

# Economic Education for Muslim Women from the Perspective of the Prophet

Muhammad Zainuddin Nawi<sup>1</sup>, Duski Ibrahim<sup>2</sup>, Mukmin<sup>3</sup>

<sup>1</sup> Universitas Islam Negeri Raden Fatah, Palembang; hamada2011nawi@gmail.com

<sup>2</sup> Universitas Islam Negeri Raden Fatah, Palembang; duski\_uin@radenfatah.ac.id

<sup>3</sup> Universitas Islam Negeri Raden Fatah, Palembang; mukmin\_uin@radenfatah.ac.id

---

## ARTICLE INFO

### *Keywords:*

Economic education;  
Muslim women;  
Prophet perspective

---

### *Article history:*

Received 2022-10-06

Revised 2023-08-11

Accepted 2023-12-30

---

## ABSTRACT

This study aims to identify aspects of economic education for Muslim women based on the orders of the Prophet Muhammad. The research method used is a literature review of the 20 wills of the Prophet Muhammad. The study results indicate that Economic education is crucial for women, especially wives, as societal expectations place them at the forefront of family financial management. Mothers, as primary educators, must master skills for effective economic management, empowering them with financial independence. This education enables informed investment decisions and active contributions to economic development, challenging traditional gender roles. For Muslim women, economic education grounded in Prophet Muhammad's teachings is vital for well-managed lives aligned with Islamic principles. It encompasses ethical wealth management and business ethics, cautioning against extravagant behavior and excessive borrowing. While schools play a pivotal role, oversight may be challenging, but they contribute significantly to preventing behaviors inconsistent with economic prudence.

*This is an open access article under the [CC BY-NC-SA](#) license.*



---

### **Corresponding Author:**

Muhammad Zainuddin Nawi

Universitas Islam Negeri Raden Fatah Palembang; hamada2011nawi@gmail.com

---

## 1. INTRODUCTION

The paradigm regarding women has experienced quite a small shift in meaning nowadays. Everything that is done by a person or group of people because of their position in carrying out an activity is called a role. A role is a set of needs instilled in people in a certain social position. Roles are ever-changing parts of a person's core position. A person carries out a role if he carries out his rights and obligations in accordance with his position. The role places more emphasis on function, adaptation, and process. Role is a concept that is carried out for the benefit of the social structure of society, which includes a series of rules that guide a person in social life. In the past, women's role was only seen as an actor in the domestic sphere (taking care of the household), but now its meaning has changed to fulfilling needs. The involvement of women in the public sector is clearly related to the demands for economic improvement experienced by many people in line with the dynamics of accelerating societal growth (Mutmainah, 2020).

According to Nitimiharjo (1994), women are tasked with roles in both the domestic and public sectors. This traditional division of labor assigns household and childcare duties primarily to women.

However, these roles have evolved over time, allowing women to also become key financial contributors within their families. This shift has been driven by increasing financial demands at home, compelling women to meet these needs despite often having limited education and skills. Consequently, many women find employment in the informal sector, taking roles such as home-based work or part-time jobs, as noted by Farida (2011). As participants in economic activities, women must adeptly manage capital, production, distribution, and marketing. Engaging in micro, small, and medium enterprises (MSMEs), women undertake these activities, thereby enhancing their families' economic standing and contributing significantly to the economy through these enterprises.

Along with the progress of globalization, women have begun to show their abilities even though they are still lower than men. As shown by BPS data for 2000, women are now starting to appear to have the motivation to enter the field of entrepreneurship or business to reduce unemployment and create jobs. In fact, some Indonesian women have been involved in self-employment for a long time, but because of gender-specific issues (Aries, 2009). In terms of the involvement of Indonesian women in the business world or as entrepreneurs/entrepreneurs, it has existed from time to time, women have long been involved in the world of commerce, for example, women in Solo have helped the family economy and even been the backbone of the family economy from the batik business they manage. . Likewise, in Palembang, Padang, Lampung and Ujung Pandang, women are successful in managing home industries in the form of *songket* cloth, in other areas, they are famous for various types of handicrafts or food as a characteristic of an area which is the work of women's hands (Indiworo, 2016).

Several scholars have explored women's involvement in entrepreneurship, with Ardhanari (2007) specifically focusing on the challenges faced by women entrepreneurs in Indonesia. This research reveals that the primary obstacles to women's entrepreneurial ventures stem from both personal and structural factors. On a personal level, the dual burden of household and business roles significantly impacts women. Structurally, women encounter considerable difficulties in accessing capital, often due to stringent conditions and collateral requirements, and in accessing marketing opportunities, where their exposure to marketing information is notably low. Indah (2012) concludes that these barriers are deeply rooted in gender stereotypes prevalent in a patriarchal society, which distinctly influence the entrepreneurial activities of women compared to men.

Probosiwi (2015) points out that the involvement of women in the social and public spheres is frequently met with skepticism, underscoring the necessity to consistently advocate for their participation as a strategy to diminish the pervasive gender gap. It is imperative that collective efforts are made to foster equitable perspectives essential for sustainable economic development. National development, particularly in the economic sector, targets the enhancement of human resource quality and the overall welfare of the population. Bayumi et al. (2022) emphasize that elevating the quality of human resources is crucial not only for achieving prosperity but also for ensuring long-term economic stability and growth. Therefore, integrating women fully into these development processes not only furthers gender equality but also enriches the entire spectrum of human capital, driving progress and innovation.

The economic education for Muslim women, deeply embedded in the teachings of Prophet Muhammad (SAW), embodies significant depth and wisdom. Prophet Muhammad (SAW) aimed to elevate human life by refining ethical behaviors and providing essential skills for navigating both worldly challenges and those of the Hereafter, as highlighted by Wijaya & Aini (2020). As a pivotal spiritual leader and educator, his mission extended to imparting knowledge on economic affairs, which remains integral to Islamic teaching. His guidance and directives are especially empowering for Muslim women, helping them to adeptly manage finances and understand the principles of Islamic economics. This foundation supports Muslim women in fulfilling their economic roles effectively within the community, thereby contributing to the creation of a pious and equitable society. Additionally, his teachings encourage Muslim women to pursue economic activities that align with ethical values and promote social justice, further illustrating the holistic approach of Islamic teachings towards nurturing capable and morally driven individuals in all aspects of life.

In the modern era, the understanding of economic education for Muslim women can sometimes be distorted. This distortion arises from various life issues, particularly those related to women and economics. Economic problems are a significant cause of divorce in Indonesia (Annur, 2023). The prevalence of a hedonistic lifestyle and accumulating debts has led society to become entangled in online loans (Indonesia, 2023). These circumstances indicate a suboptimal understanding and management of the economic field, especially concerning women.

Islam itself has issued warnings to all humanity that everyone will be held accountable for their actions. H.R. Muslim explained, "Every one of you is a leader and will be responsible for what we lead" (Adam, 2021). This hadith is also directed towards women, emphasizing that women, in their roles as mothers, bear responsibility for financial management in their families and homes. The hadith underscores that Prophet Muhammad not only provided teachings about the afterlife but also offered profound insights into financial management, women's economic responsibilities, and the urgency of building an economically strong society based on Islamic principles.

The insights provided by Prophet Muhammad (SAW) regarding the values of Islamic economics have, to date, not been specifically explored in research examining their implementation in the daily economic practices of Muslim women. Previous studies by Hasriani & Aisfar (2020) focused on the legal aspects of women enhancing the economy and their roles. Another study by Fitriyaningsih & Faizah (2020) explored the permissibility of women working and cooperating to fulfill the family's economic needs. Arafah (2022) also highlighted the permissibility of women working to meet their family's needs.

This research has delved into the economic teachings and directives of Prophet Muhammad (SAW) to assess their impact on the economic education of Muslim women. By examining the specific economic guidance provided by Prophet Muhammad, this study seeks to understand how these teachings can empower Muslim women in financial management, contribute to the development of a fair economic system, and facilitate their active involvement in creating a society that adheres to Islamic principles. Key research questions that guided this investigation include: How do Prophet Muhammad's economic teachings influence the financial roles of Muslim women? In what ways can these teachings help Muslim women contribute to a just economic system? How can these economic principles promote active participation among Muslim women in shaping a society grounded in Islamic teachings? By addressing these questions, this study aims to offer substantial insights that encourage Muslim women to engage more profoundly with their economic roles, fostering a just and principled society.

## 2. METHODS

This study employs a deductive descriptive research methodology, a systematic approach that begins with overarching theories and moves towards specific observations to validate these theories (Nugroho & Haritanto, 2022). Deductive reasoning in this context allows for the structured examination of established theories concerning the economic teachings of Prophet Muhammad (SAW) as they pertain to Muslim women. This research framework ensures a focused analysis of how these teachings can be practically applied in contemporary contexts.

The primary data for this research are derived from an extensive review of existing literature, including academic journals, books, and other scholarly publications that discuss Islamic economic principles and the teachings of Prophet Muhammad (SAW). The method of data collection is through documentation, where specific texts are identified and analyzed. For this study, the researcher has meticulously compiled and examined 22 hadiths—prophetic traditions—focusing on those that specifically address women (11 hadiths) and those that are more general but applicable (another 11 hadiths). These hadiths have been sourced from renowned hadith collections, with additional references to interpretations by scholars who assess the authenticity and implications of these traditions.

The analytical process adopted in this research is descriptive, aiming to elucidate the nuances of the hadiths related to the economic roles and education of Muslim women. This involves a detailed examination of the content of the hadiths, contextualizing them within both historical and contemporary frameworks to understand their practical implications for financial management and economic

participation by Muslim women. By providing a comprehensive description of these teachings, the study seeks to illuminate their relevance and application in fostering economic empowerment and societal justice according to Islamic principles.

### 3. FINDINGS AND DISCUSSION

#### 3.1 *The Urgency of Economic Education for Women*

Economic education is an integral part that must be possessed by individuals, especially women. This is due to the prevailing societal perception that women, or wives in particular, bear the responsibility for managing finances within the family. Managing family finances is not an easy task, as the wife, who plays a role in financial management, must be proficient in handling finances effectively to avoid conflicts arising from financial issues (Maskupah, 2021).

As the primary educator (*tarbiyatul ula*), mothers are expected to be capable of various tasks and to master diverse skills, including effective economic management. Family economic education holds a crucial position that cannot be replaced by school-based learning. This ongoing process occurs through parental guidance to children regarding various household and social activities (Yani et al., 2021). The contribution of family economic education can be observed in the development of economic literacy understanding (Afrianti, 2020).

The economic education received by women assists them in developing financial independence. This financial independence has an impact on effective personal financial management, investment decisions, and making wise financial choices, transforming them into not just consumers but active contributors to economic development. Women who understand economic management also have opportunities to engage in various economic sectors.

In contemporary times, women are no longer marginalized; they can work similarly to men. Women can receive education equal to men and pursue careers like men, a phenomenon commonly known as women's emancipation. Women's emancipation represents the struggle for women's dignity and status to be equal to that of men (Jeffrey, 2022). Through women's emancipation, women can work and generate income to support their families when the husband's income is insufficient to meet family needs.

Gender equality is one of the important goals that can support the government in creating a country that is safe, peaceful, prosperous and prosperous for every human being. The noble ideal of creating gender equality must always be pursued, because inequality and gender inequality are currently still actual issues that have not found the right way to stop these gender-based problems. Various meetings across science, religion and experts can essentially formulate patterns or concepts in resolving the problem of discrimination against women (Bayumi et al., 2022).

Indonesia, as the fourth most populous country in the world, saw a slight decrease in the percentage of its male population from 50.58% in 2020 to 50.2% in 2021 (Central Statistics Agency, 2021). These statistics highlight the essential role of gender balance in maintaining and advancing social, economic, and political stability. The narrative that men solely control these realms is becoming increasingly outdated. Historical and contemporary examples, such as that of Siti Khadijah, the Prophet Muhammad's wife, illustrate this point effectively. Khadijah was a prosperous merchant who successfully managed her business affairs, embodying the potential of women to hold economic roles that were equivalent to men's. This example underscores that women can achieve professional success while fulfilling familial obligations, similar to their male counterparts. Arafah (2022) further emphasizes that the responsibilities within a family are shared, illustrating that leadership and economic contribution are not confined to a single gender but are a collective effort. Such insights are crucial as they advocate for a more inclusive approach where both men and women are recognized as integral to fostering a balanced and progressive society.

### 3.2 Economic Education for Muslim Women from the Prophet's Perspective

Islam grants special rights to women as a form of protection and respect for their dignity. In this regard, economic education for Muslim women is crucial to ensure that they can manage their lives well in accordance with Islamic teachings. Various rights accorded to women, according to (Qurthubi, 2002), include the right to life, the right to own and manage property, the right to choose a pious husband, the right to education, and the right to divorce. This indicates that Islam views women as individuals with roles and responsibilities in life, including economic aspects.

The right to receive education lays the foundation for women to also have the right to economic education. Economic education for Muslim women must be based on the teachings of Prophet Muhammad (SAW). Recognizable characteristics include: First, comprehensiveness in all aspects of life. Comprehensive economic education for Muslim women should not be limited to economic aspects alone but should encompass all dimensions of life. Women and men have equal rights and share equal responsibilities (Midah, 2020). This necessitates women to receive education on financial management, household management, moral and ethical roles in finances, as well as other aspects such as health, child education, and social relationships. The goal is to prepare Muslim women to be leaders who wisely manage various aspects of daily life.

Second, relevance to the times. Economic education for Muslim women needs to be adapted to the changing contexts of the times. These changes require developments in teaching methods, content, and approaches to remain relevant to the latest social, economic, and technological conditions. This adaptation is necessary considering Islam highly values the protection of women, such as allowing a woman in her waiting period (iddah) to leave her home in emergencies, especially if she is a career woman supporting the family financially (Kholisin Susanto, 2022). Third, universality for all humans. The universality characteristic in economic education emphasizes that the principles taught can be applied by all individuals, not just Muslim women. Economic concepts taught should be inclusive and applicable in various life contexts, across cultures and religions. This reflects values that can benefit all humans, regardless of their background or religious beliefs.

Economic education is inherently related to managing and generating wealth. The management should be based on Islamic ethics. (Syahputri & Suryaningsih, 2022) explain six business ethics in Islam: honesty, responsibility, no fraud, keeping promises, serving generously, and not forgetting the afterlife. Additionally, it is crucial to be aware that economic activities should be based on the maqasid al-shariah, namely the preservation of religion, life, intellect, lineage, and wealth (Zulfa et al., 2024).

The actions related to economic education for women, based on the teachings of Prophet Muhammad (SAW), also include things to avoid: First, extravagant behavior. Extravagance in Islamic context means excessive spending beyond necessary needs, especially on things prohibited by religion (Muhazir, 2021). Muslim women must avoid extravagant behavior as it contradicts the principles of wisdom and thrift in Islam. Extravagance can lead to wasteful use of resources, including wisely managed wealth. Islam emphasizes the importance of safeguarding wealth and using resources responsibly. Extravagance not only harms materially but also spiritually by expressing dissatisfaction with Allah's blessings.

Second, imitating others' customs. Imitating the habits of others, especially those inconsistent with Islamic values, should also be avoided in the economic education of Muslim women. Islam provides moral and ethical foundations for daily life, including financial management. Imitating the habits of others that do not align with Islamic principles can lead to inappropriate behavior and violate Islamic values. Islam itself has stated, 'Whoever imitates a people, he is one of them' (Haq, 2023). This Hadith explains that when a Muslim imitates a group, they become part of that group, including imitating bad behavior in economic management. Therefore, Muslim women should choose and imitate habits that align with Islamic teachings in financial management.

Third, the habit of borrowing. The habit of borrowing in economic education for Muslim women should be avoided as it can pose economic and social risks. Islam provides clear guidance on borrowing and warns against the risks of usury (interest) and excessive debt. Riba practices ultimately lead to

wastefulness and eliminate the value of benefits in an object (Wardiana, 2022). Uncontrolled borrowing can create a heavy financial burden and harm financial stability. Through this, Muslim women are taught to be cautious in financial transactions, including borrowing, to adhere to fair and ethical Islamic economic principles.

Economic education will be deeply rooted in Muslim women when schools also assist in instilling it. However, schools cannot fully oversee students' economic activities due to predetermined standards related to content, processes, and outputs. Nevertheless, schools can play a significant role in preventing various attitudes that trigger behaviors not reflective of economic prudence.

Women's involvement in carrying out family economic functions has an impact on fulfilling family health and welfare. This has been proven during the pandemic that many women have become economic heroes for their families. A woman who is independent and economically strong can be a hero not only to her family but can also make a broad contribution to society. So that Indonesia can progress through women's empowerment (Yoga, 2020). Women's involvement in controlling the nation's economic stability cannot be underestimated. Then the need emerged for the acceptance of female workers in certain fields, and the level of education among women increased (Nofianti, 2016).

#### 4. CONCLUSION

In conclusion, economic education for women is of utmost importance, driven by societal expectations that place women, particularly wives, at the forefront of managing family finances. As the primary educators, mothers are tasked with mastering various skills, including effective economic management, which plays a crucial role in developing economic literacy among the family members. This education empowers women with financial independence, enabling them to make informed investment decisions and contribute actively to economic development. In contemporary times, women's emancipation has facilitated their participation in various economic sectors, allowing them to work and generate income to support their families, thereby challenging traditional gender roles.

Furthermore, economic education for Muslim women, grounded in the teachings of Prophet Muhammad (SAW), is imperative to ensure their ability to lead well-managed lives in accordance with Islamic principles. This education encompasses comprehensive aspects of life, adapts to contemporary contexts, and upholds universality for all individuals. The teachings emphasize the importance of managing wealth ethically, incorporating business ethics such as honesty and responsibility. Additionally, women are cautioned against extravagant behavior, imitating inappropriate customs, and forming habits of excessive borrowing. Schools play a pivotal role in instilling economic education, although full oversight may be challenging due to predetermined standards. Nonetheless, schools can contribute significantly to preventing behaviors inconsistent with economic prudence.

This research only focuses on the perspective of Prophet Muhammad (SAW) as a reference for economic education for women. The study has not yet delved into comparing the perspective of Prophet Muhammad (SAW) with other perspectives. It is hoped that future researchers can further develop this research in that direction.

#### REFERENCES

- Adam, Y. (2021). *Solusi Masalah dengan Qur'an*. GUEPEDIA.
- Afrianti, A. (2020). Pengaruh Pendidikan Ekonomi Keluarga, Teman Pergaulan Terhadap Literasi Ekonomi Mahasiswa Universitas Jambi. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 1(2), 388–400.
- Annur, C. M. (2023). *Ragam Penyebab Perceraian di Indonesia (2022)*. Databoks.Katadata.Co.Id.
- Arafah, S. (2022). Perempuan Dan Kontribusi Ekonomi Keluarga Dalam Perspektif Islam: Sebuah Praktik. *Mimikri, Jurnal Agama Dan Kebudayaan*, 8(1), 189–206.
- Ardhanari, M. (2007). Analisis Personal Dan Struktural PUMIK (Perempuan Pengusaha Mikro) Di

- Surabaya Dalam Upaya Pengembangan Keberhasilan Usaha Bidang Ritel. *Makalah Disampaikan Pada Lokakarya Regional: "Pengembangan Kewirausahaan Perempuan Dalam Usaha Mikro & Kecil"*, Bali, 29–30.
- Aries, V. S. (2009). Studi Peran Perempuan Dalam Pengembangan Usaha Kecil Menengah Melalui Teknologi Informasi di Kota Pekalongan. *Dinamika Informatika*, 1(1).
- Bayumi, M. R., Jaya, R. A., & Shalihah, B. M. (2022). Kontribusi Peran Perempuan dalam Membangun Perekonomian sebagai Penguatan Kesetaraan Gender di Indonesia. *Al Huwiyah: Journal of Woman and Children Studies*, 2(2).
- Farida, L. (2011). Kontribusi pendapatan perempuan bekerja sektor informal pada ekonomi keluarga di Kota Pekanbaru. *Jurnal Aplikasi Bisnis*, 1(2), 103–112.
- Fitriyaningsih, P. D. A., & Faizah, F. N. (2020). Relevansi Kesetaraan Gender dan Peran Perempuan Bekerja terhadap Kesejahteraan Keluarga di Indonesia (Perspektif Ekonomi Islam). *Al-Maiyyah: Media Transformasi Gender Dalam Paradigma Sosial Keagamaan*, 13(1), 38–50. <https://doi.org/10.35905/AL-MAIYYAH.V13I1.703>
- Haq, A. Y. (2023). THE STUDY OF MISREPRESENTED HADITHS ON THE INTERNET ABOUT MUSLIM AND NON-MUSLIM RELATIONSHIPS. *Nabawi: Journal of Hadith Studies*, 4(1).
- Hasriani, H., & Aisfar, W. A. (2020). Peran Perempuan dalam Peningkatan Ekonomi Rumah Tangga di Desa Aruhu pada Pasar Sentral Kabupaten Sinjai. *Al-Azhar Journal of Islamic Economics*, 2(2), 65–81.
- Indah, W. (2012). Peran Perempuan Dalam Mengembangkan Entrepreneur/Wirausaha Kasus Di Kubu Maju Makmur Kec. Kejajar Kab. Wonosobo. *Proceeding Business Conference "Bisnis Dan Isu-Isu Global" 6-12-2012*, 1–9.
- Indiworo, H. E. (2016). Peran perempuan dalam meningkatkan kinerja UMKM. *EQUILIBRIA PENDIDIKAN: Jurnal Ilmiah Pendidikan Ekonomi*, 1(1), 40–58.
- Indonesia, C. (2023). *Alasan Banyak Orang Terjerat Pinjol: Gaya Hidup Hedon - Bayar Utang*. Cnnindonesia.Com.
- Jeffry, M. (2022). HARIMAU BETINA DARI GELADAK ACEH, TOKOH EMANSIPASI WANITA DALAM PERJUANGAN INTEGRASI DAN KEUTUHAN KESULTANAN ACEH TAHUN 1582–1607. *Dewaruci: Jurnal Studi Sejarah Dan Pengajarannya*, 1(1).
- Kholisin Susanto. (2022). *Ukuran Ihdad Wanita Karir Pada Masa Iddah Menurut Pandangan Tokoh Muhammadiyah Kabupaten Pamekasan*. Institut Agama Islam Negeri Madura.
- Maskupah, M. (2021). KONSEP PENGELOLAAN KEUANGAN KELUARGA DALAM MENCIPTAKAN KELUARGA SEJAHTERA DARI SUDUT PANDANG ISLAM. *SAMAWA (Sakinah, Mawaddah Warahmah): Jurnal Kajian Keluarga, Gender Dan Anak*, 4(2), 82–91.
- Midah, H. H. (2020). Peranan wanita dalam Islam dan feminisme barat. *At-Tarbawi: Jurnal Pendidikan, Sosial Dan Kebudayaan*, 7(2), 148–161.
- Muhazir, M. (2021). Ekonomi Dalam Kajian Al-Qur'an. *Al-Bayan: Jurnal Ilmu Al-Qur'an Dan Hadist*, 4(2), 159–173.
- Mutmainah, N. (2020). Peran perempuan dalam pengembangan ekonomi melalui kegiatan UMKM di Kabupaten Bantul. *WEDANA: Jurnal Kajian Pemerintahan, Politik Dan Birokrasi*, 6(1), 1–7.
- Nitimihardjo, C. (1994). Problem dalam Menghadapi Peranan Ganda Perempuan. *Seminar Sehari Peranan Ganda Dan Fungsi Perempuan Indonesia*.
- Nofianti, L. (2016). Perempuan di sektor publik. *Marwah: Jurnal Perempuan, Agama Dan Jender*, 15(1), 51–61.
- Nugroho, A. S., & Haritanto, W. (2022). *METODE PENELITIAN KUANTITATIF DENGAN PENDEKATAN STATISTIKA (Teori, Implementasi & Praktik dengan SPSS)*. Andi.
- Probosiwi, R. (2015). Perempuan dan Perannya dalam Pembangunan Kesejahteraan Sosial (women and its role on social welfare development). *Natapraja*, 3(1).
- Qurthubi, A. (2002). *Al-Jami' Li Ahkam Al-Qur'an*. Dear 'Alim al-Kutub.
- Syahputri, T. F., & Suryaningsih, S. A. (2022). Penerapan Etika Bisnis Islam Dalam Transaksi Jual Beli

- Sembako Di Pasar Kedurus Surabaya. *Jurnal Ekonomika Dan Bisnis Islam*, 5(1), 146–159.
- Wardiana, T. A. (2022). DAMPAK RIBA DALAM KEBIASAAN BERBELANJA PADA KEHIDUPAN MUSLIM INDONESIA. *Tijarah: Jurnal Ekonomi Syariah*, 1(1).
- Wijaya, N. K., & Aini, S. (2020). Pemberdayaan Santri Dalam Pengembangan Ekonomi Kreatif “Kimi Bag” Di Pondok Pesantren Al Qohar Klaten. *Dimas: Jurnal Pemikiran Agama Untuk Pemberdayaan*, 20(1), 23. <https://doi.org/10.21580/dms.2020.201.5124>
- Yani, M., Hasan, M., & Supatminingsih, T. (2021). Nilai-Nilai dan Kearifan Lokal Suku Makassar Sebagai Sumber Pendidikan Ekonomi Informal dalam Keluarga. *Economic Education and Entrepreneurship Journal*, 4(1), 19–27.
- Yoga, B. P. (2020). GELIATKAN UMKM INDONESIA, PEREMPUAN JADI PAHLAWAN EKONOMI KELUARGA. KEMENTERIAN PEMBERDAYAAN PEREMPUAN DAN PERLINDUNGAN ANAK REPUBLIK INDONESIA. Kemenpppa. <https://www.kemennpppa.go.id/index.php/page/read/29/2972/geliatkan-umkm-indonesia-perempuan-jadi%02pahlawan-ekonomi-keluarga>
- Zulfa, N., Millah, N., Nuratin, N., & Novitasari, K. (2024). Konsep Maqashid Syariah dalam Praktik Strategi Pemasaran Tiktok dengan Landasan Etika Bisnis Islam. *Journal of Accounting, Management, Economics, and Business (ANALYSIS)*, 2(1), 69–85.