



Family Economic Resilience of Women Small Micro Actors in Padang Pariaman Regency

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Abstract

This study aims to describe the economic resilience of families of women-owned SMEs in Padang Pariaman Regency. This study uses a qualitative method with a descriptive approach. The research was conducted in Padang Pariaman Regency, West Sumatra. This research uses primary and secondary data sources. Primary data was obtained from direct interviews with research informants, namely 25 female micro small business actors in Padang Pariaman, while secondary data was obtained from books and written reports. Interview techniques, observation, documentation, and literature study were used for data collection. Nvivo 20 software was used for data analysis. The results showed that out of 7 indicators of family economic resilience for home ownership, adequacy of per capita income, ability to finance children's education, continuity of children's education, family savings, and family health insurance, there was 1 indicator that was lacking from women-owned SMEs, namely family savings. However, overall women-owned SMEs in Padang Pariaman Regency have good economic resilience. This means that women-owned SMEs in Padang Pariaman Regency play a role in strengthening family economic resilience. This is because they have a decent place to live, can make ends meet, can pay for their children's education, and have health insurance.

Keywords: Economic Resilience, Families, SMEs, Women



Abstract

This research aims describe economic resilience of the families of female SMEs in Padang Pariaman District . This research is type study qualitative descriptive. Study carried out in Padang Pariaman Regency , West Sumatra. This research uses primary and secondary data sources. Primary data obtained from direct interviews with research sources ,namely Woman perpetrator business small micro in Padang Pariaman as many as 25 people , while secondary data obtained from books and written reports . Collecting data using interview techniques, observation, documentation and literature study . A data analysis using Nvivo 20software. The results showed that of the 7 indicators of family economic resilience of home ownership , adequacy of per capita income , the ability to finance children's education , the continuity of children's education , family savings , family health insurance , there was 1 indicator that was lacking for female SMEs , namely family savings, but from all actors Women's SMEs in Padang Pariaman District have good economic resilience . This means that women's SMEs in Padang Pariaman Regency, West Sumatra, play a role in strengthening family economic resilience. Because they have a decent place to live, are able to make ends meet, are able to pay for their children's education, and have health insurance.

Keywords: Economic Resilience , Family, SMEs, Women

INTRODUCTION

In Kabupaten Padang Pariaman, West Sumatra, many of the married women also work. In rural areas, the average woman has low education (Yatim & Juliardi, 2018) , not all women get higher education, coupled with the tendency for men in Padang Pariaman Regency to do less productive activities (Sari, 2017) . Due to low education, it is difficult to find a job (Tasman et al., 2020) . Problems with income or income, increased living expenses, while the income earned by the husband is not sufficient to meet their daily needs (Wiratri, 2018) . It becomes a problem in the economic resilience of the family can weaken the economic resilience of the family. Weakening economic resilience in a family can have negative impacts, such as the occurrence of divorce in the household, the occurrence of criminalization, being in debt because of financing school children, not having a proper place to live and difficulties in financing family health insurance. Therefore , at this time many of the women are starting to work to help meet the needs of the family. Usually businesses that are established are related to trade and processing industries such as; food stalls, food processing, industry and small shops . U small business micro This a lot to do in house so that it does not hinder the role of women as housewives (Listiyani, 2016) .



FROM 308 ENTERPRISES small _ Micro (SMEs) in Padang Pariaman Regency as many as 243 SMEs are managed by women . the SMEs engaged in business _ culinary, fashion, agribusiness and others. This prove that women do not only serve in the sector domestic , will but also participate in helping the economy of his family. It is undeniable that SMEs are also able to make a large contribution to the Indonesian economy . The SME sector has proven to be resilient in facing the economic crisis (Wahyuningsih, 2009) . SMEs were able to survive the economic collapse, while larger sectors collapsed due to the crisis. Besides being able to support the country's economy, the SME sector is also able to overcome various problems, such as high levels of poverty, unemployment and inequality in income distribution (Yudi et al., 2020) . Until now, the development of the small and medium enterprise sector continues to develop very rapidly. 99% of the number of existing businesses in Indonesia are dominated by MSMEs, and around 37 million of these MSMEs are managed by women . In West Sumatra alone the number of MSMEs reached 596,100.

Related research role perpetrator business small micro Woman in realize resilience economy family Already much done . Alie & Elanda,(2020) m found that the women's cake village community participated share in improving and building family economic resilience, by empowering themselves and their environment in order to increase family income. Women in kue rungkut village have a big role in building and increasing family economic resilience, because women here are the backbone of the family, husband's partners, empowerment, and also agents of change . Nursaid, (2016) in his research prove Woman Written batik entrepreneurs have the ability to achieve family economic resilience, the role achieved by the written batik group in Grililoyo is as an alternative tourism object, place of education and this batik group is also abridge for welfare. Next Multazam Nasrudin, Results In his research , it shows that UKM Citra Sari plays an important role in improving the economy of employees because they are able to fulfill their life needs such as meeting basic needs, being able to pay for their children and being free from unemployment. So Also with IP Siregar 's research , (2021) find that women in the City of Padang Sidimpuan play a role in building and increasing family economic resilience. The women in Padang Sidimpuan also work, be it in the government, agriculture and even construction sectors.

Different with research Previously , this research aims explores the economic resilience of the families of female SMEs in Padang Pariaman District from side home ownership , family per capita income , family income adequacy , ability to finance children's education, continuity of children's education , family savings and family health insurance.



resilience family interpreted as something capabilities _ _ by family For rise And endure from crisis nor difficulty in A family (Adhariani, 2022) physical and psycho-social fulfillment is an approach that can measure family resilience (Alie & Elanda, 2020) . Refer from definition Accordingly

, family economic resilience is a condition and ability that allows the family to recover and rise from the source of problems and economic aspects. In economic resilience, it is not only about how families can afford and survive in the downturn in the economic field, but also how to increase income in the family. (Lutfi, 2020) .

THEORITICAL REVIEW

U haha small _ Micro _

According to Presidential Decree No. RI. 99 of 1998, defines SMEs as an economic activity carried out by small-scale people with the majority of business sectors being small business activities and needing to be protected to prevent unfair business competition. (Jonathan & Lestari, 2015) . UKM is a type of small business that stands alone, has a maximum net worth of IDR 200,000,000, excluding land and buildings for business premises. In the economy, SMEs play a role as major players from various sectors (Christofer, 2019) , can provide jobs, is capable of developing regional economic activities and empowering communities and as new creators and innovations.

SMEs have role important in development economy , where SMEs can afford in produce diverse source income , create field work , provide chance For increase Skills And help increase standard life (Kaberia & MA Muathe, 2020) . One business that is in great demand is the culinary business, because this business is engaged in buying and selling food, and food is a basic human need. Included in this culinary business category ranges from snacks, drinks to staple foods (Jaidan, 2010) . SMEs have a strategic role in national economic development, where SMEs are capable reduce level unemployment in Indonesia, p This is because SMEs are able to create jobs, as well as being able to distribute development results. In addition, SMEs also have advantages over large businesses, such as their ability to adapt to market conditions that sometimes change rapidly, in terms of capital, where SMEs have relatively smaller capital than large businesses, and do not need to use high technology.

U haha small _ Micro female _

Indonesia's population is actually still a lot of people who belong to the poor category, and the majority of this number are in rural areas. This situation has improved both in terms of quantity and quality after Indonesia experienced a crisis since mid-1998 . On era formerly Woman only can work at home just (Ramadhani, 2016) , however At this time,



because of the increasing needs of life, many women are involved as entrepreneurs. The role of women cannot be underestimated in driving the wheels of the economy. The role of women's SMEs This slow gradually as a "guard" . goal " in economy Indonesian people .

At this time there has been a socio-cultural shift in Minangkabau society, where the shift has also occurred in Minangkabau women who at first only did housework now already working on outside the home to earn a living for reasons of family economy (Sari, 2017) . The involvement of women in the current economic sector is not only as workers, but there is also a tendency for women to start being involved as managers in trade and small industries in the form of family industries.

Family Economic Resilience

resilience interpreted as something capacity system for succeed adapt with threatening challenge _ (Start, 2022) . resilience economy related with capabilities _ _ public or family For use source available power _ For fulfil need base (Zulaikha et al., 2021) . Family economic resilience is a dynamic condition of a family containing tenacity and toughness and contains the ability to develop family strengths to face all kinds of challenges, obstacles and disturbances. Whether it comes from outside or from within, and directly or indirectly to ensure the continuity of the family's economic life. Family economic resilience is a condition and ability that allows the family to recover and rise from the source of problems and economic aspects (Lutfi, 2020) .

The family is the smallest unit of society, (R. Siregar, 2015) so that if the family has firm economic resilience, the state will also have a strong economic foundation. A prosperous family will be the basic foundation for the integrity of strength and sustainable development, on the other hand, a vulnerable and divided family will lead to a weak foundation for the life of a state society. Family resilience is the adequacy and continuity of access to income and resources to meet basic needs, including adequacy of food, clean water, health services, housing, educational opportunities, social integration and time to participate in society, a family will be said to have high resilience and independence. If the family can play an optimal role in realizing all of its potential. (Wulandari, 2017)

. If a prosperous family has the potential to increase family resilience, this is because family resilience and welfare must go hand in hand. The tool for measuring family welfare is through family economic resilience, namely how to fulfill physical needs (clothing, food, housing, education and health) (Alie & Elanda, 2020) .

To see the economic resilience of the family, it can be seen if a family can meet the requirements based on predetermined indicators of family economic resilience. In addition, indicators of family economic



resilience can also be used as a reference for families to be able to live decently, independently and be resistant to threats and crises. (Lutfi, 2020)

. According to the Ministry of Women's Empowerment and Child Protection, indicators of family economic resilience have 4 variables in the dimensions of economic resilience, including : 1) Family residence variable, measured by 1 indicator, namely home ownership. 2) Variable family income is measured by 2 indicators, namely per capita family income with adequacy of family income. 3) The variable of financing children's education is measured by 2 indicators, namely the ability to finance children's education and the continuity of children's education. 4) Variable family insurance is measured by 2 indicators, namely, family savings and family health insurance.

RESEARCH METHODS

In this study, the type of research used is qualitative research using a descriptive approach. Where qualitative research is a research method whose foundation is based on the philosophy of postpositivism, used to examine the condition of a natural object. On study qualitative researcher required understand existing theory _ as material elaboration with findings newest (Yusanto, 2020) . To obtain information to fulfill research needs, the location taken by the researcher was in Batang Anai District, Padang Pariaman Regency, West Sumatra. The researcher chose this place because based on data obtained from the Department of Trade, Labor and SMEs, it shows that the number of female SMEs is higher than that of male SMEs. Where women's SMEs amounted to 243 out of 308 SMEs in Batang Anai District.

The data were obtained from direct interviews with research informants, namely female SMEs in the location. With the criteria that the businesses being run are culinary businesses and women who are already married. In this study, researchers will interview 25 female MSMEs in Padang Pariaman Regency , West Sumatra, who have been selected according to the criteria by recording the results of the interviews. 25 selected informants are the UKM actors are women who are already married. The data is processed and analyzed using NVivo 20 software. Where is this software an analysis software For study developed qualitative _ by *QSR International* (Sidik & Mulya, 2012) . In order to be able to determine the level of reliability in this study, researchers used the help of the NVivo 20 software which already has coding features . Providing this coding aims to facilitate researchers in carrying out data input and data analysis. The stages of the coding process start from *open coding*, *axial coding*, *selective coding* then continued with *word frequency queries* and *project maps* .

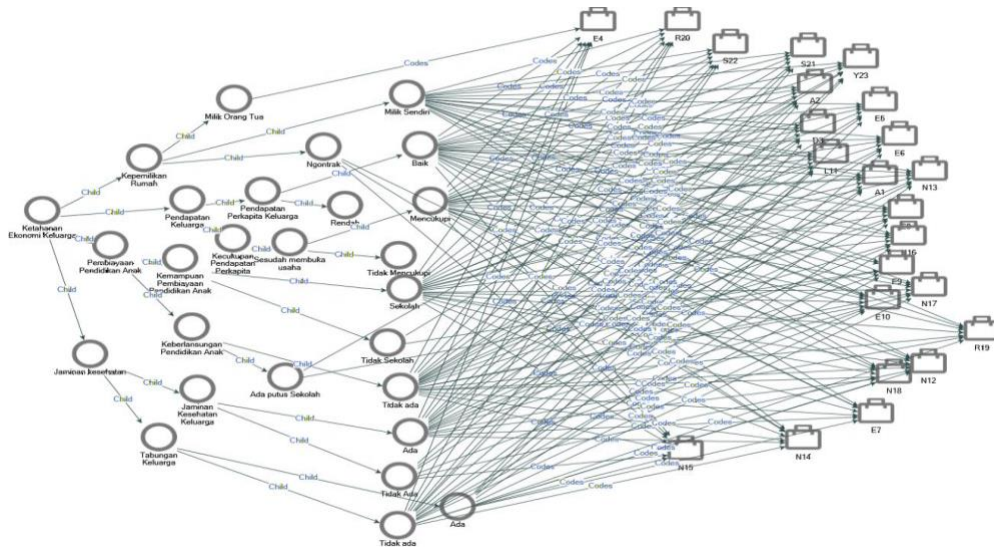


RESULTS AND DISCUSSION

All data sources, both interview data and documents that have been collected, are imported into the Nvivo 20 software. Files that have been imported are used for data analysis purposes. Furthermore, after importing all data into NVivo 20, then do the data coding. In the coding process the researcher categorizes the data based on the concepts in the data. This study discusses the economic resilience of the families of female SMEs in Padang Pariaman District. The coding process starts from coding indicators of family economic resilience. Family economic resilience has 7 indicators, namely 1) Home ownership indicator with 3 codes, self-owned, rented and owned by parents. 2) Indicators of family income per capita are given 2 codes, good and low. 3) Indicators of adequacy of family income consist of 3 codes, sufficient, insufficient, and mediocre. 4) Indicators of children's educational ability consist of 2 school and non-school codes, 5) The indicators for the continuity of a child's education consist of 2 codes absent and dropping out of school. 6) The family savings indicator consists of 2 codes yes and no. 7) The indicator for family health insurance consists of 2 codes yes and no.

After giving the code and categorizing the concepts in the data, it is followed by comparing these concepts and then uniting all the concepts and data categories that have a relationship with one another. This code will make it easier later to deepen the research problem. Categories or concepts that have been analyzed in the coding process are stored in the *codes feature*, in the previous version of Nvivo, the place for storing the results of the concepts in the coding process was stored in the nodes menu, but in Nvivo 20 the name has been changed to *codes*. In the codes feature, the codes that we make can be arranged by category and sub-category, so this makes it easier understanding. Apart from codes in Nvivo 20 there is also a *cases menu*, in which cases are defined as '*units of analysis*'. The case in Nvivo has a broad nature, because its contents include research participants, addresses and themes that emerge in research. In this study, researchers used *case classification* to classify respondent data, then the relationship of these respondents with the economic resilience of the family.

The next process uses the *Word Frequency Query feature* found in Nvivo, this feature will produce words that often appear in interviews with respondents. In the *word frequency query* the visualization results are in the form of a *word cloud*. In the *word cloud* the larger the word size means that the word appears frequently. From the search results using the word frequency query which is the result of the visualization is in the form of a *word cloud*. It was found that the words need and family were the words that appeared the most, namely the word 'need' 3.66%, the same as the



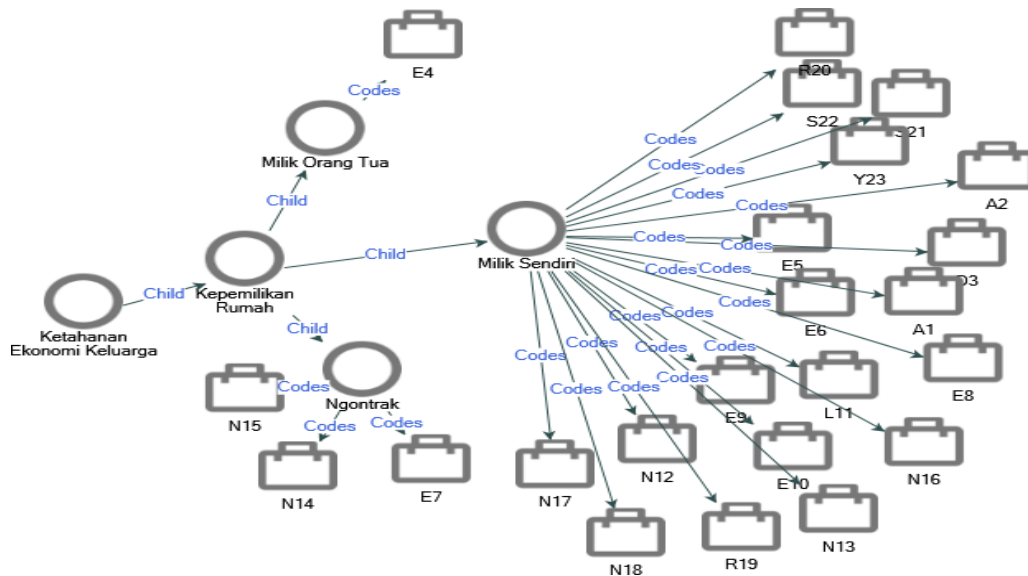
Source: Output Nvivo 20, processed, 2022

referring to Indicators of family economic resilience, Ministry of Women's Empowerment and Child Protection, There is 4 variables used For measure endure economy family Woman perpetrator business micro in Padang Pariaman namely , 1) home ownership as a place to live for the family , 2) family income as a measure of the adequacy of meeting family needs , 3) financing for children's education to measure the ability of families to finance children's education and measure the continuity of education , 4) savings or family savings as financial security and family health insurance , as described following this .

a) Home ownership

Home ownership is an indicator of family economic resilience, in the book on developing family economic resilience it is said that home ownership is one of the basic or primary needs, so that if a family has itsown home it means that the family has the potential to be able to build better family economic resilience. . The point here is that families who have their own homes are expected to have relatively better economic resilience, compared to families who live in homes that are not their own.

Figure 3. Home Ownership Project Map



Sourcer: Nvivo 20 output, processed,2022

Circulate picture above _ the majority of female SMEs in Padang Pariaman occupy their own homes. This can be seen in the project map above, where the 'own' code dominates over the 'contract' and 'parent's' codes. It can be concluded that female SMEs in Padang Pariaman Regency, West Sumatra, have relatively better family economic resilience in the indicator of home ownership, because the majority of female SMEs there already have their own home. This is in line with research (Maiti & Bidinger, 1981) which states that 65% of families there already have their own place to live, where families who occupy their own homes have better economic security compared to families who rent or still live with their parents. This is because families who have their own place to live have been able to meet their primary needs (Jaura & Alie, 2022) .

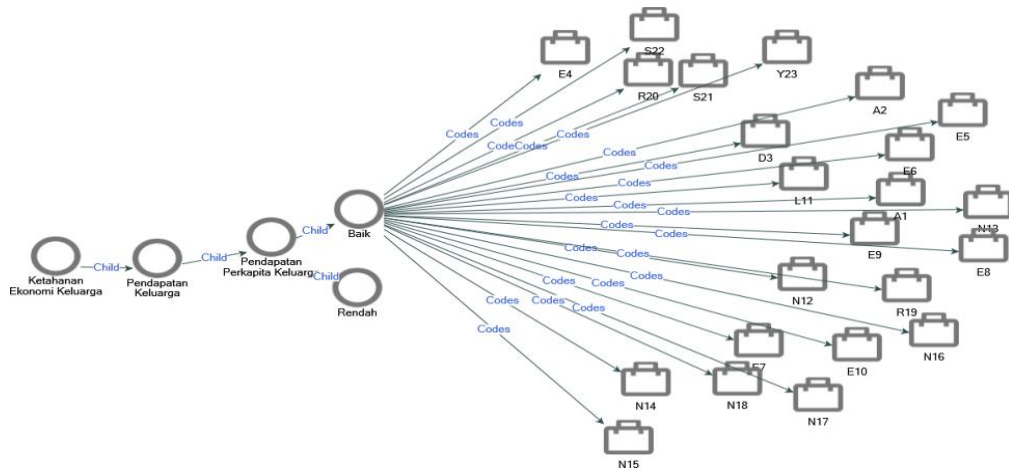
b) Family per capita income

The next indicator of family economic resilience is family per capita income. In determine prosperity public can seen from the people (Wahyu Azizah & Kusuma, 2018) Per capita income is defined as the average income of everyone in a country, this per capita income is usually used to see or evaluate the standard of living and quality of life of residents in a region. Objectively the family's economic resilience is said to be better if the family has a higher per capita income. This income includes the income of the husband or wife per person per month.

Based on this objective assessment, the per capita income of a family that is classified as having family economic resilience is higher income. UMK is a derivative of UMR (regional minimum wage), namely

the lowest monthly wage consisting of basic wages and fixed allowances .The Padang Pariaman UMK is IDR 2,484,041.

Figure 4. Project Map of Family Per Capita Income



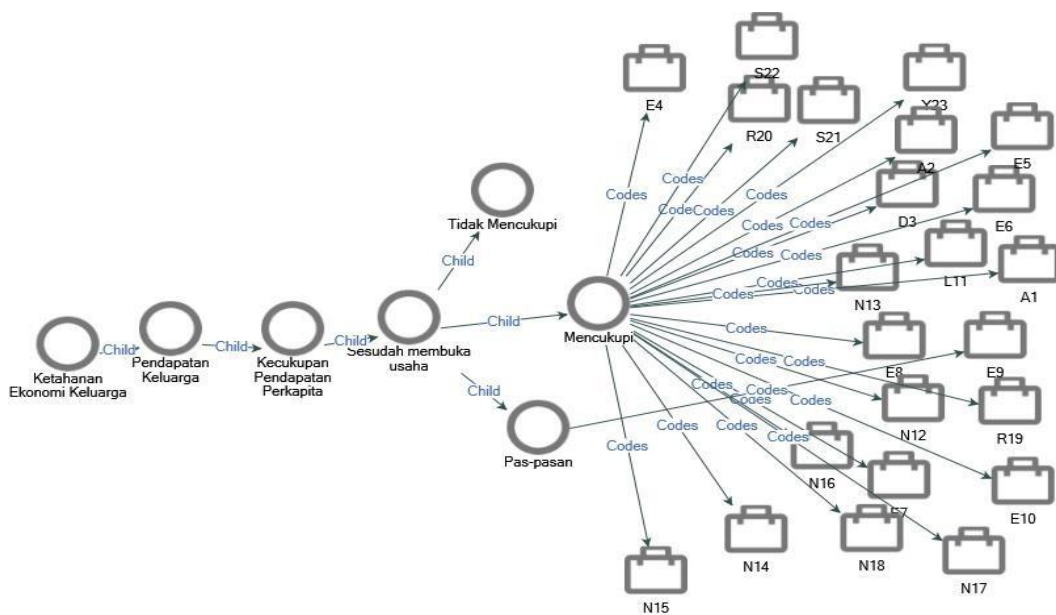
Source: Output Nvivo 20, processed, 2022

In the project map above It can be seen that the majority of women SMEs in Padang Pariaman Regency, West Sumatra, have a good income. This can be seen in the project map above, where ' good ' code dominates over ' low ' code . It can be concluded that the income of female SMEs in Padang Pariaman Regency, West Sumatra, is quite good, this is because the majority of female SMEs in Padang Pariaman Regency, West Sumatra, have an income above the UMK (district minimum wage), this means that the income of female SMEs in the Regency Padang Pariaman West Sumatra has been able to meet family needs in general. This is in line with research (Ulwan, 2021) Where resilience economy family in help belong strong Because income earned _ has go beyond minimum wage number . So Also study (Nursaid, 2016) states that the income of members of the sekar arum group has an influence on the economic resilience of the family, where the average income has reached the UMK, this means that the batik group has been able to meet various family needs

c) Adequacy of Per Capita Income

Family income when assessed from a subjective perspective places more emphasis on family satisfaction with the income earned . Income adequacy includes household income sufficiency in meeting daily needs.

Figure 5. Project Map of Adequacy of Per Capita Income



Source: Output Nvivo 20, processed, 2022

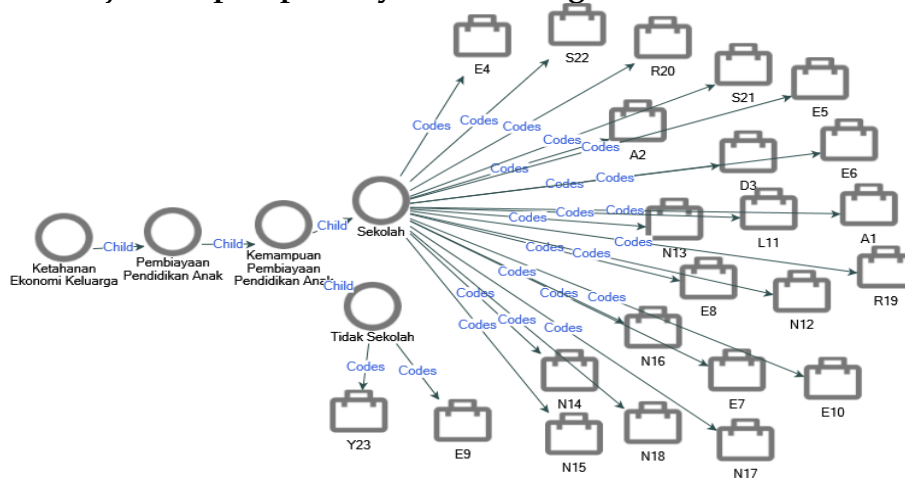
In the project map the adequacy of family income is encoded with three words 'sufficient', 'mediocre' and 'insufficient'. It can be seen that the 'sufficient' code dominates compared to the other 2 codes. This means that the income of the majority of female SMEs is able to meet their daily needs. Therefore it can be concluded that the family income adequacy of women SMEs in Padang Pariaman Regency, West Sumatra, is quite good. Study this is in line with research conducted by (Agustin & Solikin, 2021) which states that there is a contribution from mothers who earn in meeting the economic needs of the family so that income is sufficient to meet daily needs, this means that women have a role in increasing the economic resilience of the family.

d) Ability to Fund Children's Education

Education is defined as something effort from development the potentials _ man (Elihami & Syahid, 2018) . Children's education is the

responsibility of parents, because one indicator of family economic resilience is the ability to finance children's education. A family is said to have good economic resilience if the family is able to finance their children's education so that they can complete 12 years of compulsory education. The majority of women's SMEs in Padang Pariaman Regency, West Sumatra, receive education up to high school, and some even go to college.

Figure 6 . Project Map Capability of Financing Children's Education



Source: Output Nvivo 20, processed, 2022

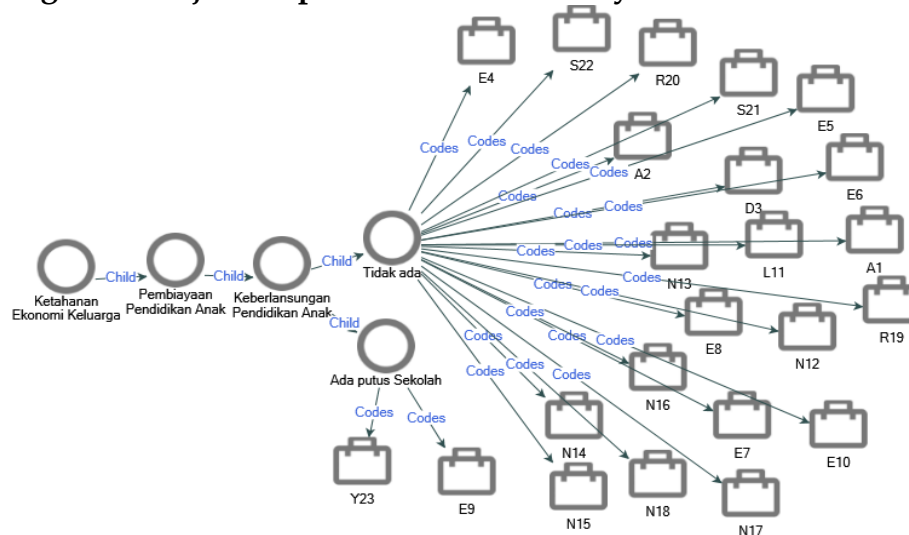
On In the project map, it can be seen that the indicators for the ability to finance a child's education are given 2 codes, namely 'school' and 'no school'. It can be seen that the relationship that exists between respondents is with the code 'school'. Where the code 'school' means all the informant's children get 12 years of compulsory education. Therefore it can be concluded that the children of female UKM actors in Padang Pariaman Regency, West Sumatra, get an education and can complete 12 years of compulsory education. This means that the ability to finance the education of children of female SMEs is relatively good. Results study this is not different from research (Faisal et al., 2022) which states that a family is said to have strong economic resilience when the family is able to finance their child's education so that they can complete 12 years of compulsory education.

e) Continuity of Children's Education

Families belonging to good family economic resilience are expected to be able to guarantee their family members to get an education, which in Indonesia is known as 12 years compulsory education, so that later there will be no children who do not get education. For female SMEs in Padang Pariaman Regency, West Sumatra, the continuity of their children's education is relatively good, the majority of whom do not drop out of

school. The female UKM actors there, all of their children, received high school education, some of them even reached Strata 1 (S1). As one informant said, all of their children went to school and none dropped out .

Figure 7. Project Map for the Sustainability of Children's Education



Source : Output Nvivo 20, processed, 2022

the project map above indicators of the continuity of a child's education are given 2 code words 'none' and 'dropouts'. The code 'none' which means that there are no children who drop out of school is more dominant than the code 'there are dropouts'. This means that the continuity of education for the children of female SMEs in Padang Pariaman Regency, West Sumatra, is going well because the majority of children do not drop out of school. This is in line with research (Susanti, 2022) which states that none of the family's children drop out of school, this means that the family is considered to be more economically resilient and has the potential to have strong economic resilience because it is able to finance the education of children up to 12 years so that no children dropout of school .

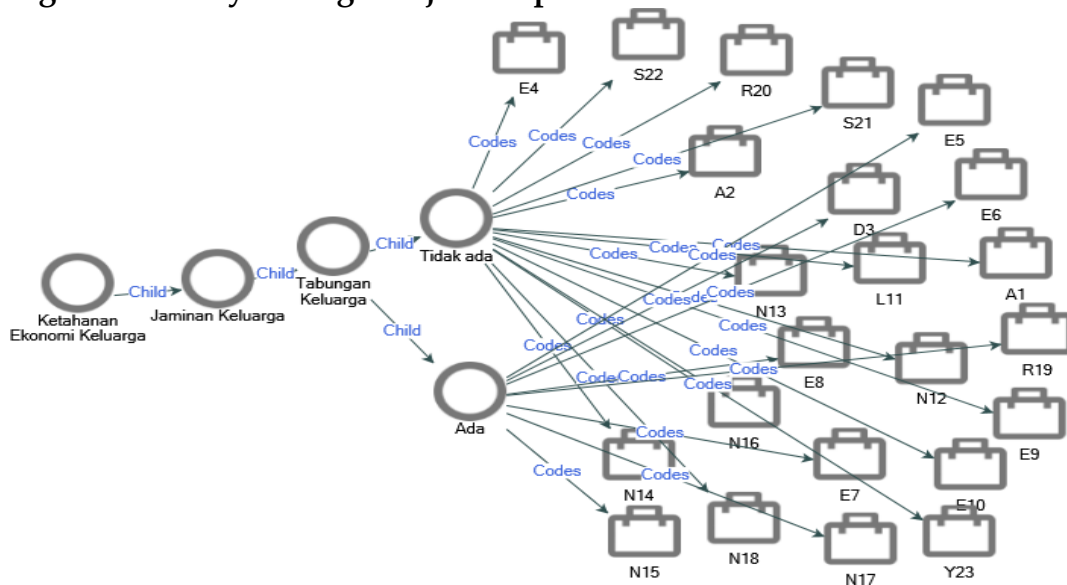
f) Family Savings

Family savings is one aspect of future financial security. The risks that may be faced in the future need to be considered by the family in dealing with them, so that family financial guarantees are needed. This family financial guarantee can be in the form of family savings. Family savings relates to how families can save expenses according to their needs, stay away from consumptive lifestyles, are able to control desires, always set aside money for emergencies, so that later they are able to deal with

unexpected events. In family economic resilience, family savings are a guarantee of family readiness in facing various kinds of risks in the future.

In *the project map* it can also be seen that the code for 'no' family savings is more dominant than the code for 'there'. This shows that there are more cases or informants who do not save than those who save. Even though this family savings can be used to deal with unexpected events in the future. This This means that female SMEs in Padang Pariaman Regency, West Sumatra, are lacking in savings for the family.

Figure 8. Family Savings Project Map



Source: Output Nvivo 20, processed, 2022

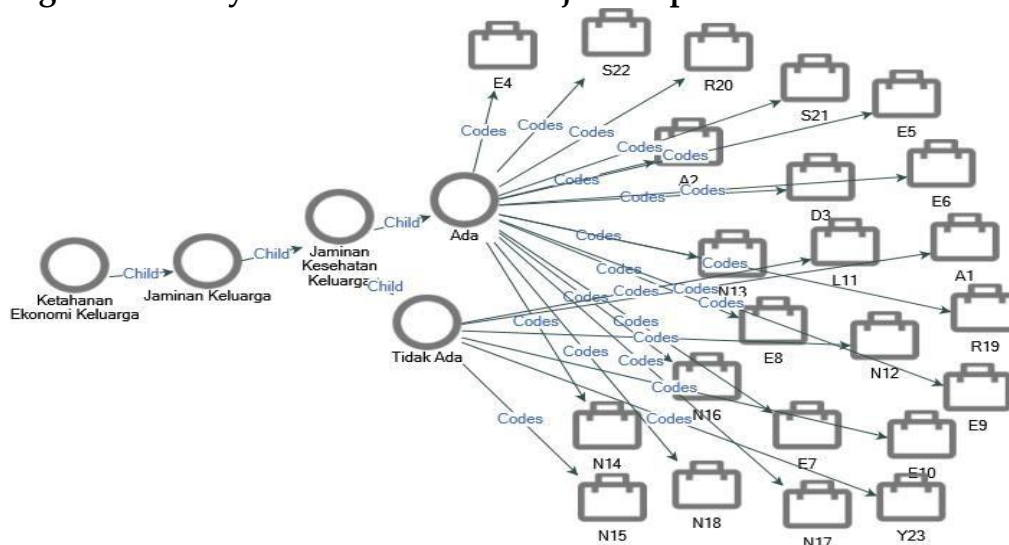
This means that UKM actors in Padang Pariaman Regency, West Sumatra, are lacking in terms of financial literacy, even though financial security is part of family resilience, the absence of financial literacy will result in individuals having consumptive behavior. Difficulty finance family Also can caused by lack of knowledge And skills family in manage finance (Sadri, 2019) . This is in line with research (Lindiawatie & Shahreza, 2021) which states that if financial planning is chaotic, it will cause chaos in the family's resilience . Therefore financial literacy or financial management like this will lead individuals to be wise and prudent when allocating money, not only in meeting daily needs but also in savings funds, such as savings for children's education.

g) Family Health Insurance

Family health insurance is a measure of family economic resilience, with health insurance, families are expected to be able to deal with unexpected events in the future . The family health insurance can be in the form of insurance, Health BPJS, Employment BPS, or other health

insurance. If a family has health insurance, the family has economic resilience. Having health insurance is one way to protect yourself and your family. Female SMEs as housewives are expected to pay attention to the health of their family members, because families who have a healthy lifestyle can strengthen their economic resilience. The majority of female SMEs in Padang Pariaman Regency, West Sumatra, have family health insurance in the form of BPJS Kesehatan. As answered by Ibu Nunung Sumarni, one of the informants, when asked about family health insurance, she answered that she had family health insurance in the form of BPJS Kesehatan.

Figure 9. Family Health Insurance Project Map



Source: NVivo 20 Outputs, processed, 2022

The project map also shows that the majority of cases or informants studied have family health insurance, the code 'is' in family health insurance is more dominant than the code 'no', where the code 'is' means that the case or informant has family health insurance, while the code 'none' means that the case or informant does not have family health insurance. This This means that female SMEs in Padang Pariaman Regency, West Sumatra, have health insurance against risks that may occur in the future . This is in line with research (Widada et al., 2017) which states that if the community or family has health insurance in the form of BPJS, the community has better economic resilience.

CONCLUSION

SMEs in Padang Pariaman Regency, West Sumatra, have a role in family economic resilience . this _ can seen of 7 indicators resilience economy House households , namely : 1) The majority of female SMEs in Padang Pariaman Regency, West Sumatra, occupy their own homes. This means that these female SMEs have good economic resilience because they



have their own homes. 2) The majority of per capita income of women SMEs in Padang Pariaman Regency, West Sumatra, exceeds the stipulated UMK . This means that the female SMEs have good economic resilience because they are able to meet the needs of the family in general. 3) FemaleUKM actors in Padang Pariaman Regency, West Sumatra, the income they earn is sufficient to meet their daily needs. 4) Female SMEs in Padang Pariaman Regency, West Sumatra, are able to finance their children's education until they can complete 12 years of compulsory education. 5) The continuity of education for the children of female UKM actors in Padang Pariaman Regency, West Sumatra, is going well because the majority of children do not drop out of school. 6) The majority of female SMEs in Padang Pariaman Regency, West Sumatra, have family health insurance in the form of BPJS Kesehatan . However , female SMEs in Padang Pariaman Regency, West Sumatra, are lacking in savings for their families. This can be seen from the fact that there are still many female SMEs who do not save, rather than save. Even though there is one indicator that is lacking from SMEs women , namely family savings but , overall the economic resilience of women's UKM families in Padang Pariaman Regency, West Sumatra has good economic resilience.

Researchers only focus on family economic resilience . It is hoped that future researchers will be able to discuss other aspects of family resilience, such as the legal basis and family integrity, socio-cultural resilience, physical resilience, and social psychological resilience.

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