The Role of Women in Improving the Family Economy Amid COVID-19 Pandemic

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Abstract
Since June 2020, Padangsidimpuan city was designated as a yellow zone during the COVID-19 pandemic. It has an impact on the household economy. These conditions pushed women to contribute in improving the family economy. The aim of this research is to know the role of women in the family economy improvement in the middle of the COVID-19 pandemic. The research used qualitative descriptive method with a total sample of 108 women. The result showed that 73 percent of sample have decreased income and 47 percent family spending increased during the COVID-19 pandemic. These impulse women to work for initiative helping the family economy as the main goal. A total of 80 percent of self-employed entrepreneurs were trading, with a productive age of 28-54 years dominated by high school education as the background. The amount of revenue reached Rp50.000-150.000 per day with an average total of dependent inside a family is 4 people. This means that women in the household could still improve the family economy. Therefore, it is necessary using technology to promote business through e-marketing such as: social media, promotion banners (delivery order) via mobile phone or Whatsapp. In addition, e-Marketing education in women is important to be noticed by various parties.

Keywords: COVID-19, Family Economy, Income, Women's Role

Introduction

COVID-19 or corona is a viral outbreak that infected human immunity, with the COVID-19 pandemic this provides changes to the order of human life both in terms of health, economic, and social aspects. This fact shows that humans must be ready to face the new transformation of life. During the COVID-19 pandemic Indonesia has made efforts to minimize the negative impact that will occur. The efforts made are the
implementation of Large-Scale Social Restrictions (PSBB) with the aim of breaking the corona virus chain, based on research by The Indonesia Democracy Initiative (TIDI) shows a decrease in the number of COVID-19 positives, this is in line with previous research stating that psbb has a significant impact and can be applied by the community so that it can reduce the impact of COVID-19. On the other hand, the PSBB caused an economic slowdown in the second quarter of 2020, this was due to an additional expenditure allocation of IDR 405.1 trillion where the funds were used as incentives for the health sector, social assistance to all communities affected by COVID-19, and for incentives for business actors and economic recovery, this was in line with the Minister of Finance's data which stated that the implementation of the PSBB had an impact on the slow growth of business activities both government and private sectors.

In addition to hampering the pace of economic growth, this PSBB has an impact on reducing incomes in all levels of society from the bottom to the top. According to Suhariyanto (Head of the Central Statistics Agency) around 70.53 percent of the average person who earns 1.8 million per month has decreased during the COVID-19 pandemic while for the upper middle class around 30.34 percent experiences income reduction, based on previous research stated that if the PSBB is carried out continuously, it will provide losses both nationally, sectorally, corporately and individually. This is also felt by the people of padangsidimpuan city towards the decline in income, especially since the circulation of the Decree of the Governor of North Sumatra No. 205 / GT COVID-19 / VII / 2020 dated July 6, 2020 which was addressed to all mayors and management of education units throughout North Sumatra stated that several areas with yellow zone status, one of which is the city of padangsidimpuan and is the only yellow zone area for the TABAGSEL (Southern Tapanuli) region. TABAGSEL consists of South Tapanuli, North Padanglawas, Padanglawas, Mandailing Natal while other areas are in green zone status.

The most affected decline in income was the traders. The sales turnover of merchants before the COVID-19 pandemic averaged 5 million-7 million per day, but after this pandemic, turnover decreased by 2 million-2.5 million per day. Apart from traders, freelance daily workers, motorcycle taxi drivers, and home industry business

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actors were also affected by this pandemic, and this was emphasized by trade minister Agus Suparmanto explained that the decline in people's purchasing power resulted in a weakening of trade transactions in the market, traditional, and this happens in some districts and cities the decrease in the turnover of traders in traditional markets reaches 40-70 percent. 8\textsuperscript{9}\textsuperscript{10}.

This polemic requires women to play a role in helping the family economy so that daily needs are still met \textsuperscript{11}\textsuperscript{12}. According to the Islamic view that women are allowed to work. Surah Al-Qashash verses 23-28 describes two daughters of the Prophet Syu'aib as who worked herding goats in the pasture who later met the Prophet Moses as. Surah al-Naml verses 20-44 also describe the leadership (political career) of a woman named Balqis. This means that the two verses above affirm that Islam does not mandate to confine women in the house, besides from the verse in the hadith also narrates from Ibn Umar said, The Messenger of Allah SAW said that you should not prevent women from going to the mosque, while their home is better for them. Similarly, muhammad qutub's opinion states that these two verses explain Islam does not prohibit women from working and does not encourage it, and Islam allows them to work in case of emergency and not make the main thing. Similarly, haway binti Mubarak al Barik's opinion states that basically it is illegal for women to work outside, but it is illegal for a woman to work outside the home due to several causes or limitations such as childbirth, puerperium, caring for children which is feared to have a negative impact if women continue to work with these conditions. Therefore, women can be allowed to work if they are in a state of recycling and the most important thing is to obtain permission and ridho from their husbands. \textsuperscript{13}

Although the Qur'an does not provide a prohibition for women to work, it is better for working women to pay attention to the boundaries and ethical values that must be obeyed, namely maintaining polite santu, having a noble character, working professionally, the work done should be in accordance with nature, still maintaining family goals in the form of sakinah, and maintaining deliberations between husband and wife\textsuperscript{14}. Sidani’s research shows that there are differences between feminists and scholars regarding the Islamic view of arab women working, and this research offers a change for arab women working by upholding Islamic law and the results of her research show a

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new potential both in terms of economics and politics towards women working in this technology, therefore the need for a concept that confirms that women work is not anti-Islamic. This is also in line with Dewi Martini’s research that there is an influence of women’s participation in work on increasing family income.

According to data from the Central Statistics Agency (BPS) of Padangsidimpuan City, the number of people according to gender is more dominated by women. The number of people according to gender in padangsidimpuan city can be seen below.

Figure 1. Population By Gender

Source: BPS 2019

Based on Figure 1. above shows that the number of female populations is higher than that of men, meaning that this provides a new strategy in the economic order of the city. According to research by Shuai et al. mentioned that women's empowerment has a significant positive effect on farmers’ livelihoods by increasing the level of educators as an investment and increasing psychological capital so that they can contribute to their livelihoods. This means that if the empowerment of women in padangsidimpuan city can be done properly, it will provide changes to economic growth in padangsidimpuan city. This is in line with Kabeer's research which emphasizes that women's economic empowerment is important for poverty alleviation.

Based on the phenomenon above, it can be concluded that during the COVID-19 pandemic, people's income in Padangsidimpuan City has decreased income, making women participate in efforts to improve the family economy. Based on this, the purpose of the study is how the role of women in improving the family economy in the midst of the COVID-19 pandemic in padangsidimpuan city.

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Research Methods

This research uses a qualitative approach that aims to analyze an event or events by trying to interact with people in the situation or phenomenon while according to Lincoln & Guba in Moleong is data collected in the form of words, images, and not numbers from the entire data can make a key to what has been studied.

The strategy carried out in this study is case studies is a process of collecting data and information in depth, detail, intensively, and systematically about people, social or group background events using various methods and techniques as well as many sources of information to effectively understand how people, events, natural backgrounds or function according to the context. The source of data in the study is primary data in the form of quotations derived from online interviews and other official documents as well as sources of information in the study using proposive sampling techniques which means that the determination of the subject of the study is based on several considerations, therefore the collection of information sources is based on previously established intentions. The subjects in this study were women who were already married and had non-formal jobs. The object of the study is the role of women in improving the family economy in the city of Padangsidimpuan during the COVID-19 pandemic.

The stages carried out in the research data collection technique include the first interview (Interview), the type of interview conducted in the study, namely a structured or standardized interview, meaning that the interview contains a number of questions that have been planned in advance, and everyone has the same participation both in terms of questions asked and the order in which. The interview technique carried out in the study was to fill out a questionnaire through the google form application, this was done because of the PSBB defense so that it could not directly interview respondents. The second stage of observation is the same as the interview technique in data collection except that this observation technique is used to collect more data through one's own observation or listening to an object of study and then inferring from what is observed. Observation in research is carried out by looking for several sources of information both from print and electoral media, the third stage of collecting documents related to this research.

In order for data accuracy to continue to occur, a data analysis model is needed. In this study, the data analysis model used is the miles and huberman model, which means that it must go through several stages, including: The first stage of data reduction is a form of analysis that sharpens, selects, focuses, discards and organizes data in one way where the final conclusion can be described and diversified, the second data display is a collection of information that has been composed that allows drawing conclusions and taking actions. And the last stage of conclusion / verification is the most important stage in the study where at this stage the researcher can draw a conclusion from the phenomenon that has occurred based on the results of the data that has been collected.

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23 Yusuf, Metode Penelitian : Kuantitatif, Kualitatif, dan Penelitian Gabungan.
Literature Review

The role of women in the family is very important for survival. This activity is a productive activity that indirectly adds to the family's income. Women's participation to improve family welfare and advance the surrounding environment is part of the realization of the dynamic role of women's position and status. The role and position of women can be divided into two parts according to Ihromi, namely the role of their position in and outside the family. Referred to in the role of position in the family is that domestic labor has a relationship with problems in taking care of the household, while a position outside the family means an effort to make a living to obtain family income and social reach to various activities outside the household, it is this difference that makes the indicators the duties and obligations of women in carrying out domestic life.

According to Fitria's research, the role of women in the household can be seen from three things based on the results of the first Istoyono as a laborer in the household and labor in the family business, meaning that the role of women here is very complex such as activities of preparing food, taking care of children, cleaning the house, washing clothes, secondly as a breadwinner outside the family business with the aim of increasing the income of the family happily, and the third as decision makers in the household, every husband and wife has the potential to influence family life, therefore there is a need for appropriate policies in making decisions for the welfare of the family.

Although women have a fairly large role in the family, there are still injustices to gender relations, according to Mansour Fakih, who is listed in Tuwu's research, explaining that there are six gender injustices, namely marginalization or the process of economic impoverishment, subordination or assumptions of insignificance in political decisions, the formation of female stereotypes or through negative labeling, violence against women, disproportionate workload, longer and more workload and socialization of the ideology of gender role values.

Therefore, it is necessary to have a policy on gender roles that has a substantial impact on variations in the quality of work so as to form optimal female work behavior even from various social and economic backgrounds, what is meant by the policy is to provide incentives and availability of facilities such as childcare.

Technological advances and the demands of the times follow the participation of women into the political sphere with men who are impossible to refuse, to avoid having the ability to protect themselves with attitudes, behaviors (noble morals) and clothing (clothing attributes) worn, and maintain views that are in accordance with Islamic law.

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The fiqh scholars stated that women are allowed to work outside the home and earn a living if first require a lot of costs for daily needs, while the husband's income is not adequate, the husband is sick or dead so that he is obliged to earn a living for his family, secondly society needs the help and role of women to carry out certain duties such as nurses, doctors, teachers and other jobs that are in accordance with the nature of women.

The requirements for women who work outside the home include covering their aurat with a hijab, trying to avoid mixing with men, getting permission from parents, guardians or husbands for married women, continuing to carry out home obligations.

Results and Discussion
Age of Working Female Respondents

Age is one of the benchmarks for looking at a person's income level. A person's activity can be seen age condition, if it is still in the productive age, it is possible to work optimally. Age has a significant effect on labor productivity. The age condition of the respondents in this study can be seen in the following table.

<table>
<thead>
<tr>
<th>Age of Respondents (Year)</th>
<th>Number of Respondents</th>
<th>Orang</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 30</td>
<td>10</td>
<td>9,26</td>
<td></td>
</tr>
<tr>
<td>31 – 40</td>
<td>32</td>
<td>29,63</td>
<td></td>
</tr>
<tr>
<td>&gt; 41</td>
<td>66</td>
<td>61,11</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>108</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data, 2021.

Based on Table 1. above the age distribution of respondents above shows that the age of respondents who work in the city of Padangsidimpuan as much as 61.11 percent are over 41 years old. Meanwhile, those aged between 31-40 years were 29.63 percent. It can be concluded that the average age of female respondents is the productive age, according to previous research, it is stated that increasing a person's age will affect the level of income he will achieve, because there are skills in a certain field and physical strength also increases so that opinions also increase. And vice versa if the age is not productive, a person's skills will decrease as well as physical strength so that it will affect income.

Education Level of Working Female Respondents

The level of education affects a person's position in the work. A person with a higher level of education will tend to have a higher level of well-being. The level of respond of women working in Padangsidimpuan city is relatively variable. The level of education of women working in the city of Padangsidimpuan can be seen in the following table..

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20 Dewi Martini, “Partisipasi Tenaga Kerja Perempuan Dalam Meningkatkan Pendapatan Keluarga.”
Table 2. Education Level of Working Female Respondents

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Person</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Junior High School/ Equivalent</td>
<td>17</td>
<td>15.74</td>
</tr>
<tr>
<td>High School/ Equivalent</td>
<td>61</td>
<td>56.48</td>
</tr>
<tr>
<td>Higher Education</td>
<td>30</td>
<td>27.78</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data, 2021.

Based on Table 2. Above, it can be seen that the education level of female respondents working is dominated by high school / equivalent as much as 56.48 percent and followed by higher education as much as 27.78 percent. The lowest level of education is junior high school / equivalent, which is 15.74 percent. This means that the average level of education in female respondents is only at the high school level as equals. According to the results of previous studies, it is explained that the level of education has a significant effect on the level of income of individuals, meaning that the more the level of education obtained, it will add skills to individuals and in the end will affect the income.

Number of Children Respondent Women Work

The burden of family dependents is determined by the number of family members. The greater the number of children will increase the burden on family dependents. On the contrary, the number of children is less, the burden on the family will tend to be lower. The number of children of female respondents working in Padangsidimpuan city can be seen in the following table.

Table 3. Number of Children Respondent Women Work

<table>
<thead>
<tr>
<th>Number of Children</th>
<th>Person</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10</td>
<td>9.26</td>
</tr>
<tr>
<td>2</td>
<td>16</td>
<td>14.81</td>
</tr>
<tr>
<td>&gt; 2</td>
<td>82</td>
<td>75.93</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>108</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary Data, 2021.

Based on Table 3. Above, it can be seen that the number of children of female respondents who work in the city of Padangsidimpuan is more than 2 people as many as 75.93 percent. Meanwhile, the lowest percentage was waita respondents who had 1 child, which was 9.26 percent. This means that the greater the number of children covered, the greater the dependent costs that will be incurred, this is due to the decrease in time used to work as a result of which income is reduced.

32 Dewi Martini, “Partisipasi Tenaga Kerja Perempuan Dalam Meningkatkan Pendapatan Keluarga.”
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Income of Working Female Respondents
The husband's income as the backbone of the family is not always reliable in meeting all the needs of the family. Sometimes the income of the wife who joins the work will greatly help the family in meeting daily needs. The income of female respondents working in Padangsidimpuan city can be seen in the following table.

<table>
<thead>
<tr>
<th>Income</th>
<th>Number of Children</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; Rp. 50,000</td>
<td>78</td>
<td>72.22</td>
</tr>
<tr>
<td>Rp. 50,000 – 150,000</td>
<td>28</td>
<td>25.93</td>
</tr>
<tr>
<td>&gt; 150,000</td>
<td>2</td>
<td>1.85</td>
</tr>
</tbody>
</table>

Source: Primary Data, 2021.

Based on Table 4 above, the lowest amount of working women's income is > Rp. 150,000 or 1.85 percent and the largest is around 72.22 percent of income < Rp. 50,000, it can be concluded that the income of working women is still below the minimum wage of the city of Padangsidimpuan of Rp. 2,676,200 per month. Moreover, during the COVID-19 pandemic, income has decreased based on the results of data obtained by around 74 respondents stating that the income obtained has decreased.

The Role of Women Working in Increasing Family Income
During the COVID-19 pandemic, Padangsidimpuan city caused people's income to decrease quite dramatically. Declining incomes are exacerbated by increased family expenses. Based on the results of the study, it is known that around 47 percent of respondents stated that expenses increased during the COVID-19 pandemic. This condition makes women take part in increasing household income with the aim of helping the family economy so that needs are met every day. Women's participation in helping the family economy is inseparable from the consent of their husbands. Female respondents working in Padangsidimpuan City stated that the husbands gave permission to istiri to work and gave full support to the wife in the work. The participation of the wife to work in the midst of the COVID-19 pandemic has been very helpful in increasing family income even though the addition has not been able to fully meet the needs of the family per day.

Female respondents working in Padangsidimpuan City worked as self-employed people such as food and soft drink sellers, vegetable vendors, and farm laborers. Most of the work done is still on a small scale and is still traditional and there is no technological mix in every business done.

Efforts to Improve the Family Economy During the COVID-19 Pandemic

The emergence of the corona virus outbreak has caused part of the economy in Padangsidimpuan City to experience a slowdown. This is due to one of the people's purchasing power decreasing due to the decrease in the amount of income. This condition is emphasized by BPS data, that the city of Padangsidimpuan experienced the lowest deflation of minus 0.02 percent 36 this means that the occurrence of deflation indicates that people's purchasing power has decreased due to the decrease in people's income levels. The efforts made to improve the economy, especially family income, namely through increasing women's economic productivity (PPEP), is a program of the Ministry of Women's Empowerment and Child Protection where women's empowerment strategically prioritizes PPEP through strengthening home industries and women entrepreneurs so that it becomes part of efforts to improve family welfare. Based on the results of research conducted by the Ministry of Women's Empowerment and Child Protection (KPPPA) together with the Bogor Agricultural Institute, it proves that the Home Industry (IR) helps improve family welfare, absorb and create labo37, 38, 39. In addition, it is also able to adapt to the use of technology, especially housewives who work non-formally, especially during the COVID-19 pandemic and the implementation of the PSBB, which makes many people lose their livelihoods, therefore it is hoped that women will be able to adapt to current technology It is known that the application of technology will have a considerable impact on the existence of women in the labor force, meaning that this increasingly sophisticated information technology creates great job opportunities and provides advantages, namely the existence of free time for families, as for the type of work in question such as online merchants, writers, content writers and others. Apart from the use of technology, in addition, there is a need for knowledge in financial management, especially during this pandemic, it is mandatory for housewives to be able to manage finances optimally. One of the efforts in managing finance is by saving, based on the results of this study, it is explained that overall responden are able to manage their financial as good as possible.

The Impact of Working Women on Families

The positive impact that occurs if women work for the family economy, among others, can help the family economy,40 improve family welfare41, meaning that if the increase in the amount of income obtained will indirectly affect the level of family status in the environment and make their family become welfare. Women in family also help

40) Antoni dkk., “Peranan Wanita Karier dalam Meningkatkan Pendapatan Ekonomi Keluarga di Kabupaten Kerinc.”
41) Nurliana Nurliana), Anwar Ramli, dan Darman Manda, “Peran Perempuan Pedagang Dalam Meningkatkan Kesejahteraan Ekonomi Keluarga Di Desa Bua Kecamatan Tellulimpoe Kabupaten Sinjai.”
family to be survive in a bad situation such as COVID-19 pandemic and other unfortunate condition. Many women was succeed in facing dual carrier.\textsuperscript{42}

**Conclusion**

The results in this study show that the role of women working in the city of Padangsidimpuan in improving the family economy, meaning that with women working, it can help the family economy in meeting daily needs. The average age of women working is still productive and this provides an opportunity to be able to work properly and optimally. For the average level of education of female respondents working is high school as equals this is categorized as good, but there is still a need for efforts to increase women's empowerment in the future in order to be productive and the quality of human resources is good as well. The efforts made are to provide formal and non-formal training so as to create independent women and in the end will improve the family economy in particular. This is evidenced by the fact that most female respondents work still do their jobs traditionally and are still not optimal in using technology. The suggestion in this study is that there is a need for a women's empowerment program such as education on the use of technology so that it can compete with others. It is hoped that in the future women working can further improve the family economy.

**References**


Nurliana Nurliana), Anwar Ramli, dan Darman Manda. “Peran Perempuan Pedagang Dalam Meningkatkan Kesejahteraan Ekonomi Keluarga Di Desa Bua Kecamatan
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