



THE ROLE OF WOMEN AS HEADS OF HOUSEHOLDS IN ENHANCING FAMILY INCOME: AN ISLAMIC ECONOMIC PERSPECTIV

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Received: November

Revised: December

Accepted: January

ABSTRACT

This research is motivated by the increasing number of women acting as heads of households. The emergence of this role is influenced by various factors, ranging from internal factors such as the death of a spouse, divorce, permanent disability due to accidents, or the absence of a husband, to external factors such as poverty, gender inequality, and economic demands. Women become heads of households because they possess stronger economic capacity than their partners or choose to live independently without a partner. This study uses a qualitative method, with data collection tools including field observations, interviews with women who are heads of households, and documentation. The data were then analyzed through data reduction, data presentation, and conclusion drawing. The results show that women as heads of households play a significant role in the economic sector, particularly in informal sectors such as trading, farming, fishing, and other small-scale businesses. Despite facing challenges such as limited access to business capital and difficulties in balancing work and household responsibilities, these women have successfully increased family income and maintained household economic stability. These findings indicate that despite numerous obstacles, the role of women as heads of households is essential in sustaining family welfare.

Keywords: *Women, Family Income, Islamic Economics.*

INTRODUCTION

The current stage of development in Lampung Province is characterized by a high and productive working-age population. The workforce in Lampung Province is within the age range considered productive. However, the increasing number of people of working age in Lampung Province has not been matched by the expansion of job opportunities, which places a burden on the economy. The portion of the labor force that cannot be absorbed into employment in Lampung Province will lead to unemployment.



The issues of the labor force and unemployment are topics that are frequently discussed. One of the employment sectors expected to absorb the unemployed labor force is the industrial sector. Industrial centers and various formal sectors are difficult to access, especially for lower-income groups, as they generally do not meet the minimum education requirements set. Therefore, one of the measures taken by the government is to promote the development of self-employed businesses in the informal sector as a breakthrough to expand employment opportunities.¹

The phenomenon of women working is no longer unfamiliar in our society. Normatively, men are typically active in earning a living, while women are considered homemakers.² However, in reality, women, in addition to doing household work, also actively participate in earning an income. This situation is generally caused by the low income of husbands or men, which compels women or wives to take part in income-generating activities to help meet the family's needs.³

The increase in women's participation in income-generating activities is due to the availability of jobs that are more accessible to women, such as trade, domestic work, and employment in home-based industries. These home industries are generally simple and traditional businesses that require relatively small capital to start.⁴ However, small-scale industries actually have significant potential to contribute to economic development and help reduce unemployment. Home-based industries employ a large number of women because women have specific skills suited to certain industrial fields, such as garment production, handicrafts, food processing, and fish salting industries. This is because such jobs do not require high qualifications, large capital, or advanced education.⁵

Families have undergone significant changes. One important role increasingly taken on by women is that of head of the household, especially in situations where the husband is no longer the

¹ Muflih Abdullah and Rina Dewi, "Motivasi Berwirausaha Perempuan Kepala Keluarga (PEKKA): Studi Pada Komunitas Di Aceh," *Jurnal Akuntansi Dan Keuangan Islam* 8, no. 2 (2020): 167–88, <https://doi.org/10.35836/jakis.v8i2.178>.

² Fajar Adinugraha and Nailul Izzah, "Pemberdayaan Ekonomi Perempuan Kepala Keluarga Melalui Lembaga Keuangan Mikro Syariah Di Jawa Tengah," *Iqtishoduna: Jurnal Ekonomi Islam* 15, no. 1 (2019): 1–22, <https://doi.org/10.36835/iqtishoduna.v15i1.345>.

³ Muhammad Khoirul Anwar and Siti Zulaikha, "Strategi Nafkah Randa (Janda) Sebagai Kepala Keluarga: Analisis Maqashid Syariah Di Desa Tulungagung," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 12, no. 2 (2020): 285–306, <https://doi.org/10.15408/aiq.v12i2.17892>.

⁴ Muhammad Arif Fathoni and Laila Kholid Alfidrus, "Ketahanan Ekonomi Keluarga Yang Dipikul Perempuan: Peran Nilai-Nilai Keislaman Dalam Mengatasi Stigma," *Jurnal Ilmiah Ekonomi Islam* 6, no. 3 (2020): 470–79, <https://doi.org/10.29040/jiei.v6i3.1185>.

⁵ Sitti Rahim Hamzah and Andi Irfan, "Akses Permodalan Dan Kinerja Usaha Mikro Perempuan Kepala Keluarga (Studi Pada Baitul Maal Wat Tamwil Di Makassar)," *Jurnal Ekonomi Dan Perbankan Syariah* 5, no. 1 (2021): 45–66.

main provider due to death, divorce, or other reasons.⁶ The phenomenon of women as heads of households has become more evident in Indonesia, including in Mesuji Regency, where the number of female-headed households has shown a notable increase. This situation requires women not only to manage the household internally but also to play an active role in generating income to meet their families' economic needs.⁷

Peran serta yang dilakukan perempuan pada dasarnya dimaksudkan untuk memenuhi kebutuhan ekonomi keluarga. Tugas untuk memperoleh penghasilan keluarga secara tradisional terutama dibebankan kepada suami sebagai kepala keluarga, sedangkan peran istri dalam hal ini dianggap sebagai penambah penghasilan keluarga. Bila dibandingkan dengan golongan menengah, dalam golongan berpenghasilan rendah istri lebih berperan serta dalam memperoleh penghasilan untuk keluarga.

RESEARCH METHOD

This research focuses on the Analysis of the Role of Female Heads of Households in Increasing Family Income from the Perspective of Islamic Economics in Mesuji District. The study employs a qualitative method, as the observed phenomenon requires open observation. This approach facilitates a more direct engagement with existing realities, allowing for a deeper understanding of the complex socio-economic dynamics at play. Furthermore, it enables the researcher to capture the nuanced experiences and strategies employed by these women in their specific local context.⁸

The choice of a qualitative methodology is crucial because it necessitates emotional closeness between the researcher and the respondents. This rapport is essential to obtain valid and in-depth data that might otherwise be inaccessible through more detached, quantitative means. Through this empathetic connection, the researcher can gather rich narratives and insights into the motivations, challenges, and decision-making processes of female heads of households as they navigate their economic responsibilities.⁹

⁶ Uswatun Hasanah and Ahmad Rodoni, "Konsep Nafkah Dalam Islam Dan Implikasinya Bagi Tanggung Jawab Ekonomi Perempuan Kepala Keluarga," *Jurisdictie: Jurnal Hukum Dan Syariah* 11, no. 1 (2020): 1–18, <https://doi.org/10.18860/j.v1i1.8714>.

⁷ Nur Hidayati and M Rudi Nugroho, "Pemberdayaan Ekonomi Perempuan Pesisir Sebagai Kepala Keluarga Melalui Skema Mudharabah," *Jurnal Ekonomi Syariah Teori Dan Terapan* 7, no. 4 (2020): 734–49, <https://doi.org/10.20473/vol7iss20204pp734-749>.

⁸ Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif, Dan R&D (Edisi 3)* (Bandung: Alfabeta, 2022).

⁹ L J Moleong, *Metodologi Penelitian Kualitatif (Edisi Revisi)* (Bandung: Remaja Rosdakarya, 2021).

Ultimately, by examining this phenomenon through the lens of Islamic economics in Mesuji District, the research aims to uncover how these women perceive and implement Sharia-compliant principles in their economic activities to enhance family welfare. The findings are expected to contribute to a more nuanced understanding of gender roles, poverty alleviation, and the practical application of Islamic economic ethics at the household level within the community.

RESULTS AND DISCUSSION

The Role of Female Heads of Household in Increasing Family Income in Mesuji District

The role of female heads of household in Mesuji District is the main backbone in efforts to increase family income and welfare. They are actively involved in various economic sectors, both formal and informal, to ensure basic needs are met. As primary breadwinners, many rely on trading in markets or opening micro-enterprises such as small stalls and snack production. Additionally, the agricultural and plantation sectors are significant employers, where they work as farm laborers or casual daily workers. Although more limited, some also work in the formal sector as honorary teachers, health workers, or administrative staff, showing the diversification of their efforts.¹⁰

On the other hand, their role as family financial managers is equally crucial. With great care, they manage every income to prioritize basic needs such as food, children's education, and health services. Expenditure efficiency is key to optimally allocating limited budgets. Moreover, they actively seek access to capital to develop their businesses, either through government assistance programs for MSMEs, microfinance institutions, or community-based savings and loan groups. These efforts demonstrate proactive strategies to overcome capital constraints.¹¹

Self and community empowerment is also an integral part of their role. Many female heads of household take advantage of skills training organized by local governments or non-governmental organizations, such as sewing, cooking, or business management training. This training not only improves economic capacity but also opens new insights.¹² Simultaneously, they build strong social networks through participation in women's groups, rotating savings associations (*arisan*), or village

¹⁰ Ummu Karimah and Ahmad Hasan Ridwan, "Relasi Gender Dan Distribusi Pendapatan Dalam Keluarga Yang Dipimpin Perempuan: Tinjauan Prinsip Keadilan Ekonomi Islam," *Musawa: Jurnal Studi Gender Dan Islam* 19, no. 1 (2021): 1–24, <https://doi.org/10.14421/musawa.2021.191.1-24>.

¹¹ Evi Maulida and Rina Setyawati, "Peran Lembaga Amil Zakat Dalam Penguatan Kapasitas Ekonomi Perempuan Kepala Keluarga (Studi Kasus Di Kota Bandung)," *Jurnal Ekonomi Islam* 11, no. 2 (2020): 245–64.

¹² Sri Nurhayati and Ferry Khusnul Mubarak, "Kepemimpinan Perempuan Dalam Ekonomi Keluarga: Menggali Nilai-Nilai Kearifan Lokal Dan Syariah Di Masyarakat Matrilineal," *Jurnal Hukum Ekonomi Syariah* 4, no. 1 (2021): 1–20.

cooperatives. This network functions as a support system, both materially through revolving loans and emotionally for mutual encouragement.

Children's education remains a high priority despite economic pressures. Female heads of household strive hard to send their children to school, hoping to break the cycle of poverty and provide a better future. Indirectly, the resilience and independence they demonstrate daily become a living example for their children, while also breaking the negative stigma often attached to women who act as heads of household in society.¹³ Thus, their role extends beyond the economic aspect to include character education and strengthening family resilience values.

However, their journey is not without challenges. They bear a double burden between earning a living and managing all domestic work without spousal support. Social stigma from environments that still view this role as a deviation from traditional norms also often becomes a psychological burden. As expressed by Narwiyah, one of the female heads of household in Mesuji, in an interview: "Actually, I also object to having to handle all of that, but what can I do because it is my responsibility as a housewife to meet my children's needs, especially since my children are still in school and there are many needs I must fulfill because my husband does odd jobs and cannot earn money every day. So I am forced to work to meet our needs. Moreover, I do not receive government assistance like PKH (Family Hope Program)." This statement reflects the heavy reality they face and the lack of adequate social safety nets.¹⁴

Based on field observations, it can be concluded that the role of female heads of household in Mesuji Regency is highly strategic and multifaceted. They are not merely breadwinners but also financial managers, decision-makers, and drivers of community economy. However, to maximize their contribution, systematic support is needed in the form of sustainable training programs, easy and fair access to capital, and inclusive policies from the government and non-governmental institutions. A paradigm shift in society supporting gender equality is also important so they can perform their roles without the burden of stigma, ultimately enabling them to contribute more significantly to family welfare and regional development.

Factors Driving Female Heads of Household in Efforts to Increase Family Income in Mesuji Regency

¹³ Anisa Dwi Pratiwi and Abdul Ghofur, "Fintech Syariah Peer-to-Peer Lending Sebagai Solusi Permodalan Bagi Perempuan Kepala Keluarga: Peluang Dan Tantangan," *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 2, no. 1 (2021): 1–15.

¹⁴ Saifuddin Zuhri Qudsy and Luluk Fauziyah, "Bertahan Di Tengah Keterbatasan: Strategi Kelangsungan Hidup (Survival Strategy) Perempuan Kepala Keluarga Dalam Perspektif Islam," *Jurnal Sosial Humaniora* 11, no. 2 (2020): 123–42.

The efforts of female heads of household in Mesuji Regency to increase family income are driven by complex internal and external factors. The most basic factor is the absolute responsibility as the primary breadwinner, forcing them to seek and create economic opportunities for family survival. This drive often stems from conditions where husbands have irregular work or low income, shifting the entire economic burden onto their shoulders. The motivation to ensure children remain in school and receive adequate nutrition becomes a powerful driving force, surpassing all feelings of fatigue and existing limitations.¹⁵

External factors, such as the availability of local natural resources, also provide opportunities. Many women utilize agricultural products like cassava, sweet potatoes, and coconuts, either for direct sale or processed into value-added products like chips or other snacks. The existence of traditional markets and still-strong community networks allows them to market their products relatively easily. Furthermore, the spirit of mutual cooperation still alive in the community culture encourages the formation of joint business groups or *arisan*, which function as sources of revolving capital and moral support.¹⁶

Access to information and training, although limited, also serves as a driving factor. Some female heads of household who have the opportunity to attend skills training from the government or NGOs feel an increase in their abilities and self-confidence to develop their businesses. Practical training, such as food processing, sewing, or basic financial management, provides new tools to improve productivity and the competitiveness of their products at the local level.¹⁷

However, behind these driving factors, they face major challenges that often strengthen their determination to persevere. Challenges such as limited access to formal employment, generally low education levels, and the double burden of domestic work and income generation actually foster resilience. As expressed by Desi Sri Astuti in an interview: "Desi Sri Astuti emphasized that there are so many challenges, especially for us as women to face, all of it must be handled, both earning a living and managing the household, but like it or not, we must go through it to be able to support the family." This statement shows that the challenges themselves have become a driver to keep fighting.

Cultural and religious factors also cannot be ignored. Values of resilience, sacrifice for the family, and a strong work ethic embedded in society also shape the character of these women. They

¹⁵ Aulia Rahman and Desmadi Saharuddin, "Analisis Faktor Penghambat Dan Pendukung Keberhasilan Usaha Perempuan Kepala Keluarga Di Sektor Informal (Pendekatan Mixhalal)," *Jurnal Bisnis Dan Manajemen Islam* 9, no. 1 (2021): 1–28.

¹⁶ Karimah and Ridwan, "Relasi Gender Dan Distribusi Pendapatan Dalam Keluarga Yang Dipimpin Perempuan: Tinjauan Prinsip Keadilan Ekonomi Islam."

¹⁷ Maya Puspita Sari and M Edris, "Pemahaman Literasi Keuangan Syariah Dan Perilaku Menabung Perempuan Kepala Keluarga Untuk Kesejahteraan Keluarga," *Jurnal Ekonomi Syariah Indonesia* 10, no. 1 (2020): 33–44.

work not only to meet material needs but also to fulfill social and moral responsibilities as mothers and heads of household. Encouragement from the immediate environment, although sometimes accompanied by stigma, ultimately spurs them to prove their independence and capabilities. Thus, the effort to increase family income is the result of the interaction between the pressure of needs, existing opportunities, and personal resilience shaped by their socio-cultural environment.

The Role of Female Heads of Household in Increasing Family Income from an Islamic Economics Perspective

From an Islamic economics perspective, the role of female heads of household in Mesuji Regency in increasing family income is viewed not only as a purely economic activity but also as part of worship and fulfillment of social responsibility. The main principle underlying this is tawhid (Oneness of God), where every effort is believed to be a form of devotion to Allah SWT in seeking lawful and good sustenance. This spiritual awareness becomes a motivation that drives them to maintain honesty (sidq) and trustworthiness (amanah) in every transaction, such as by giving accurate measurements and transparent prices when selling in the market, thereby building trust and blessings in their business.¹⁸

The application of the halal principle is central to their activities. Female heads of household strive to ensure that the businesses they run, whether selling farm produce, making snacks, or providing sewing services, are free from unlawful elements such as usury (riba), fraud, or prohibited materials. For example, processing cassava chips from their own gardens not only utilizes local resources effectively (following the principle of istikhlaf) but also maintains a clean and halal production process. This aligns with the principle of maslahah, where the business conducted must provide real and good benefits for the family and the surrounding community.¹⁹

Their financial and capital management strategies also strive to align with sharia values.²⁰ They avoid interest-based loans (riba) and prefer to seek capital from sharia-compliant sources. Some utilize sharia cooperatives that provide profit-sharing financing, access productive zakat funds managed by local amil zakat institutions, or utilize micro-waqf bank schemes. This approach

¹⁸ Iwan Setiawan and Siti Khodijah, "Dari Marginal Menjadi Produktif: Transformasi Peran Ekonomi Perempuan Kepala Keluarga Dengan Pendekatan Maslahah," *Al-Muzara'ah* 8, no. 2 (2020): 133–48, <https://doi.org/10.29244/jam.8.2.133-148>.

¹⁹ Sri Wahyuni and Fathurrahman Azhari, "Kontribusi Pendapatan Perempuan Kepala Keluarga Pada Pencapaian Maqashid Syariah Keluarga (Studi Di Desa Tani)," *Jurnal Agribisnis Islam* 4, no. 1 (2021): 55–72.

²⁰ Fajar Zulfikar and Rani Dewi, "Islamic Microfinance Dan Pengurangan Kemiskinan: Efektivitasnya Bagi Peningkatan Pendapatan Rumah Tangga Yang Dipimpin Perempuan," *Jurnal Ekonomi Pembangunan* 18, no. 1 (2020): 1–14, <https://doi.org/10.22219/jep.v18i1.13456>.

not only helps them obtain seed capital but also provides inner peace for avoiding transactions prohibited in Islam.

The concepts of mutual assistance (ta'awun) and consultation (syura) are realized through active participation in joint business groups or sharia-based cooperatives. In these groups, they share knowledge, assist in product marketing, and solve problems collectively. This form of synergy strengthens their bargaining position in the local market while building community economic resilience. Additionally, they are also taught to allocate a portion of their income for charity (sadaqah), which is believed to purify wealth and bring blessings, and to save in sharia financial institutions for emergency needs, applying the principle of tawazun or balance between worldly and hereafter affairs.

CONCLUSION

The findings of this research show that female heads of households in Mesuji Regency play a central and multidimensional role in improving family welfare and strengthening the local economy. Their involvement in both formal and informal economic activities reflects not only a response to financial necessity but also resilience, creativity, and adaptability in overcoming socioeconomic limitations. Despite facing structural challenges such as limited education, minimal access to capital, and social stigma, these women continue to contribute significantly to household income through various small-scale enterprises and agricultural activities, proving their indispensable role in sustaining family livelihoods.

Furthermore, their economic participation extends beyond the pursuit of income; it represents empowerment and a shift in traditional gender roles within society. Through active involvement in community networks, training programs, and micro-enterprises, female heads of households have developed valuable skills and strengthened their social capital. These efforts not only enhance their financial independence but also promote community-based cooperation and mutual support. Their ability to balance economic responsibilities with domestic duties demonstrates both emotional strength and managerial capability, which are key to maintaining family stability amid adversity.

From the perspective of Islamic economics, their actions embody the values of honesty (sidq), trustworthiness (amanah), mutual help (ta'awun), and the pursuit of lawful (halal) sustenance. Their economic practices align with the principles of maslahah and tawazun, ensuring that their work benefits both family and community while remaining spiritually grounded. By integrating Sharia-compliant financial practices such as avoiding interest-based loans and engaging in cooperative

systems, they demonstrate how Islamic values can serve as a framework for ethical and sustainable economic activity. Overall, the role of female heads of households in Mesuji is not only an economic necessity but also a moral and social strength that contributes meaningfully to local development and the advancement of gender equity within an Islamic ethical framework.

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