



Gambaran Subjective Well Being dan Stres Pada Keluarga Pasangan Pelaku Pernikahan Dini Ditinjau dari

Aspek Finansial Keluarga

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GAMBARAN SUBJECTIVE WELL BEING DAN STRESS PADA KELUARGA PASANGAN PELAKU PERNIKAHAN DINI DITINJAU DARI ASPEK FINANSIAL KELUARGA

ABSTRAK

Pernikahan dini merupakan fenomena yang dapat dijumpai diberbagai belahan dunia namun lazimnya banyak ditemui dinegara-negara berkembang. Terdapat berbagai factor yang mendorong individu melakukan pernikahan dini seperti ekonomi, sosial, agama, dan sebagainya. Di Indonesia sendiri jumlah pernikahan dini mengalami kenaikan yang cukup signifikan dilihat dari perbandingan jumlah kelahiran dari 35 kelahiran per 1000 penduduk menjadi 45 kelahiran per 1000 penduduk pada rentang usia 15-19 tahun di tahun 2012. Pernikahan dini selain membawa dampak fisiologis juga membawa dampak psikologis bagi pelakunya. Melalui penelitian kali ini peneliti ingin mengetahui lebih lanjut tingkat kebahagiaan (*Subjective Well Being*) dan Stres pelaku pernikahan dini melalui aspek-aspek keuangan keluarga seperti pendapatan, pengeluaran, hutang, kontrol keuangan, serta berbagai produk perbankan. Penelitian menggunakan studi kualitatif dan pendekatan naratif sehingga aspek-aspek keuangan keluarga, *subjective well being*, serta stres terungkap melalui *self report* responden penelitian. Hasil penelitian ini mengungkapkan bahwa beberapa aspek psikologis seperti *Subjective Well Being* dan Stres dapat ditinjau melalui gambaran keuangan pasangan dengan pernikahan dini. Beberapa aspek keuangan keluarga baik langsung maupun tidak langsung berdampak pada *subjective well being* pelaku pernikahan dini seperti aspek pendapatan dan kontrol keuangan, namun tidak sepenuhnya *subjective well being* pelaku pernikahan dini merupakan dampak dari keuangan keluarga. *Subjective well being* pelaku pernikahan dini juga dapat dilihat dari beberapa aspek berikut seperti hubungan sosial (khususnya dengan keluarga), *self acceptance* atau penerimaan diri, serta kebersyukuran. Selain itu terdapat aspek keuangan yang berhubungan dengan penilaian individu terhadap stres seperti hutang, namun terdapat aspek lain seperti hubungan sosial dengan keluarga seperti suami dan mertua yang juga menjadi pertimbangan individu dalam penilaiannya terhadap aspek stres.

Kata kunci: Pernikahan Dini, Keuangan Keluarga, *Subjective Well Being*, Stres

**SCHEME OF SUBJECTIVE WELL BEING & STRESS
AT UNDERAGED MARRIAGE'S FAMILY OBSERVED BY
FAMILY'S FINANCIAL ASPECTS**

ABSTRACT

Underaged marriage is a phenomenon that easily seen worldwide, but mostly this phenomenon happened at many developing countries. There are many factors that persuade person to do underaged marriage such as economy, social, custom, religion, etc. There is an increasing significant numbers of people whom did underaged marriage in Indonesia based on number of birth rate from 2012 which increased from 35 birth rate from 1000 population to 45 birth rate from 1000 population at 15-19th year old range in 2012. Underaged marriage not only brings physiological impact to couples, but also psychological impact. Along with this research, researcher tried to explore psychological aspects such as Subjective Well Being and stress through aspects of family's financial such as income, expense, debt, financial control, and used of banking products. Research done by using qualitative method and narrative approach so that family's financial aspects, Subjective Well Being, and stres revealed by respondent's self report. Result of research revealed that few of psychological aspect such as subjective well being and stress can be explored by household's financial aspects, but in fact not all of subjective well being and stress aspect an underaged marriage's family is an impact of household's financial aspects. Subjective well being of underaged marriage's family either can be seen by psychological aspects such as social (or family) relationship, self-acceptance, and gratefulness. Furthermore, few of financial aspect such as stress can be an impact to stress rate of underaged marriage's member. Either other aspects such as social relation (especially family relation) also become a stressor to underaged marriage's family.

Keywords: Underaged Marriage, Family Financial, Subjective Well Being, Stress