

Gender Differences and Level of Education As Determinant of Income Small and Medium Enterprises (SMEs) in Surabaya

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Abstract. The purpose of this research is to test the influence gender differences and level of education to income of Small Medium Enterprises (SMEs) in Surabaya. It is important because the activities of SMEs are able to accommodate the local workforce and to increase the families' income. In particular, most women who have small Medium Enterprises (SMEs) in Surabaya. While the notion in society that a woman as the weak are less able to produce in building businesses. The other side, low level of educated societies tend to have low incomes which result in the lack of productivity of the SMEs. Regarding it, the researcher will analyze the influence gender differences and the level of education towards the income of SMEs in Surabaya. There are more than 3.947 SMEs managed by government of Surabaya, but they are not all productive. In order to analyze the data, the collection of data is done through survey and semi-structural interview to the owners of SMEs in Surabaya. The researcher utilizes multiple regression analysis SPSS program while the sample size is 170 owners of SMEs. Results show that gender differences variable significantly influences the income of the SMEs and level of education not significantly influences the income of the SMEs. Key words : gender differences, level of education, income, SMEs in Surabaya

Keywords: Gender differences, Education level, SMEs.

1 Introduction

Small and Medium Enterprises (SMEs) received great attention from the central government and local governments. Because SMEs contribute significantly in addressing the problem of unemployment and reduce poverty. This is shown in the BPS that the poverty rate in Indonesia has decreased since September 2011 compared to March 2011. The decline in poverty was due to an increase in the production of micro and small manufacturing.

Not only reduce poverty, but increase the chances of employment or family income. Based on data 2014 from the Ministry of Cooperatives and SMEs, until 2012, SMEs have been able to absorb 107,657,509 labors or 97.16% of the workforce is engaged in the field of SMEs. Until 2012, the number of SME units in Indonesia is as