ORIGINAL RESEARCH PAPER

Effects of Education and Quality of Life on Family Divorce in Communities in Jambi Province, Indonesia (Panel Data Approach)

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ARTICL INFO	ABSTRACT
	SUBJECT AND OBJECTIVES: Families are formed as a result of marriages between women and men who love each other and are bound by a very strong contract, namely marriage. On the other hand, Divorce occurs because there is no agreement in solving problems in the household between husband and wife. Based on this, the question is, how does the level of education and quality of life of the community influence the family divorce rate? **METHOD AND FINDING**: This research is a quantitative panel data regression study, which is a combination of cross-action data from 9 districts/cities in Jambi Province and time series data from 2018-2021. The findings of the analysis show that the best model used to explain the effect of education and the Human Development Index (HDI) on family divorce rates in Jambi province is the Common Effect. **CONCLUSION**: Based on this model, the results are obtained: (1) there is a positive and significant influence between the level of education on the family divorce rate in Jambi Province. (2) there is a negative and significant effect of HDI on the family divorce rate in Jambi Province. (3) simultaneously education and HDI have a significant effect on family divorce in Jambi Province. In sum, synergy is needed between the government, the private sector, and the community in realizing a quality of life through increased employment opportunities, access to health, and comfort in life.
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NUMBER OF REFERENCES	NUMBER OF AUTHORS	NATIONALITY OF AUTHOR
23	3	(Indonesia)

Introduction

The family is the smallest unit of society. The responsibilities of husband and wife as regulated under Law No. 16 of 2019, concerning marriage article 33 state that husband and wife must love each other, respect, be loyal and provide physical and spiritual assistance to one another (Pemerintah Republik Indonesia, 2019). The purpose of marriage is to form a sakinah, mawaddah, and warahmah family. But in reality, not a few marriages end in divorce. According to (Fahrezi & Nurwati, 2020) divorce is the final solution to family problems that do not result in an amicable agreement between husband and wife.

Marriage is an effort to form a legal family based on religion and state law. Marriage is carried out in order to bind the responsibilities and rights of husband and wife in realizing common family goals. Therefore, marriage must be based on physical, mental, and spiritual readiness. This provision is needed so that husband and wife are able to live family life together and achieve their goals. The provisions of marriage in the Republic of Indonesia are 19 (nineteen) years old and have material, and psychological readiness, and knowledge about marriage. This is in accordance with Nasrullah (2022), that incompatibility, mentality, and minimal knowledge make the journey of their household life decorated with things that should not happen in the family.

So, building a household is uniting the two interests of husband and wife. At the same time and along the way, the two interests have experienced a number of disputes, both caused by internal and external family factors. It takes an attitude of maturity between husband and wife in addressing various problems in order to maintain harmony of life in the household. Maturity is a complex mix of emotional, mental, and social development that can be influenced by a number of factors, including life experience, culture, and personality traits. Someone who is highly educated will be more inclined to consider the pros and cons of every decision taken from every problem he faces. Education refers to the way people think, perceive, and behave in the sense that the more educated a person is, the more rational they are to make different choices, and conversely the lower the education, the more difficult it is for someone to make a decision (Wijayanti, 2021).

Even so, not a few divorces also occur in families who have higher education. Education is felt to be insufficient as capital in building a harmonious household, it requires financial strengthening sourced from family work. Economic problems are sometimes more dominant as a trigger for conflict in the household which ends in divorce. Thus happiness in the household is largely determined by the level of quality of life that is supported by the level of

education, health, and the economy.

Therefore, the question that will be answered in this study is how does the level of education and quality of life of the community influence the family divorce rate in Jambi Province?

Theoretical Foundations and Research Background

A measure of the quality of human life in a country is determined by an index number (HDI) that reflects the capacity of the community in development, namely a picture of a decent life, knowledge, and a long and healthy life (Rohmah et al., 2022). The quality of human life is measured based on the human development achievement index number based on a number of basic quality of life components. Human development index (IPM). HDI is a process to increase the choices that humans have. Among these many choices, the most important choices are to live a long and healthy life, to have the knowledge, and to have access to the resources needed to live a decent life (BPS Provinsi Jambi, 2023a); (Neumayer, 2001). Families that have a high quality of life tend to be more able to maintain marital relations from various life problems. According to Rahmalia & Sary (2017), the cause of divorce is the husband's negligence in meeting needs, especially financial needs as a family.

Divorce is an issue that needs to be studied because it relates to family life as the smallest part of people's lives that cannot be separated from one another. A good family life will form a good life in

society. The occurrence of divorce will have a negative impact on family life, both on the mentality of parents and children (Fagan & Churchill, 2012). Divorce causes many losses for the family, not only conflict but also causes suffering and poverty (Julijanto et al., 2016).

Several studies have proven that there is an effect of education level on family divorce in society, as was done by Rokhmadi (2018) which states that someone with a higher level of education is more likely to avoid divorce than someone with low education. Azis (2021) in his research also stated that people with higher education have more potential to maintain marriage than those with low education. Although education is not the only determining factor for success in family life,

education can increase a person's capacity to think, act, and control his actions toward achieving goals. Highly educated people not only have the potential to get jobs with high incomes but are also able to allocate this income wisely in meeting family needs (Wahyuni et al., 2021).

The link between the quality of life and family divorce rates has been proven in various studies, such as that conducted by Aenie et al. (2020), where families with a better quality of life have less potential for divorce. Azis (2021) in his research also stated that the more people who have high incomes, the more cases of family divorce will be reduced in that community.

Jambi Province is one of the regions in Indonesia that has a diversity of cultures, customs, and religions. The

people of Jambi province make marriage a religious ritual and custom in forming a new family. Even so, the stipulation is that marriage is regulated based on government regulations to complement population administration. The marriage rate in Jambi Province from 2018 – 2021 has experienced an average annual increase of 26.57% (BPS Provinsi Jambi, 2023b). The high rate of increase in marriage indicates a development in the number of households in community life. But on the other hand, the divorce rate has also increased quite significantly, as shown in the following diagram:
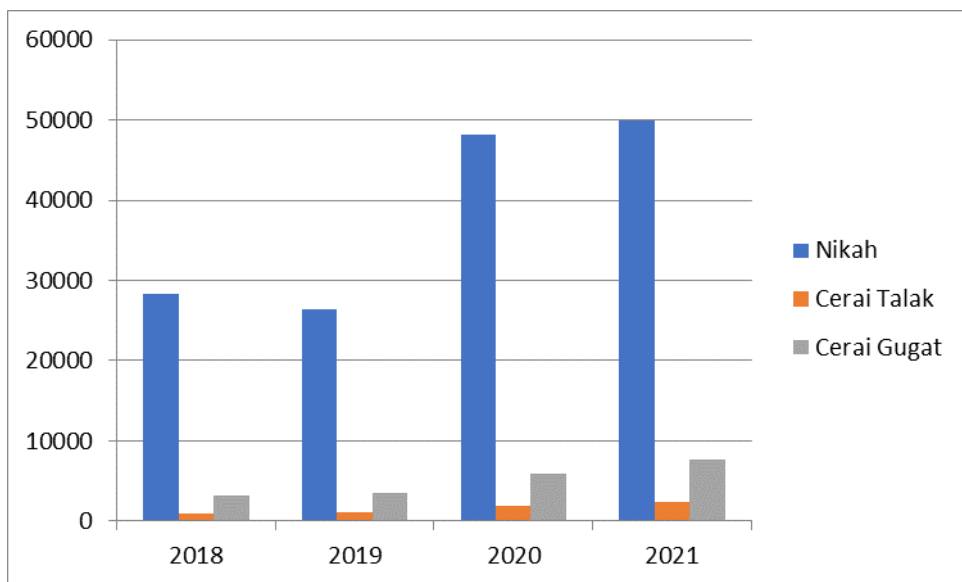

Diagram 1: Marriage and Divorce Rate in Jambi Province

In previous studies, divorce studies were carried out at the micro level, namely examining divorce cases on an individual basis. In this study, divorce studies will be

explained on a macro basis, examining the aggregate rate of divorce in an area. The purpose of this study was to produce a study of the influence of education and the quality of life of the community on the divorce rate in Jambi Province which is very useful for underlying government policies in improving the order of social life in society by suppressing family divorce rates.

Research Methods

Data were obtained from the official publication of the Central Statistics Agency (CSA) Jambi Province website. Data were analyzed using panel data regression statistical techniques.

This study uses quantitative research with a panel data model, which is a combination of cross-sectional data, consisting of 11 regencies/cities spread across Jambi province and time series from 2018 – 2021. In this study only 9 regencies/cities were used as research objects because they were not the data is incomplete and the gap level is too high so it is focused on the regencies/cities of Merangin, Sarolangung, Batang Hari, Muaro Jambi, Tanjung Jabung Timur, Tanjung Jabung Barat, Tebo, Bungo, and Jambi City. Data were obtained from the official publication of the Central Statistics Agency (CSA) Jambi Province website.

Data were analyzed using panel data regression statistical techniques, which is a combination of cross-sectional and time series data (Wahyudi, 2020); (Junaidi, 2012). Data processing was carried out using EViews software version 12. Panel

data regression was used to estimate the effect of education (X1) and quality of life (X2) on family divorce (Y) in communities in Jambi Province, as formulated in the following equation:

$$LOG\_PCR_{it} = \beta_0 + \beta_1 LOG\_PDK_{it} + \beta_2 LOG\_IPM_{it} + u_{it}$$

Where PCR is the divorce rate, PDK is the education level, HDI is the human development index, i is the individual district, t is the time period, and u is the error term. The data is processed in the logarithmic form to equate the units of the three variables. In panel data regression, there are three models namely; the least squares approach (pooled least squared), fixed effect approach (fixed effect model), and random effect approach (random effect). Selection of the best model uses three tests, namely; (1) the chow test is used to determine the PLS or FIX model, (2) the Hausman test is used to determine the FEM or REM model, and (3) the Lagrange multiplier (LM) test is used to determine the PLS or REM model.

Analysis and Research Findings
1. Description of Research Data

Jambi is a province in Indonesia that has a diversity of ethnicities, cultures, and languages. Jambi Province has 11 regencies/cities that spread from east to west. Even though it is in the same area, it has different geographical forms, some in the form of peat, hills, and mountains. This difference is one of the factors underlying

the differences in the characteristics of people's lives, although not too significant in real life.

Family divorce is a social problem that can disrupt people's lives because the family is an element that forms community life. There are various factors that can influence the occurrence of family divorce, including the level of education and quality of life of the community. Based on the data obtained from BPS Jambi province, it can be explained the divorce rate, education, and HDI of people in Jambi Province as shown in the following table:

Table 1. Description of Jambi Province Divorce, Education and HDI Data

Year	Divorce				Education				HDI			
	Mean	Sd	Min	Max	Mean	Sd	Min	Max	Mean	Sd	Min	Max
2018	103	57	55	245	7.94	1.15	6.34	10.67	69.09	3.66	63.32	77.41
2019	115	50	72	243	8.03	1.21	6.35	10.91	69.56	3.75	63.92	78.26
2020	98	49	53	206	8.17	1.16	6.70	10.92	69.72	3.68	64.43	78.37
2021	117	41	66	210	8.29	1.19	6.92	11.20	70.13	3.76	64.91	79.12
Rata-rata	108	49	62	226	8.11	1.18	6.58	10.93	69.63	3.72	64.15	78.29

Source: BPS Provinsi Jambi (2023), processed

Table 1 explains that the average divorce rate for families in Jambi Province from 2018-2021 was 108 cases. The highest occurred in 2018, namely 245 cases, and the lowest occurred in 2020 with 53 cases.

The level of education is measured based on the length of time studied (6 years = SD, 12 years = SMP, 15 years = SMA, 13 years = D1, 14 years = D2, 15 years = D3, 19 years = D4/S1). Based on Table 1, the average length of

community study in Jambi Province is 8.11 years, the maximum is 10.93 years, and the lowest is 6.58 years.

HDI reflects the quality of life of a country's people. Based on Table 1, the average HDI of people in Jambi Province is 69.63. The highest is 78.29 and the lowest is 64.15.

2. Results of Data Analysis

Panel data regression has three models, namely the Common Effect model, the Fixed Effect model, and the Random Effect model. To determine the best model as a predictive tool, the Chow Test, Hausman Test, and Lagrange Multiplier Test were carried out.

The Chow test is used to select the Common Effect (CE) model or the Fixed Effect (FE) model as the best model. If the probability value of the Cross-section Chi-square $< \alpha = 0.05$, then select the Fixed Effect model, and vice versa if the Cross-section F Chi-square $> \alpha = 0.05$ select the Common Effect model.

Table 2. Chow test results (Redundant Fixed Effect)

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.12	(8,25)	0.38
Cross-section Chi-square	11.03	8.00	0.20

Based on Table 2, the Chi-square cross-section probability value is 0.2 > 0.05, so it was decided that the Common Effect model is better than the Fixed Effect model.

The Hausman test is used to select the best model between the Fixed Effect

model and the Random Effect (RE) model. If the random cross-section probability value is $< \alpha = 0.05$, then the Fixed Effect model is better than the Random Effect model, and vice versa if the random Cross-section probability value is $> \alpha = 0.05$, then the Random model is better than the Fixed Effect model.

Table 3. Hausman Test Results

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.01	2.00	0.99

Based on Table 3, the random Cross-section probability value is $0.99 > \alpha = 0.05$, so the Random model is better than the Fixed Effect model.

The Lagrange Multiplier test is used for the best model between the Random Effect Model and the Common Effect Model. If the Cross-section P value < 0.05, the Random Effect model is better than the Common Effect Model, and conversely if the Cross-section P value is > 0.05, then the Common Effect Model is better than the Random Effect model.

Table 4. Lagrange Multiplier Test Results

	Cross-section	Time	Both

Breusch-Pagan	0.02	0.51	0.52
P value	-0.89	-0.48	-0.47

Based on Table 4, the cross-sectional P value is 0.44 > 0.05 so that the Common Effect model is better than the Random Effect model.

Based on the decision of the Chow test, the CE model is better than the FE model, and the decision on the Lagrange Multiplier test, the CE model is better than the RE model, so it can be concluded that the CE model is the best alternative as a model for estimating the influence of education and HDI variables on the divorce rate of people in the province. Jambi, as presented in the following table.

Table 5. Common Effect Models

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.80	6.51	1.96	0.06
LOG(PDK)	4.28	1.66	2.57	0.01
LOG(IPM)	-7.96	4.32	-1.84	0.07

R-squared = 0.28
F-statistic = 6.51
Prob(F-statistic) = 0.00

Based on the Common Effect model in Table 5, the coefficient of the education variable is positive at 4.28, meaning that if people's education increases by 1%, then the divorce rate will increase by 4.28%. This effect occurs significantly at the error level of 5% and 1%.

The coefficient of the variable human development index (IPM) is negative by -7.96, meaning that if the community's HDI level

increases by 1%, then the divorce rate will decrease by 7.96%. The influence of the HDI variable on the divorce rate occurs significantly at an error level of 10%.

Simultaneously the education and HDI variables have a significant effect on the rate of family divorce in the people of Jambi Province because the resulting statistical F value is 6.51 > F table of 3.28. Mathematically it can be formulated as the following equation:

$$LOG(PCR)_{it} = 12.80 + 4.28 * LOG(PDK)_{it} - 7.96 * LOG(IPM)_{it} + e_{it}$$

3. The Effect of Education on Divorce

Education is a means to advance all areas of human life in Indonesia, in the economic, social, technological, security, skills, noble character, welfare, culture, and national glory (Ilham, 2019). This concept emphasizes the achievement of educational goals as a national interest to realize a life that has personality abilities that are faithful, productive, creative, innovative, effective, and able to contribute to the life of society, nation, state, and world civilization. As a country where the majority of the people are Muslims, the quality of life of the people is based on the concept of a balance between the happiness of life in this world and in the hereafter. Achieving a balance between physical and mental elements, soul and body, is the goal of Islamic education which will deliver the fulfillment of human spiritual needs as a

form of reform in life for the better and have concern for life collectively with society (Al-Musawi & Sia, 2021). Thus, education is a factor that greatly determines the capacity of a person's life. Through education, patterns of thought, attitudes, and actions will be formed in life. Higher person education will further increase the level of maturity in undergoing and solving various problems that occur in household and community life.

Based on the results of the analysis using the Common Effect model, the level of public education in Jambi Province statistically has a positive and significant influence on the occurrence of family divorce. This fact explains that the higher the level of public education, the more likely it is to cause divorce in the household. This

case was also found by Fitri (2022) in the results of his research which stated that the higher the education level of someone who already has a job and their own income, the easier it is to divorce. It is stated that those with higher education are more likely to file for divorce than those with lower education. Logically, this is possible because people who have higher education will understand more about the law, so it is easy for them to take legal action in solving family problems.

Family problems do not always have to end in divorce. It takes maturity to think about addressing and solving family problems, so as to produce wise decisions in family life. Divorce is the final decision if there is no amicable agreement between husband and wife. Even

though maturity is not always determined by the level of education, there have been many studies that state that education can affect human mindsets through knowledge and experience gained while studying, as Azis (2021) found that the higher a person's education level, the lower the possibility of divorce. Therefore, education needs to be considered when wanting to get married because it has a much-needed contribution to solving household problems.

Marriage depends on attitudes and behavior in maintaining relationships in the household. Education and marriage are two different things. Being smart at school doesn't guarantee household happiness. Brilliant in higher education is based on intelligence, perseverance, skills, and creativity, especially in the field of knowledge. Married harmony is based on tolerance, togetherness, trust, and a willingness to share.

4. Effect of Quality of Life on Divorce

Many things must be met so that the quality of life in society is in accordance with the level of life satisfaction as the first step in development. The instrument that is commonly used to assess the standard of human life is the Human Development Index (IPM) (Diba et al., 2018). HDI reflects the basic capabilities of a country's people. The higher the HDI, the higher the community's capacity to manage resources, both socially, economically, politically, and culturally.

The occurrence of divorce in the household is generally motivated by the low ability of the family to manage

economic resources. Thus the lower the public HDI, the more likely it is to cause family divorce. The results of this study prove that there is a negative and significant influence between HDI on family divorce in Jambi Province. These results explain that the better the quality of life of the community, the less the occurrence of cases of divorce in the household will be. A decent life by meeting the family's financial needs makes it easier for the family to meet their basic needs so as to avoid problems that can lead to divorce in the household. It takes a husband and wife's commitment to look after each other in maintaining the integrity of the household so that economic problems do not trigger divorce in the household (Prianto et al.,

2013). The problem that often occurs in the household is inequality between husband and wife income. The commitment between the two will perpetuate the household relationship until the end of their lives. In Muslim society, marriage is a requirement in life to avoid adultery, and form a healthy and lawful family life, and emphasizes the prohibition of separation and divorce, respecting individual rights within the family (Hasanpour, 2019).

In household life, awareness is needed to respect each other's understanding and maintain harmony (Wijayanti, 2021). Divorce occurs because of the loss of harmony in the household, namely the loss of feelings of a mutual need for one another. Marriage is like a captain who cannot be separated from the challenges

of waves and storms. In order for the captain to keep sailing until he reaches his destination, cooperation and patience are needed in wading through it.

In different cases found by Aenie et al. (2020) in East Java and Central Java, the community's quality of life did not affect the divorce rate. This condition is suspected to be due to other factors, such as a strong culture in society and women who are gentle in avoiding conflicts that occur in the household.

5. The Influence of Education and Quality of Life on Divorce

Based on the results of the analysis using the Common Effect model, education and HDI variables simultaneously have a significant effect on the family divorce rate in Jambi Province. This means that the higher the level of public education and the higher the HDI, the less the occurrence of divorce. A higher HDI will further support the family's ability to meet their needs, thereby reducing the potential for divorce even though they are highly educated and able to solve family problems through legal channels. Education will strengthen one's maturity and be able to wisely address various family problems. Education will be used to strengthen the family economy through decent work. With higher education, a person will get a job more quickly and easily because he has knowledge and skills (Wahyuni et al., 2021). As expressed by Rokhmadi (2018), quality education will have an impact on the level of prosperity and progress in building a harmonious, happy,

physically and mentally prosperous family, and suppressing the triggers for divorce.

Conclusion

Based on the results of the analysis it can be concluded that the best model used to explain the effect of education and HDI on family divorce rates in Jambi province is the Common Effect. Based on this model, it can be concluded that: (1) there is a positive and significant influence between the level of education on the family divorce rate in Jambi Province. Highly educated people understand the law more easily and can easily solve family problems through legal channels; (2) there is a negative and significant influence between HDI on the family divorce rate in Jambi Province. The higher the community's quality of life will further increase their capacity to manage family resources thereby reducing the potential for divorce; (3) simultaneously education and HDI have a significant effect on family divorce in Jambi Province. A better quality of life in the community and supported by higher education will further reduce the rate of family divorce in Jambi province.

Based on the results of this study, it is suggested to the government open up greater access to the community in order to have the opportunity to improve education, namely through the addition of facilities and infrastructure, as well as adding other resources. The quality of life of the community is a shared responsibility, both government, private, and community, so synergy is

needed to achieve this, namely through increased employment, access to health, and comfort in life.

It is realized from the results of this study that there are still weaknesses, especially the low level of quality of the model as a predictive tool because there are many other variables that are not included in this model to explain the causes of the occurrence of the divorce rate in Jambi Province. Therefore it is suggested that research be conducted on these various variables.

Acknowledgment

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