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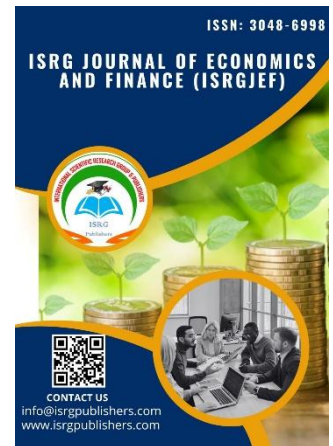
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The Effectiveness of Daily Labour Income Management in Meeting Family Economic Needs in the City of Makassar

Dr Rustan MSi

(Lecturer at the Faculty of Economics, Muhammadiyah University, Makassar, Indonesia)

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*Corresponding author: Dr Rustan MSi

Abstract

This qualitative research employed a phenomenological approach. The results of the study indicate that The management of daily workers' income in Makassar City reflects the adaptive efforts of working families in coping with fluctuating incomes and relatively high living costs in the city. Most of their income is allocated to basic needs such as food, clothing, shelter, education and health costs, although it is difficult to set aside savings due to limited income. Common strategies include simple record-keeping, prioritising spending, saving money by shopping at traditional markets, and diversifying income sources by involving other family members. Limited access to formal financial institutions means that many workers rely on social gatherings, cooperatives, or loans, with some even falling prey to loan sharks. Government social assistance programmes such as BPJS, PKH, and basic food subsidies help ease the burden, although low financial literacy and minimal income remain major obstacles. Thus, the welfare of daily labourer families depends not only on their ability to manage finances, but also on structural support through government policies, improved financial literacy, and diversification of economic opportunities in urban areas.

Keywords: Income, Labour, Economy, Family, Effectiveness

INTRODUCTION

Economic development in Indonesia cannot be separated from the existence of labour, which plays a vital role in driving the economy, both in the formal and informal sectors. One group of workers that is quite large in number is daily labourers. Daily labourers are workers who earn income based on daily wages received according to the number of days they work. Unlike formal workers who have a fixed monthly salary, daily labourers often face income uncertainty, depending on the availability of work, physical conditions, and external factors such as weather or work demand. This situation poses its own challenges in income management, particularly in meeting the economic needs of families.

The city of Makassar, as one of the metropolitan cities in eastern Indonesia, has experienced rapid economic growth. The development of the service, trade, construction, and small and medium industries has opened up job opportunities for the community, including those who work as daily labourers. However, despite these job opportunities, not all daily labourers enjoy adequate welfare. This is due to low wages, uncertain number of working days, and minimal social protection. Under these conditions, the ability of daily labourers to manage their income becomes a key factor in maintaining family economic stability.

Meeting the economic needs of a family is not a simple matter for daily labourers. Family economic needs include basic necessities such as food, clothing, and shelter, as well as children's education, health, and other social costs. Uncertain income puts most labourer families in a vulnerable position, where even a slight decrease in the number of working days or an increase in the price of basic necessities immediately affects the economic balance of the household. Therefore, effective income management is one of the survival strategies that daily labourer families must implement.

The effectiveness of income management can be seen in how daily labourers and their families plan, allocate, and use their limited income to meet both priority and long-term needs. In practice, many daily labourer families have to economise in various ways, seek additional income through side jobs, or even go into debt to meet their daily needs. Many of them also rely on their wives to supplement their income, for example by doing small-scale trading or working in other informal sectors.

This phenomenon is interesting to study in depth because the income management of daily wage workers not only concerns economic aspects, but also relates to social, cultural and psychological aspects. For example, decision-making in households regarding spending priorities is often influenced by cultural values, the consumption patterns of the surrounding community, and financial management skills. On the other hand, the psychological burden of income uncertainty often causes stress for the head of the family, which can ultimately affect household harmony.

In the context of development in Makassar City, the existence of daily labourers also contributes to various sectors, especially the service and construction sectors, which are the main drivers of the economy. Ironically, however, their welfare is often neglected. In fact, if their income is managed more effectively, it can not only improve the economic resilience of families, but also support the creation of a more prosperous and productive society.

A study on the effectiveness of managing the income of daily labourers in Makassar City is important because it can provide a real picture of the survival strategies of low-income communities. The results of this study are expected to provide recommendations to the government, social institutions, and related parties in formulating economic empowerment policies or programmes that are more favourable to daily labourers. Examples include training in family financial management, access to savings or microcredit, and the provision of adequate social security.

Problem Formulation

1. How is the income of daily labourers managed to meet the needs of families in Makassar?
2. What are the strategies for managing the income of daily labourers to meet their needs in Makassar?
3. What are the advantages and disadvantages of managing the income of daily labourers to meet the needs of families in Makassar?

LITERATURE REVIEW

A. Revenue Management

Management is the process or method of managing or carrying out certain activities by mobilising the efforts of others, a process that helps formulate organisational policies and objectives, or a process that provides oversight of all matters involved in the implementation of policies and the achievement of objectives.¹ Islamic teachings

urge Muslims to manage their income in accordance with Allah's teachings to ensure success in life. A Muslim family in managing spending must basically adhere to the principles of Islamic consumption, which is oriented towards needs and prioritises utility, while striving to reduce excessive desires.

Income is an important element in the economy that plays a role in improving the standard of living of many people through the production of goods and services. The amount of a person's income depends on the type of work they do. Income is everything obtained from work, whether in the form of money or goods.³ Income is the total amount of money received by an individual or household over a certain period of time. Income consists of wages or employment income, income from assets such as rent and dividends, and transfer payments or receipts from the government such as social security or unemployment insurance.

According to the Central Statistics Agency, household income is the income received by the household concerned, both from the head of the household and from household members. It can therefore be concluded that income management is a method used by families to achieve the optimum level of fulfilment of the needs of all family members and to ensure stability in the family economy.

The level of expenditure is highly dependent on income. In addition to the family's ability to manage their income, entrepreneurial experience also affects income. The better a person's entrepreneurial experience, the greater their chances of increasing their income. This is because individuals or groups with superior skills in increasing their activities will see their income increase. In this case, the family's income management can be seen through the following income allocation:

a. Allocation of income in the form of consumption

In economics, the definition of consumption is broader than everyday consumption, which is only considered to be food and drink. According to Keynes, expenditure on consumption mainly depends on income; the higher the income, the higher the consumption.¹¹ According to Soeharno, consumption is the activity of utilising goods or services to meet one's needs.¹² In Islam, economic activity is a means of accumulating and increasing rewards towards *falah* (happiness in this world and the hereafter). One such activity is economic activity in the form of consumption.

Consumption is an activity that everyone engages in every day, with the aim of achieving the highest possible level of satisfaction and prosperity by fulfilling a wide range of needs, from basic and secondary needs to tertiary needs. Meanwhile, a person's needs and goals are constantly changing in response to their physical condition, environment, interactions with others, and experiences. Therefore, human activities driven by needs never stop and are constantly changing. The level of consumption provides an indication of the level of prosperity of an individual or family. Thus, it can be seen that household consumption does not stop at a certain stage, but always increases until it reaches the highest level of satisfaction and prosperity, leading to welfare. Human needs in consumption actually have varying levels of urgency. There are priorities in terms of the level of benefit of fulfilling these needs. These priorities between one person and another indicate and emphasise

b. Allocation of income in the form of investment

According to Kamaruddin Ahmad, investment is placing money or funds with the expectation of obtaining additional or certain profits on that money or funds. In this definition, investment focuses on the

placement of money or funds. The goal is to make a profit.²⁰ Some simple forms of investment that can be done within the family include:

Although saving is not classified as an investment activity, in the context of family financial management, saving can be included as an investment alternative, especially term deposits. 2) Buying gold, in the form of gold jewellery or gold points and other precious metals. This type of investment is particularly popular among housewives. Gold that can be used as an investment should be in the form of bars (precious metals). However, many housewives prefer to invest in gold in the form of jewellery, because in addition to being an investment, gold jewellery can also be used daily as an accessory. 3) Participating in an arisan. An arisan is similar to saving money, where money is saved periodically until a certain amount is collected and the arisan matures before it can be enjoyed. 4) Purchasing property such as land, houses, flats, shop houses, and other properties. This type of investment is a costly, long-term investment with low liquidity. Many investment observers say that property investment is a low-risk but highly profitable investment. 5) Buying durable goods that have a high resale value 6) Buying mutual funds 7) Buying stocks and bonds 8) Participating in insurance programmes

B. Labourers

According to the Indonesian dictionary, a worker is someone who works for others in exchange for wages.¹⁴ A worker is anyone who works in exchange for wages or other forms of compensation. The merging of the terms 'worker' and "labourer" is a compromise after a very long period of time during which the two terms competed to be accepted by society.¹⁵ In feudal times or during the Dutch colonial era, the term 'labourer' referred to manual workers such as porters, craftsmen, and others. These people were referred to by the Dutch government as blue-collar workers, while those who did skilled work, such as administrative staff who could sit at a desk, were referred to as white-collar workers. ¹⁶ In the development of labour law in Indonesia, the term *buruh* has been replaced with the term *pekerja* (worker), because the term *buruh* is not in line with the national character, as *buruh* tends to refer to a group that is always oppressed and subordinate to another party, namely the employer. The term *pekerja* was only legally established in Law No. 25 of 1997 concerning manpower.

According to Law No. 13 of 2003 Article 1, a worker/labourer is any person who works in exchange for wages or other forms of compensation. Labour is any person who is capable of performing work to produce goods and services to meet their own needs or those of the community. Meanwhile, an employer is an individual, legal entity or other body that employs labour by paying wages or other forms of compensation.

The labour or workers that are of interest to employers are so closely attached to the workers/labourers that they always follow their labour to the place where they are employed, and employers sometimes arbitrarily terminate the employment relationship with workers/labourers because their labour is no longer needed. Therefore, by issuing laws and regulations, the government participates in protecting the weaker party (workers/labourers) from the power of employers, in order to place them in a position that is appropriate to human dignity.

According to Law No. 13 of 2013, Article 76 concerning female workers states that:

1. Female workers under the age of 18 (eighteen) are prohibited from working between 11 p.m. and 7 a.m. 2. Employers are prohibited from employing pregnant female workers/labourers who, according to a doctor's statement, are at risk to their health and safety or that of their unborn child if they work between 11 p.m. and 7 a.m. 3. Employers who employ female workers/labourers between 11:00 p.m. and 7:00 a.m. are required to: a. provide nutritious food and drinks; and b. maintain decency and safety while at work. 4. Employers must provide transportation for female workers/labourers who leave for and return from work between 11:00 p.m. and 5:00 a.m.

Outsourced workers/labourers have interests that have been transformed into workers/labourers' rights, which by law must be protected by employers. Abdul Khakim once said that the essence of 'workers' rights are employers' obligations', and conversely, 'employers' rights are workers' obligations'.²⁰ This means that both parties have the authority/right to demand performance, referred to as 'prestatie subject', and are obliged to perform, referred to as 'plicht subject'.

It is the needs of workers/labourers that must be protected and fulfilled by employers. According to Djoko Triyanto, labour protection covers quite broad aspects, namely physical protection, which includes protection from work accidents and health protection, as well as the maintenance of work morale and treatment in accordance with human dignity, morals and religion as a consequence of the establishment of an employment relationship, which is generally stipulated in Law No. 13 of 2003, such as:

a. The right to equal opportunities and treatment without discrimination (Articles 5 and 6); b. The right to improve and develop competencies and participate in training (Articles 11 and 12); c. The right and equal opportunity to choose, obtain, or change jobs (Article 31); d. The right to certainty in employment relationships (Articles 50 to 66) e. The right to working hours, rest periods, leave, overtime work and overtime pay (Articles 77 to 85); f. Rights relating to remuneration, social security and welfare (Articles 88 to 101); g. The right to protection of occupational safety and health, morals and decency, as well as treatment in accordance with human dignity and the right to death benefits due to work accidents (Articles 86 to 87); h. The right to organise and form unions (Article 104); i. The right to strike (Articles 137 to 145); j. The right to receive severance pay after termination of employment (Article 156).

Outsourced workers and their families are highly dependent on the wages they receive to meet their clothing, food, housing and other needs. Therefore, they always hope for higher wages to improve their standard of living. However, employers often view wages as part of the company's costs/expenses, so they often disregard policies to increase wages for workers/labourers, saying that 'employers are reluctant to raise workers' wages because production costs are already too high'.

The legal basis for wages is Article 27 paragraph (2) of the 1945 Constitution, which reads: 'Every citizen shall have the right to work and to a decent livelihood.'

A decent livelihood means that the income earned by workers/labourers from their wages is sufficient to meet their reasonable living needs and those of their families, including food and drink, clothing, housing, education, health, recreation and old age security.

Furthermore, Article 88 of Law No. 13 of 2003 on Manpower states

1) Every worker/labourer has the right to earn an income that provides a decent standard of living for humanity. 2) To realise an income that provides a decent standard of living for humanity as referred to in paragraph (1), the government shall establish a wage policy that protects workers/labourers. 3) The wage policy that protects workers/labourers as referred to in paragraph (2) includes: a. minimum wage; b. overtime pay; c. pay for absence from work due to unavoidable circumstances; d. pay for absence from work due to other activities outside of work; e. wages for exercising the right to work breaks; f. forms and methods of wage payment; g. fines and wage deductions; h. matters that can be taken into account with wages; i. j. a proportional wage structure and scale; wages for severance pay; and wages for income tax calculations. 4.) The government shall determine the minimum wage as referred to in paragraph (3) letter a based on a decent standard of living and taking into account productivity and economic growth.

Based on Article 2 of Government Regulation Number 8 of 1981 concerning Wage Protection, it is stated that:

‘The right to receive wages arises when an employment relationship exists and ends when the employment relationship is terminated.’ The wage system/wage implementation is based on the type of work or production process system, and is closely related to the status of the employment relationship. The forms of remuneration for workers/labourers are as follows: a. fixed wages are paid monthly; b. daily wages are paid weekly or fortnightly depending on the agreement, based on the number of days the worker/labourer is present; c. piecework wages are paid weekly or based on the performance achieved by the worker, either individually or as a group.

Labourers are people who work for others who own a business and receive wages or compensation in accordance with a prior agreement. Wages are usually paid daily or monthly, depending on the agreed terms. There are various types of labourers, namely

a. Daily labourers, workers who receive wages based on the number of days worked b. Unskilled labourers, workers who use their physical strength because they do not have expertise in a particular field c. Seasonal labourers, workers who only work during certain seasons (e.g. sugar cane cutters) d. Factory workers, workers who work in factories e. Mine workers, workers who work in mines f. Farm workers, workers who receive wages by working on other people's farms or rice fields

Law No. 13 of 2003, Article 1, point 15, stipulates that the relationship between employers and workers or labourers is based on an employment agreement, which includes elements of wages and orders. Law No. 13 of 2003, Article 1, Paragraph 30, states that wages are the rights of workers/labourers that are received and stated in the form of money as compensation from employers to workers/labourers, which are determined and paid according to an agreement.

C. Family Economics

In economic terms, family consists of two words, namely economy and family. As explained by Hardiansyah in his article, economy refers to human behaviour, either individually or collectively, in using the factors they need. According to Aristotle, economy is a branch that can be used in two ways, namely it can be used and it can be exchanged for goods, so economy has exchange value and use value. Meanwhile, according to Hardiansyah, family is a kinship unit which is also a unit characterised by economic cooperation and has the function of living, socialising or educating children and

helping and protecting the weak, especially caring for their elderly parents.

According to Narwoko and Suyanto, family is the basic social institution from which all other social institutions or structures develop. Meanwhile, according to Horton and Hunt, the term family is generally used to refer to the following meanings: a. A group that has the same ancestors, b. A kinship group united by blood and marriage, c. A married couple with or without children, d. A married couple with children, and e. A single person, either a widower or widow, with several children.

Furthermore, Narwoko and Suyanto explain that the family is the most important institution influencing the process of human socialisation. This is possible due to various conditions within the family. First, the family is a primary group whose members are always in face-to-face contact, so they can always follow the development of their members. Second, parents are in a position to educate their children, thus creating an emotional bond that is essential in the socialisation process. Third, the existence of stable social relationships means that parents naturally play an important role in their children's socialisation process. From the above opinions, it can be concluded that family economics is a study of human efforts to meet their needs through activities carried out by individuals who are responsible for the needs and happiness of their lives (a community group within society). The functions of economics in the family according to Rini are: a. Seeking and obtaining sources of income to meet family needs. The father is the main breadwinner in the family. However, nowadays, wives or mothers also play a role in earning and obtaining money. They do this to help and supplement the family's needs, which are usually not 100% met by the husband. However, these activities may also be carried out simply as a hobby or to utilise their education or skills. This situation may occur depending on the agreement and commitment between husband and wife. b. Management of the family financial cycle. Generally, it is the wife who manages the use and distribution of the family's finances. This is because women are considered capable of sorting and selecting which needs must be met immediately (urgent) and which can be postponed for some time or until the next income is received. Such needs analysis is carried out to ensure that all needs are met according to their respective proportions. These financial management activities should ideally be handled by one family member to ensure regularity in the family's financial cycle. c. Setting aside funds for future needs. As explained above, future needs that must be planned for by every family include savings for their children's education and retirement savings for both husband and wife. In relation to this, the value of currency decreases (inflation) from year to year. This means that the value of goods and services today will be different from that in the future. The same applies to education costs, which will be very different today compared to in the coming years. Therefore, families need to prepare funds for these needs in the form of savings.

RESEARCH METHODOLOGY

Qualitative research using a phenomenological approach

DISCUSSION

A. Management of daily labour income in meeting the needs of families in the city of Makassar

The management of daily workers' income in meeting the needs of families in Makassar City is an important issue related to household economic resilience. Daily workers, who generally work in the informal and formal sectors on a daily wage basis, face major

challenges in balancing their limited income with increasing living costs. Makassar City, as one of Indonesia's major cities, has a complex economic dynamic, with a relatively high cost of living compared to surrounding areas. This situation makes income management strategies crucial for workers' families to be able to meet their basic needs, children's education, health, and social needs.

Firstly, the income of daily labourers is generally unstable and tends to fluctuate. For example, a construction worker only earns wages when there is a project underway, while at certain times projects may be halted. The same applies to dock workers, small traders, or transport workers whose income is highly dependent on the intensity of daily economic activity. This income uncertainty requires workers and their families to have careful financial management patterns so that basic needs can still be met even though there is no guarantee of daily income.

In practice, most daily labourers allocate most of their income to basic family needs such as food, clothing and shelter. Food expenditure often takes up the largest portion of income, given that the prices of basic commodities in Makassar are quite high. After food, other expenses such as electricity, water, transportation, and children's school fees are also priorities. Ideally, income should also be allocated for savings or emergency funds, but in reality, it is very difficult for most daily workers to set aside money for savings due to their meagre incomes.

However, there are also daily labourers who are able to practise simple financial management, for example by recording daily income and expenses, prioritising purchases, and avoiding consumptive spending. Small efforts such as buying basic necessities in larger quantities to save money, or taking advantage of traditional markets that are relatively cheaper, are common forms of household economic management strategies.

In addition, some working-class families in Makassar also diversify their sources of income. For example, the wives of daily labourers sell small items from home, or their children help to earn additional income. This diversification helps to reduce dependence on a single, uncertain source of income and strengthens the family's resilience to economic shocks. In an urban context such as Makassar, where there are many informal business opportunities, this strategy can be an effective way to improve the welfare of labourer families.

Another aspect that affects income management is access to financial institutions. Many daily labourers do not have bank accounts, making it difficult for them to save money safely. As a result, some choose to join social gatherings, small cooperatives, or savings and loan groups. These mechanisms not only help them save money, but also provide access to loans when there are urgent needs such as health or education costs for their children. However, on the other hand, some workers are also trapped in high-interest loans from loan sharks, which further burdens their family finances.

In Makassar City, the government and social institutions also play an important role in supporting the management of workers' family income. Social assistance programmes, education subsidies, and health insurance from the government are quite helpful in reducing expenditure burdens. For example, with the existence of BPJS Kesehatan, workers' families do not have to bear the full cost when they are sick. Assistance from the Family Hope Programme (PKH) or cheap basic foodstuffs can also strengthen the purchasing power of workers' families in meeting their basic needs.

However, there are still various obstacles to be overcome. A lack of financial literacy means that many working families are unable to

develop optimal income management strategies. In addition, low incomes make financial planning difficult, as most of their earnings are spent on daily necessities.

Overall, the management of daily labourers' income in Makassar illustrates the adaptive efforts of the lower class in coping with urban economic conditions. Despite their limitations, they strive to balance their income and expenditure, take advantage of additional income opportunities, and maximise assistance from the government and the community. These efforts demonstrate a high level of resilience, although without stronger policy support, they remain vulnerable to economic shocks such as increases in the price of basic commodities or sudden job losses.

Thus, it can be concluded that the management of daily workers' income in meeting the needs of families in Makassar is not only determined by the individual's ability to manage finances, but is also greatly influenced by structural economic conditions, government policies, and access to economic opportunities in urban areas. Improving financial literacy, diversifying income, and policy support that favours daily workers are key to strengthening their welfare.

B. Income management strategies for daily labourers in order to meet their basic needs in the city of Makassar

The income management strategy of daily labourers in Makassar City is an interesting issue to study because it concerns the livelihoods of working-class families with limited economic resources. Daily labourers generally work in the informal or formal sectors with a wage payment system based on the number of days worked. This makes their income highly dependent on the availability of work and daily productivity, which is often uncertain. Therefore, a specific strategy is needed so that limited income can be used effectively to meet basic family needs, education, health, and other social needs.

First, a basic strategy widely applied by daily workers is to prioritise their needs. Given that their income is relatively small and irregular, daily workers in Makassar tend to prioritise basic needs such as food, housing and transportation. Food accounts for the largest portion of their expenditure because food prices in urban areas are relatively high. By prioritising basic needs, workers' families can ensure their daily survival, even if they have to reduce spending on secondary needs such as entertainment or lifestyle.

Secondly, daily labourers implement efficiency and savings strategies in their spending. This can be done by shopping at traditional markets, which usually offer lower prices than modern shopping centres. In addition, some families choose to buy basic necessities in bulk to get more economical prices. Cost-saving strategies are also evident in the use of usable second-hand goods, public transport, or sharing costs with other family members.

Thirdly, an equally important strategy is diversifying sources of income. The uncertainty of daily income means that many labourer families try to find additional sources of income. For example, the wives of labourers may start small businesses such as selling food, opening a grocery stall, or working as laundry workers. Adult children also often help by working part-time. This diversification of income has proven to reduce the risk of dependence on a single source of income, while strengthening the economic resilience of households.

Fourth, some working-class families in Makassar implement simple financial management strategies by recording their daily income and expenditure. Although financial literacy is still relatively low, some

workers recognise the importance of recording cash flow to control income usage. In this way, they can avoid unnecessary expenses and focus more on family priorities. Although simple, this strategy helps working families manage their finances more regularly.

Fifth, strategies for utilising social institutions and government programmes are also an important part of income management. Many labourer families in Makassar receive assistance from government programmes such as the Family Hope Programme (PKH), the Indonesia Smart Card (KIP), the Indonesia Healthy Card (KIS), and basic food subsidies. These programmes help reduce expenditure, especially in the areas of education and health. With this assistance, labourer families can allocate part of their income to other needs, such as small savings or business capital.

Sixth, in facing sudden needs, a common strategy is to participate in arisan or small cooperatives. Arisan is a simple form of savings and loans that helps workers save indirectly. Savings and loan cooperatives also provide access to funds when families face emergencies. However, many workers still rely on informal loans with high interest rates, such as from loan sharks, which actually risk worsening the family's economic condition.

Seventh, a strategy that daily workers are increasingly recognising is the importance of education as a long-term investment. Despite their limitations, many workers' families still try to send their children to school. They believe that education can open up better job opportunities for the next generation, enabling them to escape the cycle of poverty. Therefore, income is often prioritised for school fees, even if it means sacrificing other needs.

In addition to the above strategies, there are also forms of social adaptation carried out by daily labourer families. For example, they utilise social networks with neighbours or relatives to help each other when facing economic difficulties. This social solidarity is an important asset in maintaining the livelihood of labourer families amid income uncertainty.

Despite the various strategies that have been implemented, the challenges remain significant. Low income, high living costs, and a lack of financial literacy often prevent these management strategies from working optimally. Many labourer families still struggle to save money and are only able to meet their basic needs without any leftovers. Therefore, policy interventions that are more favourable to daily labourers are needed, such as increased access to skills training, small business capital support, and financial literacy programmes.

Overall, the income management strategies of daily labourers in Makassar City demonstrate a combination of simple financial management, savings, diversification of income sources, and utilisation of social assistance. These efforts reflect the high resilience of labourer families to survive amid demanding urban economic conditions. With more appropriate policy support, these strategies are expected to further strengthen the welfare of daily labourers and their families.

C. Advantages and disadvantages of managing the financial income of daily labourers in meeting family needs in the city of Makassar

The management of daily labourers' financial income in meeting family needs in Makassar City is a very important issue to examine, given that this group is one of the segments of society with a fairly high level of economic vulnerability. The income of daily labourers is generally unstable, depending on the number of working days, available projects, and fluctuations in labour demand. Under these

conditions, the families of daily labourers are required to have appropriate financial management strategies to ensure that their daily needs are met. However, this management is not without its interrelated advantages and disadvantages, depending on the social and economic conditions and policy support available in Makassar City.

Advantages of Daily Labour Income Management

1. Focus on basic needs

The main advantage of daily labourers' financial management is its clear orientation towards basic needs. Due to limited income, labourers' families are accustomed to prioritising their spending, especially on food, electricity, water, transportation and children's education. This focus means that labourers' families tend to avoid excessive consumption patterns that lead to wastefulness.

2. Adaptive to economic conditions

Daily labourer families have a high capacity to adapt to fluctuations in income. When their income decreases, they are able to adjust their consumption patterns, for example by switching to simpler meals, shopping at cheaper traditional markets, or postponing non-essential purchases. This adaptive attitude is a strength that enables them to survive in difficult situations.

3. Diversification of family income

In many cases in Makassar, daily labourers do not rely on a single source of income. Other family members, such as wives or children, help supplement the household income by selling food, running small businesses, or working part-time. This diversification is one of the advantages of financial management, as it reduces the risk of dependence on the main labourer's income.

4. Utilisation of social networks and government assistance

Daily labourer families also utilise social solidarity, both from neighbours and relatives, as a form of economic strategy. In addition, they benefit from government assistance programmes such as PKH, BPNT (Non-Cash Food Assistance), Kartu Indonesia Pintar (Smart Indonesia Card), and BPJS Kesehatan (Health Insurance). This assistance reduces their expenditure burden, giving them more leeway in managing their income.

5. The habit of living frugally

Limited income means that working-class families are accustomed to living frugally. They tend to avoid a consumerist lifestyle and prefer a simpler way of life. This habit is an advantage that supports balanced financial management, even on a small income.

Shortcomings in the Management of Daily Labour Income

1. Income is uncertain and very limited

The main drawback lies in the fluctuating nature of income. Workers only earn money when they work, and there is no guarantee of daily income. This situation makes it very difficult to manage finances consistently. In fact, most of the income is only enough to cover daily needs, with nothing left over for savings.

2. Lack of financial literacy

Most daily labourers in Makassar City have low levels of financial literacy. They rarely keep financial records, are not accustomed to budgeting, and lack an understanding of the importance of saving. As a result, their management strategies tend to be spontaneous and unplanned, making it difficult to achieve financial stability..

3. Difficulties in saving and investing

With low incomes, it is very difficult for working-class families to set aside money for savings, let alone investments. Savings usually only come about through social gatherings or small savings and loans, but the amounts are insignificant. This situation makes working-class families vulnerable to sudden economic shocks, such as illness or job loss..

4. Dependence on high-interest loans

Another drawback is the tendency of some workers to rely on informal loans, such as loan sharks, when faced with urgent needs. These types of loans actually create new financial burdens due to high interest rates. The inability to repay debts can worsen the economic conditions of workers' families.

5. Rentan terhadap inflasi dan kenaikan harga

The increase in the price of basic commodities and the cost of living in big cities such as Makassar has a significant impact on working-class families. Since most of their income is allocated to basic needs, inflation directly affects their purchasing power. The lack of a management strategy becomes apparent when families are unable to adjust their spending due to drastic price increases.

6. Limited access to formal financial institutions

Many daily labourers do not have bank accounts or access to formal financial institutions. This makes it difficult for them to save money safely or obtain low-interest credit. As a result, financial management relies solely on traditional methods, which are limited in their effectiveness.

The management of daily labourers' financial income in Makassar has advantages in the form of adaptability, frugality, and support from social networks and government assistance. However, the disadvantages are also quite serious, particularly in terms of unstable income, low financial literacy, and difficulty in accessing savings and formal financial institutions. This combination of advantages and disadvantages shows that daily labourers' families are still in a vulnerable economic condition, even though they have high resilience.

To strengthen the advantages and overcome the disadvantages, efforts are needed to improve financial literacy, provide skills training, and implement government policies that are more favourable to daily labourers. In this way, the financial income management of labourer families in Makassar can be more effective in the long term.

Conclusion

The strategy for managing the income of daily labourers in Makassar City is carried out through various simple but important ways to ensure the survival of their families. These strategies include prioritising basic needs, saving on expenses, diversifying sources of

income, simple financial record-keeping, and utilising social assistance from the government. Additionally, they also use mechanisms such as arisan (social gatherings), cooperatives, and social networks as a form of adaptation to urgent needs, while continuing to prioritise education as a long-term investment. However, limited income, high living costs, and low financial literacy remain major obstacles, meaning that the strategies implemented are often not optimal. Therefore, government policy support, skills training, and improved financial literacy are essential to strengthen the resilience and improve the welfare of daily labourer families in Makassar.

The management of daily labourers' income in Makassar City has interrelated advantages and disadvantages. The advantages are evident in the ability of families to prioritise basic needs, be frugal, adapt to income fluctuations, and take advantage of social assistance or additional work. However, the disadvantages are still dominant, such as low and unstable income, lack of financial literacy, difficulty in saving or investing, dependence on high-interest loans, and vulnerability to inflation and urgent needs. This situation indicates that although working-class families possess resilience and survival strategies, they remain in a vulnerable economic position. Therefore, government support is needed in the form of improved financial literacy, skills training, and economic protection policies to ensure their well-being is better safeguarded.

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