

**Increasing Family Economic Resilience During The Covid-19 Pandemic
(Case Study of the Sidorejo Village Community, Tirto District, Pekalongan
Regency)**

Rizky Amalia

Institut Agama Islam Negeri (IAIN) Pekalongan
rizkyamalia067@gmail.com

M. Aris Safii

Institut Agama Islam Negeri (IAIN) Pekalongan
Corresponding Author: m.aris.safii@iainpekalongan.ac.id

Abstract

Family economic resilience is closely related to the ability to manage the family economy which includes clothing, food, and housing so that it can be fulfilled even though it is minimalistic. The current shock of the Covid-19 pandemic has greatly impacted the distribution of household income and expenditure. Therefore, the purpose of this study is to find out what efforts can be made to increase family economic resilience during the pandemic. This research is a type of research that uses a literature study method and uses a qualitative approach. The results of this study indicate that there are four steps that can be taken as an effort to increase family economic resilience during the pandemic, namely by creating additional sources of income with an online shop business, optimizing family assets by optimizing the home yard, being able to manage family finances during the pandemic with financial planning and implementing a simple lifestyle by doing habits according to needs and abilities.

Keywords: *Family Economic Resilience, Covid 19 Pandemic*

INTRODUCTION

The current Covid-19 pandemic has changed the way people's lives are felt by the people of Indonesia. At the beginning of the Covid-19 outbreak, which was declared a global pandemic, it was estimated that the economic impact would be large and many people were pushed into poverty. The projected economic growth of around 5% in 2020 will only be 4.2%

and 3.5%. The poverty rate under the best-case scenario would increase from 9.2% in September to 9.7% by the end of 2020. This would mean pushing 1.3 million more people into poverty. Meanwhile, the poverty rate under the worst-case scenario will increase to 16.6%. With these estimates, the Indonesian government should be able to reduce poverty and need to expand social protection programs to help people most affected by this pandemic (Saputri and Rachmawatie, 2020).

The shock of the Covid-19 pandemic has greatly impacted the distribution of household income and expenditure. This is due to the large number of workers being laid off in both the formal and non-formal sectors. However, in reality, the economy cannot be completely rested. The reason is the economy is the human foundation in supporting their survival, such as in meeting the need for goods and services (mediaindonesia.com, 2020). Therefore, the government's role is urgently needed to strengthen economic resilience in the midst of this pandemic. Especially on economic resilience in the food sector which can be a source of body resistance so that it can always be healthy both physically and mentally (Kompasiana.com, 2020).

Conditions related to family resilience are described as the smallest unit in a society. The family has an important role because in a family there will be a socialization process that has a major influence on the growth and development of each individual. Both changes and developments physically, socially, and mentally. Therefore, the most important task of a family is to meet the physical and spiritual needs of family members, which includes the care and maintenance of children, educating them for a prosperous life, and personal development guidance (Witono, 2020).

Meanwhile, family resilience is a tool to measure the achievement of a family in carrying out its functions, roles, and responsibilities in achieving the welfare of its members. Families who have an understanding of good family resilience can survive changes in structure and function according to the development of science and technology. Even in the face of uncertain economic changes like today. With an understanding of good economic resilience, it has the potential to have stronger economic resilience. So, family resilience can show that the conditions in the family have a strong foundation and contain physical and material abilities to achieve an independent life (Azmi, 2020).

Family economic resilience is closely related to the ability to manage the family's economy which includes clothing, food, and housing so that it can be fulfilled even though it is minimalistic. Conditions like this require a source of income. Sources of income do not always have to come from government or private employees, but entrepreneurship can also be a source of income. In addition, activities that can be carried out as an effort to maintain family economic

resilience during the pandemic are optimization activities. With optimization activities, a benefit will be obtained that can be a source of family economic resilience (Hibana, 2020).

Optimization activities can be done by utilizing everything that has the potential in the surrounding environment. Such as optimization of essays, unused items, and so on. The yard itself is a land that has certain limitations that are located under a building such as a house and have a good function economically, biophysically, and so on. With this optimization activity, a family can also manage finances in it. When a family can take advantage of everything well, it can improve the family's economy. In addition, optimization activities can also teach family members to implement a frugal and simple life (Swardana, 2020).

Likewise for the people of Sidorejo Village, the majority of whose families work as convection workers. The economic impact caused by the Covid-19 pandemic is felt by most the people. Before the period was implemented *new normal*, many of them stopped working because the convection business owners did not get a *supply* of raw materials from places that were included in the city that implemented large-scale social restrictions (PSBB). When the period came into effect, *new normal* their economy gradually improved. Their businesses periodically start operating again. However, because this pandemic has not ended, it is necessary to maintain the economic resilience of the family to survive during the pandemic. Therefore, it is necessary to make efforts so that the economic resilience of the family can be maintained even though it has entered the period *new normal*.

Previously, there were several studies on family economic resilience during the pandemic, including (Hibana, 2020), (Azmi, 2020), (Witono, 2020), (Saputri and Rachmawatie, 2020), (Permadi *et al.*, 2020), (Witono, 2020), (Swardana, 2020), (Ramadhana, 2020) and (Imron and Syafa'at, 2020). The research was conducted by focusing on what efforts can be made to increase the economic resilience of the family, especially during the pandemic period, and how to apply it so that it is different from previous research. The phenomenon that is now happening is interesting to do research using the literature study method and using a qualitative approach.

RESULT AND DISCUSSION

Family Resilience

Family resilience is a condition where a family has physical, mental, and spiritual toughness and tenacity to be able to create an independent life, develop themselves and their family so that a prosperous family can be built. Several things are included in family resilience, including the following (Permadi *et al.*, 2020).

The first is psychological resilience. Psychological resilience is the ability of a family to build positive emotions to produce a positive self-concept. If a family has a positive self-concept, then in the face of any event it will be received positively. This means that the family can take lessons from every incident, it is not easy to blame people and even events that occur. However, they are more looking for solutions to what should be done to solve the problems that occur. The ability to process emotions becomes a key for families in dealing with non-physical problems.

Second, economic resilience. Economic resilience is an ability that is carried out to manage the family economy in meeting basic needs such as food, clothing, and housing even in a minimalist manner. Meeting this need requires a source of family income. Sources of family income do not only come from the results of being a public or private employee, but entrepreneurship can generate unexpected income. The goal to be achieved is to fulfill needs. By utilizing everything to be more productive, it will also increase family resilience and even support the fulfillment of family nutrition. As with the use of the yard to be more productive, it is not only a family asset and beautifies the house.

The third, social resilience. Social resilience is the family's ability to synergize with the surrounding environment. Although many people prefer to stay at home to be *physically distancing*, this does not merely cut off communication and information between residents. By maintaining good relationships and communication, you can build a commitment to help each other and provide mutual support when you have problems that befall family members. In addition, it is necessary to strengthen the spirit of mutual cooperation in every family and the availability to help each other between families. Even the availability to help ease the social burden between families in meeting primary needs can also strengthen social resilience.

Fourth, spiritual resilience. Spiritual resilience is a family's ability to understand and apply religious values in everyday life. Spiritual resilience can be practiced in domestic life. Religion can be a solid foundation as well as a protective roof in living life. Religion can also be a fortress and support in dealing with every problem. Without an understanding of basic religious values, life will be easily shaken when faced with problems. Especially during a pandemic like today which has a real impact on every line of life. Therefore, families need to be directed to always apply religious values in life so as not to give up easily when facing a problem because of the belief that everything that happens will not be separated from the will of the almighty.

With an understanding of family resilience, it can be concluded that family economic resilience is a condition in which a family can survive and develop family strength to face various challenges, obstacles and disturbances both from within and without, and can directly or indirectly endanger the survival of life, his family's economy.

Family Economic Resilience in Sidorejo Village

The current Covid-19 pandemic has an impact on economic growth that continues to decline even negatively. If this situation continues, there will be a recession. There are three major impacts due to this pandemic, especially for Indonesia, namely making consumption which supports the Indonesian economy decline quite significantly. In addition, the existence of this pandemic has also caused prolonged uncertainty, even the investment world has also been affected, which has implications for the business world. While the last impact, namely this pandemic, caused a weakening in the economic sector which caused commodity prices to fall and export activities abroad also experienced obstacles (Herispon, 2020).

Sidorejo Tirta Village is one of the areas where the majority of the people work as convection workers. When the WHO (*World Health Organization*) declared the Covid-19 outbreak a global pandemic, the Indonesian government also began to implement large-scale social restrictions (PSBB) in areas where many people have been confirmed to have the coronavirus, including Jakarta. With the implementation of this PSBB, many convection business owners in Sidorejo Village who get a *supply* of raw materials from Jakarta experience obstacles in the production process, and the end also have an impact on convection workers due to convection business owners stopping their production.

The enactment of large-scale social restrictions (PSBB) led to a decrease in work productivity in the formal sector so that household incomes decreased and allowed a decline in purchasing power by the public. This situation causes people to be more selective in allocating their income and prioritize buying basic (primary) needs. Even though it is difficult, more concrete steps must be taken to maintain the economic resilience of the community, especially in the informal sector which can affect food security and the national economy. Therefore, there needs to be a synergy between the government, the community, *stakeholders*, and even all academics to maintain stability in meeting food needs. The reason is to strengthen *supply* the food creation, it is not an easy task for the government to choose between prioritizing improving health or preventing food crises due to distribution disruptions and a decrease in people's purchasing power.

In the current situation, independent efforts are needed by the community to increase family resilience caused by the Covid-19 pandemic. For this reason, various strategies need to be carried out to improve the family's adaptability to survive. Communities must be smart to explore, manage and utilize the slightest natural resources such as basic needs, namely the need for food to be the main priority. Therefore, below are four steps that can be taken to maintain family economic resilience during the pandemic. These steps include the following:

Creating Additional Sources of Income

Given the many impossibilities that can still be faced during this pandemic, it is necessary to have an additional source of income to support various household needs that are increasing even during the pandemic. This is because the income earned is not balanced with the expenses they use. The source of income in question does not always have to come from public or private employees, but entrepreneurship is also a good opportunity to do during the current pandemic.

Entrepreneurship itself is the ability, enthusiasm, and attitude of individual behavior in handling an activity that leads to efforts to create, implement ways of working, technology, and even new products by increasing efficiency to provide services and get greater profits (Saputri and Rachmawatie, 2020). One of the efforts to increase sources of income during the pandemic is by opening an *online shop* with a system *reseller* or *drop shipper* that does not require a lot of capital. This is because many people have turned to shopping *online shop* to fulfill all their needs instead of having to shop directly at the market and dealing with the risk of being exposed to the Covid-19 virus. By taking advantage of these conditions, it is making an business *online shop* very possible as a way to create additional sources of income during the pandemic.

In addition, during this pandemic, people are also required to be more creative and innovative to create additional sources of income. With creativity, people can develop new ideas to find opportunities such as in the culinary field. It is undeniable that even during the pandemic, public interest in the culinary field is increasing. This is because many activities are carried out from home. While innovation is used to create something new and different so that the business is run can compete with other businesses and which can bring profits.

Optimizing Family Assets

Households are the main sector that is very easy to experience economic difficulties. The family's economic resilience is the bulwark of the Indonesian nation's defense in facing various demands of the family's economic needs. With economic resilience, the family can show the adequacy of a family towards income so that it can meet every basic need, namely clothing, food, and housing. Efforts that can be made to prevent a food crisis from occurring are not always relying on food supplies on the market. One way is by optimizing family assets. Family assets are not always related to property and objects. The yard is also a family asset that can be utilized. By processing the yard into a more productive medium, it can be a source of family economic resilience in the food sector.

Every family must be able to use and utilize the smallest possible land to meet the nutritional needs of the family. If the land is limited, then the model can be done *urban farming* which is a way of gardening done in big cities with narrow land. One of the practices of

urban farming that is applied in the yard is the *first* with the system. *Hydroponic* itself is a way of growing using water media and using nutrients from organic fertilizers dissolved in water. *Second*, the sustainable food house area (KRPL) is the cultivation of short-lived plants and uses *polybags* arranged in wooden shelves in stages so as not to require a large yard area. *Third*, *microgreens* are vegetable crops that are harvested at the age of 7-14 days after planting when the nutrient content of the plant is higher than that of mature plants.

In addition to doing *urban farming* with a model *hydroponic*, sustainable food house areas (KRPL) and *microgreens*, the use of home yards to be more productive can also be done with a simple model of applying appropriate technology (ITG), namely catfish cultivation with kale plants in one bucket. Through the cultivation of fish in buckets (Budikdamber) the community can take advantage of narrow yards to be more productive and become a solution to strengthen economic resilience in the food sector. The use of Budikdamber is still relatively small in the Sidorejo Village environment. Therefore, this cultivation technique is feasible to be developed, especially during a pandemic like today. In addition to tools and materials that are easily available, you can even use used items at home, the results obtained from this budikdamber technique can generate additional income for households when cultivated in the long term and on a larger scale.

Besides being useful for creating business opportunities, this cultivation activity is also useful for meeting the needs of animal protein and vegetables for daily consumption. Although it has entered a period *new normal* which makes the economy of the Sidorejo Village community begin to gradually improve, the community with this Budikdamber activity can be one solution to support the economic condition of the Sidorejo Village community through marketing the harvest.

Able to Manage Family Finances During a Pandemic

The impact of Covid-19 has greatly affected the economy and cannot be underestimated. Many actors who are experiencing difficulties *financially* caused by the Covid-19 pandemic have started to reduce their production to lay off their workers to reduce operational costs. In addition, government policies related to *work from home* also disrupt the flow of people's income. Therefore, with different lifestyles and work routines forcing everyone to rearrange finances and set financial management strategies for both personal and family, it is very necessary to do. This is done to survive amid a pandemic.

Therefore, there are tips for managing finances during a pandemic. *First*, make financial management carefully. With unstable conditions, it is necessary to control expenditure so that it can be used when there is an emergency. *Second*, priority needs. Prioritizing primary needs such as

daily needs, education, and health is very important. Determine what is necessary and use other solutions to meet other operational expenses in a creatively fulfilled way.

Third, don't panic too much when dealing with financial problems. By utilizing everything properly it can be an additional source of income. If you have more funds than set aside for an emergency fund, try to allocate the funds you have for investments such as stocks, mutual funds, and gold savings. However, when deciding to invest in activities, you must use a strategy and understand the right investment products to do during a pandemic. *Fourth*, implement frugal behavior during the pandemic. Eliminating consumptive behavior during the current pandemic means that you have contributed to efforts to increase family economic resilience. Even if possible can turn a hobby into money. Like cooking hobbies and promoting on social media to attract buyers.

Implementing a Simple Lifestyle

The Covid-19 pandemic has brought about various changes in human life. Starting from learning activities to even working, everything is done from home. Even income also decreased. Many plans were eventually canceled to change patterns and lifestyles. To deal with the situation during this pandemic, a simple lifestyle also needs to be applied. Behavior that was previously hedonic and consumptive is changed into a better habit by doing something according to their needs and abilities. By implementing a simple lifestyle, you can also teach frugal living amid a pandemic, namely by sorting out which ones are included in needs and which are just wants, which in turn can allocate other funds to deal with emergencies in the future.

CONCLUSION

The strategy for family economic recovery in the period *new normal* is not only the responsibility of the government but in this case, the role of the community and even *stakeholders* is needed to increase family economic resilience. Therefore, several efforts can be made to increase the economic resilience of the family, including *first* to create additional sources of income. One example of an activity to create a source of income is an business *online shop*. *Second*, optimizing family assets. One of the assets that can be optimized is the house yard to be more productive and can be a source of family economic resilience. By optimizing the yard, it is hoped that it can reduce family consumption expenditures. *Third*, being able to manage family finances to be more effective and efficient by prioritizing primary needs. *Fourth*, apply a simple lifestyle by doing something according to ability. With the implementation of the efforts to increase the family's economic resilience that has been mentioned, it is hoped that this can be a solution to survive in the uncertainty that can still be faced considering that this pandemic is not over yet.

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