The Role of Banjar Women in Improving the Family Economy on the Riverbanks of Banua Anyar Village

Syaharuddin
syahar@ulm.ac.id
Social Studies Education Department, FKIP Lambung Mangkurat University

Muhammad Rezky Noor Handy
rezky.handy@ulm.ac.id
Social Studies Education Department, FKIP Lambung Mangkurat University

Ismi Rajiani
rajiani@ulm.ac.id
Social Studies Education Department, FKIP Lambung Mangkurat University

Rusmaniah
rusmaniah@ulm.ac.id
Social Studies Education Department, FKIP Lambung Mangkurat University

Mutiani
mutiani@ulm.ac.id
Social Studies Education Department, FKIP Lambung Mangkurat University

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Abstract
Every human wants to live a prosperous life. So the needs of life are fulfilled so that they can live happily. But what is happening in this current era is that there are still many families who have not been able to feel a prosperous life with adequate living needs due to low family income or husbands, one of the most

Abstrak
Setiap manusia pasti menginginkan hidup yang sejahtera, kebutuhan hidup terpenuhi sehingga bisa hidup dengan bahagia. Tetapi yang terjadi pada era sekarang ini masih banyak keluarga-keluarga yang belum bisa merasakan hidup sejahtera dengan kebutuhan hidup yang tercukupi karena pendapatan keluarga atau suami yang rendah, salah satu peran paling dominan adalah ibu rumah tangga, pada saat ini ibu rumah tangga tidak hanya berperan menjadi ibu rumah tangga yang mengurus pekerjaan rumah tetapi banyak ibu rumah tangga yang berkerja untuk membantu perekonomian keluarga, sehingga tujuan dari penulisan artikel ini adalah untuk mendeskripsikan peran perempuan Banjar di bantaran sungai dalam meningkatkan perekonomian keluarga. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan terlebih dahulu melakukan observasi dan pengumpulan data melalui wawancara mendalam untuk mengetahui peran perempuan Banjar di bantaran sungai Martapura Kelurahan Banua Anyar dalam meningkatkan ekonomi keluarga. Teknik analisis yang digunakan dalam penelitian ini adalah reduksi data, display data dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa peran perempuan Banjar yang bertempat tinggal di bantaran sungai Martapura dalam meningkatkan perekonomian keluarga mereka adalah dengan berbagai kegiatan ekonomi khususnya sektor informal dalam memenuhi kebutuhan primer sehari-hari, bentuk-bentuk dari usaha informal yang mereka lakukan antara lain berdagang kelontongan, berjualan sembako, warung makan dan minum seperti warung wadai pagi ataupun warung kopi, dan UMKM seperti kelompok usaha kerupuk ikan haruan dan udang. Sehingga dengan kegiatan usaha-usaha tersebut turut serta membantu dalam meningkatkan perekonomian keluarga.

Kata Kunci: Peran Perempuan, Perekonomian Keluarga, dan Bantaran Sungai.

Abstract
Every human wants to live a prosperous life. So the needs of life are fulfilled so that they can live happily. But what is happening in this current era is that there are still many families who have not been able to feel a prosperous life with adequate living needs due to low family income or husbands, one of the most
dominant roles is housewives, at this time housewives do not only play a role being a housewife who takes care of housework but many housewives work to help the family economy, so the purpose of writing this article is to describe the role of Banjar women on the banks of the river in improving the family economy. The research method used is descriptive qualitative by first conducting observations and collecting data through in-depth interviews to determine the role of Banjar women on the banks of the Martapura river, Banua Anyar Village, in improving the family economy. The analytical techniques used in this study are data reduction, data display, and conclusion. The results show that the role of Banjar women who live on the banks of the Martapura river in improving their family's economy is through various economic activities, especially the informal sector in meeting daily primary needs, the forms of informal business they do include grocery trading, selling basic necessities, food and drink stalls such as wadai morning stalls or coffee shops, and MSMEs such as the Haruan fish and shrimp cracker business group. So, these business activities can also help improve the family's economy.

Keywords: Women's Role, Family Economy, and River Banks.

PRELIMINARY

The national economy, which experienced a decline during the covid-19 pandemic from 2020 to 2022, Indonesia experienced a contraction of economic growth in 2020 by -2.07%. This caused the Indonesian economy in 2020 to experience deflation or a drastic decline because economic developments in Indonesia have less stable movements. The current Covid-19 pandemic influences the changes that occur, and the Covid-19 Pandemic will significantly affect the Indonesian economy in 2020. This pandemic decreased all components of gross domestic product (GDP) except for government consumption expenditures. The component of gross domestic product (GDP) that experienced a decline and even contraction was caused by the Covid-19 pandemic that entered Indonesia so that Indonesia's economic growth was included in the crisis category, although there was a slight increase in GDP in 2021 of 3.69% (Sari et al., 2021; Pratiwi, 2022).

The problem of this economic downturn has had a significant impact on the lower middle class, and there has been a lot of decline in people's income during the COVID-19 pandemic and massive layoffs for workers. As a result, many employees were laid off, and various companies were even threatened with bankruptcy. As much 114,340 companies have laid off and laid off workers, with a total of affected workers reaching 1,943,916 companies with a percentage of 77% from the formal sector and 23% from the informal sector; besides that, the demand and supply for own-produced goods were deficient, other sectors were also affected such as MSMEs and tourism which experienced an occupancy vacancy of 50% (Ministry of Manpower, 2020; Hanoatubun, 2020; Kurniawansyah et al., 2020; Yamali & Putri, 2020).
Humans and economic life become one of the various needs that are indispensable in everyday life. Men as breadwinners in a household are inherent in people's lives. However, the Banjar people on the Martapura Banua Anyar Banjarmasin river appear more dominant in the household economy, especially in the informal sector. The people of Banua Anyar Banjarmasin describe the role of women in supporting the family economy through various activities such as selling in the floating market, which has become an icon of Banjarmasin's city of a thousand rivers. The lack of fulfillment of household needs and the high willingness of women to be independent in the economy are among the main factors for the high role of women in improving the household economy (Sakdiah, 2010). 2016; Arisanty, 2018; Pitamouldi et al., 2021; Syaharuddin et al., 2021). Women become the main pillars of the family economy when economic demands are increasingly pressing, which is men's primary responsibility, so these Banjar women also work to improve their welfare. The purpose of writing this article is to describe Banjar women's role on the river banks in improving the family economy.

**METHOD**

The research method used is descriptive qualitative by first conducting observations and collecting data in the field through in-depth interviews with sources, including the head of the RT, Mrs. M, Mrs. J, Mrs. S R, and Mrs. A. This is to find out the roles of Banjar women on the banks of the Martapura river, Banua Anyar Village in improving the family economy, especially in their forms of business in improving the family economy, Miles and Hubbermans (1990) analysis technique, The data reduction process was carried out by copying all the results of interviews, field observations and document studies in the form of articles, books, statistical notes, and news. Then the material is sorted according to the research objectives. Secondary sources that use document studies, such as journal articles, are also used in this study. Presentation of data in the form of descriptive narrative. They were verifying/drawing conclusions based on the research formulation and objectives, namely the form of the efforts carried out by the women along the riverbanks in Banua Anyar village. The validity of research data is carried out through triangulation of sources, time, and techniques (Sugiyono, 2019; Handy & Abbas, 2022).

**RESULTS AND DISCUSSION**

During the Covid-19 pandemic from 2020-2021 alone, poverty in Banjarmasin increased from 4.39% to 4.89%, with an income limit in 2020 of Rp. 543,546 to Rp. 606,330. This is also why the poverty rate in Banjarmasin City has increased (BPS Banjarmasin City, 2021 & 2022). The results of the study show that the role of Banjar women who live on the banks of the Martapura...
river in improving their family's economy is through various economic activities, especially the informal sector in meeting daily primary needs, the forms of informal business they do include grocery trading, selling basic necessities, food and drink stalls such as wadai morning stalls or coffee shops, and MSMEs such as the Haruan fish and shrimp cracker business group. So these business activities can also help in improving the family's economy.

Results of interviews with the head of RT. 02, Mr. S (63 years old) provided information that there are informal businesses such as food stalls and shops in his environment. Still, the owners and those who run the business are women. Furthermore, the speech from the head of RT. 03 Mr. K (57 years old) that various informal businesses in the RT. 03, among others: rice and lontong stalls, coffee shops selling wadai, basic food shops, and the production of gambung bread. On RT. 04 from the information of the head of his RT, namely Mr. SA (38 years) that those in his environment are primarily engaged in the business of restaurants, coffee shops, rice stalls, basic food shops, amplang cracker production besides that other informal businesses are engaged in the service sector such as opening a tailoring business.

Reflecting on the various businesses in the Banua Anyar village, women's role in improving the family's economy is based on various factors that involve women themselves playing the primary role in the family at the beginning of the COVID-19 pandemic. Some of these factors are caused by her husband. He is the foundation of family income, being dismissed from work, unavailability of employment opportunities after dismissal, or her husband being unable to work anymore due to aging, and health factors that have decreased drastically, such as work accidents that cause permanent disability, or the role of the workers. Women are a support system in family income because the income from their husbands before and after covid-19 has decreased drastically and just stagnated.

Therefore, Banjar women who live in riverbank areas, especially in Banua Anyar Village, He started looking for ways to increase family income in fulfilling daily life, including opening a stalled business, such as a coffee shop that sells a variety of typical Banjar wadai (cakes), yellow rice stalls and lontong. This grocery shop sells various necessities often sought after by the surrounding community. Besides, other stalls are selling sachet drinks such as Pop Ice blenders, ice syrup, and others. However, various forms of businesses or forms of work carried out by mothers themselves in the informal sector due to their low education and limited financial ability
or skills in work continue to force these women to work to help their husbands or those who act as heads of families.

This is in line with the results of an interview with Mrs. M (49 years old); she stated about her stall business which helps the family income for daily life:

“Aku dahulu tu bejualan burung di sini lawan abahnya, sebelum bejualan minuman kaya ini. Tapi bejualan burung tuh mun kada payu atau musim hujan kelawasan burungnya bisa garing malah ada yang matian makanya ampih bejualan burung ganti bejual yang kaya ini pang Warung minuman & Gorengan. Bejualan kayakni ya kanakan ai yang menukari mun hari panas biasanya rami warung ku kanakan kesinian. Kekawanan anakku jua jadi rami. Di sebelah rumah ku tu keluarga ku bejualan buang pop icu jua. Ke sananya lagi banyak warung-warung minuman jua yang jaraknya beparakan. Posisi warung ku ni mun pagi kayakni pang panas. Tapi panas pagi sehat aja jua masih pang” (I used to help my husband who sells birds before selling drinks like now. But the sale of birds often does not sell or when the rainy season lasts a long time usually the birds are sick and some die, then replace the sale as it is today, which is opening a drink and fried food stall. Selling stalls like this, usually children who buy them when the sun is hot and it gets crowded with children shopping at the stalls. Besides that, my son's friends often come here to shop. Next to my house there is also a family selling pop ice drinks. In that direction, there are still many drink stalls that are close to each other. The position of my shop is that in the morning, this is how it gets in the morning sun, but yes, the hot sun makes it healthy too).

Apart from the drink stalls and coffee shops, many women work to help food stall owners, especially those selling Nasi, Lontong, or Soto Banjar; other women work in typical Banjar restaurants in Banua Anyar, such as at the Soto Bang Amat Restaurant, Jukung Julak Restaurant, the Soto Bawah Jembatan Restaurant, and at the Batang Banyu Restaurant. Their role as waiters or as cooks in the restaurant's kitchen, the roles they do in these restaurants is one of the efforts to improve the welfare of the Banua Anyar community, especially for women in increasing their household income (Jannah et al., 2022; Abbas et al., 2021; Abbas & Jumriani, 2020).

Apart from these efforts, there are several forms of the role of women in Banua Anyar themselves in improving the family economy, especially in family income. They also engage in the MSME sector (Micro, Small and Medium Enterprises). MSME activities, some of which are as found in RT. 07, namely the "Usaha Kita" MSME Group, which has been engaged for 10 years in producing Haruan and Shrimp crackers chaired by Her in charge of peeling and cleaning fish, to the production process. There is also a home-based business producing Banjar-style Bread in the RT. 03 by Mrs. SR, who has been producing bread for about 30 years, has become her daily livelihood by employing local residents, both women and men, and in RT. 04 there is a production business of Amplang or Tiger Nails made from fish owned by Ani's mother, who has been
producing them for 20 years. Just like other businesses, they also employ local residents. Reflecting on the various forms of MSMEs found in Banua Anyar Village itself are the efforts of Banjar women in increasing family income, not only helping to increase income but also opening up jobs for the surrounding community, especially for women who need each other (Syaharuddin & Handy, 2021).

MSMEs, which are a form of strength in increasing the economy of women who are engaged in increasing their family income, basically form MSMEs themselves that become the benchmark for those who produce finished goods or food and beverages. According to a survey conducted by the Banua Anyar Village from RT 01 to RT 07, there are around 66 businesses that are categorized as MSMEs; as stated by the Banua Anyar Village Head that basically, the increasing poverty rate during the COVID-19 pandemic forced the residents of Banua Village to Newer to try to find other income from opening various forms of business, especially when their husbands or heads of families do not get sufficient income for their daily needs or also those who are laid off from their jobs, besides that there is also assistance from the Banjarmasin City government in helping welfare improvement and assistance in MSME training (Rizayanti et al., 2022; Riswan et al., 2022).

CONCLUSION

The role of Banjar women who live on the banks of the Martapura river in improving their family's economy is through various economic activities, especially the informal sector in meeting daily primary needs; the forms of informal business they do include grocery trading, selling necessities, food stalls and drinking, such as wadai morning stalls or coffee shops, and MSMEs such as the Haruan fish and shrimp cracker business group. So these business activities, they can also help in improving the family's economy. By looking at the increasing poverty rate in the city of Banjarmasin, during the COVID-19 pandemic, the residents of Banua Anyar Village were forced to try to find other income by opening various forms of business, especially when their husbands or heads of families did not get sufficient income for their needs. Day-to-day or also those who are laid off from their jobs. Therefore, Banjar women who help improve the family's economy help their husbands in various activities such as being a waitress, opening food shop, businesses to entrepreneurship.
BIBLIOGRAPHY


