

Strengthening Families: Exploring the Impacts of Religious, Self-reliance, and Household Finance Training Experience on Family Affected by Covid-19 in the Lower Middle Class in Pontianak, West Kalimantan

Citra Widyastuti¹, Raekha Azka², Riswanti Budi Sekaringsih³ and Shohibul Adhkar⁴

¹Departement of Islamic Guidance and Counseling UIN Sunan Kalijaga, Indonesia

²Departement of Mathematics Education UIN Sunan Kalijaga, Yogyakarta, Indonesia

³Departement of Sharia Economics UIN Sunan Kalijaga Yogyakarta, Indonesia

⁴Departement of Perbandingan Mahzab UIN Sunan Kalijaga Yogyakarta, Indonesia

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Abstract: This study aims to determine the effectiveness of the family strengthening training program through a religious, independent and family financial approach for guardians of elementary school students in middle to lower class communities in Pontianak district. This research used experimental one group pre post test design, with quasi experiment. It compared the results of the pretest and posttest filling scores. The data was analyzed using Shpairo Wilk for normality test. The results of this study showed the significance value of the pretest was 0.173 and the posttest was 0.251, both values were greater than the significance value of 0.05, thus it can be concluded that there was a significant difference between the pretest and post test results after given treatment. The conclusion confirms the effectiveness of family strengthening training through religious, independence and financial approaches.

1 INTRODUCTION

The Covid-19 pandemic has hit the world since early 2019. Slowly but surely this virus is also spreading to the archipelago. Precisely in March 2020, Indonesia officially implemented a health protocol by imposing a social distancing policy (Yuliana, 2020). The policy is in the form of preventing mass crowds in all places, thus encouraging people to stay at home in carrying out all their activities (Handayani, 2020)

There are many consequences of this regulation. One of the biggest impacts felt was starting from the school from home policy for elementary school age children (Abidah, 2020, Utomo, 2020). Like it or not, this policy must be obeyed by all elementary school parents (Putri, et al, 2020). It is because to be able to accompany children at the age of elementary school and become the personification of teachers at school is certainly not easy, especially for those who do not have sufficient educational background and good knowledge of information technology. The determination of the learning from home policy also

applies to the Province of West Kalimantan. Hence, this policy inevitably becomes a problem for parents of elementary school students in the city.

Several new problems that arise from the impact of the policy (Putri, 2020), indirectly lead to changes in emotional conditions in the family. Problems that arise include having to accompany children to study at home while there are other jobs that must be completed by parents. It is because children at their age, especially elementary school and equivalent, do not yet have good learning independence. Independent learning cannot be separated from independence. Boekaerts, Pintrich, & Zeidner (2000: 6) stated that behavior is determined by individual goals and needs with limited influence from other or environmental contexts. They show how ideas are highly valued in certain societies, such as self-control, individual freedom, and responsibility. Smart & Smart (Suryadi & Damayanti, 2003: 2) explained that independence is the ability to regulate behavior marked by freedom, initiative, self-confidence, self-

control, self-assertion, and responsibility towards oneself and others.

Independence can be seen since the individual is still small and continues to develop so that it eventually becomes a relatively permanent trait in adolescence (Rianti, 2019). Hence, learning independence can be defined as individual behavior consciously and on their own initiative to learn and be able to take responsibility for what is performed and produced. In addition, there are also problems related to the economy. Not infrequently due to the restrictions imposed, it is difficult for parents to work or even lose their jobs due to layoffs. There are also problems which occur due to other unexpected needs such as purchasing quotas, buying cellphones for online learning and electricity bills that may increase due to Work from Home (WFH) and Distance Learning (PJJ) policies. Not to mention the issue of freedom in religious rituals which has begun to be restricted.

The Muslim community can no longer celebrate Ramadan and Eid as usual. Celebrations of religious rituals that can no longer be conducted in congregation (Arrobi and Amsa, 2020), the prohibition of congregational worship in mosques makes them lose their identity. These people experience a great spiritual loss, although perhaps for most other Muslims, the prohibition of congregational prayers in mosques is not something to be confused about (Darmawan, et al 2020). They seem to have lost the blessings they used to get. Changes in the pattern of worship occurred as a response of religious communities to the conditions of the Covid-19 pandemic which changed many habits. Government policies regarding social restrictions and others are a joint effort in order to maintain the safety of the lives of many people (Jubba, 2021). Thus, there are many other variables that the author considers to have an effect on the emotions of parents in addition to school from home. The emotional changes that occur require wise steps and attitudes. If this is not obtained wisely, it can trigger stress for them.

In addition to the school from home policy, family finances are also a complicated problem. In various sources it is often mentioned the importance of financial management, even at the smallest level, which is the household is very important in managing its finances. Financial management is not an easy thing to do. This is difficult to do because human needs are very numerous and tend to change over time. Conditions like this will cause people to feel dissatisfied and always feel lacking (Salirawati, 2004).

Family financial management is almost like talking about financial management in general. Family financial management is generally divided into three components (Manulang 1981 in Salirawati 2004). Family financial management is divided into three steps, which are; Expenditure Planning, Implementation Management, and Monitoring. At each of these stages, reason is needed to determine priorities. Expenditure planning is conducted by calculating the difference between all incomes minus expenses and determining which the priorities are. The implementation of this management is in the process of doing what has been planned. The last is the monitoring of the implementation and assessment of the previous two steps whether they have been carried out properly or not.

Meanwhile, within the limits of Islamic finance, Tamanni and Mukhlisin (2013) agreed with Ahmad Gozali where discussing *sakinah* finances in the discussion of *qana'ah*, namely human nature that is humble or *wara'* while *sakinah* is an inner and outer condition and a response to what happens in our financial life. All of this has been regulated in *maqasid sharia*. *Maqashid sharia* explains the purpose of the principle/intention/principle of applying *sharia* or religious rules. In this case, at least it can be explained in three dimensions of priority needs, firstly something basic (*dharuriyyat*). That is basic needs or primary needs if he or she is able to protect religion, soul, lineage, reason and property. Both needs are secondary (*hajiyyat*). That is a need that if not consumed does not cause an emergency (*dharuriyyat*), such as loss of mind, life or property. Finally, everything that is complementary to life/luxury goods (*tahsiniyyat*).

Just as during this pandemic, household financial arrangements are also the main point (Dewi, et al, 2021, Marlau, et al 2021). Household financial health is an important measuring point in household life. Commitment to implementing financial planning is very important. Because if you do not implement financial commitments, household finances will get sick (Arnesih, 2016). This discrepancy will clearly have a long-term impact on the household especially households in achieving the goals of *Sakinah*, *mawaddah* and *warahmah*.

In this pandemic condition, it has changed the perspective of households in managing their finances. The tendency of risk in household investment tends to turn into risk averse (Fauziyyah and Ersyafdi, 2021). The main reason is the uncertainty during the pandemic. So far, Covid-19 is not only a disease in the scope of Health but has changed and entered all aspects of life. As a result, the government tries to

save not only human life but also the economy in general. Therefore, financial arrangements in the household are considered capable of responding to the challenges of this pandemic in order to support the success of households in surviving.

On the economic side, the pandemic has had quite an impact on the economic resilience of families. It is supported by research in Depok conducted by Shahreza and Lindiawatie (2020) which stated that before the pandemic as many as 74% could fulfill their needs, but in pandemic conditions it decreased by 18% to 56%. One way to strengthen families during the COVID-19 pandemic is through religious approaches, education, and financial management. Economic pressure affects the level of family stress, husband-wife emotions, family conflict, and stress in marriage (Conger and Martha, 1999).

Due to the emergence of various problems, it is deemed important to conduct research that is able to improve the emotional state of the parents of victims of the impact of COVID 19 with Emotional Focused Coping.

2 METHOD

This study used a quantitative approach with the type of Quasi Experimental Research with One Group Pretest Posttest Design. This design will compare the results of the pretest in one group with the results of the posttest after being given treatment.

Prior to the emotional focus coping training, the parents were asked to fill out a pretest one day before the implementation of the treatment or training. The training itself was performed for about 4 hours and after the training, the parents were asked to fill out a posttest.

2.1 Research Sample

The sample in this study were parents who have children who are still in elementary school and live in Pontianak City with a total sample of 13 people. The sampling technique in this study was using the purposive sampling technique, which is one of the non-random sampling techniques where the researcher determines the sampling by determining special characteristics that are in accordance with the research objectives so that it is expected to be able to answer research problems. With special criteria, which were parents who have children who attend elementary schools and are in the Siantan District, West Pontianak.

2.2 Research Instruments

This research made training modules with aspects of religion, education and finance. It refers to the results of pre-research observations, seeing that these three aspects are quite important to be provided to parents of elementary school students. The measurement instrument used a pretest posttest on religious, independence, financial aspects, each aspect consisting of 10 questions based on indicators for each aspect of religion, independence and finance. Total questions are 30.

2.3 Data Analysis Techniques

This study used data analysis techniques with paired sample t test. Before performing the paired sample t test analysis, it is necessary to test the normality of the data. In this study, the normality test used was the Shapiro-Wilk test.

3 RESULTS AND DISCUSSION

The results obtained from this study after going through data analysis with SPSS. There is evidence that there are differences in learning outcomes between pretest and posttest in participating in family strengthening training with a religious approach, independence and family finances for parents of elementary school students in middle to lower class communities in West Pontianak district. It can be seen from the results of data analysis obtained through SPSS version 22 as follows:

Table 1: Paired samples statistics.

	Shapiro-Wilk		
	Statistic	df	Sig.
Pretest	.908	13	.173
Posttest	.919	13	.241

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

a. Lilliefors Significance Correction

3.1 Normality Test

Normality test was conducted to determine the distribution of data from the research results were normal or not. In this study, the normality test used was the Shapiro-Wilk test. Testing the normality of the data with the Shapiro-Wilk test can be conducted with the help of the SPSS version 22 program with the significance level used is 0.05 (Sugiyono, 2012). The selection of the Shapiro-Wilk test was used

because the sample used in this study was below 50, the data used was 13. From the results of the normality test in this study, the significance value of the pretest was 0.173 and the posttest was 0.251, both of which were greater than the significance value of 0.05. Hence, the variables were normally distributed.

Table 2: Paired samples statistics.

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	pretest	38.08	13	8.568	2.376
	posttest	43.62	13	8.471	2.349
		N	Correlation	Sig.	
Pair 1	pretest & posttest	13	.818	.001	

3.2 Paired Sample T Test

To test whether or not there is a difference in learning outcomes between the pretest and posttest in participating in religious, independence and financial training, a paired sample t-test with SPSS version 22 was administered. The number of data for each pretest and posttest = 1. Mean value on the pretest is 38.08 and the mean value on the posttest is 43.62. The standard deviation of the pretest was 8,568, and the posttest was 8,471. The standard error of the mean for the pretest is 2,376 and the posttest is 2,349. It shows that there is a difference in learning outcomes between the pretest and posttest. To support this, paired sample correlations were tested to contain data about the correlation between the pretest and posttest in participating in family strengthening training with a religious approach, independence and family finances. The correlation coefficient value is 0.818 with a significance (sig) of 0.01. Based on the results of the paired sample t test, significant results were obtained. Thus, there is an increase in participants' knowledge about family strengthening in terms of religious aspects, independent learning and financial management.

Table 3: Mean pre-test and post test results from 13 subjects.

Information	Pre-Test			Post Test		
	Religion	Independence	Finance	Religion	Independence	finance
Sub-ject Σ13	5,77	6,77	8,92	5,77	7,00	9,38
Total	21,46			22,15		

Training means a systematic change in the aspects of knowledge, skills, attitudes and behavior in which each participant experiences an increase in what each participant has, thereby realizing the goals to be achieved in meeting the desired standards (Suwatno, 2011). In this study, the aspect that becomes the fulfillment of the standard or target is knowledge, so that the pretest and posttest cover aspects of knowledge that will be and have been conveyed by the trainer.

In this training, researchers measure the effectiveness of the training. Effectiveness of training is the level of success of a training implementation in achieving goals, both goals related to participants and their organizations. The most popular training evaluation approach is the model of Donald Kirkpatrick (1976). 4 Levels of Training Evaluation according to Kirkpatrick: 1) Reaction, at this level what is assessed is the reaction of participants to the training program. 2) Learning, is an indicator of increasing knowledge, skills, or attitudes obtained by participants after attending training. 3) Behavior, this level is to determine the increase in knowledge, skills, and attitudes obtained in training, applied in work. 4) Result, is intended to provide information on the effect of training on organizational goals and objectives on a wider scale.

In this study, researchers used 2 levels of evaluation, which were level 1 reaction, seeing the reactions of participants after attending the training and also at level 2, that are learning to see the increase in knowledge, skills or attitudes that participants got after attending the training. The research data shows the increase in the mean value of 13 subjects is 0.69. Hence, there is an increase in the knowledge of family strengthening training participants during the Covid-19 pandemic for parents of Pontianak City Elementary Schools, West Kalimantan.

The next analysis is based on religious aspects, independent learning, and financial management. In the religious aspect, there was no increase in knowledge scores before and after being given training. It is because religious activities cannot be separated from everyday life that has been embedded since they were small, which is related to one's faith and piety (Spinks, 1963). The religious aspect is a complex system of beliefs and attitudes related to divinity and also worship procedures (Jalaluddin, 2005).

"By understanding Pandemic Fiqh, we will provide guidelines for worship during a pandemic. In it, we understand how to worship *mahdhah* and *ghayru mahdhah*, religious and social rituals, which involve many people who are suspected to be media

for stopping and spreading Covid-19. By understanding pandemic jurisprudence, a person will be calm and not look panicked when there is an appeal not to perform Friday prayers, *rawatib*, *tarawih* and id in congregation in the mosque because they already understand the history of *tasyri'* (Islamic legislation) and the application of *naqli* and *aqli* arguments in a certain atmosphere."

Some of the declines in survey results on religious pre and post tests are related to three main problems. First, respondents do not understand the religious advice to obey government rules that do not violate Islamic law. As we know that Allah has ordered His servants to obey Allah SWT, Prophet Muhammad SAW, and the prevailing government. If we understand that every command of Allah will always have a reward for those, who do it, then obeying the government in every rule is a pious deed that can take us to His heaven, moreover, obeying regulations that are oriented towards preventing Covid-19. In addition to the rules regarding the obligation to wear masks when going out in public places, diligently washing hands with soap, using hand sanitizers, and others, there are also policies such as Large-Scale Social Restrictions (PSBB), Work from Home, Learning from Home, and others. Although it is difficult to implement because it seems to restrict freedom, the implementation of these rules will keep the public away from the dangers of Covid-19. Furthermore, the implementation of a series of health protocols is also an issue that has priority in religion.

The two respondents are still often dichotomized by the issue of *qunut* which is a stereotype in one mass organization. Meanwhile, *qunut nazilah* is a recommendation when in a state of natural disaster. The *qunut* that is read at every congregational prayer is in the form of reading the *qunut* prayer contained in the *Fajr* prayer, and usually added another *ma'tsur* prayer that is charged with keeping Muslims away from the dangers of the pandemic. However, the author understands that it has not been conveyed by many preachers in these areas. Apart from the author's assumption regarding the *qunut* stereotype in certain mass organizations, there needs to be a more comprehensive education on holistic worship rituals. The three respondents also did not fully understand the main frame in the *fiqh* of this pandemic, which is a deep understanding of *maqasid shariah*. Religion provides *Maqhashid Shariah* as a concept that teaches that the noble goal of religion is that a person always prioritizes maintaining religion, reason, self, lineage, and property in every worship or activity. Thus, the ritual of worship that does not heed the five noble goals is an act without wrong knowledge and is

common. In this context, the *ulama* and the government recommend limiting collective activities, including worship in congregation, which is included in the goal of maintaining safety that is one of the main goals of religion. In this case, we can make this as a relief in worship. It is in accordance with flexible, situational, and contextual teachings so that it will always be relevant to any situation. For instance, when a person is unable to stand up to pray, then that person is allowed to pray sitting down. In fact, if the person is still unable to sit, that person can pray lying down, and so on.

In the aspect of finance, it increased by 0.46. This is a positive sign that finance is important for household. Moreover, we find Family financial management is almost like talking about financial management in general. During the pandemic household need more attention on planning. On this stage, households must determine their priorities (Salirawati, 2004). Household should remember *Maqasid Syariah*, especially on basic needs (*dharuriyat*). That is basic needs or primary needs if he or she is able to protect religion, soul, lineage, reason and property. During this pandemic household must choose them to be their priority. For example, households should prioritize their need for soul. Buying proper food, preparing good medicine, and wearing proper mask are the example of priority during this pandemic.

After the implementation of this training, households are expected to be able to choose which ones are their priority needs. One of these needs is the continuity of their children's education. Children's success in achieving education is not only supported by the child's willingness to learn but also various things that support it. The things that support this learning start from the religious aspect, financial support, and the provision of facilities and infrastructure. The existence of family strengthening training makes parents understand the main priorities in the pandemic. In addition to health, children's education must still be prioritized because it includes *dharuriyat* needs. Families who can meet the educational needs of their children well will later get the results.

In the aspect of learning independence, there was an increase of 0.23 and in the financial aspect it increased by 0.46. An increase in the learning independence aspect sector indicates a change in the aspect of understanding or knowledge about children's learning independence. Knowledge of independent learning is very important. According to (Notoatmodjo, 2012), knowledge is a person's ability to reveal what is known. According to (B.S. Bloom &

Krathwohl, 1956), with Knowledge, a person can consider acting.

In the Aspect of Independence at the beginning, before giving treatment, there were still many who thought that learning independence meant being able to learn on their own and parents just doing their activities. Many also think that it is impossible for elementary school-aged children to have independence in learning because they still think that being independent can only be performed by adults. Some of them even feel annoyed that they have to accompany them to study because they do not understand the material and or do not even have time to accompany them to study during this pandemic.

However, after being given training, parents/guardians have different perceptions. They come to understand that independent learning can be achieved gradually along with what is learned. Independent learning can be trained and can be supported by the role of parents. Learning independence also has several indicators, which turns out after being studied more deeply from the parents/guardians there are already several indicators that exist in their children. The results of this training also encourage parents to support and encourage their children to be more capable and stronger in their learning independence, not only financially or by providing learning tools but also supporting emotionally, mentally and also direct assistance in learning. Not in terms of learning material, but more on moral support so that whatever the results of the children's learning, parents sincerely accept and the children always receive encouragement so that they can get better.

These changes not only indicate that the training performed was successful, but also indicates that with training we can change one's knowledge. It is in line with the opinion (Sarwono, 2011) that exposure to information obtained from people, the media, or from education such as counseling will affect changes in one's knowledge.

4 CONCLUSIONS

The conclusion of this study is that the value of $\text{asyp.Sig.}(2\text{-Tailed})$ is greater than >0.05 , then H_0 is rejected. Emotional focus coping is not effective for parents or guardians affected by the pandemic. There are several factors that cause ineffectiveness, which are learning styles, readiness to learn, quality of knowledge transfer and learning concentration from respondents. Hence, these things need to be improved in order to get effective results through online training

learning about family strengthening in religious, independence, financial aspects. This idea requires further research.

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