence of each variable. This study contributes to understanding the socioeconomic determinants that influence women's participation in the formal workforce in urban areas of Indonesia, as well as providing data-based insights for formulating policies that encourage gender-equitable workforce participation.

RESULTS AND DISCUSSION

Characteristics of Research Respondents

Respondent Characteristics Based on Education Level

Table 4. Number of Participating Female Formal Sector Workers in Denpasar City Based on Respondents' Success Year Group

No	Successful Year	Frequency (n)		Percentage (%)		Total Frequency (n)	Total Percentage (%)
		F	I	F	I		
1	1-6	0	3	0	3	3	4.29
2	7-12	3	6	3	6	9	12.86
3	≥13	53	5	53	5	58	82.86
Amount		56	14	54	14	70	100

Source: Research Results, 2025 (Processed Data)

Respondent Characteristics Based on Age

Table 5. Amount Participation of Women Formal Sector Workers in Denpasar City Based on Respondent Age Group.

No	Age (Years)	Frequency (n)		Percentage (%)		Total Frequency (n)	Total Percentage (%)
		F	I	F	I		
1	15 – 30 years	4	11	4	11	15	21.43
2	31 – 45 years old	3	3	3	3	6	8.57
3	46 – 55 years old	5	0	5	0	5	7.14
4	56 – 65+ years	44	0	44	0	44	62.86
Amount		56	14	56	14	70	100

Source: Research Results, 2025 (Processed Data)

Information:

F: Formal

I: Informal

Table 5 shows that the majority of married women who decided to work in the formal sector in Denpasar City and have a working husband are aged 56 – 65+ years, namely 44 people or 62.86%, where this age is the most strategic age for married women to have a career in the formal sector, perhaps because they already have experience and stability in their household life.

Respondent Characteristics Based on Husband's Income Level

Table 6. Number of Participating Female Formal Sector Workers in Denpasar City Based on Respondent's Husband's Income Group.

No	Respondent's Husband's Income	Frequency (n)		Percentage (%)		Total Frequency (n)	Total Percentage (%)
		F	I	F	I		
1	<Rp. 3,000,000 – Rp. 5,000,000	10	13	10	13	23	32.85
2	5,000,000- ≥10,000,000	46	1	46	1	47	67.14
Amount		56	14	54	14	70	100

Source: Research Results, 2025 (Processed Data)

Respondent Characteristics Based on the Number of Family Dependents

Table 7. Number of Participation of Female Formal Sector Workers in Denpasar City Based on the Number of Respondents' Family Dependents.

No	Number of Family Dependents	Frequency (n)		Percentage (%)		Total Frequency (n)	Total Percentage (%)
		F	I	F	I		
1	0-3	25	10	25	10	35	50.00
2	4-6	9	1	9	1	10	14.29
3	7-12	22	3	22	3	25	35.71
Amount		56	14	54	14	70	100

Source: Research Results, 2025 (Processed Data)

Based on table 7, it can be seen that 25 married women who decided to work in the formal sector in Denpasar City and had working husbands tended to have 0-3 family dependents, then 9 respondents had 4-6 family dependents, and 22 people had 7-12 dependents.

Discussion of Research Results

Model Fit Test Results

1. Hosmer and Lemeshow's

Table 8. Hosmer and Lemeshow

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	6,306	5	.278

Source: Research Results, 2025 (Processed Data)

Based on the table above, the results of the regression analysis show that the results of the Hosmer and Lemeshow Goodness of Fit Test obtained a chi-square value of 6.306 with a significance level of 0.390. The test results show that the probability value (P-value) ≥ 0.10 (significance value) namely $0.278 \geq 0.10$, then H_0 accepted. This indicates that there is no significant difference between the model and the data, so the regression model in this study is feasible and capable of predicting the observed values.

2. Likelihood Ratio (G Test)

Table 9. Model Summary

Model Summary

Step	-2 Log likelihood	Log Cox & Snell R Square	Nagelkerke R Square
1	24.298a	.480	.759

Source: Research Results, 2025 (Processed Data)

Based on the table above, the results of the regression analysis show that the initial -2Log likelihood value (block number = 0) before being entered into the independent variable is 70,056. After all independent variables are entered, the final -2Log likelihood value (block number = 1) decreases to 24,298. It can be concluded that the initial -2Log

likelihood value (block number = 0) is greater than the final -2Log likelihood value (block number = 1), resulting in a decrease. This indicates that the hypothesized model has fit the data, so that the addition of independent variables to the model indicates that the regression model is getting better or in other words, H_0 is accepted.

The simultaneous influence of education level, age, husband's income level, and number of family dependents on the participation of women in formal sector workers in Denpasar City

Table 10. Omnibus Test of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	45,758	4	.000
	Block	45,758	4	.000
	Model	45,758	4	.000

Source: Research Results, 2025 (Processed Data)

Based on the test results above, the data shows a sig value of 0.000, which is less than the 10% alpha significance level. Therefore, it can be concluded that the variables of education level, age, husband's income, and number of dependents simultaneously influence the participation of women in formal sector workers in Denpasar City.

The partial influence of education level, age, husband's income level, and number of family dependents on the participation of women in formal sector workers in Denpasar City

Table 11. Variables in the Equation

		B	SE	Wald	df	Sig.	Exp(B)	90% CI for EXP(B)	
								Lower	Upper
Step 1a	X1	-2,801	1,351	4,297	1	0.038	0.061	0.007	0.561
	X2	-2,431	1,263	3,706	1	0.054	0.088	0.011	0.702
	X3	-3,149	1,294	5,923	1	0.015	0.043	0.005	0.360
	X4	-1.176	1,201	0.959	1	0.327	0.308	0.043	2,224
	Constant	6,240	1,717	13,204	1	0.000	513,070		

Source: Research Results, 2025 (Processed Data)

The partial influence of education level, age, husband's income, and number of dependents on the participation of women in formal sector workers in Denpasar City can be seen from the regression results by observing the significance value and the positive or negative direction of the regression coefficient. The regression equation in Table 4.9 is as follows:

$$Y = \ln\left(\frac{P_i}{1-P_i}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i \dots\dots\dots (4.1)$$

$$Y = \ln\left(\frac{P_i}{1-P_i}\right) = 6.240 - 2.801X_1 - 2.431X_2 - 3.149X_3 - 1.176X_4 \dots\dots\dots (4.2)$$

Interpretation:

The influence of education level (X_1) on the participation of women workers in the formal sector in Denpasar City.

Education has a positive effect on the participation of women in formal employment in Denpasar City. This is evidenced by a significance value of 0.046, which is less than 0.10, indicating acceptance. The results of this study align with previous research conducted by H₁ (Nisa et al., 2023) Education level has a positive and significant impact on women's participation as migrant workers in Hong Kong because education is an investment in future employment and high income. Education also enables individuals to think rationally, enabling them to balance their time between work and household chores.

The influence of age (X_2) on the participation of women workers in the formal sector in Denpasar City.

Based on the results of the logistic regression analysis in Table 4.9, the age variable has a regression coefficient value of -2.431 with a significance value of 0.054. Because the significance value is greater than 0.10, the age variable has a significant effect on the participation variable of female workers in the formal sector with a 90% confidence level.

The results of this study are in line with previous research conducted by Dalilah (2021) which states that age has a significant negative effect on women's involvement in formal sector employment. This is because the older a woman is, the fewer women work in the formal sector. This research aligns with research conducted by Nadya Belva Callista et al (2024) which states that the effect of age on the labor participation of married women in Indonesia shows a significantly positive result. Therefore, it can be concluded that older women are more likely to participate in the labor market.

The influence of husband's income level (X_3) on the participation of women workers in the formal sector in Denpasar City.

The results of the logistic regression analysis show that the husband's income variable has a regression coefficient of -2.944 with a significance value of 0.026. Because this significance value is smaller than 0.10, it can be concluded that the husband's income variable has a significant effect on the participation variable of women workers in the formal sector at a significance level of 90%. The negative regression coefficient indicates that the higher the husband's income level, the less likely the respondent is to fall into a certain category of the participation variable of women workers in the formal sector in Denpasar City, and conversely, the lower the husband's income, the higher the opportunity for women to participate in work in the formal sector in Denpasar City. The results of this study are in accordance with the results of research conducted by Elsa Estiana, Luluk Fadliyanti (2023) which in the study stated that the husband's income variable had a significant influence on the participation of married women working in the formal or informal sector in Lemokek Hamlet, Janapria Village, Central Lombok.

The influence of the number of family dependents (X_4) on the participation of women workers in the formal sector in Denpasar City

The number of dependents in the family does not have a significant partial effect on the participation of women in formal sector workers in Denpasar City. This is evidenced by a significance value of 0.317, which is greater than 0.10, indicating that H_0 is accepted. The results of this study are in accordance with the results of previous research conducted by Elsa Estiana, Luluk Fadliyanti (2023), said that the number of family dependents did not have a significant effect on the participation of married women working in the formal or informal sector in Lemokek Hamlet, Janapria Village, Central Lombok.

Ramajaya (2024) stated the same thing. The results of their research indicate that the number of dependents does not significantly influence the decision of married women to work as market traders in Denpasar City. When the number of people to support in a family increases, the likelihood of working will also increase along with the increasing family needs. However, in this study, women's participation in working in the formal sector was not affected by the number of dependents, because the children of women working in formal sectors already have jobs and their own families do not need to support and support their children anymore.

Probability values of education level, age, husband's income level, and number of family dependents.

1. Level of education

The regression coefficient or β_1 on value for the education level variable of -2.801 can be interpreted by finding the probability value (P) = .061. This means that women with primary education are very unlikely to work in the formal sector in Denpasar City. A negative coefficient value indicates that the lower the level of education, the less likely women are to enter the formal sector. This indicates that the higher a woman's education level, the more likely they are to work in the formal sector, although this opportunity is still not optimal at the secondary education level. If other variables remain unchanged, increasing one level of education, such as primary to secondary education, can increase the opportunity for women to participate in the formal sector. This finding indicates that education is an important factor in encouraging women to engage in the formal sector, because the higher a person's education level, the more likely they are to be accepted to work in a more formal sector. In other words, the higher a person's education level, the more likely they are to receive formal employment. $1 - \left(\frac{1}{1 + 2.71828^{-(-2.801)}} \right) = 0$

2. Age

The regression coefficient value or β_2 the age variable of -2.431 can be interpreted by finding the probability value (P) = .088. This means that if the age of participation of female workers in the formal sector in Denpasar City increases by one year with other variables held constant, then the probability of participation of female workers in the formal sector will decrease by 0.088. $\left(\frac{1}{1 + 2.71828^{-(-2.431)}} \right) = 0$

3. Husband's income level

The regression coefficient value or β_3 the husband's income level variable of -3.149

can be interpreted by finding the probability value (P) = .043. This means that if the husband's income of a formal female worker increases by one rupiah with other variables held constant, then the probability of participation of formal female workers in Denpasar City will increase by $0.043 \left(\frac{1}{1+2,71828^{-(-3.149)}} \right) = 0$

4. Number of family dependents

The regression coefficient value or the variable number of family dependents of -1.176 can be interpreted by finding the probability value (P) = .308. This means that if a formal female worker increases by one person with other variables considered constant, then the probability of participation of formal female workers in Denpasar City will increase by 0.308. However, because in this study the number of family dependents does not have a significant effect on the participation of formal female workers in Denpasar City, β_4 the value does not occur. $\left(\frac{1}{1+2,71828^{-(-1.176)}} \right) = 0\beta_4$

CONCLUSION

This study highlights several key insights regarding the factors that influence women's participation in the formal labor sector in Denpasar City. First, educational attainment, age, and husband's income show statistically significant relationships with women's labor force participation, underscoring the complex interplay between personal, economic, and household dynamics in shaping women's employment decisions. Among these, education emerges as the most positively influential factor: women with higher levels of education are more likely to secure stable, formal employment. In contrast, age negatively correlates with participation, likely due to declining physical capacity or shifting family priorities over time.

Husband's income also plays a pivotal role, as women in households with lower male earnings tend to be more economically active in the formal sector. On the other hand, the number of family dependents was found to be statistically insignificant in influencing formal labor participation possibly due to many women no longer having financial obligations to dependents. These findings suggest that to enhance women's labor participation, particularly in urban areas like Denpasar, policies should prioritize improving women's access to education, supporting dual-income families, and ensuring equitable labor market conditions.

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