The Effect of Formal Education and Adversity Intelligence on Marital Satisfaction on Working Women

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ABSTRACT

Formal education has shaped various types of women in this era of globalization. Formal education has a decisive role in developing human potential to the fullest. The low level of education is one of the factors causing poverty and adversity. Through education, people have the opportunity to explore their potential in order to obtain a more decent life. Therefore, the current workforce is not monopolized by men who have dual roles in addition to being homemakers and helping to earn a living. The basis of the large number of women making a living is influenced by the need to survive when their husbands cannot provide for a living and the existence of adversity intelligence that makes working women see opportunities in every difficulty that exists. This study seeks to determine the effect of Formal Education and Adversity Intelligence on the marital satisfaction of working women. The quantitative method was used in this study to conduct the research. The population in the study of women working in the Boyolali area of the city amounted to 500 people. The sampling method used purposive sampling so that the total sample was 170 people. Research findings of formal education have implications for marital satisfaction among working women, where the higher the formal education, the lower the level of marital satisfaction. In terms of adversity intelligence, the lower the level of marital satisfaction, the greater the level of adversity intelligence of working women. Furthermore, there is a 34.7 percent correlation between formal education and adversity intelligence in the context of working women's marital satisfaction.

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1. INTRODUCTION

Due to women and girls' low levels of education, only a few women hold crucial administrative and political roles, as they lack the official qualifications earned through formal education. Hurley et al. (2003) suggest that a person's level of formal education has a significant impact on their prospects of finding work. A higher degree (master's) is positively associated with a managerial career in the job market. While Mahama (2009) discovered that the lack of a female-friendly school environment was a barrier to Muslim women's education in a study that examined the experiences and perceptions of Ghanaian Muslim women about formal education and the relationship between their education level and work participation, Other data indicate that poverty, gender inequality, and administrative, political, and educational frameworks do not affect Ghanaian Muslim women's educational possibilities. Mahama says that addressing this issue is critical if Muslim women's involvement in formal education is to rise. According to Badu-Nyarko & Zumapkeh (2014), adding non-formal education programs for women with families improves their socio-economic status. This results in behavioral and behavioral changes that significantly improve family cooperation and harmony in many households.

Coupled with the current pandemic, many people have lost their livelihoods. Many workers whom men dominate have been laid off or closed their businesses. As a result, some individuals play multiple roles in their lives. Among those who take on, multiple roles are women who take on two or more roles concurrently (Irawaty & Kusumaputri, 2008). As Akbar (2017) notes, women who have and have children have more roles and responsibilities than single women; thus, women experience a dual role because, in addition to facilitating marriage within the family, they also participate in marriage. Women who juggle multiple roles also create friction. Work-family conflict explains work obligations at home or in personal life (Scherer & Steiber, 2007).

Reality shows an increase in the phenomenon of the number of working people. The Central Statistics Agency 2019 explained that the number of working people as of February 2019 had increased by 4.32% compared to the situation in August 2018 (BPS-RI, 2019). This condition is in line with the increase in the number of working women by 7.9%. The 2015 Sakernas data (KEMENPPA, 2016) further reveals that almost half of married women, 49.26%, also decide to work. The number of women who become the head of the household because cherries die or live and have children aged 5-18 years with several children from 1 to more than four children is above 80% (KEMENPPA, 2016). The increase in the number of working partners or what is known as a dual-earner couple (Elloy & Smith, 2003) and single parents (Reimann et al., 2019) can lead to a work-family conflict.

Many women participate in making a living with the excuse of helping the family economy. Cahyadi (2012) revealed that almost no industrial sector had been entered by women, either as doctors, nurses, midwives, teachers, lecturers, people in business, and politicians (executive, judicial and legislative). Choosing between family or career is a problem for married women. Getting married and having a happy family is the dream of every woman. Because, apart from being a wife, working mothers have other responsibilities, namely being a worker in an organization (Handayani & Harsanti, 2017).

Adversity intelligence, developed by Stoltz (2006), is the ability to deal with difficulties experienced by someone. Adversity intelligence has an essential role in predicting how a person can survive in the face of adversity. Fauziah (2014) said that advertising intelligence shows the attitude and ability to deal with sources of stress. In Soleman's research (2020), advertising intelligence is categorized into three categories, namely high, medium, and low. The difference between a low adversity quotient response and a high adversity quotient is that individuals with a high adversity quotient will feel greater control over events in life than those with a low adversity quotient. Individuals with a low adversity quotient tend to see themselves as the cause of difficulties. Based on research conducted by several experts, it was found that "there is a negative relationship between adversity intelligence and work-family conflict in mothers who work as nurses." The higher adversity intelligence possessed by mothers who work as nurses will result in lower work-family conflict. Conversely, the lower adversity intelligence, the higher the work-family conflict mothers work (Utami & Dewanto, 2013; Arfidianingrum, 2013).

In a marriage, of course, it will affect how a wife can achieve happiness in her married life. Ideally, every married couple would want to feel happiness and satisfaction in marriage. Marital satisfaction is a pleasant and satisfying feeling in marriage (Handayani, 2016). In most societies, marriage is seen as a good way of ensuring order in raising children. Marriage allows a division in terms of consumption and work. Ideally, marriage offers intimacy, commitment, friendship, affection, sexual satisfaction, companionship, opportunities for emotional growth, and a source of identity and self-confidence (Andromeda & Noviajati, 2015).

Research on the Effect of Formal Education on marital satisfaction was carried out by Benham (1974) with the title of the benefits of women's education in a marriage, where the research was conducted by taking data from 3 population samples from the United States Census Bureau, Center for Health Administration Studies, University of Chicago and the Census Office for American Economic Opportunities. The union with the subsample used in this study includes only white men married to a partner, do not live on a farm, and have positive incomes in the survey year. The results showed that the education obtained by a working wife influenced family income. Benham also found that having a working wife with higher education impacted marital satisfaction. Meanwhile, research conducted by Iqbal & Verdaningrum (2016) on the influence of culture shock and adversity quotient on job satisfaction of Indonesian workers explains that adversity intelligence possessed by Indonesian workers in Hong Kong has a significant influence on the satisfaction received by them. TKI shows several initiatives, enthusiasm, and some effort. They will work hard at anything that can make them feel more secure than they already have.

Based on the description above, the authors are interested in researching the effect of formal education and Adversity intelligence on marriage in working women. It is hoped that this research will determine whether formal education affects marital satisfaction for working women and whether there is an influence of advertising intelligence on marriage satisfaction for working women. I hope this research can be a reference for further research and add to the scientific treasures helpful in developing knowledge about the influence of formal education and adversity intelligence on marital satisfaction in working women.

2.   METHODS

The quantitative method was used in this study. In this study, the population consisted of married working women who had children. The population in the study of women working in the Boyolali area of the city, amounting to 500 people, was selected according to the criteria for data collection, namely women who were married and worked. Probability Random Sampling was used, a sampling technique that ensures that each population element has an equal chance of being sampled. The sampling technique used is simple random sampling by distributing questionnaires with the help of Google Forms as a data collection tool. The distribution of google forms has obtained subject data from as many as 170 people. The following is the demographic data for each sample:

Table 1. Age of Respondents

Age	Total
>20 year	23
20-30 year	54
30-40 year	36
40-50 year	28
>50 year	29

Table 2 Education Level

Educational level	Total
Not completed in primary school	26
finished elementary school	29
High school graduate	36
High school graduate	47
Graduated D3/S1/S2/S3	32

According to Sugiyono (2006), a questionnaire or questionnaire is a data collection done by giving respondents a set of questions or writing to answer ". A questionnaire is a data collection technique used by researchers to determine the effect of formal education and intelligence on marriage. The formal education variable consists of 23 questions, the adversity intelligence variable is 34 questions, and the marital satisfaction variable is 30 questions.

Furthermore, calculations were used with the Likert Scale method developed by Rensis Likert (1932) to analyze the answers obtained from the questionnaire. The Likert scale is a psychometric response scale mainly used in questionnaires to obtain respondents' preferences for a statement or report. The data collection tool uses a Likert scale, which has an answer choice of SS (very appropriate), S (appropriate), STS (Highly Incompatible), and TS (Not Appropriate). Scores for favorable items are 4 to 1, while for items, the score is not good, 1 to 4.

Validity and Reliability Test

According to Suharsimi Arikunto (2010), the validity test is carried out to determine whether the measuring instrument is accurate in making measurements or whether it can measure what it wants to measure. Meanwhile, according to Sugiono, Reliability is a measurement or assessment of measuring instruments, which has the consistency of measurements made with measuring instruments carried out repeatedly. Test reliability is the level of consistency of a test. The extent to which the test can be trusted to produce a consistent score is relatively unchanged even though it is tested in different situations.

Based on the results of measurements with SPSS, it can be concluded that overall the research instrument items on the variables of adversity intelligence (X1), marital satisfaction (X2), and work-family conflict (Y) are declared valid because the value of r count> r table (r count > 0.151) so that all items in this research instrument are said to be feasible for further testing.

A reliability test was carried out for each item to have high discriminatory power. A measuring instrument is declared reliable if it has a Cronbach Alpha coefficient = 0.60. This study uses the Cronbach Alpha formula to test the items on the scale. The results of the calculation of the item difference test. Marital satisfaction in working women shows the Cronbach Alpha value of .810. The calculation results of the item difference test of the formal education scale show the Cronbach Alpha value of .897. Moreover, the results of the calculation of the item difference test of the Adversity Intelligence scale show the Cronbach Alpha value of .856.

Analysis of the data used to test the hypothesis is multiple regression analysis. This analysis was used because the study used more than one independent variable. The analysis was carried out with the help of SPSS for windows.

H1 = There is a positive effect between formal education and marital satisfaction on working women.

H2 = There is a positive influence between advertising intelligence and marital satisfaction among working women.

3.   FINDINGS AND DISCUSSION

Hypothesis Test
Major Hypothesis Test
 The researcher's hypothesis test used multiple regression analysis to determine the independent variables (formal education and adversity intelligence) on the dependent variable (marital satisfaction). The summary of the model and the regression coefficient values can be seen in the following table:

Table 3. Multiple Linear Regression Test Results
Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.761	.491		5.619	.000
	Formal Education	-.660	.607	-.615	-3.499	.000
	Adversity Intelligence	-.514	.505	-.484	-2.088	.000

a Dependent Variable: Marital Satisfaction

 From table 4.9 above, it can be seen that the multiple linear regression model is used to determine the effect of the independent variable on the dependent variable. The regression equation formed is as follows.

Y = 2.761- 0.660X1- 0.514X2

 The regression equation has the following meaning:
a. The constant value of 2.761 means that if the formal education and advertising intelligence are 0, the work-family conflict is 2.761.
b. The regression coefficient value for the formal education variable (X1) is 0.660 and is negative, meaning that if the formal education variable is increased by 1 unit, it will reduce the value of the marital satisfaction variable by 0.660 units.
c. The regression coefficient value for the adversity intelligence variable (X2) is 0.514 and is negative, meaning that if the formal education variable is increased by 1 unit, it will reduce the value of the marital satisfaction variable by 0.514 units.

t-test
 The t-test was conducted to determine whether individually (partially) the independent variable significantly affected the dependent variable or not. Based on the calculation results, the t table value is 1.974 with (df) = n-1 = 170-1 of 169 and a significance level of 5% (0.05).
 Based on the results of the tests that have been carried out, the values obtained are:
a. The t count for the formal education variable is 3,499 > t table (3,499 > 1,974) with a significance of 0.000 < 0.05. From these results, it can be seen that the test rejects H0 and accepts Ha so that H1, which states there is an influence between formal education on marital satisfaction, is accepted.
b. t count for adversity intelligence variable is 2.088> t table (2.088>1.974) with a significance of 0.000 <0.05. From these results, it can be seen that the test rejects H0 and accepts Ha so that H1, which states there is an influence between adversity intelligence on marital satisfaction, is accepted.

Effective Donation
 The effectiveness of the relationship between formal education and adversity intelligence in marital satisfaction is 34.7%. At the same time, 65.3% was obtained from other factors.

Categorization

Categorization in research is divided into each variable, including the independent and dependent variables. Categorization was carried out to determine the independent variables of adversity intelligence and marital satisfaction, the dependent variable of work-family conflict**.**

Table 4 Descriptive Statistics

	Mean	Std. Deviation	N
Marital satisfaction	57.9176	6.54834	170
Formal Education	62.3235	5.55191	170
Adversity Intelligence	62.6059	5.62044	170

a. Marital Satisfaction categorization variables

MaritalSatisfaction conflict has an RE of 57.9 and an RH of 50. This means that the result of RE is greater than RH, which is 57.9>50, which indicates that marital satisfaction is moderate.

b. Formal Education

Formal education has an RE of 62.3 and an RH of 50. It means that the result of RE is greater than RH, which is 62.3>50, which indicates that the level of Formal Education is moderate.

c. Adversity Intelligence

Adversity Intelligence has an RE of 62.6 and an RH of 50. This means that the RE result is more significant than RH, 62.6>50, indicating moderate adversity intelligence.

Based on the results and calculation data obtained the value of R = 0.347; p = 0.000; (p<0.05). These results indicate a significant relationship between formal education and marital satisfaction. These results prove that the hypothesis is accepted so that there is a significant relationship between formal education and marital satisfaction in working women. The form of the relationship between these two variables is a negative relationship, where the higher the conflict, the lower the formal education.

The level of female labor force participation in Boyolali City can be influenced by the level of education of married women in Boyolali City, where education will affect the level of income received, so it will affect the decision of married women to work. The level of education also affects the level of adversity intelligence of women in Boyolali City, so it affects married women entering the labor market. Carol Dweck proved that women with higher formal education tend to have high adversity intelligence so that their desire to work is also high, thereby increasing marital satisfaction.

The reason that causes couples who disagree is why education does not affect marital satisfaction because they have been in running the household. The most important thing is to meet household needs and look after each other's feelings with mutual respect and respect for each other and accept the strengths and weaknesses of each partner so that each partner can always feel harmony in the household. According to them, the achievement of household harmony does not only arise from the high education taken (Rouhbakhsh et al., 2019).

Then there is a significant relationship between adversity intelligence and work satisfaction for working women. The higher the adversity intelligence, the lower the marital satisfaction obtained. According to Stoltz (2014), adversity intelligence is a concept of a person's personal qualities to face various difficulties and efforts to achieve success in various areas of his life. According to Hakimi (2001), this encourages economic realities that force women to accept any circumstances from the people on whom they depend. If women have economic independence and have rights/authority and power outside the family, their dependence on their partners will be lower, impacting the marriage's stability.

The results showed that adversity intelligence is one of the intrinsic factors that can minimize and reduce the dual role conflict of working mothers in carrying out their activities in two roles every day. Adversity intelligence is a significant factor in achieving success. Individuals who have high adversity intelligence will always try to find ways to solve the difficulties and challenges in their lives. Adversity intelligence affects optimism, time orientation, academic performance, emotional intelligence, and motivation (Asriandani, Budiman, and Saripah, 2020). This is contrary to Azizah (2020) in a study

entitled Social Support and Intelligence in Facing Difficulties with Marital Satisfaction on Wives of Victims of Domestic Violence. The findings showed no influence between Intelligence in Facing Difficulties on marital satisfaction in wives of domestic violence victims in Samarinda.

The findings from the above studies show that formal education harms marital satisfaction. The more educated a woman is, the less satisfied she is with her marriage. For married women, a lower level of adversity intelligence means that marital satisfaction is higher.

4.   CONCLUSION

Based on the research data and discussions described, the conclusions obtained are a significant relationship between the relationship between formal education and adversity intelligence with marital satisfaction. The higher the formal education, the lower the level of marital satisfaction. This can be seen with the results of t count 3,499 > t table 1,974 and a significance value of 0.000 < 0.05 for working women. The low level of marital satisfaction in working women can be seen from the results of the t test, where the t count for the adversity intelligence variable is 2.088> t table (2.088> 1.974) with a significance of 0.000 < 0.05. This study also found that the effective contribution obtained from the relationship between formal education and adversity intelligence on marital satisfaction was 34.7%. The author provides suggestions that are expected to be useful for further research. Hopefully, this research can be used as a reference for further research. In selecting the subject, it is advisable to match the variables; in collecting data, you should also look at the conditions. It is considering the number of items on the scale.

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