

## Strengthening Family Resilience For Micro, Small and Medium Enterprises

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### ABSTRACT

Work Family Conflict (WFC) is a pressure or imbalance between roles at work and roles in the family. Entrepreneurial families are very vulnerable to WFC, even more vulnerable than working families. Even though entrepreneurs are known to have flexible working hours, in reality entrepreneurs' working hours are unlimited. This service aims to provide assistance in strengthening the resilience of entrepreneurial families by focusing on managing stress and conflict in entrepreneurial families, building effective communication and balancing the roles of husband/wife of business actors in the family. The service partners are members of the Kaliurang Connection, which is an MSME community in Yogyakarta. The service method is training and counseling from a team of psychologists according to the participants' needs and problems.

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## INTRODUCTION

Work Family Conflict (WFC) is there a pressure or imbalance between the role at work and the role in the family (Greenhaus & Beutell, 1985). Long working hours and heavy workloads are the causes of work-family conflict, because excessive time spent working results in a lack of time and energy that can be used to carry out family activities (Greenhaus & Beutell, 1985).

Entrepreneur families are very vulnerable to WFC, even more vulnerable than worker families. Although entrepreneurs are known to have flexible working hours, in reality, their working hours are not limited. The moral responsibility of entrepreneurs is also very large, they must ensure the sustainability of their business because their employees and their families depend on their business for a living. The heavy burden and responsibility of entrepreneurs in their business often have an impact on the imbalance of their roles in the family, resulting in quarrels or disputes in the household, either with their husband/wife or with their children.

Kaliurang Connection is a community of entrepreneurs, initiated by the former Secretary General of IIBF (Indonesian Islamic Business Forum). Members of Kaliurang Connection are on average MSMEs with a turnover of between 2-50 billion per year (PP UMKM No.7/2021). The Founder and President of Kaliurang Connection feels deep concern over the many family conflicts experienced by entrepreneurs. For example, in recent times, he has assisted many business families who have experienced conflicts over husband and wife disputes that have ended in divorce.

**Table 1. Causes of Divorce**

No.	Causes of Divorce	Frequency
1	Quarrel or Dispute	63.40%
2	Economic Factors	24.75%
3	Domestic violence	1.10%
4	Drunk	0.39%
5	Divorce due to Apostasy	0.36%
6	Sentenced to Prison	0.32%
7	Gambling	0.26%
8	Polygamy	0.19%
9	Adultery	0.15%

Source: <https://www.bps.go.id/id/>

Several cases were found, married couples who were UMKM actors decided to divorce and divide the business assets. Each then continued the business with separate management. The separation of business management and parental divorce left deep wounds for their children. Children who grow up in families full of conflict and broken homes can become a weak generation.

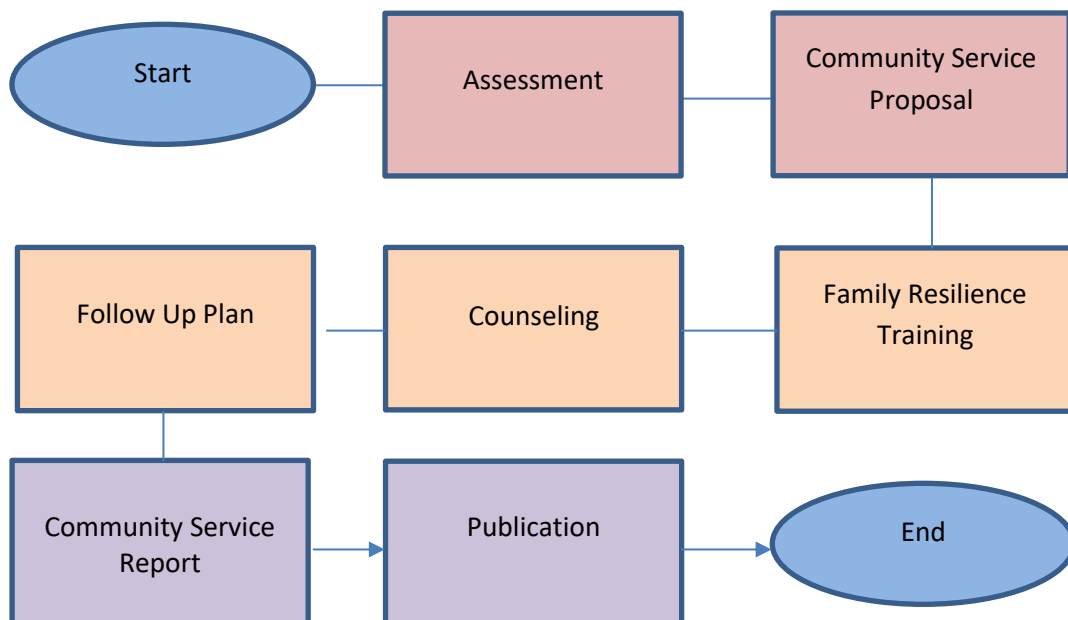
This service aims to provide assistance to strengthen the resilience of MSME entrepreneurs' families by focusing on stress and conflict management in entrepreneurs' families, building effective communication and balancing the roles of husband/wife entrepreneurs in the family.

## IMPLEMENTATION AND METHODS

From the results of the analysis of the problems above, several activities will be carried out in the community service program, in the form of training and mentoring to strengthen the resilience of business families with a focus on stress management and business family conflicts, building effective communication and balancing the roles of husbands/wives of business actors in the family. The service team will also provide counseling assisted by UII psychologists and MSME community advisors who have experience in assisting family conflicts of their community members.

This service was chosen with the hope that after the service, Kaliurang Connection members will be able to become a strong business family, so that indirectly it will have a positive impact on business progress and economic development which will ultimately encourage the realization of a civil society.

The flow of the community service method is described as follows:



**Figure 1. The Flow of Community Services Program**

### Phase 1: Assessment

In this assessment process, the service team held a discussion with the Kaliurang Connection management regarding the issue of vulnerability to disputes/divorce in business actors and the needs of members in order to strengthen family resilience. The target of this assessment is to obtain data on the Kaliurang Connection family business profile, general problems that occur in their families, and other relevant data from the service topic.

The assessment process was carried out in a relaxed, non-formal situation, such as during family gatherings with the Kaliurang Connection management and business development discussions at coffee shops, so that the data obtained was natural and reflected the actual conditions.

### **Phase 2: Community Service Proposal**

Based on the assessment that has been carried out, the community service team prepares a service proposal. This proposal is intended for a family resilience training program for Kaliurang Connection members.

### **Phase 3: Training**

After conducting an assessment with representatives from Kaliurang Connection members and business actors in the Sleman area, the community service provider then prepared a training design, so that the program offered by the community service provider could be the right solution to the family's problems.

### **Phase 4: Family Counseling**

Family counseling sessions were conducted simultaneously with the delivery of training materials for 2 days and after the training activities. Family problem counseling flowed naturally from the participants who were responded to by the resource person with friendly, warm language and far from the impression of being preachy.

### **Phase 5: Follow Up Plan**

This service is expected not to end after the service period is over. Service participants consisting of Kaliurang Connection members and their spouses are expected to be able to continue other activities in order to continue strengthening family resilience. The form of activity can be adjusted to the organization's resources, for example sharing season, counseling with psychology experts or other activities.

### **Phase 6: Writing Final Report**

Final reports are prepared as documentation of a series of community service activities that have been carried out and service outcomes that have been realized.

### **Phase 7: Publication**

Publication is carried out by publishing the results of service in service articles published in national journals and articles published in mass media.

## **RESULTS AND DISCUSSION**

The implementation of this community service was carried out over a period of 6 months, starting from the end of April to the end of September 2024. The community service activity began with an assessment process to explore the obstacles and problems faced by members who are members of Kaliurang Connection. The PKM team has discussed several times with Kaliurang Connection members in informal forums to explore family problems that often occur in business couples. On a separate occasion, the community service team met with the President of Kaliurang Connection and conveyed the results of discussions with members, as well as discussing appropriate activities to provide solutions.

The results of discussions with members obtained information that business families are very vulnerable to issues of infidelity and divorce. This is likely due to business demands that result in reduced bonding between husband and wife, disharmonious couple communication, high stress levels and prolonged conflicts with unresolved partners.

After the PKM team conducted an initial assessment, the team then discussed the concept of activities that would be carried out to provide solutions to the problems of the entrepreneurs' families. Details of the activity concept were then outlined in a service proposal submitted to DPPM UII.

The next stage is to carry out training designed as a semi-workshop for Kaliurang Connection members. The training on the first day, Saturday, August 24, 2024, presented a resource person, Mrs. Ike Agustina, S. Psi, M. Psi, Psychologist who is the Director of HR at the Islamic University of Indonesia and also the Head of the Community Service Team.

Mrs. Ike Agustina delivered material with the theme of discussing building effective communication, stress management and conflict management in the family.

### **Building Effective Communication in the Family**

Communication is the sending of meaning to others in the form of symbols, symbols or certain languages so that the person receiving the information can understand the information received. Communication has three aspects, namely the ability to speak, listen, and non-verbal communication skills (Santrock, 2018).

Effective communication in the family is very important because it plays a central role in forming a HEALTHY and HARMONIOUS relationship between family members. Several studies explain that effective communication can reduce anxiety in problems and increase family resilience (Manurung et al., 2021).

The basic principles of communication in the family are:

- a. Openness
- b. Empathy and active listening
- c. Don't use assumptions
- d. Choosing the right time
- e. Use respectful language
- f. Be aware of your feelings and the feelings of other family members when communicating.
- g. Use positive nonverbal communication to support message delivery.

### **Conflict Management and Resolution in the Family**

A married couple are different individuals who decide to live together at the same time. Conflict (disagreement) is inevitable for couples, especially for entrepreneurs or UMKM actors who manage a business together. Problems in the household that can trigger conflict usually occur due to an imbalance in the fulfillment of urgent household needs (Rachmadani, 2013). Types of household conflicts include verbal violence, physical violence against a partner, defensive

attitudes, and withdrawing from interactions with their partner (Dewi & Basti, 2008).

Therefore, business families must understand how to manage conflict in a healthy way.

Some conflict resolutions for families are as follows:

- 1) Avoidance  
Avoidance is done when the problem in the family is small, the situation is very emotional and it is better to wait for all parties to calm down, the time is not right to resolve the conflict and the consequences are worse if the conflict is faced directly.
- 2) Compromise  
Compromise is made when both parties have the same interests, time is pressing, there is a need to reach a quick solution that is acceptable to all parties and all parties are willing to negotiate.
- 3) Collaboration  
Collaboration is carried out in situations where both parties have high interests, want to find a solution that satisfies everyone, requires input on the best solutions from many parties and wants to build a strong long-term relationship.
- 4) Accommodation  
Accommodation is done when maintaining the relationship is felt to be more important than the problem at hand, one party is aware that they are wrong and chooses to give in, and the other party has greater power.
- 5) Competition  
Competition occurs when a situation requires a quick decision, one party feels they have a stronger position and there is no time to negotiate.

### **Stress Management**

It is better for a person to master stress in life than to be crushed by stress. Stress is a person's reaction to excessive pressure or demands placed on him. Stress occurs when a person begins to worry that they cannot cope with the pressure.



The image shows a red rectangular box with white text. At the top, the formula  $S = P > R$  is written in large, bold, sans-serif font. Below the formula, in a smaller, yellow, sans-serif font, is the text: "STRESS occurs when the PRESSURE is greater than the RESOURCE".

**Figure 2. Stress Formula**

Strategy stress management starts from effective self-management and constructive mindset. Self-management is an individual's ability to direct, organize and control themselves so that they can become what is expected and succeed in achieving their goals. Constructive mindset can be presented with positive self-talk, imagining good things and avoiding dysfunctional thinking traps.



**Figure 2. Documentation of Training Day I**

The training on the second day, Sunday, August 25, 2024, began with congregational Tahajud prayers, morning dhikr, congregational Subuh prayers and a religious sermon. The service team then invited participants to take a healthy walk while adzaburing the beautiful nature in the Tlogo Putri - Kaliurang area.



**Figure 3. Kultum after Subuh Prayer and Tadzabur Alam**

The second day's resource person was Mr. Farid Tri Widodo, former Secretary General of the Indonesian Islamic Business Forum (IIBF) who is a national entrepreneur. Mr. Farid shared a lot about how to strengthen the vision of business families.

Mr. Farid Tri Widodo delivered several points of material, namely the paradox of being in a couple, strengthening the vision of Muslim business families and building a life map for business families.

### **Understanding the Paradox of Pairs**

Differences in character between husband and wife are common in families. They were born, raised, and developed with different education from their families of origin. We need to understand these differences in character in order to minimize disputes in the family. As a couple in a family, there are several paradoxes of couples that need to be understood, including:

- a. Visionary Vs Realistic
- b. Progressive Vs Regressive
- c. Sporadic Vs Structured
- d. Abundance Vs Scarcity
- e. Speaker Vs Silent
- f. Hunter Vs Farmer
- g. Smart Vs Clever

### **Strengthening the Vision of Muslim Business Families**

In the Qur'an, Surah At Tahrim, verse 6, Allah commands to protect oneself and one's family from the fire of hell. Before protecting one's family, including husband, wife, children and parents, a Muslim is required to protect himself. Teaching oneself is a must so that a Muslim is able to protect himself from the fire of hell.

A Muslim entrepreneur who has taught himself is also required to take care of his family. The family of a Muslim entrepreneur should have a family vision that is in accordance with Islamic values. Vision is a figure of the future that will be chosen and which will be realized at a certain time (Whittaker, JB, 1975). A husband and wife are a combination of 2 different parties to carry out the vision of family life. Husband and wife have their respective roles to realize this vision.

### **Building a Life Map for a Muslim Entrepreneur Family**

Marriage is a long journey that requires knowledge. Always ask Allah for knowledge and understanding. Marriage also needs a map to guide us along the way, do we have the map? The end of the life map for Muslim entrepreneurs is HEAVEN.

Family problem counseling is carried out during the training and after the training. Some of the problems discussed in the counseling sessions during the training are communication problems with partners, conflicts with children and infidelity problems.

After the training was over, family counseling continued with several participants. The issues consulted were related to the division of roles of husband and wife who manage a joint business, conflicts in managing a joint business that are carried over into interactions within the family, past trauma of parents that is passed down to parenting patterns and problems of infidelity of partners while on duty running a business out of town.

PKM activities do not stop after the training, but the PKM Team is trying to design a follow-up after the service. The service team has communicated with the PSG (Gender Study Center) UII as an organization within UII that focuses on family issues to work together to handle counseling for business families. The

PSG UII has members who are experienced in handling problems of married couples and families so that they are expected to provide post-training assistance.

## CONCLUSIONS AND RECOMMENDATIONS

The results of the community service that has been carried out for several months, it can be concluded that business couples are very vulnerable to family problems because their interactions with the business result in quite high levels of stress.. A good understanding of effective communication in the family, stress management and managing family conflicts in entrepreneurs is expected to be able to minimize problems in business families in the future.

In addition, it is also necessary to strengthen the vision of Muslim business families. The strength of this vision will revive the spirit of marriage as the longest human worship, and restore all husband and wife activities in the family and business to jointly seek the pleasure of Allah alone. The community service activities have been running according to target and have produced the expected output. The community service team in collaboration with the Kaliurang Connection partner institution needs to realize the follow-up plan so that the strengthening activities of Muslim business families do not stop after the community service period is over.

## ACKNOWLEDGMENT

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