

**Family Resilience of MSMEs Traders after Toll Road Operation at *Pasar Bengkel*:
Islamic Family Law Perspective**

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Abstrak

Tulisan ini bertujuan untuk melihat bagaimana implementasi dari ketahanan keluarga di kalangan pedagang UMKM pasca Pengoperasian jalan tol perspektif hukum keluarga Islam. Pendekatan sosiologi hukum diterapkan dalam penelitian empiris ini. Sumber data diambil dari hasil wawancara dengan para pedagang UMKM dan dianalisis dengan metode kualitatif. Hasil penelitian menunjukkan bahwa meskipun pengoperasian jalan tol Medan Kualanamu Tebing Tinggi mempengaruhi pendapatan ekonomi keluarga pedagang, namun ketahanan keluarga para pedagang relative masih kuat dalam perspektif hukum keluarga Islam. Hal ini ditandai dengan terpenuhinya ketahanan keluarga dari segi aspek legalitas perkawinan, keutuhan rumah tangga, pemenuhan hak dan kewajiban dan aspek manajemen konflik. Adapun upaya yang dilakukan keluarga pedagang UMKM pasca Pengoperasian jalan Tol Medan Kualanamu Tebing Tinggi untuk menjaga ketahanan keluarga diantaranya mencari pekerjaan lain untuk menutupi pendapatan yang kurang, terbuka soal masalah keuangan dan menjaga komunikasi yang baik antar anggota keluarga. Bahwa secara umum konsep ketahanan keluarga masih terimplementasi dikalangan pedagang UMKM di Pasar Bengkel meskipun mereka terpengaruh akibat adanya pengoperasian jalan tol.

Kata kunci: Hukum Keluarga Islam; Ketahanan Keluarga; UMKM

Abstract

This paper aims at seeking how the implementation of family resilience among MSMEs traders after the toll road operation in the view of Islamic family law. This research is empirical legal research with a legal sociology approach. Sources of data were taken from interviews with MSMEs traders and qualitative methods were used to analyze it. The results show that the operation of the *Medan-Kualanamu-TebingTinggi* toll road affects the economic income of merchant families, the resilience of merchant families is still relatively strong in the view of Islamic family law. This condition was marked by reaching their resilience in terms of aspects of marriage legality, household integrity, fulfillment of rights and obligations, and aspects of conflict management. The efforts made by the families of MSMEs traders after the operation of the *Medan-Kualanamu-TebingTinggi* toll road maintain family resilience including finding their jobs to cover their lack of income, being open about financial problems and maintaining good communication between family members. Whereas in general the concept of family resilience is still being implemented among MSMEs traders at *Pasar Bengkel* even though affected by the toll road operation.

Keywords: Family Resilience; Islamic Family Law; MSMEs

Introduction

Family is the smallest unit in social and community life. A small family consisting of parents and children is a part of most people's daily social interaction. Family is the main source of education for children. Because they learn the basic things earlier from the family. Therefore, family resilience is considered as a pillar of national resilience as well. Resilience family is conditions that reflect the level of ability family in the face of various upheavals that can undermine the foundation, integrity and harmony of life family (Darahim 2015: 211). Ability a family for maintain life house ladder that get along well and peace is form simple from concept resilience family. Family resilience determined by personal qualities of its members, especially husbands and first wife cooperation and harmony in family life. Good and optimal family resilience can guarantee family survival in adapting to various problems and difficulties faced by the family (Darahim 2015: 211).

There are 3 factors to achieve the resilience in a family, namely physical resilience, social

resilience, and psychological resilience. Physical resilience includes aspects of health, nutrition, and protection against disasters. A family with physical resilience can meet basic needs such as food, water, and decent housing, and have access to good health services. Social resilience includes aspects such as security, legal protection, and access to social services. A family with social resilience feels safe and recognized by society and has good access to the social services needed. Psychological resilience includes aspects such as emotional stability, feelings of safety and comfort, and the ability to cope with problems. A family with psychological resilience feels comfortable and stable in coping with problems, has a sense of safety and can pursue emotional well-being. Overall, these three factors are interrelated and mutually influence each other, and a family that has these three factors is considered as a stable family with good resilience. If one of the factors is not able to be achieved, it will cause the vulnerability in a family and can even lead to divorce. This phenomenon the authors found among MSMEs traders at *Pasar Bengkel* in *Perbaungan* District.

Pasar Bengkel is an icon of MSMEs that are well-known in the minds of *Serdang Bedagai* people. *Pasar Bengkel* as a center for typical souvenirs characterized by the local wisdom of the local community has existed since 1980 (Setiyabudi 2019). This place sells souvenirs typical of *Serdang Bedagai* area, such as: *Dodol* with various flavors, chicken feet, chips and others. Visitors or tourists want to buy souvenirs are usually tourists who wants go travelling from Medan to Pekanbaru-Jakarta, Medan to Lake Toba or Samosir Island or vice versa.

However, the business has conducted traders during those few decades, now it's in trouble because decline significantly from the number of customers. The cause in society is probably power loss buy. This is due to the operation of the *Medan-Kualanamu-Tebing Tinggi* toll road since October 2017 which has made the majority of vehicles passing through the Sumatran cross-road divert their routes using the toll road and not passing through this typical *Serdang Bedagai* hawker centre.

Some traders are still surviving with the current conditions, even though their income has decreased by 50-70% from their income before the operation of the toll road. In fact, out of around 80 *dodol* stalls at *Pasar Bengkel*, around 40 stalls were closed because that business was no longer profitable due to the lack of buyers. This has an impact on meeting the socio-economic needs of the family and some MSMEs traders experience vulnerability in their families, both conflicts due to economic problems, illness, and even divorce. However, there are some people who survive in certain ways.

This paper will try to examine the resilience of the families of MSMEs traders after the operation of the toll road at *Pasar Bengkel* in *Perbaungan* District from an Islamic Family Law Perspective. Then it will also look at the influence of Medan Kualanamu Tebing Tinggi toll road operation towards those families of MSMEs traders at *Pasar Bengkel*, and also looked at the efforts made to maintain the resilience of the family based on the view of Islamic family law.

Gina Fauziah, *et. al.* In his article found that the key to maintain family resilience is preserving the harmony in family life (Fauziah and others 2021: 303). Moreover, Achmad Fathoni in his paper explains that the resilience in a millennial moslem family is considerably good in the aspect of economic, social, and pyschological (Fathoni 2021: 247). Further, Rizki Maulida Amalia explores that the factor of family disharmony is one of the reasons of family divorces (Amalia and others 2018: 129).

Meanwhile, Aprilicia Lumban Gaol has written a special article that examines the MSMEs at *Pasar Bengkel* which states that capital, labor, and the length of bussiness have a very significant influence on the sales result of *Dodol* bussiness. *Dodol* entrepreneur should gain their creativity in selling their products in order to increase the sales result. (Lumban Gaol 2021: 88).

From the results of the research above, the authors have not found a specific study on the resilience of MSMEs merchant families at *Pasar Bengkel* after the operation of the toll road. Thus, this author's research is still something new to be examined in order to add to existing scientific treasures.

Research Methods

Viewed from the purpose of legal research, it examines law which is intellectualized as authentic behavior which is an unwritten social trend encountered by everyone in their daily social life (Muhaimin 2020: 80). The approach used is the sociology of law approach. The legal sociology approach is an approach that analyzes how reactions and interactions occur when the norm system works in society (Muhaimin 2020: 87). The legal sociology approach is used because researchers will examine how the concept of family resilience is actually implemented in society.

The primary data source used in this study was obtained from the research location through interviews with MSMEs traders at *Pasar Bengkel, Perbaungan District, Serdang Bedagai Regency*. The researcher used the purposive sampling method (Sugiyono 2017: 218). This is because purposive sampling allows the researcher to select samples that meet predetermined criteria and are in line with the research objectives. In addition, purposive sampling also allows the researcher to take a representative sample of the population being studied. As the number of active MSMEs Traders is 40, the author chose 20 merchants that represent the overall characteristics of the population. Thus, the results of the research conducted on this sample can be generalized to the entire population. Data source secondary were obtained from regulations and laws in force dealing with Islamic Family Laws in Indonesia, such as Law No. 1 of 1974 regarding Marriage, and the Islamic Law Compilation. Furthermore, the research data, the researchers analyzed using qualitative methods.

Results and Discussion

Family resilience regarding Islamic family law cannot be separated from the purpose of having a marriage. Article 1 of Law No. 1 of 1974 regarding Marriage confirms that marriage is a physical and non-physical bond between husband and wife aiming at forming a happily eternal family (the household) based on Belief in One Supreme God (RI 2011: 134). Moreover, Compilation of Islamic Law (KHI) article 2 states that marriage in Islam should be based on a very solid deal (*mitsaaqan ghalizdan*) in order to comply the commands of Allah (RI 2011: 64). In article 3 it is stated that marriage aims to construct a household life being good (*sakinah, mawaddah and rahmah*)(RI 2011: 64) . Moreover, marriage is a way in Islam to legalize the sexual activities (stroking, kissing, and doing sexual intercourse) between husband and wife that is prohibited beforehand (Yaqin 2019: 157). Based on the purpose of marriage contained in the law and KHI it is clear that family resilience is the goal of forming a marriage in which the family becomes a family of peace, harmonious affection between husband, wife, and

children (Turnip and others 2022: 41).

The government through the Service of Women's Strengthening and Child Assurance has issued controls with respect to family security. This direction points to energize the application of the concept of family versatility and welfare to all advancement exercises. It aimed at improving the implementation of family arrangements for ministries, agencies and regional governments. This implies that family resilience capacities as an instrument to degree whether the family has carried out its parts, functions, obligations, and responsibilities in providing the welfare of its individuals (Elimartati and others 2021: 496).

Family resilience can be realized when husband and wife still love each other, respect each other, are loyal and provide physical and spiritual assistance to one another. Husband and the wife has an obligation to keep the house intact ladder with operate right and their respective obligations. The rights and obligations of husband and wife are regulated in articles 30-34 of Law No. 1 of 1974 concerning Marriage and also articles 77-84 of the Compilation of Islamic Law. A husband is obliged to provide maintenance, *kiswah*, residence and others to his wife and children. Meanwhile, the obligation of a wife is to serve her husband and manage all household needs.

A family is said to have a high level of family resilience if it fulfills several aspects, namely: (1) physical resilience, namely the fulfillment of food, clothing, housing, education and health needs; (2) social resilience that is oriented towards religious values, effective communication, and high family commitment; (3) psychological resilience includes the ability to deal with non-physical problems, positive emotional resistor, affirmative self-concept, and husband's affair for his wife (Cahyaningtyas and others 2016: 6).

According to Zakiah Daradjat, building an ideal family should fulfill such criteria as understanding, receiving, trusting, and loving each other in the family life. (Arroisi and Perdana, 2021). All of these element contribute to the continuity and harmony of a family's life, both for newly married and those who have been married for a long time.

Many factors can weaken the resilience of a person or group of people, including building a peaceful, harmonious, happy and prosperous family. This is in line with the dynamic nature of resilience, not static. Resilience individual and public also have an impact direct and no directly in building resilience family. Some of the turmoil came from within and some came from outside. Some occur continuously, some occur spontaneously, some are psychological and some are material. That is the dynamics of life that must be faced by every family in maintaining the quality of family resilience. A solid family is not only able to face problems, but is also able to provide solutions to these problems (Rahman 2020: 255).

One of the factors that have the strongest influence is the values, ethics, norms and morality of the husband and wife. For this reason, it is necessary to have a communication interaction between husband and wife with the principle of being willing to accept and give, both physically and mentally psychologically and emotionally as a basis for fostering family resilience, especially in the modern era which is completely open today. If this is not done, then the possibility of conflicts and divisions arising which can end in divorce will increase from time to time.

Another factor that is quite dominant is the quality and educational background of the husband and wife, the quality of the socio-economic welfare of the family accompanied by an attitude of tolerance in building togetherness. If basic needs are neglected, these needs can

overpower values, norms and ethics and morality. Poverty and ignorance can be a driving force for disputes in household life, especially if one party does not want to accept input from their partner in living together. There have been many examples of families who are poor and left behind, weak in building family resilience, even though there is no divorce, there are lots of conflicts.

The Implementation of Family Resilience of MSMEs Traders after Toll Road Operation

To see how far the resilience of the families of MSMEs traders after the toll road operation at *Pasar Bengkel, Perbaungan District*, the authors have interviewed 20 respondents who are still actively trading. This interview was conducted at Pasar Bengkel from November 1st to November 13th, 2022. The dimensions of family resilience of MSMEs traders that the author examines include aspects of marriage legality, household integrity, fulfillment of rights and obligations in the household and conflict management in the household.

a. Legality of Marriage

The relationship between the legality of marriage and family resilience is that legality of marriage is an important aspect in maintaining family resilience. Legality of marriage refers to the process of registering and validating the marriage by the government, based on the regulations in place. Legal marriage allows husband and wife to have the same rights and responsibilities under the law and provides legal protection for the couple and the children produced from the marriage.

A legally married couple also ensures the rights of the children produced from the marriage, such as the right to a name, inheritance rights, and the right to health and education services. Legal marriage also ensures the rights of the wife in case of divorce, inheritance rights, and child custody rights.

Furthermore, legal marriage also strengthens social networks within the family, as legal marriage allows the couple to establish relationships with their respective families and expands the social networks that are needed in dealing with problems.

Based on Article 1 Section 10 of Law No. 52 of 2009 concerning population and family development, it is stated that a good family is a family formed with a legal marriage. It is also characterized such characteristics as being prosperous, being healthy, being advanced, being independent, having an ideal number of children, having good-minded, being responsible, being harmonious and devoted to *Allah* as the Almighty God. Therefore, it can be understood that the validity of a marriage is one of the most important foundations for families in forming a harmonious and prosperous family. Illegal marriage under the rule of law will be an obstacle in realizing family welfare and resilience. Illegal marriages can result in non-fulfillment of the rights of children and wives (Turnip and others 2022: 45).

In the perspective of Islamic family law in Indonesia, as stipulated in Law no. 1 of 1974 concerning marriage and the compilation of Islamic law that a valid marriage is a marriage that is carried out according to the laws of each religion. Every marriage must be registered. Those who do the marriages (*nikah*) according to the Islam, it should be registred by the employees from the Office of Religious Affairs. While for those whose religion and beliefs are not Islam, it is done by marriage registrar employees at the civil registry office. Each registered marriage will receive a marriage certificate. each husband and wife will obtain it. Therefore,

ownership of a marriage certificate/book is an indicator of the validity of the marriage.

The following is presented the results of the answers from several respondents regarding the ownership of the marriage certificate/book of the family of MSMEs traders at *Pasar Bengkel*.

Table 1.

Ownership of Marriage Certificate/Marriage Book for Families of MSMEs traders at *Pasar Bengkel*

Question		
Do you have a marriage certificate/book of marriage issued by the Office of Religious Affairs or the Office of the Civil Registry?		
Answer	Frequency	Percentage
Yes	20	100%
No	0	0%
No answer	0	0%
Total	20	100%

source: processed data, 2022

From the table, it can be seen that all respondents (100%) have a marriage book. It is a proof that the marriage is valid and in line with the law. The researcher also asked about how important this marriage book was for them. One respondent believed that having a marriage book was very important as proof of the validity of the marriage being carried out and a marriage book was also needed to take care of various kinds of administrative matters, such as Identity Cards, Family Cards, and Children's Birth Certificates (Junaidi, MSMEs Trader, Personal Interview, *Pasar Bengkel*, 2022).

From the findings above, we can conclude that the families of MSMEs traders at *Pasar Bengkel* have strong family resilience based on the legality of marriage which is the basis for achieving family resilience.

b. Integrity Household

Integrity Household is wrong one factor for achieve resilience family. The indicators of this variable are all family live in one house. Families can become split or dysfunctional when one or more members of family fail for to-do duties or functions. For example, including connection family who does not harmonious or emotional bond that is not interconnected with good between members of family. This situation is very affect the continuity of the social function of the family and finally impact on survival family. Family more likely conflict occurs if wrong one of them, especially husband or wife, no live together in one house. Couple husband and wife those who have been separated for a long time run the risk of distrust and conflict the larger one, which leads on life family which is not harmonious. Couple who live together at home the same one use up more time with them who does not. For example, partner who lives at home have resilience family stronger than a partner who live far from home. The following will present the results of answers from respondents about household integrity in MSMEs merchant families at *Pasar Bengkel*.

Table 2.
 Integration of Households in Families of MSMEs Traders at *Pasar Bengkel*

Question		
Do all family members (husband, wife and children) live in the same house (husband and wife do not share beds)?		
Answer	Frequency	Percentage
Yes	19	95%
No	1	5%
No answer	0	0%
Total	20	100%

Source: Processed data, 2022

The table shows that 19 respondents (95%) responded that they live together in one house and do not separated in bed, while 1 respondent (5%) said that they did not live together and had separated beds because they were divorced. When the author asked what was the reason for his divorce, he answered because he could not provide for his wife and children because his income from the dodol trade had decreased and his husband had had a stroke since 2019, so he decided to divorce (Sunarti, MSMEs Trader, Personal Interview, Pasar Bengkel, 2022).

Based on the findings aforementioned, researchers can say that the families of MSMEs traders at *Pasar Bengkel* in the aspect of household integrity also have such a strong family resilience which can be seen in the percentage reaching 95%.

c. Rights and Obligations in the Household Legal

Marriage is an agreement to live together between two different genders to lead a household life. As a marriage is legal based on the law and religion, it will rise the rights and obligations between husband and wife. If both husband and wife carry out their responsibilities, there will be peace and tranquility of heart so that the household life will be perfectly created. In this way, the purpose of family life will be realized according to religious demands. The head of family and family members have their own division of tasks and work, as well as rights and obligations which must be properly understood as a means of realizing the goals of marriage (Yanti and Zahara 2022: 2).

Rights in a simple way can be interpreted as everything that a person must/ deserves to have or obtain, while obligations are something that a person must do or fulfill. Talking about rights cannot be avoided by talking about obligations, because rights and obligations are like two chains that are interrelated and bind one another thing (Turnip 2021: 103). This will be clearly seen in the rights and obligations of husband and wife, each of whom has certain rights and obligations. The husband's obligation is a right that must be owned by the wife, as well as the wife's obligation is a right that must be owned by the husband.

One important aspect in forming family resilience in Islamic law is the role of the husband as the leader and educator of the family. The husband is expected to provide for and

protect his wife and children and be a good role model for the family. Meanwhile, the wife is expected to assist the husband in maintaining the family and performing household tasks. The wife is also expected to maintain the dignity and honor of the family and educate the children well. The rights and obligations of husband and wife are regulated in chapter VI Articles 30-34 of Law Number 1 of 1974 Concerning Marriage and Chapter XII articles 77-83 of the Compilation of Islamic Law. A husband is obliged to provide maintenance, residence and others to his wife and children. Besides the material support (*nafkah*), husband should also provide the spritual support (*nafkah*) tohis wife in the form of good interaction to his wife (Bastiar 2018: 76). According to his ability, the compilation of Islamic law also stipulates that husbands are also obliged to provide religious education to their wives. Meanwhile, the obligation of a wife is to serve her husband and manage all household needs.

The following will present the results of answers from respondents regarding Rights and Obligations in the MSME merchant family at *Pasar Bengkel*.

Table 3
Rights and Obligations in the Family of MSMEs Traders at *Pasar Bengkel*

Question		
Are the rights and obligations in the household fulfilled after the operation of the toll road?		
Answer	Frequency	Percentage
Yes	17	85%
No	3	15%
No answer	0	0%
Total	20	100%

Source: Processed data, 2022

From the table above we can see that 17 respondents (85%) feel that after the operation of the toll road the rights and obligations of the household are still fulfilled. While 3 respondents (15%) said that the rights and obligations in the household were not fulfilled. One of the respondents reasoned right and obligations in the household are not fulfilled due to the lack of buyers after the operation of the toll road which has resulted in minimal income in the family plus a husband who has had a stroke since 2019 which has prevented a husband from fulfilling his obligations, namely providing maintenance for his wife and children (Sunarti, MSMEs Trader, Personal Interview, Pasar Bengkel, 2022).

The researcher tried to ask what rights were not fulfilled after the operation of the toll road. one of the respondents argued that the rights that were not fulfilled after the operation of the toll road were the rights of household expenses. One of the respondents also thought that the right that was not fulfilled was the cost of education for children, especially when families have children who have entered high school and even college, which require higher costs (Jumingin, MSMEs Trader, Personal Interview, Pasar Bengkel, 2022).

Based on the findings above, researchers can state that the families of MSMEs traders at *Pasar Bengkel* in the aspect of fulfilling rights and obligations in the household also have strong family resilience which can be seen in the percentage in table 3 above which reaches 85%.

As we know in Islamic family law, the husband is obliged to provide maintenance, *kiswah*, residence and others to his wife and children. However, the husband's obligation must still consider the earning capacity of a husband. The number of divorce cases that occur is due to the many demands from a wife who feels that her husband does not fulfill his living expenses by not seeing his husband's abilities. For husbands who work as traders, for example, uncertain income conditions can occur. Therefore, the patience of wife is needed in this case, and wife should remind the husband in a matter of living expenses considering the rate of husband's abilities (Turnip 2021: 108).

d. Conflict Management in Families of MSMEs Traders After Toll Road Operations

Conflict within the household can be a factor in the occurrence even though divorce is permissible in Islam, but in reality this is an indicator that can weaken family resilience. There are several reasons why these conflicts often occur in household life. Economic factors, psychology, and the absence of space to complain about family problems are a common part of these causes. Economic factors are closely related to readiness to be economically responsible. While psychological factors are related to the maturity or mental readiness of husband and wife (or prospective husband and wife) in running the household (Arifiani 2021: 535).

To achieve the goals of marriage, namely *sakinah*, *mawaddah* and *rahmah*, good conflict management is needed (Jalil and others 2021: 68). If the conflict is managed properly, it will further strengthen family resilience. However, if the conflict is not managed properly, it will result in divisions between family members. Family resilience can be measured using a systems approach that includes input components (physical and non-physical resources within the family), processes (family management, family problems, and coping mechanisms) and outputs (fulfillment of family physical and psychosocial needs).

Psychologically, there are 5 models of conflict resolution between husband and wife. First, the avoid-continuing-conflict model where the husband and/or wife divert the conversation when the topic lead to conflict. Second, the giving-up model where the either husband or wife voluntarily give up to another without having the settlement. Third, the discussion model, as the husband and wife seriously discuss the problems they confront in proper way, time, and condition. Fourth, the competency model where the conflict faced by husband and wife is solved by the expert or someone who are competent enough in this thing. The last, the forgetting model where husband and wife make a deal to forget the conflict being encountered (Sururie and Yuniardi 2018: 275)

Trading is the main livelihood for the majority of people at *Pasar Bengkel*, but after the inauguration of the *Medan- Kualanamu- Tebing Tinggi* toll road in October 2017, many traders have changed professions or looked for other livelihoods to provide for their families. Few buyers make their income decreased dramatically. This resulted in the non-fulfillment of the material economic needs of most families in the workshop village. Conflicts in the family usually occur for several reasons. One of them is due to economic problems. Economic problems are often a scourge for household life. Conflict in the household is common, but if the conflict is not managed properly it will wreak havoc in a household. The following will present the results of answers from respondents about the Intensity of Conflict in the families

of MSMEs traders at *Pasar Bengkel*.

Table 4

Conflict Management in MSME Merchant Families at *Pasar Bengkel* after Toll Road Operation

Question		
Can the conflict in the household that occurs after the operation of the toll road be managed properly?		
Answer	Frequency	Percentage
Yes	18	90%
No	2	10%
No answer	0	0%
Total	20	100%

Source: Processed data, 2022

From the table above, we can see that 18 respondents (90%) managed conflict well, while 2 (10%) respondents did not manage it well. One respondent said why was the conflict in his family not managed properly because a solution was not found when there was a problem in the family so that the problem was allowed to drag on until a solution was found (Sarinah, MSMEs Trader, *Pasar Bengkel*, 2022). One of the respondents said that the impact that occurs due to managing conflicts well is that their family has better and effective communication, so they can easily express their feelings and opinions without feeling disturbed or uncomfortable (Najwa Sidiq, MSMEs Trader, *Pasar Bengkel*, 2022).

Families that are successful in managing conflicts typically have effective communication, a willingness to collaborate, and the ability to identify and respond to differences. They also often show empathy and seek fair and satisfying solutions for all parties involved. Families that are good at managing conflicts also often have clear rules and norms that are applied fairly, and have effective mechanisms for resolving problems. They also often have the ability to control their emotions and seek compromise. Another important thing is to understand that conflicts are not always bad, sometimes conflicts can lead to positive development and learning.

Based on the findings, researchers can say that the families of MSMEs traders at *Pasar Bengkel* in the aspect of conflict management in the household also have strong family resilience which can be seen in the percentage in table 4 above which reaches 90%. How can they get out of the vulnerability of their families when their families are affected by the toll road operation. In this case, to see how the efforts made by the families of MSMEs traders at *Pasar Bengkel* to maintain the resilience of their families, several respondents have been interviewed intentionally, as will be explained below. Junaidi, who has been married since 1995, has three children and two of them are still in school while one child is married. He said that after the operation of the *Medan- Kualanamu-Tebing Tinggi* Toll Road, buyers were quiet. He told that at that time their income decreased by more than 60% to the point that some of his merchandise expired and made losses. To meet household needs, he also looks for other sources of income, such as taking care of his own rice field and sometimes someone else's. He also said that one of the efforts made to maintain family resilience was transparency in

managing finances (Aminah, MSMEs Trader, Pasar Bengkel, 2022).

In the next interview, the researcher interviewed Aminah, a housewife who also trades at *Pasar Bengkel*. Married since 2003 and has 4 children. She said since the existence of the toll road, their income has decreased by around 50%. To make ends meet for his family, his husband had to work as a laborer at a stone kiln in Karang Anyar Village. He also revealed that in every family there must be problems, and the way to maintain harmony in the family is to maintain communication between husband, wife and children. (Aminah, MSMEs Trader, Pasar Bengkel, 2022)

In the next interview, Ridwan Sinaga was interviewed. Married since 1996 and have 2 children. He said that the decline in demand and the decline in people's purchasing power had prompted Ridwan and his wife, who had been selling *dodol* for 20 years, to agree to close their stall and look for other jobs starting in 2020. (Aminah, eks MSMEs Trader, Pasar Bengkel, 2022)

From the findings, the researchers can say that the efforts made by MSMEs merchant families to maintain family resilience after the toll road operation, namely by looking for other livelihoods to meet the economic needs of the family, being open about financial problems, maintaining good communication between family members.

In general, the results of the study show that the level of resilience in the families of these traders is still relatively high. This is marked by the aspect of legality of marriage which reaches 100%, the aspect of household integrity which reaches 95%, the aspect of fulfillment of rights and obligations which reaches 85% and the aspect of conflict management which reaches 90%.

Even though the families of MSMEs traders are actually affected by the operation of the toll road as mentioned in the interview above, they still maintain their marriage. This is in accordance with the purpose of marriage which aims to create a household life and *sakinah, mawaddah, and rahmah* that manifested itself in the merchant families. Even though the families of these traders are actually affected by the operation of the toll road as stated in the interview above, they still maintain their marriage. This is in accordance with the concept of family resilience which says that in the family there must be problems, but how they deal with and solve these problems is the benchmark for the level of family resilience.

In the Compilation of Islamic Law article 80, as we know the husband is obliged to provide a living, *kiswah* and shelter to his wife and children, besides that the husband is also obliged to bear household expenses, care costs and also medical expenses and also education costs for his children. However, a husband's obligations are adjusted to the husband's income situation. If the husband's income is uncertain as the situation of MSMEs traders at Pasar Bengkel who are affected by the decline in income due to the operation of the Medan Kualanamu Tebing Tinggi toll road, then the wife is required to be patient, to understand the condition of her husband's abilities and not to demand too much from her husband.

Conclusion

Family resilience is a condition that reflects the level of family ability in dealing with various shocks that can undermine the foundation, integrity and harmony life family.

Although the operation of the *Medan-Kualanamu-Tebing Tinggi* toll road affects the economic income of merchant families, the resilience of merchant families is still relatively strong in the perspective of Islamic family law. This is marked by the fulfillment of family resilience in terms of aspects of marriage legality, household integrity, fulfillment of rights and obligations and aspects of conflict management. The efforts made by the families of MSMEs traders after the operation of the *Medan-Kualanamu-Tebing Tinggi* toll road to maintain family resilience include looking for other jobs to cover their lack of income, being open about financial problems and maintaining good communication between family members. Whereas in general the concept of family resilience still has good implications for MSMEs traders at *Pasar Bengkel* even though they are affected by the toll road operation.

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