

## Determinant Factors of Marital and Job Satisfaction for Working Women in Rural Indonesia

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### ABSTRACT

*Investigating marital and job satisfaction is crucial to consider the empowerment and autonomy of women. The first purpose of this study is to analyse the correlation between marital satisfaction, job on farm and off-farm satisfaction of working woman in rural areas in Indonesia. And second purpose is to examine determinant factors of marital and job satisfaction, especially focusing on the decision-making of woman. For the above purpose, I interviewed 70 working women in two villages of Takalar Regency in South Sulawesi. The result showed statistically significant positive correlations between marital satisfaction and both on-farm and off-farm job satisfaction among rural women. This finding suggests a potential spillover effect, where positive experiences in one domain (e.g., marriage) may contribute to satisfaction in another (e.g., work). Furthermore, the data indicate that women with higher levels of decision-making authority experience greater marital and job satisfaction. An educational background was found to be an important factor affecting the marital and job satisfaction of working women in rural areas. The result suggests that increasing the situations in which women are involved in decision-making will increase marital and job satisfaction.*

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### Keywords:

*Decision making; job satisfaction; marital satisfaction; working woman*

### 1. Introduction

More women work in agriculture than men, and in rural areas, women fill many roles, some of them influenced by tradition, the effect of isolation, or change in the economic and social environment (SOFA and Doss, 2011). While studies exploring the link between job and marital happiness for rural women are scarce, a recent study in Bangladesh investigated employee satisfaction and its connection to gender and marital status. The study's findings showed that Bengali workers, irrespective of marital ties or gender, reported only moderate job satisfaction. In particular, the research did not uncover any statistically significant difference in satisfaction levels based on marital

status or gender (Azim et al., 2013). Additionally, the study found that women's participation in labour and couples' marital satisfaction were independent, even when considering marital satisfaction with a precise level of significance. A study that examined the relationship between the status of women in the labour force and marital satisfaction in China conducted by Yu & Liu (2021) found that women's participation in the labour force and couples' marital satisfaction were independent, even after adjusting for various factors that highlighted the differences in economics, women's participation in the labour force, and marital quality between urban and rural areas.

Rural marriage satisfaction and decision-making research shows complicated dynamics. Joint decision-making increases women's retirement satisfaction (Dorfman & Hill, 1986) and family income (Jeries, 1977). However, rural areas generally have traditional patterns with less female decision-making than semi-urban places (Erdemli Cilingiroglu, 1991). Except for family size and contraceptive non-use, men make most reproductive decisions in rural Nigeria (Kuponiya & Alade, 2007). Sociability, psychology, and socioeconomic status affect marital decision-making (Jeries, 1977). Rural women are less educated, have more children, and value them economically (Erdemli Cilingiroglu, 1991). Rural Indonesian marriage satisfaction and decision-making research shows complicated dynamics. Rural family marital happiness is 17.7% lower due to interpersonal communication (Dellaroza & Kusumiati, 2024).

Rural women have less decision-making power than urban women, affecting contraceptive use (Kusnali et al., 2024). In rural areas, gratitude and forgiveness strongly affect marital satisfaction (Herawati & Widianoro, 2019). The integration of quantitative and qualitative methodologies can yield significant insights on rural women's time management, involvement in decision-making, and evolving labor patterns (White, 1984). These studies emphasize the need to address gendered power dynamics and rural Indonesian social norms that limit women's autonomy. Communication, appreciation, forgiveness, and decision-making autonomy shape marriage satisfaction and reproductive decisions in these societies. These studies highlight the importance of joint decision-making in marital satisfaction while acknowledging the persistent gender disparities in rural decision-making processes. Despite rising awareness of women's roles in Indonesian culture, rural women in Takalar Regency struggle to balance household and work duties. Resource scarcity, gender roles, and economic forces shape these difficulties. Women's dual position in on-farm and off-farm activities is vital for household income, but its impact on marital and career satisfaction is unclear. Other studies (China, Bangladesh) indicate mixed results on women's job and marital satisfaction, underscoring the necessity for context-specific research.

This research analyzed gaps in previous studies that compared working woman in urban areas and rural areas, and investigated women engaged in both agricultural and non-agricultural employment, offering a more thorough understanding of rural women's work experiences. This research focuses on rural Indonesia, providing insights into a distinct cultural and economic context that may contrast with prior studies conducted in other nations. The objective of this study is to analyse the correlation between marital satisfaction and on-farm and off-farm job satisfaction of working women in rural areas. A second objective is to examine the determinant factors of job

satisfaction and marital satisfaction, especially focusing on the decision-making of women in rural areas.

## 2. Materials and Methods

The research was conducted in two villages in Takalar Regency, 29 km from Makassar, the provincial capital of South Sulawesi. Lassang village is located in the north of the Polongbangkeng district, 32 km from Makassar (Figure 1), and Sawakong village is located in South Galesong, 35 km from Makassar (Figure 2). Agriculture is the primary sector in Takalar Regency. The research conducted a questionnaire survey for woman farmers in Takalar Regency. The questionnaires were divided into three parts and 12 variables (see table 1), with a five Likert scale.

The questionnaire for marital satisfaction was built from the Kansas Marital Satisfaction Scale (KMSS). The survey asked respondents about their satisfaction with household responsibilities, raising children, consciousness, and partnership. Job satisfaction was measured using the questionnaires for on-farm work and off-farm work. The on-farm section covered four parameters: enjoyment of work, leisure time, work environment, and economic dimension. The off-farm section explained off-farm job satisfaction, including enjoying work, work environment, and economic dimension. Leisure time parameters are not included in the off-farm questionnaire because already included in on-farm satisfaction. Decision making was measured using the Decision-Making Questionnaire, which asked respondents about essential factors such as thoroughness, control, hesitancy, and social resistance. Respondents' scores ranged from extremely disagree to agree extremely.

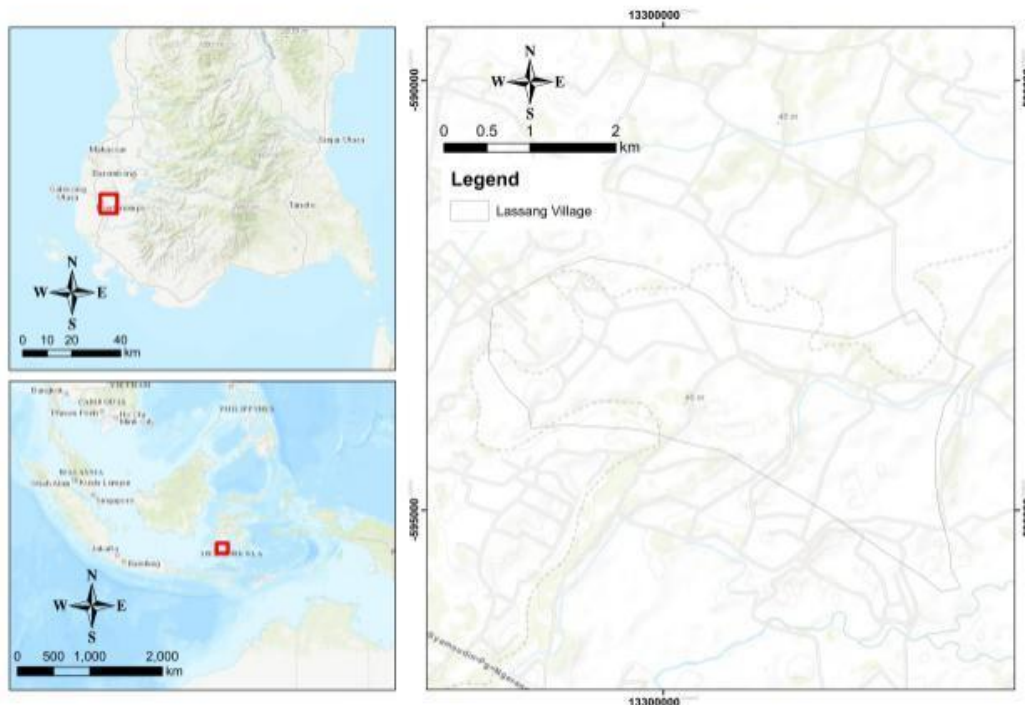
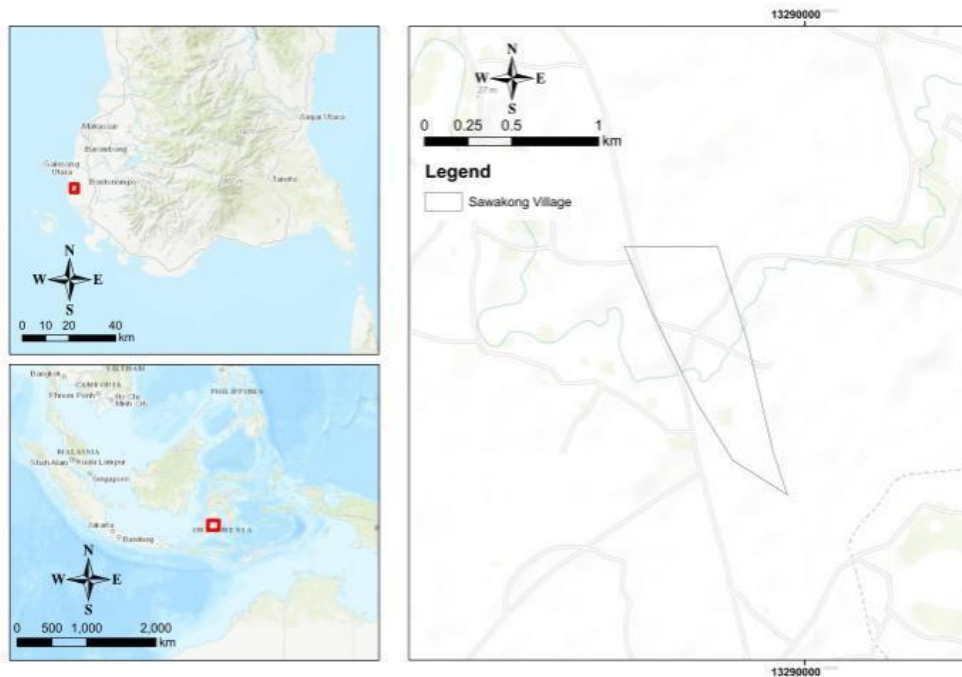


Figure 1. Lassang Map (source: Google Earth)



**Figure 2.** Sawakong Map (source: Google Earth)

Data collection was done using purposive sampling methods with criteria married, dual working woman (on-farm and off-farm), 18-60 years old, and having been married min 1 year, with respondents invited to participate in the research and informed consent procedures explained during initial contact. Initially, find the participant by data from the village head and hamlet head. The survey was filled out by participants themselves. The analysis uses Pearson correlation for decision making and education, linear regression ANOVA for farmland ownership and total income.

**Table 1.** Variables of marital satisfaction, job satisfaction, and decision-making

| Part                 | Variables                | Description of Indicator   |
|----------------------|--------------------------|--|
| Marital Satisfaction | Household Responsibility | Social processes related to the well-being of families and the construction of gender.   |
|                      | Raising Children         | Financial and emotional resources devoted to raising children.   |
|                      | Consciousness            | Statement about the point of view of the spouse and how the respondent resolves conflict in marriage.  |
|                      | Partnership              | Support in the workplace and communication with partner (discuss problems faced by the couple).  |
| Job Satisfaction     | Enjoyment of Work        | Assesses whether workers have a dream job, a comfortable job, or a comfortable workplace. Farming is a regular part of their lives.                        |
|                      | Leisure Time             | Examines the relationship between work hours and leisure time among female farmers.  |
|                      | Work Environment         | One of the key challenges for any business is to satisfy its employees to adapt to the ever-changing and evolving environment, achieve success, and remain |

| Part            | Variables          | Description of Indicator   |
|-----------------|--------------------|--|
| Decision-Making |                    | competitive. To increase employee efficiency, effectiveness, productivity, and job commitment, businesses must satisfy employee needs by providing good working conditions.                                  |
|                 | Economic Dimension | Women in agriculture are more likely to work as unpaid family laborers. Salary and other material benefits emerge as a significant dimension of satisfaction in almost all studies of employee satisfaction. |
|                 | Thoroughness       | Refers to a careful and comprehensive approach to choosing a course of action.   |
|                 | Control            | Control systems are grounded in the idea that people will unfailingly accept legitimate authority.   |
|                 | Hesitancy          | Refers to slowness in acting or deciding due to doubt or uncertainty.  |
|                 | Social Resistance  | Refers to collective actions or attitudes taken by individuals or groups to oppose or challenge a decision made by those in power.   |

Source: Author

### 3. Results and Discussion

#### 3.1 Socioeconomic characteristics of the respondents

Table 2 shows the socioeconomic characteristics of the respondents in the two villages. The largest age group in both villages is 31–40 years old, which suggests a relatively young population. The largest proportion of respondents finished senior high school (6 in Lassang and 17 in Sawakong), followed by nine years of compulsory education (10 respondents each in both villages) and elementary school education (8 in Lassang and 9 in Sawakong), and undergraduate education (0 in Lassang and 5 in Sawakong).

**Table 2.** Socioeconomic characteristics of the respondents

| Factor                 | Lassang |       |     | Sawakong |        |       |
|------------------------|---------|-------|-----|----------|--------|-------|
|                        | n=29    | Mean  | SD  | n=41     | Mean   | SD    |
| Age (years)            |         |       |     |          |        |       |
| Under 20               | 1       |       |     | 3        |        |       |
| 21–30                  | 4       | 38.55 | 9.6 | 12       | 34.77  | 10.19 |
| 31–40                  | 12      |       |     | 13       |        |       |
| 41–50                  | 8       |       |     | 10       |        |       |
| 51–60                  | 4       |       |     | 3        |        |       |
| Educational Background |         |       |     |          |        |       |
| No Education           | 5       |       |     | 0        |        |       |
| Elementary School      | 8       | 7.24* | 3.9 | 9        | 10.43* | 3.1   |
| Junior High School     | 10      |       |     | 10       |        |       |
| Senior High School     | 6       |       |     | 17       |        |       |

| Factor                                | n=29 | Lassang<br>Mean | SD     | n=41 | Sawakong<br>Mean | SD     |
|---------------------------------------|------|-----------------|--------|------|------------------|--------|
| Undergraduate                         | 0    |                 |        | 5    |                  |        |
| Farmland Size (hectares)              |      |                 |        |      |                  |        |
| 0.1–1                                 | 0    |                 |        | 10   |                  |        |
| 1.1–2                                 | 2    | 0.67            | 0.89   | 5    | 0.18             | 0.46   |
| 2.1–3                                 | 1    |                 |        | 6    |                  |        |
| 3.1–4                                 | 0    |                 |        | 0    |                  |        |
| Landless Farmer                       | 26   |                 |        | 20   |                  |        |
| Off-Farm Work                         |      |                 |        |      |                  |        |
| Crafting                              | 0    |                 |        | 21   |                  |        |
| Teacher                               | 0    |                 |        | 3    |                  |        |
| Shop Owner                            | 5    |                 |        | 7    |                  |        |
| Livestock                             | 22   |                 |        | 7    |                  |        |
| Other                                 | 2    |                 |        | 3    |                  |        |
| Total Household Income<br>(IDR/month) |      | 1098.1          | 622.94 |      | 931.21           | 498.76 |
| 0–500.000                             | 4    |                 |        | 9    |                  |        |
| 501.000–1.000.000                     | 12   |                 |        | 23   |                  |        |
| more than 1.000.000                   | 13   |                 |        | 9    |                  |        |

\* Years in education

source: Primary data

The data show that most of the farms are small at 0.1–1 hectare (0 in Lassang and 10 in Sawakong). Of the 70 respondents, only 24 have farmland. Other respondents, mostly from Lassang village, work as farmers in rice fields owned by other people with a profit-sharing or wage system. The most common work in both villages is livestock (22 in Lassang and 7 in Sawakong) and crafting (0 in Lassang and 21 in Sawakong). Most of the people living in both villages have a combined income of less than IDR 1,000,000 (about USD 70), which is much below the minimum income of IDR 3,200,000 (about USD 200) in Takalar Regency (BPS, 2022). The low incomes the respondents recorded point to the difficulty these groups may have in overcoming poverty.

### 3.2. Relationship between marital satisfaction and job satisfaction

Table 3 shows the means and standard deviations for assorted life variables. The perfect score is from 10 to 25, depending on the variable. Higher scores indicate greater satisfaction. For example, the average marital satisfaction score is 56, but a perfect score is 85, and the actual scores range from 30 to 77 with a standard deviation of 9.176. The job satisfaction variable (on-farm and off-farm) shows the average (mean) score and standard deviation for four categories: enjoyment of work, leisure time, work environment, and economic dimension. For example, the average score for enjoyment of work among on-farm workers is 12.61 with a standard deviation of 18.01.

Table 4 displays the correlations between variables: marital satisfaction, on-farm job satisfaction, and off-farm job satisfaction. The strongest correlation (0.481, significant at the 0.01 level) is between on-farm and off-farm job satisfaction, indicating that women who enjoy one tend to enjoy the other job. Positive correlations exist between marital

satisfaction and job satisfaction off-farm at 0.213 (p-value 0.05) and on-farm at 0.445 (p-value 0.01). This finding suggests that greater satisfaction in one area may lead to some improvement in marital satisfaction. Marital satisfaction and job satisfaction on the farm have a strong correlation because working together on the farm can create a sense of shared purpose and accomplishment for a couple.

**Table 3.** Respondents' scores on marital satisfaction, job satisfaction, and decision-making

|                                  | Perfect Score | Max | Min | Mean  | SD    |
|----------------------------------|---------------|-----|-----|-------|-------|
| Marital Satisfaction (n=70)      | 85            | 77  | 30  | 56    | 9.176 |
| Household Responsibility         | 25            | 23  | 7   | 17.9  | 33.2  |
| Raising Children                 | 20            | 20  | 7   | 14.3  | 19.4  |
| Consciousness                    | 25            | 25  | 6   | 16.9  | 21.6  |
| Partnership                      | 15            | 15  | 5   | 10.6  | 42.3  |
| Job Satisfaction On-Farm (n=70)  | 85            | 71  | 25  | 52.87 | 8.875 |
| Enjoyment of Work                | 20            | 17  | 5   | 12.61 | 18.01 |
| Leisure Time                     | 15            | 14  | 3   | 9.6   | 31.05 |
| Work Environment                 | 25            | 22  | 8   | 13.26 | 30.96 |
| Economic Dimension               | 25            | 23  | 6   | 14.41 | 11.1  |
| Job Satisfaction Off-Farm (n=70) | 55            | 50  | 27  | 36.2  | 6.35  |
| Enjoyment of Work                | 20            | 19  | 5   | 12.61 | 12.8  |
| Work Environment                 | 15            | 14  | 3   | 9.67  | 19.9  |
| Economic Dimension               | 20            | 19  | 6   | 14.1  | 15.4  |
| Decision-Making (n=70)           | 65            | 55  | 24  | 42.2  | 6.88  |
| Control                          | 25            | 23  | 8   | 16.2  | 31.21 |
| Social                           | 15            | 15  | 3   | 10    | 26.58 |
| Hesitancy                        | 10            | 10  | 2   | 6.19  | 3.53  |
| Thoroughness                     | 15            | 15  | 4   | 9.86  | 21    |

Source: Primary Data

Overcoming challenges together can strengthen the relationship. The quality of life and marital satisfaction of married individuals, including those working in the nursing profession, significantly correlate with factors such as the presence of an employed spouse, satisfaction with family time, and the effect of work shifts on personal life (Peel et al., 2016). Couples who share a passion for agriculture might be more likely to have a satisfying marriage as well as a satisfying farm job. Hence, a farm workload that allows for quality time together and does not consume all their energy might contribute to a happier marriage. Rural communities often exhibit distinct socio-economic structures, traditional gender roles, and access disparities in education and healthcare. Understanding these localized dynamics ensures that the study's findings are not only statistically robust but also practically relevant. For example, in some regions, social norms may dictate limited participation of women in the workforce, affecting economic outcomes. Additionally, regional economic policies and access to government programs can shape financial independence and overall well-being.

The correlation coefficient of 0.213 between marital satisfaction and off-farm job satisfaction indicates a weak but statistically significant positive relationship, which means that, to some extent, women who are happy in their off-farm jobs also tend to report higher marital satisfaction. In the main, the women who work off-farm enjoy the job which boost their self-esteem and sense of independence.

**Table 4.** Correlation between marital satisfaction, job satisfaction, and decision-making

|                 |                     | Marital | Job On-Farm | Job Off-Farm | Decision-Making |
|-----------------|---------------------|---------|-------------|--------------|-----------------|
| Marital         | Pearson Correlation | 1       | .445**      | .213*        | .232*           |
|                 | Sig. (2-tailed)     |         | .000        | .076         | .054            |
|                 | N                   | 70      | 70          | 70           | 70              |
| Job On-Farm     | Pearson Correlation | .445**  | 1           | .481**       | .489**          |
|                 | Sig. (2-tailed)     | .000    |             | .000         | .000            |
|                 | N                   | 70      | 70          | 70           | 70              |
| Job Off-Farm    | Pearson Correlation | .213*   | .481**      | 1            | .345**          |
|                 | Sig. (2-tailed)     | .076    | .000        |              | .003            |
|                 | N                   | 70      | 70          | 70           | 70              |
| Decision-Making | Pearson Correlation | .232*   | .489**      | .345**       | 1               |
|                 | Sig. (2-tailed)     | .054    | .000        | .003         |                 |
|                 | N                   | 70      | 70          | 70           | 70              |

\*\* Correlation is significant at the 0.01 level (1-tailed)

\* Correlation is significant at the 0.05 level (1-tailed)

All correlations have significance levels below 0.05, indicating a statistically significant relationship between the variables. In conclusion, Table 4 suggests that for rural women with dual jobs, satisfaction in one area (on-farm or off-farm work) is linked to satisfaction in the other. It is important to remember that correlation does not equal causation, and further studies are needed to determine if these factors directly influence each other.

Historically, Bugis-Makassar women have held the responsibility of safeguarding and sustaining the family, fulfilling roles as mothers, wives, and carers. Nonetheless, their impact reaches beyond the national context. Women engage in community forums and contribute to decision-making processes that impact their communities. Traditional manuscripts characterise Bugis women as "*materru na' malampe nawa-nawa*" (daring to have a vision and mission), reflecting their historical participation in social and political institutions (Nur and Komariah, 2023)

The study by Azim et al. (2013) suggests indirect correlations between job satisfaction off-farm and marital satisfaction, influenced by individual and contextual factors. Research also indicates a nuanced relationship between marital satisfaction and decision-making processes for farm couples, with links to business tensions, relationship conflict quality, spousal satisfaction, decision-making norms, personality, temperament, and economic distress. Studies discussed by Amarapurkar & Danes (2005) involvement in financial decisions and lower financial stress improve spousal satisfaction. Overall, these findings suggest a complex interplay between various factors affecting marital quality in farm marriages.

Study conducted by Rahmadanih et al (2024), examines the working time of women in Soppeng's natural silk agribusiness, showing they face a double burden of productive



(e.g., weaving) and domestic roles, often exceeding 10 hours of work daily. This reflects broader patterns among rural women in Sulawesi, where gendered labor divisions persist and women's economic contributions remain undervalued despite their vital role in local economies.

### **3.2. Determinant factors of job satisfaction and marital satisfaction**

#### **3.2.1. Decision making**

Decision-making is one of the determinant factors in marital satisfaction and job satisfaction. This study found a correlation (0.232,  $p < .01$ ) linking decision-making with marital satisfaction. Decision-making plays a pivotal role in both marital satisfaction and job satisfaction. The ability to make decisions is important and can lead to a sense of empowerment and fulfilment. Participation by women in decision-making, such as having control in the household, engaging in family matters, managing finances, and other important aspects of life, and making decisions on many things in the household or working area, results in those women often experiencing a greater sense of empowerment and autonomy. Such empowerment, fulfilment, and autonomy can contribute positively to marital satisfaction because it reflects mutual respect and partnership within the relationship. The finding in this study related to farm decision-making (0.489  $p < .01$ ) indicates that a sense of control over work for the women can be fostered. This sense of empowerment can contribute to increased job satisfaction. Decision-making authority could involve aspects such as planting schedules, crop selection, or resource allocation. The finding in this study related to off-farm decision-making with correlation (0.345  $p < .01$ ) indicates having a voice in work-related decisions can be empowering, which could encompass control over schedules, workload distribution, or even opportunities for career advancement. Greater decision-making power within the workplace can lead to higher job satisfaction. Indonesia has made some progress in women's economic participation, but their status remains relatively low despite increasing economic independence. The correlation between decision-making and job satisfaction reflects existing literature on gendered roles in agriculture. While Akter et al. (2017) report Southeast Asian women holding on-farm decision-making power, regional variations exist.

#### **3.2.2. Farmland Ownership**

The table 5 looks at how marital and job satisfaction among rural working women vary depending on their degree of farmland ownership. According to the result, although the ownership of land does not directly affect marital or job happiness. There is no significant direct impact of farmland ownership; the a "land variable placed straight into the model does not significantly anticipate job or marital satisfaction. This implies that having farmland by itself has no direct impact on these results.

Table 2 shows the respondents in this research are mainly landless farmers ( $n=46$ ; farmers with land,  $n=24$ ) and women who own small parcels of land of 0.1–1 hectare. The research focused on women in rural areas involved in dual work (on-farm and off-farm). One key issue is economic dependence that can arise from land ownership, particularly for women. When women are involved in rural land, they often engage in low-income agricultural labor, which does not provide significant income. Lack of financial resources leads to economic dependence on their husbands, which can negatively affect their status within the household.

**Table 5.** Effect of farmland ownership on marital satisfaction and job satisfaction

|                     |          | B      | SE    | Wald  | df | Sig. | Exp(B) |
|---------------------|----------|--------|-------|-------|----|------|--------|
| Step 1 <sup>a</sup> | Marital  | -.044  | .043  | 1.038 | 1  | .308 | .957   |
|                     | On-Farm  | .059   | .051  | 1.328 | 1  | .249 | 1.061  |
|                     | Off-Farm | .079   | .058  | 1.881 | 1  | .170 | 1.082  |
|                     | Farmland | -3.485 | 2.681 | 1.690 | 1  | .194 | .031   |

Remark: a. Variable(s) entered on step 1: Marital, On-farm, Off-farm, Farmland.

### 3.2.3. Total Income

The data is from an analysis examining the relationship between marital satisfaction, job satisfaction (both on-farm and off-farm), and total income for women in a rural area (table 6). The table's results from model 1 with strong correlated with job off-farm (3.948, Sig. < .001) and marital = 1.805, Sig. = .043 indicate these results shows the overall model significantly affects "Off-farm" and "Marital" variables outcomes but not "on-Farm".

In model 2 with all variable significant (.001) the intercept model is related across all three dependent variables, meaning there's a baseline effect across all.

**Table 6.** Effect of total revenue on marital satisfaction and job satisfaction

| Independent Variable              | Model 1         | Model 2           | Model 3         |
|-----------------------------------|-----------------|-------------------|-----------------|
| Dv Total Income                   |                 |                   |                 |
| Marital Satisfaction <sup>c</sup> | 1.805 (<.005)*  | 477.504 (<.001)** | 6.610 (0.14)    |
| On-farm <sup>a</sup>              | 1.059 (0.422)   | 305.148 (<.001)** | .933 (.339)     |
| Off-farm <sup>b</sup>             | 3.948 (<.001)** | 749.024 (<.001)** | 54.589(<.001)** |

\*\* Correlation is significant at the 0.01 level

\* Correlation is significant at the 0.05 level

a. R Squared = .361 (Adjusted R Squared = .020) (on-farm proportion)

b. R Squared = .678 (Adjusted R Squared = .506) (off-farm proportion)

c. R Squared = .490 (Adjusted R Squared = .219) (marital proportion)

Model 3 specifically, the "off-farm" variable had a significant effect on total income ( $F = 54.589$ ,  $p < .001$ ), with a partial eta squared of .678 indicating a large effect size, meaning a substantial proportion of variance in this outcome is explained by these factors explains 67.8% of the variance, a strong effect. While the "Job on-farm" variable also showed a no significant effect ( $F = .933$ ,  $p = .339$ ), the partial eta squared of .361 indicated suggesting weak explanatory power for these factors on the "Job on Farm" variable. Additionally, the "Marital" variable had a no significant effect on total income ( $F = 6.610$ ,  $p = .014$ ), with a partial eta squared of .490 indicating a moderate effect size.

The main factor of no correlation from this variable because, mainly woman farmer in this area still living in poverty (see table 2) with a combined income of under IDR 1,000,000 (USD 70), the majority of villagers. This demonstrates the significant challenge they face in escaping poverty. For farmers specifically, job satisfaction levels were comparable to non-farmers, with about 25% reporting dissatisfaction. However, farmers' mental distress was primarily linked to financial concerns, while non-farmers' distress was more often related to workplace relationships (Momose et al., 2008). These findings highlight the interconnectedness of work and family life across various professions.

Compare to other studies shown different correlations from results of this research. Rogers (1999), address in his research wives' income influencing marital quality, marital

conflict can cause rises in wives' income (Rogers, 1999). More generally, Islam et al (2022) cited in his paper women in Bangladesh involved in off-farm activities had better socioeconomic characteristics compared to those involved in farm activities. The income from off-farm activities was strongly correlated with their household income. Off-farm activities had a positive and significant impact on the income of rural women.

Although there is cultural acknowledgement of women's roles, economic limitations profoundly affect rural development in South Sulawesi. The decline in poverty rates is noteworthy; however, it continues to be a significant issue. As of March 2019, the poverty rate was 8.69%, a decrease from 9.0% in March 2018. Rural regions, especially those characterised by a predominance of agricultural communities, are recognised as "poverty pockets.". Insufficient employment opportunities and restricted access to education are significant factors contributing to ongoing poverty (Abdussamad, 2021).

### 3.2.4. Educational Background

Table 7 shows a significant positive correlation between educational background and marital satisfaction ( $p < 0.05$ ). The main reason for the correlation is higher education can equip women with knowledge and skills that could improve their job performance and lead to greater satisfaction in both on-farm and off-farm work. Education can open doors to better-paying jobs or entrepreneurial opportunities, potentially increasing household income and financial security, which can benefit marital satisfaction. Education can empower women by boosting their self-esteem and confidence, which could lead to a greater voice within the household. However, this finding suggests an economic link because research by Peel et al. (2016) indicates that women's education can positively influence their husbands' earnings.

**Table 7.** Effect of educational background on marital satisfaction and job satisfaction

|                        |                     | Marital | Job On-Farm | Job Off-Farm |
|------------------------|---------------------|---------|-------------|--------------|
| Educational Background | Pearson Correlation | .295*   | .378**      | .290*        |
|                        | Sig. (2-tailed)     | .013    | .001        | .015         |
|                        | N                   | 70      | 70          | 70           |

\*\* Correlation is significant at the 0.01 level (2-tailed)

\* Correlation is significant at the 0.05 level (2-tailed)

This study found a significant positive correlation ( $p > .05$ ) between educational background and job satisfaction for both on-farm (0.378,  $p < .01$ ) and off-farm (0.290,  $p < .05$ ) activities among rural women (Table 7). This result aligns with findings that higher education increases farmer satisfaction with farm activities and services. Research indicates a strong correlation between higher education and the likelihood of a lasting marriage. A study found that a high level of education does not necessarily lead to improved living standards in rural areas. However, it does show positive correlations with several factors related to satisfaction and potential for improved outcomes. The study found a significant positive correlation between educational background and marital satisfaction and job satisfaction for both on-farm and off-farm activities among rural women. Higher education can equip women with knowledge and skills that could improve their job performance, lead to greater satisfaction in both on-farm and off-farm work, and open doors to better-paying jobs or entrepreneurial opportunities. It can also

empower women by boosting their self-esteem and confidence, leading to a greater voice within the household. Additionally, higher education is strongly correlated with the likelihood of a lasting marriage. However, the study acknowledges the complexity of factors influencing rural women's lives and suggests further research to explore the interplay between education, income, decision-making authority, and overall well-being in rural contexts. The stability of marriage among college-educated adults is generally higher than among less-educated adults (Wang, 2015).

#### **4. Conclusion**

This study explored the determinants of marital and job satisfaction among rural working women in Takalar Regency, South Sulawesi, with a particular focus on decision-making roles, education, income, and employment type (on-farm and off-farm). The findings confirm a positive correlation between marital satisfaction and job satisfaction, especially where women exert higher decision-making power. Notably, off-farm employment and higher educational attainment significantly contribute to overall satisfaction, while farmland ownership showed no direct effect.

The study reveals that total income significantly impacts women's satisfaction in work and marriage in rural Indonesia. Factors such as decision-making power, educational background, and diverse work opportunities contribute to women's satisfaction. Increased income provides more economic leeway, which in turn leads to higher satisfaction levels. Education is seen as a form of economic empowerment, equipping women with skills for better job performance. These findings highlight the importance of economic empowerment in enhancing the overall well-being of rural women in dual work roles. The findings indicate that increasing economic opportunities and decision-making authority for rural women may enhance satisfaction in both professional and familial contexts. Structural barriers, cultural norms, and economic constraints persist in influencing these outcomes. Future research should investigate causal mechanisms and policy interventions that facilitate the empowerment of rural women in economic and domestic contexts. Addressing these factors enables policymakers and stakeholders to formulate targeted strategies aimed at enhancing the quality of life for women in rural communities.

The study implies that enhancing women's autonomy in decision-making and expanding off-farm income opportunities are vital strategies for improving rural women's well-being. Education emerges as a crucial factor, both as a pathway to better job opportunities and as a foundation for more equitable household dynamics.

However, structural barriers such as limited land access, low income, and traditional gender roles persist. Future research should investigate causal pathways and test policy interventions aimed at strengthening women's socio-economic agency. Policymakers must prioritize inclusive rural development frameworks that recognize and empower dual-working women—not only as laborers, but as key decision-makers in both household and community economies.

This study is limited by its relatively small sample size of 70 respondents from only two rural villages in Takalar Regency, which may affect the generalizability of the findings to other regions with different socio-economic and cultural dynamics. The cross-sectional design also restricts the ability to establish causal relationships between

decision-making power, job satisfaction, and marital satisfaction. Additionally, the reliance on self-reported data introduces the potential for response bias, particularly in culturally sensitive topics such as household authority and marital relations. Finally, while the study accounts for several key variables, other influential factors—such as spousal characteristics, mental health, or access to social protection—were not included and warrant further investigation.

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