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Income Dynamics of Female Traders in Border Markets Post-Revitalization

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***Abstract* — Traditional Government-led revitalization of traditional markets is intended to bolster competitiveness and improve traders' financial well-being. However, empirical literature remains divided regarding the actual outcomes of these initiatives on trader income. This study investigates the impact of market revitalization on female traders at the Kefamenanu Old Market, while also evaluating how business capital, operational hours, and professional experience influence their earnings. Adopting a quantitative approach, this research utilized primary data gathered from 50 female merchants who were active prior to the revitalization program. The methodology involved observational data and surveys, analyzed through classical assumption tests, paired sample t-tests, and multiple linear regression. The results reveal a statistically significant income growth following the revitalization project (p=0.002), with average earnings rising from IDR 5,501,000 to IDR 6,307,000. Moreover, the data indicates that business capital, the number of hours worked, and business longevity are key drivers of income, accounting for 56% of the variance (R^2=0.560). These findings underscore that when market upgrades are coupled with sufficient capital, increased labor input, and accumulated experience, they effectively enhance both the revenue and economic resilience of female traders.**

Keywords*:* Business Capital, Female Traders, Length of Business, Market Revitalization, Traders' Income, Working Hours

1. INTRODUCTION

The emergence of economic enterprises is a sign of human existence, as human life is inextricably linked to economic endeavors. As technology advances, economic behavior becomes more complex and complex. Therefore, an individual cannot avoid challenges and obstacles, both internal and external, when starting a business. [2]. The needs of society in all sectors are increasing along with the development of the times, so that society is required to have income in an effort to meet the needs of life. Then society does not only rely on one livelihood [6]. People who previously chose the agricultural sector as their main source of income, now turn to the trade sector. The profession of trader is pursued to increase their income. [7]. The paradigm of society, especially women, that this profession is able to meet their needs, along with the increasing interest in consumer purchases supported by places, one of which is the traditional market [8].

Referring to Undang-undang No. 7 2014 which states that the central government in collaboration with regional governments carries out development, empowerment and quality improvement in the management of traditional markets as an effort to increase

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competitiveness in the form of development. Market revitalization refers to a government initiative designed to sustain and preserve traditional markets in the face of growing competition from modern retail systems. It is implemented as a strategy to ensure these markets remain viable and continue to operate alongside more contemporary commercial developments, the aim is to encourage traditional markets to be able to compete with supermarkets and modern stores so as to improve the earnings of traders in traditional markets and support their economic sustainability which are generally dominated by 85% women, especially female traders. [2] Kefamenanu Old Market has carried out a revitalization program or physical improvement of market facilities in 2018 to 2019. Based on interviews conducted with the head of the relevant institution, the findings indicate the North Central Timor district industry and trade office, it was stated that this revitalization program used funds from the Central government amounting to IDR 6 billion, with details of the construction of 1 guard post room, 35 kiosk units, 1 officer room, 1 prayer room unit, 1 breastfeeding room, 10 meat stall tables, 10 main room tables, 3 fish stall tables and 4 toilet rooms. Revitalization provides comfort and well-being for the entire market community [4].

Although numerous studies have examined the impact of market revitalization on traders' income, the empirical findings remain inconsistent. Several studies reported that market revitalization significantly improves traders' income through better infrastructure and business opportunities, while others found that revitalization does not necessarily increase income and may even reduce traders' earnings due to relocation, changing consumer behavior, or increased competition. The inconsistency of these findings suggests that there is still an unresolved gap in the existing body of research, which needs to be explored further.

Previous research found that revitalization had a positive impact [2] [10], with increased sales [8]. However, this contrasts with research conducted by [4] [11], which showed that the revitalization program reduced vendor income. The inconsistency of several previous studies motivated this study to examine the impact of revitalization on the income of female vendors in the border region. Furthermore, it examined whether capital, working hours, and length of business were determining factors for female vendors' success in maximizing profits at the Kefamenanu Old Market. This study contributes to the existing literature in several ways. First, it examines the impact of market revitalization in a border-area traditional market, a context that has received limited scholarly attention. Second, unlike previous studies that generally analyze traders as a homogeneous group, this research specifically focuses on female traders, recognizing their important role in supporting household economic resilience. Third, this study integrates the effects of business capital, working hours, and business experience within a single empirical model to provide a more comprehensive explanation of income dynamics following market revitalization. Therefore, the findings are expected to enrich the literature on traditional market development and women's economic empowerment in border regions.

2. THEORETICAL REVIEW

2.1 Market Revitalization

Market revitalization refers to a comprehensive effort undertaken by the government to improve the physical infrastructure, management system, and operational performance of traditional markets in order to enhance their competitiveness and sustainability. This program is not limited to the renovation of market buildings but also includes improvements in sanitation, accessibility, security, public facilities, and market governance. Through these improvements, traditional markets are expected to provide a more comfortable, organized, and attractive trading environment for both traders and consumers, thereby increasing market productivity and supporting local economic development [18].

The revitalization of traditional markets is a key government strategy aimed at strengthening the position and contribution of traditional markets within the national economy while enabling them to compete with the rapid expansion of modern retail businesses. In addition to improving physical conditions, market revitalization aims to increase traders' competitiveness, improve service quality, stimulate consumer purchasing interest, and ultimately enhance traders' welfare through increased business performance and income [6], [10].

From an economic perspective, market revitalization is expected to generate positive impacts on traders' income by creating a more conducive business environment. Improved market facilities, better accessibility, and enhanced public services can increase customer visits and facilitate trading activities, thereby creating greater opportunities for sales transactions. However, the success of market revitalization does not solely depend on physical improvements but is also influenced by traders' ability to optimize internal business resources, such as business capital, working hours, and business experience [18].

Previous empirical studies have reported varying findings regarding the impact of market revitalization on traders' income. Some studies found that revitalization significantly improves traders' income by increasing consumer visits and creating a more attractive trading environment [9], [10], [18]. Nevertheless, other studies suggest that the economic benefits of revitalization may vary depending on traders' business capacity, financial resources, and operational strategies. Therefore, examining market revitalization together with internal business factors provides a more comprehensive understanding of the determinants of traders' income, particularly among female traders operating in border-area traditional markets.

2.2 Traders' Income

Traders' income refers to the financial earnings obtained from trading activities within a specific period after deducting operational costs incurred during the business process. Income serves as one of the primary indicators of business performance, reflecting the success of traders in managing their resources and responding to market demand. In the context of traditional markets, traders' income is influenced by various internal factors, such as business capital, working hours, and business experience, as well as external factors including government policies, market revitalization, and consumer purchasing behavior [12], [15]. Income is generally defined as the remuneration received from production factors owned by individuals or business entities. For traders, income is primarily generated through sales transactions and is influenced by business performance, operational efficiency, and customer demand [16]. Following market revitalization, traders are expected to experience higher income due to improved market facilities, increased customer visits, and a more conducive business environment [18].

2.3 Business Capital

Business capital refers to the financial resources used by traders to finance operational activities, purchase inventory, and maintain business continuity. Adequate capital enables traders to provide a wider variety of products, maintain sufficient stock, and respond more effectively to customer demand. Capital is considered one of the most important production factors because it supports business expansion and increases traders' ability to generate income [12]. Previous empirical studies consistently indicate that business capital positively influences traders' income. Traders with greater financial resources are able to increase inventory, improve product quality, and expand business activities, thereby increasing sales and profitability [15], [17]. Therefore, business capital is expected to positively influence the income of female traders after market revitalization.

2.4 Working Hours

Working hours refer to the amount of time allocated by traders to conduct business activities within a day. Longer operating hours provide greater opportunities to serve customers and complete sales transactions. Consequently, traders who spend more time operating their businesses generally have greater opportunities to increase their income [17]. Several empirical studies have reported that working hours significantly affect traders' income because longer operating hours increase the number of customer interactions and business transactions [14], [15]. Therefore, working hours are expected to have a positive influence on the income of female traders.

2.5 Length Of Business

Length of business refers to the period during which traders have operated their businesses. Longer business experience enables traders to understand consumer preferences, improve managerial skills, and adapt to changing market conditions. These competencies contribute to better business performance and higher income [13]. Previous studies have shown that business experience has a positive impact on traders' income because experienced traders possess stronger customer relationships and better business management capabilities [12], [13]. Accordingly, the length of business is expected to positively influence traders' income after market revitalization.

2.6 Previous Studies

Previous studies have examined various factors affecting traders' income in traditional markets. Business capital has consistently been found to improve traders' income by increasing business capacity and operational efficiency [15], [17]. Likewise, longer working hours provide greater opportunities for sales transactions, resulting in higher daily income [14], [24]. In addition, business experience contributes positively to traders' income because experienced traders possess better managerial capabilities and stronger customer relationships [12], [13].

Studies on market revitalization have also demonstrated positive impacts on traders' economic performance. Revitalization programs improve market infrastructure, increase consumer convenience, and enhance traders' business opportunities, ultimately contributing to higher income [9], [10], [18]. However, empirical evidence remains inconsistent because the success of revitalization also depends on traders' internal business capacity, including capital, working hours, and business experience. Therefore, this study integrates these variables to provide a more comprehensive explanation of female traders' income in border-area traditional markets.

3. METHOD

This study was conducted at Pasar Lama Kefamenanu in North Central Timor Regency, East Nusa Tenggara, with data collection taking place from October to November 2025. The research utilized both primary data obtained directly from respondent and secondary data sourced from the Department of Industry and Trade. Data collection was carried out through observation and questionnaires. The study population consisted of vendors at Pasar Lama Kefamenanu, with a sample of 50 female vendors selected based on specific criteria: those who had already established their businesses prior to the market's revitalization (specifically during the 2016–2017 period). Purposive sampling was employed because the study specifically targeted female traders who had operated their businesses before the implementation of the market revitalization program. These respondents were considered capable of comparing business conditions before and after revitalization. A total of 50 respondents met the established inclusion criteria and participated in this study.

According [22]., revenue—also referred to as "income"—is generated by an individual through sales transactions; it arises when a transaction occurs between a merchant and a buyer based on a mutually agreed-upon price. Daily revenue is measured in rupiah. According to [24.), business capital is the amount of money within a business that can be utilized to produce goods or services for the purpose of generating revenue. Capital is measured in rupiah. According to [23].working hours refer to the duration of time a merchant spends operating their business, spanning from opening to closing. Working hours are measured in hours per day. According to [20]., the longer one operates in the trading sector, the better one understands consumer tastes and behavior. Trading skills improve, and one typically establishes a wider network of business connections.

Before conducting hypothesis testing, the research instrument in the form of a questionnaire was first examined to ensure its validity and reliability. The validity of each item was tested using the Pearson Product-Moment correlation, while the consistency of the instrument was evaluated through Cronbach's Alpha. The results showed that all items satisfied the required validity standards and obtained Cronbach's Alpha values above 0.70, confirming that the questionnaire was appropriate and dependable for further data analysis. The data analysis methods used in this study include classical assumption testing, multiple regression analysis, examination of regression coefficients, coefficient of determination analysis, and mean difference testing between two groups.

4. RESULTS AND DISCUSSION

4.1 Result

The normality test image shows that the data is spread out forming a diagonal line, meaning the data is normally distributed.

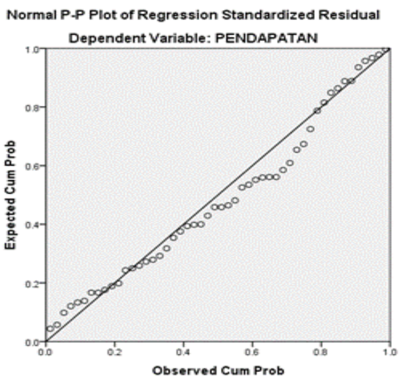

Figure 1. Normality Test
Source: Summary of results processed using SPSS Version 23

Table 1. Multicollinearity Test Coefficients[a]

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-16.584	4.153		-3.993	.000		
	Capital	.992	.250	.456	3.964	.000	.723	1.383
	Working hours	.591	.288	.225	2.051	.046	.793	1.262
	Length of businness	.647	.244	.330	2.650	.011	.617	1.620
Dependent Variable: REVENUE								

Source: Summary of results processed using SPSS Version 23

Table 2. Paired Samples T-Test Results

		Mean (Rata-Rata)	Correlation	Sig.	Sig (2-tailed)
Pair 1	Before	5501000,00	0,979	0,000	0,002
	After	6307000,00			

Source: Summary of results processed using SPSS Version 23

The results of the table calculation inform the sig. (2-tailed) value of 0.002 < a significant value of 0.05, meaning there is a difference in income before and after market revitalization, with an average of IDR 5,501,000 before revitalization and increasing by 6,307,000 after revitalization. The paired sample t-test results indicate that the average income of female traders significantly increased after the market revitalization program. This finding suggests that the revitalization successfully improved the business environment by providing better infrastructure, cleaner facilities, and greater accessibility for consumers. Consequently, these improvements created more favorable conditions for trading activities and contributed to higher income among female traders operating in the border market.

Table 3. Multiple Regression Results

Variabel	**Koefisien Regresi (B)**	**Fhitung**	**Fhitung**	**Sig.**
Constanta (	-16,584	19,477	2,807	0,000
Capital	0,992			
Working hours	0,591			
Length of businness	0,647			
R	0,748			
R Squere	0,560			

Source: Summary of results processed using SPSS Version 23

Based on the calculation results, it is stated that the equation:

$$Y = -16{,}584 + 0{,}992 + 0{,}591 + 0{,}647 + \varepsilon i$$

The interpretation of the regression model equation above is as follows:

a. The constant value β of -16.584 indicates that the value of the income variable is -16.584; this means that if there are no changes in the capital, working hours, and business duration variables, the income variable stands at -16.584.

b. The regression coefficient for business capital (X1) is 0.992; this means that, assuming other variables remain constant, a change in the capital variable results in a corresponding change in income of 0.992. Specifically, if the capital variable increases by one unit, the income variable increases by 0.992, and conversely, if capital decreases by one unit, income decreases by 0.992.

c. The regression coefficient for working hours (X2) is 0.591, which implies that—assuming other variables remain constant—a change in the working hours variable results in a corresponding change in income of 0.591; specifically, if working hours increase by one unit, income increases by 0.591. Conversely, if working hours decrease by one unit, income decreases by 0.591.

d. The regression coefficient for the duration of business operations (X3) is 0.647; this implies that, assuming other variables remain constant, a one-unit increase in the duration of business operations results in a 0.647 increase in income. Conversely, a one-unit decrease in the duration of business operations results in a 0.591 decrease in income.

e. The coefficient of determination (R^2) presented in the table shows how much the dependent variable, income (Y), can be explained by the independent variables, namely capital (X1), working hours (X2), and business duration (X3). The R^2 value of 0.560 suggests that 56% of the variation in income is accounted for by these three factors, while the remaining 44% is explained by other variables that are not included in this study.

f. The correlation coefficient (R) shown in Table 4.14 indicates the relationship between capital (X1), working hours (X2), and business duration (X3) with income (Y). The value of 0.748 suggests a relatively strong positive relationship, meaning that these three variables are closely associated with changes in income levels.

g. The F-test was used to examine whether the independent variables—business capital, business duration, location, and working hours—jointly have a significant effect on income as the dependent variable. A simultaneous effect is confirmed when the F-statistic is higher than the F-table value and the significance level is below 0.05. The F-table is obtained using degrees of freedom, where df1 = k − 1 and df2 = n − k; in this study, with k = 4 and n = 50, the values are df1 = 3 and df2 = 46, resulting in an F-table value of 2.807. Based on the SPSS 23 output, the calculated F-value of 19.447 exceeds the critical value of 2.807, indicating a statistically significant simultaneous influence of the independent variables on income.

The regression results suggest that business capital, working hours, and business experience have a positive and statistically significant effect on the income earned by female traders. This means that increases in these factors are generally associated with higher income levels. Among these variables, business capital exerts the strongest effect, suggesting that sufficient financial resources enable traders to maintain adequate inventory, diversify their products, and respond more effectively to customer demand. This finding supports the view that capital is a fundamental resource for improving business productivity and income generation [13], [24].

Working hours also have a positive contribution to traders' income. Traders who allocate more time to their business have greater opportunities to serve customers, increase sales transactions, and expand their market reach. In addition, business experience plays an important role in enhancing traders' ability to understand consumer preferences, manage business risks, and establish long-term relationships with customers. The results align with previous research that has also identified positive associations between working hours, business experience, and traders’ income, indicating a consistent pattern across studies [15], [20].

Furthermore, the findings demonstrate that the market revitalization program has contributed to improving the economic performance of female traders. Better market facilities, improved accessibility, and a more organized trading environment have created favorable conditions for business activities and increased customer visits. These improvements have encouraged higher sales and strengthened traders' competitiveness. Similar findings were reported by previous studies, which concluded that market revitalization positively affects traders' business performance and income [6], [9], [10].

From a theoretical perspective, this study confirms that traders' income is influenced not only by individual business characteristics but also by external environmental factors, such as market infrastructure and government support. Therefore, successful market revitalization should not be limited to physical infrastructure development but should also incorporate programs that improve traders' access to business capital, entrepreneurship training, and business development assistance. Such an integrated approach is expected to enhance the sustainability of traditional markets while strengthening the economic resilience of female traders in border areas.

4.2 Discussion

The empirical findings of this study provide critical insights into the income dynamics of female traders at the Kefamenanu Old Market following its physical revitalization. By analyzing both external infrastructure interventions and internal business dimensions simultaneously, this research clarifies how traditional market modernization translates into tangible economic outcomes for women merchants in border regions.

4.2.1 The Impact Of Market Revitalization On Income Dynamics

The Paired Samples T-test results demonstrate a statistically significant increase in the average monthly income of female traders, rising from IDR 5,501,000 before the revitalization to IDR 6,307,000 post-revitalization with a significance value of 0.002 ($p<0.05$). This clear upward trajectory confirms that the IDR 6 billion infrastructure investment—which financed essential facilities including 35 new kiosks, specialized meat and fish stall tables, public restrooms, and safety features successfully generated positive economic spillovers. The physical upgrades resolved long-standing structural inefficiencies, such as poor sanitation and inadequate spacing, thereby establishing a clean, structured, and highly accessible trading environment. From a consumer behavior standpoint, these environmental upgrades elevate consumer comfort, expand foot traffic, and stimulate purchasing interest within the traditional marketplace.

This finding directly supports the optimistic strand of empirical literature which argues that public market investments yield measurable financial benefits for grassroots entrepreneurs. Specifically, it aligns with the conclusions of previous studies which demonstrated that physical rehabilitation acts as a catalyst for expanding merchant transaction volumes [6], [9], [10]. Furthermore, this positive result refutes or at least contextually bounds the conflicting findings of alternative studies, which reported that market alterations disrupted vendor operations or caused long-term revenue declines due to displacement or poorly planned reallocations [4], [11]. In the case of the Kefamenanu Old Market, the execution of the physical revitalization project avoided structural fractures in customer-merchant dynamics, allowing female traders to effectively harness the improved infrastructure to bolster their revenue.

4.5.2 Internal Business Factors As Determinants Of Income

While the structural overhaul of the market establishes a baseline framework for growth, the multiple linear regression model reveals that a merchant's internal resource configuration is crucial for translating public infrastructure into personal financial success. The independent variables business capital, working hours, and length of business operations collectively account for 56% of the variance in female traders' income ($R^2 = 0.560$), demonstrating a robust explanatory model.

a. Business Capital (X_1): With a powerful regression coefficient of 0.992, business capital emerges as the primary determinant of income generation in the post-revitalization era. This result indicates that access to financial resources dictates how effectively a female trader can leverage her new physical space. Traders possessing superior capital reserves can expand their inventory depth, diversify product assortments, and absorb wholesale cost fluctuations more efficiently. This structural capacity matches the upgraded retail environment, drawing in more customers and optimizing profit margins. This directly solidifies the classic economic paradigm that capital accumulation drives business productivity and micro-enterprise growth within informal and semi-formal commercial sectors [15], [17], [24].
b. Length of Business (X_2): The length of business operations exhibits a substantial positive influence on income, with a regression coefficient of 0.647. This strongly validates the role of accumulated experience and human capital. In traditional border markets, long-term operational experience builds localized business intelligence, allowing veteran female traders to anticipate consumer shifts, manage supply chains, and build deeply rooted customer loyalty networks [13], [20]. When placed in a clean, revitalized environment, these experienced merchants utilize their established relational capital to capture a larger share of the expanding market volume compared to newer operators.
c. Working Hours (X_3): Operating hours also exert a significant positive effect on revenue, with a regression coefficient of 0.591. This highlights the baseline value of direct labor allocation. Extended daily working hours lengthen the window for consumer engagement, increasing the probability of transactions [14], [15]. In a modernized space that offers improved safety features (such as dedicated guard posts) and upgraded lighting, female traders can comfortably extend their operating schedules without compromising personal safety, maximizing daily cash flows.

4.5.3 Policy Implications For Border-Area Women's Empowerment

The intersection of a significant paired t-test and a robust regression model offers an important policy lesson: physical infrastructure development is necessary, but not completely sufficient on its own, to maximize economic empowerment. The economic resilience of female merchants in border markets is shaped by a combination of public infrastructure investments and internal business capacities. Because capital represents the most powerful explanatory variable in the model, a physical marketplace upgrade achieves its full economic potential only when merchants have the financial resources to scale their inventories accordingly.

An integrated approach is required to improve traders' competitiveness and strengthen business sustainability [18]. Consequently, for local government bodies and regional planners in border zones like the North Central Timor district, market revitalization programs must transition from purely architectural initiatives into integrated socio-economic blueprints. Physical space distribution should be paired with targeted micro-credit programs, financial literacy initiatives, and cooperative financial frameworks to prevent under-capitalized female traders from being marginalized in the modernized trade landscape.

5. CONCLUSION

This study concludes that the traditional market revitalization program implemented at the Kefamenanu Old Market plays a vital role in enhancing the financial well-being of female traders. The empirical analysis confirms a statistically significant increase in the monthly revenue of women merchants following the infrastructure upgrades. This demonstrates that public investments focused on modernizing facilities such as constructing cleaner kiosks, organizing specific vendor zones, and improving sanitary infrastructure successfully create a more comfortable and productive trading environment that stimulates consumer demand and drives transaction volumes. Furthermore, the research establishes that internal business factors are crucial determinants in enabling female traders to maximize the economic opportunities created by a modernized market space. Business capital, operational working hours, and length of business experience collectively act as powerful drivers of trader income, with business capital exerting the most dominant effect on revenue generation. This highlights that structural enhancements of physical spaces yield their highest economic returns when backed by sufficient financial liquidity, which allows merchants to expand, diversify, and maintain competitive product inventories.

Based on these findings, several key recommendations are proposed for stakeholders and future academic work. For local governments and policy makers, future market revitalization initiatives in border regions should expand beyond purely physical developments to include soft-side interventions. Local authorities should collaborate with financial institutions to provide accessible micro-credit schemes, soft loans, and financial management training tailored specifically for female entrepreneurs to scale up their business capital. Simultaneously, female traders are encouraged to optimize their labor input by strategically allocating working hours and utilizing their accumulated business experience to strengthen customer relationships and adapt to modernized retail dynamics. Finally, since this study focuses on a specific sample size at the Kefamenanu Old Market, future research should widen the geographical scope and increase sample diversity across other border-area traditional markets. Integrating additional variables such as digital marketing adoption, local economic inflation rates, and evolving consumer behavior models would provide a more comprehensive framework for understanding trader income dynamics.

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