The Impact of Household Debt on Domestic Violence (DV) Against Children in Indonesia

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Abstract

Financial difficulties within a household could contribute to cases of domestic violence (DV). This study investigates the correlation between household debt and occurrences of domestic violence towards children in Indonesia. The study employs a quantitative methodology, notably utilising multinomial logistic regression analysis. Evidence suggests that households with several forms of debt are more prone to exhibiting both psychological and physical domestic violence against children, in contrast to households without domestic violence. This association maintains its significance even after taking into account control variables, such as the age of the spouse, the level of education of the head of home, the spouse's level of education, the size of the household, the perception of domestic violence, the schooling status of the children, and the age of the children are statistically associated with psychological, physical, and both types of domestic violence against children. Policymakers should assess household loan repayment capacity to limit lending to those at risk of financial struggle, while the government should implement parental education programs to raise awareness of child abuse and encourage non-violent parenting techniques.

Keywords: financial inclusion; tax revenue; panel data.

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I. Introduction

AH was a suspect in the murder of his wife and toddler on June 13, 2021. According to the Head of Criminal Investigation at the Kutai Timur Police Department, the perpetrator's motive was driven by stress caused by having substantial debt and being unemployed (Puji, 2021). This case of wife and child murder due to overwhelming debt is one of many examples of domestic violence (DV) cases occurring due to economic pressure, specifically debt. Children within households also face the potential risk of experiencing DV. WHO (2020) reported that nearly 300 million children aged 2-4 years regularly suffer physical and psychological violence from parents or caregivers. In 2019, there were 2,261 child victims of DV, while from January to June 2020, there were 964 child victims (KemenPPPA, 2020). Parents who commit DV towards children believe that physical punishment is an effective disciplinary tool for noisy children and that they have the right to discipline their children as deemed necessary (Aldosari et al., 2017). Na'imah and Indriyani (2019) wrote that several forms of DV against children include physical DV, where parents habitually punish their children, such as by pinching, slapping, hitting, and confining the child. Psychological DV against children includes name-calling, neglect, and verbal abuse (Na'imah & Indriyani, 2019). The following Table 1.1 describes the domestic violence case reported through National Commission on Violence against on 2017-2021. Additionally, it should be noted that only online reports of violence cases were accepted due to the pandemic in 2021.

Tabel 1. 1 Reported domestic violence case data on 2017-2021

Year	Domestic Violence Type				Total Case
	Physical	Sexual	Psychological	Economy	
2021	2.025	1.938	1.792	680	6.480
2020	4.783	2.807	2.056	1.459	11.105
2019	3.927	2.988	1.658	1.064	9.637
2018	3.982	2.979	1.404	1.244	9.609
2017	4.281	3.495	1.451	978	10.205

Source: National Commission on Violence against Women, 2017-2020

In 2020, National Commission on Violence against Women received the largest number of reported domestic violence instances, totalling 11,105. In 2017, there were 10,205 reported cases of domestic abuse, which is the second-highest number on record. Nevertheless, it is crucial to acknowledge that this data was gathered from instances reported to National Commission on Violence against Women, indicating the potential existence of unreported incidents of domestic abuse caused by obstacles in accessing help or other difficulties. Due to the epidemic, National Commission on Violence against Women only accepted reports of violence online in 2021. Therefore, the fall in domestic violence cases during that year does not necessarily imply a decline in events. Instead, it reflects the

limited access that victims had to report or visit the National Commission on Violence against Women office.

Children living in families are also at risk of experiencing domestic violence. According to the World Health Organization (2020), around 300 million children between the ages of 2 and 4 are consistently subjected to physical and/or psychological violence by their parents or caregivers.

Data from the Survey on the Fulfilment of Child Rights and Protection During the COVID-19 Pandemic conducted by the Indonesian Child Protection Commission (KPAI) in 2020 show that forms of physical violence experienced by children during the pandemic include pinching (23%), hitting (10%), ear pulling (9%), hair pulling (6%), and pushing (6%). In addition to physical violence, KPAI (2020) reported that psychological violence experienced by children during the pandemic includes being scolded (56%), compared with other children (34%), and yelled at (23%). The National Socio-Economic Survey (SUSENAS) in the Social Resilience Module 2020 indicated that forms of physical violence experienced by children within households include pinching (64%), hitting (13%), and pushing (9%). Forms of psychological violence against children in households include yelling (85%), insulting (37%), and isolating (4%) (SUSENAS, 2020). These data indicate that violence still occurs in child-rearing patterns within households, suggesting that DV may also occur against children. UNICEF (2020) stated that any form of violence against children results in severe and lifelong consequences. One of the factors that can drive the occurrence of DV is economic stress.

Israelsen & Beutler (1994) found that higher numbers of hitting and shouting at children occur when there is an increase in the number of children, parents are younger, households have debt from debt cards, friends or relatives, and home improvement loans. This aligns with the family stress model theory, which explains that economic insecurities such as low income can lead to financial stress in families, increasing harsh parenting and child maltreatment (Conger et al., 1992; Duncan et al., 2014; Yang, 2015 in Balmuth, 2021). Balmuth (2021) explained that debt, in the context of the study, specifically student loans, is a major stressor and a significant predictor of family conflict. In addition, Balmuth (2021) utilised the Family Stress Theory ABCX Model to analyse the data and discovered a positive correlation between higher levels of loan literacy and a decrease in family conflicts pertaining to loans (B = 0.723, p < 0.05). According to Masarik & Conger (2017), economic stress has a detrimental effect on family connections, as well as the overall well-being of parents and children in the household. Their study revealed that possessing diverse forms of debt can result in disagreements and generate strain within familial connections (Balmuth et al., 2021). Prior research conducted by Conger et al. (1992, 1993) discovered a constant correlation between economic pressure and parental psychological stress. This stress, in turn, was linked to marital conflict and a decline in parenting abilities, as noted by Cai et al. (2020).

Within the realm of debt and conflict in familial relationships, a study examining married couples between the ages of 18 and 45 discovered that there is a positive correlation between consumer debt and financial conflict among couples (Dew & Stewart, 2012 in Balmuth et al., 2021). The results of this study are consistent with prior studies undertaken by Bozick & Estacion (2014) and Schwartz & Finnie (2002), which demonstrated that increased amounts of debt are typically linked to a more significant effect on borrowers

(Balmuth et al., 2021). The study's results align with the research conducted by Israelsen & Beutler (1994), which suggested that increased amounts of consumer debt are linked to marginally elevated levels of discipline in parent-child interactions. Consistent with prior research, Haque et al. (2020) found that certain household characteristics are commonly linked to domestic violence. These include having a male head of household, a larger household size, low socioeconomic status, having loans, experiencing at least one crisis event, and facing food insecurity.

Reed's (2005) study, conducted in other countries, revealed that in households, the husband typically has control over debt and other economic decisions. This association between debt and economic problems can contribute to heightened stress levels in husbands, potentially leading to domestic violence in India. The study conducted by Koustuv Dalal and Kent Lindqvist in 2012 revealed that, according to the analysis of Adjusted Odds Ratio (OR), impoverished women in India are 2 to 3 times more susceptible to experiencing violence compared to affluent women. This highlights extreme poverty as the most prominent risk factor for domestic violence in the Indian context. Furthermore, a study conducted by Petroula M. Mavrikiou, Martha Apostolidou, and Stavros K. Parlalis (2014) revealed that the economic status of a home significantly influences the occurrence of domestic violence in Cyprus. Enhanced economic circumstances can mitigate the likelihood of domestic violence against women, particularly in situations when the family's financial resources are perceived to be inadequate (Mavrikiou, 2014).

Studies on the determinants of domestic violence tend to focus more on the connection between domestic violence stressors and women, despite the fact that other household members, particularly children, are also affected by these stressors. The tension in the relationship between parents is associated with the subsequent tension between parents and children, known as the "spillover" concept (Balmuth, et al., 2021). The study of DV against children is essential because experiencing DV in households can potentially disrupt a child's future well-being, thereby hindering human capital investment. Lepisto (2012) found that adolescents experiencing family violence reported worse health outcomes than those who did not experience violence in the context of Finland. In Indonesia, no specific studies have been conducted on the impact of family economic stress and DV on children, making this research on the impact of debt on DV against children crucial for the novelty of studies in the Indonesian context. Referring to the background and issues, this research is expected to address the question "What is the impact of household debt on domestic violence (DV) against children in Indonesia?"

II. Method

This study employs a quantitative approach using multinomial logistic regression analysis. The focus of this research is on Indonesian households as the primary unit of analysis. The data utilised in this study was obtained from the National Socioeconomic Survey (SUSENAS) September 2020 Social Resilience Module and the 2020 SUSENAS KOR conducted by the Central Statistics Agency (BPS). The debt variable is only available in the SUSENAS KOR 2020 survey, while the variable for domestic violence against children (DV) is available in the SUSENAS September 2020 survey. Therefore, merging data from both surveys is necessary to analyse the impact of household debt on domestic violence against children. The nature of the sample data from the SUSENAS Social Resilience Module

September 2020 is a panel sample of households, meaning that the 75,000 household samples from the survey are a subset taken from the SUSENAS KOR 2020. Therefore, it is possible to merge the sample data from both surveys. Quantitative approaches are selected due to their ability to provide a focused analysis of the correlation between the variables of interest, specifically household debt and child Domestic Violence (DV). This method allows for a thorough examination at the individual household level in Indonesia. The study utilises multinomial logistic regression methodology due to the categorical nature of the dependent variable. Figure 2.1 presents a comprehensive framework for analysing the relationship between the factors under study and Developmental Reading Disorder (DRT) in children.

Primary Independent Variable

Household Debt
    Amount of debt
    Multi-debt

Control Variable
    Parents Characteristics
        Age of
        Occupation
        Educational Status

    Household Characteristics
        Household Head
    Gender
        Household
    Expenditure
        Number of
    Household Members
        Residential Location
        Residential
    Ownership
        Domestic Violence
    Perception

    Children Characteristics
        Age
        Educational Status
        Occupation

Dependent Variable
Domestic Violence on Children
    No case
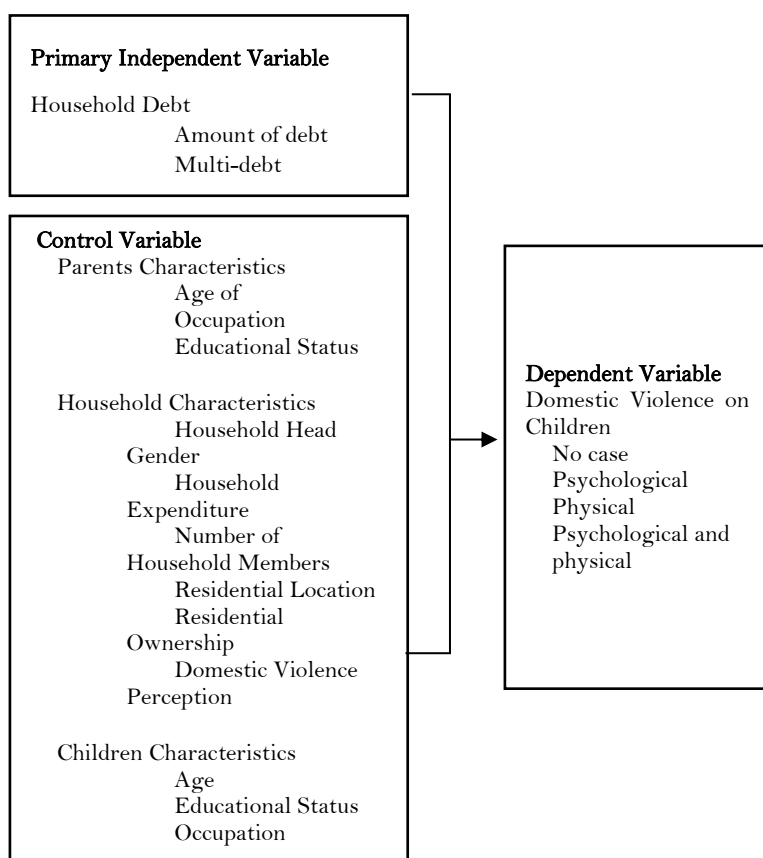   Psychological
    Physical
    Psychological and physical

Figure 2. 1 Framework of Analysis

The dependent variable is divided into four categories: 0 for no child DV, 1 for child psychological DV, 2 for child physical DV, and 3 for child psychological & physical DV. By including child psychological and physical DV as a category in the dependent variable, we acknowledge the potential occurrence of both types of child DV within homes. The absence of child domestic violence acts as the fundamental result for the variable that is influenced by other factors.

The child variables related to domestic violence (DV) in the sample can be found in Section VII A of the SUSENAS Social Resilience Module, September 2020, which focuses on childcare. Child domestic violence is indicated when respondents answer 'yes' (1) to question M701 with response options D, E, F, G, H, I. This categorization is derived from the delineation of domestic abuse as outlined by UNICEF (2000). The main independent variable examined in this study is the debt variable, determined by question R1901 in Block XIX on Access to Financial Services. The debt variable employed in the model is a binary variable that signifies whether the household possessed debt throughout the previous year (1 = possessed debt, 0 = did not possess debt). The selection of this variable is based on the premise that economic factors can contribute to domestic violence within households, as demonstrated by research conducted by Reed, Elizabeth, et al. (2015) and Haque et al. (2020). These studies also utilised debt variables as independent variables to elucidate their association with domestic violence variables. The researcher expanded upon the debt variable by creating different versions, such as the amount of debts and multi-debt variables, in order to investigate if families with multiple debts are more prone to encountering the dependent variable. This is based on the premise that a greater economic load, resulting from several loans, might cause family conflict.

This study incorporates control variables from three distinct categories: parental attributes, household attributes, and child attributes. The control variables for parent characteristics encompass the age of the household's primary decision-maker, the age of the partner, the employment status of the primary decision-maker, the employment status of the partner, the educational attainment of the primary decision-maker, and the educational attainment of the partner. The control variables for household characteristics encompass the gender of the head of the household, household expenditures, the number of household members, the region of residence, homeownership status, and the perception of child DV. Child traits can be controlled for by considering variables such as employment position, school attendance status, and age.

III. Results, Analysis, and Discussions

Table 3.1. Domestic violence data comparison on children based on household who own debt

	No Children DV	Psychological DV	Physical DV	Both Psychological and Physical DV
Do not have debt	47,85%	20,02%	7,98%	24,14%
Have debt	47,09%	21,75%	7,56%	23,60%

Source: SUSENAS (2020), processed

Table 3.1 displays the ratio of domestic violence of debt within the sample analysed in this study. The incidence of "No child DV" is more common in households, regardless of whether they have debt features or not. Nevertheless, homes that encounter both

psychological and physical child abuse at the same time account for the second largest proportion, with 5,913 cases (24.14%) in households without debt and 2,472 cases (23.60%) in households with debt. Among homes with debt, the prevalence of Psychological Child Domestic Violence is 21.75%. However, instances of Physical Child Domestic Violence and Psychological & Physical Child Abuse are more common in households who do not have access to debt. Among households with multiple debt accounts, the prevalence of psychological and physical child abuse is highest, at 26.50%. Likewise, households that have many debt accounts also exhibit a significant occurrence of Physical Child Domestic Violence, with a prevalence rate of 24.26%. Conversely, households without debt have a larger percentage of "No child domestic violence" at 47.85%. Households with more than one debt have the lowest percentage of households without child domestic violence, at 41.66%. This data is essential for doing inferential analysis to ascertain whether households with multiple debt lines are more prone to experiencing child domestic violence.

Households that endorse kid domestic violence exhibit a decreased proportion of "No child domestic violence" in comparison to those that do not endorse it. This discovery is consistent with the study conducted by the World Health Organisation (WHO) in 2012, which indicates that the adoption of domestic violence is directly related to its frequency. The prevalence of households suspected of experiencing psychological and physical domestic violence is 62.74% among those who support child domestic violence, whereas it is 18.58% among those who do not support it. Households that hold a negative view towards child domestic violence have a significantly higher proportion of "No child domestic violence" cases (52.47%) compared to households that share a positive view (only 21.88% suffer psychological child domestic violence). The incidence of child psychological domestic violence often declines as the head of the family enters the age bracket of 51-60 years. Out of the 34,969 samples, there are a total of 12,612 households in the age range of 41-50 years, which is the highest number of households. In this age range, families had a greater proportion of child psychological and physical DV compared to child psychological DV and child physical DV separately. The prevalence of physical child abuse is highest in households where the head of the household is between the ages of 11 and 20, with a rate of 9.38%. In contrast, psychological DV is more common in homes when the head of the family is between the ages of 51 and 60.

The highest prevalence of child psychological and physical abuse occurs in families where the age range of the spouse is between 21 and 30 years, accounting for 28.86% of cases. Out of the 34,969 samples, the age range of 31-40 years had the highest number of households, with a total of 13,703 homes. Among homes in this age range, there is a higher percentage of cases of child psychological and physical domestic violence compared to cases of physical domestic violence and cases of psychological domestic violence individually. The prevalence of "No child domestic violence" gradually declines in families with younger spouses, specifically from the age bracket of 11-20 years to 31-40 years. The percentage thereafter rises once more from the age of 41-50 years to 51-60 years. There is a positive correlation between the educational attainment of the head of the home and the percentage of households that do not experience child abuse and domestic violence. The occurrence of child psychological domestic violence similarly declines as the education level of the household head increases, as does the occurrence of child physical domestic violence and child psychological and physical domestic violence. Among homes where the head of the household has a poor educational attainment (incomplete primary school), the largest

percentage of households experiencing psychological and physical DV is 25.48%. In contrast, the proportion of homes lacking kid DV rises as the partner's educational attainment increases. The percentage of "No child DV" is highest, at 56.72%, in households where the partner has a high education level (bachelor's degree & Master Degree). The prevalence of psychological domestic violence is highest in families where the partner has a low level of education (below primary school level), at a rate of 21.34%.

Table 3.2. Multinomial Logistic Regression Result

Independent Variables	(1)			(2)			(3)		
	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both
Amount of Debts	-0,0518	0,0224	-0,3385*	-0,0506	0,0434	-0,2969	-0,0442	0,0534	-0,2898
	(0,151)	(0,215)	(0,186)	(0,155)	(0,219)	(0,192)	(0,155)	(0,807)	(0,193)
Multi-Debt									
No debt									
Only one debt	0,0919	-0,0129	0,3678*	0,1119	-0,0040	0,3670*	0,1006	-0,0188	0,3569*
	(0,154)	(0,220)	(0,189)	(0,159)	(0,224)	(0,195)	(0,158)	(0,224)	(0,196)
More than one debt (>1)	0,3887	0,1409	1,0474***	0,4215	0,1526	1,0250**	0,4016	0,1225	1,0056**
	(0,333)	(0,479)	(0,402)	(0,343)	(0,489)	(0,415)	(0,342)	(0,488)	(0,417)
Parents Characteristics									
Age of Household Head				-0,0131	-0,0779**	-0,1009***	-0,0128	-0,0738**	-0,0949***
				(0,023)	(0,034)	(0,024)	(0,023)	(0,035)	(0,024)
Age of Spouse				-0,0808	-0,1769***	-0,2508***	-0,0756**	-0,1650***	-0,2375***

Independent Variables	(1)			(2)			(3)		
	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both
				(0,024)	(0,037)	(0,025)	(0,024)	(0,037)	(0,026)
Occupation of Household Head				-0,0276	0,0045	-0,1755***	-0,0325	0,0115	-0,1635**
				(0,063)	(0,103)	(0,068)	(0,064)	(0,103)	(0,068)
Occupation of Spouse				-0,0288	0,0625	-0,343	-0,0336	0,0629	-0,0310
				(0,030)	(0,044)	(0,031)	(0,030)	(0,045)	(0,031)
Education level of Household Head									
Low (base)									
Middle				-0,0604*	-0,0991**	-0,1174***	-0,0647*	-0,1040**	-0,1202***
				(0,033)	(0,049)	(0,034	(0,033)	(0,049)	(0,034)
High				-0,2837***	-0,2097**	-0,5273***	-0,2852***	-0,2142**	-0,5334***
				(0,063)	(0,091)	(0,067)	(0,063)	(0,091)	(0,067)

Independent Variables	(1)			(2)			(3)		
	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both
Education Level of Spouse									
Low (base)									
Middle				-0,0700**	0,0231	-0,0431	-0,0788**	0,0122	-0,0524
				(0,034)	(0,050)	(0,035)	(0,034)	(0,507)	(0,035)
High				-0,2985***	0,0045	-0,2878***	-0,3044***	-0,0151	-0,3105***
				(0,062)	(0,088)	(0,064)	(0,062)	(0,088)	(0,064)
Household Characteristics									
Gender of Household Head				0,1894	-0,0912	0,8180*	0,1993	-0,0761	0,8385*
				(0,337)	(0,461)	(0,449)	(0,337)	(0,461)	(0,448)
Expenditure				-0,0073*	-0,0383***	-0,0160***	-0,0069*	-0,0376***	-0,0152***
				(0,004)	(0,007)	(0,004)	(0,004)	(0,007)	(0,004)
Number of Household Members				0,0779***	0,1502***	0,2036***	0,0759***	0,1549***	0,2107***

Independent Variables	(1)			(2)			(3)		
	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both
				(0,011)	(0,016)	(0,011)	(0,011)	(0,016)	(0,017)
Residential Location				0,0230	-0,0697	-0,0160	0,0283	-0,0611	-0,0081
				(0,032)	(0,048)	(0,033)	(0,032)	(0,048)	(0,033)
Residential Ownership				0,0026	0,0294	-0,1322***	-0,0106	0,0195	-0,1364***
				(0,040)	(0,065)	(0,040)	(0,040)	(0,059)	(0,040)
Domestic Violence Perception				0,6783***	1,9252***	2,4574***	0,6846***	1,9341***	2,4669***
				(0,065)	(0,065)	(0,051)	(0,065)	(0,065)	(0,051)
Child Characteristics									
Occupation Status	0,1198	0,1403	1,1831**				0,0453	0,0489	0,0581
	(0,087)	(0,125)	(0,081)				(0,087)	(0,128)	(0,089)
Education Status	0,3095***	0,3170***	0,2391***				0,2877***	0,3168***	0,2231***
	(0,038)	(0,056)	(0,036)				(0,0395)	(0,059)	(0,040)
Age	-0,0316***	-0,0572***	-0,0489***				-0,0325***	-0,0560***	-0,0507***

Independent Variables	(1)			(2)			(3)		
	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both	Psychological DV	Physical DV	Both
	(0,003)	(0,005)	(0,003)				(0,003)	(0,006)	(0,004)
Constant	-1,3575***	-1,6356***	-0,9116***	-1,2668***	-1,2843***	-1,2319	-1,3826***	-1,4316***	-1,3581***
	(0,083)	(0,101)	(0,075)	(0,358)	(0,493)	(0,466)	(0,359)	(0,493)	(0,465)
Control Characteristic									
Parents		No			Yes			Yes	
Household		No			Yes			Yes	
Child		Yes			Tidak			Ya	
Total of Observation		34,969			34,969			34,969	
Pseudo R2		0.0380			0.0866			0.0899	
Prob > chi2		0.0000			0.0000			0.0000	

Significance Level * P<0,1, ** P<0,05, *** P<0,01
Source: SUSENAS (2020)

The results of a multinomial logit regression estimation are presented in Table 3.2. The model includes control variables from parental, household, and child characteristics. The model employs two primary independent variables: the number of debts and multiple debts. Model 1, included in column 1 of Table 2, incorporates control variables that are associated with child characteristics. Households with several debt accounts are statistically associated with a higher probability of child psychological and physical domestic abuse (DV) compared to households without any debt. This correlation is significant at a level of P<0.05. The consistency of this result is maintained when control variables for parental and household factors are included in Model 2, as demonstrated in column 2. In Model 3, which includes all control variables such as parental, household, and child characteristics, households with more than one debt are found to have a statistically significant positive correlation with the likelihood of child psychological and physical domestic violence (DV), compared to households without debt. This correlation is significant at a level of P<0.05, as shown in column 3 of Table 3.2. Variables such as the age of the couple, the high education level of the head of the household, the high education level of the spouse, the household size, the household expenditure, the perception of child DV, the school status of children, and the child's age have a statistically significant correlation with the outcomes of Child Psychological DV, Physical DV, and Psychological & Physical DV.

The findings corresponding to the multi-debt variable also support the Family Stress Theory, which posits that economic stress, namely the possession of several debts, can have adverse effects on family dynamics and the overall welfare of both parents and children (Masarik & Conger, 2017). Within the scope of this study, the adverse effects on family connections are evident in the form of psychological and physical domestic violence (DV) directed against children. Households that have several debt sources are strongly associated with an increased probability of child psychological and physical domestic violence, in contrast to households with no instances of child domestic violence. This is consistent with the Family Stress Theory, which posits that pressures occurring within a family can serve as catalysts for family conflicts. Households who have more debt than assets are a clear example of economic hardship, as explained by the Family Stress Model of Economic Hardship by Conger & Elder (1994). This model is associated with different consequences in family and child relationships. During times of economic hardship, parents may encounter feelings of melancholy, tension, and anxiety. This phenomenon clarifies the correlation between debt and the probability of psychological and physical domestic violence against children.

The findings from the multinomial logit regression analysis suggest that as the household head's age increases, there is a negative association with the probability of both psychological and physical domestic violence (DV) towards children, relative to the probability of no child DV. Moreover, as the partner's age increases, there is a decreased probability of experiencing psychological and physical domestic violence towards children, as comparison to the probability of no domestic violence towards children. This data is consistent with the study by Mavrikiou et al. (2014), which also indicates that there is a relationship between the age of married women and domestic violence, where older age is associated with a lower risk of domestic violence.

Households in which the person in charge of the family is employed are associated with a reduced probability of both psychological and physical domestic violence (DV) towards children, in comparison to households where no child DV occurs. Furthermore,

households in which the head has attained a secondary education demonstrate a decreased probability of physical domestic violence against children when compared to households with a lower level of education for the head. Households where the head has attained greater education are also associated with a reduced probability of physical domestic violence against children compared to those with lower levels of education. These findings endorse government programs aimed at attaining a mandatory 12-year education. The reason for this is that a higher level of education among parents enhances the likelihood of securing more favourable career opportunities, which in turn leads to improved economic circumstances within the household. Enhanced economic conditions alleviate the stress associated with economic hardships, since households are able to more effectively fulfil their requirements. According to US Child Welfare (2019), parental education has the potential to decrease the likelihood of child abuse and neglect by promoting positive parenting practices that prioritize the safety and well-being of children and families.   The number of households and perceptions of child domestic violence (DV) are control variables used to account for the influence of household features on various forms of child DV, such as psychological DV, physical DV, and the combination of psychological and physical DV. These variables consistently show a correlation with all potential outcomes of child DV. The presence of each extra household member is positively associated with a higher probability of child psychological domestic violence, regardless of whether control variables are taken into account in the analysis. The household expenditure variable has a statistically significant impact on the chance of physical child domestic violence, as well as both psychological and physical child domestic violence. This suggests that for every additional one million rupiahs spent by households, there is a higher probability of experiencing both psychological and physical domestic violence against children, as compared to households with no instances of child domestic violence. The results of household expenditure are consistent with the findings of Mavrikiou et al. (2014), who assert that households with limited financial resources are at the greatest risk of experiencing general domestic violence. Furthermore, it can be inferred that when household expenditure rises, the likelihood of domestic violence decreases. This indicates that enhancing household finances mitigates the risk of domestic violence (Mavrikiou et al., 2014).

The results regarding attitudes towards domestic violence (DV), which are linked to all potential consequences of child DV, including psychological DV, physical DV, or a combination of both, are consistent with the findings of the WHO (2012) study. This study identifies acceptance of DV as a recurring factor connected to violence in intimate relationships. This study additionally discovers that when parents endorse domestic violence against their children, it is linked to instances of child domestic violence. This conclusion aligns with the results reported by the World Health Organization in 2012.

According to the findings from the multinomial logit analysis presented in Table 3.2, there is a significant association between the kid's school status and age, and all forms of child domestic violence (DV), including psychological DV, physical DV, and both psychological and physical DV. The variables of school status and age consistently exhibit a connection with the dependent variable and possess a significance level of P<0.01. Households with school-age children have an association with the probability of experiencing psychological and physical domestic violence against children, as opposed to households without any instances of child domestic violence. The likelihood of psychological domestic violence against the child decreases as the child's age increases. This finding aligns

with the results of physical domestic violence against children, as well as both psychological and physical domestic violence. This suggests that as children mature, the probability of encountering domestic violence diminishes. This is consistent with the findings of the World Health Organization (2020), which cites various factors that increase the likelihood of child maltreatment. These factors include features of the child, characteristics of the parents, characteristics of the family relationships, and characteristics of the community and society. Child risk factors associated with an increased likelihood of maltreatment include being younger than four years old, not meeting parental expectations, having special needs, and identifying as LGBT (WHO, 2020).

IV. Conclusion and Recommendation

The results of the inferential analysis, conducted using multinomial logistic regression, demonstrate a statistically significant correlation between households with multiple debt accounts and the probability of Child Psychological & Physical DV, when compared to households without DV. This correlation remains significant even after accounting for other factors. Variables such as the age of the couple, the high education level of the head of the household, the high education level of the spouse, the household size, the household expenditure, the perception of child DV, the school status of children, and the child's age have a statistically significant correlation with the outcomes of Child Psychological DV, Physical DV, and Psychological & Physical DV.

The results of this study emphasise the importance of policymakers assessing the preparation of households before providing loans, ensuring that they have the financial means to repay them. The Indonesian government could provide education on domestic violence awareness to households with economic vulnerabilities. In addition, it is advisable for stakeholders, such as lenders, to abstain from providing loans to households that cannot fulfil their repayment responsibilities. This is consistent with the Family Stress Theory provided by Hill (1958), which suggests that parents' awareness of stressors can reduce stress and ultimately lead to outcome X. In this case, the stressors of financial difficulties and having various responsibilities contribute to the occurrence of Child Abuse (DV).

The study's findings also indicate that the government has the potential to enact initiatives focused on parental education and raising awareness about child abuse (DV) for parents. Parenting education programmes could incorporate instructional sessions and advisory services focused on fostering comprehension of children's feelings and requirements, thereby augmenting the connection between parents and children. These programmes aim to inform parents and the community that physical and psychological violence should not be employed as a means of punishing children, hence preventing Child DV. As noted by US Child Welfare (2019), several programs have been implemented to strengthen family relationships and prevent child abuse.

The research findings also align with the government's policy, as stated in Law Number 23 of 2004, to eradicate domestic abuse against children. Children who are victims of domestic abuse often face barriers in accessing support when they experience violence. Therefore, it is essential for individuals in their immediate environment or the community to acknowledge that physical violence against children constitutes child domestic violence and offer aid to the victims. Consequently, it is imperative for societal standards to progress

towards the recognition that all types of violence should be prohibited against children, as physical violence is an unsuitable means of disciplining them.

Limitation of this study is that it only focuses on domestic violence among children without considering the possibility that other members of the home may also experience DV. Hence, the researcher proposes to expand the study's scope regarding household debt for DV. This expansion should concentrate on children and include spouses, parents, and other family members. Another recommendation is to expand the research focus on household debt to encompass loans obtained through online platforms. This would provide a more accurate understanding of the debt sources that may contribute to an increased risk of child domestic violence and abuse. Moreover, the researcher suggests carrying out a comparative study in 2023 on the identical subject to delve deeper into the impact of household debt on domestic violence against children.

V.   References

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