# Resilience of Female Floating Market Traders in Lok Baintan, South Kalimantan During the Covid-19 Pandemic

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ARTICLE INFO	ABSTRACT
Keywords:	This qualitative study investigates the resilience of female floating market
Covid-19; Floating Market Traders; Resilience	traders in Lok Baintan, South Kalimantan during the Covid-19 pandemic. The research aims to understand the impact of the pandemic on these traders' income and their ability to adapt to the challenges posed by government policies and restrictions. The study employs interviews, observations, and documentation as data collection techniques and purposive sampling to select 10 female traders as research participants. The
How to Cite:	findings reveal that the pandemic has had varying effects on the traders, with some experiencing a moderate level of influence while others faced a
Ilmi, Muhammad	strong level of impact, leading to resignations. Factors like adherence to
Hafidz. "Resilience of	government regulations and belief in fate play a role in the resilience of
Female Floating	these traders. The paper contributes to the existing literature on resilience
Market Traders in	and the economic impact of the Covid-19 pandemic in Indonesia.
Lok Baintan, South	
Kalimantan During	
the Covid-19	Studi kualitatif ini mengeksplorasi ketahanan pedagang perempuan pasar

Studi kualitatif ini mengeksplorasi ketahanan pedagang perempuan pasar terapung di Lok Baintan, Kalimantan Selatan selama pandemi Covid-19. Penelitian ini bertujuan untuk memahami dampak pandemi terhadap pendapatan pedagang ini dan kemampuan mereka dalam beradaptasi dengan tantangan yang ditimbulkan oleh kebijakan pemerintah dan pembatasan. Studi ini menggunakan wawancara, observasi, dan dokumentasi sebagai teknik pengumpulan data, serta *purposive sampling* untuk memilih 10 pedagang perempuan sebagai partisipan penelitian. Temuan penelitian mengungkapkan bahwa pandemi memiliki efek yang bervariasi pada para pedagang, di mana beberapa mengalami pengaruh sedang sementara yang lain menghadapi dampak yang kuat, hingga mengakibatkan keputusan untuk berhenti berdagang. Faktor-faktor seperti kepatuhan terhadap regulasi pemerintah dan keyakinan pada takdir berperan dalam ketahanan para pedagang ini. Riset ini memberikan kontribusi pada literatur yang sudah ada tentang ketahanan dan dampak ekonomi pandemi Covid-19 di Indonesia.

## Introduction

Pandemic." At-

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Coronavirus Disease 2019 or Covid-19, which was initially discovered in the city of Wuhan, the capital of Hubei Province, China in 2019, has spread globally, including in Indonesia. Since the announcement of the first confirmed Covid-19 case in Indonesia on March 2, 2020, it has been more than 2 years since the pandemic has affected Indonesia. The impact of Covid-19, which has become a pandemic worldwide, including in Indonesia, extends beyond the healthcare sector and also affects education, tourism, business, and the economic zone.

The global spread of Covid-19 has led to the implementation of various government policies aimed at breaking the chain of transmission in Indonesia. One of the efforts made

by the Indonesian government is the issuance of Minister of Health Regulation No. 9 of 2020 regarding Guidelines for Large-Scale Social Restrictions (PSBB). These restrictions include the closure of schools, universities, workplaces, restrictions on public places/facilities, restrictions on religious activities, restrictions on transportation modes, socio-cultural restrictions, and limitations on other activities that could lead to gatherings or crowds.

The implementation of PSBB, according to Stevanus C. Handoko, an Indonesian political policy observer and business practitioner, is said to hinder economic activities for the community. The tightening regulations across various sectors under the PSBB rules have had an impact on the fluctuation of the economic sector.<sup>1</sup> This impact has been felt not only by urban communities but also by rural communities, as experienced by one of the female traders in the Floating Market of Lok Baintan, South Kalimantan, who reported a decrease in income during the Covid-19 pandemic, especially during the implementation of the PPKM in South Kalimantan.

The Floating Market of Lok Baintan in South Kalimantan is one of the local wisdoms of the Banjar community. This floating market has existed since the time of the Banjar Kingdom. The floating market, located in Lok Baintan Village, Sungai Tabuk Subdistrict, Banjar Regency, is the last remaining one in Banjar Regency, South Kalimantan. In the past, such markets were widespread in South Kalimantan, but most of them have disappeared. Various types of goods are traded in this floating market, ranging from daily necessities such as staple foods, fish, fruits, vegetables, traditional foods (cakes and rice), or culinary products (food stalls), to secondary goods such as clothing and others that can be sold by the Banjar community and surrounding areas.

Some interesting aspects of the floating market include the use of a barter system called "bapanduk" in the Banjar language, where trading transactions are conducted among the traders themselves. They exchange goods with each other based on their needs. This bapanduk trading system serves as a mechanism for cooperation among the traders and plays a vital role in maintaining their relationships. Another fascinating aspect is that the traders in the Floating Market of Lok Baintan are primarily women who navigate small boats or canoes known as "kelotok" or "jukung" using paddles. These female traders typically dress in "baju batapih" (a sarong) and headscarves, and they wear wide tanggui or caping made of nipah palm leaves as a form of hat.<sup>2</sup>

During the Covid-19 pandemic, the traders of the Floating Market in Lok Baintan also felt the impact of the local government's implementation of PPKM (Community Activity Restrictions). This situation led to a significant decrease in the income of the Floating Market traders as they lost customers from the tourist population. The traders of the Floating Market have been facing a challenging reality during the pandemic, as the market serves as a lifeline for the local community. This reality puts even more pressure on the traders, highlighting the importance of having a strong personal character to face such

<sup>&</sup>lt;sup>1</sup>Beritayogya, "Dr. Stevanus : "5 Dampak Besar Pandemik di Sektor Ekonomi", terdapat di https://www.beritayogya.com/dr-stevanus-5-dampak-besar-pandemik-di-sektor-ekonomi/, diakses tanggal 7 Juni 2023.

<sup>&</sup>lt;sup>2</sup> Halimatus Sakdiah, "Peran Pedagang Perempuan Pasar Terapung Dalam Melestarikan Tradisi dan Kearifan Lokal di Kalimantan Selatan (Perspektif Teori Perubahan Sosial Talcott Parsons)," *In: International Conference ON Social and Intellectual Transformation of the Contemporary Banjarese*, (2016): 1-17.

difficult circumstances. One essential skill in dealing with challenging conditions like this is resilience.

According to Connor and Davidson, resilience is an individual quality that enables a person to thrive and develop amidst the difficulties they face. Resilience can also be defined as a measure of one's ability to cope with stress, making it a target for healing depression, anxiety, and stress reactions.<sup>3</sup> In general, resilience is characterized by several traits, including the ability to withstand and adapt to stress or bounce back from experienced trauma.<sup>4</sup> According to Connor and Davidson, personal resilience is formed by five factors. First, personal competence; high standard and tenacity. Second, trust in one's instincts; tolerance of negative affect; strengthening effect of stress. Third, positive acceptance of change and secure relationship. Fourth, control. Fifth, spiritual influences.<sup>5</sup>

In this study, resilience refers to the ability of the female traders in the Floating Market to withstand and adapt amidst the Covid-19 pandemic.

Previous studies have been conducted on the floating market, exploring various aspects such as the role of female traders in preserving local traditions and wisdom in South Kalimantan,<sup>6</sup> the work ethic of female traders in Lok Baintan Floating Market,<sup>7</sup> the local wisdom of the floating market in the context of tourism development,<sup>8</sup> the development of the floating market as a tourist attraction,<sup>9</sup> and the ethnoscience of the floating market in South Kalimantan.<sup>10</sup> However, none of these previous research or published books have specifically examined the resilience of female traders during the covid-19 pandemic. Therefore, this study aims to systematically describe the resilience of female traders in Lok Baintan Floating Market, South Kalimantan, during the covid-19 pandemic.

### Literature Review

### 1. Resilience

The term "resilience" has various definitions, and based on the definitions provided by experts, it can be understood that resilience is the ability to "survive, adapt, and recover

<sup>&</sup>lt;sup>3</sup> Annisa Andriani dan Ratih Arruum Listiyandini, "Peran Kecerdasan Sosial terhadap Resiliensi pada Mahasiswa Tingkat Awal," *Jurnal Ilmiah Psikologi* 4, no. 1 (2017): 67-90, https://doi: 10.15575/psy.v4i1.1261).

<sup>&</sup>lt;sup>4</sup> Anisa Nur Arifah, Integlia Harsanti, dan Henny Regina Salve, "Kecerdasan Emosional dan Resiliensi pada Ibu dengan Anak Disabilitas," *Jurnal Psikologi* 12, no. 1 (2019): 57-63, http://dx.doi.org/10.35760/psi.2019.v12i1.1916.

<sup>&</sup>lt;sup>5</sup> Meggy Octaryani dan Akhmad Baidun, "Uji Validitas Konstruk Resiliensi," *Jurnal JP3I* 6, no. 1 (2017): 43-52, DOI: 10.15408/jp3i.v6i1.8150.

<sup>&</sup>lt;sup>6</sup> Sakdiah, Op. Cit.

<sup>&</sup>lt;sup>7</sup> Hendraswati, "Etos Kerja Pedagang Perempuan Pasar Terapung Lok Baintan di Sungai Martapura," *Jurnal Pendidikan Dan Kebudayaan* 1, no. 2 (2016): 97-115, https://doi.org/10.24832/jpnk.v1i1.229.

<sup>&</sup>lt;sup>8</sup> Ellyn Normelani, Kearifan Lokal Pasar Terapung Dalam Perspektif Pengembangan Pariwisata (Malang: Kota Tua, 2019). Hlm. 7-80.

<sup>&</sup>lt;sup>9</sup> Herry Pradana, "Pengembangan Pariwisata Pasar Terapung Kota Banjarmasin," *Jurnal Kebijakan Pembangunan* 15, no. 1 (2020): 63-76, DOI: https://doi.org/10.47441/jkp.v15i1.56.

<sup>&</sup>lt;sup>10</sup> Farida Rahmawati dan Ragil Idam Widianto Atmojo, "Etnosains Pasar Terapung Kalimantan Selatan dalam Materi Ilmu Pengetahuan Alam (IPA) di Sekolah Dasar," *Jurnal Basicedu* 5, no. 6 (2021): 6281-6287, DOI: https://doi.org/10.31004/basicedu.v5i6.1809.

quickly" after experiencing disruption or "unwanted changes". One commonly used theory of resilience, proposed by Connor and Davidson, suggests that resilience is an individual quality that enables a person to thrive in the face of adversity. Resilience is also defined as a measure of one's ability to cope with stress, and it can be a target for treating depression, anxiety, and stress reactions. <sup>11</sup> Therefore, individuals with good resilience can effectively face challenges and have the ability to bounce back quickly after experiencing difficulties or stress.

Characteristics of individuals with resilience include the ability to endure and adapt in the face of stress or bounce back from experienced trauma.<sup>12</sup> This means that the characteristics of someone with resilience include the ability to perceive situations positively, having high self-confidence, having a strong social network, being able to manage emotions and solve problems effectively, and being able to derive lessons from every experience encountered.

Factors shaping resilience:<sup>13</sup>

- a. Personal Competence; high standard and tenacity. Personal conpetence refers to an individual's ability to self-improve, including high standards and requirements in achieving goals. It encompasses characteristics such as self-confidence, selfassurance, and the ability to plan and manage time effectively.
- b. Trust in one's instincts; tolerance of negative affect; strengthening effect of stress, namely trust in instincts, tolerance for negative emotions, and the strengthening effects of stress. This includes an individual's ability to rely on their instincts, handle negative emotions such as anxiety and worry, and effectively face challenges that result in stress.
- c. Positive acceptance of change and secure relationship, that is positive acceptance of change and secure relationships. This includes an individual's ability to manage change with flexibility and optimism, as well as enjoy healthy and supportive relationships.
- d. Control, which refers to an individual's ability to feel in control of their own life. This includes the ability to make wise decisions and effectively manage their environment.
- e. Spiritual influences, which encompass the spiritual aspects that involve a greater meaning and purpose in life beyond oneself. This includes belief in higher powers, such as God or natural forces, and the desire to build and maintain meaningful relationships.

<sup>11</sup> Andriani, Op. Cit.

<sup>&</sup>lt;sup>12</sup> Arifah, Op. Cit..

<sup>&</sup>lt;sup>13</sup> Martin E. P. Seligmen, *Flourish: A Visionary New Understanding of Happiness and Well-being* (Free Press, 2011). Hlm. 16-23

# 2. The Impact of the Pandemic on Indonesia's Economy

The Covid-19 pandemic has been proven to cause economic losses.<sup>14</sup> According to Hanoatubun, the impacts of the pandemic on the economic sector in Indonesia include:

- a. The occurrence of massive layoffs.
- b. There was a decrease in Indonesia's Manufacturing PMI, reaching 45.3% in March 2020.
- c. There was a decrease in imports by 3.7% in the first quarter.
- d. Inflation decreased to 2.96% year-on-year (YoY), contributed by gold and food commodity prices in March 2020.
- e. There were flight cancellations resulting in a revenue decline in the sector. The incurred losses amounted to Rp. 207 billion. The total number of flight cancellations was 12,703 across 15 airports from January to March 2020.
- f. Occupancy rate in 6,000 hotels experienced a decrease of up to 50%, potentially leading to a loss of tourism revenue.<sup>15</sup>

Furthermore, the covid-19 pandemic has also caused markets to fluctuate more negatively.<sup>16</sup> Other studies on the impact of the pandemic on Indonesia's economy can also be seen from the research findings of Fakhrul and Ririn, which indicate that as a result of the pandemic, there have been massive layoffs, a decrease in Indonesia's Manufacturing PMI, a decline in imports, an increase in prices (inflation), and losses in the tourism sector leading to a decrease in occupancy.<sup>17</sup> The research conducted by Dinda and Resna also indicates that micro, small, and medium enterprises (UMKM) are the most affected types of businesses in the economy due to the covid-19 pandemic. This includes the automotive industry, steel industry, electrical equipment, textile industry, handicrafts, and tourism.<sup>18</sup>

## 3. The Covid-19 pandemic and Qada and Qadar

As Muslims, the worldwide spread of the pandemic is believed to be related to qada, qadar, and destiny. The Quran explains that qada is the predetermined law established by God since the beginning of time concerning all future matters. Qadar, on the other hand, refers to the decisions that have already taken place in accordance with God's knowledge and preordained destiny since eternity. In Dja'far Amir's writings, destiny

<sup>&</sup>lt;sup>14</sup>Zulkipli dan Muhahir, "Dampak Covid-19 terhadap Perekonomian Indonesia," *Jimesha* 1, no. 1 (2021): 7-12.

<sup>&</sup>lt;sup>15</sup>Silpa Hanoatubun, "Dampak Covid-19 terhadap Perekonomian Indonesia. *Journal of Education, Psychology and Counseling* 2, no. 1 (2020): 146-153.

<sup>&</sup>lt;sup>16</sup> Dito Aditia Darma Nasution, Erlina, dan Iskandar Muda, "Dampak Pandemi Covid-19 terhadap Perekonomian Indonesia," *Jurnal Benefita* 5, no. 2 (2020): 212-224.

<sup>&</sup>lt;sup>17</sup>Fakhrul Rozi Yamali dan Ririn Noviyanti Putri, "Dampk Covid-19 Terhadap Ekonomi Indonesia," *Jurnal Ekonomis* 4, no. 2 (2020): 384-388.

<sup>&</sup>lt;sup>18</sup>Dinda Ayuni Fatma dan Resna Julia, "Pengaruh Pandemi Covid-19 Terhadap UMKM di Indonesia," *Seminar Nasional Ekonomi dan Akutansi 2022 Nusa Putra University* (2022): 1-6.

is described as Allah's decree that applies to all creatures, both good and bad, within the limits set by God since eternity. Destiny will unfold according to the will of God.<sup>19</sup>

The Covid-19 pandemic in Wuhan and its spread to Indonesia is part of the divine destiny and decree of Allah. All things have been ordained and decreed by Him. Human beings cannot escape or free themselves from His decree. As servants of Allah, what can be done is to decide how to respond to this destiny. According to the Jabariyah perspective, the presence of the coronavirus is part of Allah's decree. They believe that nothing can happen in this world, including the coronavirus, unless it has been planned by Allah.<sup>20</sup>

In Islam, there are three types of people in their approach to the divine decree of Allah. *First*, there are those who reject destiny and do not believe in its existence. They argue that destiny does not exist. *Second*, there are those who excessively emphasize destiny, considering everything that has happened or will happen as predestined, leading them to feel that there is no need to strive or make efforts in life. *Lastly*, there are those who acknowledge that everything is Allah's decree but still make efforts and put their trust in Him. For them, the ultimate outcome is determined by Allah after they have made their efforts. In the context of responding to the Covid-19 virus, Muslims have diverse understandings. Some simply surrender and submit themselves to Allah without adhering to government regulations, the guidance of fatwas issued by the Indonesian Ulema Council (MUI), or the advice of medical professionals. They base this attitude on certain hadiths and beliefs, even though there may be weak or even fabricated evidence supporting their position.<sup>21</sup>

### Method

The method used in this research is qualitative. This study is a descriptive field research aimed at describing something as it is. The objective of this research is to understand the resilience of female traders in the Floating Market of Lok Baintan, South Kalimantan. The research location is the Floating Market of Lok Baintan in Lok Baintan Village, Sungai Tabuk District, Banjar Regency, South Kalimantan. The object of this research is the resilience of female traders in the Floating Market of Lok Baintan, South Kalimantan. The subjects of this research are female traders who engage in business at the Floating Market of Lok Baintan, South Kalimantan. The subjects of this research are female traders who engage in business at the Floating Market of Lok Baintan, South Kalimantan. The research was conducted from April to June 2022. The research was carried out through several steps. *First*, determining the topic or background of the problem to be researched. *Second*, formulating the problem focus. *Third*, conducting the research. *Fourth*, data processing. *Fifth*, reporting the results.

<sup>&</sup>lt;sup>19</sup>Nur Ikhlas dan Martunus Rahim, "Arus Panteisme Jabariyah dalam Masa Pandemi Covid-19," *Rusydiah* 2, no. 1 (2021): 64-78.

 $<sup>^{20}</sup>Ibid.$ 

<sup>&</sup>lt;sup>21</sup>Nur Ikhlas dan Martunus Rahim, "Arus Panteisme Jabariyah dalam Masa Pandemi Covid-19," Rusydiah 2, no. 1 (2021): 64-78.

In this research, data collection techniques used are interviews, observations, and documentation. The informants in this study consist of 10 female traders who meet the criteria for the research sample. The criteria are as follows:

- 1. Female traders in the Floating Market of Lok Baintan, South Kalimantan.
- 2. Have been engaged in trading for a minimum of 3 years.
- 3. Have children (dependents).
- 4. Practice Islam as their religion.

The sampling technique used in this research is purposive sampling. By using this technique, it is expected that the sample will meet the required criteria for the study, resulting in more objective responses from the participants. The data analysis technique employed in this research is qualitative descriptive analysis. The data obtained from field interviews are collected, organized, and systematized by the researcher to be examined using qualitative descriptive analysis, which describes the state or status of phenomena in words or sentences and then categorizes them to draw conclusions.

The data processing method in this study consists of four stages: data examination (editing), classification, verification, and conclusion drawing. Editing is performed on the data obtained from interviews with the female traders in the Floating Market, while classification involves categorizing all the data, including the interviews with the female traders and the observations, into sections that share similarities based on the data collected from the interviews and references. Verification in this study involves presenting the data obtained from the interviews to the informants to ensure the validity of the collected data.

The interview questions for the research participants are as follows:

- 1. How has this pandemic affected you as a mother?
- 2. Has this pandemic made you afraid of losing your job, or has it made you more determined in your sales?
- 3. Do you feel stressed or pressured by this pandemic? If so, what do you do when you feel overwhelmed?
- 4. How has your relationship with other traders been during this pandemic?
- 5. How do you cope with the covid-19 pandemic?
- 6. What do you do when there are no buyers for your merchandise during this pandemic?
- 7. Do you believe in the will of Allah, and how do you respond to Allah's decree?
- 8. What factors have helped you to endure during this pandemic?

#### **Results and Discussion**

#### 1. Interview Results

The first interview was conducted to gather information about the informants' biodata, such as full name, age, religion, trading experience, family size, and the goods they sell. The details can be seen in the following table:

No.	Name	Age	Religion	Trading Period	Immediate Family Size	Items Sold
1.	Arbainah	39 Years Old	Islam	< 20 Years Old	5 Family Members	Fruits, various types of fish, side dishes, accessories, and vegetables.
2.	Mas'odah	50 Years Old	Islam	< 5 Years Old	4 Family Members	Fruits, vegetables, and traditional cakes.
3.	Maimunah	51 Years Old	Islam	<10 Years Old	4 Family Members	Fruits
4.	Norhasanah	49 Years Old	Islam	<5 Years Old	7 Family Members	Chicken satay and soto soup
5.	Matu	55 Years Old	Islam	<30 Years Old	4 Family Members	Vegetables and fruits
6.	Masni	38 Years Old	Islam	<10 Years Old	4 Family Members	Fruits
7.	Siti Hasnah	55 Years Old	Islam	<3 Years Old	5 Family Members	Traditional Banjar cuisine, such as bobongko, lapat, and ring-shaped cakes.
8.	Mahdalena	45 Years Old	Islam	<3 Years Old	5 Family Members	Wrapped rice, coffee, tea, and traditional Banjar cakes
9.	Hj. Mahmudah	53 Years Old	Islam	<35 Years Old	6 Family Members	Fruits and vegetables
10.	Nor Ahdiah	45 Years Old	Islam	<3 Years Old	6 Family Members	Fruits and vegetables

## Table 1. Informant's Biodata

The 10 subjects in the table above are the participants who meet the research criteria. From the conducted interviews, the participants provided varied responses regarding resilience during the COVID-19 pandemic. The results of the interviews regarding resilience can be seen in the following table:

No.	Nama	P.1/2 <sup>22</sup>	P.3/4	P.5/6	P.7/8
1.	Arbainah	Some influence/ not afraid	Felt stressed, changed products/still good	Accepting fate and following government guidelines, socializing with other vendors while waiting for buyers or visitors	Believes, remains spirited, patient, and draws closer to Allah/self, family, and surroundings
2.	Mas'odah	Influenced/ fear of losing job	Felt stressed, farming in the fields/still normal	Patience and increased effort/offering her products to other vendors at a lower price	Believes, but initially didn't accept fate. Eventually had to accept fate over time/self and family
3.	Maimunah	Strongly influenced/n ot afraid of losing job	Slightly stressed/ as usual	Maintaining health, expressing gratitude and patience/ tidying up products and waiting for buyers	Highly believes, believes that fate is already arranged by the best arranger/self and family factors
4.	Norhasanah	Not influenced/n ot afraid of losing job	Not stressed/ harmonious	Remains resilient and unaffected by the situation/ preparing products like cutting rice cakes and grilling satay	Highly believes, believes that whatever Allah plans is the best/ surroundings
5.	Matu	Some influence/ fear of losing job	Slightly stressed/as usual	Continues trading and praying	Highly believes, accepts with sincerity, patience, and confidence that sustenance is already arranged and the path to obtaining sustenance will be facilitated by

 $<sup>^{22}</sup>$ The abbreviation "P.1/2" represents the answers to the first and second questions. The questions can be referred to in the methodology section of the research.

					Allah/family and surroundings factors
6.	Masni	Influenced/n ot afraid of losing job	Not stressed/still good	Patience and continues trading/just staying silent	Believes, makes an effort first and believes that sustenance will always be there/family factors
7.	Siti Hasnah	Strong influence/ very afraid to the point of stopping trading	Stressed/less good	Forced to be grateful and submit to fate	Believes, patient, and accepts the situation/ could not sustain due to family demands
8.	Mahdalena	Strongly influenced/ slightly afraid	Slightly stressed/no changes	Prays a lot for the pandemic to end/offers products to other vendors at cost price	Believes, patient, and full of conviction that there are good lessons/ family factors
9.	Hj. Mahmudah	Some influence/ not afraid	Not feeling stressed/still good	Faces it with patience/offers and sells products to other vendors	Believes, responds with a positive outlook/ family and surroundings factors
10.	Nor Ahdiah	Moderate influence/ not afraid	Slightly stressed/still good	Follows government guidelines/ keeps quiet	Believes, accepts it with an open heart, handles it with sincerity, and doesn't complain/self, family, and surroundings.

Based on the table above, there are similarities and differences among the informants. From the research conducted on 10 female traders at Lok Baintan Floating Market, 6 informants (informants 1, 2, 5, 6, 9, and 10) stated that the covid-19 pandemic had a significant impact. These informants agreed that the impact was due to the lack of visitors, both local and tourists, as a result of government restrictions (PPKM/PSBB). For example, Informant 10 mentioned that their usual customers were owners of shops

or restaurants, but due to the restrictions imposed on these establishments, as a vegetable supplier, they were indirectly affected as well. The decline in tourists directly affected the traders' income, as highlighted by Informant 6.

There are also 3 informants (Mother Maimunah, Mother Hasnah, and Mother Mahdalena) who stated that the covid-19 pandemic had a significant impact on them. They expressed similar reasons as mentioned before, such as the absence of visitors, decreased income due to government restrictions. In fact, Mother Hasnah mentioned that initially she tried to persevere, but the worsening conditions and government regulations ultimately led her to quit being a trader at Lok Baintan Floating Market. Her goods were not selling, and she decided to switch to farming. However, these experiences differ from the account of Informant 4, Mother Norhasanah, who stated that the pandemic did not affect her. This is because her products, such as chicken satay and chicken soup, continued to sell as usual.

In terms of fear of losing their jobs and its impact on perseverance, four variations were found: fear but increased perseverance, fear but no change in perseverance, no fear but increased perseverance, and no fear and no change in perseverance. The first variation was experienced by informants 6 and 8, and one of the reasons for their increased perseverance was that trading at Lok Baintan Floating Market was their only source of income. The second variation was experienced by informants 2, 5, and 7. The fear emerged due to financial obligations and uncertainty about the duration of government restrictions. The third variation was experienced by informants 1, 3, and 9. One of the reasons that led them to be more persevering was the experience of income reduction and the realization of gratitude, as expressed by informant 3. The fourth variation was experienced by informant 4, Mother Norhasanah, stated that there was no change in perseverance because her goods continued to sell well despite the covid-19 situation. Informant 10, Mother Nor Ahdiah, mentioned that her perseverance was influenced by the awareness that she was not the only one affected by covid-19.

Regarding mental pressure, three informants stated that they did not feel any pressure. Informant 4 stated so because the pandemic did not affect their business. Informant 6 reasoned that they were aware that the pandemic was not only affecting them but everyone else as well. Informant 9 stated that their focus on activities in the garden replaced their attention on the ongoing pandemic. On the other hand, one informant experienced mental pressure when the pandemic hit. The informant who felt the most pressure was Mother Hasnah (informant 7). She could not find alternative employment, relying only on the remaining blessings, eventually running out of capital and ceasing to be a trader at Lok Baintan Floating Market.

There were two informants who initially felt pressure during the pandemic, namely informant 1 and informant 2. Informant 1 and 2 expressed the same sentiment, which was feeling pressured due to a lack of income. However, both informants found ways to overcome the pressure. Informant 1 chose to sell vegetables as they were more sought after by buyers around the floating market compared to their previous merchandise. On the other hand, informant 2 dealt with the pressure by seeking additional employment, specifically engaging in farming in the fields.

Furthermore, there were three informants who experienced slight pressure during the covid-19 pandemic, while one informant felt a considerable amount of pressure. The informants who experienced slight pressure expressed concerns about the uncertainty

of government restrictions and how long they would last. On the other hand, informant 8 was particularly worried about the potential extinction of Lok Baintan Floating Market due to the lack of visitors caused by the prolonged pandemic. Informant 10 felt significant pressure due to the confusion of finding alternative sources of income and the belief that the pandemic would not subside soon, which compelled them to adapt to the current circumstances. Informant 3 added that exchanging *pantun* (traditional Malay poetic form) was one of the ways they alleviated the existing pressure.

Regarding the relationships among the female traders of Lok Baintan Floating Market, nine traders stated that their relationships remained good. In fact, the first informant, Ibu Arbainah, even served as a motivator for her fellow traders who experienced an increase in blood pressure due to the covid-19 pandemic. This was also mentioned by the fifth informant, Ibu Matu, who highlighted that during the pandemic, the traders could exchange essential goods among themselves. This exchange demonstrated the empathy shared among the traders, as they were aware that the pandemic affected all of them. However, one informant, Ibu Hasnah, expressed that her relationship with other traders was not good due to the pressure she experienced. Unfortunately, this situation also had an impact on her relationships within her residential community, which is distressing to note.

In facing the covid-19 pandemic, the informants had different approaches. Informant 1 stated that they faced the pandemic with resignation and accepted their fate as predetermined by God. This attitude was also adopted by informant 7, who accepted the situation when there were no buyers and remained grateful. According to informant 7, complaining would not change the circumstances. Informant 1 also mentioned that they followed the government regulations when it came to trading. When there were no buyers, informant 1 would row the boat and engage in conversations with other traders while waiting for customers. A similar approach was taken by informant 10, who followed the government's recommendations. However, when their merchandise did not sell, informant 10 would remain silent. If there were leftovers, they would be kept for future sales or consumed personally and shared with neighbors.

Another approach adopted by the traders is offering their merchandise to other traders at lower prices, even at cost price. This method was employed by informants 2, 8, and 9. Informant 8 added that aside from selling their goods to other traders, they also increased their prayers to Allah, hoping for the pandemic to end soon. Informant 2 mentioned that they intensified their efforts and remained patient, while informant 9 emphasized the importance of patience alone. Informant 6 also practiced patience, but when there were no visitors, they would remain silent.

Furthermore, informant 3 stated that their approach to dealing with covid-19 was by maintaining their health, remaining grateful, and practicing patience. When no buyers came, they would stay silent while tidying up their merchandise. Informant 4 expressed that their way of coping with covid-19 was by staying strong and not allowing themselves to be affected by the situation, continuing to trade despite the challenges. Informant 5 adopted a similar approach by treating their trading as a form of prayer, hoping that buyers would come through the land route.

In terms of belief in the destiny ordained by Allah, all the informants have faith in it. In fact, three informants have a very strong conviction in their faith. However, there are different perspectives among the informants regarding this concept. For instance,

according to informant 1, the pandemic is a divine reprimand from Allah to draw closer to Him, teaching humans to be humble, enthusiastic, and patient. Informant 2 stated that they initially struggled to accept the destiny ordained by Allah, but as time passed, they had to inevitably come to terms with the current situation. Informants 3 and 4 expressed the belief that everything is already predetermined by the best planner, Allah.

Informant 5 expresses their response to the destiny of the pandemic with acceptance, patience, and the belief that sustenance is already determined by Allah, and that Allah facilitates the path to obtaining sustenance. According to informant 6, while the destiny in the form of a pandemic cannot be avoided, one must still make efforts. The matter of sustenance is ultimately in the hands of Allah. Informant 7 views destiny with a patient attitude and accepts things as they are. Informants 8 and 9 respond to Allah's destiny with patience and full conviction that there must be lessons to be learned from the prevailing conditions. Informant 10 approaches destiny with open arms, accepting whatever Allah has bestowed upon them.

Lastly, the factors that have contributed to the resilience of the informants amidst the pandemic are diverse. However, the most prominent factors are family, environment, and personal motivation. Regarding the family factor, the majority of the informants stated that trading at the Floating Market of Lok Baintan is their family's only hope for a livelihood. This sentiment was also expressed by Mrs. Siti Hasnah, who eventually decided to stop being a floating market trader due to family demands. On the other hand, the self-motivation factor that encouraged them to persevere includes their belief that Allah will provide a way out of the existing problems. As for the environmental factor, one of the contributing factors is the practice of exchanging *pantun* (traditional Malay poems) among the traders of the Floating Market of Lok Baintan, which helps minimize the burden of the covid-19 pandemic on their minds. Another environmental factor is the strong social bonds among the traders, who treat each other like family and motivate one another to rise above challenges. Furthermore, another reason that keeps the female traders going is their desire to preserve the existence of the Floating Market of Lok Baintan, ensuring it does not fade away with the changing times and ultimately become a mere part of history.

## 2. Discussion

Lok Baintan Floating Market is located in Lokbaintan Village, Sungai Tabuk District, Banjar Regency, South Kalimantan. This market is a traditional market that has existed and continues to operate from the past until the present. It reflects the river culture of the Banjar community. The market is situated on the Martapura River in Banjar Regency, South Kalimantan, serving as a place for income generation and a unique tourist attraction for the Banjar community.

One of the unique aspects of Lok Baintan Floating Market is the continued practice of bartering. The traders have distinct attire, which includes a *selendang*, a headscarf-like cloth, and a *tanggui*, a large hat to protect from the sun. Both traders and buyers use *jukung*, the local term for boats in the Banjar language. Additionally, the market is famous for providing entertainment to tourists in the form of pantun, a traditional Malay poetic form, often recited by the female traders there.

Usually, the traders in Lok Baintan Floating Market are the native residents of Lok Baintan itself. The majority of the floating market traders are women, which can be attributed to several reasons. Firstly, they want to assist their husbands in providing for

the family. Secondly, they continue the occupations of their parents. Thirdly, trading in the floating market does not require a large capital investment, as the goods sold are often self-produced or purchased from neighbors. Lastly, working in the floating market is easier compared to working in the rice fields.<sup>23</sup> Lok Baintan Floating Market, which operates from 05:30 to 09:00 WITA (Central Indonesian Time), is renowned for its diverse range of products, including agricultural produce, fishery products, and handicrafts. Several theories can be associated with this floating market, such as market theory, trade theory, economic theory, and tourism theory.

Lok Baintan Floating Market is also one of the tourist destinations that attracts a significant number of visitors every year. According to the research conducted by Muhammad Yani and Khairul Tamami, in 2018 there were 83,631 domestic tourists and 731 foreign tourists. However, in 2019, there was a decline in tourist numbers due to the impact of COVID-19. In that year, the total number of domestic and international tourists was only 66,575, indicating a significant decrease in tourist arrivals over the past two years. In 2021, there has been a gradual increase in tourist numbers, although it is mainly driven by domestic tourism.<sup>24</sup>

In response to the covid-19 pandemic, there was a decline in tourist numbers at Lok Baintan Floating Market. In August 2020, hundreds of traders at Lok Baintan Floating Market queued up to receive essential food aid provided by the government to alleviate the impact of covid-19. During an interview conducted by Jumarto Yulianus, a journalist from Kompas.id, with a female trader named Ainiah at Lok Baintan Floating Market, it was revealed that on regular days, Ainiah would sometimes make a profit of 300,000 Indonesian Rupiah from selling her goods. However, during the pandemic, the highest amount she could earn was around 50,000 Indonesian Rupiah, and sometimes even nothing at all. This sparked the author's interest in conducting further research on the resilience of female traders during the covid-19 pandemic.

As previously explained in the theoretical study, resilience is the individual quality that enables someone to thrive amidst the difficulties they are facing or the ability to overcome stress. To provide a more systematic approach, the author divides the discussion of the research findings into four parts:

## a. The Influence and Concerns of Job Loss Due to Covid-19

The Covid-19 pandemic has not only affected the government but also the small communities. One sector that has felt its impact is the economy.<sup>25</sup> This can be seen from the research findings on the women traders in the floating market, which indicate that 9 informants stated that the pandemic has affected them. However, this impact is further divided into a moderate level of influence experienced by 6 informants, and a strong level of influence experienced by 3 informants, including 1 informant who eventually quit being a trader in the floating market.

<sup>23</sup> Sakdiah, Op. Cit.

<sup>&</sup>lt;sup>24</sup> Muhammad Rizali dan Khairul Tamami, "Pengaruh Pemasaran Wisata Pasar Terapung Lok Baintan Terhadap Ekonomi Masyarakat Lokal di Kecamatan Sungai Tabuk Kabupaten Banjar," *Jurnal Scientific* 9, no. 2 (2022): 18-26.

<sup>&</sup>lt;sup>25</sup>Evi Suryani, "Analisis Dampak Covid-19 Terhadap UMKM (Studi Kasus Home Industri Klepon di Kota Baru Driyorejo," *Jurnal Inovasi Penelitian* 1, no. 8 (2021): 1591-1596. https://doi.org/10.47492/jip.v1i8.272

The 9 informants unanimously agree that the cause of this impact is related to the restrictions imposed by the local government (PPKM). The implementation of PPKM has prevented both domestic and international tourists from visiting the floating market. Consequently, this has affected the floating market traders, especially those in Pasar Terapung Lok Baintan, as their goods are in less demand due to the absence of visitors or tourists. The decrease in tourists has also resulted in decreased income for the traders. As a result, the Covid-19 pandemic, which has threatened both health<sup>26</sup> and the economy, has also posed a threat to the economic condition of the women traders and the tourism sector in Pasar Terapung Lok Baintan, South Kalimantan. These findings are consistent with the research conducted by Mawar et al. regarding the clear impact of PPKM policies on the tourism sector.<sup>27</sup>

On the other hand, in difficult situations like this, one factor that can play a role in enhancing resilience is social support, including support from the government. This support helps individuals feel more calm and comfortable<sup>28</sup> thus allowing them to better manage their emotions<sup>29</sup> and effectively solve problems. With this support, it will also eliminate the fear of losing their jobs among the floating market traders, as found in the study where 5 informants expressed their fear of job loss. However, only 2 informants stated that this fear motivated them to be more persistent in their trading. Essentially, individuals who have diverse aspects of resilience will not struggle to adapt to various disruptive situations, whereas individuals with only a few aspects of resilience will find it difficult to adapt to disruptive situations.<sup>30</sup>

## b. Mental Pressure and Relationships with Other Traders

Regarding mental pressure, 7 informants stated that the pandemic had an impact on their mental well-being. The pressure was categorized into initial pandemic-related pressure, mild pressure, moderate pressure, and severe pressure. One of the strategies employed by female traders to alleviate this pressure, as found in this study, was through exchanging traditional poetry (pantun). Exchanging pantun is a local wisdom and a distinctive feature of the Lok Baintan Floating Market, particularly when visitors arrive, serving as a way to attract them to purchase from the traders. Pantun in this context acts as a form of humor possessed by the floating market

<sup>&</sup>lt;sup>26</sup>Kartini Lidia, "Peningkatan Kesehatan dengan Suplemen dan Gizi Seimbang di Era Pandemi Covid-19," *Jurnal Pengabdian Kepada Masyarakat Undana* 14, no. 2 (2020): 63-68.

<sup>&</sup>lt;sup>27</sup>Mawar, Lusi Andriyani, Armyn Gultom, dan Khofifah Ketiara, "Dampak Sosial Ekonomi Kebijakan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) di Indonesia," *Seminar Nasional Penelitian 2021 Universits Muhammadiyah Jakarta* (2021): 1-12.

<sup>&</sup>lt;sup>28</sup> Angela J Fong, et al., "Changes in Social Support Predict Emotional Well Being in Breast Cancer Survivors", *Psychooncology* 26, no. 5 (2017): 664-671, https://doi.org/10.1002/pon.4064.

<sup>&</sup>lt;sup>29</sup> Yihao Liu, et al., "Work–Family Conflict, Emotional Exhaustion, and Displaced Aggression Toward Others: The Moderating Roles Of Workplace Interpersonal Conflict and Perceived Managerial Family Support," *Journal of Applied Psychology* 100, no. 3 (2015): 793–808, https://doi.org/10.1037/a0038387.

<sup>&</sup>lt;sup>30</sup> Terry Bowles dan Arnup Jessica L, "Early Career Teachers' Resilience and Positive Adaptive Change Capabilities," *The Australian Educational Researcher* 43, no. 2 (2016): 147-164, https://doi.org/10.1007/s13384-015-0192-1.

traders. This strategy in the floating market reinforces the findings of previous research that resilience can also be influenced by a sense of humor.<sup>31</sup>

Furthermore, there were also informants who expressed that they often provide motivation to other traders to stay resilient in the face of the prevailing conditions. This indicates that during the pandemic, empathy towards the community emerged. This should indeed be practiced by each individual, which is to show empathy towards their fellow human beings, especially to those who have been affected by the COVID-19 virus, as they should not be subjected to discrimination.<sup>32</sup> Furthermore, regarding the relationships among the traders themselves, 9 informants stated that they have a good relationship. This is attributed to the presence of social support, particularly among the traders, to remain resilient in the face of the pandemic. This is consistent with previous research findings, such as the study conducted by Kartini and Maria, which found that higher levels of social support are associated with greater resilience among COVID-19 survivors.<sup>33</sup>

In this study, it was also found that 1 informant reported having a poor relationship with other traders. This is due to the informant experiencing significant pressure during the pandemic. This adds valuable information to previous research findings that stress, worries, and fears experienced by the community during the pandemic can have negative effects on social relationships, attributed to concerns about contracting the virus and mobility restrictions. <sup>34</sup> This study further adds that poor social relationships can also be attributed to mental pressure in the form of competition among traders to survive.

#### c. Strategies for Dealing with the Pandemic

One characteristic of resilience is the ability to endure and adapt in the face of stress or bounce back from experienced trauma.<sup>35</sup> In this regard, female traders in Pasar Terapung Lok Baintan employ various strategies to overcome the current situation, one of which is increasing patience and dedicating more prayers to Allah SWT (God). This reflects their approach of turning to a higher power. It is a natural inclination for individuals to strengthen their faith in God when facing adversity and difficult circumstances.<sup>36</sup>

On the other hand, there are also informants who choose to sell their merchandise to other traders at a low cost or at cost price. This is a characteristic of individuals who strive to recover from the situation at hand. Someone who makes such efforts clearly exhibits good resilience. In positive psychology theory, resilience is

<sup>35</sup> Arifah, Op. Cit..

<sup>&</sup>lt;sup>31</sup>Indra Permana, "Hubungan Sense Of Humor dengan Resiliensi pada Remaja Pertengahan Pasca Putus Cinta di SMAN 20 Bandung," *Skripsi.* Universitas Pendidikan Indonesia, 2016.

<sup>&</sup>lt;sup>32</sup>Ratu Laura M.B.P., Vinta Sevilla, dan Ratu Nadya W., "Membangun Empati dan Mencegah Diskriminasi Terhadap Pengidap Covid-19," *Jurnal IKRAITH-ABDIMAS* 1, no. 5 (2022): 1-7.

<sup>&</sup>lt;sup>33</sup>Kartini Aprilinda Betty dan Maria Nugraheni Mardi Rahayu, "Hubungan Antara Dukungan Sosial dengan Resiliensi pada Penyintas Covid-19," *Jurnal Of Psichological Science & Professional* 7, no. 1 (2023): 13-24.

<sup>&</sup>lt;sup>34</sup>Nasrullah dan Lulu Sulaiman, "Analisis Pengaruh Covid-19 Terhadap Kesehatan Mental Masyarakat di Indonesia," *Media Kesehatan Masyarakat Indonesia* 20, no. 3 (2021): 206-211.

<sup>&</sup>lt;sup>36</sup>Firdaus, "Spiritualitas Ibadah Sebagai Jalan Menuju Kesehatan Mental yang Hakiki," *Jurnal Al-Adyan* 11, no. 1 (2016): 117-137.

represented by the first pillar, which is the presence of positive life experiences resulting from one's efforts to cultivate positive emotions amid difficult circumstances.<sup>37</sup> Another informant also mentioned that their approach is to distribute their merchandise to neighbors. This supports previous research findings that there is indeed a relationship between resilience and empathy.<sup>38</sup> In this case, the empathy shown by the informant to their neighbors is in the form of unsold merchandise.

Furthermore, another strategy employed by other informants is to adhere to the government regulations regarding the imposed restrictions. However, it is unfortunate that there are informants who resign themselves and accept the situation as it is, eventually leading to them ceasing to be traders at the Lok Baintan Floating Market. This aligns with the findings of the research conducted by Elliott et al. regarding resilience, which states that individuals with resilient personality traits exhibit prosocial behavior, good self-regulation, and optimal emotional engagement in beneficial activities as they mature into adulthood. On the other hand, individuals who lack resilience tend to have a more negative orientation in dealing with daily problems, are easily stressed, and have limited problem-solving abilities.<sup>39</sup>

## d. The Role of Belief in Fate and Resilience Factors

The perspectives of the informants regarding their belief in the fate ordained by Allah vary greatly. The majority of the informants believe that whatever fate Allah has decreed is the best path, while one informant initially expressed difficulty accepting Allah's decree but eventually had to come to terms with the situation as time went by. In responding to the fate bestowed by Allah, some informants stated that the pandemic serves as a reminder for them to remember Allah, while others surrender and entrust everything to Allah. Some approach it with patience and accept things as they are, some view it as a lesson and respond to it with a positive outlook, sincere acceptance, and without complaining. They see it as motivation to continue striving to change unfavorable destinies. Religiosity also makes it easier for individuals to comply with rules.<sup>40</sup> It enables them to have good self-control and adapt well to new rules arising from Covid-19. Additionally, religiosity strengthens an individual's belief in God, helping them maintain positive emotions even in difficult circumstances.<sup>41</sup>

<sup>&</sup>lt;sup>37</sup>Wiwin Hendriani, Resiliensi Psikologis Sebuah Pengantar (Jakarta Timur: Kencana, 2022). Hlm. 4.

<sup>&</sup>lt;sup>38</sup>Sultan Takdir Alisabana, "The relationship between empathy and the resilience of volunteers from the Indonesian Red Cross disaster emergency response team in Malang Regency," *Jurnal Psikologi Tabulasa* 17, no. 1 (2022): 11-25.

<sup>&</sup>lt;sup>39</sup>Timothy R. Elliot, dkk., "Resilience, Coping, and Distress Among Healthcare Service Personnel During the Covid-19 Pandemic," *BMC Psychiatry* 21, no. 1 (2021): 1–13.

<sup>&</sup>lt;sup>40</sup> Camila Maroni Marques Freire de Medeiros, et al., "Resilience, Religiosity And Treatment Adherence in Hemodialisys Patients: A Prospective Study," *Psychology, Health, & Medicine* 22, no. 5 (2017): 570-577, https://doi.org/10.1080/13548506.2016.1191658.

<sup>&</sup>lt;sup>41</sup> B. P. L. Rutten, et al., "Resilience in Mental Health: Linking Psychological and Neurobiological Perspectives," *Acta Psychiatrica Scandinavica* 128, no. 1 (2013): 3-20, https://doi.org/10.1111/acps.12095.

This study also explains the factors that support the development of resilience in the subjects under investigation, namely self, family, and environment factors. The factor that has the greatest influence on the resilience of female traders in Lok Baintan Floating Market is the family. Out of 10 informants, 9 of them have resilience due to family demands, while 1 informant has good resilience due to environmental factors. Previous studies on resilience depict individuals with good resilience supported by self (internal), family, and environmental factors. However, the prominent factor in that study was the individual factor (internal) in the form of religiosity, <sup>42</sup> whereas in this study, the family factor has a greater influence.

### Conclusion

From the study, it can be concluded that the resilience of female traders in the Floating Market of Lok Baintan, South Kalimantan, varies. Out of the 10 informants, 9 of them were able to overcome the covid-19 pandemic, with one stating that the pandemic did not affect them, while one informant was unable to sustain their business during the pandemic. The study also revealed that the dynamics of resilience among female traders in the Floating Market of Lok Baintan are primarily shaped by family demands, as trading in the floating market is their sole profession. Other factors that contribute to their resilience include personal factors (internal) and the supportive environment of the Floating Market of Lok Baintan, which enables them to withstand the challenges of the covid-19 pandemic.

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<sup>&</sup>lt;sup>42</sup> Amalia Roziana dan Achmad Ainur Ridho. "Resiliens Pada Guru Honorer di Masa Pandemi." Jurnal Edu Consilium: *Jurnal BK Pendidikan Islam* 1, no. 4 (2021): 12-20.

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