

# HOW MILLENNIAL COUPLES WHO OWN A BUSINESS DEVELOP RESILIENCE IN THE FAMILY: A PHENOMENOLOGICAL STUDY IN INDONESIA

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## Abstract

Many indicators have been proposed that can contributed to develop resilience. However, few studies have examined how develop a resilience in the family, especially in millennial couples who own a business. It becomes challenging for a millennial couple to be married and committed to forming a family and then managing the business together. It is hard separate the two domains of personal and professional affairs. The object of this study was to analyze family dynamics such as interaction, behavior, communication, conflict, rules and expectations between family members so that both family and business resilience are maintained using the *Family Belief System Resilience Conceptual Map*. The research applied a *qualitative* approach with a 4 respondent from various typical of couplepreneur with a *phenomenological approach*. *The results show all the millennial married couples in Indonesia have in common is how their families perceive that business is a tool to achieve blessings in the religious beliefs they believe in. All couples think that by doing business, the time they have will be more flexible for worship and gathering with family.*

Keywords: Couplepreneur; Resilience; Business

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## 1. Introduction

Family and business, are two entities where the psychological aspect is the core difference between the two. A business is said to be resilient if it is able to pass through three phases, namely crisis, rapid response, and resilience. In contrast to the family, to maintain family resilience, you cannot just go through the three phases above, there needs to be a psychological bond in it, such as protective factors, positive social relationships and support, family flexibility, self-esteem, and other antecedents associated with the family (Arz & Kuckertz, 2019). It becomes challenging for a couple to be married and committed to forming a family and then managing the business together (Nieman, 2006; Gorji et al., 2021). (Olson et al., 2003) also stated that when a partner works together, the tension and conflict that occurs will be greater and more natural. It is not easy to separate the two domains of personal and professional affairs. The challenge is how to maintain family dynamics such as interaction, behavior, communication, conflict, rules and expectations between family members so that both family and business resilience are maintained (Gerhardt, 2019).

Several years ago, the resilience of families and businesses was tested by the arrival of a pandemic that changed all aspects and order of human life globally (Susilowati, 2020). The crisis condition not only gave an economic shock but also a social shock for business people, especially those whose business was in the

affected sectors, such as the accommodation and food & beverage sectors, which experienced the largest decrease in income of 92.47%. Followed by the second rank from the service sector which decreased by 90.90%, and the transportation, warehousing, construction, processing and trade sectors. But not only the pandemic, other things can trigger conflict in the couple's business. Working together in the absence of a clear line between household life and life is a trigger for conflict (Dahl, M.S., Praag, M.V. and Thompson, 2014).

The emergence of conflict in couples who are both doing business, provides findings, namely that entrepreneurs actually respond to crises very quickly to be able to maintain business resilience, growth and innovation. (Aldrich & Jennings, 2003; Arz & Kuckertz, 2019). It's not only businesses that are required to change, but the family behind the family company also has an important role, especially starting to innovate, be agile, and have a resilience (Calabrò et al., 2021). Resilience itself is an individual or group's ability to get through and recover well from prolonged difficulties, setbacks, a crisis, or what is commonly called a stressor. Resilience can be created if an entity, both a family and a business unit, has adequate resources, a structure that is useful for supporting families and making important decisions, as well as trusted leadership (Alfina et al., 2023; Elisa et al., 2021).

Resilience is not only important to be built in the business realm, but in the family unit. Having a strong family and resilience allows a family to grow with warmth, support, cohesion, and not easily give up under stressful conditions that have the potential to weaken the family. (Black & Lobo, 2008). Refer to the article (McCubbin & McCubbin, 1993), weak or strong family function to create a family resilience is determined from the perspective of the family to control stressors by forming family resilience factors which include protective factors and recovery factors. By definition protective factors facilitate adaptability, or the ability to maintain integrity and function, and to meet evolving tasks. When families are challenged, recovery factors are called upon to promote the ability to adapt or rebound in crises (Black & Lobo, 2008). Family resilience in this case is very important to build behind a business built by a married couple because family is an important foundation for a family business, even in some literature it is said to be more fundamental than the owner of the family. (Carney & Nason, 2018; Davis, 2020). When a family is not resilient, small things will easily undermine the resilience of family business ownership (Haynes et al., 2021). However, when a family manages to go through these various stressors and becomes resilient, families and family businesses will be better prepared to deal with this. (Davis, 2020).

Adapting the concept of resilience in business and family brings confidence to researchers that difficult conditions do not only have a negative and catastrophic impact (Maritz et al., 2020) However, external and internal opportunities and empowerment were identified from the creation of new businesses, the emergence of creativity in family members that had been hidden up until now, as well as other interesting things to observe. The good sides after the crisis conditions in this business was that most families began to rearrange their priorities in their lives. The sudden and dramatic pandemic situation, causing many deaths, is a reminder to most people in the world that existence in this world is temporary and temporary, so that some families are increasingly prioritizing being with their closest family and their level of social empathy is getting higher.

This study, based on the previous theoretical background and using actual situation, aims to determine couplepreneur but put more light on business resilience and tend to ignore how the family as a basic function interacts, has dynamics, and responds to these crisis conditions to remain committed to running a business while ensuring that family conditions are strong and resilient. This study contributes in a variety of way. Additionally, it will explain **how do millennial couples who own a business develop family resilience in crisis conditions**. This study also expands the literature on married couples by exploring how they try to adapt, rise, and recover while continuing to work and benefit the surrounding community. The study's findings may differ depending on the target participant.

### ***Family Resilience***

The family is a unit that is constantly moving, growing and changing as demands within and outside the system affect the family as a whole (Gerhardt, 2019). All movements within the family are the key characteristics that distinguish family firms from non-family firms. Lots of scientists emphasize the importance of a family business to focus on learning about the level of the family when doing as well as about business and entrepreneurship (Astrachan & Binz Astrachan, 2020; Binz Astrachan et al., 2021; James et al., 2011; Marchisio et al., 2010)

The family has several important roles to play in providing support and creating networks that bind members together and serve as a tool to stabilize the emotional and economic unit (Gerhardt, 2020). Gerhardt also likened a family to a company and investors. Family members can be likened to an investor. When an investor participates and is a good pocket of resources, a family will become stronger and more resilient, so that it can be said that each family member has the potential to contribute to the formation of a resilient family.

In the perspective of family resilience, there is an introduction to the existence of parental strengths, family dynamics, inter-relationships, and social milieu that affect the resilience of a family (Black & Lobo, 2008). It was also stated that this perspective also considers that family pressures and challenges are not destructive but instead are seen as opportunities to encourage healing and growth (McCubbin & McCubbin, 1988). When a stressor weakens family function, what happens is the family becomes insecure, divides and creates distance for family members, and can destroy the values that are held by the family. However, when the pressure actually strengthens family function, the family has reached the resilient phase, and no matter how difficult the stressor appears, it will be a wake-up call for change, motivation, innovation, and value creation. (Davis, 2020)

Family resilience requires more than just surviving a crisis, but also offering space to grow from adversity. It is believed that going through a crisis with your family creates a feeling of more love, strength, and resources for the future. Resilience is formed from a family belief system that results in problem solving, healing, and growth. Family Belief System can help members in the family to deal with any crises that arise, foster new hope, and the presence of faith or trust (Walsh, F. 2003). This research will use Walsh's family belief system framework to reveal how married couples try to adapt, rise, and recover by continuing to work and be useful for the surrounding community amidst the onslaught of the crisis that has arisen.

### ***Familial Entrepreneurship, Married Couple Business***

The broader term of this family business is familial entrepreneurship, which is a family business whose business activities are owned and/or run by one or more of its family members. (Heck, R.K. and Trent, 1999). The family members can be husband and wife, children, or other relatives. According to Blenkinsopp & Owens (2010) most of these family businesses are built by married couples who are involved and work together to carry out business activities together. Along the way, there are many characteristics of a family business run by a couple, starting from a business that is only managed by two people who are personally and professionally involved, to a couple who lead a large company and already have a number of employees.

One of the interesting phenomena of small and medium industries in Indonesia today is the involvement of husband and wife in developing their business. Between husband and wife, they cooperate with each other in managing the business in the hope that the business can develop better. According to de Bruin, n.d., There are three terms regarding couples who own a business, namely solo entrepreneur with a supportive spouse (only one partner becomes an entrepreneur), dual entrepreneur (a couple who both own a business but in different entities), and copreneurs (both partners are actively engaged together in business) (Bird & Zellweger, 2018). Meanwhile, there are five types of female partners who are involved in a family business based on their level of activity in the business, namely business managers, not involved in business or having other jobs, involved

in business and have other jobs, only working outside the business and only engage in business only. From this statement it is also explained that female partners usually have the ability to have roles and responsibilities while maintaining their performance (Avolio et al., 2013; Blenkinsopp & Owens, 2010).

Table 1.1 Family Belief System Resilience Conceptual Map (Walsh, F. 2003)

Key Domain	Sub domain	Definition
Family Belief System	<i>Making meaning adversity</i>	The process of building resilience using approach: a. A difficult situation is a challenge that must be faced together (Beavers & Hampson, 1990) b. Family members must help each other to continue to grow and change in all life cycles (Beavers & Hampson, 1990) c. Family members must create a feeling of mutual bond and believe that difficulties are something that is meaningful, must be understood, and a challenge that can be solved. (Antonovsky, 1988; Antonovsky & Sourani, 1988) d. Make an attribution explanation of how something can happen (Froma Walsh, 2002)
	Positive outlook	The process of building resilience by creating a positive outlook that can have a powerful effect in dealing with stress, recovering from crises, and facing challenges (Beavers & Hampson, 1990)
	Transcendence and Spirituality	The process of forming resilience with beliefs and goals that are aware of the existence of God above all (self, family, even the problems face) (Beavers & Hampson, 1990)
Family Organizational Pattern	Flexibility	The process of building resilience in the family by relying on the ability to bounce back after experiencing a crisis situation, and ready to face new challenges in the future (Froma Walsh, 2002)
	Connectedness	The process of building resilience by leveraging relationships, support, collaboration, and commitment to each other among family members deal with problems (Beavers & Hampson, 1990; D. H. Olson et al. 1983)
	Social and economic resources	The process of building resilience by using the role of social relations (relatives, relatives, and the community as role models or mentors) and financial conditions in the family (Froma Walsh, 2003)
Communication / Problem-solving	Clarity	The process of building resilience by leveraging the process of clarifying and sharing information regarding crisis situations and future expectations by facilitating the creation of meaning, authentic relationships, and decision-making where ambiguity and confidentiality can hinder understanding, intimacy, and mastery (Froma Walsh, 2019)
	Open emotional expression	The process of building resilience in the family with the support of open communication, empathy, tolerance, interaction and humor between family members to share various kinds of feelings, both happy and sad, when facing difficult situations. In this case, gender differences in family are also highlighted, which can cause the process of resilience crisis situations to be different (Froma Walsh, 2021)
	Collaborative problem-solving	The process of building resilience by looking at how a family manages conflict management and collaborative problem solving (Froma Walsh, 2021).

In some literature, research that examines businesses managed by couples mostly discusses copreneurs, where the term copreneur is mentioned as a subgroup of the term dual-career couple. (Marshack, 1994). Tompson, G. H., & Tompson (2000) also said that the study of copreneurs was an outlier when researchers tested the total business as a whole, and copreneurs were considered often formed not for business reasons but more for personal reasons. Supporting findings are also shown by Muske & Fitzgerald (2006), where a third of the total copreneur respondents in their research decided not to continue the business with a partner in a three-year period. Part of the reason is economic conditions that impact business, having a new business, business profits with a partner are low, and the reason for taking care of children also has a dominant factor. Some copreneurs also feel that a business built together cannot meet the needs of the family, so the spouse

seeks a more stable income by working outside. Fitzgerald & Muske (2002) argues that copreneurs are seen as utopians who create the perfect blend of work and family. Many hope that by becoming a copreneur, it is hoped that the relationship between marriage and business will become stronger because of shared visions, efforts and dreams. (Marshack, 1993). Copreneurs are also described as having a unique opportunity to achieve control and satisfaction in the work and in the family domain by examining family values and relationships, discovering greater family intimacy, and incorporating human concerns into business.

In the literature written by (Barnett, F., & Barnett, 1988) demonstrated several things about copreneurs, including: (1) wives are as involved as husbands in managing the business, (2) couples have family values (3) equality in relationships is very strong (4) boundaries between love and work are easier to cross (5) the bond of love between husband and wife grows stronger with involvement in copreneur ventures. However, several findings were found in the literature which showed a discrepancy with what was stated above, such as the finding that copreneur couples report that satisfaction in lifestyle, decision making, and partner responsibilities are not equal. The same thing was also found in research conducted by (Heckman et al., 1977), where professional women tend to feel dissatisfied with their careers when they work together with their husbands.

On another perspective, (Muske G, 2006) also found that the reason copreneurs stay in their business is the income and profits from the business that are generated are large, in terms of demographics having a mature age, higher education, and having a small number of children at home. These copreneurs also tend to live in urban areas and employ more employees and relatives. In Mouske's research it was shown that actually copreneurs have the opportunity to work outside the business and earn a higher income, but they are willing to sacrifice this to maintain benefits in their business.

In similar research, it was also stated that in principle the utilization of human and financial capital through healthy family interactions is very important for business continuity (Danes & Haberman, 2007) especially the partner role. The partner context here is an important resource in the family for creating a business. According to Yang (2015), with the economic bonds that exist in marriage, the spouses often negotiate and make joint decisions to obtain financing, guarantee collateral, and employ families. The process of how couples interact is what sustains and influences the sustainability of a business owned by the copreneur (Danes et al., 2010; Rogoff & Heck, 2003)

## 2. Research Methods

This writing uses qualitative research techniques with a phenomenological approach. The reason for this approach was chosen because it can examine the behavior, attitudes, motivations, aspirations, culture, experiences, and lifestyles of the respondents, the problems studied relate to problems that are developing in life. (Cigdemoglu et al., 2011). Through a phenomenological approach, it is hoped that descriptions of phenomena that appear in the field can be interpreted in a more in-depth meaning and content. In conducting phenomenological research, according to Greening (2019), there are four important steps that must be taken by researchers, including (1) bracketing: the process by which previously formed beliefs and opinions about research phenomena are identified and retained. In this process, the researcher categorizes his surroundings and any presuppositions contained in an attempt to deal with the data in its purest form, (2) intuition: after bracketing out, intuition follows, where the researcher now remains focused on the meaning of the attributes of the phenomenon by previous research. Through this process, a shared understanding of a phenomenon about whatever is learned is achieved. In order to complete this process efficiently, the researcher must provide variants of the data until a general understanding is met. Therefore, this process requires researchers to be immersed in the study and phenomena studied, (3) analyze: in this process, coding is done where categorizing and understanding the significant meaning of the phenomenon is made, (4) describing: In the

descriptive stage, this is where the understanding and definition of the phenomenon is carried out by the researcher. It is intended to provide a final step that catapults communication and offers critical distinction and description in both written and spoken form (Greening, 2019)

Soelaeman (2009) explained that the process of exploring writing consists of two steps. These steps are: First, epoch, which is to suspend or refrain from all positive decisions. Restraint in the sense of suspending decision-making is important so that what is found can reveal its essential meaning. Second, ideation, namely finding the essence of reality which is the target of observation, reduction of individual objects, items of the object of observation.

In writing phenomenology involves careful and thorough examination of the awareness of human experience. The main concept in phenomenology is meaning. Meaning is an important content that emerges from the experience of human consciousness. To identify the essential qualities of conscious experience is carried out in depth and detail (Smith, 2009).

The implementation of the study in general consisted of three stages as follows: orientation, exploration, and member check stages (Lincoln dan Guba, 1985: 253) that is:

1. The orientation stage is the stage to obtain sufficient information which is considered important to be followed up.
2. Exploration stage is the stage to obtain in-depth information about the elements that have been determined to seek its validity.
3. The member check stage is the stage for confirming that the report obtained from the writing subject is in accordance with the data displayed by the subject by correcting, changing and expanding the data so as to present a reliable case.

### Participant

The selection of informants who meet the criteria is the most crucial thing in phenomenological studies. The informants used in this study must meet the criteria, namely a husband and wife who own a business, both jointly and separately managed businesses. In mentioning the informant's name, the author uses a pseudonym, which means the author will not use the informant's real name, but a pseudonym or initials. This is intended to maintain the confidentiality of the identity of the informant. In addition to maintaining confidentiality, the use of pseudonyms was also used as a strategy so that informants would not object or provide inappropriate information during the writing process (Heaton, 2021)

Table 1.2 Characteristics of Respondents

Initial name	Age	Industry	Years of Married	No. of Children	Type of Couple in Entrepreneurial venture
#A	33/34	Multimedia	3	2	Copreneur
#B	38/39	Transportation Rental, F&B	10	3	Copreneur
#C	31/33	Retail	4	1	Solopreneur with supportive spouse
#D	32/32	Manufacture & Retail	8	2	Dualpreneur

### Couple #A

The business managed by this couple was started by the husband before they got married. after marriage, the wife is then involved to help run the business. When the interview was conducted, his wife was also still



working as an employee in a private company. The husband really wants his wife to be fully and totally involved in the multimedia business, but the wife doesn't want to because of the child's reasons and the desire to fill in the free time when the husband's business is quiet with projects. The multimedia business managed by this couple has shown good growth, especially after the pandemic, but this couple still has to be careful and carry out in-depth research to find out what the trend is in post-pandemic multimedia demand.

#### Couple #B

The business that was initially run was a business owned by a husband who was engaged in car rental and was one of the industries that had been badly affected by the pandemic. One way to strengthen each other in the family was for the wife to offer what skills could be utilized in the family that could help improve family economy. Tid for tat, the husband optimistically agreed to this until a new business unit was formed in the field of food & beverage

#### Couple #C

A solopreneur couple decided to get married immediately after graduating from college. This couple considers that the business they are currently running is a way of life from God. This was conveyed because the grocery store business that is currently being run is a family business owned by the female partner's family.

#### Couple #D

For #D couples, before they got married, they had a business that was started and managed together, but the joint business ran aground right before they got married. this condition occurred because at that time, the woman was asked to return to managing the factory owned by her family while the man received a job offer at a multinational company. Luckily, the business foundered actually made them finally get married and carry out their respective career lives. Until in the end the husband was asked to participate in managing the family business together with his wife. The journey is a little unique, when this couple is blessed with a child, the wife decides to let go of her activities in the family business and become a stay-at-home mother. However, a strong business background finally made the wife try to start a new business that can be done at home, namely creating a hijab brand. This difficulty is actually seen as an opportunity for the dualpreneur couple to end up running their own business together.

Although the couple's age of marriage is still four years old, but the length of time they have been dating is 14 years, it is claimed by the husband that they both know each other very well. So that the introduction of this deep nature causes both of them to know each other when something is wrong in each other's business, then the couple will immediately respond to that by comforting or taking them for a walk. The impact of the pandemic a few years ago was also felt by this couple, because in addition to business activities at the factory being disrupted due to activity restrictions, the new business being started by the wife is still in the introduction phase which of course requires a lot of funding for investment or what the wife calls it as "burning money". This resulted in the couple's financial condition also having a minus and no income, only relying on the savings they had.

### Data Collection

Data collection techniques in this writing will be carried out in three ways, namely: observation techniques, interview techniques, and documentation techniques.

#### 1. Observation Techniques

Intensively this observation technique was used to obtain data regarding the behavior of married couples in shaping the resilience of their families, researchers also recapitulated some of the impressions from informants including interaction, tone, expression, and also content.

#### 2. Interview Techniques

By using interview techniques, it is hoped that the main data in the form of words, thoughts, feelings and actions of married couples will be easier to obtain. That is why one of the ways that the writer will take is to conduct in-depth interviews with the subject of writing by sticking to the direction, goals and focus of the

planned writing. Couples were interviewed together via online media zoom with a duration of 90-120 minutes.

The data collection method uses in-depth interviews based on the concept of family resilience (Walsh, 2003) that describes the three domains. The questions used in the interview are as follows:

- How do families face challenges when the family business is in difficult conditions?
- What is the role of husband and wife in managing family conditions when in difficult conditions?
- What is the family's view of business conditions when it is in difficult times?
- What reaction does the family show when dealing with difficult situations in the family business?
- How do couples see the various possibilities that occur in the future?
- How does the couple see the potential in family members to face the future?
- How is the initiative between spouses in maintaining resilience in the family?
- What are the values held in the family?
- How does the family view religion?
- How do families imagine new possibilities and hone creativity in the family?
- How do couples learn, change, and grow in difficult times?
- How do couples respond to change and challenges?
- When the business is in difficult times and requires change, how will the couple react to business continuity?
- What is the role of division of housework and business in the family?
- How is the support, collaboration, and commitment of a partner when the family business is in difficult conditions?
- How do couples deal with differences in opinions, wants, needs, and boundaries?
- How is the support from the social environment around the couple towards business?
- How does the spouse ensure that the financial conditions in the family are maintained when the business is in difficult circumstances?
- When a problem occurs, how does the couple solve it?
- What is the partner's communication pattern?
- Is your partner open in discussing business and family matters?
- When does the couple communicate regarding business and family?
- What is the process of partner discussion in discussing an opportunity?
- How do spouses express various business-related moods towards partners?
- To what extent does the partner tolerate failure by the partner?
- When your partner makes the wrong decision, how do you react?
- When does the couple communicate about business?
- How is the discussion process related to the business carried out by the couple?
- What is the decision-making process for couples?
- What is the couple's strategy to prevent difficult situations in business and family from happening again in the future?

### 3. Documentation Techniques

The implementation of this technique is intended to obtain documentary data found in the field. The



researcher reviews the transcripts to understand the content by coding the transcripts based on the topics in the interviews as well as on emerging and unexpected themes including continuities, contradictions, and nuances in the identities and relationships presented (Blenkinsopp & Owens, 2010). What is no less important is that the researchers also coded some things that are not disclosed but can be observed, such as when the female partner is more silent when the male partner dominates the conversation during the interview. (Jurik et al., 2016). The methods explain clearly how the author carried out the research. The method must describe the research design clearly, the replicable research procedures, describe how to summarize and analyze the data.

### 3. Result and Finding

After the process of data transcription, coding, and searching for themes was carried out for each question, a chart was made as follows (figures 1, 2, and 3). Figure 1 shows that each question item is grouped according to similarities based on the family resilience framework (Walsh, 2003). Similar items were then classified into 3 themes, namely make meaning of adversity (yellow color), positive outlook (orange color), spirituality (green color). The three themes are then grouped into a domain, namely the family belief system.

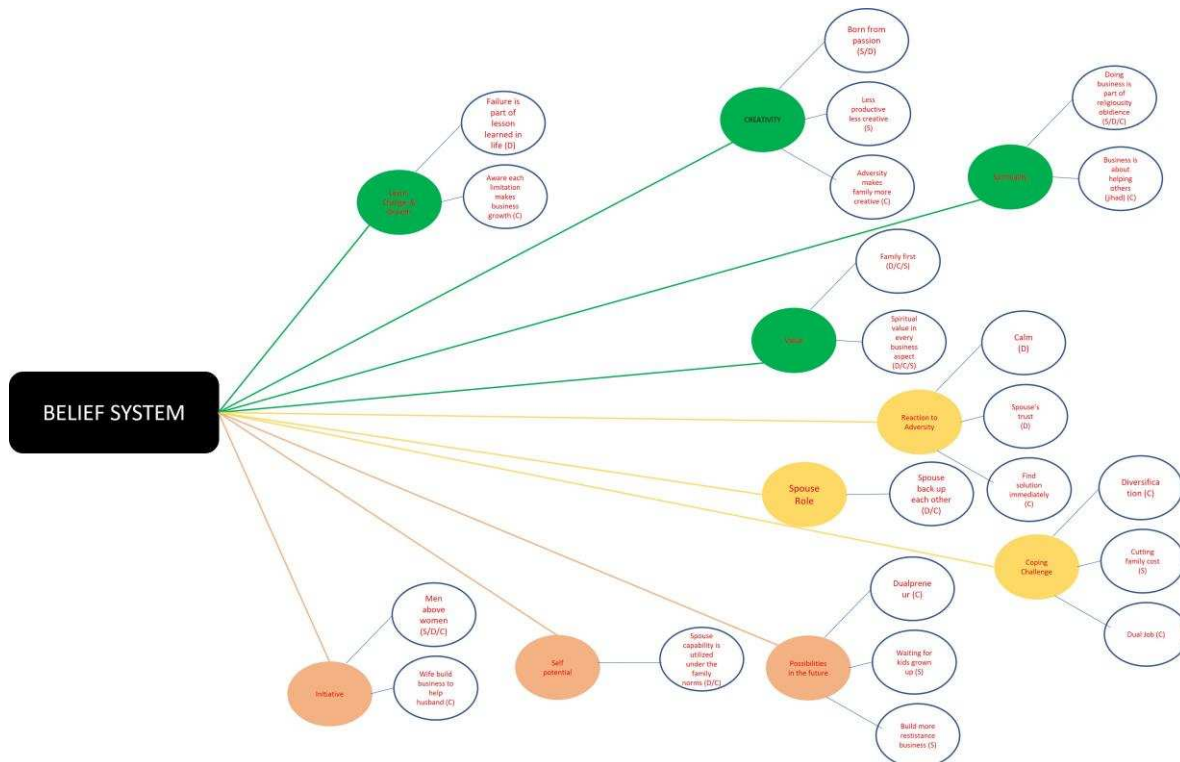


Figure 1. Chart similarities based on the family resilience framework – Belief System

#### Make meaning of adversity

For couples who have a business, the meaning of difficulties in this business has various reactions, ways, and roles. The meaning of difficulty itself can be interpreted as a situation that forces families to be creative in making new business innovations, some of which relate to conditions when their business was experiencing financial difficulties during a pandemic several years ago.

#### Reaction to adversity

For dualpreneurs, staying calm and not panicking is important when the business is in difficult conditions. The role of the couple is to ensure that each other must continue to support each other because of the belief that each will definitely do the best for the business and for the family. Meanwhile, the copreneur couple indicated that the reaction to find a solution as soon as possible was important considering that the business managed by the two partners was jointly so alternative income had to be sought immediately.

#### *Spouse role*

The four types of couples who are almost the same age are seen to support one another, especially in matters of parenting. The difference in the type of couple in managing a business does not significantly differentiate the role of the two in working together to prioritize childcare.

#### *Coping challenge*

In addition to emotional reactions, almost all partners also carried out tactical reactions, namely diversifying business units. New business units are expected to be formed as reserves when the main business is experiencing difficult times.

Another tactical reaction that was found to be unique was that one of the copreneur pairs had dual jobs. The couple feels that the business they are managing is a seasonal business, where when it is not busy with work, the partner can have other activities but the alternative job chosen is not to build a new business unit but to become an employee in an organization. In addition to emotional and tactical reactions, solopreneur couples show a form of facing challenges when the business is in a difficult situation in a more passive way, namely adjusting household expenses like a household assistant

### **Positive Outlook**

One of the factors that determines how resilient a family is in facing a difficult situation is how the family responds to what will happen in the future.

#### *Possibilities in the future*

The dualpreneur and copreneur couple said that in the future each of them has the desire to have their own business according to their passion and skills. This is also supported by male partners who imply that the partner's potential should be channeled into something positive. In fact, this couple also said that whoever's business later has bigger opportunities will not be a problem and fully supports it. In contrast to solopreneur couples who almost don't involve female partners in business saying that in the future they want to have a business that is more resilient to difficult situations, this was stated as a form of trauma after the pandemic conditions a few years ago. The female partner actually echoed the same thing, but with the note that this desire will be realized when their children have entered adulthood.

#### *Self-potential*

The dualpreneur and copreneur couple realize that each partner has potential that must be channeled into positive things while still prioritizing the family. Male partners are also ready to support and provide facilities if needed later to support female partners working from home. However, the same thing is not seen in solopreneur couples.

#### *Initiative*

The three types of couples uphold the value that men are the head of the household who are more dominant than women. This ultimately results in several major business-related decisions also being subject to the same thing. However, when in a difficult situation the copreneur couple said that this domination did not apply because the wife insisted on helping her husband by opening a new business unit together by empowering the potential that the wife had.

### **Transcendence dan Spirituality**

Dualpreneur couples have the advantage of high tolerance in failure. Failure in running a business is considered as part of life's journey to reach a higher level. Whereas for couplepreneur couples it is very important to understand the weaknesses of each partner as part of the journey of life. Meanwhile, solopreneur

couples who tend to be passive and less productive than other couples tend to lack innovation or creativity in terms of building a family business.

As for the spiritual dimension, the three couples have very strong religious values and apply them in every aspect of their family and business. In solopreneur couples, the researchers observed that actually in some ways related to business, the wife understands the entire business process, but the wife chooses not to be actively involved and entrusts the management of the business entirely to the male partner because they feel more comfortable doing activities at home since marriage. Being a stay-at-home wife is also a form of support given by a wife to her husband according to what the couple really wants, that the wife is better off at home. This couple really seems to really prioritize the spirituality factor in everything, as revealed by the male partner that since managing the business together, the female partner has absolutely no ambition for business anymore, her focus has changed to completely serving family and religion.

There are basic values shared by business partners, namely agreeing to make life more balanced for family and work by doing business. Time flexibility is the most valuable thing for this couple because it can be used for worship or with family.

Figure 2 shows that each question item is grouped according to similarities based on the family resilience framework (Walsh, 2003). Similar items are then classified into 3 themes, namely flexibility (gray), connectedness (blue), and social economic resources (yellow). The three themes are grouped into 1 domain, namely organizational pattern.

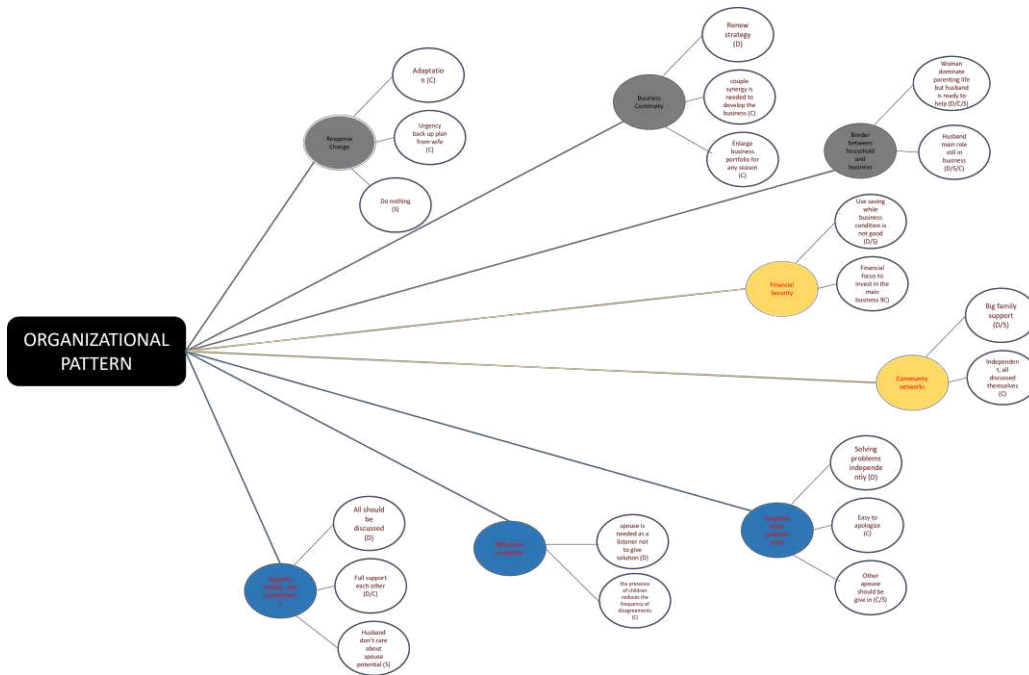
### **Flexibility**

The explanation is how a family returns to normal life after experiencing difficult times in the business they own. There were three reactions shown by the informants as a form of the process of reviving to rearrange the normal order of life after difficult conditions, namely adaptation, using a backup plan by empowering the wife's abilities, and doing nothing.

Adaptation was chosen by the dualpreneur family as a form of responsibility for the money that has been spent on a business started by a female partner. The form of adaptation shown is by updating the strategy (trial-error). Meanwhile, one form of adaptation from one of the copreneur couples here is to allow the female partner to build a business that was initiated from their hobby of cooking. It's different from solopreneur couples who tend to make adjustments to household expenses or lifestyle when difficult situations occur in business.

### **Connectedness**

The closeness between family members in facing difficult situations also plays a role in increasing resilience. In these three types of millennial families, everything related to business or not must be discussed first. Male partners in dualpreneurs and copreneurs even say openly that the potential of female partners must be facilitated so that they are not stressed just being a housewife. This shows that full support for a career actually exists, but career choices are required to better adapt to current conditions as a mother and wife. Cohesiveness between couples is also seen when the dualpreneur and copreneur couples say that since the presence of children the frequency of differences of opinion among couples is getting rarer.



**Figure 2. Chart similarities based on the family resilience framework – Organizational Pattern**

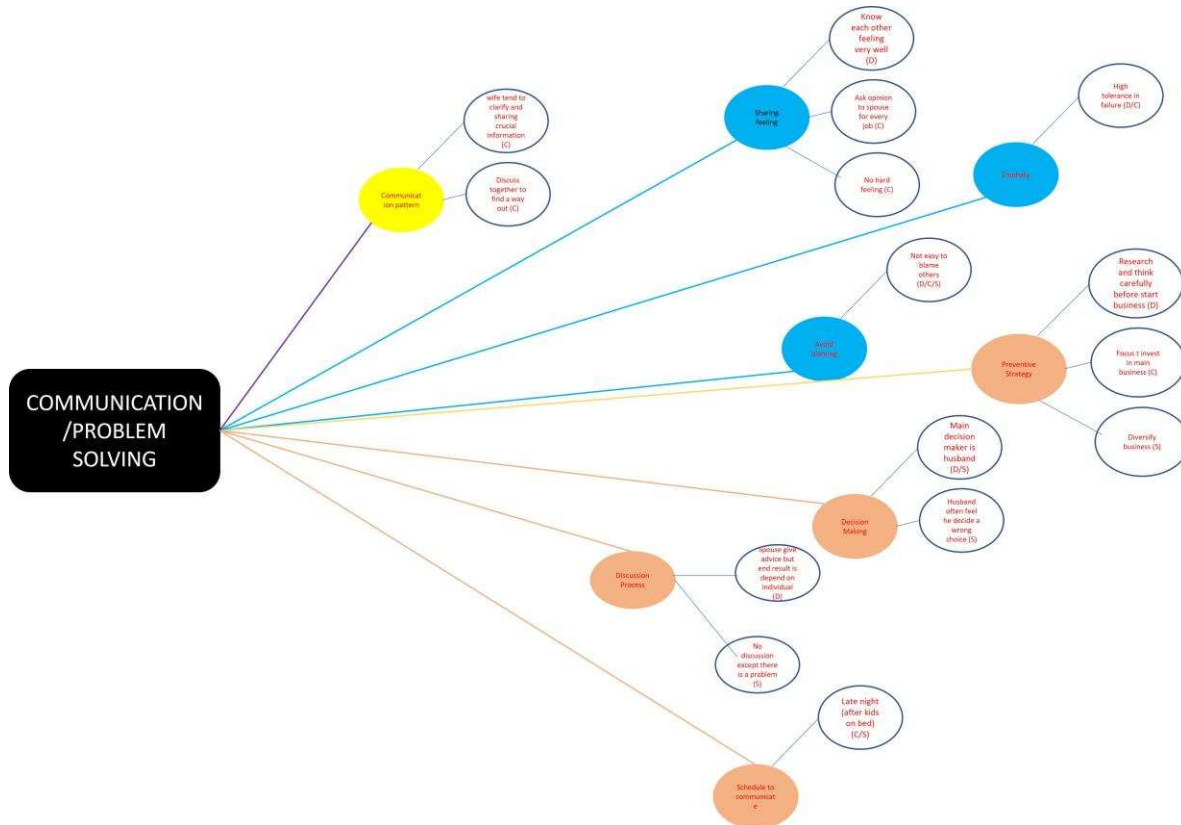
In solopreneur families, couples communicate business-related only when there are problems, so they start trying to create a new line of business in the field of procurement as a response to looking for alternatives for additional income during this pandemic, the communication seen in this couple looks good but the dominance of decision making the biggest is in the husband. The husband also said that it was not uncommon for the husband to make decisions that did not go according to plan, but this was still communicated to the wife and the wife understood. To make the relationship in this family run and stay warm, like other young couples, they also include refreshing or vacation priorities as their top priority. However, this couple usually chooses to do family time on Sundays and Mondays, because on Saturdays the husband is usually still working. The dynamic that occurs in solopreneur families is that they do it alone without help, but that doesn't mean they don't need and are anti-help from their partners or other people.

### Social & Economic Resources

It is undeniable that one of the factors that can affect the running of a business managed by a partner is the support from the family around them who play a very important role. Couplepreneur families who work in the multimedia field say that help from parents to raise children is very large when there is urgent work that forces couples to be directly involved at once. However, for solopreneur couples, even though their homes are close to their parents, they are reluctant to ask other people for help in babysitting so that the impact of the business conditions they are in is not very innovative and tends to stagnate. For example, during a crisis such as during a pandemic, this couple made several adjustments in their family, especially in terms of parenting. Initially, this couple involved a household assistant to take care of their child, but because the shop business was quiet it had an impact on the reduction of the household assistant. As a solo entrepreneur, the husband also has no objection to sharing tasks with his partner in raising children, this is because during the pandemic their business was forced to stop operating because the mall was closed, so the couple was at home more

often. The couple also shared that even though they live in the same complex as their parents, entrusting the care of their children to their parents is not an option.

Meanwhile, from a financial perspective, the survival of a family when the business is in difficult conditions is to use the savings they have. In addition, several couples have also started evaluating to focus more on investing in businesses that are already running.



**Figure 3. Chart similarities based on the family resilience framework – Problem Solving**

Figure 3 shows that each question item is grouped according to similarities based on the family resilience framework (Walsh, 2003). Similar items are then classified into 3 themes, namely clarity (yellow), open emotional expression (blue), and collaborative problem-solving (orange). The three themes are grouped into 1 domain, namely communication/problem solving

### Clarity

One copreneur who is engaged in the rental business said that a difficult situation that cannot be forgotten was during the pandemic in 2019 which forced the rental business to not operate for approximately two years. When this condition occurs, male partners tend not to be able to say the difficult situations they are experiencing, while female partners tend to be more expressive and to the point when speaking (Vadnjal & Zupan, 2010).

The copreneur couple when interviewed answered interview questions with equal portions between men and

women according to their respective roles. When answering the questions, it was seen that there was chemistry that united into a hope, dream, and dream for the progress of the business they were running. One of the optimisms expressed by copreneurs is the use of our expression when explaining the vision for the future. The three couples in this category also agreed that doing business is indeed the way they choose to make a living. Apart from the fact that work is recommended in their religion, the benefits felt in entrepreneurship are an important factor that makes these copreneurs fight desperately for this business.

### **Open Emotional Expression**

In terms of expressing feelings, copreneurs have a tendency to always express whatever happens and is felt in both business and household matters, so that both of them are used to having 'no hard feelings' when discussing everything. The same thing was also expressed by the dualpreneurs who claimed to have known each other for a very long time so that even when a couple had a problem without speaking, each of them already understood how to act.

Meanwhile, the three partners also agreed that when one of them experiences mistakes or failures in doing business, each of them never blames the other. The female partner at dualpreneur also said that they had given their trust to their partner and really understood the risks that had to be faced in doing business (El Shoubaki et al., 2022).

### **Collaborative Problem Solving**

A family that is always discussing what ideas and resources can be used to resolve difficult situations is said to open up new possibilities for the future. In this case, almost the entire family often holds discussions on any problems they face, but the biggest decision-making remains in the hands of the husband.

Although solopreneur couples are described by researchers as couples who are the most passive, not innovative, and rarely discuss unless there is a problem, the husband actually sometimes feels guilty as a result of making wrong decisions without regard to the wife's opinion.

## **4. Conclusion**

Family businesses have various histories, if the business is managed by a married couple, then it is unique if we are curious about the origins of the business itself. In this article, researchers found three business variants run by husbands. Not all businesses that are "seen" jointly managed by a married couple have business management that involves both of them, some are family businesses run by a single husband (solo entrepreneur) (Cieřlik et al., 2023), some are indeed jointly managed by the couple (copreneur), and some are couples who choose to run their own businesses (dualpreneur). All types of business types for married couples are strongly influenced by the history of the family business.

The form of business ownership is highly dependent on the origin of the business itself. In nearly all forms of business ownership in married couples, one partner was the successor to the family business in the previous generation. In their journey, there is one partner who fully trusts his partner, there are also those who are still involved together but the proportion of one partner is reduced, there are also couples who are still involved but also have other jobs outside of the business they own and there are also those who decide to run the business separately. For some married couples, at least one new business appears which is the result of a joint thought apart from the family business that was previously owned. And when the new business that the couple actually started is successful, it will provide positive energy and new enthusiasm for the family. This is reflected in how the family responds to a problem, creates positive vibes for family members, manages the family's finances, and also enthusiastic daily routines to seek new challenges. Different stories when the couple has not succeeded in starting a new business together, the couple will tend to look bored and more pessimistic about facing business challenges in the future. Communication between partners looks less interactive and passionate when it comes to business.

However, what all the married couples have in common is how their families perceive that business is a tool



to achieve blessings in the religious beliefs they believe in. All couples believe that doing business is a livelihood that is expected to bring their families closer to the blessings and pleasure of God Almighty. Then, all couples think that by doing business, the time they have will be more flexible for worship and gathering with family. Most of the male partners also said that owning a business is also an effort to support the female partner so that they can continue to work and have a career but can still be at home with their family. Several female partners also said that owning a business makes individuals more productive and this will have an impact on mental health. If mental health is maintained, it will definitely affect family resilience (Maseda et al., 2022; Vadjnal & Zupan, 2010). In addition to this, it was also found that for married couples who have a business responsibility in child development it is agreed that it remains a shared responsibility. Flexibility in doing business is also one of the reasons that couples can still work together in household domestic affairs

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