



Married Couples Participation in Online Business: A Study of Harmonious Family Formation

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ABSTRACT

The high divorce rate in Indonesia indicates a lack of harmony in the household. Divorce is motivated by various factors, the highest factor at this time is the dispute and quarrel factor and economic factors. This qualitative study includes field research (Field Research), data collection techniques with interviews, and documentation of women as housewives and online business owners in the Pujut sub-district, Central Lombok district, West Nusa Tenggara. The results showed that online business provides many positive impacts for housewives in the Pujut sub-district of Central Lombok, such as increasing income for daily needs, adding relationships and insights about business, reducing boredom, becoming more independent, and good time and financial management. In addition, the housewives also receive support from their spouses and families which has a big impact on their business, helping each other, participatory cooperation, fairness, and mutual benefit in developing the company so that it still exists today. This is in line with the principle of Mubadala, which emphasizes partnership or equality between men and women in life, especially family life.

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INTRODUCTION

The family is the smallest unit in society and the starting point of every person undergoing a phase of life. A happy and harmonious family or household is everyone's dream, where there is love and harmony between family members. However, realizing a harmonious family is not as easy as turning a handover, various things become the benchmark for harmony in the household, including economic problems. According to Databoks, in the last 3 years the divorce rate in Indonesia has continued to increase in 2021 as many as 447,743 cases, in 2022 516,334 cases, and 2023 it decreased slightly to 463,654 cases, but this figure is still relatively high. In 2023 the majority of divorces in Indonesia were dominated by contested divorce (wife), reaching 76% or 352,403 cases (Cindy, 2024). This suggests that economic pressures and dissatisfaction within the household, particularly among wives, are significant factors contributing to marital discord. Economic instability and the challenges of fulfilling financial needs often serve as triggers for conflict, particularly for women, who may feel the burden of balancing domestic responsibilities with financial stress. As such, improving the economic stability of families through avenues like online businesses may offer a potential solution to alleviate these pressures and strengthen marital bonds, thus fostering a more harmonious family environment (Robert, 2022). Therefore, it is often the wife who is the party who feels dissatisfied in the household

There are several factors behind the occurrence of divorce in Indonesia, the highest factor is due to disputes and quarrels, followed by economic factors, leaving home, domestic violence (KDRT), and other factors (Fitri, 2023). Although economic factors are the second most common factor, this is one of the factors that trigger a lack of harmony in the household. Economic factors are often caused by the husband's income which is not sufficient for household needs, so things like that then encourage a wife to work to help the family economy or before marrying a wife is a career woman. When a wife works inside or outside the home, it will certainly influence the family economy (R, 2021). This shift in family dynamics underscores the critical connection between economic stability and marital harmony, where financial pressures can exacerbate household tensions, ultimately leading to relationship breakdowns (Shahidan et. al., 2023). Therefore, addressing economic challenges within families is vital to preventing discord and promoting a more harmonious family environment.

Building a marriage is not only about fulfilling economic needs, but the economy has a very important role in forming a harmonious family that provides all the needs of clothing, pangan, and quality shelter (Almaududi et al., 2024; Fitriana et al., 2024). However, building a marriage is also based on a sense of equality known as Mubadala. The principle of Mubadala here emphasizes the partnership or partnership between men and women in life. However, in this case, the partnership in question relates to relationships in the family, namely the relationship between husband and wife that can encourage participatory, fair, and mutually beneficial cooperation without discrimination. Their participation in all public and domestic spaces must be opened widely and fairly even if it is done in different ways, models, or choices (Wagianto, 2021). One of the most significant avenues of such collaboration is entrepreneurship within the household. Through entrepreneurial efforts, wives can contribute economically, assisting their husbands in meeting household needs and creating broader benefits for the family. This approach not only reinforces economic stability but also fosters a sense of equality and shared responsibility, strengthening the marital bond and promoting long-term family harmony.

Family harmony can be achieved with joint efforts between family members. According to Walgito, family harmony means the gathering of different physical and psychological elements between a married couple based on various similarities such as giving each other love and affection and having similar values in differences (Ahmad et al., 2021). In addition, the characteristics of a harmonious family include the existence of peace of mind based on belief in God Almighty, close relationships between family members, fulfillment of needs (psychic and social material) in the family, good communication, and mutual respect (Ruswandi, 2020). Achieving family harmony requires a balance of emotional support, mutual understanding, and respect for each other's roles and contributions, both in the domestic and economic spheres.

Some previous research has discussed about improving the family economy by online business written by Tri Sulistyani (Sulistyani et al., 2020; Amar et al., 2024), one of the things that are emphasized in this study is developing a positive life attitude in facing economic difficulties, including by utilizing hobbies, opening a part-time business, or an online business from home. The research written by Syafira izzat explains that during the pandemic women in the Kalianda village developed online businesses through WhatsApp, Instagram Facebook, TikTok, etc., which aims to increase income to meet needs and to give alms (Putri, 2022). The research by Ririn Atika regarding women as online business people to fulfill the family economy uses a feminist perspective. Ika Rusdiana also explained in her research about efforts to

increase family harmony through online business from a *maslahah* perspective (Rusdiana, 2020) explores efforts to enhance family harmony through online businesses from a *maslahah* (benefit) perspective. Additionally, Sinta Dwi et al. focus on the impact of social media, particularly Facebook, on housewives, noting both positive effects such as entrepreneurial growth and negative consequences, including neglect of household duties, fraud, and disputes.

Therefore, this research finds a solution to the economic problems that are a factor in the high divorce rate and then is associated with efforts to build household harmony from a *Mubadala* perspective. In addition, this research is also an effort to realize the purpose of marriage as stipulated in Law No. 1 of 1974 concerning marriage, the purpose of marriage is to form a happy and lasting family or household. Realizing the sound of the article requires an effort to prevent divorce motivated by economic problems by building an online business in the household. The findings suggest that by addressing economic issues through online businesses within the household, couples can reduce financial stress, improve their economic stability, and thus mitigate one of the primary causes of divorce. This approach not only reinforces the vision of marriage as a means of creating a harmonious family but also underscores the relevance of modern solutions, such as online businesses, in achieving long-term marital and familial success. By implementing such initiatives, couples can better navigate the complexities of marriage while fulfilling their economic, social, and emotional needs in a collaborative and mutually beneficial manner.

This research was conducted in Pujut sub-district, Central Lombok district, with six informants, namely women who work as online business owners as well as housewives. This research was conducted considering that Central Lombok is the district with the highest divorce rate (economic factors) in the last three years in West Nusa Tenggara (BPS, 2021). Additionally, the growing participation of individuals in establishing independent online businesses presents an interesting opportunity to explore how collaboration between married couples can improve their economic conditions and contribute to family resilience and harmony. This research aims to provide insights that could help reduce the rising divorce rates in Indonesia, which have been increasing year by year, by emphasizing the importance of economic cooperation within the household.

METHOD

This research uses qualitative methods with the type of field research, which is conducted in Pujut sub-district, Central Lombok district. Data collection techniques use documentation and interviews with women as online businessmen in the family. The data analysis techniques include collecting data (library data and the results of interviews with sources and documentation), data reduction (simplifying the data collected), presenting data (presenting data that has been reduced), and drawing conclusions. This study utilizes a combination of documentation and semi-structured interviews as data collection methods to examine the role of online businesses in influencing family life and economic stability in Pujut sub-district, Central Lombok. Documentation involves the analysis of relevant records and secondary data to provide contextual understanding of the local economic landscape. Semi-structured interviews were conducted with six informants—women who operate online businesses while simultaneously managing household responsibilities—to capture their personal experiences, motivations, and the impact of their online businesses on both their family dynamics and financial conditions. The data analysis process follows a systematic,

four-stage approach: (1) the initial stage involves the collection of both primary data from interviews and secondary data through documentation; (2) the second stage focuses on data reduction, which entails organizing and simplifying the data to highlight key themes and patterns; (3) in the third stage, the reduced data is presented in a coherent and structured manner, facilitating the identification of significant themes such as the role of online businesses in enhancing family economics and fostering household harmony; and (4) the final stage involves drawing conclusions that synthesize the insights gathered, offering a comprehensive understanding of how online businesses contribute to economic stability, promote family resilience, and potentially mitigate the risk of divorce. This methodological framework provides a thorough exploration of the interconnections between economic factors, online business practices, and family dynamics, with the aim of identifying potential solutions to address the rising divorce rates in Central Lombok and similar regions.

RESULTS AND DISCUSSION

Online Business

Online business is currently a popular term, this happens during the times when online shopping is currently a trend in society globally, in addition, online business is also increasingly popular with the public as a field of income for daily needs. Starting from individuals and groups, school children, students, to housewives. Departing from this, many companies that originally implemented offline business moved to online business because it was considered easier and more effective. Currently, entrepreneurs are using the internet as a tool for marketing products, through various social media such as Facebook, WhatsApp, Instagram, Youtube, and so on (Lisma Yana Siregar dan Muhammad Irwan Padli Nasution, 2023). It is undeniable that with such information technology, product expansion can increase because everyone can access it easily anywhere and anytime.

Online business is an activity of selling goods or services for profit through internet media (Rosinta Romaulia Situmeang, 2018). In other literature, it is also known as electronic commerce, namely the distribution, purchase, sale, and marketing of goods and services through electronic systems such as the Internet, television, and other computer networks (Wikipedia, 2024). Based on the description above, it is very clear that in the millennial era, the internet network is very helpful and even the right solution in the midst of increasing human needs that can be overcome through online transactions or without having to come to the seller's location.

The family as part of society is the goal of every individual to strive to fulfill their daily needs. Wives as housewives often use the internet as a business field to sell various kinds of goods as a basic and additional income such as in Pujut sub-district, Central Lombok. This research will interview several women who work as housewives while having a side business in the form of an online business. Various reasons are put forward by them and one of the main goals is to increase income in the family.

In this research, interviews with women running online businesses while balancing household responsibilities will shed light on how these ventures contribute to their families' economic stability and personal fulfillment. By exploring their motivations, challenges, and successes, this study aims to understand the role of online businesses in fostering family resilience and harmony, particularly in regions like Central Lombok where economic factors are closely linked to family dynamics and divorce rates.

The concept of Mubadalah in the family

The concept of Mubadalah was born against the backdrop of people's understanding of Islam which is considered to favour, prioritise, and give more opportunities to men than women. Whereas Islam is present without differentiating between men and women, often the use of verses and hadiths use the designation for men, therefore Mubadala reminds us that in reading and interpreting the text must be accompanied by the spirit of Mubadala so that it is balanced. The term Mubadala was developed for an understanding of a certain relationship between two parties that has the value and spirit of partnership, cooperation, interdependence, and reciprocal principles. Whether on a local or global scale, the relationship between humans in general, the state and the people, parents and children, teachers and students, and so on (Asrul Ikhsan Dwijaya dan Suciyani. M, 2021).

The perspective of Mubadala in all family needs is the joint responsibility of husband and wife, so maintenance is also a joint obligation. The assets produced by both or one of them are joint property, the husband may not monopolize by controlling all the assets produced by him or by his wife and another wish (Kodir, 2019). The assets produced during the marriage are joint assets that are managed together for the benefit of the family. The growing statement "the husband's property is the wife's property while the wife's property is the husband's property" is as wrong in the perspective of Mubadala as the statement "the husband's property is all the husband's absolute property".

As the provisions of the text Q.S. Al-Baqarah/2:233 and Q.S An-Nisa'/4:34 confirm that women or wives have more rights to be provided for by men because of the reproductive mandate that is carried out, because of this mandate, especially when it is factually experienced, the obligation of maintenance is on the shoulders of men. Another case is when this mandate is not carried out, then maintenance becomes a joint obligation and can be discussed together according to their respective abilities. When the woman/wife works for a living, the husband must also be willing to support and take responsibility for doing domestic work at home, so that the burden of the household can be shared as the burden of maintenance is borne together according to their respective opportunities and abilities (Faqihuddin Abdul Kodir, 2019). In essence, the Mubadala concept in family life is about fostering alignment and cooperation between husband and wife. Both spouses are seen as equals, working together for the greater good of the family. This perspective not only strengthens the marital bond but also contributes to a harmonious household where responsibilities are shared and mutual respect is upheld.

Family Harmony

Family as a basic and most important institution among all institutions certainly requires elements that can make its members happy, united, and lasting. According to Eyre, a harmonious family requires three things: a legal system (mutually agreed rules such as peace, permission, order, respect, and obedience), an economic system (learning to earn money through effort, making plans and saving, setting priorities in using finances), and tradition (building a family environment with positive traditions) (Linda dan Richard Eyre, 1995).

To realize a harmonious family, several characteristics must be understood. Danuri revealed that a harmonious/happy family has the characteristics of the existence of peace of mind based on piety to God Almighty and harmonious relationships between individuals with other individuals in the family and society. Guaranteed physical, spiritual, and social health, enough clothing, food, and shelter,

legal guarantees, especially human rights, the availability of reasonable educational facilities, there is a guarantee of old age, and the availability of reasonable recreational facilities (Yanti, 2020). Other literature also explains other aspects of improving family harmony, namely spiritual well-being and minimizing conflict. The pursuit of these values aligns with the broader goal of fostering a supportive and resilient family unit, where each member feels secure, respected, and fulfilled, thus contributing to the overall harmony of the household.

Online business and its role in the family

In starting a business, every individual or group must have reasons behind it, such as economic reasons, career and work, relieving boredom, adding relationships, and so on. Based on the data, the informants have a variety of online businesses ranging from catering businesses, skincare products, clothing resellers, snack products, and Muslimah clothing stores. Mrs. Kiya is a housewife who owns a boxed rice catering business, Mrs Kiya said that this online catering business is a personal initiative, and has a desire to continue her career and work even if only from home (Kiya, 2024). Mrs Fika also has similar reasons, besides wanting to increase income by selling online, it can also reduce boredom with activities all day at home (Fika, 2024). Likewise, Mrs Ainun's online business makes it very easy for her as a housewife to increase her income to meet daily needs ((Ainun, 2024). Besides, having an online business also does not rule out the possibility of being able to join communities of successful people, this is a means of adding insight and relationships for a housewife (Ziyan, 2024). Even Mrs. Dwi said that utilizing social media (not just for entertainment/scrolling) can lead her to become the owner of a shop that sells various types of Muslimah clothes (Dwi, 2024). These examples illustrate the multidimensional benefits of online entrepreneurship for housewives, including economic empowerment, personal development, and social engagement.

The online business conducted by the six informants has been going on for about 1-4 years, utilizing social media such as WhatsApp, Facebook, Instagram, Shopee, and Tiktok Shop. They said that the online business they did received a good response and support from their spouses, thus increasing their enthusiasm for doing business (Atin, 2024). In addition, it also has many positive impacts, especially in increasing income, increasing insight and relationships, learning to manage time and finances, reducing boredom, being able to work, and others. Moreover, these online ventures have yielded numerous positive outcomes, including increased household income, expanded knowledge and social networks, improved time and financial management skills, reduced monotony in daily routines, and the opportunity to engage in productive work. These benefits highlight the transformative potential of online entrepreneurship for enhancing both economic and personal well-being.

The informants said that as wives who have multiple roles, they do not feel burdened by this online business, because the business is not done entirely independently. Husbands and families also participate in helping, such as in making receipts, packaging, and delivering to the nearest and accessible consumers. Starting from an online business that was carried out in the form of a small business and wanted to learn to make it a hobby until now. There are ups and downs in running this online business, but because of the participation and support of spouses and family, everything can be resolved properly. In addition, Mrs Zyan also said that through this online business, she feels more independent financially, at first she was still dependent on her parents even though she was married, but now she can meet her family's needs herself.

In conclusion, the findings underscore that the success of women's online businesses is not solely reliant on individual efforts but is significantly shaped by the socio-familial environment. Strategies to encourage women entrepreneurship should, therefore, incorporate elements that promote family involvement and support, while also providing resources to help women overcome systemic challenges. These initiatives could further empower women and enhance their contributions to household income and economic development.

The research highlights that online entrepreneurship offers significant benefits not only in terms of financial empowerment but also in fostering family resilience and harmony. The experiences of the informants reveal that the success of their online businesses is largely shaped by the supportive family environment in which they operate. By involving husbands and other family members in business activities, such as marketing, packaging, and delivery, the ventures promote shared responsibility and collaboration, strengthening marital bonds and ensuring a harmonious family dynamic. This collaboration reflects the concept of Mubadala, which emphasizes partnership and equality between husband and wife, ensuring a balanced division of labor and mutual contribution to the family's economic well-being. Beyond financial gains, these businesses also enhance the emotional and psychological well-being of family members, boosting the self-esteem and confidence of the women involved. The flexibility of online businesses, facilitated by digital platforms and social media, allows women to balance entrepreneurial pursuits with their domestic responsibilities, providing them with autonomy while contributing to the family's financial needs. The involvement of the entire family in the business, the positive impact on individual fulfillment, and the use of technology to reach wider markets all contribute to a more equitable and resilient family structure. Therefore, policies that promote family-inclusive entrepreneurship, particularly in the digital space, could play a crucial role in reducing economic pressures, strengthening family bonds, and contributing to the broader goal of improving family harmony and reducing divorce rates in society.

Building family harmony through online business: a Mubadala perspective

One of the solutions to realizing a harmonious family is to have a stable economy and one of them is through online business. The characteristics of a harmonious family explained earlier include:

- a. Peace of mind based on piety to the almighty god
- b. Harmonious relationships between individual families and communities
- c. Physical and psychological health that is always guaranteed
- d. Enough clothing, food, shelter, etc. Legal guarantees, especially human rights
- f. Availability of reasonable educational facilities and recreational facilities
- g. The existence of old-age security

The majority of the characteristics of a harmonious family cannot be separated from economic aspects, such as health, education, daily needs, legal guarantees, and other facilities, of course, require sufficient funds to complete everything. Therefore, online business has an important role in the economic needs of the family, to fulfill all the needs of clothing, food, and shelter that support the survival and happiness of the family.

As the results of interviews with several informants, they felt a big change while doing online business, such as increasing income to meet family needs, increasing relationships and insights related to business and others, reducing boredom at home,

being more independent, continuing to work and learning to manage time and finances. In addition, the housewives also received support from their spouses and families, which had a big impact on the success of their business.

Having a business in the household that is then developed together, it is likely that the business can grow. However, online business is not only limited to developing a business but there is a cooperation between husband and wife in keeping up with the times by utilizing technology so as not to be left behind, working together to add insight into business management. Therefore, cooperation between husband and wife in building and developing a business (in various aspects) is in line with the concept of Mubadala in the role of the family economy and can build a harmonious family as the goal in marriage.

Online business plays a crucial role in promoting family harmony by addressing economic needs while encouraging collaboration and adaptability within households. A harmonious family, characterized by peace of mind, strong interpersonal relationships, guaranteed health, and access to basic necessities, is closely linked to financial stability. Online businesses offer housewives a flexible means to contribute to the household economy, increasing income, reducing boredom, and fostering independence. Interviews with informants revealed improvements in time and financial management, enhanced business insights, and stronger support from spouses and families, highlighting the importance of collective effort in achieving business success. This cooperative approach aligns with the concept of Mubadala, which stresses partnership and equality in family roles, where joint efforts in managing and growing an online business not only meet economic needs but also strengthen marital and family relationships. By embracing technology and adapting to modern challenges, online businesses act as a catalyst for both economic growth and relational harmony, enabling families to build resilience and thrive in a digital era.

One of the key solutions to achieving family harmony is ensuring economic stability, which can be effectively facilitated through online business. The characteristics of a harmonious family, as identified, encompass peace of mind based on piety to God, harmonious relationships within the family and community, guaranteed physical and psychological health, sufficient clothing, food, and shelter, legal guarantees, access to education and recreational facilities, and security in old age. These elements, most of which are closely linked to financial stability, underscore the significant role of economic well-being in fostering family cohesion. Online businesses, particularly those operated by housewives, play a crucial role in meeting the economic needs of families, contributing to the provision of basic necessities such as food, clothing, and shelter. Interviews with informants indicated notable positive outcomes, including increased family income, enhanced interpersonal relationships, expanded business knowledge, reduced monotony, greater financial independence, and improved time and financial management. Furthermore, the active involvement of spouses and other family members in supporting the business has been integral to its success. Beyond the mere growth of the business, the collaboration between husband and wife in managing and developing a family-run online business—especially through the strategic use of technology—aligns with the Mubadala concept, which emphasizes partnership and equality in family roles. This cooperative dynamic not only addresses economic needs but also strengthens marital relationships and contributes to overall family harmony. Therefore, online business serves as a vital mechanism for both economic advancement and relational stability, enabling families to adapt to the digital era while fostering resilience and long-term familial cohesion.

CONCLUSION

Online business has many positive impacts on housewives in Pujut sub-district, Central Lombok district, such as increasing income for daily needs, increasing relationships and insights about business, reducing boredom, becoming more independent, and good time and financial management. In addition, the housewives also get support from their spouses and families which has a big impact on their business, helping each other, participatory cooperation, fairness, and mutual benefit in developing the company so that it still exists today. This is in line with the principle of Mubadala, which emphasizes partnership or equality between men and women in life, especially family life.

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