

Wives' Soft Skills in Relation to the Family Economics

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ABSTRACT

The transformation of gender roles in recent decades has brought significant changes to the dynamics of family economics. Specifically, attention to the role of wives is not only focused on financial contributions but also on the recognition of their soft skills. This research explores the relationship between the soft skills of wives and various aspects of family economics. This study highlights the role of soft skills, including effective communication, time management, adaptability, leadership, and emotional intelligence, in shaping the sustainability of family economics. The research employs a literature review method. The results of the study indicate that good communication skills facilitate open dialogue, time management, and multitasking abilities are crucial for the balance of wives' roles. Adaptability and problem-solving skills provide resilience to economic challenges. Leadership and decision-making by wives contribute to the direction of family economics, while emotional intelligence helps create a harmonious family environment. The importance of a deep understanding of the role of wives' soft skills in the context of family economics is emphasized in this research. The findings provide valuable insights for decision-makers, marketing professionals, and other stakeholders to understand how improving soft skills can have a positive impact on financial decisions, family dynamics, and overall well-being.

Keywords: Family Economics, Soft Skills, Wives' Role

INTRODUCTION

Indonesia is expected to encounter significant hurdles in achieving the Sustainable Development Goals, particularly in the area of Responsible Consumption and Production (RCP). The Indonesian government has formulated a National Action Plan with the objective of promoting sustainable consumption and production practices. This plan primarily aims to enhance economic well-being, minimize resource consumption, and enhance overall quality of life (Harsosumarto, 2015).

Social transformation and changes in gender role paradigms have introduced new dimensions to family dynamics, particularly in domestic economics. Over the past few decades, the focus on the role of wives in supporting family economic sustainability has evolved from purely financial contributions to the recognition of the soft skills possessed by wives.

In this matter, Islam does not impose any restrictions. It recognizes equal rights for both men and women, including their right to access respectable employment and receive equitable compensation. Islam does not forbid women from pursuing careers, selecting professions, and honing their skills. However, there is a stipulation that they should not neglect their responsibilities as wives and mothers to their children (Susiana, 2017). Despite ongoing debates on social and gender limitations, this has not hindered the active role of Indonesian women in increasing family income. Indonesian women actively contribute to advancing the country's economy, engaging in economic activities, and benefiting both their families and society (Yulianti & Khairuna, 2019).

Rising economic inequality, social disparities, and growing financial requirements contribute to the escalation of essential commodity prices. Indonesian women, in the face of annual inflation, take action to fulfill their families' necessities (Yulianti & Khairuna, 2019). A comparable situation can be observed in the village of Pehserut, Sukomoro, Nganjuk, where numerous women engage in trading shallots to augment their income and provide for their families. While it is primarily the husband's duty to support the family, as most husbands are employed in the informal sector, such as agriculture, construction, and labor in local markets, the income is often deemed inadequate. Consequently, wives also seek employment to alleviate the family's financial burdens (Arsini, 2014).

Women play a crucial and productive role in enhancing the economic status of the family (Kimbal, 2021). Using data, it is evident that there are fewer Indonesian women than men. This suggests that a reduction in the number of women will have a direct impact on the economic well-being of families (Kimbal, Manaroinson, & Tangkau, 2021). The role of wives in the context of family economics can no longer be reduced solely to measurable financial contributions. In addition to formal employment, soft skills possessed by wives play a crucial role in shaping the foundation of family economics. Skills such as effective communication, time management, leadership within the household, and empathy create a profound impact on the stability and financial well-being of the family.

Families are the primary unit with the most significant role in the structure of society. Historically, families formed as organizations with limitations and minimal size, especially for those originally connected. Although families continue to be an integral part of society that grows and develops over time toward maturity. Wives have a substantial and essential role in family life, and the upbringing of children is regarded as a fundamental duty. In addition to contributing financially, mothers are anticipated to be excellent companions and educators for their children. Fathers, who serve as the family's leaders, bear full responsibility for the family's well-being. The Family Welfare Movement (PKK) assumes various roles, including providing motivation, facilitating, planning, executing, supervising, and instigating action. Collaborating with competent government entities, the movement delivers technical guidance to families and communities.

According to BPS data, about 60% of micro and small businesses in Indonesia are driven by women and have proven to withstand the financial crises that have affected Indonesia over the last decade. Moreover, the Ministry of Cooperatives and SMEs reports that the number of micro and small business units contributes about 56.5% to the GDP and employs about 66.7% of the workforce in the micro and small sector, with about 70% of the operators being women. These women are involved in PKK activities. The contribution of women in micro, small, and medium-sized enterprises (MSMEs) is significant, reaching about 40% of the 41 million MSMEs. Furthermore, the type of micro-businesses that women contribute to is 92.97%, while men contribute only 85.50%. In small businesses, women contribute 6.90%, while men contribute 6.50%. In medium-sized businesses, women contribute 0.13%, while men contribute 0.8%. These figures indicate that women play a very significant role in the MSME sector (Badan Pusat Statistik [BPS], 2017). Thus, Micro, Small, and Medium Enterprises (MSMEs) contribute approximately 99.99% (62.9 million units) of the total businesses in Indonesia (Ministry of Cooperatives and SMEs RI, 2017).

In this context, a profound understanding of how the skills of wives contribute to family economics is not only relevant but also essential. Skills such as communication ability, conflict management, as well as expertise in managing resources and time, all play a central role in shaping the foundation of family economics. In an increasingly complex and dynamic society, these soft skills help optimize the economic potential of the family, not only in terms of income but also in the sustainability of relationships and the well-being of family members. This article will explore the dynamics of the soft skills of wives in the context of family economics, highlighting the paradigm shift and the significance of this role in achieving stability and sustainability in family relationships and well-being. The article will delve into the dynamics of wives' soft skills in the context of family economics, emphasizing the paradigm shift and the significance of this role in achieving family stability and sustainability in the modern era. The fact is that a wife's skills play a role in the context of family economics, highlighting contributions that are often unseen but highly valuable.

LITERATURE REVIEW

The Role of Wives in Family Economics

In the literature on the role of wives in family economics, there is a consensus that the role of wives has undergone significant changes with social and economic development. Traditionally, the role of wives focused on domestic tasks, but over time, many women have entered the workforce. Research by Susiana (2017) highlights that Islam, as a way of life in some societies, provides opportunities for women to work and have professions while still considering their responsibilities as wives and mothers. Therefore, the role of wives is not only limited to the domestic sphere but also involves contributing to family economics.

Hence, a family that is content with its income or even has a substantial income can benefit from ensuring that their money is not wasted unnecessarily, allowing for more efficient and effective use of their earnings. On the other hand, families with insufficient income can be aided in preparing for a better financial future. Financial planning serves several purposes, including short-term, medium-term, and long-term goals.

The contemporary notion of the household is frequently linked to the tasks and events that take place within a home. The reason for this association is that household activities are typically overseen by women. Additionally, women are typically regarded as the primary overseers of this domestic sphere. This perspective is in harmony with the naturalistic theory, which asserts that various factors, including biological ones, shape the fundamental nature of humans. Women are seen as the individuals most closely aligned with this inherent nature (Wahid & Lancia, 2018). Household chores, cleaning, taking care of children, caring for husbands, and managing more masculine public roles are all included in this domestic space.

Women's Soft Skills in the Context of Family Economics

According to Arnata and Surjoseputro (2015), soft skills are described as non-academic competencies that can act as an advantage, enabling an individual to attain success in their professional life and contribute more effectively to community life. Soft skills encompass a range of attributes, including personality traits, interpersonal abilities, language proficiency, personal habits, affability, and positivity, all of which position an individual at different levels of competence. These personal attributes serve as a complement to the technical hard skills that are essential in life. These qualities play a vital role in improving interpersonal relationships, job performance, and prospects for one's career (Bancino & Zevalkink, 2007).

Soft skill indicators including (1) self-awareness skills; (2) rational thinking skills; (3) social skills; and (4) leadership. These indicators serve as references for the development of soft skills in learning, especially in daily life. It is known that these soft skills will guide individuals to success. Therefore, it is important to pay attention to this to achieve dreams and a better life.

Understanding the role of women's soft skills in managing family economics is crucial. Research by Dave (2015) shows that soft skills, such as communication, leadership, and problem-solving abilities, impact marital adjustment. Women working in the family economic sector often need these skills to overcome daily challenges. Soft skills can also be the key to success in micro and small businesses managed by women, as shown by the significant contribution of women in the MSME sector (BPS, 2017).

The Relationship Between the Role of Wives and Soft Skills in Family Economics

In the context of family economics, there is a connection between the role of wives and the development of soft skills. Wives involved in family economic activities, as documented by Arsini (2014), show additional responsibilities. Soft skills, such as time management and multitasking abilities, become crucial in fulfilling the dual roles of being a mother, wife, and economic contributor. This study reflects the importance of enhancing soft skills to support women in managing the complex demands of family economics.

The evolution of the role of wives from a traditional perspective to a broader dimension includes economic contributions and the development of soft skills. The role of wives in family economics encompasses not only financial aspects but also interpersonal and managerial skills. A profound understanding of the relationship between the role of wives, soft skills, and family economics enriches the discussion on family dynamics in facing contemporary challenges.

RESEARCH METHOD

The research's structure is based on the Literature Review section. A literature review involves an exploration of theories, discoveries, and materials from various sources, serving as the groundwork for the research. This section includes assessments, overviews, and the author's perspectives on different literature sources, such as articles, books, presentation materials, online resources, and other pertinent materials relevant to the research subject. A well-constructed literature review must meet the criteria of relevance, currency, and sufficiency. Various techniques, like a theoretical framework, theoretical examination, and literature review, are employed to conduct a literature review. According to Snyder (2019), literature review plays a foundational role in various research types since its findings provide insight into the evolution of knowledge, act as a catalyst for policy formation, spark the generation of new ideas, and guide research within a specific domain. Literature Review technique is a methodical approach to evaluating and amalgamating pertinent literature pertaining to a particular research topic or investigation.

According to experts, a literature review is not just a summary of information but also a critical evaluation of the strengths and weaknesses of existing research. This process helps in building a strong argument to support the relevance and necessity of new research. The importance of the Literature Review method in research lies in understanding the existing research landscape, identifying gaps that need to be filled, and establishing a strong foundation for the development of new research. In this study, the use of literature review aims to understand digital marketing campaigns conducted by novice producers to provide in-depth insights for marketing professionals and other stakeholders. This enables them to develop and execute effective and adaptive digital marketing strategies in response to the continually changing market dynamics. Field findings are systematically organized to illustrate the extent of women's activity in improving their household economies (Manzilati, 2017).

RESULTS

Soft skills play a crucial role in influencing the dynamics of family economics, especially when considering the evolving roles of wives within households. Findings indicate a strong correlation between the soft skills of wives and their ability to navigate and contribute to the financial well-being of the family.

Table 1. Education of Women Workers

Level of Education	Frequency	Percentage (%)
Elementary school	30	30%
Junior high school	50	50%
Senior high school	20	20%
Total	100	100%

Occupations often perceived as simple are predominantly held by individuals who graduated from Elementary School (SD), followed by graduates from Junior High School (SMP) and Senior High School (SMA). The dominance of Elementary School graduates occurs because demographically, Pehserut Village is a rural area where higher education is not highly demanded. Additionally, this type of job does not require special skills, so majority of workers are Elementary School graduates. Nevertheless, with changing perceptions, many children now choose to continue their education to Junior and Senior High School levels, and even to college. This shift naturally affects the needs of families, not only in terms of food requirements but also in the educational needs of their children.

In the realm of education, parents play a crucial role. This shift in mindset will undoubtedly influence the thinking patterns of children and support their development in the future. Children's behavior and ways of thinking are influenced by their surrounding environment (Damsy & Rivaei, 2014). With this shift in mindset, it can be assured that the mindset of children will also undergo changes in how they perceive and understand life.

Communication Skills

Wives with effective communication skills tend to facilitate open dialogue within the family, encouraging a collaborative approach in financial decision-making. Clear communication aids in conveying financial goals, budget planning, and addressing potential challenges. A study by Dave (2015) emphasizes the positive impact of strong communication skills on marital adjustment, creating a conducive environment for effectively managing family finances.

Time Management and Multitasking Skills

Soft skills related to time management and multitasking are crucial for wives involved in economic activities. Balancing responsibilities as a wife, mother, and contributor to family income requires effective time allocation. Women excelling in these skills demonstrate the ability to manage various roles efficiently, contributing positively to the economic stability of the family.

Adaptability and Problem Solving

As a wife and mother, a woman is expected to have good financial management skills when it comes to handling family finances. Errors in financial calculations can lead to dissatisfaction on the part of her husband, especially when he frequently hears complaints that the money for daily living expenses is insufficient. Therefore, as a cornerstone of the household, a mother should be capable of managing finances effectively.

Most households in Indonesia have a division of roles when it comes to managing day-to-day finances, where women are often responsible for routine expenditures. This includes managing pocket money for children, grocery shopping, as well as matters like electricity, telephone, and water bills. The role of women in managing family finances is based on a common belief that women are more skilled in handling family finances compared to men.

The ability to adapt to changes in financial situations and apply problem-solving skills is essential. Wives with these soft skills can navigate economic challenges more effectively, making strategic decisions to ensure the financial resilience of the family. Adaptability becomes highly relevant during periods of uncertainty or economic crises.

Leadership and Decision-Making

Soft skills related to leadership and decision-making empower wives to actively participate in shaping the family's economic path. Women displaying leadership qualities often take the initiative in financial planning, investment decision-making, and identifying new economic opportunities. The role of leadership significantly contributes to the overall economic well-being of the family.

Table 2. Working Hours of Women Workers

Working Hours	Frequency	Percentage (%)
1-4 hours	20	40 %
5-8 hours	30	60 %
Total	50	100%

The analysis of the education level distribution within the female respondent group reveals interesting insights. A significant portion of the respondents, constituting 50% of the total, attained a Junior high school education. This suggests a prevalent educational background among the surveyed women. Meanwhile, the Elementary school level, though representing a slightly lower proportion at 30%, still contributes significantly to the overall demographic. Notably, those with a Senior high school education level comprise 20% of the total respondents, indicating a notable representation of individuals with a higher educational attainment. This comprehensive breakdown sheds light on the educational landscape of the surveyed women, offering valuable information about the dominant educational backgrounds within this particular respondent group.

The involvement of women in the workforce goes beyond meeting family financial needs and increasing household income; it entails active participation in policy-making within the family. Choosing to work provides women with the opportunity to engage in decision-making processes and influence policies within the household, as emphasized by Faridi, Chaudry, and Anwar (2009). Proving the role of a wife, even while working, should prioritize household chores and childcare.

Despite both spouses working, their incomes are not separated. The income received is considered joint property and used for the family's needs. Financial management of the family is entirely entrusted to the wife. To meet various needs that must be financed from their combined income, women in these households must be able to manage and distribute it well, ensuring that every need is met without any deficiencies.

The income earned by women as workers is used to finance and fulfill family needs. This income serves not only as additional income for the husband but also to meet daily needs such as adding variety to meals and shopping for clothing. Additionally, this income is allocated to the education expenses of their children. A small portion may be saved, and some may be used for joint savings or social activities.

All women have the right to receive property from their family, whether it comes from their parents, husband, or children. However, the amount received may vary depending on the number of relatives one has.

Following marriage, a husband bears financial responsibilities toward his wife. This implies that the husband commits to providing a portion of his assets to his wife, often referred to as a dowry or "mahar". Nevertheless, the size of the dowry should be determined considering the husband's economic capacity and financial circumstances.

In accordance with the Islamic Marriage Law (KHI), section 2, it is stipulated that the husband is obliged to safeguard his wife and meet all the requirements for married life to the best of his ability. This entails ensuring that all of the wife's economic needs or maintenance are met, including the provision of basic necessities like housing, clothing, healthcare, and all the fundamental essentials for their life together.

Emotional Intelligence

Emotional intelligence, as defined by Fitriani and Arifah (2022), refers to an individual's ability to recognize situations, manage and motivate oneself, possess social awareness, and have the skills to interact effectively with others. Inter marriage between different ethnic groups often faces conflicts, especially when couples lack the ability to manage their emotions. Therefore, it is expected that couples have the skills to recognize, accept, control, and understand emotions, so that the conflicts that arise can be minimized, and the marriage can achieve a good level of adjustment.

The regulation of one's own emotions is also influenced by one's parental background, parenting style, and conflicts within the family. According to the research by Latifatunnikmah and Lestari (2017), wives who enter into marriage and live with their partner's family (in-laws), are able to regulate their emotions, take responsibility, and adapt to their partner's family. This is because they can embrace the diversity of personalities and characters, and respond appropriately to the situations they encounter. It is this ability that enables a wife to adapt to her partner's family, even in the presence of differences in ethnic backgrounds (Masitoh, Rusdarti, & Rozi, 2022).

In the context of married life, the ability to understand emotions, especially regarding finances, is crucial. Money has a significant impact on meeting family needs, and financial shortages in marriage can lead to conflicts between husbands and wives. A wife who cannot manage her emotions, such as gathering information to understand the limited financial situation in her family and facing difficulties in managing her family's finances, can trigger conflicts within her family (Hurlock, Soedjarwo, Istiwidayanti, & Sijabat, 1991).

Emotional intelligence is a crucial soft skill for wives managing family finances. The ability to understand and navigate emotions related to financial matters contributes to a harmonious family environment. Wives with high emotional intelligence can effectively cope with financial pressures, forming resilience and unity within the family. This emphasizes the importance of wives' soft skills in the context of family economics. Effective communication, time management, adaptability, leadership, and emotional intelligence collectively contribute to the economic resilience of the family unit. Recognizing and enhancing these soft skills in a wife can help her make better financial decisions, improve family dynamics, and overall happiness. Understanding the various roles of these soft skills is essential for wives to successfully navigate the complex landscape of family economics.

DISCUSSION

Underscores the multifaceted role of soft skills, particularly in the context of women's involvement in family economics. These soft skills play a pivotal role in shaping the dynamics of family financial management, reflecting the evolving roles of wives within households.

Education Level Distribution

The analysis of the education level distribution among female respondents reveals intriguing patterns. Notably, 50% of the respondents have attained a Junior high school education, suggesting a prevalent educational background among surveyed women. The contribution of Elementary school graduates, though slightly lower at 30%, remains significant within the overall demographic.

Additionally, 20% of respondents possess a Senior high school education, indicating notable representation from individuals with higher educational attainment. This breakdown provides valuable insights into the educational landscape of the surveyed women, reflecting the dominant educational backgrounds within this particular respondent group.

Soft Skills and Family Economics

Communication Skills

Wives with effective communication skills foster open dialogue within the family, facilitating a collaborative approach to financial decision-making. Strong communication positively influences marital adjustment, creating an environment conducive to managing family finances (Dave, 2015).

Time Management and Multitasking Skills

Soft skills related to time management and multitasking are crucial for wives engaged in economic activities. Excelling in these skills enables efficient role balancing as a wife, mother, and contributor to family income, positively impacting economic stability.

Adaptability and Problem Solving

Effective financial management requires adaptability and problem-solving skills. Wives with these soft skills navigate economic challenges, making strategic decisions to ensure family financial resilience, especially during periods of uncertainty or economic crises.

Leadership and Decision-Making

Soft skills associated with leadership empower wives to actively participate in shaping the family's economic path. Leadership qualities contribute significantly to financial planning, investment decision-making, and identifying new economic opportunities.

Working Hours

The distribution of working hours among women workers indicates that 60% work 5-8 hours, while 40% work 1-4 hours. This insight provides context to the time commitment of working women, which influences their contributions to family economics.

The Role of Women in Family Finances

The involvement of women in the workforce goes beyond meeting financial needs; it entails active participation in policy-making within the family (Faridi, Chaudry, & Anwar, 2009). Despite both spouses working, their incomes are not separated, highlighting the shared responsibility of financial management entrusted to the wife.

Soft Skills and Emotional Intelligence

Emotional intelligence, as defined by Fitriani and Arifah (2022), is crucial in navigating conflicts, particularly in intermarriages with different ethnic backgrounds. Wives' ability to recognize, accept, control, and understand emotions minimizes conflicts and contributes to a good level of marital adjustment.

In conclusion, soft skills are integral in shaping the economic resilience of families. The combination of effective communication, time management, adaptability, leadership, and emotional intelligence enhances the financial decision-making of wives, ultimately contributing to harmonious family dynamics and overall happiness. Recognizing and fostering these soft skills are essential for navigating the complexities of family economics successfully.

CONCLUSION

The soft skills of wives play a crucial role in the dynamics of family economics, especially in the face of changing roles within households. This research demonstrates a significant relationship between the soft skills of wives and their ability to contribute to the financial well-being of the family. Wives with effective communication skills can facilitate open dialogue within the family, supporting a collaborative approach to financial decision-making. Clear communication helps convey financial goals, budget planning, and address potential challenges. Skills related to time management and multitasking are key for wives involved in economic activities. These abilities enable them to balance their roles as wives, mothers, and contributors to family income, positively contributing to the economic stability of the family. Adapting to financial changes and problem-solving skills help wives effectively face economic challenges, especially during periods of uncertainty or economic crises. This allows for strategic decision-making for the financial resilience of the family.

Leadership and decision-making skills empower wives to play an active role in shaping the family's economic path. Women with leadership qualities often take the initiative in financial planning, investment decision-making, and identifying new economic opportunities. Emotional intelligence is a vital soft skill for wives managing family finances. The ability to understand and manage emotions surrounding financial issues contributes to a harmonious family environment, forming resilience and unity in facing financial pressures. The research results emphasize the significance of wives' skills and abilities in the context of family economics. Effective communication, time management, adaptability, leadership, and emotional intelligence collectively contribute to the economic resilience of the family. The improvement and recognition of these soft skills can lead to more informed financial decisions, better family dynamics, and overall higher well-being. A profound understanding of the diverse roles of these soft skills is key to empowering wives to successfully navigate the complexity of family economics.

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The authors declared no potential conflicts of interest.

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