

IJED: International Journal of Economy Development Research

Vol. 02 No. 02 (2023) : 48-54

Available online at <https://ejournal.unuja.ac.id/index.php/IJED/index>

MSMES IN ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

Resilience of double role of housewife as a perpetrator of MSMEs in the Islamic Emergency Perspective, by referring to the theory of four resilience pages of Coulson. The main purpose of this study is to understand how housewives running micro, small, and medium enterprises (UMKM) overcome their double role challenges, as well as how the application of Islamic economic values can support their resilience. This research is important because it provides insight into the mechanism used by housewives to manage pressure from double responsibility, and how the values of Islamic economy can be an effective tool to strengthen their resilience. It is relevant to provide support to the UMKM actors in overcoming the economic and social difficulties faced. The method used is qualitative method with participant observation approach. The results showed that the housewife of MSME Jamu Day Se experienced four resilience stages. In the early stages, they feel overwhelmed by dual roasting pressure. The phase stage is characterized by changes in view of difficulties as a learning opportunity and seek support. At the recovery stage, they show progress through time management, training, and community empowerment. At the final stage, they experience rapid development with improved skills, business effectiveness, and psychological stability. In addition, the application of the values of Islamic economy, such as patience and tawakal, helps in the early stages; Responsibility and Istiqomah supports at the phase stage; Ikhtiar and Qana'ah play a role in recovery; And generosity and justice facilitate rapid development and positive contribution. These values reinforce the resilience by increasing the commitment, integrity, and social impacts of business.

Article History

Received: 23 Januari 2024

Revised: January 26, 2024

Accepted: 20 February 2024

Keywords: Resiliency, UMKM, The Islamic Economy.

DOI: <http://doi.org/10.33650/ijed.v3i1>

How to Cite: Ummah, MSMEs in the Perspective of Islamic Economics, Ijed: International Journal Of Economic Development Research Vol. 02 No. 02 (2023) : 48-54

INTRODUCTION

In Indonesia, unemployment is still a significant problem, with the open unemployment rate (TPT) in 2023 reaching 5.83%, or around 8.5 million people looking for work. Most of the unemployed are heads of families, which accounts for 66.2% of total unemployment. Factors such as lack of education and skills, limited employment,

and discrimination contribute to these limitations (Susana et al., 2011). As a result, many housewives are forced to work to meet the needs of their families, carrying out dual roles as housekeepers and workers (Febrianto et al., 2022)

MSMEs (micro, small and medium enterprises) play an important role in the economy, including in labor absorption and poverty reduction (Selatan et al., 2011). In Indonesia, 51.2% of MSME actors are women, with 33.1 million MSME units managed by women in 2022. In Sumberanyar Village, many housewives are involved in MSMEs in response to the limited employment opportunities for family heads. However, the patriarchal culture is still strong in the village, forcing many housewives to choose informal businesses such as MSMEs (Manajemen et al., 2020).

Housewives who perform dual roles face major challenges, including dividing time between housework and business and overcoming societal stereotypes. Research by Reivich and Shatte shows that resilience, the ability to recover from adversity, is essential to achieving success and happiness. This research will explore the resilience of housewives in dual roles in MSMEs with a qualitative approach, using social resilience theory and the concept of Islamic values to understand and support them (Valley, 2011). The goal is to strengthen the role of women in MSMEs and improve family economic welfare based on the perspective of Islamic economics.

Based on the description above, the author is interested in conducting research with the title **Resilience of the Dual Role of Housewives of MSME Actors in the Perspective of Islamic Economics** (MSMEs jamu day see in Sumberanyar village (Approach et al., 2007)). Based on the description above, the problems that will be researched by the author are:

1. What is the resilience of the dual role of housewives as MSME actors in Sumberanyar village?
2. How are the Islamic economic values that have been applied in supporting the resilience of the dual role of housewives as MSME actors?

RESEARCH METHODS

The research method used by the researcher is to use a qualitative descriptive approach. Theoretically, there is a difference between quantitative and qualitative research. From the design of qualitative research, it is more difficult than quantitative research because qualitative research does not have a pattern. Moleong stated that the results of descriptive data are a procedure of qualitative methodology that will produce descriptive data consisting of a person's behavior observed and written words (Yunitasari et al., 2020). This qualitative research is inseparable from people's perceptions, opinions, and beliefs. The source of the data obtained by the researcher is primary data, obtained from several researcher studies in scientific papers, the theory used is related to the resilience of the dual role of housewives of MSME actors. The data collection technique applied uses observation, interviews and documentation in the research object, namely double resilience in jamu day see MSMEs in Sumberanyar Situbondo village. (sugiyono, 2012)

RESULTS AND DISCUSSION

1. Resilience of Housewives as MSME Actors in Sumberanyar Village

Resilience is a person's ability to face and bounce back from adversity. According to Coulson (2006), the process of individual resilience involves four stages: succumbing, survival, recovery, and thriving.

Table. 1 Conclusion

No.	Stages of resilience	Overview of the situation
1.	Succumbing	The three MSME actors feel the same challenges, namely: difficulties in managing time, difficulties in determining priorities and difficulties in managing their businesses. So that it makes him want to give up.
2.	Endure	With the many challenges faced, housewives are facing adversity. However, they try to survive and overcome difficulties. By changing his view and seeing this situation as a lesson.
3.	Recovery	The recovery process implemented by MSME players in jamu day see is by: making a clear daily schedule, training and self-development, community involvement.
4.	Growing rapidly	In this process, jamu day see MSME actors not only managed to overcome their adversity but also succeeded in developing their business.

a. Succumbing Stage

This stage reflects a condition in which the individual feels overwhelmed and gives in to the challenges faced. Ibu Qomariyah and Ibu Mahrus, as housewives

who are also MSME actors, describe this stage with a feeling of being overwhelmed in managing their time between housework, childcare, and their small business. Both of them had great difficulties, and in some cases, they almost gave up in the face of heavy loads.

Jamu Day See's MSME employees also face a dilemma in setting priorities between work and household responsibilities, reflecting significant challenges in balancing their dual roles. At this stage, resilience can be stressed, and appropriate support and strategies are needed to help them cope with stress.

b. Survival Stage

In the survival stage, individuals begin to look for ways to overcome difficulties and maintain the sustainability of their business. Mrs. Qomariyah, for example, experienced a significant change in perspective. She began to see the challenge as an opportunity to learn and improve her skills, as well as involve family members for additional support.

MSME employees are also looking for ways to adapt, such as asking for support from family and friends, and trying to be more flexible in managing their time and setting priorities. This stage shows the effort to survive despite the challenges remaining, with a focus on finding solutions and adjusting strategies.

c. Recovery Stage

In the recovery stage, individuals begin to return their psychological and emotional functioning to a more stable state. Mrs. Qomariyah uses a clear daily schedule, attends training, and involves neighbors and employees in MSME businesses. These measures demonstrate a systematic effort to improve efficiency and reduce stress.

Recovery involves the use of new skills, participation in the community, and social support. At this stage, individuals are able to face challenges better and begin to show stronger resilience in living their daily lives and endeavors.

d. Thriving Stage

In the rapidly developing stage, individuals not only recover but also develop beyond the conditions they were in before experiencing difficulties. Housewives involved in MSMEs show significant progress, with the ability to overcome challenges and increase their effectiveness in running a business. Experiences during the recovery process provide new skills and capacities that support personal and professional development.

Individuals who reach this stage often find that they become better and stronger, with a greater ability to face future challenges and achieve greater success.

2. The Application of Islamic Economic Values in Supporting the Resilience of the Dual Role of Housewives as MSME Actors

The application of Islamic economic values can strengthen the resilience of housewives who run MSMEs. Here is the application of these values in the different stages of resilience:

a. Application of Patience and Tawakkal in the Stage of Relenting

In the face of difficulties, the principles of patience (patience) and tawakkal (surrender to Allah) are very important. Patience helps individuals to remain calm and not rush in making decisions, while tawakkal provides inner peace of mind with the belief that after trying their best, the result is Allah's decision. This

is in accordance with Surah Al-Baqarah Verse 286, which teaches that Allah does not burden a person beyond his ability.

b. Application of Responsibility and Istiqomah in the Survival Stage.

In the survival stage, responsibility and istiqomah (consistency) help individuals to adjust and continue to strive despite facing various obstacles. Responsibility motivates individuals to stay focused and dedicated, while istiqomah reflects steadfastness in striving despite difficulties. The Prophet's hadith about doing work with itqan (good and perfect) is also relevant in this context.

c. Application of Ikhtiar and Qana'ah in the Recovery Stage.

In the recovery stage, effort (maximum effort) and qana'ah (satisfaction with results) are important principles. Ikhtiar encourages individuals to make every effort in scheduling, training, and community participation. While qana'ah helps in receiving results with an open mind, maintaining emotional balance, and reducing stress. Surah Ar-Ra'd verse 11 teaches that Allah does not change the condition of a people until they change what is in themselves.

Table. 2 Application of Islamic Economic Values to Support Resilience

It	Stages of Resilience	Islamic Economic Values	Evidence	Application
1.	Succumbing	Sabar, tawakal	Al-Baqara Verse 286	When facing difficulties in time management or priorities.
2.	Endure	Responsibility, istiqomah	"Indeed, Allah loves someone of you who, if he does work, does it with itqan (good and perfect)" (HR. Thabrani)	To adjust to the existing situation. Such as making learning for yourself, increasing self-consistency.
3.	Recovery	Effort and qana'ah	Ar-ra'du aayate 11	To restore the situation. By creating a clear daily schedule, training and self-development, community involvement.
4.	Growing rapidly	Generosity, justice	Al-Baqara Verse 261	When it has stabilized and

progressed.
Such as alms
and
maintaining
fairness in the
transaction
process.

d. The Application of Generosity and Justice in the Rapid Development Stage.

In the rapidly developing stage, the principles of generosity and justice play an important role. Almsgiving, as a form of generosity, ensures that the progress achieved has a positive impact on society. Fairness in business transactions ensures that all parties are treated fairly and that no one is harmed. It supports sustainable growth and strengthens community solidarity.

CONCLUSION

Based on the research conducted by the researcher, it can be concluded that: *First*, this study identifies four stages of housewife resilience in Jamu Day See MSMEs. In the early stages, they face the heavy pressure of dual roles and feel overwhelmed. In the survival stage, they change their view of adversity as an opportunity to learn and seek support. In the recovery stage, they show progress through time management, training, and community empowerment, as well as employees. In the final stage, they undergo rapid development, surpassing previous conditions with increased skills, effort effectiveness, and psychological stability.

Second, the application of Islamic economic values, such as patience and tawakal, helps in the early stages; responsibility and istiqomah support survival; efforts and qana'ah play a role in recovery; while generosity and justice facilitate rapid development and positive contributions. These values strengthen resilience by increasing commitment, integrity, and the social impact of a business.

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