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# Women's Empowerment From An Islamic Perspective (Analytical Study)

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## Abstract

Women's empowerment, which refers to feminist thinking, is a process of awareness and capacity towards greater participation to produce equality of degrees between women and men. It is because women are considered helpless. The economic factors that characterize women's empowerment make it partial and ignore the role of women in other aspects. In Islam, women's empowerment is holistic and multidimensional and covers religious, social, political, and economic aspects. Based on this, this study aims to describe women's empowerment in Islamic perspective and economic empowerment under women's empowerment in Islam. This research is literature research with a qualitative approach. In terms of analytical methods, this study uses critical analysis methods with data collection techniques through a literature review that examines women's empowerment from an Islamic perspective and its economic empowerment. The first research results show that the model of women's empowerment in Islam is a holistic preparation of empowered women that includes four religious, social, political, and economic dimensions. It means that the empowered woman in the Islamic perspective carries out her role with full awareness, including all aspects of her role, in the aspects of creation, character, and roles in the family and society, as well as the sufficiency of fardhu 'ain science as a guide to life. Second, women's economic empowerment in the women's empowerment in Islamic perspective is an effort to make women able to maintain, manage, use property, and develop the property for the benefit of themselves, their families and society in order to realize their optimal role.

**Keywords:** Women, Empowerment, Islam.

## Abstrak

Pemberdayaan perempuan yang mengacu pada pemikiran feminisme adalah suatu proses kesadaran dan pembentukan kapasitas (capacity building) terhadap partisipasi yang lebih besar agar menghasilkan persamaan derajat antara perempuan dan laki-laki. Hal tersebut karena perempuan dianggap tidak berdaya. Faktor ekonomi yang menjadi ciri dari pemberdayaan perempuan menjadikannya parsial dan mengabaikan peranan perempuan dalam aspek lain. Dalam Islam, pemberdayaan perempuan adalah holistik dengan pendekatan multi-dimensi dan mencakup aspek agama, sosial, politik, dan ekonomi. Berdasarkan hal tersebut penelitian ini bertujuan untuk pertama, menganalisis pemberdayaan perempuan dalam perspektif Islam. Kedua, pemberdayaan ekonomi perempuan sesuai dengan pemberdayaan perempuan dalam Islam. Penelitian ini merupakan penelitian kepustakaan dengan pendekatan kualitatif. Dari segi metode analisis, penelitian ini menggunakan metode analisa kritis dengan teknik pengumpulan data melalui tinjauan pustaka yang berfungsi untuk mengkaji pemberdayaan perempuan dalam perspektif Islam dan pemberdayaan ekonominya. Adapun hasil penelitan menunjukkan bahwa pertama, pemberdayaan perempuan dalam Islam merupakan penyiapan perempuan berdaya secara holistik yang mencakup 4 dimensi agama, sosial, politik, dan ekonomi. Artinya perempuan yang berdaya dalam perspektif Islam adalah perempuan yang dapat menjalankan perannya dengan penuh kesadaran yang mencakup semua aspek peran perempuan, dalam aspek fitrah

penciptaan, karakter kewanitaan, peranan dalam keluarga dan masyarakat. Serta kecukupan ilmu fardhu 'ain sebagai petunjuk kehidupan. Kedua, pemberdayaan ekonomi perempuan dalam pemberdayaan perempuan dalam perspektif Islam merupakan sebuah upaya menjadikan perempuan mampu menjaga harta, mengatur harta, menggunakan harta, dan mengembangkan harta untuk kepentingan dirinya, keluarga dan masyarakat dalam rangka mewujudkan peranannya yang optimal.

**Kata kunci:** Perempuan, Pemberdayaan, Islam.

## Introduction

Even women can play a role in achieving prosperity in a country, society, family, or household. In this case, it means that women have the potential and creativity to empower themselves to build welfare.<sup>1</sup> The role and contribution of women are important factors in facing various challenges in efforts to recover, reform, and transform the economy.<sup>2</sup> The role of women who become entrepreneurs is said to increase the potential contribution to global GDP up to US\$ 5 trillion.<sup>3</sup> It illustrates that women's literacy and capacity to think smart, secure funds for families, and invest in productive areas are very potential and actual.

Women's empowerment can be interpreted as an effort, a process of making to make and act/do something for women.<sup>4</sup> Women's empowerment is a process of awareness and capacity building toward greater participation, power, and oversight of decision-making and transformational actions to produce greater equality between women and men.<sup>5</sup> Coupled with gender fighters who support that women are given the same rights as men (gender equality). The position of women will improve only when they can be independent and master decisions related to their lives.<sup>6</sup> The term 'empowerment' of women is usually understood in a sense defined by Western feminism. It is the effect women have on their social environment, avoiding, changing, or eliminating the values, practices, norms, and laws of society to reduce the extent to which they limit their activities and choices.<sup>7</sup>

Furthermore, the concept of women's empowerment initiated and implemented, especially by the government, is one of the affirmation strategies in

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<sup>1</sup> Jaelany Haluty, "Islam dan Manajemen Sumber Daya Manusia yang Berkualitas", *Jurnal Irfani*, Volume. 10 No.1, Juni 2014, p. 73.

<sup>2</sup> Septi Latifa Hanum, "Peran Ibu Rumah Tangga Dalam Membangun Kesejahteraan Keluarga," *Journal of Multidisciplinary Studies* 5, no. 2 (2017): 261.

<sup>3</sup> Kementerian Keuangan Republik Indonesia, "Ini Kontribusi Perempuan Dalam Ekonomi Nasional," 21/04/2021, 2021, <https://www.kemenkeu.go.id/publikasi/berita/ini-kontribusi-perempuan-dalam-ekonomi-nasional/>.

<sup>4</sup> Onny S. Prijono and A.M.W. Pranarka, *Pemberdayaan: Konsep, Kebijakan Dan Implementasi* (Jakarta: CSIS, 1996), p. 9.

<sup>5</sup> James Midgley, *Social Development*, 1st ed. (London: SAGE Publications, 1995), 123.

<sup>6</sup> Sonia Nusrin et al., "Empowerment of Women through Entrepreneurship Development in Dhaka City of Bangladesh," 2021, p. 138.

improving the quality of life and the role of women in various developments.<sup>7</sup> Women are potential national assets and significant contributors to nation-building as agents of change and development subjects.<sup>8</sup> Women who are married are productive assets or human resources who have a variety of activities and roles. Women's activities have a role, especially towards development within the family, society, and state.<sup>9</sup> What must be realized from the beginning is that the process of empowering women must start from the hearts and minds of women, from awareness of themselves, their rights, their roles, their abilities, and their potential.<sup>10</sup> Women's empowerment is a holistic concept with a multi-dimensional approach and covers religious, social, political, and economic aspects.<sup>11</sup> A lack of understanding of their rights and obligations makes women think that empowered women are women who can be independent, as defined by feminism.

Based on the problem of women's empowerment nowadays, it is not only economic factors that are used as the basis and goals. So, women's empowerment continues and follows the principles. In this context, women are not only economically burdened to survive in meeting their daily needs, but this woman is also burdened with representing herself as the knowledge of society is formed from religious and cultural norms to become a woman.<sup>12</sup> Because in the context of Islamic women's empowerment, where the goal is to improve the quality that women have, obtain income, and do charity in society, also how a woman or group of women has a personality that has Qur'an nuances. It should be guided by an Islamic model of women's empowerment following Islamic values.

### Literature Review

Amin Kuncoro and Kadar (2016), in their article entitled "The Effect of Women's Empowerment and Improving Family Economic Resources".<sup>58</sup> This study aims to determine the influence of women's empowerment and increase in family economic resources in Sambiroto village before and after the existence of a

<sup>56</sup> Kementerian Pemberdayaan Perempuan dan Perlindungan Anak Republik Indonesia, 2011.

<sup>8</sup> Arian Agung Prasetyawan and Asep Maulana Rohimat, "Pemberdayaan Perempuan Berbasis Pesantren Dan Social Entrepreneurship," *Jurnal Kajian Gender* 11, no. 2 (2019): 165, <https://doi.org/10.28918/muwazah.v11i2.2281>.

<sup>9</sup> Marlina Telaumbanua, "Peran Ibu Rumah Tangga Dalam Meningkatkan Kesejahteraan Keluarga The Role Of Housewives To Improve Their Family's Welfare Marietta," *Sosio Informa* 4, no. 02 (2018): 425.

<sup>10</sup> Johar Arifin, "Tingginya Angka Cerai Gugat Di Pengadilan Agama Pekanbaru Dan Relevansinya Dengan Konsep Kesetaraan," *Marwah: Jurnal Perempuan, Agama Dan Jender* 16, no. 2 (2017): 2, <https://doi.org/10.24014/marwah.v16i2.4137>.

<sup>11</sup> Mohammad Samiul Islam, "Women's Empowerment in Bangladesh. Case Study of Two NGOs," *SSRN Electronic Journal* 23, no. September (2014): iii, <https://doi.org/10.2139/ssrn.2502890>.

<sup>12</sup> Tatik Hidayati, "Perempuan Buruh Garam ( Telaah Terhadap Konsep Qiwamah ) Social Representation and Autonomy of Women Salt Workers ( a Study of Qiwamah Concept )" 12, no. 2 (2019): 65.

joint business group (KUB).<sup>13</sup> Septi Latifa Hanum (2017) in a study entitled "The Role of Housewives in Building Family Welfare". This paper analyzes the efforts made by housewives in rural areas regarding their contribution to building family welfare.<sup>14</sup> Marlina Telaumbanua dan Mutiara Nugraheni (2018), in an article titled "The Role of Housewives in Improving Family Welfare". This article describes the role of housewives and the factors that influence working housewives.<sup>15</sup>

Based on previous studies, there are no doubt that the mechanism for empowering women based on Islamic boarding schools will not be out of the value of Islamic teachings. Because it is part of its application, it would be considered inappropriate to make the practice of empowerment the main factor of their happiness and welfare. But, in many studies about women's empowerment, the program to be studied involves the role of women as objects of research. Likewise, to the research above, women play a role in improving family welfare through material and non-material-based programs. However, it is not perfect if it does not display the Islamic model offered by Islamic thinkers. Plus, nowadays empowerment practices only prioritize economic factors to get welfare.

In this study, the law has been conveyed in general regarding women. Many researchers have presented women's empowerment in economy. However, previous studies have not found a model of women's empowerment from an Islamic perspective with a more holistic approach.

Khaled Abdel Tawaf (2021) Women's Empowerment: An Islamic work employs a qualitative approach. A question that needs an answer is: Do Muslim women need empowerment? The answer is a resounding 'yes.' The key to such empowerment is a sound understanding of the Shari'ah objectives while observing the fixed and the variable aspects of the Shari'ah. Thus, an Islamically consistent approach characterizes women's empowerment as 'enabling Muslim women to perform their roles and carry out their responsibilities in life consistent with the Shari'ah'. This concept qualifies as 'Women's Islamic Empowerment'.<sup>16</sup> Aas Nurasyia (2021) in study Women's empowerment and family poverty in the Tawhidi epistemological approach. Findings – In general, socio-economic variables had direct and indirect effects on reducing family poverty. In addition, the variable of women's empowerment from an Islamic perspective can strengthen the influence of socio-economic variables on the alleviation of family

<sup>13</sup> Amin Kuncoro and Kadar Kadar, Pengaruh Pemberdayaan Perempuan Dan Peningkatan Sumberdaya Ekonomi Keluarga," *BUANA GENDER: Jurnal Studi Gender Dan Anak* 1, no. 1 (2016), 5, <https://doi.org/10.22515/bg.v1i1.67>.

<sup>14</sup> Hanum, Peran Ibu Rumah Tangga Dalam Membangun Kesejahteraan Keluarga," 257.

<sup>15</sup> Telaumbanua, Peran Ibu Rumah Tangga Dalam Meningkatkan Kesejahteraan Keluarga The Role Of Housewives To Improve Their Family's Welfare Marietta."

<sup>16</sup> Khaled Abdel-tawaf, Muhammad Salama, and The Gambia, "WOMEN ' S EMPOWERMENT : AN ISLAMIC," *Journal of Integrated Sciences* 1, no. 4 (2021): 35.

poverty. Because <sup>1</sup> when women have the capability and piety to take an important role in the family, family poverty can be reduced.<sup>17</sup>

Based on some of the literature reviews above, there is still a lack of literacy regarding <sup>1</sup> the model of women's empowerment accompanied by qaidah, as in Shari'a. To achieve the realization of a prosperous family both materially and non-materially. There is no prohibition for women in Islam as long as it does not violate Islamic law. So, here the researcher's task is to clarify and describe the more important thing than just working to earn income for a woman. However, Islam does not close women's professional career opportunities. Empowerment comes from the word power. Empowerment distributes power from the empowered to the powerless. Empowerment is a process of helping disadvantaged groups or individuals to compete and work effectively.<sup>18</sup> Empowerment is an effort to foster independence and identity as human resources with the strength and ability to live through guidance, coaching, and technical assistance.<sup>19</sup>

The term 'empowerment' of women is usually understood in the sense that has been defined by Western feminism as the effect that women have on their social environment. It avoids changing or eliminating societal <sup>15</sup> values, practices, norms, and laws to reduce the extent to which they restrict their activities and choices.<sup>20</sup> Feminism wants to realize gender equality between men and women by changing all images of women related to feminine traits such as meekness, affection, caregivers, motherhood, and so on. They were assuming that differences in roles based on gender are a product of culture, not due to irreversible biological, natural, or genetic differences.<sup>21</sup> Based on the explanation above, the author seeks to expose the problems that will arise if gender equality based on the Western worldview is universally applied in empowerment for women and how Islam responds to this gender equality.

The empowerment of people is a form of relationship between fellow humans or an integral part of the muamalah. With muamalah, a society will be created that helps each other. If this can be realized among the people who have the ability and the underprivileged, an independent society is created, especially in the economic field.<sup>22</sup>

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<sup>17</sup> Aas Nurasyiah et al., <sup>1</sup> "Women's Empowerment and Family Poverty in the Epistemological Approach," *International Journal of Ethics and Systems* 37, no. 1 (January 2021): 15–34, <https://doi.org/10.1108/IJOES-01-2020-0004>.

<sup>18</sup> Jim Ife and Frank Tesoriero, *Community Development, Alternatif Pengembangan Masyarakat Di Era Globalisasi* (Yogyakarta: Pustaka Pelajar, 2008).

<sup>19</sup> Onny S. Prijono and A.M.W. Pranarka, *Pemberdayaan: Konsep, Kebijakan Dan Implementasi* (Jakarta: CSIS, 1996), 3.

<sup>20</sup> Brooke Ackerly, <sup>12</sup> "What's in a Design? The Effects of NGO Programme Delivery Choices on Women's Empowerment in Bangladesh. In *Getting Institutions Right for Women in Development*. Edited by Anne Marie Goetz. London (London: Zed, 1997).

<sup>21</sup> Ratna Megawangi, *Membiarkan Berbeda: Sudut Pandang Baru Tentang Relasi Gender* (Bandung: IKAPI, 1999), 9–10.

The definition/understanding of Islamic empowerment, according to some experts, is as follows:

According Moh. Ali Aziz, et al. in the book *Da'wah Community Empowerment* is a concept whose focus is power. Empowerment is substantially the process of breaking down the relationship between subject and object.<sup>23</sup> This process attaches importance to the subject's recognition of the abilities or powers that the object possesses. This process broadly sees the importance of flowing power from the subject to the object. While, empowerment according to Islam, further said by Amrullah Ahmad in *The Development of Islamic Society*, it is a whole system of action that offers an alternative model of solving the problem of the ummah in the social, economic, and environmental fields in the Islamic perspective.<sup>24</sup>

### Principle of Islamic Empowerment

The concept of empowerment has been applied by the Prophet Muhammad SAW in providing examples related to the principles of justice, equality, and participation in society. The essential tolerant attitude has been applied since the reign of the Prophet Muhammad SAW. So it has the principle always to respect the work ethic and help each other (*ta'awun*) for all citizens to carry out religious teachings. With equality and opportunity in trying, there is no longer an economic and social gap between one another.<sup>25</sup> Among these principles, there is a very close relationship which will then be explained more specifically as follows:

### Principle of Justice

The word justice in the Qur'an is mentioned in the third most in the Qur'an after the words Allah and 'Ilm. It shows how much this basic value has a weight that is highly glorified in Islam. Justice means the conditional freedom of Islamic morals, which, if interpreted as unlimited freedom, will destroy the social order in human empowerment.<sup>26</sup>

### Principle of Equation

The principle of equality is a principle that stands based on the same creed as the fruit of the principle of justice. Islam views each person individually, not collectively, as a community living in a State. Human, with all their differences, are servants of God. There is no difference in man's position or rights and obligations.<sup>27</sup> Every basic human need has been thoroughly regulated, and

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<sup>23</sup> and A. Halim<sup>35</sup>, Moh. Ali Aziz, Rr. Suhartini, *Dakwah Pemberdayaan Masyarakat: Paradigma Aksi Metodologi* (Yogyakarta: Pustaka Pesantren, 2005).

<sup>24</sup> Nani Machendrawaty and Agus Ahmad Safei, *Pengembangan Masyarakat Islam* (Bandung: Rosdakarya, 2016).

<sup>25</sup> Masykur Hakim and Tanu Widjaya, *Model Masyarakat Madani* (Jakarta: Intimedia Cipta Grafika, 2003).

<sup>26</sup> Muhammad, *Ekonomi Mikro Dalam Persepektif Islam* (Yogyakarta: BPFE, 2004).

<sup>27</sup> Muhammad Ali Al-Hasyimi, *Keadilan Dan Persamaan Dalam Masyarakat Muslim* (Jakarta: Islam House, 2009).

the possibility of each person to meet his secondary and tertiary needs according to the level of ability.<sup>28</sup>

### Principle of Participation

Participation is a key point in the community empowerment and sustainable approach and is a continuous interactive process. The principle of participation involves the participation of the community directly and actively as a guarantor in making joint decisions for self-development, life, and the environment.<sup>29</sup> Participation as a voluntary contribution that generates a sense of self-esteem and increases dignity creates a feedback loop that expands the zone in providing an environment conducive to the growth of society.<sup>30</sup>

### Principle of Respect for Work Ethic

Ethos is the characteristics, attitudes, habits, and beliefs specific to an individual or group of human beings. The term 'work' includes any form of practice or work with kindness and blessing for oneself, one family, the surrounding community, and the country. The term 'work' includes all forms of practice or work that have elements of kindness and blessings for oneself, family, and the surrounding community. Ethos work in Islam is the result of a Muslim belief that work has a relationship with the purpose of his life, which is to obtain the approval of Allah Almighty. In this regard, it is important to affirm that Islam is a religion of charity or work.<sup>31</sup>

### Principle of The Help (*Ta'awun*)

Islam succeeds in providing a practical solution to modern economic problems by changing the nature of its self-serving society to the opposite nature. Everyone is encouraged to work together in structuring an economic system based on the principles of equality and justice that form a principle of help. Each individual becomes a useful unit to all parties so that community empowerment can spread more widely.<sup>32</sup> Community empowerment in Islam must always develop and strengthen the ability of the community to always be involved in the dynamic development process. Thus the community can solve the problems and make decisions freely and independently.<sup>33</sup>

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<sup>28</sup> Taqyuddin An-Nabhani, *Membangun Sistem Ekonomi Alternatif Perspektif Islam* (Surabaya: Risalah Gusti, 2009).

<sup>29</sup> Agus Purbathin Hadi,<sup>28</sup> *Konsep Pemberdayaan, Partisipasi Dan Kelembagaan Dalam Pembangunan* (Pusat Pengembangan Masyarakat Agrikarya, 2015).

<sup>30</sup> Aziz Muslim,<sup>28</sup> *Endekatan Partisipatif Dalam Pemberdayaan Masyarakat,* *Jurnal Aplikasi Ilmu-Ilmu Agama* VIII, no. 2 (2007): 94.

<sup>31</sup> <sup>43</sup> Mohammad Irham, "Etos Kerja Dalam Perspektif Islam," *Jurnal Substantia* 14, no. 1 (2012): 13.

<sup>32</sup> <sup>55</sup> Afzalur Rahman, *Doktrin Ekonomi Islam* (Yogyakarta: Dana Bhakti Wakaf, 1995).

<sup>33</sup> <sup>48</sup> Yahrin Harahap, *Islam, Konsep Dan Implementasi Pemberdayaan* (Yogyakarta: Tiara Wacana Yogya, 1999).



## Women's Empowerment in Islam

The word woman in Arabic has three designations, namely mar'ah or imra'ah, untsa, and nisa' each of which has its meaning and meaning.<sup>34</sup> First, it comes from imra'ah and its noun form is mar'ah has the same meaning as female, which indicates the meaning of maturity.<sup>35</sup> This word in the Qur'an is mentioned several times, referring to the meaning of being a wife. Second, it is interpreted to distinguish between men and women biologically-physiologically.<sup>36</sup> In this case, the intention is related to the nature and bearing of women synonymous with meek Women, shy, calm in trouble, and rejoicing in prosperity.<sup>37</sup>

Third, an nisa, whose plural is niswah is related to socio-social affairs where women have the same rights and roles as men to organize, quality, and not just dwell at home.<sup>38</sup> Women have an important position in Islam even though the existence of women is dedicated in the Qur'an through the Surah An Nisa.<sup>39</sup> According to Muhammad Sayyid Tantāwī the family is a small miniature of a nation from a family builds a nation.<sup>40</sup> In this case, women are in a position of equality in building civilization.<sup>41</sup> Therefore, to support women who According to Imam Muhammad Mutawalli Asy Sya'rawi Created types of men and women with their own privileges and interests.<sup>42</sup> Beside it, Islam liberates women in every way. Women's Empowerment provisions in the Islamic life system include freedom, equality, security, economic empowerment, and dignity.

Women, According to al fa'uri are independent spiritual beings. Women have direct access to God without male intervention, and the relationship between men and women is "mutual support and reciprocity" between each other and not male superiority over the other.<sup>43</sup> Like men, women should be free

<sup>34</sup> Nely Izzatul, "Empat Istilah Perempuan Dalam Al-Quran, Ini Maknanya," <https://pwmu.co>, 2020, <https://pwmu.co/132293/02/15/empat-sebutan-perempuan-dalam-al-quran-ini-maknanya/>.

<sup>35</sup> تعريف و شرح و معنى المرأة بالعربي في معاجم اللغة العربية معجم المعاني الجامع، المعجم الوسيط، اللغة العربية (almany.com) diakses, Saturday, August 28, 2021 11.15 PM

<sup>36</sup> تعريف و شرح و معنى انثى بالعربي في معاجم اللغة العربية معجم المعاني الجامع، المعجم الوسيط، اللغة العربية (almany.com) diakses, Saturday, August 28, 2021 11.48 PM

<sup>37</sup> Almulaqab Bi 'Abi Mashal Abd Alwahaab Bin Hurish Al'aerabii 'Abu Muhamad, *Nawadir 'Abi Mashal*, n.d.

<sup>38</sup> Nely Izzatul, "Empat Istilah Perempuan Dalam Al-Quran, Ini Maknanya."

<sup>39</sup> Christina Jones Pauly and Abir Dajani Tuqan, *Women Under Islam* (London: I.B.Tauris & Co Ltd, 2011), xvii.

<sup>40</sup> Muhammad Sayyid Tantāwī, *Al-Tafsīr al-Wasīṭ Li al-Qur'ān al-Karīm*, Vol. 3, 177-178.

<sup>41</sup> Dody Riyadi Hs, "Arguments of Women Empowerment in Islam Argumen Pemberdayaan Perempuan Dalam Islam," *242\_Jurnal Bimas Islam* 8, no. 11 (2015): 257.

<sup>42</sup> الإمام محمد متولي الشعراوي، "المرأة والرجل و خصوم الإسلام" (مصر: دار الندوة، 1989)، 47.

<sup>43</sup> Yusuf Rahman, "Feminist Kyai, K.H. Husein Muhammad The Feminist Interpretation on Gendered Verses and the Qur'ān-Based Activism," *Al-Jami'ah* 29, no. 2 (2017): 293–326, <https://doi.org/10.14421/ajis.2017.552.293-326>.

to make choices in life, such as whether they want to work (as long as they do not conflict with their roles as mothers and housekeepers).<sup>44</sup> Women who continue to work to increase income and individual and family income are not prohibited but become prohibited if there are obligations attached to women neglected due to work or activities. Abdul Azim Islahi also conveyed that there may be a change in their roles in emergencies and special circumstances, or they can join hands to share responsibilities. As explained in the previous paragraph, Islam gives women various economic rights, such as the right to inheritance, the right to do business and participate in trade, the right to dowry, and other avenues is clear evidence that women can participate in socioeconomic activities if necessary. Thus, this division of labor is not a watertight compartment.<sup>45</sup>

### Methodology

The research approach used in this study is qualitative research.<sup>46</sup> In qualitative research, content analysis is closer to discourse analysis which is more intended as a data analysis method and even more as a text interpretation method.<sup>47</sup> Every research conducted certainly has a specific purpose and use. In general, according to its purpose, there are three kind of research: firstly, discovery; second, evidential research, and third developmental research.<sup>48</sup> Qualitative methods seek to understand and interpret the meaning of an event or the interaction of human behaviour in a particular situation according to the researcher's perspective.

Research using qualitative research aims to understand the object under study in depth.<sup>49</sup> Based on its purpose, this research is pure (Basic) research and exploratory research whose purpose is to develop theories and discover new knowledge that has unknown.<sup>50</sup> The qualitative research techniques aims to obtain the results of the deep meaning of a case or phenomenon that develops in society which is not only shown by quantitative research but is more meaningful

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<sup>44</sup> Egbert Harmsen, *Islam , Civil Society and Social Work* (Amsterdam: Amsterdam University Press, 2008), 242.

<sup>45</sup> Jennifer L Ward-Batts Tossef Azid,<sup>52</sup> *Economic Empowerment of Women in the Islamic World*, 1st ed. (Singapore: World Scientific Publishing Co. Pte. Ltd. 5, 2020), 23.

<sup>46</sup> Sugiyono, *Metode Penelitian Bisnis*, 3rd ed. (Bandung: Alfabeta, 2017), 1<sup>49</sup> Ronny Kountur, *Metode Penelitian Untuk Penulisan Skripsi Dan Tesis*, 3rd ed. (Jakarta: Buana Printing, 2009), 105.

<sup>47</sup> <sup>11</sup> Mudjia Rahardjo, *Analisis Muatan Sebagai Metode Pengukuran*, in <sup>11</sup> *Metode Penelitian Kualitatif Analisis Isi Dan Analisis Data Sekunder*, ed. Nanang Martono (Jakarta: PT Raja Grafindo Persada, 2014), i.

<sup>48</sup> Sugiyono, *Metodologo Penelitian Kombinasi* (Bandung: Alfabeta, 2013), 5.

<sup>49</sup> Imam Gunawan, *Metodologi Penelitian Kualitatif, Universitas Negeri Malang Press*, I, vol. 2 (Malang: Universitas Negeri Malang Press, 2015), <sup>22</sup> [http://journal.uin-alauddin.ac.id/index.php/sls/article/viewFile/1380/1342%0Ahttp://mpsi.umm.ac.id/files/file/55-58 Berliana Henu Cahyani.pdf](http://journal.uin-alauddin.ac.id/index.php/sls/article/viewFile/1380/1342%0Ahttp://mpsi.umm.ac.id/files/file/55-58%20Berliana%20Henu%20Cahyani.pdf).

<sup>50</sup> <sup>44</sup> Maya Panorama Muhajirin, *Pendekatan Praktis Metode Penelitian Kualitatif Dan Kuantitatif*, Idea Press Yogyakarta, I, vol. I (Yogyakarta: Idea Press, 2017), 133.

than a generalization resulting from statistics.<sup>51</sup> It uses a writing model that focuses on cultural thoughts, values, and ideas from human thinking.<sup>52</sup> In addition, a study was conducted to develop sciences that are often used to solve problems both practically and theoretically. Therefore, of course, the results of a study become very important, for that, a study is required to use the appropriate method or method to make data that can be said to be valid.

Writing methods are needed to guide researchers in sequencing the research process.<sup>53</sup> It is necessary to know the type of research, data analysis methods, and data sources to obtain writing with comprehensive results and be justified scientifically-academically.

### Analysis and Findings

Women's empowerment today seems to be seen as empowered if women are economically focused on economic empowerment. It is based on the power of feminists to defy the laws of God.<sup>4</sup> The term feminism comes from the Latin *feminus*, which means weak faith. That historical fact proves that women in the West are treated like women without faith. It transformed into a movement that sought to be liberated from the shackles of religious teachings. Social structures are based on sexism and patriarchy and have always been associated with oppression, exploitation, exclusion, injustice, and objective descriptions of women. Amid constant oppression, a spirit of demanding freedom for women's rights was born.

With the advent of the Western women's movement there was a desire to take liberty out of the hands of men. This creates a constant suspicion and mistrust of men. Since then, various efforts have been made to promote women's independence. Women's independence includes independence in various jobs in the public sector and independence to earn and earn income. The similarities between men's and women's roles in the domestic and public sectors (50 vs. 50) are what independent women want, including earning an income. What worries me even more about the current Western model of empowerment is that women prefer attitudes and behaviors that make them stronger than men. According to feminism, women who are better off financially have more power than men and can therefore take on more roles than they should. It means that disobedience in women arouses the desire to become stronger and conquer men.

It doesn't matter how feminists interpret male *qawwam* as stronger than females. They even tried to reshape religious laws to fit the desired gender equality. The head of the family in Islam is the man who takes on the role of husband of his wife and father of his children, not forgetting that he is the son of

<sup>51</sup> 40 Mengki Wijaya, "Ringkasan Dan Ulasan Buku Analisis Data Penelitian Kualitatif (Prof. Burhan Bungin)," *ResearchGate* 1 (2018): 45.

<sup>52</sup> M. Aatho Mudzar, *Pendekatan Studi Islam Dalam Teori Dan Praktek* (Yogyakarta: Pustaka Pelajar, 1992), 61. Mahmud Arif, *Pendidikan Islam Transformatif* (Yogyakarta: LKis, 2008), 10.

<sup>53</sup> Moh. Nazir, *Metode Penelitian*, 9th ed. (Bogor: Penerbit Ghalia Indonesia, 2014), 33.

his mother and father. Feminism wants to take on this role to show that women can do anything. It caused many problems, including a divorce lawsuit filed by a woman dissatisfied with her husband as head of the household. At the end of everything women do, women are empowered. But they only want their own happiness and joy, and their motivation for doing anything is simply to be recognized for their empowerment as women. But it does no kindness or benefit to family, society, or even her fitra as a woman.

In Islam, which comes from the Quran, men are said to have three words. The first word is that man is taken from the word *us*. This means obedient, harmonious and visible. Some say that *Insan* comes from the word *Nasiya*. *Nasiya* means to forget or leave something behind. Based on this understanding, people are often somewhat careless. *Bashar* is thus the human outer skin (outer skin). In other words, all people are equal. It also mentions the prophet Adam AS as the first human being created on earth by God. Therefore, the prophet Adam is often referred to as Abu al-Bashar (Father of Man) because all humans are descendants of the descendants of the Prophet Adam AS (Adam's House). In fact, in this case, God created man in perfection compared to other beings, both angels and jinn. Humans are mainly composed of three elements. First, all companies made up of different organizations are organic and inseparable single entities. The organic is the outer form from head to toe, and the organic is the form of support from the inside, i.e. the liver, heart, stomach, kidneys, etc. Second, the mind is made up of light. ( ), whose function is to activate the physical first element. We cannot know how the mind is formed and what it looks like. It exists and is believed. A person still lives a physical life when the spirit is still in the physical body. Third, an important part of a human being is the soul (*nafs/feelings*). This part determines all the movements of the body, which still has a spirit in it. This is the *naph* that remains when spirits return to God. *nafs* continues to feel his existence even after his body and mind have disappeared from this world.

Humans are divided into two types, male and female. This difference, also known as sex or biological sex, affects differences in genitalia, reproductive hormones, body anatomy, physiology, etc. Secondly, people are divided into gender categories. This gender specification is shaped by the environment as the individual grows. That is, male (male) and female (female). From the environment, they even observe that they are indirectly inculcated as to how to behave and how to behave. Derived from the word "empu", it was later incorporated into the Malay language meaning "mistress, exalted, respectful". The feminine word "empu" is related to the word "ampu", which means "sokon, pufferfish". Strong and life-sustaining, Makruk is therefore a woman, the word woman having three designations for her in Arabic. That is, *mar'ah* or *imra'ah*, *untsa* and *nisa'*, each with its own meaning and meaning. In order to understand and know God as a human being, we must know and learn the disposition of God. Therefore, to recognize and understand the role of holistically empowered women in the family and society.

### Based on the principle of justice

Hadith, <sup>30</sup> the second source of Islamic teachings after the Qur'an, is a valuable treasure and heritage for those who still believe in it. The Qur'an's view of the origin of the female genesis that Scholars popularly reference is <sup>21</sup> the word of Allāh in surah An-Nisā ayat 1;

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً

<sup>5</sup> mankind, fear your Lord, who created you from one soul and created from it its mate and dispersed from both of them many men and women. And fear Allah, through whom you ask one another, and the wombs."

Many interpreters understand the word nafs with Ādam, such as Jalāluddīn as- Suyūthi, Ibn Kathīr, al-Qurthūbi, al-Biqā'i, Abū as-Su'ūd, and others. Even at-Tabarsi (6th century Hijri) suggests in his interpretation that all scholars of interpretation agree to interpret the word with Ādam. There are some interpreters, such as Muhammad Abduh, Abū Muslim al-Aṣṣihāni, al-Qaffāl, who do not think so, they understand the meaning of nafs in the sense of "kind". From the view that nafs are Ādam, it is also understood that the word zaujahā, whose literal meaning is (his spouse) refers to Ādam's wife, namely Hawā. Since the above verse explains that the couple was created from nafs, meaning Ādam, earlier commentators understood that Allah created eve (female) was created from Adam. The Qurthūbi, for example, emphasizes that Ādam's wife was created from the twisted left rib of Ādam, and therefore women are auja (bent or not straight).

### Based on the principle of the equation

In line with human advantages and privileges, its main purpose is to realise human roles and functions. Put things in the right position, in a certain amount, in a certain way. Demanded by wisdom and recognized by the right mind. Among the many words of Allah that explain the purpose, role, and function of man created by al Khaliq, namely being God's representative in the universe (Caliph), being a servant of Allah after being created ('abdun), and having the function of conveying the mandate to the task carried out.

Based on the principle of the equation from an Islamic perspective, women empowerment has equal obligations between men and women before the God who created (Khaliq), namely to become caliph (caliph), 'abdun (servant), and amanah (mandate). However, the two male and female beings that God created have their roles that have been adapted to the creation, nature, and provisions that have been established. With the guidelines given, men and women can arrive at the same place on the hereafter when each human being is held accountable under the mandate that has been given and received.

### Based on the principle of participation

Because of their subtle feelings, women are equipped with a meek and affectionate nature. Said Nursi understood the existence of women as one of the manifestations of tajalli (embodiment, actualization) of the nature of the Most Beautiful God (Jamil). For him, women are heroic figures of the nature of

affection (*rahmah*), compassion (*ra'fah*), meekness (*hanan*) and love (*syafaqah*). They were accompanied by having the function of the uterus to conceive, breasts for breastfeeding, and of course, other hormonal hormones that support women's role as mothers for their children. It is a huge physical potential for the survival of humans on this earth. In addition, the emotional or taste aspects are more sensitive than men. It is a provision to educate his children full of affection and love because it can be a light in carrying out his role as the main educator well in the family. As the person closest to the child to nurture his child to have a strong foundation facing the times that continue to develop, the mother greatly influences the child's growth. This trait is a symbol of um (mother). It can be seen that the woman has the same instincts, in addition to loving the child, maintaining self-esteem and stance, and a willingness to sacrifice to defend her family, including having a sense of responsibility for the welfare and happiness of society at large.

God explains that He is the one who created and perfected the creation of all beings. God also determines everything According to the right and balanced shape and size. In addition, He sets forth the provisions and laws that apply to each of His creatures so that he can live a breeding life and keep his own life.

The Based of the Principle of Respect for Work ethics

God determines the type, form, deeds, words, and deaths of all things, then instruct everything according to its necessity. He was instructing What He has appointed in the form of good deeds and ugliness charities. The Quran's absolute truth guides Muslims to respond to contemporary issues (*sholeh likulli makan wa zaman*). According to Qadri Azizy, khayr ummah will be realized if three conditions are met: namely, firstly, being able to invite goodness after being able to show good achievements, secondly preventing impoverishment after being able and able to avoid ugliness and irregularity, and third is to have faith in God. He guides each being to what he should do, of course, and by choice and directs him to the work he creates by creating in himself the reasons, inclinations, inspirations, instincts, and motives that help him perform that function.

In Islam, everything has been regulated, from birth to death, from waking up to going back to sleep. There is nothing that is not regulated in Islam. So the perfection of Islam is a great inevitability for its adherents. Shari'a means law or path that follows the rules of Allah Almighty. For every Muslim and Muslim woman, the necessity of obeying Shari'a is explained in the word of Allah Almighty. as follows.

ثُمَّ جَعَلْنَاكَ عَلَىٰ شَرِيعَةٍ مِّنَ الْأَمْرِ فَاتَّبِعْهَا وَلَا تَتَّبِعْ أَهْوَاءَ الَّذِينَ لَا يَعْلَمُونَ

Its means: <sup>5</sup> *Then We put you, [O Muhammad], on an ordained way concerning the matter [of religion]; so follow it and do not follow the inclinations of those who do not know".*

(Then We make you) O Muhammad (being above Sharia), that is, the rule (of that affair) of religious affairs (then follow the shari'a and do not follow the lust of those who do not know) to worship other than Allah.

### Based of Principle of Help

Islam strongly safeguards women from anything that can tarnish their honor, bring down their authority and degrade their dignity. Like an expensive pearl, Islam places women as noble beings to be guarded. In his glory, God gives to all phases of his life and is given special rights. In terms of receiving a living from parents, siblings, and husbands, women have a role in its management. As a phase from her life, women in an economic perspective also have a Phase of Women's Empowerment in Hifdzu al Maal (keeping property) in maqashid Sharia.

According to Dr. Fika Komara Women's Empowerment in Islam, the axis is taqwa. Accordingly, there are at least 3 that women must optimize. *First*, empowered to study Islam. It is currently very much said to be full of challenges due to secularization, the extraordinary capitalization of science. *Second*, Empowered in the family. When unmarried, position yourself as a child with a harmonious relationship. When married, you must learn how Islam guides family relationships. *Third*, Empowered in change. It means being empowered in the public sphere, which is critical in public policy, as in the golden age of Islam. It is the ideal example of the operationalization of Islamic Sharia, which is currently not ideally found. So, in the end, it is wrong to understand the empowered Muslim women as a whole.

The profile of empowered Muslim women is empowered to carry out their obligations to obey Allah Almighty. No, empowered feminists who women must be economically empowered who often ignore the law of God's law.

### Women's Economic Empowerment Right

In contrast to the western feminist perspective, which tends to encourage women's struggle to replace the role of men, women's Empowerment in Islam tries to emphasize the role of women through the function of their strategic functions in the family and society.<sup>54</sup> If women are identified with tenderness and affection, then it does not mean that women do not have the right to be empowered and work like men. Women are motivated to become entrepreneurs in general because of three factors: financial (income), talents, and applying knowledge or experience (apply) in carrying out roles in work and family.<sup>55</sup> Briefly, it can be put forward that the formulation concerns women's work, that is, women have the right to work as long as they need it or the work needs it and as long as religious and moral norms are maintained. As long as the work is done

<sup>54</sup> Rissalwan Haby Lubis, "Motherhoof Spirit Dalam Kedermawanan Sosial Perempuan," *Jurnal Ilmu Kesejahteraan Sosial* 10, no. 1 (2012): 79.

<sup>55</sup> Dwidjono Ummu Harmain, Slamet Hartono, Lestari Rahayu, "3 Motivasi, Persepsi, Konflik Peran Pekerjaan-Keluarga Entrepreneur Perempuan Daerah Istimewa Yogyakarta," *Agritech*, No.1 (Juni, 2013), 74., "Agritech XVI, no. 1 (2014): 74, <sup>14</sup> [https://www.researchgate.net/publication/269107473\\_What\\_is\\_governance/link/548173090cf22525dcb61443/download%0Ahttp://www.econ.upf.edu/~reynal/Civilwars\\_12December2010.pdf%0Ahttps://thinkasia.org/handle/11540/8282%0Ahttps://www.jstor.org/stable/41857625](https://www.researchgate.net/publication/269107473_What_is_governance/link/548173090cf22525dcb61443/download%0Ahttp://www.econ.upf.edu/~reynal/Civilwars_12December2010.pdf%0Ahttps://thinkasia.org/handle/11540/8282%0Ahttps://www.jstor.org/stable/41857625).

<sup>3</sup> In an honorable, polite atmosphere, they can maintain their religion and avoid the negative impacts of the work on themselves and their environment.<sup>56</sup>

### **Income**

The reality of life today, when the needs of life are getting more and more, not all needs can be met because of the rising price of needs that are quite high, making the wife not stand still. Many phenomena that arise in society are now found that women are the main breadwinner for their families.<sup>57</sup> Society began to open up by allowing wives to work as long as they did not violate their duties as housewives to sustain the family economy. However, some were concerned about the imbalance of these two roles in the family.<sup>58</sup>

### **Talent**

Economic problems or working for women are not new to Adherents of Islam, but in the early days of Islamic society, it has been implemented by its women. One of the Hadiths of Muslim history tells us that Aisyah said: *“The woman whose longest hand among us is Zainab, for she works with her own hands and also gives alms with its”*. Meanwhile, through the passage, Jabir emphasized ... *“that the Messenger of Allah SAW came to his wife Zainab bint Jahsy who was tanning the skin at that time.”* Mernissi argues that making a living or working outside the home is not the domination of men alone. Because since the early days of Islamic society, Muslim women have also actively participated in work, including <sup>4</sup> the wives of the Prophet Muhammad SAW.<sup>59</sup>

### **Self Actualitation**

<sup>4</sup> The factors that cause women to have a career are not only caused by economic factors but also individual factors caused by the desire to develop themselves and play a role in society.<sup>60</sup> So, work is a privilege, not a duty for a woman. He can do it whenever circumstances permit.<sup>61</sup> Islamic Law allows women to apply and practice the knowledge they have to earn a living for themselves or their families if circumstances have urged them to do so because there is a maslahat for themselves or for the people and society. For example, if

<sup>56</sup> Agustin Hanapi, <sup>34</sup> “PERAN PEREMPUAN DALAM ISLAM,” *Gender Equality: Internasional Journal of Child and Gender Studies* 1, no. 1 (2015): 21.

<sup>57</sup> Bambang Ismanto, Muhammad Rudi Wijaya, and Anas Habibi Ritonga, “ISTRI SEBAGAI PENCARI NAFKAH UTAMA DAN DAMPAKNYA DALAM KELUARGA PERSPEKTIF HUKUM ISLAM (Studi Kasus Kehidupan Keluarga TKW Di Kabupaten Lampung Timur ),” *FITRAH: Jurnal Kajian Ilmu-Ilmu Keislaman* 4, no. 2 (2019): 406, <sup>59</sup> <https://doi.org/10.24952/fitrah.v4i2.950>.

<sup>58</sup> <sup>10</sup> Dede Hafirman Said, “Peran Istri Dalam Membangun Ekonomi Keluarga Menurut Perspektif Hukum Islam Di Kecamatan Panyabungan Kota,” *AT-TAWASSUTH: Jurnal Ekonomi Islam* 5, no. 2 (2020): 268, <sup>60</sup> <https://doi.org/10.30829/ajei.v5i2.8092>.

<sup>59</sup> Siti Zubaidah, *Pemikiran Fatima Mernissi Tentang Kedudukan Wanita Dalam Islam, Citapustaka Media Perintis*, 2010, 140.

<sup>60</sup> <sup>10</sup> Said, “Peran Istri Dalam Membangun Ekonomi Keluarga Menurut Perspektif Hukum Islam Di Kecamatan Panyabungan Kota,” 287.

<sup>61</sup> M. Hartmann, “Woman in Islam,” *The Muslim World* 4, no. 3 (1914): 11, <https://doi.org/10.1111/j.1478-1913.1914.tb01384.x>.



the work includes fardu kifayah, such as teachers, midwives or doctors, or other professions, where the people need these professions.<sup>62</sup>

### Women's Economic Empowerment Principles

The association of husband and wife so that they can get along ma'ruf (good) association includes not only the physical aspect, the psychic or emotional aspect, and the economic aspect that is the shadow of the establishment of the household ark.<sup>63</sup> In managing the family economy to realize family welfare, namely in a good and correct way. As a housewife, the wife must have creativity in managing it. Islam pays attention to aspects of economic safety related to the family's sturdiness of the economic system.<sup>64</sup> This matter also affects the continuity of property and greatly affects the tranquility and happiness of life in the family.<sup>33</sup> In the context of Women's Empowerment, the goal is to improve the qualities that women have, as well as how a woman has a personality that has Qur'an nuances or does not conflict with Islamic norms.<sup>65</sup> Syaikh Abu Malik Kamal bin as-Sayyid Salim contends that a wife must preserve her honor, her child, and her husband's property.<sup>66</sup>

### Guarding Treasures

Preserving the honor of a husband for a wife is by obeying every commandment given to her. She Takes care of the children that the husband entrusts when at home by ensuring religious and moral education and safeguarding the husband's property by using it properly.<sup>67</sup> Inside Mu'jam ath-Thabraani al-Kabiir and Shahih al-Jaami', Abdullah bin Salaam Radliallahu Anhu tha Rasulullah Salallahu Alaihi Wasallam said: "The best woman is the woman who pleases you when you see her, obeys you when you rule her, keeps herself (her chastity) and your property in your absence".<sup>68</sup> The easiest thing is to respect the husband and appreciate the living he gives while taking care of the property obtained by the husband in the form of goods and money. Keeping the property a husband gives by using it properly and correctly is already a wife's obedience

<sup>62</sup> Ridwan Shaleh, "Bekerja Dalam Pandangan Islam," *Pusatkajianhadis* II, no. 02 (2020): 37, <https://pkh.or.id/bekerja-dalam-pandangan-islam/>.

<sup>63</sup> Ismanto,<sup>7</sup> Rudi Wijaya, and Habibi Ritonga, "ISTRI SEBAGAI PENCARI NAFKAH UTAMA DAN DAMPAKNYA DALAM KELUARGA PERSPEKTIF HUKUM ISLAM (Studi Kasus Kehidupan Keluarga TKW Di Kabupaten Lampung Timur)," 400.

<sup>64</sup> Jaafar Nur Zahidah and Abdullah Raihanah,<sup>16</sup> "Model Keluarga Bahagia Menurut Islam," *Jurnal Fiqh* Volume 8, no. Issue 0 (2013): 40.

<sup>65</sup> Dwi Ratnasari,<sup>41</sup> "Pemberdayaan Perempuan Dalam Pendidikan Pesantren," *Anil Islam: Jurnal Kebudayaan Dan Ilmu Keislaman* 9, no. 1 (2016):<sup>47</sup> 44, <http://jurnal.instika.ac.id/index.php/AnilIslam/article/view/11>.

<sup>66</sup> Abu Malik Kamal bin as-Sayyid Salim, *Fiqh Sunnah Lin Nissa'*, 1st ed. (Kairo: al Maktabah al Taufiqiyah, 2013).

<sup>67</sup> Muhammad bin Syami Mutho'an Syibah al Adawi al Quraisyi, *Kitab Al Mar'ah Durus Al Mar'ah Al Muslimah* (Riyadh: Daar al Haqiqah al Kauniyyah, 2014), 111.

<sup>68</sup> Mu'jam ath-Thabraani al-Kabiir dan Shahih al-Jaami'

to her husband. Keeping the husband's property is not seen from the amount or least of the property given. Although the property's value is small, if the living is used for priority purposes, it is the same as properly maintaining the husband's livelihood. Whatever it is, the husband's gift must be taken care of. If it is not enough, it is sought to be sufficient. And if it's additional, it's taken care of by saving for the next need.

### *Managing Treasures*

2 Money has an important role in human life. Especially in the family. Not only the amount of money is owned, but how to use the money earned for family happiness. To be able to take advantage of and optimize the money you have so that it is more beneficial for family life. For this reason, the ability to manage (heat up) family finances correctly is needed. With family financial management, it is hoped that the use of money in the family can be effective and efficient, effective and efficient following the needs of the family so that the family becomes welfare.<sup>69</sup>

Financial planning is a process of managing money to achieve financial goals. Financial goals for each person are different. And the one who knows the most about oneself and the purpose of life, including finances, is oneself. Family financial planning does not apply generally but is specific and is influenced by factors including marital status, occupation, economic conditions, age, and assets owned. However, financial planning must be made as realistic as possible.

Although it is specific, according to Elvyn G. Masassya, 2004: 16-17), it is necessary to carry out five planning steps as first, It is necessary to know the net worth owned (for example, the number of assets, debts, and funds that can be set aside every month). Second, Determining financial goals (short, medium, and long-term). Third, Make an action plan (allocate income in four things, namely consumption, saving, investment, and protection). Fourth, implement the plan in a disciplined manner. Fifth, periodically, plans that have been made and implemented are evaluated at the level of conformity, and changes can be carried out as long as there is a clear argument.<sup>70</sup>

31 Managing family finances is important because family finances in quantity and quality can benefit the family to achieve a prosperous family, which is fulfilled materially and spiritually. All family members can develop their potential according to their talents and abilities. Knowing and applying how to manage household finances so that they are not wasteful can help to have healthier financial flows. Of course, having regular family finances can further minimize uncontrolled expenses, especially expenses that are impulsive because

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<sup>69</sup> Mia Hermaliana, 32 "Manajemen Keuangan Keluarga Untuk Mengokohkan Keutuhan Rumah Tangga," *As-Syar'i: Jurnal Bimbingan & Konseling Keluarga* 1, No. 1 (2019): 96. <https://doi.org/10.47467/as.v1i1.50>.

<sup>70</sup> 2 Kasali Rhenald dalam Masassya Elvyn G, 2004, *Cara Cerdas Mengelola Investasi Keluarga*, Gramedia, Jakarta p. 16-17

of debt, for example with a credit card. So, by managing regularly you can further minimize the possibility of being trapped in debt.<sup>71</sup>

### *Using Treasures*

God exhorts people to acquire wealth and seek its accumulation to fulfill religious obligations that depend on wealth. Sometimes, without wealth, religious obligations cannot be carried out. As God says: <sup>17</sup> *And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed.*"<sup>72</sup>

<sup>18</sup> *It is He who made the earth tame for you - so walk among its slopes and eat of His provision - and to Him is the resurrection."*

By obtaining wealth according to God's call, the person can achieve the pleasure of God by possessing wealth through appropriate means, where it will be used in an appropriate way that produces rewards from Allah in the hereafter and blessings from him in this world. Wealth can be used for the pleasure of God in the following areas: First, Spend the person himself and his family, including his wife, children, parents, and other related family members. Second, Spending people in need from his relatives, the environment, and other people in society. Third, Expenditures to support education and knowledge in the form of grants, scholarships, and financial aid at different levels of education. Fourth, Expenditure on performing some religious obligations such as 'umrah and hajj. Fifth, General expenses in the public interest. Sixth, Using wealth in business, commerce, and finance to support the economy in production, agriculture, trade, science, conduction, services, innovation, etc. For the betterment of the people. Seventh, Preventing wealth as a means that leads to masa dah and creates evil and corruption

Then, Sharia warns those who use wealth in such a way that it does not please Allah, leading to masa dah, evil, and damage to society, either directly or as a result of their mistakes in dealing with wealth and property as Allah warns in the Qur'an among others. Good family financial management, when the use of funds must be adjusted to all existing sources of funds in a balanced manner according to plan and utilization, between realization and targets should be appropriate and realistic, and periodically it is necessary to reflect and introspect on family finances, this will all have an impact on, which can finally achieve the prosperous family that is the dream of everyone/family.

### *Developing Treasures*

Economic activities of production, consumption, and distribution that include benefit or falah as defined by Shari'ah must be followed as religious obligations to obtain goods in the world and the hereafter.<sup>73</sup> From the

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<sup>71</sup> Hermaliana, <sup>2</sup> *Manajemen Keuangan Keluarga Untuk Mengokohkan Keutuhan Rumah Tangga,*" 104.

<sup>72</sup> Al Qur'an (*Al-Jumu'ah* : 10)

<sup>73</sup> Nur Chamid, *Jejak Langkah Sejarah Pemikiran Ekonomi Islam* (Surabaya: Pustaka Pelajar, 2010), 284.

presentation of the concept of maqashid shari'ah above, especially in terms of maintaining the property, it is clear that shari'ah wants every individual to pay attention to their welfare. As explained above about maintaining the property, women play an important role in maintaining the family property, the husband's property, for the benefit of the family and resilience in the household. Islam has mandated Sharia principles become guidelines for women to achieve family welfare.

Empowered has a common meaning: strength, the power of making a person obtain happiness. One of the important parts of the Qur'an is history. There are various stories of the past told in the Qur'an for ibrah (lessons) to take for those who study them. In history, there are figures in his stories. Exemplary are figures who have good characteristics and behavior.<sup>74</sup> Among them is Siti Asiyah, who always maintains her faith. Siti Maryam, who always maintains her chastity; Siti Khadijah, and Siti Aisyah, who always accompanies her husband's struggle; and Siti Fatimah, with her simplicity, remains firm in her faith.<sup>75</sup> al-Farabi discussed that an empowered, happy, and safe life must practice the values of happiness and humanity as well as good behavior because all these practices play a role in determining happiness in the world and the Hereafter. Furthermore, al-Farabi explains obtaining happiness in the world. The hereafter is only related to the good soul (al-fadilah) that is, the soul that is detached from the bonds of the treasury and the demands of lust, carries out the mandate and promises, performs the duties of shari'ah perfectly, keeps away the great sins, and forsakes the things forbidden by Allah Almighty and others.<sup>76</sup>

Al Ghazali explained that the passion for Islam through faith and devotion, the understanding of the creed, and the strengthening of knowledge could give happiness and tranquility to humans. External influences in the form of material and financial pleasures such as possessions, ranks, and degrees of a false and temporary nature must be contained to give way to spiritual fertility and 'aqliyyah.<sup>77</sup> Al-Miskawayh, the wealth of property does not affect the happiness of people. Happiness in the world in the form of property must be based on religion. Thus Sharia has given instructions and guidelines for man to achieve true happiness. Al-Attas also emphasized that al-sa'adah in humans is the last peak of happiness, namely by voluntarily surrendering oneself to Islam by having faith in Allah Almighty and obeying all His commandments and prohibitions.<sup>78</sup> Following the words of the Prophet Muhammad SAW

<sup>74</sup>الأستاذ الدكتور نور الدين عتر, "ماذا عن المرأة؟" (بيروت: اليمامة, 2003), 24-32.

<sup>75</sup> al Imam Muhammad Mutawalli al Sya'rawi, *Al Mar'ah Wa Ar Rojul Wa Khusum Al Islam* (Mesir: Daar al Nadwah, 2011), 18-21.

<sup>76</sup> Muhammad Shahjahan (1985), "An Introduction to the Ethics of al- Farabi" dalam *Islamic Culture*, Bil. 59, Januari, t. t. p: t. p, h. 46

<sup>77</sup> Abu Hamid Muhammad Ibn Muhammad al-Ghazali (2007), *Kimiya-e Saadat the Alchemy of Happiness*. Kuala Lumpur: Islamic Book Trust, h. 36.

<sup>78</sup> Syed Muhammad Naquib al-Attas (1995), *Haqiqat al-Sa'adah wa Ma'naha fi al-Islam*. Kuala Lumpur: International Institute of Islamic Thought and Civilization (ISTAC), h. 19.

المؤمن القوي خير وأحب إلى الله من المؤمن الضعيف

"God better and more loves strong believers than weak believers."

The strong believer is better and more loved by Allah جل جلاله than the weak believer. The point of this strength is in various ways.

- a. Strong faith, meaning not easily influenced by other aqidah (beliefs) that are contrary to Islam
- b. Strong science (clever), meaning he has sufficient knowledge not to become a mentally disabled person has extensive knowledge so that with his knowledge, he can fight for Islam properly
- c. A strong economy, meaning to have a sufficient standard of living and not lacking so that it can help fight for Islam more easily and help other believers in need
- d. A strong spirit, the meaning is to have a high spirit / strong in various ways
- e. Strong physique, meaning that he has a fit, healthy, not sickly body so that he can carry out worship properly and can help in the struggle to defend Islam

Based on the information above, it can be seen that the most important force for a man and woman is the power of faith. Shaikh as Sha'rawi divided the degrees of sustenance, strength, and empowerment into four levels. As for treasure (maal) is the lowest sustenance, health ('afiyah) is the highest sustenance, the son of sholih/ah (Sholihul abna) is the most important sustenance, and getting the ridho of Allah (Ridha Rabbul 'alamin) is the perfect sustenance. As Dr. KH. Abdullah Syukri Zarkasyi said that for the human being to truly be a strong man of faith, rich in knowledge, rich in merit, and rich in wealth. Based on these words, the main power is faith, knowledge, charity, wealth, or economics. Therefore, from the above presentation, empowered women in Islam are women who have strength towards faith, knowledge, and charity and are strong economically and property. As Allah said in Al Baqarah 186:

وَلِيُؤْمِنُوا بِي لَعَلَّهُمْ يَرْشُدُونَ

... and believe in Me that they may be [rightly] guided.<sup>79</sup>

And be obedient (and let them have faith) always faith (in me that they may be in the truth.) God's instructions.<sup>80</sup> By having the power of faith, knowledge, and charity in the perspective of Islam, women are already considered empowered and able to find happiness. While economically empowered, the property is only an outside power that does not affect or will be considered empowered. Because, in essence, they are empowered and have power if women can get happiness inside. A woman's faith can lead a woman to get instructions in guarding, managing, using, and developing the property

<sup>79</sup> Al Baqarah 186

<sup>80</sup> al Allamah Jalaluddin Abdurrahman bin Abu Bakar al Suyuthi al Allamah Jalaluddin Muhammad bin Ahmad al Mahilli, *Tafsir Al Jalalaini*, 3rd ed. (Kairo: Daar al Hadist, 2001).

gained or entrusted.<sup>81</sup> But what was expected turned out to be inconsistent with reality. It means that the concept of gender equality in the West is not a powerful solution to the problems of men and women. Applying the gender equality that the West brings to the body of Islam is the same as a donkey carrying a sack of clams that soaks it into a river. The donkey assumed that what it did would reduce its burden as a donkey hauling a sack of salt.<sup>82</sup>

Unlike what Western feminists did, Islam came to erase the suffering of women in the jahiliyah period, which was indeed inhumane. By bringing about the idea of "equality," Islam has erased the descriptions that women experienced in those days. All the laws (prohibitions and commandments of Allah) imposed on men and women are all equal, without any difference, unless there is a shari'a postulate that specializes in one of them. Even this specificity or exclusion does not mean that Islam degrades the dignity of women.<sup>83</sup> Because the position of sex and gender in Islam is seen as integral and comprehensive, it can be proven by the birth of the concept of family, takaful, and ta'awun, which is certainly not owned by the West.<sup>84</sup> Meanwhile, Shari'a, as the basis of Islamic religious law, is a manifestation of efforts to create benefits and justice for humans as the law of God, Sharia has an absolute position in human existence.<sup>85</sup> It is this Shari'a that builds the existence of integrity between men and women so that there is no conflict between the two. They complement each other and match each other.

Islam has also never been spared in its efforts to empower Muslim women because empowering women is an inseparable part of trying to improve the quality of piety in the broadest sense; there is or is no concept of gender, and certainly not in the name of gender.<sup>86</sup> Although men and women are physically different, they still have to carry out their respective roles related to their fitrah without feeling condescending to each other. The existence of various distinguishing attributes between the two makes them complement each other and be perfect.<sup>87</sup>

As for the issue of the division of inheritance, men get a large division, not without reason. There are several things that Islam considers in determining the division of inheritance, including: first, earning a living is an obligation for every man, including all the needs of women is the responsibility of men; secondly, women have no responsibility to inflict their property on others, while men must benefit their property to their families and relatives; third, men have more

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<sup>81</sup> Henri Shalahuddin, *Indahnya Kekeragaman Gender Dalam Islam* (Jakarta Selatan: INSIST, 2020).

<sup>82</sup> Shalahuddin.

<sup>83</sup> Shalahuddin.

<sup>84</sup> Shalahuddin.

<sup>85</sup> Liauddin Sardar, *Ngaji Quran Di Zaman Edan: Sebuah Tafsir Untuk Menjawab Persoalan Mutakhir*, ed. Zainul Am, Hilmi Akmal, and Satrio Wahono (Jakarta: PT SERAMBI ILMU SEMESTA, 2014), 493.

<sup>86</sup> Mohammad Muslih, *Bangunan Wacana Gender* (Ponorogo: CIOS-UNIDA GONTOR, 2015).

<sup>87</sup> Asyraf Muhammad Dawabah, *Muslimah Karier* (Sidoarjo: Mashun, 2009), 4-5.

expenses than women, so they need more property to be spent; fourth, when men are about to marry, they should give up the dowry and then provide for all the needs for their children and wives which include clothing, food and shelter; and fifth, the man must bear all the costs of education and treatment of his child and wife.<sup>88</sup>

The division of inherited property in Islam is based on men's rights and obligations to meet their families' needs. The division of the two obtained by the man must be divided in half for himself and his wife. It is inseparable from the husband's obligation to give a dowry before marriage and as the breadwinner, who must meet all the needs of his family members, consisting of wives and children.<sup>89</sup> Meanwhile, a woman gets it only for herself and can be saved because the husband already bears her needs. So, considering some of the above. God's partiality to women is much heavier than that of men.<sup>90</sup>

In addition to the issue of inheritance, the thing that feminists often allude to is the issue of polygamy. They stated polygamy was incompatible with modern civilization, which was then used as a pretext for them to doubt Sharia.<sup>91</sup> They declared that polygamy was illegitimate and was declared void by law.<sup>92</sup> The polygamy initiative contained in surah An-Nisa verse 3 deals with the limitation of marrying a woman from the previous one to eight, nine wives even more to four. It is related to the habit of previous people who desired to have many wives.<sup>93</sup>

It should be pondered that polygamy has a severe condition that is "do justice" if you can't afford it then marry someone. And in surah an-Nisa verse 129, it is emphasized that "And you will never be able to be equal [in feeling] between wives." Here we can conclude that the Qur'an advocates becoming a monogamous society, not polygamous. But his delivery is conveyed softly and subtly by proposing gradual change through the emphasis that those who wish to be polygamous to be able to "reflect and think" of the consequences that come if he turns out to be unable to do justice to his wives.<sup>94</sup>

<sup>88</sup> Muhammad Ali as-Shaubuny, *Al-Mawarits Fi Asyari'ah Al-Islamiyah Fi Dhawi Al-Kitab Wa Al-Sunnah* (Damaskus: Daar al-Qolam, 1993), 18–19.

<sup>87</sup> Alma, Elfia, and Afifah Djalal, "Perlindungan Hukum Bagi Perempuan Dan Anak: Analisis Putusan Hakim Tentang Nafkah Mahdiyah Pada Pengadilan Agama Di Sumatera Barat," *Istinbath* 16, no. 1 (2017): 179; Nurhayati B and Mal Al Fahnun, "Hak-Hak Perempuan Menurut Perspektif Al-Qur'an," *Marwah: Jurnal Perempuan, Agama Dan Jender* 16, no. 2 (2017): 197.

<sup>90</sup> Muslih, *Bangunan Wacana Gender*.

<sup>91</sup> Badiuzzaman Said Nursi, *Tuntunan Bagi Perempuan*, 3rd ed. (Banten: Risalah Nur Press, 2021).

<sup>92</sup> Suharto, *Membangun Masyarakat, Memberdayakan Rakyat: Kajian Strategis Pembangunan Kesejahteraan Sosial Dan Pekerjaan Sosial*, n.d.

<sup>93</sup> Badiuzzaman Said Nursi, *Tuntunan Bagi Perempuan*.

<sup>94</sup> Gardar, *Ngaji Quran Di Zaman Edan: Sebuah Tafsir Untuk Menjawab Persoalan Mutakhir*.

The position of a woman in Islam is also greatly glorified and exalted, where their duty as a *soleha* wife who serves her husband, gives birth, nurtures children, and educates her children is an incomparable contribution and responsibility. Although men are given the mandate as the head of the family, it does not mean that women are defined as slaves to men, as feminists allege. The structure of the marriage as the head of the family (qowwamah) is the principle of forming a harmonious family, shrouded in the shade of love, and empathy, which is integrated and unified.<sup>95</sup> It is not positioned as a dominator, so it has the right to exploit the wife as it pleases.<sup>96</sup> So the worldview of some Indonesian Muslims who claim that women in Islam are embodied and marginalized is just a carbon copy of Western feminism.<sup>97</sup> Women's Empowerment in Islam tries to emphasize women's role through their strategic functions in the family and society. Women's Empowerment, where the goal is improving women's qualities, as well as how a woman has a personality that has Qur'an nuances or does not conflict with Islamic norms. Women's Empowerment in Islam, the axis is taken. At least women in Islam are inherent, so there is no need to create a new Islam, feminist Islam, to empower women. In Islam, it has been complete in talking about Women's Empowerment.

## Conclusion

Women's empowerment in Islam is a holistic preparation of empowered women. The research results show that women's empowerment in Islam is a holistic preparation of empowered women that includes four dimensions namely: religious, social, political, and economic. It means that the model of empowered women in the Islamic perspective is a woman who can carry out her role with full awareness, which includes all aspects of the role of women, in the aspects of creation, female character, roles in the family, and society as well as the sufficiency of fardhu 'ain science as a guide to life.

Women's economic empowerment in women's empowerment in an Islamic perspective is an effort to make women able to maintain the property, manage the property, use property, and develop the property for the benefit of themselves, their families, and society to realize their optimal role, namely the role of children, wives/spouses, mothers, and the role of women as a society. The relationship between men and women is a relationship that intersects with each other that is full of harmony following their respective main duties. It is not the relationship between men and women who suspect each other and win each other. This means that the empowerment offered is not just women's empowerment in the economic aspect as many empowerments are found today.

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<sup>95</sup> Mahmud Muhammad Al-Jauhari, *Membangun Keluarga Qur'ani: Panduan Untuk Wanita Muslimah* (Jakarta: Amzah, 2005), 3–7.

<sup>96</sup> Dadang S. Anshori, *Dari Feminis Hingga Feminin: Potret Perempuan Di Dunia Maskulin* (Bandung: Pustaka Hidayah, 1997), 12.

<sup>97</sup> Shalahuddin, *Indahnya Keserasian Gender Dalam Islam*.



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