



Women's role in family economic resilience in the time of the Covid-19 pandemic according to Islamic perspective

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Abstract

Purpose – This paper tries to examine and explain how the role of women in the economic resilience of the family during the Covid-19 pandemic from an Islamic perspective.

Methodology – The method in this research is a phenomenological study and also a descriptive analysis. This research is a literature study or library research using a qualitative research approach. This study uses secondary data originating from the publication of scientific journal articles, the results of previous studies, and other reference sources that are relevant to the thing being studied.

Findings – The results of the study show that working women play a very important role in maintaining the economic resilience of the family, especially during the pandemic. However, on the other hand, women who help make a living also have their challenges, namely how they can divide their time between working to earn a living and also taking care of the household.

Implications – Working women must be able to balance the roles they have. Islam allows women who work to help earn a living with the record that it is with the permission of her husband, to avoid things that are contrary to the Shari'a, and also stay away from work that is contrary to her feminine nature.

Originality – Religious teachings that serve as guidelines in life will also be a separate perspective that will enrich views on how women work.

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Introduction

The family is the most important primary group in society. Viewed historically, the family is formed from units that are limited organizations and also have a minimum size, especially the parties who initially entered into a bond. The family remains part of the society that is born and is in it, which will gradually release these characteristics as they grow towards maturity. In family life, each family member has rights and obligations as well as their respective roles (Pratiwi et al., 2021).

In the current era of modernization, working women are a common phenomenon in society. In the past, women were only in the domestic sector, now we find many women in the public sector. This explains that today's women have the opportunity to develop their potential to work outside the home (Sina, 2020).

Based on data, the female labor force participation rate (TPAK) in Indonesia from February 2017 to February 2018 has increased. This is due to the motivation of women working today not only for economic factors to support family welfare but as self-evident to the community (self-actualization). This proves that everyone tends to self-actualization needs to develop their full potential (Afrizal et al., 2020).

The involvement of women in the world of work gives rise to dual roles and responsibilities both in the field of work and in their family life, thus women must be able to balance work and personal life. If working women can achieve a balance between the world of work and their family life, it will bring better results in their daily lives. For example, women who work happily carry out their jobs and are comfortable carrying out their roles as wives and housewives. Not only that, but in the social environment, these women also have a good position in society. In other words, in the process of carrying out these activities, a woman needs to understand her role in maintaining a work-family balance (Holijah, 2019).

Work-family balance is a condition when individuals find satisfaction in roles in the family realm as well as roles in the work realm, with minimal conflict. Working women, especially those who are married, have their challenges in undergoing this balancing process. In addition, women have an important and influential role in family resilience (Holijah, 2019).

The current Covid-19 pandemic still leaves a socio-economic impact on the people of Indonesia. Looking at the conditions during the current Covid-19 pandemic, several factors make women have to go directly and have a dual role to help the head of the family fulfill their family life, such as the head of the family or workers experiencing a decrease in salary, layoffs (Termination of Employment Relations) and difficult to find work, while the cost of living continues to increase (Parhusip, 2022).

The pandemic situation and conditions have caused women to return to their highest level of awareness to always fight to save their families and nations. The current struggle is different from before, where women roles and roles are expected to be able to create a comfortable, calm home atmosphere, and generate optimism for all members of their family. Women today are challenged to be able to carry out their domestic and public functions at the same time. Women are also required to be able to maintain the economic resilience of the family, in addition to maintaining the psychological condition of all family members (Biroli & Satriyati, 2021).

Family resilience serves as a tool to measure how far the family has carried out its roles, functions, duties, and responsibilities in realizing the welfare of its members. Based on this explanation, one of the family members who play a role in family resilience is a woman, namely a housewife. Mothers must instill moral values, and shape children's character in preparing children to become useful human beings supported by the involvement of husbands so that the form of family resilience can be understood as strengthening family economic resilience which can be done through improving the quality of women (Ilah et al., 2021).

Given the important role of women today, it is interesting to conduct a study that describes their role in the economic resilience of the family. Especially in a pandemic situation like today where many economic challenges will impact family resilience. In addition, religious teachings that serve as guidelines in life will also be a separate perspective that will enrich views on how women work. This paper tries to examine and explain how the role of women in the economic resilience of the family during the Covid-19 pandemic from an Islamic perspective.

Literature Review

Regarding the issue of family economic resilience during the Covid-19 pandemic, Shahreza and Lindiawatie (2020) said in their research that the family's economic resilience during the Covid-19 pandemic has decreased, especially in terms of income and ability to meet family needs. However, from the aspect of housing ownership, financing for children's education, and family financial security, economic resilience can still be considered quite good. In his research, it is necessary to have a good family financial management strategy.

Lutfi and Safitri (2020) in their research explain that Islam has structured a strategy for building the economic resilience of Muslim families, namely by The obligation to have sources of

income and ownership of assets; maintain a balance in consumption patterns; guarantee system within the scope of extended family/relatives; and prepare a just social security system.

As for the role of women in the family economy, Holijah (2019) mentions in his research that currently there has been a shift in values that has changed the lifestyle of women who used to only take care of domestic work. Now many women have careers and work. Thus, a working woman has a heavier burden, on the one hand, she must be responsible for household affairs, and on the other hand, she must also be responsible for work outside the home. In his research, it was concluded that women are allowed to work outside the home as long as they can maintain and ensure that their work does not conflict with sharia. In this context, with permission from the husband, there is a balance between domestic and public roles, does not cause seclusion with the opposite sex, and it is better to stay away from work that is not following their nature or feminine character.

The role of women during the Covid-19 pandemic, research by Susilowati and Hakiem (2020) presents alternative policies for the government through a bottom-up pattern, namely through the power of civil society as affected by the pandemic, which is integrated with local government policies, considering society as the foundation of a country's strength. The role of civil society here is focused on the role of women as one of the strategic agents of public policy socialization, to increase public awareness of Covid-19 to reduce the number of Covid-19 cases. Women are considered capable of having a dual role in a pandemic situation and have a strategic role through the family in increasing public awareness of Covid-19. So that by optimizing the role of women, it is hoped that they will be able to help the government in suppressing the number of Covid-19 cases.

Regarding the role of women in family economic resilience during the Covid-19 pandemic, Afrizal et. al. (2020) mentions in their research that the important role that women can play in family economic resilience in the face of the Covid-19 pandemic is as an additional breadwinner in the family economy, managing finances in the household, teaching healthy living behaviors, being a personal teacher for their children, and carrying out activities in the yard. The results also show that family support is very influential on working mothers during the Covid-19 pandemic.

Previous research is an important reference, illustration, and reference in this study on how the role of women in family resilience during the Covid-19 pandemic.

Research Method

The method in this research is a phenomenological study and also a descriptive analysis. The phenomenological study that is being studied and is the focus of this research is the condition in which the Covid-19 pandemic causes various impacts on human life. Starting from the health sector to the economic sector. Starting from the economic impact on a macro scale to the economic impact on a micro scale such as the household or family economy. Descriptive analysis is used in this study to describe the role of women in maintaining family economic resilience during the Covid-19 pandemic. This research is a literature study or library research using a qualitative research approach. This study uses secondary data originating from the publication of scientific journal articles, the results of previous studies, and other reference sources that are relevant to the thing being studied. Data analysis uses content analysis techniques, namely an analysis of the understanding of the substance of library sources used in research to produce studies on the topics discussed and in concluding order to get an explanation of what is being studied.

Results and Discussion

The Impact of The Covid-19 Pandemic on Economic and Business Activities in Indonesia

The impact of the spread of Covid-19 on various economic and business activities in Indonesia are as follows: First, the inherent impact of China which is directly related to the Indonesian economy. China has been Indonesia's main export destination since 2011. According to data from the Central Statistics Agency, last year the value of Indonesia's non-oil and gas exports to China reached US\$ 25.7 billion. Compared to the value of Indonesia's non-oil and gas exports to the United States and Japan, although they are ranked second and third respectively, the value of non-oil and gas exports to China is much higher. In addition, China is the main country of origin for Indonesian imports.

In 2019, the value of Indonesia's imports from China reached 44.5 billion US dollars, or equivalent to three and five and a half times the value of Indonesia's imports from Japan and the United States. Moreover, China is one of the largest countries of origin for foreign investment in Indonesia and a contributor to more than two million foreign tourists, or about 12.5 percent of the total foreign tourists who come to Indonesia (Radhitya et al., 2020).

Second, the inherent impact of other Covid-19 pandemic countries that are directly related to the Indonesian economy. For example the innate impact of the European Union, the United States of America, South Korea, and Australia. The inherent impact of these countries, although not as large as that of China, cannot be ignored. Both in terms of export and import traffic, foreign investment, and tourist visits (Radhitya et al., n.d.).

Third, the after-effect of the global economy as a whole. The spread of Covid-19 to 176 countries has added to global economic uncertainty after the trade war between the United States and China, Britain's exit from the European Union (British exit), and international geopolitical shifts. This uncertainty adds to the pressure on the Indonesian economy (Fauziah & Afrizal, 2021).

Fourth, the local impact of the spread of Covid-19 in Indonesia. This impact was not taken into account at first, but after seeing the developments that have occurred, especially in the last few months, cases of COVID-19 infection have received more serious attention. A large number of cases of Covid-19 infection in Indonesia has a much greater local impact. Therefore, the projection of Indonesia's economic growth continues to decline during the Covid-19 pandemic (Fauziah & Afrizal, 2021).

Family Economic Resilience

Resilience comes from the Latin word "resilire" which means to jump back and is related to a person's ability to recover quickly from the effects of the source of the problem experienced. Family economic resilience is a condition and ability that allows families to recover and rise from the source of problems in the economic aspect. Economic resilience is not only about how families can survive adversity in the economic field, but also about how to increase family income. Family economic resilience according to the Bank of International Settlements (BIS) is the ability of families in the economic field to quickly recover from shocks and problems that are detrimental and contain the impact of financial imbalances (Alie & Elanda, 2019).

Family economic resilience is understood as a dynamic condition of a family regarding persistence and strength in facing various challenges, threats, and obstacles as well as disturbances both external and internal, directly or indirectly endangering the survival of the family economy. As the smallest unit of a country, a family with strong economic resilience will create a strong economic foundation for the country as well (Afrizal et al., 2020).

Based on this definition, it can be concluded that the family economic resilience strategy is a plan for family decision-making in surviving and creating new conditions during an economic crisis through environmental observation, long-term planning based on available resources, implementation, evaluation, and control to achieve the goal of success. to live decently and independently (Aziz et al., 2017).

Family Economic Resilience Indicators

Family economic resilience can be seen if a family can meet the requirements based on predetermined family economic resilience indicators.³ Family economic resilience indicators can also be a reference for families to be able to live decently, be independent, and be resistant to threats and economic crises. The indicators of family resilience according to the Ministry of Women's Empowerment and Child Protection have four dimensions, namely: 1) Availability of family housing; 2) Having a family's monthly per capita income; 3) Sufficient funding for children's education, and 4) Have family financial guarantee (Lutfi & Safitri, 2020).

Meanwhile, the Australian Department of Family and Community Services said that the indicators of family economic resilience are assets and liabilities. That is, the economic resilience of the family is measured by the comparison of ownership of assets and debts that must be repaid or services that must be performed in the future to other parties. Liabilities are the same as

obligations that must be paid off, such as money borrowed from other parties, unpaid checks, or sales tax that has not been paid to the state. If assets are greater than liabilities, the family is considered to have economic resilience (Shahreza & Lindiawatie, 2020).

The BKKBN and the Ministry of PPPA explained the dimensions of measuring economic resilience, including:

- Place of residence, measured based on the status of home ownership, namely: a) Owned, b) Rented/rented, c) Riding (free of rent), d) Official residence.
- Family income, measured by the indicators: a) Family income per capita. The higher the per capita income, the better the family's economic resilience. b) Sufficiency of family income as measured by the subjective perception of the head of the household regarding the adequacy of household income to meet daily needs. This subjective perception focuses on household satisfaction with the income earned. The assumption is that the higher the income, the more satisfied the household will be with its economic condition.
- The financing of children's education is measured through two indicators, namely: a) the ability to finance the education of children aged 7-18 years; b) the Continuity of children's education based on the percentage of families whose family members drop out of school in the age range of 7-18 years due to not completing education or not attending school.
- Family financial security is measured by two indicators, namely: a) Family savings. b) Family health insurance based on ownership of health insurance or other at least one family member (Munir, 2021).

Dual Roles of Working Women in The Public Sector

Improving people's welfare is an important discourse in the development of Indonesia's development. The current rapid economic development makes household needs increase so women have a very important role in improving family welfare. One of them is women who work in public spaces or career women (Tindangen et al., 2020).

The terms career women and working women are actually both oriented toward making money. Career women are women who tend to have more established economic status and prioritize social status or position, while working women, the main motivation is to fulfill and meet the economic needs (sustenance) of the family (Thohari & Meiningtias, 2021).

Working women can be divided into two groups. First, those who work for hobbies, talent development, and career advancement, are more popularly known as career women. This group always associates employment with their talents and pleasures, while the material formulation is secondary to them; Second, those who work to make ends meet or because of economic pressure, in other words for social improvement. This group is better known as working women. This group is more likely to associate work with the fulfillment of material needs with the income they receive. Concerning roles in the family, working women or career women have multiple roles. On the one hand, working women remain with their domestic duties as the main person in charge of household domestic affairs, on the other hand, they also have the burden of earning a living for the family. The domestic role of the household includes the role of a wife and the role of a mother whose role is to take care of and educate their children (Afrizal et al., 2020).

In addition to domestic roles, working women also have public roles. This women's public role is a shift in women's roles from domestic to public roles, where this is an important sign of the development of women's social, economic, and political realities. Women have become an important factor in the household economy. However, the development of women's public roles is also independent of the obstacles faced in the family due to involvement outside the home or in the world of work itself (Tuwu, 2018).

According to Friedman, the role structure can be divided into two, namely formal roles and informal roles. Formal roles (obvious roles), namely several behaviors that are homogeneous. The standard formal role is in the family. The basic role that forms the social position of husband-father and wife-mother is the role of a provider (provider), household manager, providing child socialization care. While the informal role (closed role), which is an implicit (emotional) role usually does not appear to the surface and is played only to meet individual emotional needs and to

maintain balance in the family. Informal roles have different, less demanding demands and are based on the personality attributes of individual family members. Effective implementation of informal roles can facilitate the implementation of formal roles (Holijah, 2019).

The family is the smallest unit in a society consisting of husband and wife and their children. Although the existence of the family is the smallest part of society, it is the most important factor in determining the realization of public order and peace. God made a family unit that is fostered by marriage between husband and wife in forming calm and tranquility and developing love and affection for fellow citizens (Holijah, 2019).

Thus, the position of a woman who chooses to have a job outside the home, either working in a certain place or running a woman's business activity, actually expects the ideal situation, namely to stay close to her children and family, to be able to accompany her husband and children to the maximum. Ideally, women can still channel their need to socialize as social beings, be able to be financially independent, be able to develop insight, and feel proud and valued. The desired ideal conditions are not only related to the environment but also to the individual working women who have prepared themselves physically and mentally to achieve these ideal conditions with respect for their fellow citizens (Sari & Zufar, 2021).

The purpose of women who choose to work outside the home to help ease the burden on their husbands is solely to meet family needs but also to keep taking care of the household. This situation is caused by the husband's income is not sufficient to meet the needs of household life. Weak economic conditions force women to work to help their husbands to earn additional income. In other words, the involvement of women working outside the home is mainly due to economic demands (Muktirrahman & Haqan, 2021).

The Dual Role of Women Working Outside the Home

Women who work outside the home must be able to consider which is the main priority in certain situations and conditions. Work and household should not need to collide, so as not to cause conflict in the household, because both are equally important. Women who have a dual role as the breadwinner of the family on the one hand and the other hand take care of the household are often faced with conflict. The desire to carry out both roles perfectly sometimes conflicts with each other (Dilawati et al., 2021).

Based on the opinion of Greenhaus and Beutell, there are three kinds of dual role conflict, namely: Time-based conflict, the time required to carry out one demand (family or work) can reduce the time to carry out other demands (work or family); Strain-based conflict, where pressure from one role affects the performance of other roles; Behavior-based conflict, related to the discrepancy between behavior patterns and those desired by both parties (work or family). When work-family conflicts arise, women will take an attitude that emphasizes family interests, thus affecting work and can become conflicts that can cause obstacles in work. This dual role can make it difficult for women who work outside the home to be successful in the field of work. In addition, conflicts will arise between family members in realizing family economic resilience (Aziz et al., 2017).

If a woman wants to play the role of wife, mother, and working woman at the same time, she should realize that carrying out this role is not an easy job. They must be able to play their roles in a balanced way. The main priority of women's duties is as a wife and mother to their children and this role must be carried out properly so as not to cause a conflict between the demands of work in the office and the family so as not to cause disharmony in the family (Amalia & Samputra, 2020).

From the description above, it can be concluded that dual role conflict is a conflict between roles experienced by working women, namely as wives, mothers, and workers outside the home in carrying out their activities and duties, which will affect individuals in determining the main priorities and the division of time between jobs. with family.

Motivating Women to Work Outside the Home in Realizing the Economic Resilience of Women's Families

Women choose to work outside the home due to several different factors and motivations. One of them is to help husbands earn a living, because the husband's role is less than optimal, so

economic resilience is not realized, which is a dynamic economic condition and can meet the dynamics of family needs (Holijah, 2019).

Several factors cause the husband's inability to meet the needs of daily life. Low education is one of the causes of this economic vulnerability. This low education factor causes the husband's lack of access to a good job. This limited access means that the salary they earn is meager and not enough to support their family. This low income is supported by other socioeconomic factors, namely the high cost of living in an area (region) so that the income earned is not balanced with the expenditure of the family's living expenses. Not to mention that some experience a handicap (body disability or fate) of a person so that they demand that they do not have the opportunity to work properly, as a result, they do not have a dynamic income and can meet the dynamics of family needs (Holijah, 2019).

Apart from the demands for the necessities of life, the increase in the education level of women has also become one of the driving forces for women to work in public spaces. The journey of women's dual role in Indonesia has been going on for decades. Educated women never feel any pressure or coercion so they work and act as housewives. On the other hand, uneducated women argue that the majority of educated women have left their duties as housewives. The role that women have is the impact of progress or cultural change. The majority of women who enter the world of work and become careerwomen in companies have positions beyond a man (Biroli & Satriyati, 2021).

The Dual Role of Women in Family Economic Resilience from an Islamic Perspective

Islamic law has given attention to the status and existence of women who work outside the home. In the tradition of fiqh, there are at least three laws related to the status of this career woman, namely permissible (allowed), haram (not allowed), and obligatory (must). This legal status is related to the conditions that accompany the career woman. Legal career women are permissible (allowed) if they understand and meet the conditions that allow it or because circumstances force it. However, it must be understood that this urgent need must be determined to the appropriate degree as a rule. However, this permissible legal status can become haram, if the chosen job is not following Islamic teachings because essentially women have to work at home to take care of their families and children, so Ahmad Zahra Al-Hasany forbids women from working outside the home. Women working outside the home can also become mandatory if there is no one else in the family who can support them, including if their husband is sick and is no longer able to work (Holijah, 2019).

The views of scholars on women working outside the home can be seen from the following examples. First, at the time of the Prophet who was dhohir, there were women in charge of assisting births, a kind of dukun or midwife at this time, and also circumcising female children. This type of woman's work, in its development, can be seen in the work of a female obstetrician, a nurse, a teacher who specializes in teaching women, and the like. Second, it can be seen from the participation of women by the Ansar women when they joined the Messenger of Allah in the war with Umm Sulaim, namely by working to give water, take care of medical problems, provide tools and treat injured soldiers. Third, female workers, among others, can be seen from what Siti Khadijah and Siti Aisyah did as career women engaged in professional activities (Holijah, 2019).

In Islam, although there are differences of opinion about whether or not women are allowed to work outside the home, women should not neglect their obligations as wives to create loving harmony in the household. Husein Syahatah argues that women can work outside the home if they meet the requirements and Islamic law and work according to their nature. These conditions, starting from the husband's permission, balance the domestic role and the public role, do not occur in seclusion, and are following the character of women (Munir, 2021).

The most important requirement for a wife to work outside the home is permission from her husband or guardian because there are restrictions on women's association with non-mahrams. The meaning of permission here is the wife's notification to her husband before he starts working. However, the husband's permission cannot be translated as absolute and binding. The husband may forbid his wife to work (by not giving permission) if the work to be done by the wife can bring harm to herself and her family. In this condition, the husband is obliged to remind him and even

forbids his wife to work outside the home. But if the purpose of the wife is to work to earn a living for her family, because the husband is unable to work to earn a living, because the husband is sick or poor, then the husband has no right to forbid it (Munir, 2021).

In addition, the wife who works in the public sphere, the wife must balance between domestic and public roles. A wife who also works outside the home is generally unable to balance the demands of the household and the demands of work. The wife has time constraints to share with her family. The existence of work rules that must be obeyed causes a wife to reduce the quality of fulfilling her household obligations. If everything is compromised first with the husband, then all duties and household chores do not become a burden on the wife. Women who have time left to take care of household needs should use the time for useful activities. This shows that women must be active in activities, even including efforts to build family economic resilience (Pratiwi et al., 2021).

In addition to the above requirements, women who work outside the home must also consider the type of work being carried out, which is not to cause seclusion with the opposite sex. In a negative sense, *khalwat* is the two of a man and a woman who are not married and are not bound by marriage in a quiet place or protected from the views of others. The occurrence of mixing between men and women in work cannot be avoided, so there is a high possibility of seclusion. This plunges a wife or husband into acts that are prohibited by religion. The involvement of women in the professional field requires the meeting of women with men, so both parties must maintain social character. The law of seclusion between men and other women is absolutely haram (Holijah, 2019).

In addition to staying away from seclusion, stay away from work that is not following the character of women. Normatively, Islamic law forbids a woman from resembling a man in any way, including doing men's work that is not following her feminine nature or can damage her self-esteem. Types of work that can eliminate the basic feminine nature of a woman, for example being a taxi driver day and night, working as a construction worker, working hard in a factory, working as a trader who mixes between men and women, and various other types of work. physically identical to men's work. In addition, women may not work in pubs or discotheques that serve men while singing or dancing, or modeling certain products that reveal curves to attract buyers. Types of work that are following the nature and nature of women in the Islamic view are the fields of teaching, treatment, care, and trade, for example being a teacher or lecturer, nurse, doctor, psychiatrist, psychologist, or policewoman (Holijah, 2019).

The dual role to help improve family welfare by increasing the husband's income for the realization of family economic resilience should not need to happen, because it is a joint obligation between husband and wife. The realization of the condition of family economic resilience is evidenced by the fulfillment of family welfare, both primary and secondary needs in family life. Facts show that a wife who works outside as a breadwinner turns out to never leaves her duties and responsibilities (Ilah et al., 2021).

The role of the government is very important to support the process of family economic resilience in meeting basic needs. With regulations that pay more attention to the needs of women who work outside the home in the world of work, it is hoped that women can carry out their obligations as wives and do work outside the home well (Susilowati & Hakiem, 2020).

Any career and profession should not neglect household responsibilities which are the main and most important responsibilities for women. Efforts or alternatives as a way to overcome the problems faced by women are to be able to balance the demands of the household and the demands of work. An indispensable strategy is an adaptation strategy that is applied in daily life to maintain life by overcoming existing problems. Working women should try to have ways or strategies to stay balanced. If one of the roles is not balanced and causes conflict, then there needs to be an integration effort carried out, namely in the form of balancing roles (Tirayoh & Lintong, 2020).

Conclusion

Based on the discussion above, it can be concluded that the involvement of women in earning a living affects the economic resilience of the family, namely the strengthening of the family's economic resilience, especially if we relate it to the Covid-19 pandemic that occurred. But on the other hand, women who work outside the home are vulnerable to a double burden that must be

carried. Moreover, some other negative effects of women working outside the home also arise, such as a lack of time with family and society which results in the potential for distance from family members and other social problems. To minimize the negative impact of women working outside the home, several steps can be taken, such as communicating well with their families in fulfilling their responsibilities as housewives. The dual role conflict of women who work outside the home for the family's economic resilience can be resolved, among others, by the existence of a permit, and a balance between domestic and public roles. In terms of sharia, it does not cause seclusion with the opposite sex and stays away from work that is not following the nature or female character.

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