



## **Empowering family resilience: Muslim women's impact in Perbaungan**

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### **ABSTRACT**

*This study aimed to explore the contributions of women in Melati I Village, Perbaungan District, who engage in trade to support their family economy. The objective was to examine how these women manage the dual roles of working while maintaining their household responsibilities. A qualitative research methodology was employed, with data collected through semi-structured interviews involving five respondents. The findings indicated that women worked for a variety of reasons, including self-development, social engagement, and economic necessity. Their participation in work had a positive impact on the family's financial stability, but also posed challenges, particularly in balancing time between work, family, and community obligations. The study revealed that despite the difficulties, women were able to manage these dual roles through strategies such as open communication with their husbands, maintaining a balance between their domestic and public responsibilities, and ensuring that their work aligned with Islamic values, which emphasize the preservation of their honor and fulfillment of household duties. The research concluded that with the right strategies, women could make significant contributions to the family economy without compromising family relationships or societal values. These findings underscore the importance of further empowering women in the family economy to enhance their potential in strengthening family economic resilience.*

**Keywords:** Dual Roles; Economic Resilience; Empowerment; Family Economy; Islamic Values; Women.

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## ABSTRAK

*Penelitian ini berfokus pada kontribusi perempuan di Desa Melati I, Kecamatan Perbaungan, yang terlibat dalam perdagangan untuk mendukung perekonomian keluarga mereka. Penelitian ini mengkaji bagaimana perempuan tersebut mengelola peran ganda, yaitu bekerja sambil tetap menjalankan tanggung jawab rumah tangga. Metodologi kualitatif digunakan dalam penelitian ini, dengan data yang dikumpulkan melalui wawancara semi-terstruktur yang melibatkan lima responden. Hasil penelitian ini menunjukkan bahwa perempuan bekerja karena berbagai alasan, seperti pengembangan diri, partisipasi sosial, dan kebutuhan ekonomi. Keterlibatan mereka dalam pekerjaan memberikan dampak positif terhadap stabilitas ekonomi keluarga, namun juga membawa tantangan, terutama dalam hal menyeimbangkan waktu antara pekerjaan, keluarga, dan kewajiban sosial di komunitas. Penelitian ini juga menemukan bahwa meskipun perempuan menghadapi tantangan dalam mengelola peran ganda tersebut, mereka mampu mengatasinya melalui strategi seperti komunikasi terbuka dengan suami, menjaga keseimbangan antara tanggung jawab domestik dan publik, serta memastikan pekerjaan yang dilakukan sesuai dengan nilai-nilai Islam. Nilai-nilai tersebut menekankan pentingnya menjaga kehormatan dan tetap memenuhi tugas rumah tangga. Penelitian ini menyimpulkan bahwa dengan strategi yang tepat, perempuan dapat memberikan kontribusi yang signifikan terhadap perekonomian keluarga tanpa harus mengorbankan hubungan keluarga maupun nilai-nilai sosial. Temuan ini menunjukkan pentingnya pemberdayaan perempuan lebih lanjut dalam perekonomian keluarga untuk memaksimalkan potensi mereka dalam memperkuat ketahanan ekonomi keluarga.*

**Kata Kunci:** Peran Ganda; Ketahanan Ekonomi; Pemberdayaan; Perekonomian Keluarga; Nilai-nilai Islam; Perempuan.

## 1. INTRODUCTION

Family economic security is an important aspect of a country's social and economic development. Families that have good economic resilience are able to provide basic needs, provide proper education, and create a stable and supportive environment for their family members. This economic resilience is the foundation for the welfare of society as a whole (Septilia et al., 2024). In this context, the role of women in the family and society cannot be ignored.

Women workers as an integral part of workers in general have unique physical and psychological characteristics that are different from male workers. Currently, women are required to be independent, away from the impression of weakness and even though they are able to adjust to the conditions of increasingly fierce job competition (Hasyim et al., 2022). The potential female workforce is in a difficult position, this happens because of the strong patriarchal culture, although the issue of gender equality, rights and freedom of self has been recognized in the midst of society, but there are still discriminatory practices. In Articles 5 and 6 of Indonesian Law No.13 of 2003 “every worker has the same opportunity and without discrimination to obtain employment. Every worker has the right to receive equal treatment without discrimination” Article 6.

Economic security is not only the responsibility of the husband but also the responsibility of the wife. The role of women in maintaining family economic resilience has been widely researched, one of which is the results of research from Alfiah (Alfiah et al., 2020), women involved in economic activities in coastal fishing communities seek to improve family welfare and indirectly contribute to increasing community income.

From an Islamic perspective, women are given clear rights and responsibilities in supporting the family economy. Islam teaches that women have the right to work and own property, as well as actively participate in economic activities. Islamic teachings also emphasize the importance of justice, honesty, and blessings in economic activities. Therefore, Muslim women are expected to carry out their economic roles while adhering to the principles of sharia (Handayani & Nurwahidin, 2023).

In addition, the Quran has explained the view of working women that Islam provides opportunities for women to develop themselves as resources in the midst of society and every Muslim is encouraged to work and try to prosper the world, freedom seeking sustenance in accordance with the demands of religion and not violating the rules of sharia Allah's Word in Surah An-Nahl verse 97:

مَنْ عَمِلَ صَالِحًا مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ  
مَا كَانُوا يَعْمَلُونَ ٩٧

Meaning:

“Whoever does righteous deeds, whether male or female, while believing, We will surely give him a good life and We will surely reward him with a better reward than what he has done”. (QS. An-Nah; [16]: 97).

From this quote, it can be concluded that every individual, including women, has the right to work and get a fair reward according to their efforts. In Islam, the law on women working is considered permissible or *mubah*. It is clearly stated that to create a good life, the active role of every individual believer, both men and women, is needed by doing positive activities (Muhibuddin, 2020).

Perbaungan is one of the sub-districts located in Serdang Bedagai Regency, North Sumatra. Astronomically Perbaungan District is located between 3035'24.6408" North latitude and 98055'57.2556" Longitude, at an altitude of 0 to 65 meters above sea level, according to data from the Central Bureau of Statistics of Serdang Bedagai Regency Perbaungan District. Perbaungan Sub-district occupies an area of 111.62 km<sup>2</sup>. There are 24 villages and 4 sub-districts in Perbaungan Sub-district. Adolina Village, which covers 16.74 km<sup>2</sup> or 14.997% of the kecamatan area, is the largest village. Meanwhile, Melati I Village has the smallest area of 1.17 km<sup>2</sup> or 1.048% of the sub-district area. Sei Naga Lawan Village is the farthest village from the Perbaungan Sub-district Head Office, which is 18 km away. While Kelurahan Simpang Tiga Pekan is the closest village/kelurahan because the sub-district head office is located in this kelurahan, which is 0 km away. With a distance of 18 km, Sei Naga Lawan settlement is the farthest settlement from the Perbaungan District Head Office. Simpang Tiga Pekan village, which is 0 km away, is the closest village at the moment. This is because the sub-district office is located there.

Perbaungan is one of the sub-districts that is interesting to study the role of women in family economic resilience from an Islamic perspective. Based on data from the Serdang Bedagai Central Bureau of Statistics in 2023, the majority of the population of Perbaungan District is Muslim, totalling 106,283 thousand people. So, a lot of Muslim women traders in Perbaungan Sub-district actively support the local economy. By incorporating the principles of Islam into their trade, Muslimah shopkeepers in Perbaungan not only contribute to the growth of their family income, but also strengthen the financial stability of the family. However, there are a number of obstacles that Muslim women who work as merchandise owners often face, including gender stereotypes, limited access to funding, and inadequate policy assistance. Nonetheless, many of them are able to overcome these obstacles by relying on Islamic principles as a moral and ethical foundation for trading.

In line with previous research that is relevant to women and family economic resilience, one of them is research conducted by with the research title “Women and Family Economic Resilience (Study on Kue Rangcut Surabaya)” (Alie & Elanda, 2020) states that women have proven that they can contribute significantly in increasing family income and maintaining family welfare. In several studies, women have demonstrated their ability to adapt to the environment and take the initiative to increase family income. In addition, previous research related to women and family economic resilience entitled title “Women and Family Economic Resilience (Study on Padang Sidempuan City)” (Siregar, 2021) which shows the results that the role of women in building family economic resilience not only affect the small families they foster but also has a broad effect on the economic resilience of families in Padangsidempuan City. The role of women is as the backbone of the family, as a husband's partner, as an agent of change and a power for other women. Women are able to be involved and play a role in family economic resilience due to gender equality in the family.

Many Muslim women traders in Perbaungan have demonstrated their aptitude for entrepreneurship and contributed to improving the financial stability of their families. They manage various businesses, including home industries, trading and services. Their contributions have made family finances more robust and resilient in the face of various financial difficulties. It would be interesting to examine how these Muslim women business owners support the family economy.

This study aims to identify the contribution of Muslim women in family economic security in Perbaungan, understanding the challenges they face. Thus, this research can provide policy recommendations that can support the development and empowerment of Muslim women in the economic field, so that they can play a greater role in sustainable social and economic development.

## **2. LITERATURE REVIEW**

### *2.1. Family Economic Security*

Family economic resilience is an effort and effort to fulfil the economic integrity of the various problems faced in order to achieve surplus family economic conditions. The indicators used to measure these economic conditions use four macroeconomic variables, namely income level, consumption level, income, amount of savings, and asset ownership (Rochmadi, 2022).

Economic resilience is not only concerned with a family's ability to cope with difficult financial problems, but also involves efforts to increase family income. Family economic

resilience strategies involve decision-making plans that aim to help families survive and create new conditions during an economic crisis. This is done through environmental observation, long-term planning based on the resources at hand, as well as implementation, evaluation, and control, with the ultimate goal of achieving a decent and independent life (Lutfi & Safitri, 2020).

Family resilience and welfare must go hand in hand. If the family is prosperous, it will have great potential to increase family resilience. Family welfare includes the fulfilment of basic needs such as food, clothing, shelter, education, and health (Alie & Elanda, 2020). When these basic needs are met, families have a strong foundation to face economic challenges that may arise. Conversely, families that have good economic resilience are also more likely to be able to achieve well-being. Economic resilience provides the stability that allows families to plan for the future, investing resources in education and health, and create a safe and supportive environment for all its members. Economic well-being and resilience are therefore closely intertwined and a component of important in creating strong and independent families.

## *2.2. Women's Role in Family Economic Security*

When we talk about family economic security, we often focus on the economic aspects that involve the role of men as the main breadwinners. However, in reality, women have an equally important role in maintaining family economic stability. Women not only play a role as household managers, but are also often the main contributors in supporting the family economy (Fatma et al., 2020). In many cases, they actively participate in both the formal and informal sectors, helping to create additional income that strengthens the family's economic security. Women's presence in the workforce is not only about earning extra income, but also involving them in family economic decision-making, planning for the financial future, and managing resources efficiently. So that today's women have an inner awareness to create jobs and not look for jobs (Damayanti & Rokamah, 2023).

Women also have a crucial role in managing and allocating family economic resources. They tend to be more careful in managing family finances, managing budgets, and controlling spending to match needs and priorities (Apriliani, 2024). In addition, women are also often at the forefront of dealing with economic crises. They are able to adapt quickly to changing economic situations and find creative solutions to meet family needs, thus strengthening the overall economic resilience of the family. This shows that women's involvement in earning a family income has an effect on household economic resilience (Holijah, 2019).

In addition, women have also proven that they can improve the family economy through the programs provided. For example, in the research in Sumber Gamol, women have opened small stalls that sell various children's snacks, soap, and gasoline, and provide decent food for their families with the income they receive every day (Rizkia, 2018).

From an Islamic economic perspective, women have also proven that they can play a role in improving family economic resilience. In the research in Besa, Baroh Lancok District, women have demonstrated their ability to play a role as fishermen's wives who help the family economy. In the face of the COVID-19 pandemic situation, women have also proven that they can play a role in increasing the economic resilience of the family. In research in several areas, women have demonstrated their ability to adapt to the situation and take the initiative to increase family income (Afrizal et al., 2020).

It is concluded that, the role of women in family economic resilience is very significant. They have proven that they can contribute significantly to increasing family income and maintaining family welfare. In an Islamic perspective, women have also proven that they can play a role in improving family economic resilience. It is concluded that, the role of women in family economic resilience is very significant. They have proven that they can contribute significantly in increasing family income and maintaining family welfare. In an Islamic perspective, women have also proven that they can play a role in improving family economic resilience. Therefore, women's role in family economic resilience should be valued and supported so that they can continue to contribute to family welfare.

### 3. METHOD

This research was conducted in Perbaungan Dessa Melati I District using qualitative research methods. Qualitative research is a research technique that produces descriptive data and observes subject behaviour in the form of speech or writing which has 5 Muslim women respondents. In general, it can be used to study human life, history, behaviour, social activities and other activities. The data sources used are primary and secondary data. To explore primary data, researchers conducted direct observations and interviews with informants. While secondary data comes from literature related to the research topic (Atika, 2023). The informants in this study are presented in Table 1.

**Table 1.**  
Informant Data.

No	Name	Gender	Age	Information
1	Mom J	Women	54 Year	Fruit Entrepreneur
2	Mom A	Women	47 Year	Laundry Service Entrepreneur
3	Mom S	Women	39 Year	Photo Copy Entrepreneur
4	Mom L	Women	35 Year	Wholesale Entrepreneur
5	Mom M	Women	46 Year	Tempeh Chips Production Entrepreneur

Source: Data Processed, 2024.

The data obtained was summarized by simplifying, then presented in more organized sentences and conclusions were drawn based on the research findings. To verify the accuracy of the data, data triangulation was conducted.

### 4. FINDINGS AND DISCUSSION

Based on the results of observations and interviews conducted on women traders, namely Mrs. Jj, Ay, St, Ln, Mt Perbaungan Subdistrict, Melati I Village which focuses on family economic resilience and there are several indicators used by women entrepreneurs in Melati I Village in maintaining the family economy. Women's efforts in maintaining family economic resilience are entrepreneurship as conveyed by Mrs. Jj, Ay, St, Ln, Mt that the form of entrepreneurship as an effort of economic resilience carried out by Muslim women is as follows: opening a business at home or renting a shop to sell fruit, laundry services, photo copy services, wholesale, chip production on the grounds that while taking care of children or taking care of the household.

#### 4.1. Review of Women and Family Economic Resilience from an Islamic Perspective in Melati I Village, Perbaungan Subdistrict in Working Hard

Family economic resilience for women entrepreneurs in operating their businesses is very important because this is one of the activities to balance family economic resilience. In maintaining family economic resilience as a female household, the behavior of working hard is one of the efforts of Muslim women in maintaining family economic resilience, as reported by informants Jj, Ay, St, Ln, Mt that the attitude of working hard as an effort to maintain the family economy is shown by Muslim women, such as In working, Muslim women are able to divide their time between home activities and activities outside the home; in working, they are full of enthusiasm even though the wages are small and enough for their daily needs; doing any job, for example as a domestic worker, for them the important thing is halal work, for them life is work, if they are unemployed it makes the body unhealthy.

The indicators of hard-working behavior shown by Muslim women above are proof that Muslim women have extraordinary resilience. They believe in Allah that the efforts made will pay off. Informants' good work ethic is a resource in accelerating recovery from adversity. The ability to accelerate recovery from adversity or shock by using increased resource capacity for repair and reconstruction. The hard work behavior of Muslim women reflects and obedience to Allah's commands and the belief that prayers will be answered. This attitude is in accordance with the spirit of Allah's word Surah At-Taubah verse 105:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عَالِمِ الْغَيْبِ وَالشَّهَادَةِ  
فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ ۝١٠

Meaning:

“And Say: “Work, and Allah and His Messenger and the believers will see your work, and you will be returned to the One who knows the unseen and the manifest, and He will tell you what you have done”. (QS. At-Taubah [9]: 105).

Earnestness and tenacity in work are traits of women. Tenacity and hard work in business are characteristics of the Islamic work ethic. According to Nazamul Hoque cited by Mohamed and Baqutayan, Islamic work ethic is defined as a model of entrepreneurship that relies on traits, characteristics, such as initiative, risk takers, strategic thinkers, fear of Allah, hardworking, innovative, excellence, honesty, having morality, having a vision, optimism, patience, getting social welfare and halal income (Baqutayan, 2016).

**Table 2.**

Women Traders' Information on Hard Working Behavior in Maintaining Family Economic Resilience.

No	Name	Gender
1	Mom J	As a woman, I think that as a housewife and entrepreneur to balance the family economy, working hard is one of the activities that can support the family's economic security.
2	Mom A	While being a housewife who helps a little by becoming a laundry service entrepreneur to stabilize the family's economic resilience working hard is a profitable activity.

- 3 Mom S While being a housewife who helps a little by becoming a laundry service entrepreneur to stabilize the family's economic security working hard is a profitable activity.
- 4 Mom L As a housewife who has two roles, it is very difficult to divide her time in working, working hard is something that must be done because it is an activity that can help maintain the family's economic resilience.
- 5 Mom M As a woman who works hard in her field of expertise, I feel that it is very helpful in maintaining the family's economic resilience.

Source: Author, 2024.

#### 4.2. Review of Women and Family Economic Resilience in an Islamic Perspective in Melati I Village in Maintaining Family Economic Resilience by Saving Money

According to information obtained from informants Jj, Ay, St, Ln, and Mt in saving using two systems, namely modern saving (at the bank) and, if you have enough money to open a business, save traditionally (at home). Saving in a bank is safer, and for those who save at home because they don't know how to save in a bank, withdrawing funds can be done easily at any time. You can sell it, or buy land / rice fields, raise cows or goats, and build a house made of wood if you need money then you can immediately sell it. See table 3.

**Table 3.**

Saving Activities According to Muslimah Traders in Melati I Village.

Saving System	Place	Method	Reason
Modern	At the Bank	Sign up as a customer	Safer
Traditional	At Home	Rice harvest is stored, if there is sudden need for paddy is sold. The proceeds of the business are used to buy a calf or goat and raise it, and when it reaches adulthood, sell it.	Don't know how to save in a bank, if you save at home at any time it is easy to take it.

Source: Author's Personal Data, 2024.

Saving money is part of a frugal lifestyle where the Prophet demonstrated frugal living. They are grateful to Allah for all His favors. Allah will always keep people who live frugally from things that lead to disobedience, behave frugally and can lead to rewards. Because, as Allah's Word in Surah Al-Isra' verses 26-27 which reads:

وَعَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذِرْ تَبَذِيرًا ۚ إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۚ

Meaning:

“And give their rights to close relatives, as well as to the poor and those on a journey; and do not squander (your wealth) extravagantly. Verily, the spendthrifts are the brothers of Satan, and Satan denies his Lord greatly.” (QS. Al-Isra [17]: 26-27).



The strategies used by women in getting used to saving money play an important role in the family. That is how she educates her children to save well by providing positive teachings that can improve the child's achievement and mindset. None other than how as a wife must be able and successful in fostering her family well, so as to create a family that is well established and not lacking in meeting the needs of her family (Imsar et al., 2022).

4.3. *Reasons Muslim women maintain family economic security in certain ways (working hard to save and entrepreneurship)*

The background of Muslim women's efforts to maintain the family economy by working hard and saving as conveyed by Mrs. Jj, Ay, St, Ln, and Mt show that women have reasons behind various efforts in building family economic resilience such as working hard and saving behavior. The reasons behind these various efforts include the following as presented in table 4.

**Table 4.**

Reasons Muslim women in Melati I Village Maintain Family Economic Security in Certain Ways (Living Simply, Saving, Entrepreneurship).

<b>Muslim Women Merchants' Efforts</b>	<b>Reason</b>	<b>Dimensions of Resilience Economic</b>
Working Hard	Value of worship, and increase family income and fulfilment of needs	Survivability
Saving money	To make sure that your children's education expenses are covered, have family assets	Recovery ability
Entrepreneurship	For a prosperous and noble family	Recovery capability

Source: Author, 2024.

The reason women maintain economic stability as discussed above is in line with the idea of *maslaha*. Because, to support the family, women contribute to the family economy in accordance with Islamic beliefs. This shows that women strive to maintain faith (*Hifdz al-Diin*) and reason (*Hifdz al-Aql*). According to Harvard-educated psychologist Gordon Allport, some people have an intrinsic religious orientation. This means that they strongly believe in religious values, prioritize them in their daily lives, and make religion their main goal.

Women have the same opportunities as men. Women and men are produced from the same *nafs* (living being), with no superiority over one another. The Qur'an does not explicitly state that Eve was produced from Adam's rib, so her status and dignity are lower. Men and women are on the same level. This indicates that men have rights and obligations towards women, and vice versa.

**5. CONCLUSION**

The research found that women work for a variety of reasons, including a desire to develop, participate in society, and economic considerations. However, they face challenges in balancing responsibilities at home and at work. Women's involvement in work has a positive impact on the family's economic security, but it also has negative impacts, such as less time with family and community.

An important finding of this study is that the dual role conflict faced by working women can be managed through open communication with their husbands, maintaining a balance between domestic and public roles, and choosing work that is in accordance with Islamic teachings. This shows that with the right strategies, women can contribute significantly to the family economy without sacrificing family relationships and social values.

In the future, women's empowerment in family economic resilience should be maximized and increased in order to explore the potential of women in the family economy. It is hoped that this research can be used as a source of data and reference for further research based on more complete and broader information.

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