

ABSTRAK

STUDI KOMPARASI TINGKAT LITERASI KEUANGAN IBU RUMAH TANGGA DI DESA WARYESI, SUPIORI TIMUR, SUPIORI, PAPUA DITINJAU DARI SUKU, TINGKAT PENDIDIKAN, PEKERJAAN, DAN TINGKAT PENDAPATAN

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Penelitian ini bertujuan untuk: (1) mendeskripsikan tingkat literasi keuangan ibu rumah tangga di Desa Waryesi, serta (2) menguji dan menganalisis perbedaan tingkat literasi keuangan ibu rumah tangga di Desa Waryesi berdasarkan suku, tingkat pendidikan, pekerjaan dan tingkat pendapatan.

Penelitian ini adalah penelitian kuantitatif komparatif. Populasi penelitian ini adalah 224 ibu rumah tangga di Desa Waryesi. Sampel penelitian berjumlah 121 ibu rumah tangga dan diambil dengan teknik *purposive sampling*. Data diambil dengan menggunakan instrumen tes. Analisis data menggunakan uji *Kruskal-Wallis*.

Hasil analisis data menunjukkan bahwa: (1) tingkat literasi keuangan ibu rumah tangga di Desa Waryesi berada pada kategori sangat rendah; (2) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari suku; (3) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari tingkat pendidikan; (4) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari pekerjaan; dan (5) ada perbedaan tingkat literasi keuangan ibu rumah tangga ditinjau dari tingkat pendapatan.

Kata kunci: literasi keuangan, ibu rumah tangga, suku, tingkat pendidikan, pekerjaan, tingkat pendapatan

ABSTRACT

THE COMPARATIVE STUDY OF FINANCIAL LITERACY LEVEL OF THE HOUSEWIFE IN WARYESI VILLAGE, EAST SUPIORI, SUPIORI, PAPUA, BASED ON ETHNICITY, EDUCATION LEVEL, EMPLOYEMENT CLASSIFICATION, AND INCOME LEVEL

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This research aimed: (1) to describe financial literacy level of the housewives in Waryesi, and (2) to examine and analyze the difference of financial literacy level of the housewives in Waryesi village based on the ethnicity, education level, employment classification, and income level.

This study is a comparative quantitative reasearch. The research population were 224 housewives in Waryesi village. The research samples were

121 housewives taken by purposive sampling technique, and data collection technique was a test. The data analysis technique was Kruskal-Wallis test.

The results of the data analysis showed that: (1) the financial literacy level of the housewives in Waryesi village was very low; (2) there is a difference of financial literacy level of the housewives based on the ethnicity; (3) there is a difference of financial literacy level of the housewives based on education level; (4) there is a difference of financial literacy level of the housewives based on the employment classification; and (5) there is a difference of financial literacy level of the housewives based on the income level.

Keywords: *financial literacy, housewife, ethnicity, education level, employment classification, and income level.*