

Determinants of Family Resilience in Female-Headed Families on the North Coast of Java

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ABSTRACT

This study analyzes the relationship between religiosity, education, and social support to family resilience in women-headed households. Family resilience is an exciting issue discussed today, seeing the fragility of the couple's understanding based on the family itself. It is essential because it protects from life problems and difficulties arising from the internal or external family, including groups, environments, communities, and countries. The results of this study contribute to efforts to increase family resilience, especially in women-headed homes, because family resilience is the main foundation in realizing community resilience as one of the efforts to boost national development. The power of national development is sourced to families as small groups in society. Thus, an in-depth study of the factors that affect family resilience to create a prosperous family, resistance, and continuity of national development is needed. The research method uses a quantitative approach and collects data using surveys of 15-20 women-headed households in Sayung, Demak. Data analysis is carried out with Validity Test, Reliability Test, and Regression Analysis using SPSS software. This study showed that education positively and significantly affects family resilience. In contrast, religiosity and social support have a positive and insignificant impact. The government can be used as a reference in decision-making to help economic resilience in women-headed households by making programs to increase family resilience in economics.

Keywords: Economy; Family Resilience; Headed Households; Women.

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INTRODUCTION

This study is essential due to efforts to increase family resilience, especially in women-headed households. Family resilience is the main foundation in realizing community resilience as one of the efforts to boost national development. The power of national development is sourced to families as small groups in society. Thus, an in-depth study of the factors that affect family resilience to create a prosperous family, resistance, and continuity of national development is needed. Hence, women must be able to meet the needs of life for the sustainability and resilience of their families. Family resilience includes physical resilience, economic resilience, social-psychological resilience, and sociocultural resilience. In their research, Saefullah et al., (2019) stated that there is a positive and meaningful relationship between social support and family resilience. In line with (Kustiawan & Kartini, 2020) shows that social media can affect family resilience.

Asni (2018) Shows that women-headed households who work as traders in the Baruga market have a dual role as family earners and excellent housekeepers. While in Iran, precisely in Tehran Province, the quality of life of Women Headed Households is in a moderate position with physical factors that have the highest value (Solhi et al., 2016). In contrast to previous research, this study examines the resilience of families headed by women from three factors: religion, education, and social support. This research will see whether or not these three factors affect women had women-headed. Therefore, this study examined how religiosity, educational elements, and social support can affect family resilience, especially for women as the head of the family (Musyahidah, 2019).

A family is a group of two or more people bound by marital ties and has a solid inner birth relationship between them (Nurwandi et al., 2018). On the other hand, the family is the first place to teach affection, religion, socio-culture, etc. The family is an organization with a fundamental structure for its members (Dilawati et al., 2021). The family consists of a father, mother, and son. Each has a role and obligation and has a position by the order in the family. Family organization is a pattern of behavior of each member that is carried out repeatedly, reflecting the family structure.

The purpose of a family is to realize a family that is truly happy to prosper peacefully and peacefully, so get legitimate offspring, and both parents are responsible for their children, avoiding the maxiat and can take care of themselves from others so that a family is formed peacefully, lovingly saying and getting grace from God. In addition, the family is the primary defense in preventing the negative influence of internal and external community interactions. Families can do this prevention with good family resilience (Ministry of Women Empowerment and Child Protection and Central Statistics Agency, 2016).

Based on Law No. 52 of 2009, resilience is a family condition with tenacity, toughness, and material physical abilities to live independently and

develop themselves and their families. Good and maximum family resilience will prepare the family the face family difficulties and problems (Musfiroh et al., 2019). So that tests will be easily quickly. While in law No. 10 of 1992 states, "Family resilience serves as a tool to measure how far the family has carried out its role, functions, tasks, and responsibilities in realizing the welfare of its members." To achieve this function, efforts are needed to increase family resilience, including increasing attention to the purpose of family life, providing support in the family, fostering awareness of problem solutions, increasing social relationships and forms of communication between family members, and increasing economic resources for families (Siahaan, 2012). Family resilience consists of physical endurance, non-physical resilience, social resilience, and resilience in religion (Amalia et al., 2018).

Family resilience is a dynamic condition of a family with a sultan and resilience. It contains material, physical, and mental, spiritual resilience to dependently develop themselves and their families to live harmoniously and improve the well-being of the inner birth. Family resilience can also be seen from a variety of different points of view of each individual. Family resilience is a concept in maintaining Islamic home life from liberalization. Secular values that can threaten the existence of the family in practicing Islamic values, such as the Word of Allah in surat At-tahrim verse 6, which explains that living a household life must maintain the integrity of the household and religious values in the family to strengthen household ties that are built together and so that a family can be built together bathing avoid will be the case household quarrels (Hidayati, 2020). According to Walsh (2016), there are three key processes of uncritical resilience, namely: first, the family belief system, em where the family's ability to interpret a difficulty, a positive of problems as an opportunity, and optimistic about optimism about relying on belief in God. Second, the organizational pattern is the ability of the family to adapt to changes that occur in the family and the existence of good connectedness in the family, and able to manage socio-economic resources owned by the family. Third, the communication process is the ability of the family to provide clarity on the problems faced and the families able to share positive emotions, empathize with each other, and solve candles collaboratively (Thariq, 2018).

Family resilience as one part of family development is one of the issues in national development (Ministry of Women Empowerment and Child Protection and Central Statistics Agency, 2016). Research related to family resilience is significant significantly as a forum for the development, growth, and continuity of the main activities of each person, as well as a forum for determining the quality of the next generation of the nation (Saefullah et al., 2019); (Mawarpury & Mirza, 2017). Resilience is more than managing challenges that cause difficulties, cause burdens, or struggle with ordeals. Instability lies in the potential for personal change, social relationships, and growth driven by successfully facing suffering. The central tendency of crisis theory and resilience theory is that families can be more robust and ingenious after a crisis because successfully dealing with a

problematic situation will improve the ability to overcome the same difficulties later in life. It shows that families learn skills to cope with a crisis that can be used to deal with similar situations in the future.

Family resilience is strengthened by the ability of members to assume responsibilities and roles in the family. Family members must desire and be able to carry out the functions of other family members who cannot carry out parts previously used to be performed (Lestari, 2015). Families need to be flexible in responding to positive and negative changes. Suppose one parent can no longer perform the usual role due to illness, death, or financial situation. In that case, other family members must be able to rise to overcome these challenges and assume responsibility in various forms. A family's resilience is ideally arranged by parents, namely the mother's father, and led by the head of the family, namely the husband, as a man responsible for the continuity of his family life. However, not all families have a complete family because, based on the central statistics agency (2014) states, 14.84 percent of households in Indonesia are headed by women. It shows that one-eighth of family leaders in Indonesia are women. Reasons for women as the head of the family include husbands dying, divorce, being left behind, polygamous, regional, and permanently ill husbands, and husbands who do not work (Asni, 2018).

A woman can become the head of the family not due to the husband's death, but the leader of the family can be taken over by the woman even though the husband is still there, but the husband cannot carry out his function for some reason. The transition of a woman's function as the head of the family gives her a dual role: taking care of the household and making a living. In general, households led by women are not well-off so they will face difficulties meeting family needs because of the dual function played by limited abilities. Women's influence on the family's economic resilience is an integral chart of national development. In the financial sector, women both have a share in family income. Women not only play a role in guiding, educating anal, and accompanying husbands, but women also influence the economic resilience of the family.

METHODS

This quantitative research method tests socio-economic models of family resilience in women-headed households. The subject of this study involved 12 women-headed households domiciled or residing in Sayung Demak. In this study, researchers grouped data sources according to various data sources that have been formulated, including:

1. Primary data is collected and processed by researchers directly from respondents interested in specific study purposes. Primary data in the study was obtained from the answers of women-headed household respondents to questionnaires shared with them.
2. Secondary data that includes documents includes books, articles, and previous research related to this research.

Data analysis in this study will be carried out with the SPSS program through several stages of analysis:

1. Validity Test as a gauge in proving the suitability and accuracy of actual data in research instruments (Sudaryono, 2019).
2. Reliability Test is a stage to prove the reality of a research instrument so that the data follows reality (Aminuddin, 2013).
3. Regression Analysis is an analytical technique aiming to learn the relationship between free and non-free variables (Singgih, 2018).

The study consisted of three dependent variables (religiosity, education, and social support) and one independent variable, family resilience. While the hypothesis of this study can be written as follows:

H1: Religiosity will result in family resilience in Women Headed Households

H2: Education will result in family resilience in Women Headed Households

H3: Social Support will result in family resilience in Women Headed Households

The conceptual model of research is shown in figure 1.

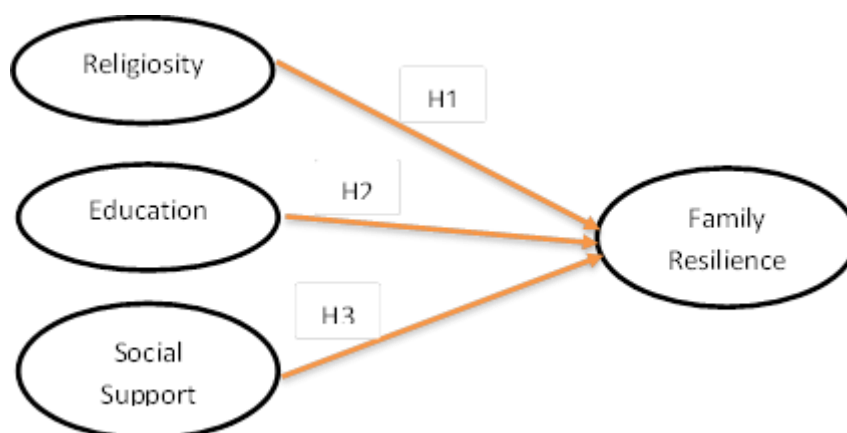


Figure 1. Research Design

The research was conducted in four stages of research, which are:

1. The first research stage is to develop a basic socio-economic and family resilience model.
2. The second stage in this study is to develop theoretical family resilience research measurements and instruments.
3. The next stage is to conduct a survey of women-headed households respondents and conduct an analysis of the validity and reliability of the instrument developed

4. The last stage tests the relationship model between one variable and another.

RESULTS AND DISCUSSION

Respondent Profile

The general overview of respondents in this study is a picture of 12 respondents who were used as samples that can be grouped according to age, education, education, and income. The study divided four age groups of respondents, namely between 17 and 24 years old, 25 and 35 years old, 36 and 44 years, and over 45 years. The age of respondents can be seen in table 2 as follows:

Table 1. Age of Respondents

No	Age	Frequency	Percentage
1.	17 -24 years	0	0%
2.	25 - 35 years	0	0%
3.	36 – 44 years	6	50%
4.	Over 45 years	6	50%
Total		12	100%

Source: Processed Primary Data, 2022

Table 2 shows that half of responding the ents, with a percentage of 50%, is tween the ages of 36 to 44 years, then the other half are six respondents over 45 years. While in table 3 will be shown the education of respondents who are divided into four parts as follows:

Table 2. Education of Respondents

No	Education	Frequency	Percentage
1.	SD	9	75%
2.	SMP	3	25%
3.	SMA	0	0%
4.	Perguruan Tinggi	0	0%
Total		12	100%

Source: Processed Primary Data, 2022

Table 3 shows that most respondents' education is in elementary school, pool with a total of 9 respondents and a percentage of 7 in cont. At the same time, the remaining 25% are respondents with junior high school education levels. Furthermore, the study divided the profiles of respondents based on occupation into 4, namely private employees, market traders, self-employed, and others. The work of respondents is described in table 4 below:

Table 3. Job of Respondents

No	Job	Frequency	Percentage
1.	Private Employees	1	8.3%
2.	Market Trade	3	25%
3.	Entrepreneur	3	25%
4.	Others	5	41.7%
Total		123	100%

Source: Processed Primary Data, 2022

Table 4 explains that most respondents' jobs are others, 41.7% consisting of knitters and homemakers. The respondent's occupation was second with a percentage of 25%, namely market traders and self-employed, While other respondents have jobs as privately employable table 5 will be shown the income of respondents in three 3 three parts as follows:

Table 4. Income of Respondents

No	Income	Frequency	Percentage
1.	Under 1.000.000	8	66.7%
2.	1.000.000 – 2.000.000	4	33.3%
3.	Over 2.000.000	0	0%
Total		12	100%

Source: Processed Primary Data, 2022

Table 5 shows the highest respondent income is less than Rp 1.000.000 with a total of 8 people and a percentage of the same time %. At the same time, the remaining 33.3% are respondents with incomes between Rp. 1.000.000 and Rp. 200.000, with a total of 4 respondents.

Validity Test

The first stage is valid; the rest Validity test is a measuring tool to test the accuracy of data on the research instrument adequately. Queso is good if the value calculated is more significant than table 0.05. In contrast, if the value calculated is smaller than a table, then the questionnaire is an aid to be invalid.

The table's value with the number of questionnaires with as many as 12 respondents indicates the value of the table = 0.576. Based on the results of data processing using correlation tests, it can be concluded that all questionnaire questions are valid because the value of question items is more significant than the table = 0.1996.

Table 5. Validity Test

Variable	Question	R count	Information
Religiosity (X ₁)	X1.1	0.661	Valid
	X1.2	0.661	Valid
	X1.3	0.601	Valid

	X1.4	0.747	Valid
	X1.5	0.606	Valid
	X1.6	0.797	Valid
	X1.7	0.672	Valid
	X1.8	0.644	Valid
Education (X ₂)	X2.1	0.844	Valid
	X2.2	0.685	Valid
	X2.3	0.588	Valid
	X2.4	0.851	Valid
	X2.5	0.578	Valid
Social Support (X ₃)	X3.1	0.676	Valid
	X3.2	0.739	Valid
	X3.3	0.664	Valid
	X3.4	0.656	Valid
	X3.5	0.716	Valid
Economy Resilience (Y ₁)	Y1.1	0.594	Valid
	Y1.2	0.677	Valid
	Y1.3	0.714	Valid
	Y1.4	0.629	Valid
	Y1.5	0.623	Valid

Source: Processed Primary Data, 2022

Reliability Test

The second stage, the reliability test, tests the difficulty of trying an authentic research instrument. The Cronbach Alpha value indicates the reliability test. The question can be reliable if the Cronbach alpha value is more than 0.60.

Table 6. Reliability Test

Variable	Cronbach's Alpha	Information
Religiosity (X1)	0.762	Reliable
Education (X2)	0.655	Reliable
Social Support (X3)	0.776	Reliable
Economy Resilience (Y)	0.733	Reliable

Source: Processed Primary Data, 2022

Based on table 7, all variables in this study have Cronbach's alpha values above 0.60, so that it can be said all variables, whether religiosity, education, social support, and reliable economic resilience.

Normality Test

The next normality test stage aims to determine whether the free and bound variables are normal distributions. This study used the Shapiro-Wilk

normality test because this test is used for samples of small amounts or less than 50 samples.

Table 7. Normality Test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Religiosity	.250	12	.037	.925	12	.330
Education	.152	12	.200*	.958	12	.750
Social Support	.142	12	.200*	.978	12	.976
Economy	.196	12	.200*	.897	12	.145
Resilience						

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction.

Source: Processed Primary Data, 2022

Based on table 8 shows that the significant value of each variable (religiosity, education, social support, and economic resilience) is more than 0.05; hence the research data is distributed normally.

Regression Analysis

This study uses regression analysis, where regression analysis is used to determine the relationship direction between dependent and independent variables, whether it has a positive or negative relationship. The results of regression tests using SPSS are as follows:

Table 8. Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	16.403	8.771		1.870	.098
Religiosity	.423	.293	.445	1.442	.187
Education	.823	.289	.955	2.844	.022
Social Support	.067	.250	.069	.269	.795

a. Dependent Variable: Economy Resilience

Source: Processed Primary Data, 2022

Based on the data in table 9, the regression equations are: $Y = -0.445X1 + 0.955X2 + 0.069X3$.

The model above shows that the regression coefficient has a positive direction, namely:

1. The coefficient of religiosity has a positive direction toward economic resilience, which means that a person's religious value will better increase the family's financial strength in the women-headed family.
2. The coefficient of education has a positive direction toward economic resilience, which means that better education will increase financial stability in women-headed families.
3. The coefficient of social support has a positive direction toward economic resilience with the sense that social support from the family and the excellent environment will increase financial stability in women-headed families.

This test is done to determine whether partially (individually) free variables have a significant or insignificant effect on the bound variable. The criteria for this test are as follows:

1. If the probability of > 0.05 , then the null hypothesis (H_0) is accepted, and H_a is rejected. It means there is no difference between the free and bound variables.
2. If the probability of < 0.05 , then the null hypothesis (H_0) is rejected, and H_a is accepted. Which means there is an influence between free variables and bound variables.

Based on the hypothesis testing that has been done, it can be explained as follows:

1. The Effect of Religiosity on Economic Resilience. Based on the results of the study obtained, the value of the religiosity coefficient of 0.445 with a probability value of 0.187 is greater than the significant level used of 0.05, which has the meaning of hypothesis zero (H_0) accepted, and the alternative hypothesis (H_a) rejected. With these results, religiosity has a positive and insignificant effect on economic resilience. The test rejected the first hypothesis so that the conjecture states religiosity affects financial stability in women-headed families.
2. The Effect of Education on Economic Resilience. Based on the results of the study obtained, the value of the Education coefficient of 0.995 with a probability value of 0.022, more minor than the significant level used of 0.05, which the meaning of hypothesis zero (H_0) rejected, and the alternative hypothesis (H_a) accepted. With these results, education has a positive and significant effect on economic resilience. The test took the second hypothesis, so the conjecture states that education affects financial stability in women-headed families.
3. The Effect of Social Support on Economic Resilience. Based on the results of the study obtained, the value of the social support coefficient of 0.069 with a probability value of 0.795, greater than the significant level used of 0.05, which has the meaning of hypothesis zero (H_0) is accepted, and the alternative hypothesis (H_a) rejected. With these results, social support has a positive and insignificant effect on economic resilience. The test rejected

the first hypothesis, so the conjecture states that social support affects financial stability in women-headed families.

Data Analysis

The testing results on research hypotheses are based on the testing results using three views.

Table 9. Hypothesis

H	Question	Information
H1	Religiosity factors have a significant effect on economic resilience	Hypothesis rejected
H2	Educational factors have a significant effect on economic resilience	Hypothesis accepted
H3	Social support factors have a significant effect on economic resilience	Hypothesis rejected

The first Hypothesis (H1) states that religiosity has a significant effect on economic resilience, is rejected. Based on the results of the Statistical Test, the calculated value for the religiosity variable (X1) is 1,442. Then it can be known that $t_{count} < t_{table}$, and its significant value of 0.187 is greater than 0.05. It can be concluded that religiosity has no significant effect on economic resilience. In addition, religiosity to financial strength is positive because the value of coefficient parameters is positive. It can be concluded that religiosity has a positive and insignificant effect on economic stability in women-headed families.

The results of this study show that religion is not a factor that affects the resilience of families headed by women. This is different from the research conducted, which states that family resilience can be realized by instilling religious values in the family. Likewise, family resilience could be achieved by investing religious values in children to have basic spiritual knowledge, moral knowledge, and social knowledge. It can be concluded from this result that one of the factors of the resilience of the family headed by women in Sayung Demak is not based on religion; it is proven that most women-headed families can maintain family resilience even though they do not have the knowledge and practice their religion well.

The second Hypothesis (H2) states that education has a significant effect on economic resilience is acceptable. Based on the Statistical Test results, the educational variable (X2) calculation value is 2,844. Then it can be known that $t_{count} > t_{table}$, whose significant value of 0.022 is smaller than 0.05. It can be concluded that education substantially affects economic resilience. In addition, education on economic stability is positive because the value of coefficient parameters is positive. Education has a positive and significant effect on financial strength.

Education is indispensable to educate the nation's children to advance their country through civilization; education is a systematic unity in which the learning process occurs. The role of the family in the educational process is inevitable; this is due to the critical role of the family as an existing environment, and also, the family is the first environment for humans. Education is one of the capital for someone who has a family; this is in line with research conducted by Amalia et al. (2018), which concludes that the provision of education or training held by the authorities is needed for every bride-to-be who wants to settle down as a premarital provision. In addition, education teaches a person how to communicate with family when problems must be resolved. Therefore, with education, a person can strengthen family resilience.

The third Hypothesis (H3) states that social support has a significant effect on economic resilience, is rejected. Based on the Statistical test results, the calculated value for the social support variable (X3) is 0.269. Then it can be known that $t_{count} < t_{table}$, and its significant value of 0.795 is greater than 0.05. So social support has no significant effect on economic resilience. In addition, social support for financial stability is positive because the value of coefficient parameters is positive. So social support has a positive and insignificant effect on economic resilience in women-headed families. The results of this study show that social support is not a factor that affects the strength of families headed by women, in the sense that family support and the surrounding environment consisting of a sense of care, comfort, appreciation, and affection are not determinants in the resilience of women headed families in Sayung Demak. This is in line with the results of a study conducted by Musfiroh et al. (2019) on family resilience in long-distance marriages, which concluded that social support has a low category and there is no positive relationship between social support and family resilience in long-distance marriages in the Pekalongan residency. In contrast to research, Saefullah et al. (2019) states that the social support and resilience of families of Indonesian workers in Central Lombok, NTB, has a strong correlation and there is a positive and significant relationship between the two. The aspect of social support most contributes to family resilience is instrumental support and appreciation of the community environment.

CONCLUSION

The results of the research that has been carried out can be concluded as follows: First, religiosity has no significant effect on economic resilience in women-headed households. Secondly, Education has a substantial impact on financial stability in women-headed families. The last, social support has no significant effect on economic resilience in women-headed households. Based on various studies and analyses that have been carried out in this study, and based on limitations, it can be given the following advice: For the government can be used as a reference in considering decision-making to help economic resilience in women-headed households in making programs to increase family resilience on the north coast of Demak, especially in terms of understanding religious values and environmental support. Besides that, future studies can use other samples and

populations, a more significant number of pieces, and more diverse and comprehensive variables and can add interview methods to collect research data to achieve more objective results.

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