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The Role of Mothers in Strengthening Household Economic Resilience Through MSMEs Toward Achieving SDGs

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Abstracts

Purpose: This study examines the role of mothers in strengthening household economic resilience through their involvement in Micro, Small, and Medium Enterprises (MSMEs) in Banyuasin Regency and their contribution to achieving Sustainable Development Goals (SDGs) 5 and 8.

Research Methodology: A quantitative approach was employed using a survey of 120 mothers who actively own and manage MSMEs in the beauty, food, handicraft, and service sectors in Indonesia. Data were collected through a structured questionnaire and analyzed using Variance-Based Structural Equation Modeling (VB-SEM) with the Partial Least Squares (PLS) technique.

Results: The findings indicate that MSMEs have a strong and significant direct effect on household economic resilience (β = 0.738; T = 9.359). Mothers' participation also directly influences household economic resilience (β = 0.179; T = 2.104) and significantly contributes to MSME development (β = 0.681; T = 13.017). Furthermore, mothers' involvement indirectly enhances household economic resilience through MSMEs (β = 0.502; T = 8.216).

Conclusions: Empowering mothers through MSME activities significantly strengthens household economic resilience, with MSMEs serving as important mediating mechanisms.

Limitations: This study was limited to Banyuasin Regency, which may restrict the generalizability of the findings.

Contributions: This study contributes to the Human Resource Management and women's entrepreneurship literature by highlighting the strategic role of mothers in promoting family economic resilience and sustainable development.

Keywords: *Economic Resilience, MSME, SDGs, The Role of Mothers, Women Entrepreneurship*

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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) constitute 99% of the 64.2 million businesses in Indonesia and serve as the backbone of the national economy. MSMEs contribute 60.51% to GDP, 96.92% to employment, and 15.65% to non-oil and gas exports (Kementerian Koperasi dan UKM, 2024). Data from Badan Pusat Statistik (BPS) 2024 dan Susanti, Mulyanti, and Wati (2023) further highlight the significant role of female entrepreneurs, with 37 million or 64.5% of MSMEs in Indonesia led and managed by women. This underscores women's substantial contribution to national economic advancement. Globally, empowering female entrepreneurs supports Sustainable Development Goals (SDGs) 5 (Gender Equality) and 8 (Decent Work and Economic Growth) (PPN/Bappenas 2020). Furthermore, women entrepreneurs play a critical role in advancing the SDGs by promoting gender equality, generating employment, reducing inequalities, and fostering sustainable practices, thereby driving inclusive economic growth and environmental (Jubril, Olubiyi, Sojinu, & Ngari, 2022; Thomas, 2024). Banyuasin Regency, located in South Sumatra Province, Indonesia, has significant potential for developing Micro, Small, and Medium Enterprises (MSMEs), particularly those led by women entrepreneurs. The region benefits from its abundant natural resources, creative workforce, and sizable market. Within this context, the role of women, especially mothers, is crucial for strengthening household economic resilience through MSMEs. Mothers serve as key drivers of the family economy, demonstrating enthusiasm and perseverance in establishing small businesses (Alozie, 2022; Hadiwijaya & Febrianty, 2018).

This involvement not only increases family income but also positively influences the welfare and empowerment of women in the region. (Yanuarta RE, Elfindri, Muharja, & Games, 2023; Zhanda, Garutsa, Dzvimbo, & Mawonde, 2022). Several factors drive this trend. First, economic necessity arises when income from a single source, typically the head of the household, is insufficient to meet the daily needs. Second, there is a growing awareness of the importance of financial independence and economic empowerment for women. Third, support from local governments and non-governmental organizations provides training, assistance, and access to capital for women seeking to develop MSMEs (Goswami, 2019; Shaikh, 2020; Vitug, 2021). Women frequently become the driving force behind MSME development (Kato, 2023; Setiawati & Nabiilah, 2020), often assuming dual roles as household managers and as business operators. By leveraging their skills, women establish diverse businesses that increase family income, including food production, handicrafts, services, and other economically valuable ventures (Hasanah, Ardiwinata, Jubaedah, Ariani, & Ardiyanto, 2022; Roy, 2022; Yudiastuti & Pratikto, 2021). The expanded role of women in MSMEs is anticipated to enhance not only household economic resilience but also overall community welfare (Tambunan, 2023; Tiara et al., 2024; Zulkifly, Omar, & Jaafar, 2024). Women serve as economic drivers at the household level and as agents of change who promote regional economic development (Adom, Tettey, & Acheampong, 2023; Andrade, Azar, Kazembe, Mayher, & Vincensini, 2023; Fegade, Gupta, & Rai, 2023). Empowering women-led MSMEs is expected to foster a sustainable and prosperous economy.

Household economic resilience is an important concept in regional economic development. This resilience refers to a household's ability to maintain its economic condition amid various challenges, such as income fluctuations, unexpected expenses, and macroeconomic changes (Di Pietro, Lecca, & Salotti, 2021; Evenhuis, 2020; Keshavarz & Moqadas, 2021). Household economic resilience has become a central issue, as most of the population relies on the informal sector and agriculture, which are vulnerable to economic conditions (Chacon-Hurtado, Kumar, Gkritza, Fricker, & Beaulieu, 2020; Setterfield & Kim, 2024). The factors influencing household economic resilience are diverse, including income sources, financial management, access to financial services, and the education and skills of family members (Evenhuis, 2020). Strong economic resilience enables households not only to survive in difficult conditions but also to grow and achieve long-term welfare (Hadiwijaya & Yustini, 2023; Pomeroy, Arango, Lomboy, & Box, 2020). Therefore, improving household economic resilience is a priority in regional development agendas.

The role of Micro, Small, and Medium Enterprises (MSMEs) is becoming increasingly important. MSMEs provide households with opportunities to create additional income sources and reduce dependence on vulnerable sectors (Santhirakumar, Narmilan, & Puvanitha, 2021; Sukarnoto, Janwari, Solehudin, & Mulyawan, 2023; Varga, 2021). MSMEs run by family members, especially mothers, have proven capable of increasing household economic resilience (Laberinto Solina, 2020; Lal, Sachdeva, & Simran, 2020). Small businesses, such as food production, handicrafts, and local services, provide additional income, empower women, and improve families' overall welfare (Cueto, Frisnedi, Collera, Batac, & Agaton, 2022; Nso, 2022).

2. Literature Review

2.1 The role of Women or Mothers

According to Biddle (1986), a role is a set of behaviors expected of individuals occupying a particular position within a group or an organization. Roles reflect the social expectations of society or groups regarding individual behaviors. Meanwhile, Cohen and Simamora (2004) define a role as a set of behaviors expected of someone based on their status. A role is a behavior associated with status and manifested in actions. Roles are an important concept in sociology that helps us understand how individuals behave and interact with each other. Roles reflect expectations of individual actions based on position, social status, and function to maintain stability and order.

Mothers involved in MSMEs in Banyuasin Regency can be categorized into three main roles in enhancing household economic resilience. First, the active role of mothers includes being business owners who manage production, marketing, finance, and human resource management, as well as innovating and leading teams. Mothers also build networks with other business actors to gain new opportunities for their children. Second, the participatory role is seen in being members of joint business groups, volunteers in MSME training, and advocating pro-MSME policies. Third, the passive role of mothers involves being consumers of other MSME products and providing moral support to family members who run MSMEs.

2.2 Household Economic Resilience

Household economic resilience is the ability of households to meet their basic needs independently and sustainably while withstanding unexpected economic shocks. This condition is achieved by optimally and efficiently managing available resources and by building social and cultural resilience (Wu & Zhang, 2025; Xie, Zhang, Li, Xia, & Chen, 2024). According to Charmes (2019), four main dimensions influence the economic resilience of households. First, the economic dimension highlights sufficient income, asset ownership, prudent consumption, the ability to save, and good debt management. Second, the social dimension refers to health, education, skills, strong social networks, and social participation. Third, the cultural dimension emphasizes the role of values, traditions, local wisdom, and cultural identity in supporting economic resilience. Finally, the psychological dimension includes optimism, perseverance, creativity, and mental resilience as factors influencing household members' mental well-being and coping ability in facing economic challenges.

2.3 Micro and Small Medium Enterprise

According to Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, MSMEs are businesses carried out by individuals or business entities with an annual sales turnover of up to IDR 300,000,000 (three hundred million rupiah) for micro businesses, IDR 3,000,000,000 (three billion rupiah) for small businesses, and IDR 10,000,000,000 (ten billion rupiah) for medium businesses. Soetrisno (2021) also stated that MSMEs are classified based on three criteria. The turnover criteria are as follows: micro businesses have an annual turnover of up to IDR 150 million, small businesses have an annual turnover of up to IDR 1.5 billion, and medium businesses have an annual turnover of up to IDR 3 billion. The asset criteria are as follows: micro businesses have assets of up to IDR 50 million, small businesses have assets of up to IDR 500 million, and medium businesses have assets of up to IDR 2.5 billion. The business category criteria are as follows: micro businesses are spread across various sectors with a focus on sectors requiring small capital and simple technology; small businesses are spread across various sectors with a focus on sectors requiring larger capital and more advanced technology; and medium businesses focus on sectors requiring large capital and complex technology.

3. Methodology

The respondents in this study were women who were actively engaged as owners and managers of Micro, Small, and Medium Enterprises (MSMEs) in Banyuasin Regency. These businesses span various sectors, including beauty, food, crafts, and other services. Their involvement is crucial to understanding the contribution of MSMEs to the household economy in the area, as well as exploring the factors influencing the success and challenges faced by local MSMEs. A sample size between 30 and 500 is considered sufficient for research, with the ideal representative number of respondents being the total number of indicators in the variable multiplied by five (Hair Jr et al., 2021). In this study, there are 24 question items, so the ideal and representative sample size is 120 respondents ($24 \times 5 = 120$). Therefore, a sample of 120 respondents was used in this study.

The research methodology uses Structural Equation Modeling (SEM) with a Variance-Based SEM (VB-SEM) approach, focusing on the measurement of variances and covariances in the developed model.

This approach was chosen to assess how well latent variables or constructs could describe the observed phenomena. The Partial Least Squares (PLS) technique was used in data analysis to model complex relationships between latent variables, particularly in the context of MSMEs and their impact on the household economy in Banyuasin Regency. The research steps included formulating the conceptual model, collecting data, assessing instrument validity, and interpreting PLS analysis results to reveal the significance of the relationships among variables and their relevant theoretical implications.

4. Results and Discussions

4.1. Results

A descriptive statistical analysis was conducted to provide an overview of respondents' perceptions of the role of mothers, MSMEs, and household economic resilience. The analysis included the minimum and maximum values, median, mean, observed minimum value, and standard deviation for each indicator. The descriptive statistics are shown in Table 1.

Table 1. Descriptive statistics the role of mothers in increasing household economic resilience through micro, Small and Medium Enterprises (MSMEs)

Variables	Scale Min	Scale Max	Median	Mean	Observed Min	Standard Deviation
RM01	1.00	5.00	4.00	4.31	1.00	0.83
RM02	2.00	5.00	4.00	4.28	2.00	0.76
RM03	2.00	5.00	4.00	4.30	2.00	0.76
RM04	2.00	5.00	4.00	4.28	2.00	0.74
RM05	2.00	5.00	4.00	4.09	2.00	0.79
RM06	2.00	5.00	4.00	3.89	2.00	0.86
RM07	1.00	5.00	4.00	4.14	1.00	0.83
RM08	2.00	5.00	4.00	4.10	1.00	0.86
MSMEs01	1.00	5.00	4.00	4.04	1.00	0.89
MSMEs02	1.00	5.00	4.00	4.03	2.00	0.85
MSMEs03	1.00	5.00	4.00	3.72	2.00	0.91
MSMEs04	1.00	5.00	4.00	3.91	1.00	0.95
MSMEs05	1.00	5.00	4.00	3.87	1.00	0.90
MSMEs06	2.00	5.00	4.00	3.84	2.00	0.92
MSMEs07	1.00	5.00	4.00	3.78	1.00	0.92
MSMEs08	1.00	5.00	4.00	4.05	1.00	0.89
HER01	2.00	5.00	4.00	3.89	2.00	0.89
HER02	2.00	5.00	4.00	3.98	2.00	0.91
HER03	2.00	5.00	4.00	3.82	2.00	0.88
HER04	1.00	5.00	4.00	3.80	1.00	0.96
HER05	2.00	5.00	4.00	3.83	2.00	0.89
HER06	2.00	5.00	4.00	4.10	2.00	0.91
HER07	1.00	5.00	4.00	3.97	1.00	0.97
HER08	1.00	5.00	4.00	3.91	1.00	0.88

Based on the data in Table 1, the strongest and weakest indicators for each item can be identified based on their mean and standard deviation. For the variable "The Role of Mothers," the strongest indicators are RM01 (mean = 4.31, standard deviation = 0.83) and RM03 (mean = 4.30, standard deviation = 0.76). These indicators showed very positive assessments from the respondents. Conversely, the weakest indicator is RM06, with a mean of 3.89 and a standard deviation of 0.86, suggesting a less favorable rating by respondents. For the variable "MSMEs," the strongest indicators are MSMEs01 (mean = 4.04, standard deviation = 0.89) and MSMEs08 (mean = 4.05, standard deviation = 0.89). According to the respondents, these two indicators show a strong contribution from MSMEs. The weakest indicator is MSMEs03, with a mean of 3.72 and a standard deviation of 0.91, indicating that this area is rated less favorably by respondents. For the variable "MSMEs," the strongest indicators are MSMEs01 (mean = 4.04, standard deviation = 0.89) and MSMEs08 (mean = 4.05, standard deviation = 0.89). These two indicators show a strong contribution from MSMEs according to respondents' perceptions. The weakest indicator is MSMEs03 with a mean of 3.72 and a standard deviation of 0.91, indicating that this area is rated less favorably by the respondents.

For the variable "Household Economic Resilience," the strongest indicators are HER06 (mean = 4.10, standard deviation = 0.91) and HER02 (mean = 3.98, standard deviation = 0.91). These two indicators show a strong contribution to household economic resilience according to the respondents' perceptions. The weakest indicator is HER04, with a mean of 3.80 and a standard deviation of 0.96, indicating that this area is rated less favorably by the respondents. Overall, the strongest indicators for each item highlighted areas with very positive contributions or perceptions, while the weakest indicators highlighted areas that need further attention and improvement. Before evaluating the structural model, the measurement model was assessed to ensure the constructs' validity and reliability. Convergent validity was examined using outer loadings, and internal consistency was evaluated using composite reliability. The results of the measurement model assessment are shown in Table 2.

Table 2. Outer loadings and composite reliability values, the role of mothers in increasing household economic resilience through MSMEs

Variables	**Indicator**	**Outer Loading**	**Composite Reliability**	**Information**
The Role of Mothers	RM01	0.854	0.945	Valid & Reliable
	RM02	0.919		Valid & Reliable
	RM03	0.899		Valid & Reliable
	RM04	0.914		Valid & Reliable
	RM05	0.803		Valid & Reliable
	RM06	0.704		Valid & Reliable
	RM07	0.777		Valid & Reliable
	RM08	0.776		Valid & Reliable
MSMEs	MSMEs01	0.803	0.925	Valid & Reliable
	MSMEs02	0.811		Valid & Reliable
	MSMEs03	0.734		Valid & Reliable
	MSMEs04	0.865		Valid & Reliable
	MSMEs05	0.883		Valid & Reliable
	MSMEs06	0.684		Valid & Reliable
	MSMEs07	0.854		Valid & Reliable
	MSMEs08	0.802		Valid & Reliable
Household Economic Resilience	HER01	0.894	0.938	Valid & Reliable
	HER02	0.857		Valid & Reliable

	HER03	0.861		Valid & Reliable
	HER04	0.831		Valid & Reliable
	HER05	0.823		Valid & Reliable
	HER06	0.735		Valid & Reliable
	HER07	0.830		Valid & Reliable
	HER08	0.829		Valid & Reliable

Based on the data in Table 2 on the outer loadings and composite reliability values for each indicator regarding mothers' roles in increasing household economic resilience through MSMEs, the following analysis is presented. The indicators of the role of mothers in increasing household economic resilience through MSMEs showed valid and reliable results, with outer loadings above 0.70 and composite reliability above 0.70. For the variable "The Role of Mothers," indicator RM01 had an outer loading of 0.854 and a composite reliability of 0.945, indicating very good validity and reliability. Other indicators, such as RM02 (0.919), RM03 (0.899), RM04 (0.914), RM05 (0.803), RM06 (0.704), RM07 (0.777), and RM08 (0.776) also demonstrated strong validity and reliability.

For the variable "MSMEs," indicator MSMEs01 has an outer loading of 0.803 with a composite reliability of 0.925, indicating excellent validity and reliability. Other indicators such as MSMEs02 (0.811), MSMEs03 (0.734), MSMEs04 (0.865), MSMEs05 (0.883), MSMEs06 (0.684), MSMEs07 (0.854), and MSMEs08 (0.802) are also considered valid and reliable, although MSMEs06 has an outer loading slightly below 0.70, but it remains within an acceptable range. Overall, the results of the validity and reliability analyses provide strong support for the use of the measures in this study to assess mothers' roles in increasing household economic resilience through MSMEs. The high outer loadings and composite reliability values indicate that the indicators capture the underlying constructs well and that the data are reliable for further analyses.

The Household Economic Resilience variable, represented by indicator HER01, exhibited an outer loading of 0.894 and a composite reliability of 0.938, indicating excellent validity and reliability. The remaining indicators, namely HER02 (0.857), HER03 (0.861), HER04 (0.831), HER05 (0.823), HER06 (0.735), HER07 (0.830), and HER08 (0.829), also demonstrated satisfactory validity and reliability. Overall, all the analyzed indicators showed strong validity and reliability, thereby confirming the significant role of mothers in strengthening household economic resilience through MSMEs in Banyuasin Regency. An SEM-PLS model was developed to illustrate the structural relationships among the study variables. The model depicts the causal relationships among mothers' roles, MSMEs, and household economic resilience, including estimated path coefficients. The structural model is illustrated in Figure 1.

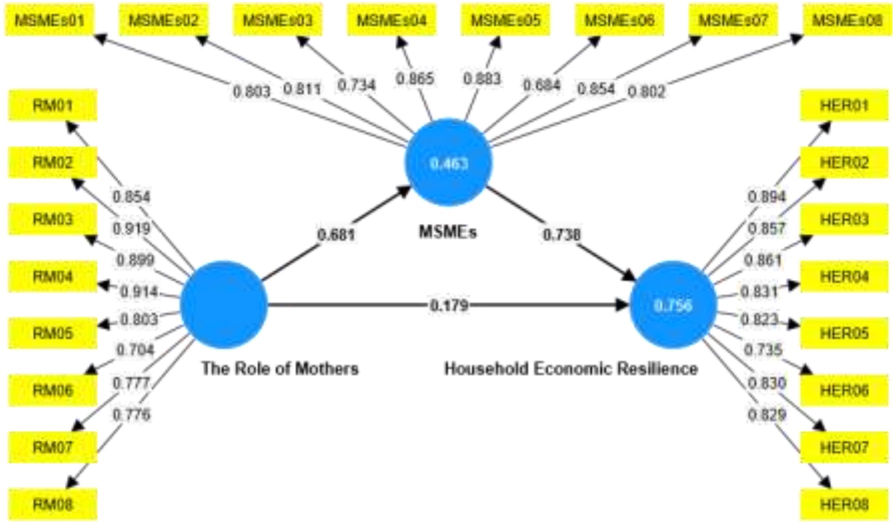

Figure 1. SEM-PLS, the role of mothers in increasing household economic resilience through MSMEs

Based on Figure 1, the relationships between the variables are as follows, there is a strong positive relationship between the role of mothers and MSMEs development, with a path coefficient of 0.681. This indicates that mothers' active roles in both households and businesses significantly contribute to the advancement of MSMEs in Banyuasin Regency. Furthermore, the success of MSMEs has a strong positive relationship with household economic resilience, with a path coefficient of 0.738. This suggests that successful MSMEs can enhance family economic resilience, provide financial stability, and improve their living conditions.

Meanwhile, the direct relationship between mothers' roles and household economic resilience was positive but relatively weaker, with a path coefficient of 0.179. This indicates that while mothers' direct contributions to household economic resilience are significant, their impact is not as strong as that mediated through MSMEs' success. Overall, the role of mothers in enhancing MSMEs is a key factor in strengthening household economic resilience in the Banyuasin Regency. To examine the proposed hypotheses, a direct effect analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results of the direct relationships among the roles of mothers, MSMEs, and household economic resilience are shown in Table 3.

Table 3. Direct influence, the role of mothers in increasing household economic resilience through MSMEs

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
MSMEs → Household Economic Resilience	0.738	0.737	0.079	9.359	0.000
The Role of Mothers → Household Economic Resilience	0.179	0.181	0.085	2.104	0.035
The Role of Mothers → MSMEs	0.681	0.686	0.052	13.017	0.000

The data show a significant direct influence of the roles of mothers, MSMEs, and household economic resilience on household economic resilience in the Banyuasin Regency. The direct influence of MSMEs on household economic resilience is strong, with a coefficient of 0.738. This is supported by a high T statistic of 9.359 and a very small P value of 0.000, indicating a highly significant relationship. Thus, the success and development of MSMEs substantially enhance household economic resilience, providing financial stability and improving families' living conditions in the Banyuasin Regency. In addition, the direct influence of mothers' roles on household economic resilience is significant, although it is weaker than that of MSMEs. A coefficient of 0.179 indicates a positive contribution of mothers' roles to household economic resilience. A T-statistic value of 2.104 and a p-value of 0.035 indicate that this relationship is statistically significant. This suggests that while the role of mothers is important, it has a smaller direct impact on household economic resilience than the impact it has through the success of MSMEs.

Meanwhile, the direct influence of the role of mothers on MSMEs is very strong, with a coefficient of 0.681. The very high T statistic value of 13.017 and the very small P value of 0.000 indicate that this relationship is very strong and statistically significant. This indicates that the active role of mothers in the household and business significantly contributes to the progress and success of MSMEs in the Banyuasin Regency. Mothers involved in MSME activities have a significantly positive impact on the development of micro, small, and medium enterprises in the region. Overall, the data confirm that mothers' roles in MSMEs greatly enhance household economic resilience in the Banyuasin Regency.

Although mothers directly contribute to household economic resilience, the impact is more significant when mediated through MSME success. Therefore, efforts to empower mothers in MSMEs activities will have a greater positive impact on household economic resilience. By strengthening the role of mothers in MSMEs, it is hoped that the economic resilience of families in Banyuasin Regency will be substantially improved. To further examine the mediating role of MSMEs, an indirect effect analysis was performed. This analysis aims to determine whether mothers' roles influence household economic resilience by fostering MSME development and success. The results of the indirect effects analysis are presented in Table 4.

Table 4. Indirect influence, the role of mothers in increasing household economic resilience through MSMEs

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
The Role of Mothers → MSMEs → Household Economic Resilience	0.502	0.505	0.061	8.216	0.000

The data show a significant direct influence of the roles of mothers, MSMEs, and household economic resilience on household economic resilience in the Banyuasin Regency. The direct influence of MSMEs on household economic resilience is strong, with a coefficient of 0.738. This is supported by a high T statistic of 9.359 and a very small P value of 0.000, indicating a highly significant relationship. Thus, the success and development of MSMEs substantially enhance household economic resilience, providing financial stability and improving families' living conditions in the Banyuasin Regency. In addition, the direct influence of mothers' roles on household economic resilience is significant, although it is weaker than that of MSMEs. A coefficient of 0.179 indicates a positive contribution of mothers' roles to household economic resilience. A T-statistic value of 2.104 and a P value of 0.035 indicate that this relationship is statistically significant. This suggests that while the role of mothers is important, it has a smaller direct impact on household economic resilience than on the success of MSMEs.

Meanwhile, the direct influence of the role of mothers on MSMEs is very strong, with a coefficient of 0.681. The very high T statistic value of 13.017 and the very small P value of 0.000 indicate that this relationship is very strong and statistically significant. This indicates that the active role of mothers in the household and business significantly contributes to the progress and success of MSMEs in the Banyuasin Regency. Mothers involved in MSMEs have a significant positive impact on the development of micro, small, and medium enterprises in the region. Based on the overall data presented, it can be confirmed that mothers' roles in MSMEs significantly enhance household economic resilience in the Banyuasin Regency. Although mothers directly contribute to household economic resilience, the impact is more significant when mediated through MSME success. Therefore, efforts to empower mothers in MSMEs activities will have a greater positive impact on household economic resilience. By strengthening the role of mothers in MSMEs, it is hoped that the economic resilience of families in Banyuasin Regency will be substantially improved.

Based on the overall data, these findings emphasize the importance of empowering mothers in MSMEs as a key strategy to strengthen household economic resilience in Banyuasin Regency. Increasing mothers' participation and involvement in MSMEs enhances business success and has a significant positive impact on household stability and economic well-being. Therefore, supporting and empowering mothers in MSMEs is crucial step in efforts to improving economic resilience at the household and community levels.

4.2. Discussion

The analysis demonstrates that micro, small, and medium-sized enterprises (MSMEs) exert the strongest direct impact on household economic resilience. Participation in MSMEs significantly enhances the capacity of households to withstand and recover from economic shocks. Engagement in MSMEs provides greater financial stability and improves the ability of households to address diverse economic challenges. Therefore, MSMEs play a pivotal role in reinforcing household economic resilience in the Banyuasin Regency. Conversely, the direct impact of the mother's role on household economic resilience was the weakest among the variables examined. While the mother's role contributes positively, its effect is less substantial than that of MSMEs. Nevertheless, this influence remains statistically significant, demonstrating that mothers' direct contributions continue to affect family economic well-being. Thus, although mothers' direct contributions are smaller, their role remains essential for supporting household economic resilience.

The indirect influence of mothers through MSMEs amplifies their significance. Mothers participating in MSMEs not only increase household income but also reinforce the family’s broader economic structure. Their involvement generates a dual effect, enhancing the economic resilience of both families and communities. This finding confirms that mothers' roles in managing and supporting MSMEs have a substantially greater impact on household economic resilience than their direct contributions. The role of mothers in the household is of immense significance, not only in the domestic but also in the economic context (Azizah and Salam, 2021; Shaikh, 2020).

The involvement of mothers in Micro, Small, and Medium Enterprises (MSMEs) contributes substantially to improving household economic resilience. MSMEs are an essential sector in the economies of many countries, including Indonesia, where mothers involved in this sector play a vital role in supporting family economic stability (Abdurohim, 2023; Sultan & Sultan, 2020; Verma, Chaturvedi, & Arora, 2019). Globally, mothers and women can lead efforts for gender equality, create jobs, reduce inequalities, and foster sustainable practices, thereby driving inclusive economic growth and environmental conservation (Thomas, 2024). Mothers who operate MSMEs contribute directly to the household income. This supplementary income is essential for meeting daily expenses, funding children's education, and addressing urgent needs. Additionally, mothers involved in MSMEs frequently manage their family finances. Experience managing business finances can enhance mothers' financial literacy, which is subsequently applied to more effective household budget management (Endris & Kassegn, 2023; Puspitarini & Setiawina, 2022).

Participation in MSMEs empowers mothers by increasing their confidence and enhancing their decision-making authority within families. Such empowerment fosters more balanced and collaborative family dynamics, contributing to overall economic stability (Anggadwita & Indarti, 2023; Srinita & Saputra, 2023). Operating an MSME enables mothers to develop skills in entrepreneurship, marketing, customer relations and management. These competencies benefit both the business and mothers' capacity to adapt to economic changes (Atela, Ojebode, Makokha, Otieno, & Aina, 2021; Kaberia & Muathe, 2021). Mothers engaged in MSMEs frequently establish robust community networks that facilitate support and resource-sharing. These networks provide access to information, markets, and resources that sustain and expand businesses (Dhamayanti, Susilawati, Pujiastuti, & Karo, 2022; Laberinto Solina, 2020; Ragoobur, Seetanah, Jaffur, & Mooneeram-Chadee, 2023). Through their enterprises, mothers build social capital and promote trust and cooperation in the community. This social capital is particularly valuable during crises, serving as a safety net for community support.

Additional income generated by MSMEs is frequently allocated to investments in children's education and health. Mothers who prioritize their children's well-being utilize business profits to secure improved educational opportunities and healthcare access, thereby enhancing their long-term economic resilience (Fauzia & Hasanah, 2022; Gatsinzi & Byandaga, 2024). Furthermore, mothers who successfully operate MSMEs serve as role models for children and other women in the community, exemplifying the values of hard work, entrepreneurship, and financial independence (Akula & Singh, 2022; Bongomin, Woldie, & Wakibi, 2020).

5. Conclusions

5.1 Conclusion

This study aimed to examine the role of mothers in strengthening household economic resilience through their involvement in Micro, Small, and Medium Enterprises (MSMEs) in Banyuasin Regency and to assess their contribution to achieving Sustainable Development Goals (SDGs) 5 and 8. The findings reveal that MSMEs have a strong and significant positive effect on household economic resilience. Mothers' participation also directly contributes to household economic resilience, although its impact is relatively smaller than that generated through MSME development. Furthermore, this study demonstrates that mothers play a crucial role in supporting MSME growth and success, thereby enhancing household economic resilience. The indirect effect of mothers' involvement in MSMEs is stronger than the direct effect, highlighting the importance of women's entrepreneurial activities as a mechanism for improving family welfare. These findings confirm that empowering mothers through MSMEs is an effective strategy for strengthening household economic resilience while supporting gender equality and inclusive economic growth in the Philippines.

5.2 Research Limitations

This study had several limitations. First, the research was conducted only in Banyuasin Regency, which may limit the generalizability of the findings to other regions with different socioeconomic and cultural characteristics. Second, the study employed a cross-sectional design, which limited its ability to capture changes in household economic resilience over time. Third, the analysis focused primarily on the roles of mothers and MSMEs, while other factors such as access to finance, digital literacy, entrepreneurial competencies, and government support were not included in the model.

5.3 Suggestions and Directions for Future Research

This section provides suggestions for further research based on the study's findings, such as expanding the sample, adopting new methods, or exploring factors that have not yet been studied. The goal was to deepen the understanding of the topic discussed.

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Author Contributions

HH was responsible for the conceptualization of the study, methodology development, investigation, data curation, formal data analysis, preparation of the original manuscript draft, project administration, and serving as the corresponding author. MPA contributed to data curation, investigation, literature review, manuscript revision and editing, and validation of the research findings. UAAA contributed to the methodology development, research supervision, validation of results, critical review and editing of the manuscript, and final approval of the version to be published. All authors have read and approved the final version of the manuscript and agree to be accountable for the integrity, accuracy, and validity of this work.

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