

The Role of Women on Riverbanks in Efforts to Improve the Informal Economy Sector

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Abstract: Indonesia is a collective society with strong social ties giving birth to a patriarchal culture that looks at entrepreneurship decisions for Indonesian women, namely men as breadwinners in a household are inherent in people's lives. However, in the Banjar community on the banks of the Martapura river, women appear to be more dominant in fulfilling the household economy in the informal sector. This study focuses on the impact of the role of women in the areas along the river Martapura in developing the family economy. This research was conducted along the banks of the Martapura River, BanuaAnyar Village, Banjarmasin. The study subjects were 12 people who work as food and beverage traders, heads of working groups, and heads of RTs in the BanuaAnyar sub-district. The research results were analyzed using the Miles and Huberman model and data verification techniques through triangulation. The study results show that the family's economic life for the role of women in the informal sector has increased. The indicators can be observed through three aspects, namely, aspects of education, health aspects, and aspects of ownership of electronic and transportation facilities. It is hoped that the government and stakeholders can improve the assistance program for working groups of women traders to improve their welfare.

Keywords: The role of women, the informal sector, entrepreneurship, riverbank communities.

1. BACKGROUND

Indonesia consists of a collective society and social ties that birth paternalistic values or emphasis on superiority, dependence, favoritism, and patronage (Basuki, Rajani I., Widyanti R, 2022) that looks at entrepreneurship decisions for Indonesian women, where Men as breadwinners in the household have been embedded in people's lives. However, the Banjar people on the MartapuraBanuaAnyar Banjarmasin river appear to be more dominant in the household economy, especially in the informal sector. The people of BanuaAnyar Banjarmasin describe the role of women in supporting the family economy through various activities such as selling in floating markets (Sakdiah, 2016; Arisanty, 2018) which has become an icon of the city of Banjarmasin as a city of 'Thousand Rivers'. The nickname of the city of 'Thousand Rivers' for the people of Banjar has an influence on Banjar women, which is also supported by history where the tradition of trading by women has existed for a long time through floating market activities.

Factors that are used as benchmarks for the community, especially women of the lower middle class, to enter the informal sector, such as (1) Easy to cultivate; (2) Relying on local culture; (3) Owning a business; (4) Small-scale operations; (5) Labor-intensive and adaptive technology; (6) Skills can be acquired outside the formal school system; and (7) Not directly affected by regulation and the market is competitive (Gilbert and Gugler, 1996). This factor becomes an opportunity for women in entrepreneurship when the demands of the role of a wife must continue to be carried out. Seen from the context of the modern family, a woman is no longer considered a weak creature and solely dependent on her husband's income. However,

This research is based on an argument that the economy in the informal sector in the Banjar community on the Martapura River BanuaAnyar Banjarmasin shows that women are more dominant than men. Inadequate household needs and the high willingness of women to be independent in the household economy are among the main factors for the high role of women in improving their

household economy (Pitamouli et al., 2021). Banjar women have an essential role in the family economy through trading activities both at the Kuin floating market (Sakdiah, 2016) and at Lokbaintan. They are not only as sellers but also as collectors of merchandise and as farmers. They started trading after carrying out the Fajr prayer until around 10:00 am. Merchandise is sold in handicrafts, agricultural products, fishery products, and food (Arisanty, 2018). Historically, Banjar women who live on the banks of the Martapura river are pretty reliable in navigating the river, such as swimming (Anis et al., 2020), selling by boat, and doing various fishing activities besides men. Banjar women who live on the banks of the MartapuraBanuaAnyar river both historically, culturally, and economically appear to have a dominant role in improving the family economy in the informal sector.

Studies on the role of women in socio-economic life in the informal sector have been widely discussed by researchers. This study can be seen in aspects of the role of women in floating markets on the Kuin, Lokbaintan, and Martapura rivers (Arisanty et al., 2017; Sarbaini, Fatimah, & Rajani, 2019; Pangabdi, Slamet, & Wijaya, 2019; Greece, Annur, & Hadiannor, 2021). This study is different from the previous study, which focuses more on the role of women in the MartapuraBanuaAnyar riverbank area in developing the family economy. The purpose of this study is to describe the economic impact of the family on the role of women in the informal sector. This goal provides direction for understanding that the position of Banjar women on the banks of the Martapura river, BanuaAnyar Banjarmasin is quite important in improving the family economy.

2. LITERATURE REVIEW

2.1. Women's Role

In general, Indonesian people, in terms of the division of labor between men and women, have ignored the role of women. The beginning of the gender division of labor is closely related to the differences in the roles of men and women in reproductive function. Analysis of women's roles can be carried out from the perspective of their position in dealing with productive work indirect (domestic) and direct (public) productive work (Ahdiah, 2013; Akbar, 2017; Dhaliwal, 1998). Second, from another perspective, the problem of women's involvement in work can be seen from various theoretical perspectives, such as the equality model (Palmer & Kandasami, 1997), namely: The equity model assumes that male and female workers are identical, so they have the same way of management and access. Meanwhile, the complementary contribution model (Narsa, 2007), namely the complementary contribution model, assumes that male and female workers have different abilities, so there must be differences in managing them. Third, from a stereotype perspective, namely sex role stereotypes and managerial stereotypes. From a stereotype perspective, it is assumed that gender role stereotypes emphasize the different characteristics and abilities of women and men.

According to Vitalaya (2010) and Kurniasari (2021), the role of women is as follows: (1) The role of tradition places women in the reproductive function (taking care of the household, giving birth and raising children, and nurturing their husbands). His life is 100% for the family. The division of labor is apparent, namely women in the home and men outside the home. (2) The role of the transition patterns and the role of tradition is more important than other roles. The division of tasks follows gender aspirations, but the existence of maintaining harmony and household affairs is still the responsibility of women. (3) Dual role positions women in the life of two worlds, placing domestic and public roles equally essential. The husband's moral support triggers rigidity, or conversely, the husband's reluctance will trigger anxiety or even cause open or latent conflict. (4) The egalitarian role consumes women's time and attention for outside activities.

Men's moral support and level of concern are essential to avoid conflict. Interests in sorting and distributing roles. If not, what will happen is that each of them will argue to seek justification or create discomfort in the atmosphere of family life. (5) The current role is the impact of women's choice to be independent in solitude. Unfortunately, there aren't many of them. However, clash after clash of male domination over women who do not care about women's interests will probably increase the population.

Nicholas Abercrombie et al. (2010) explained that in the development of the study of women's roles, the concept of sex roles gave its meaning. Sex roles are a set of attributes and expectations associated with gender differences concerning being male or female in society. According to functionalism theory, sex roles (like other roles) reflect enduring social norms and are socialization patterns. The norm that tends to occur today is that the relationship between men and women has changed along

with the gradual development of an equal family (Ahdiah, 2013; Ismailova et al., 2019; Afrizal et al., 2020; Kurniasari, 2021).

Luhulima (1995) describes various programs aimed at increasing the role of women workers, including (a) programs to increase the work productivity of women workers through integrated welfare, (b) expanding employment opportunities through joint venture groups (ease of obtaining capital through small credit cooperatives, etc.); (c) increasing protection and safety at work; (d) fostering the informal sector; (e) job training for female workers; (f) development of communal life among women (Handayani& Yusuf, 2007; Sajad et al., 2020).

2.2. Riverside Society

Riverbanks are the space between the edge of the riverbed and the foot of the inner embankment located on the left and right of the riverbed (Mokodongan, B., Sela, R., & Karongkong, 2014). The inhabitants of the riverbank area are very heterogeneous, both in social and cultural aspects. However, relations between residents are well established. Community communication is embodied in seating facilities intentionally built across from the house, on the river bank, within a certain distance. This facility is used for just chatting and other activities. Rivers for people who live on riverbanks have benefits for maintaining their lives in terms of social and transportation. Riverside houses and houses along the river are overgrowing; the orientation of houses is to land to alleys and no longer makes the river the primary orientation. Rivers tend to be the back area (Subiyakto, 2005; Poedjioetami, 2008; Mentayani, 2019).

The characteristics of riverbank communities are generally classified as low-income. A small proportion of the people have permanent jobs; most work odd jobs by taking advantage of the circumstances and opportunities available. In addition, there are grocery stalls, cake stalls, and the like as part of the economic activities of the riverbank community (Poedjioetami, 2008; Yuniarti, Subiyakto, & Putra, 2020; Abbaset al. 2020). Riverbank communities have limitations in managing their human resources. Among them is expertise in using the river to meet daily needs such as water transportation, making water transportation, fishing, and so on (Subiyakto, 2005; Suganda et al., 2008; Subiyakto et al., 2020; Mutiani et al., 2022).

2.3. Informal Sector

The term informal sector was first introduced by Keith Hart, which resulted from a study of the unique economic activities in Accra and Ghana. His research found a significant variation in the availability of legal and illegal income opportunities for the urban poor (Gilbert and Gugler, 1996). Therefore, the definition of the informal sector is often accompanied by a list of activities that can be seen when someone walks through the streets of third-world cities, namely street vendors, newspaper sellers, buskers, beggars, hawkers, prostitutes, and others. They are uncommitted and unskilled workers with low and irregular incomes (Rini, 2012; Purwaningsih, 2017).

Sihite Romany (1995) describes the informal sector in the economy as an irregular pattern, untouched by government regulations, small capital and daily turnover, dangerous place and not tied to other businesses, generally serving low-income communities. , generally use not too large a workforce and come from the same family or place of residence, do not need special skills or skills, do not apply a bookkeeping system, and tend to have a reasonably high level of mobility in their work and place of residence. The classification of jobs in the informal sector is usually self-employed, working with non-permanent or unpaid workers is usually carried out by the business owner himself, and non-agricultural workers and unpaid workers (Handayani& Yusuf, 2007;

2.4. Businessman

Entrepreneurship is the ability of individuals or groups to innovate, create, seek, and take advantage of opportunities to achieve what is desired, especially in opening a business in the various opportunities available (Dollinger, 2008; Rusyidi& Ananda, 2016; Frederick, O'Connor, & Kuratko, 2018) and can be done flexibly (Lambing, & Kuehl, 2003). While Kasmir (2006) states that entrepreneurship carried out by an entrepreneur is called entrepreneurship. Entrepreneurship is the ability to create a business activity, which requires continuous creativity and innovation to create something different from what existed before. Ultimately, it can contribute to the broader community (Saputri, 2020; Sajad et al., 2020).

Characteristics of entrepreneurship according to Bygrave in Parnata (2019): (1) Dream an entrepreneur has a vision of a desire for his personal and business future and can make his dreams

come true. (2) Decisiveness (assertiveness). An entrepreneur has the desire to move forward, is decisive, energetic, full of enthusiasm, and does not work slowly. (3) Doing (Acting). An entrepreneur always follows up on decisions that have been made, has extra speed and energy in acting, and does not like to delay work. (4) Determination (Determination or determination). An entrepreneur has determination and a high sense of responsibility, so he never gives up when faced with problems. (5) Dedication (Devotion). An entrepreneur is highly dedicated to his business; success will always come to him because of high dedication. (6) Devotion (Love or Loyalty). The business will take a lot of an entrepreneur's time, mind, energy, energy, focus, and enthusiasm, so he must love his job and be good at dividing his time. (7) Details (Detailed). To achieve success, an entrepreneur must think in detail because financial and strategic planning require clear thinking when running a business. (8) Destiny (Fate). An entrepreneur is responsible for the fate and goals to be achieved. (9) Dollars (Material or Money). An entrepreneur considers the value of time, energy, thought, strategy and business in terms of currency values but avoids being a materialistic entrepreneur because it is dangerous. (10) Distribute (Distribute or Distribute). An entrepreneur is willing to distribute his business ownership to his trusted people, namely people who are critical and willing to be invited to achieve success in the business sector.

3. METHODOLOGY

This research was conducted on the banks of the Martapura river, BanuaAnyar Village, because of the high number of women working in the informal sector to improve the family economy. The types of merchandise chosen for this research include food and beverage traders and fish cracker and fish cracker business groups. Women are the choice of this research to see their role in the informal sector in improving the family economy.

This qualitative research uses in-depth interviews as the main research material, observations, and several primary and secondary documents. Data from observations of the economic activities of the riverbank community were used as the basis for conducting interviews with informants, especially women traders. The data needed for research is related to economic impacts, including education, health, and ownership of electronic equipment and transportation.

The informants of this research came from the Banjar people who live on the banks of the Martapura River, Banjarmasin. Informants were selected based on the female gender to see their role in the family economy. The number of informants in this study, namely food, and beverage traders, amounted to 7 people, home industry players three people namely fish crackers, amplang crackers, and bread and two heads of RT, so the total number of respondents in this study amounted to 12 people with the following details:

Table1. *Research informants*

No.	Name	Age (years)	Address	Information
1	Informant 1	46	BanuaAnyar Village, RT. 07 Banjarmasin	Empek-Empek seller
2	Informant 2	50	BanuaAnyar Village, RT. 03 Banjarmasin	Seller of Yellow Rice and Lontong
3	Informant 3	65	BanuaAnyar Village RT.04 Banjarmasin	Amplang Business Group
4	Informant 4	50	BanuaAnyar Village, RT. 07 Banjarmasin	Fish Cracker Business Group
5	Informant 5	63	BenuaAnyar Village, RT 002. RW 001 Banjarmasin	Head of RT 02
6	Informant 6	49	BenuaAnyar Village, RT 002. RW 001 Banjarmasin	Food and Beverage Merchant
7	Informant 7	49	Gang Datu Tundan RT.03. RW. 01. Banua Anyar Banjarmasin	Food and Beverage Merchant
8	Informant8	38	BanuaAnyar Village RT.04. Banjarmasin	Police/Head of RT 04
9	Informant 9	36	BenuaAnyar Village, RT 002. RW 001 Banjarmasin	Beverage seller (Pop Ice)
10	Informant 10	60	Banua Anyar Village RT.03 Banjarmasin	Home Industry (Bread Production)
11	Informant 11	43	BanuaAnyar Village, RT. 02 Banjarmasin	Food Seller (Yellow Rice)
12	Informant 12	53	Kelurahan Jalan BanuaAnyar RT 03 Banjarmasin	Grocery seller/stall of groceries

Source: *Research data, 2022.*

Data is processed by following the stages of the Miles and Huberman (1992) model starting from data reduction, data display, and data verification. The data collected is reduced to a summary based on the theme and narration of the informant. The data was then analyzed through three stages of analysis. First, the restatement of the data obtained, primarily through interviews, to maintain the authenticity of the field data. Second, a description technique is used to show the trend pattern of the data, both interview data and observation data. The third stage, interpretation, is carried out to extract both explicit and implied meanings from the data. All data were analyzed contextually to see the relationships between aspects, namely aspects of education,

4. RESULTS AND DISCUSSION

The role of women in the non-formal economic sector on the banks of the Martapura River, BanuaAnyar sub-district, Banjarmasin, has had an economic impact on three aspects, namely education, health, ownership of electronic goods, and transportation facilities. These three aspects will be described in this section.

4.1. Educational Impact

The role of women on the banks of the Martapura river in the family economy is evident in the educational aspect. Various businesses that have been carried out it has had an economic impact on the family in the educational aspect, namely the opportunity to study for their sons and daughters, as shown in Table 2 below.

Table2. *The economic impact of the family on the education aspect*

Transcript	Compaction Facts	Interpretation
The number of children 3 people, all girls. The oldest one has graduated from college, majoring in Public Administration at ULM class of 2016, graduating in 2020 last night during the pandemic; the tuition fee per semester is around 2-3 million for tuition fees (UKT). The second one had graduated from Aliyah MAN and was immediately employed as a TU in one of the offices. The smoothest thing is still going to SMK. Do you remember what major you are majoring in? From the proceeds of this business, he helps young men who support college and school children (Informant 4, 50 years old, fish cracker trader).	Has three children. The first child is currently studying at the undergraduate level, while the other two children are still in high school.	Improving the quality of life through education
I have three children, two boys and one girl. All of my children are married. My first child has graduated from KORPRI High School, and the last child is also at KORPRI High School. My last child had only one year of education at university, namely UNISKA, with one semester's tuition fee of 3 million (Informant 3, 63 years old, entrepreneur of crackers).	Has three children. His three children are married. All three have graduated from high school. His first child had studied for one year at PTS.	Improving the quality of life through education
I have two children who are 12 years old (6th grade) and nine years old (3rd grade). My two children study at SDN BanuaAnyar 2, which leaves every day using public transportation (angkot) (free). Sometimes I also pick up using an electric bicycle. Their school allowance is 10 thousand for their brother's gasan and 5 thousand for their younger brother's gasan. My child's school needs are cellphones used when learning online (Informant 2, 50 years old, the seller of yellow rice and lontong).	The first child is 12 years old; the second is nine. Both of them attended elementary school (SD). To school by public transportation (angkot) for free. Sometimes picked up using electric bicycles. An allowance of 10 thousand for his older brother and five thousand for his younger brother. Both of them have smartphone gadgets for online school needs during the pandemic.	- Improving the quality of life through education -Means of transportation and devices for education

<p>I have three children. I am a single parent due to divorce. I have two children who I financed by selling empek-empek. Especially the youngest is still in elementary school, and the number 2 is still in junior high school (empekempek trader) (Informant 1, 46 years old)</p>	<p>Has three children. His two children are still in school. The youngest is in elementary school, and the second is in junior high.</p>	<p>Improving the quality of life through education</p>
<p>Currently, only 1 of my children is studying at Madrasah in grade 2. I will teach many religious children that their religion is good but already bad. My son, who graduated from the Islamic boarding school, thank God, is strong enough to graduate, so he graduates (Informant 6, 49 years old/drink & fried shop).</p>	<p>She has one child who is still in school. Previously, their children attended religious schools/madrasas/Islamic boarding schools up to PT. The choice of religious school so that morals are formed.</p>	<p>Religious education to form morals</p>

Source: *Primary data, processed (2022)*

The role of Banjar women on the banks of the Martapura river in entrepreneurship has impacted the family economy in the educational aspect, as illustrated in Table 2. In the educational aspect, the data shows three things: first, the ability to fulfill children's needs during school either through pocket money, transportation facilities, or gadgets for online learning (Informant 2, 50 years). Second, educational needs are not limited to elementary and secondary levels but to tertiary education (PT) (Informant 3, 63 years; Informant 4, 50 years; Informant 6, 49 years). Third, educational orientation in religious schools to improve the morals of their children (Informant 4, 40 years; Informant 6, 49 years).

Needs in the household cannot always be met, thus making women involve themselves in earning a living (Pitamouldi et al., 2021) which should be the full responsibility of men. The form of women's involvement is that they are entrepreneurs in the non-formal economic sector, such as selling food and beverages (food and beverage), home food industries in the form of amplang groups and shrimp crackers, and selling grocery goods (observation, 5 September 2022; Informant 8, 38 years old; Informant 5, 63 years). This involvement has been proven to improve the community's standard of living, especially in the educational aspect.



Figure1. *Activities of Banjar women selling food and drinks (food & beverage) on the banks of the river*

Source: *Personal document, 2022*

This study illustrates that the impact of education on families is quite guaranteed; even religious education is a priority. The importance of religious education for riverbank communities in the BanuaAnyar village of Banjarmasin as an urban area because city life will give excesses for youth association. That it is essential for teachers to know about menstruation (reproduction), teach the obligation to wear the hijab/hijab, and teach manners in association with girls. The role of parents in providing knowledge about reproductive health and supervision when girls are approaching puberty (Widayati, 2018) is significant so that their sons and daughters do not get stuck with the relatively glamorous city life. Fulfilling the best education for families is important because it is the key to the nation's success in shaping human resources starting from family education (Zahrok&Suarmini, 2018; Medhi, 2018; Ghafur, 2019).

4.2. Health Impact

The role of women on the banks of the Martapura river in the family economy is evident in the health aspect. The activity of trading women along the river banks has had an economic impact on the family on the health aspect, namely the ability to maintain health through government programs. The following is a description of the interview results in Table 3 below.

Table3. *The economic impact of the family on the health aspect*

Transcript	Compaction Facts	Interpretation
When I was sick, I went to the Ai Health Center for treatment, but the takana was crisp; it was awful; I was taken to the doctor. Thank God there are no severe illnesses yet. I also use BPJS, so it's convenient to go to the Puskesmas; the cost is sometimes forbidden (Informant 3, 65 years old / amplang production).	Take advantage of health facilities if the family is sick. To make treatment more accessible, they follow the BPJS health program.	Public awareness of utilizing health facilities (BPJS) to improve the quality of life.
All of my family members, totaling four people, use BPJS, but it's crunchy. Initially, I paid quite a lot for myself, but I paid 100 thousand per month, but in recent years, thank God, it has been made accessible by the Banjarmasin city government. Garingamun usually goes to the health center, but it's enough; usually, it's a stall drug (Informant 2, 50 years old/Seller of yellow rice and rice cake).	It is paying BPJS for the whole family. If you are mildly ill, it is enough to take advantage of health facilities (Puskesmas) and use drugs on the market.	Utilize BPJS and puskesmas facilities for health problems. In addition, they also take advantage of external drugs to maintain health.
I have BPJS for treatment at the nearest puskesmas, namely BanuaAnyar. (Informant 1, 46 years old / seller of dumplings)	They are utilizing government health facilities either through BPJS or puskesmas when sick.	Public awareness of utilizing health facilities (BPJS) to improve the quality of life.
If I get sick, I seek treatment at the Puskesmas using BPJS. BPJS was obtained from my male gawian, namely Employment BPJS. So it's still crunchy for the medicine to go to the Puskesmas at the cost of 10 thousand Rupiah (Informant 4, 50 years old/Fish Crackers).	She was utilizing health facilities (BPJS Employment) from her husband. He also used the Puskesmas facilities when he was sick.	Public awareness of utilizing health facilities (BPJS) to improve the quality of life.
In addition to treatment at the health center or the hospital, we also drink herbal medicine. I drink herbal gasan to get rid of body odor and healthy herbs so that my crew is fresh. My man also drinks gasan so the crew can sigargasanbegawi (Informant 11, 43 years old/Yellow Rice Seller).	Utilize government facilities in health matters, such as health centers and hospitals. We also use herbal medicine to maintain health.	Utilizing government facilities to improve health in addition to using health herbs
I used to have ASKES, which has now changed its name to BPJS Kesehatan. I often go to the hospital to treat my husband, who has a work accident. Unfortunately, the drug is entirely prohibited because of the patent. For vitamins and herbal medicine, it depends on the condition of the jamu (I.12, 53 years old/grocery trader).	Utilizing BPJS Health both for himself and for his family (husband) who is sick. However, treatment is quite expensive because it uses patented drugs. To maintain health, sometimes also consume vitamins and healthy herbs, although not routinely.	Helping husband's treatment and maintaining health with vitamins and healthy herbs

Source: *Primary data, processed (2022)*

Table 3 explains that women on the banks of the Martapura river, in terms of maintaining their health, have utilized government health facilities, both Puskesmas, hospitals, and BPJS (Information 1, 2, 3, 4). In addition, however, they also consumed vitamins and medicinal herbs to increase their productivity (Informants 11, 12). The ability of women on the banks of the Martapura river to utilize health facilities to maintain their health is proof that entrepreneurship that has been carried out so far has provided solutions to various health problems that have been experienced so far.

Banjar women on the banks of the river in entrepreneurship have had an economic impact on their families. The economic impact is not only on the family's ability to meet the family's educational needs and fulfillment of entertainment and transportation facilities but also on the health aspect, as it is known that women have an essential role in the health of their families. Setiadi&Dwijayanti (2020) regarding stunting explains that the risk factors that affect stunting are multidimensional and are not only caused by malnutrition factors experienced by pregnant women and toddlers but also by community health workers who provide information and education as well as efforts to empower women, especially mothers. In this case, the mother is an essential factor in reducing the problem of stunting. Banjar women's health awareness in this study is quite good, so this study assumes that maternal and child health problems, including stunting, are relatively easy to overcome.

Given the fact that there are high maternal and child mortality rates in Indonesia, it is necessary to increase the role of women in improving their quality of life. The maternal mortality rate is an indicator of women's welfare, an indicator of a nation's welfare and describes the results of a country's development achievements. Therefore, maternal health improvement programs such as safe pregnancy and delivery services and referral system management (Chalid, 2016) need to be improved so that the increase in human resources, especially related to maternal and child health, is getting better. In addition, women's awareness about health needs to be built in various forms of activity, as researched by Agustin, Muchsin, & Widodo (2019), that PKK plays an essential role in improving the health of mothers, children, and the elderly through posyandu. Posyandu not only carries out formal and routine programs but also has excellent substance for improving the quality of human life. The success of Posyandu is that the community is getting better, family planning is successful, increased awareness of healthy living and a healthy lifestyle.

4.3. Impact of Ownership of Electronic Facilities and Transportation

The role of women on the banks of the Martapura river in the family economy is evident in the ownership of electronic means and transportation. Various businesses have been carried out; it has had an economic impact on the family in terms of ownership of electronic and transportation facilities, namely owning gadgets, televisions, and motorbikes for trading purposes, schools, and as a means of entertainment, as shown in Table 4 below.

Table 4. *The economic impact of the family on the aspect of ownership of electronic means and transportation*

Transcript	Compaction Facts	Interpretation
I just exchanged a second cell phone online for 500 thousand. I only have a cellphone because I used to have a smooth old-school cellphone. I've only had an Android cell phone for the past two years because it's essential to use it to sell amplangs. Usually, people from the Andalas souvenir shop on Jalan PerintisKemerdekaan call me on this cell phone to exchange amplang (Informant 3, 63 years old, entrepreneur of crackers).	Have a communication tool in the form of a smartphone (brand VIVO Y15) for IDR 500,000. Previously also had a Nokia mobile phone. She was used for trading amplang, especially when communicating with the Andalas souvenir shop on Jalan PerintisKemerdekaan.	Communication tool for trading
I have two cellphones, one I usually use for calls and one for online school children during yesterday's pandemic. To purchase an internet package for one week, fill in a quota of 3-6 GB with a price range of 20-35 thousand because it is for studying online and watching YouTube videos, and it's a rush to contact family. If credit is sometimes 50 thousand or 100 thousand because it quickly runs out when used to make calls (Informant 2, 50 years old, the seller of Yellow Rice and Lontong)	Have two cellphones used for calls, and a smartphone for their children who attend online school. Buy an internet package of 3-6 GB per week with a price range of 20-35 thousand. Smartphones are used for online learning, watching YouTube videos, and communicating with family. Pulses around 50,000-100,000.	Communication device/mobile phone for school purposes, entertainment, and general communication

I have a TV at home. My Android cellphone costs around IDR 2,000,000. Previously, his cellphone could only make calls and SMS (Informant 1.46 years old/seller of empek-empek).	Have an Android TV and cellphone for IDR 2,000,000.	Communication tool/HP to communicate in general
I have a vehicle for the children to go to school. However, I have not bought expensive items in the last two years. My vehicle is a 1-brand MIO J 2015. Bought the proceeds of saving by selling amplang for 15 million. Now it's probably only worth 5 million (Informant 3.65 years old/Amplang Trader).	Owens a two-wheeled vehicle brand MIO J Year 2015 from saving sales of amplang for Rp. 15. 000,000. Now it may only be worth IDR 5,000,000.	Means of transportation for school purposes
I take my kids by motorbike. So, the father took him to school, and the bulik took him to school (Informant 6, 49 years old/drink & fried food stall)	Take children to school by motorbike.	Motorized vehicles for educational purposes
I use my motorbike to take my children to school. I have as many as two motorcycles (9, 56 years old informant / Pop Ice drink seller).	Has transportation facilities for as many as two motorbikes. In addition to daily needs, it is also to take the children to school.	Transportation facilities to support education
I have a 14 Inch Tube TV only. Old banar already. The Sharp Wan brand is durable. I also have an android cellphone. My children often use it to watch cartoons or funny videos. I use a 2014 Honda Revo motorbike for daily needs and take my children to school (Informant 11, 43 years old/Yellow Rice Seller).	It has a Sharp 14-inch tube TV that has been used for a long time. Besides that, I also have an Android cellphone which is also used for watching videos by my children. In addition to the two electronic means, it also has a means of transportation in the form of two-wheeled vehicles.	Android TV and HP as a means of entertainment in addition to means of transportation

Source: *Primary data, processed (2022)*

Table 4 can explain the economic impact of the family on women along the Martapura river in the Banua Anyar village in the aspects of ownership of electronic means and transportation. There are at least two things in this aspect that are interesting to observe: the first owners of electronic facilities such as TV and gadgets that function as family entertainment and education (Informants 1, 2, 3, 11). Second, ownership of transportation facilities to support education for their children (Informants 6, 9, 11). In addition, the activities of women traders, both through trading in food and beverages (food & beverage), home industry (krupuk, amplang, and cakes) (observation, 5 September 2022; Informant 8, 38 years; Informant 5, 63 years) and grocery have had an impact on the economy for the family.

The need for entertainment or vacations for urban communities is needed when the hustle and bustle of the city has an impact on the community. The impact is in the form of stress on the demands of work in urban areas, which can be reduced through vacation, exercise, and play (Romadhani & Suryawan, 2017) in addition to green open space (RTH) (Khabir, AF et al., 2022). Banjar women tend to choose to recover from stress through entertainment. Devices with social media facilities and watching various shows on YouTube have at least given their entertainment amid work demands. On the other hand, they can increase productivity. Gadgets are used not only for entertainment but also to improve the current business. As stated by Informant 3 (63), he can have a device from his entrepreneurship used for his children's schooling during the pandemic. During a pandemic, gadgets are a mandatory requirement for students to be able to take part in learning at school (Syaharuddin et al., 2021; Syaharuddin et al., 2022). Besides the device for educational purposes, it is also used for business. Women entrepreneurs must be able to keep up with changes in information technology and social media to encourage their business activities while increasing their business competitiveness. They were creating new changes and innovations for entrepreneurs to create new opportunities and markets by utilizing information technology, including social media as business communication in today's society (Abbas, 2021; Nahan & Kristina, 2019; Mangold & Faulds, 2009; Yang, Paudel, & Wen, 2022).

The high economic independence of women is the basis for women to work (Pitamouldi et al., 2021) to meet the needs of daily life. In addition to women's independence, the problem of having a large number of dependents, utilizing their knowledge, and helping their husbands are other reasons women working Pakembinangun Village, Pakem, Sleman (Puspitasari, 2016). It turns out that women work to supplement their income and help their husbands meet their families' economic needs. In addition, some research shows that women become entrepreneurs because they channel their hobbies and use knowledge as a form of self-actualization (Handayani, Afiati, & Adiyanti, 2015).

Banjar women on the banks of the Martapura river carry out economic activities in the non-formal sector. Economic activity in this sector has an economic impact in the form of their ability to meet their needs by fulfilling electronic facilities for entertainment and transportation. This study has proven that Banjar women can improve their living standards as evidenced by their ability to have electronic means such as TVs and gadgets for entertainment and communication and fulfillment of transportation facilities. This study has the support of previous research, such as the study by Tindangen, Engka & Wauran (2020), that humans want a prosperous life as the key to a happy life, which was shown by mothers in the village of Lemon Barat aware and decided to work in the fields. Furthermore, it is similar to Handayani, Afiati, & Adiyanti's (2015) research that works are self-actualization, responsibility, a means of relating to other people, helping husbands in the family economy, and channeling hobbies. Therefore, in addition to fulfilling family needs, women's entrepreneurship is also part of self-actualization for Banjar women on the river banks.

5. CONCLUSION

This research shows that improving the economic life of the Banjar community's families on the banks of the Martapura river, Banjarmasin, cannot be separated from the role of women. The improvement in economic life can be seen in three aspects, namely the education aspect, the health aspect, and the ownership aspect of electronic equipment and transportation facilities. The educational aspect can be seen from the awareness of the community in preparing for their children's education. Whereas in the health aspect, it is proven that there is public awareness of utilizing health facilities provided by the government and various efforts to improve health. The ownership of electronic and transportation facilities can be seen in the increase in the types of equipment and facilities owned to meet entertainment and business needs.

The view is that women are weak creatures who depend on their husbands to improve the family economy; this research shows different things. The increase in the family economy is precise because of the role of women. Banjar women on the banks of the Martapura river have proven that they have a significant role in improving the family economy. In the context of cultural history, Banjar women have long had an entrepreneurial character through trading activities on the river, known as the floating market, which has existed until now.

This study is limited to a small sample on the banks of the Martapura river, Banua Anyar village, Banjarmasin, so it is impossible to generalize the findings to all women's lives along the Martapura river. However, the sample of this research is food and beverage traders and food business groups run by women, so this paper suggests doing research with a broader theme related to the role of women on the banks of the Martapura river.

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