

## Work Motivation Women Entrepreneurs in Islamic Economic Perspective (Study at the Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City)

Cresy Lorenza<sup>1</sup>\*, Romi Adetio Setiawan<sup>2</sup>, Yenti Sumarni<sup>3</sup> Nilay Shah<sup>4</sup>)

<sup>1</sup>Faculty of Islamic Economics and Business

E-mail: [cresylorenza@mail.uinfasbengkulu.ac.id](mailto:cresylorenza@mail.uinfasbengkulu.ac.id)

<sup>2</sup>Faculty of Islamic Economics and Business

E-mail: [romiadetio@mail.uinfasbengkulu.ac.id](mailto:romiadetio@mail.uinfasbengkulu.ac.id)

<sup>3</sup>Fatmawati Sukarno State Islamic University, Bengkulu

E-mail: [yentisumarni@gmail.com](mailto:yentisumarni@gmail.com)

<sup>4</sup>Sri Balaji University, India

E-mail: [Nila@sbup.org](mailto:Nila@sbup.org)

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\*Corresponding Author

### Abstract

Population growth which continues to increase every year will cause many problems, one of which is the lack of job opportunities, as a result the number of unemployed is increasing which has an impact on economic conditions in Indonesia. Therefore, economic development will be more successful if it is supported by entrepreneurs who can create job opportunities. Entrepreneurship is not only dominated by men but also the emancipation of women. Women who choose to become entrepreneurs certainly have their own reasons why they made the decision to become entrepreneurs. This research aims to determine the background that motivates women to engage in entrepreneurial activities and to determine the Islamic economic perspective related to the work motivation of entrepreneurial women in the Simpang Kandis area, Sumber Jaya Village, Kampung Melayu District, Bengkulu City. This research uses a qualitative descriptive approach using field research. The research results show that women's work motivation in entrepreneurship in Simpang Kandis is caused by several factors, including economic needs, encouragement from the family, and available market potential. In an Islamic economic perspective, women are permitted to engage in entrepreneurship outside the home, but this must be accompanied by permission or blessing from their husband or parents. Apart from that, they are also expected not to neglect their household duties and become entrepreneurs with the aim of meeting their daily needs. However, this research also shows that women involved in entrepreneurship have not fully implemented the values recommended by Islam. Even though they have good intentions, piety in their work, and sincerity in their work, they are not yet fully transparent in selling their products to consumers regarding the quality of their merchandise. Apart from that, a friendly attitude towards buyers is also lacking. This research indicates that there is potential to increase the suitability of women's entrepreneurial practices with Islamic values in the Simpang Kandis area. However, further efforts are needed to improve the understanding and implementation of these values in their entrepreneurial practices.

**Keywords :** *Work Motivation, Women Entrepreneurs, Islamic Economics*

## 1. INTRODUCTION

Indonesia is one of the countries with the largest population. Indonesia itself is in 4th position after China, India and the United States as the country with the largest population. According to the Indonesian Central Statistics Agency, Indonesia's population in 2022 will be 275 million people.<sup>1</sup>

Population growth which continues to increase every year will give rise to many problems, one of which is the lack of job opportunities, the number of existing jobs with more people looking for work, so many people do not have the opportunity to work, as a result the number of unemployed is increasing. which has a big impact on economic conditions in Indonesia.<sup>2</sup>

The economic development of a country basically aims to achieve societal prosperity through high economic growth and equal distribution of income as well as expanding employment opportunities.<sup>3</sup>

The following is data released by the Central Statistics Agency on the population at the labor force participation level of productive age in 2022.

**Table 1.1**

**Number of Population at Productive Age Labor Force Participation Level**

Type of activity	Gender		
	Men	Women	Men + Women
<b>Workforce</b>	<b>87.762.583</b>	<b>55.960.061</b>	<b>143.722.644</b>
1. Work	82.553.960	52.742.753	135.296.713
2. Unemployment	5.208.623	3.217.308	8.425.931
<b>Not the Labor Force</b>	<b>16.873.668</b>	<b>48.824.071</b>	<b>65.697.739</b>
1. School	7.548.454	8.061.085	15.609.539
2. Taking care of the household	3.621.185	37.628.780	41.249.965
3. Others	5.704.029	3.134.206	8.838.235
<b>Amount</b>	<b>104.636.251</b>	<b>104.784.132</b>	<b>209.420.383</b>

Source: Central Statistics Agency (BPS), 2022.<sup>4</sup>

Based on data released by the Central Statistics Agency (BPS) in 2022, it was noted that the total workforce was 143 million people, of which 135 million people were employed and the unemployment rate was 8 million people, this shows that the unemployment rate in Indonesia is still relatively large. One way that can

<sup>1</sup> Badan Pusat Statistik, *Statistik Indonesia: Statistical Yearbook Of Indonesia 2023*, hlm. 83

<sup>2</sup> Dwi Ristiani, 'Faktor-Faktor Yang Mempengaruhi Minat Berwirausaha Dalam Perspektif Ekonomi Islam (Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Raden Intan Lampung Angkatan 2013)' (Universitas Islam Negeri Raden Intan Lampung, 2017), hlm. 22

<sup>3</sup> Yenti Sumarni, 'Pandemi COVID-19: Tantangan Ekonomi Dan Bisnis', *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah*, Vol. 6, No. 2 (2020), hlm. 50

<sup>4</sup> Badan Pusat Statistik, *Op. Cit*, hlm. 104

reduce unemployment is through entrepreneurship. Therefore, development will be more successful if it is supported by entrepreneurs who can create job opportunities. Entrepreneurship can be defined as someone who has the courage to create or run a business.

Entrepreneurship is closely related to the search for sustenance to meet life's needs, although entrepreneurship is broader than just working in order to earn a living.<sup>5</sup> Entrepreneurship means a person's ability to create something new and different, creative and innovative in order to create added value products and services to gain profits and find opportunities in business development.<sup>6</sup>

The progress of a country's economy in the field of entrepreneurship is not only dominated by men but also the emancipation of women, women are also moved to create a business that can be used as a support for their future life or as a side job to help their family's lives and as proof that women are able to stand on their feet alone.<sup>7</sup>

This refers to data from the Central Statistics Agency (BPS) in 2022 that the number of people not in the workforce is 65 million people with the largest level being in the status of taking care of the household. This shows that there are 52 million women who work and 37 million women who take care of the household, which means that many women still carry out dual roles such as taking care of the household and working.

Women have the potential to become a driving force in the movement of the economic wheel, if they are facilitated well they will certainly be able to succeed in economic activities.<sup>8</sup> Women today no longer only look after and care for family and household members, but also earn a living to help their husbands meet all their daily living needs and help improve their family's economy by becoming housewives and also becoming career women.<sup>9</sup>

Women who are part of the primary family members are encouraged to become multitaskers, able to do everything at the same time. From the morning, women have to prepare for the family's needs, right up to household administration matters, such as managing family finances every month. Indirectly, women are managers of a family, who must be able to manage family income in balance with expenses. This is a modern phenomenon today, where a woman is

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<sup>5</sup> Dwi Ristiani, *Op. Cit*, hlm. 20

<sup>6</sup> Direktorat Jenderal Pembelajaran dan Kemahasiswaan Ditjen Pendidikan Tinggi, *Modul Pembelajaran Kewirausahaan*, Kementerian Pendidikan Dan Kebudayaan, 2013, hlm. 34

<sup>7</sup> Cut Erika Ananda Fatimah, 'Faktor-Faktor Yang Mempengaruhi Keputusan Wanita Muslim Di Wilayah Tangerang Selatan Berwirausaha', *Jurnal Bisnis Dan Manajemen*, Vol. 5, No. 2 (2015), hlm. 224

<sup>8</sup> Romi Adetio Setiawan, 'The Role of Women in Fostering Family Economy in Rural Sumatra Indonesia: A Case Study', *International Journal of Management and Business Research*, Vol. 7.No. 3 (2023), hlm. 1

<sup>9</sup> Julia Cleves Mosse, *Gender Dan Pembangunan*, (Yogyakarta: Pustaka Pelajar, 1996), hlm. 38

also required to be able to support household needs in order to create a balance of income and expenses in the family. Empowering women in a family is common today in order to improve family welfare and also help in the economy of society in general.<sup>10</sup>

Women are a resource that is often not empowered in efforts to improve the welfare of society. So that many women's potential is neglected, because of the wrong paradigm regarding the role of women in the economy. In fact, the potential for women to improve the economy is very large.<sup>11</sup>

Islam has guaranteed the right for women to work in accordance with the habits and rules of the Shari'a. As Allah SWT says in QS. An-Nisa [4]:32.

وَلَا تَتَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ لِلرِّجَالِ نَصِيبٌ مِّمَّا اكْتَسَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا كَسَبْنَ ۚ وَاللَّهُ يَدْرِكُ كُلَّ شَيْءٍ عَلِيمًا

*"And do not be jealous of what Allah has given some of you more than others. (Because) for men there is a portion of what they earn, and for women (too) there is a portion of what they earn, and ask Allah for some of His bounty. Indeed, Allah is All-Knowing of everything."*<sup>12</sup>

Simpang Kandis is one of the areas that has park infrastructure and the park has become an icon in Kampung Melayu District. With this park, many people come to visit with family, friends, relatives and work partners.<sup>13</sup> In Simpang Kandis, many types of businesses operate, such as grocery stores, cell phone stores, clothing stores, motorbike showrooms, repair shops, as well as people who are entrepreneurs or sell food.

The following is data on entrepreneurial membership at Simpang Kandis from 2019-2023.

**Table 1.2**  
**Entrepreneurship Membership Data at Simpang Kandis**

Year	Men Entrepreneur	Women Entrepreneurs
2019	28	30
2020	27	35
2021	31	37
2022	33	43
2023	33	45

<sup>10</sup> Cut Erika Ananda Fatimah, *Op. Cit*, hlm. 229-230

<sup>11</sup> Ilham Saputra, 'Analisis Faktor-Faktor Yang Mempengaruhi Motivasi Wanita Dalam Berwirausaha Di Usaha Mikro Kecil Menengah Kota Jambi' (Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, 2021), hlm. 3

<sup>12</sup> Departemen Agama RI, *Al-Quran dan Terjemahnya* (Bandung: CV Penerbit Diponegoro, 2005), hlm. 66

<sup>13</sup> Redaksi Cakra, Taman Simpang Kandis Jadi Favorit Warga, *CakraBengkuluNews.Com*, 23 Desember 2019, diakses dari <<https://cakrabengkulunews.com/taman-simpang-kandis-jadi-favorit-warga>>

Source: Simpang Kandis Entrepreneurial Membership Masterbook.<sup>14</sup>

Based on data from the Simpang Kandis entrepreneurial membership book, it is stated that the number of female entrepreneurs continues to increase every year. Simpang Kandis is a place that is much sought after by female business people. Even though Simpang Kandis is not in the middle of the city, Simpang Kandis is a strategic place because it is a road that is often crossed by large vehicles such as cement trucks, coal trucks and other vehicles. Apart from that, it is close to Pulau Baai Harbor and several markets. So, female entrepreneurs choose to open businesses in this area and of course female entrepreneurs have their own reasons why they make the decision to become entrepreneurs.

A woman's decision to become an entrepreneur is of course based on encouragement, such as being the backbone of the family or because it is to help support family life by increasing family income so that economic needs can be met so that family prosperity can be achieved and this is one of the reasons why a woman chooses to become an entrepreneur.

Motivation is the reason why someone takes an action and motivation will trigger someone to act or behave to achieve a goal. Of course, female entrepreneurs must have high work motivation because it will encourage female entrepreneurs to be more enthusiastic about working and have higher opportunities to achieve goals so that they can satisfy their needs.

The aim of this research is to find out what motivates the work of entrepreneurial women and to find out the Islamic economic perspective on the work motivation of entrepreneurial women in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City.

## 2. LITERATURE REVIEW

### Motivation

#### 1. Understanding Motivation

Motivation comes from the Latin word *movere* which means to move or mobilize. Thus, motivation means a condition that causes a person to carry out an action or activity, which takes place consciously and as a resource force that moves and controls human behavior.<sup>15</sup>

Motivation is a collection of behaviors that provide a basis for someone to act to achieve certain goals.<sup>16</sup> Because with motivation a person will work hard in pursuing a goal.<sup>17</sup>

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<sup>14</sup> Bapak Bambang selaku Sekretaris Lembaga Pemberdayaan Masyarakat (LPM) Simpang Kandis, 'Buku Induk Keanggotaan Wirausaha Simpang Kandis', (Wawancara, 31 Mei 2023)

<sup>15</sup> Juliansyah Noor, *Penelitian Ilmu Manajemen: Tinjauan Filosofis dan Praktis*, Edisi Pertama Cetakan ke-1, (Jakarta: Prenadamedia Group, 2013), hlm. 226-227

<sup>16</sup> Santoso Soeroso, *Manajemen Sumber Daya Manusia Di Rumah Sakit; Suatu Pendekatan Sistem* (Jakarta: Kedokteran EGC, 2003), hlm. 69

<sup>17</sup> Kae E. Chung dan Leon C. Meggison, *Organizational Behavior: Developing Managerial Skills*, Harper & Row, (New York, 1981), hlm. 136. Dalam Faustino Cardoso Gomes, *Manajemen Sumber Daya Manusia*, (Yogyakarta: Andi, 2003), hlm. 177



By providing driving force, it will create a person's enthusiasm for work so that they can work together well and effectively, and integrate with all their efforts to achieve satisfaction.<sup>18</sup> Motivation with high driving force will encourage someone to try to achieve goals, according to the ability and effort they have to satisfy individual needs.<sup>19</sup>

A series of processes that are internal and external to an individual will create a sense of enthusiasm and perseverance in carrying out activities.<sup>20</sup> Motivation is an important factor that needs to be present in business people because motivation will motivate individuals to work well. Motivation is a series of attitudes and values that underlie individuals to achieve certain things in accordance with individual goals.<sup>21</sup>

Motivation arises because someone feels a certain need and therefore the action is directed towards achieving a certain goal. If the goal has been achieved then you will feel satisfied. Behavior that has satisfied a need tends to be repeated, so that it becomes more accurate and more stable.

## 2. Work Motivation

According to Jesurajan and Ghanadhas, there are several indicators that motivate women's work in entrepreneurship, including:<sup>22</sup>

### a. Economic independence

A person is said to be independent if he can carry out his desires well without depending on other parties in making decisions or acting, including in meeting his needs.

### b. Dissatisfaction with the existing job

A person feels dissatisfied with their current job, no opportunities for advancement, no possibility of promotion, or conflict at work, all of which can trigger someone to start their own startup business.

### c. Unemployment

It has been proven that unemployed people are more likely to find entrepreneurial opportunities than employed people. If people are unemployed and unable to find work, they are more likely to start a business.

### d. Seeking challenge

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<sup>18</sup> Edy Sutrisno, *Manajemen Sumber Daya Manusia*, Edisi Pertama Cetakan ke-7 (Jakarta: Kencana, 2015), hlm. 111

<sup>19</sup> Maya Malinda, 'Faktor-Faktor Yang Mempengaruhi Seseorang Berwirausaha (Sebuah Kajian Literatur)', *Jurnal Manajemen Maranatha*, Vol. 1 (2002), hlm. 113

<sup>20</sup> Juliansyah Noor, *Op. Cit*, hlm. 229

<sup>21</sup> M. Kadarisman, *Manajemen Pengembangan Sumber Daya Manusia* (Jakarta: Raja Grafindo Persada, 2012), hlm. 276

<sup>22</sup> S. Vargheese Antony Jesurajan dan M. Edwin Gnanadhas, 'A Study On The Factors Motivating Women To Become Entrepreneurs in Tirunelveli District', *Asian Journal of Business and Economics*, Vol. 1.No. 1 (2011)

Entrepreneurs are people who prefer ventures that are more challenging to achieve success or failure than ventures that are less challenging.

e. Self interest

The main capital of an entrepreneur is a strong will and self-confidence. They have confidence and belief that with determination and high will, they will be able to overcome all problems in the field.

f. Self prestige

Status as a company owner will certainly give you a sense of pride that you wouldn't feel if you worked with other people as employees.

g. Traditional/hereditary

Attitudes and ways of thinking and acting that always adhere to norms and habits that have existed for generations, in accordance with traditions (customs).

h. Employment opportunities

Entrepreneurs create jobs and not look for jobs, entrepreneurs are able to create jobs ranging from a few workers to thousands of jobs.

i. Financial assistance

When entering the business world or starting a new business, look for sources of funds and facilities, goods, money or people or investors. The source of funds comes from financial institutions such as banks in the form of credit or people who are willing to become investors.

j. Technical knowledge

Have competence in the field of design in accordance with the form of business that will be chosen.

k. Encouragement from family members

The family plays an important role in growing and accelerating someone to make a career decision as an entrepreneur, because the family functions as a personal consultant, trainer and guide.

l. Use of idle funds

One of the factors that motivates someone to become an entrepreneur is the convenience factor. One of them is the availability of idle funds (unused funds) in the entrepreneur's financial inventory (savings).

m. Infrastructural facilities

Adequate infrastructure refers to the existence of markets, transportation, facilities and other things that must be available to develop a business.

n. Entrepreneurial experience

A person's formal education and business experience can be the main potential for becoming a successful entrepreneur.

o. Market potentials

Market opportunities, no matter how small, must be identified well, in order to take advantage of market opportunities.

p. Family members interest

Someone starts a business because their family already has a business. Parents or relatives encourage other relatives to open their own business or continue the business.

q. Social status

The social reasons for entrepreneurship are to gain status, be recognized and respected, be an example for others to emulate, and to meet new people.

r. Family background

If there are family members, especially close family members, such as grandfather, grandmother, father or mother who are entrepreneurs, someone tends to imitate their family's entrepreneurial mindset, way of working and attitude.<sup>23</sup>

### 3. Work Motivation in Islam

Motivation plays an important role in humans, because no one will fulfill all our needs, and we will not get what we want unless we try to achieve it ourselves. People who have strong motivation within themselves will always have serious intentions, always work hard, and work well. Work motivation in Islam according to Akhmad Muwafik Saleh, namely:<sup>24</sup>

a. Good and true intentions (hoping for Allah SWT's blessing)

It is this intention that determines the direction of the work, if the intention to work is only to get a salary then that is all you will get. If the intention is to work at the same time as to increase savings in the afterlife, increase lawful assets, and support the family, of course you will get what you intended.

b. Taqwa in work

Taqwa is carrying out His commands and avoiding all His prohibitions. A person who is devout at work is a person who is able to take responsibility for all the tasks entrusted to him.

c. Sincere in work

Sincerity is the main requirement for the acceptance of human deeds by Allah SWT, if you work or do something sincerely you will certainly get grace from Allah SWT.<sup>25</sup>

The emergence of work motivation in Islam is caused by good intentions and only hoping for the pleasure of Allah SWT, piety in work, and sincerity in work. Working ethically is not enough just to be based on sincerity and piety, Islam recommends that someone has knowledge (science) about the work

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<sup>23</sup> S. Vargheese Antony Jesurajan dan M. Edwin Gnanadhas, *Op. Cit*

<sup>24</sup> Akh. Muwafik Saleh, *Bekerja Dengan Hati Nurani* (Jakarta: Erlangga, 2009), hlm. 65

<sup>25</sup> Akh. Muwafik Saleh, *Op. Cit*



being done, so that someone is able to understand whether their business activities meet Islamic principles, both from the source of the product or material being sold and from muamalah procedure for selling it.<sup>26</sup>

As has been explained, it is the intention that determines the direction of the work. If the intention of working is only to get a salary then that is all he will get. From the opinion above, it can be concluded that work motivation in Islam must have good and correct intentions, namely only hoping for the pleasure of Allah SWT, piety in work, and sincerity in work. With these three things, a goal will be easily achieved because our intentions are serious in working.<sup>27</sup>

According to Munir, Islam strongly encourages its followers to work hard, because in essence this worldly life is an opportunity that will never be repeated again to do good or something that is useful for other people.<sup>28</sup>

The motivation taught by Islam is that by working hard, Muslims will live and be strong. If you remain silent you will become weak and die. Islam forbids people who follow empty dreams, who have ideals without trying. Likewise, Islam also prohibits people from working hard to realize their dreams but forgetting Allah SWT. Islam invites humans to sincerely surrender themselves to Allah SWT and work well.<sup>29</sup>

## Women

### 1. Understanding Women

Women are the noblest creatures created by Allah SWT from men's ribs. Therefore, women were created not from a man's feet which could be trampled on, nor from a man's head which must always be upheld, but women were created from a man's ribs close to his chest so he could always be loved, and close to his hands so he could always be protected.

Women are God's Greatest Masterpiece. Women are God's masterpieces that are very beautiful and charming. Women are a wonder of the world, more miraculous than any known wonder of the world. Woman is one form, with a thousand wonders attached to it. A woman is a figure who is outwardly charming, but a thousand mysteries lie within her. Women are truly magical and their wonders are too many to list, but at least you can know that:

- a. Women are the best beauty in the world, there is nothing more valuable in this world than a woman

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<sup>26</sup> Romi Adetio Setiawan, *The Future of Islamic Banking and Finance in Indonesia: Performance, Risk and Regulation*, Vol. 1 (London: Taylor & Francis, 2023)

<sup>27</sup> Ananto Pramandhika, 'Motivasi Kerja Dalam Islam', *Jurnal Motivasi Kerja*, (2011), hlm. 35

<sup>28</sup> Misbahul Munir, *Ajaran-Ajaran Ekonomi Rasullulah: Kajian Hadits Nabi Dalam Perspektif Ekonomi* (Malang: UIN Malang Press, 2007), hlm. 106

<sup>29</sup> Ali Hasan, *Manajemen Bisnis Syari'ah* (Yogyakarta: Pustaka Pelajar, 2009), hlm. 14-15

- b. Women's tears are stronger than the law. Even a king's decision can be overturned by a woman's tears
- c. Heavenly angels are less beautiful than women on earth. A pious woman in the world is more noble than an angel in heaven
- d. Women's intelligence is greater than men. Women can think about many things at the same time, whereas men cannot
- e. Everyone knows women, but not everyone understands women
- f. A woman's love, prayer and sacrifice, she becomes a perfect creature after becoming a mother and her prayer is answered by God
- g. Women's power. He was created by Allah SWT with a weak and graceful physique, but a man's strength can be crushed to pieces by him.<sup>30</sup>

## 2. Women Workers

In general, a worker is someone who works. In Law No.13 of 2003 concerning Employment as follows:

Labor is every person who is able to do work to produce goods and/or services either to meet their own needs or for the community.

From the definition above, it means that every person of any age who can work to produce goods or services can be called labor. Female workers are women who are able to carry out activities or work, both inside and outside the employment relationship, to produce goods or services to meet the needs of themselves and society.

In general, women work not only to fill their spare time or develop their careers, but also to earn a living to meet their family's needs. Because husbands do not have sufficient income, many women choose to work in both the formal and informal sectors. A female breadwinner tries to help or support the family financially. Activities to earn a living are activities carried out by housewives in addition to their household work in order to earn income for themselves or their families.<sup>31</sup>

In her role, a woman who works not only takes care of the family but can also be involved in activities that provide income for her family. This means that women as workers are actively involved in various types of economic activities (earning a living) in accordance with their skills, level of education and available work opportunities.<sup>32</sup>

A woman who works and has a good career is still responsible for domestic affairs, and a man remains the head of the household whose business is to earn a living and is not responsible for domestic affairs,

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<sup>30</sup> Ummu Aulia, *7 Keajaiban Wanita*, Cetakan ke-2 (Jakarta: PT Al-Mawardi Prima, 2016), hlm. 18-19

<sup>31</sup> Indah Aswiyati, 'Peran Wanita Dalam Menunjang Perekonomian Rumah Tangga Keluarga Petani Tradisional Untuk Penanggulangan Kemiskinan Di Desa Kuwil Kecamatan Kalawat', *Jurnal Holistik*, Tahun IX No. 17, (2016), hlm. 8

<sup>32</sup> Indah Aswiyati, *Op. Cit*, hlm. 11

although recently many women have become heads of households who earn a living but never acknowledged. The task of educating children, organizing and maintaining the cleanliness and beauty of the house. Even though the nature of women is not what it has been until now, the nature of women is menstruation, pregnancy, childbirth, breastfeeding and menopause. Therefore, men can be involved in tasks such as educating children, cleaning the house, cooking, washing which can be done by men.<sup>33</sup>

### 3. Islamic Perspective on Working Women

Islam, as a religion that is *rahmatan lil 'alamin*, has never prohibited women from working and having a profession in the public sector as long as it does not interfere with the domestic sector. On the contrary, Islam gives women the right to have a profession and be active in business and commerce. Women have the right to work in the public sector and earn an income.<sup>34</sup>

In Islam, a woman, married or single, is seen as an individual who has her own rights. Therefore, she has full rights to the ownership of her own property and also the income she earns, even after she marries.<sup>35</sup>

In Islam, men and women have responsibilities towards Allah SWT and towards their own personal property. Thus, every action carried out by men and women will be judged equally according to what they do.

Even though Islam has designated men as breadwinners for the family, Islam still views work carried out by women favorably. There are no doubts or problems regarding women working. As Allah SWT says in QS. An-Nisa [4]:32.

وَلَا تَتَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ لِلرِّجَالِ نَصِيبٌ مِّمَّا اكْتَسَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا  
اَكْتَسَبْنَ ۚ وَسَأَلُوا اللَّهَ مِنْ فَضْلِهِ ۚ إِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا

"And do not be jealous of what Allah has given some of you more than others. (Because) for men there is a portion of what they earn, and for women (too) there is a portion of what they earn, and ask Allah for some of His bounty. Indeed, Allah is All-Knowing of everything."<sup>36</sup>

Allah SWT is of course happy with Muslims who try, are active, work, do good deeds, and do not remain silent. Allah SWT is also proud of His people who are creative and innovative, both men and women.<sup>37</sup>

Regarding women and their relationship with work, they can be grouped into three, namely women and the burdens of life, women and self-actualization, and women and the needs of society. Women and the burden of

<sup>33</sup> Bimo Walgitu, *Teori-Teori Psikologi Sosial* (Yogyakarta: CV. Andi Offset, 2011), hlm. 128

<sup>34</sup> Haifaa A. Jawad, *Otoritas Hak-Hak Perempuan; Perspektif Islam Atas Kesenjangan Gender*, Terj. Anni Hidayatun Noor, dkk., (Yogyakarta: Fajar Pustaka Buku, 2002), hlm. 76

<sup>35</sup> Suzanne Haneef, *Islam Dan Muslim* (Jakarta: Pustaka Firdaus, 1993), hlm. 254

<sup>36</sup> Departemen Agama RI, *Op. Cit.*, hlm. 66

<sup>37</sup> Mia Siti Aminah, *Muslimah Career Mencapai Karir Tertinggi Di Hadapan Allah, Keluarga, Dan Pekerjaan* (Yogyakarta: Pustaka Grhatama, 2010), hlm. 37

life are those who are required to work to fulfill their daily needs. Economic pressures in life require women to be able to work in all fields. Then women and self-actualization are those who have adequate knowledge, education, experience and are able to compete with other people, and work after basic needs are met by those in charge of the family. Lastly, women and society's needs are women who work because society demands the need for workers, especially women.<sup>38</sup>

In Islam, women who work must pay attention to ethics and boundaries. The ethics and boundaries referred to are:

- a. Does not cause slander or harm
- b. As a wife, you must get permission or blessing from your husband before choosing to work and if you are not married you must get permission from your parents to work
- c. Viewing the work as halal in accordance with one's nature
- d. With this work, you will not neglect worshiping Allah SWT
- e. Choosing a job solely to improve the family's standard of living and be able to meet daily needs.<sup>39</sup>

Women are allowed to work and have careers in various fields, as long as it is done in a good, correct and halal manner, and in accordance with the provisions of the Shari'a.<sup>40</sup> There is no verse in the Koran that limits women in choosing and doing work, both inside and outside the home, independently or collectively, in government institutions or private institutions, as long as the work is done in a respectful, polite atmosphere, while maintaining their religion and avoiding negative impacts. of the work on oneself and the environment.<sup>41</sup>

As long as the work a woman does does not neglect the welfare of her children and family, and does not lead to criminal activity or damage her health, she is allowed to work according to her abilities and the time available.

## **Entrepreneur**

### **1. Definition of Entrepreneurship**

In terms of etymology, entrepreneurship comes from the word *wira* which means warrior, hero, superior human being, role model, virtuous, brave and of great character. Effort means charity, work, doing something. Thus, an entrepreneur is a person who dares to start a business. According to the Big Indonesian Dictionary, entrepreneurs are people who are clever or

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<sup>38</sup> Mia Siti Aminah, *Op. Cit*, hlm. 36

<sup>39</sup> Nila Rahmawati, 'Motivasi Pekerja Perempuan Pada Industri Rokok Dalam Memenuhi Ekonomi Keluarga Ditinjau Dari Perspektif Islam (Studi Kasus Pada Buruh Perempuan PR Empat Lima Kecamatan Gebog Kabupaten Kudus)' (Institut Agama Islam Negeri Kudus, 2022), hlm. 20-21

<sup>40</sup> Mia Siti Aminah, *Op. Cit*, hlm. 39

<sup>41</sup> Azyumardi Azra, *Kajian Tematik Al-Qur'an Tentang Kemasyarakatan*, Cetakan ke-1 (Bandung: Angkasa, 2008), hlm. 255-256

talented at recognizing new products, determining new production methods, organizing operations to produce new products, managing operational capital, and marketing them.<sup>42</sup>

*Entrepreneur* comes from the French word *entreprenede*, which means starting or carrying out. *Entrepreneurs are people who have their own business.*<sup>43</sup>

In simple terms, an entrepreneur is a person who dares to take risks to open a business on various occasions. Dare to take risks means having an independent mentality and having the courage to start a business, without being overwhelmed by fear or anxiety even in uncertain conditions. An entrepreneur's mind is always trying to find, exploit and create business opportunities that can provide profits.<sup>44</sup>

An entrepreneur is someone who is free and has the ability to live independently in carrying out business activities, business or life. He is free to design, determine, manage and control all his efforts.<sup>45</sup>

Entrepreneurship is the value needed to start a business and develop a business.<sup>46</sup> Entrepreneurship is a process of creating something new (new creation) and making something different from what already exists (innovation), the aim of which is to achieve individual welfare and added value to society.<sup>47</sup>

So, an entrepreneur is someone who dares to take risks in starting or running a business venture on various occasions. An entrepreneur's mind always tries to find and exploit business opportunities that can provide sustainable profits. In fact, he can think that every situation is an opportunity.

## 2. Characteristics of Entrepreneurship

People who have an entrepreneurial spirit and skills generally have several characteristics that differentiate them from other people. Characteristics that an entrepreneur must have, namely:

- a. Self-confidence is trust (steadfastness), independence, and optimism
- b. Task and results oriented is perseverance, working hard, energetic and deft in acting
- c. Daring to take risks is full of calculation and likes challenges
- d. Leadership is having a leadership spirit, being able to get along with other people, and being responsive to suggestions and criticism

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<sup>42</sup> Rusdiana, *Kewirausahaan: Teori Dan Praktik*, Cetakan Ke-1 (Bandung: CV Pustaka Setia, 2014), hlm. 45

<sup>43</sup> Bambang Heru Marwoto dan Susatyo Herlambang, *Pengantar Ilmu Bisnis Cara Mudah Memahami Ilmu Bisnis*, Cetakan ke-1 (Yogyakarta: Parama Publishing, 2014), hlm. 158

<sup>44</sup> Kasmir, *Kewirausahaan*, Edisi Revisi Cetakan ke-13 (Depok: Rajawali Pers, 2019), hlm. 19-20

<sup>45</sup> Danang Sunyoto, *Kewirausahaan Untuk Kesehatan*, Cetakan pertama (Yogyakarta: Nuha Medika, 2013)

<sup>46</sup> Rusdiana, *Op. Cit*, hlm. 45

<sup>47</sup> Suhardi, *Op. Cit*, hlm. 328

- e. Originality is innovative, creative and flexible
- f. Future-oriented is forward-looking. Don't want to get down and be overshadowed by past failures. Past failures are used as lessons as a reference to achieve better goals.<sup>48</sup>

### 3. Entrepreneur Profile

Entrepreneurs in today's society can be found in various profiles, namely:

#### a. Young entrepreneur

The younger generation takes part in starting businesses. Driven by disillusionment with the prospects of government companies and a desire to have the opportunity to determine their own destiny, many young people are choosing entrepreneurship as their career path.

#### b. Women entrepreneur

Many women are entering the business field. Their reasons for pursuing this business field are driven by several factors such as wanting to show their ability to achieve, helping with the household economy, frustration with their previous job and so on.

#### c. Minority entrepreneur

Minorities in Indonesia do not have the same opportunities to work in government fields as other citizens. Therefore, they try to pursue business activities in their daily lives. Likewise, migrants from certain areas who are a minority group in an area, they also intend to develop business.

#### d. Immigrant entrepreneurs

Immigrants who enter an area usually find it difficult to find formal work. Therefore, they have more freedom to carry out non-formal work, starting from small trade to developing into medium level trade.

#### e. Part time entrepreneurs

Starting a business in your spare time or part time is the gateway to developing into a big business. Working part time does not sacrifice work in other fields, for example an employee in an office tries to develop his hobby in trading or develops an interesting hobby. This hobby ultimately brought decent profits. There are times when this person changes profession, and stops being an employee and switches to business which is his hobby.

#### f. Home-based entrepreneurs

Housewives who start their business activities from home, for example mothers who are good at making cakes and various dishes, send cakes to retail shops around where they live. Over time, the business

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<sup>48</sup> Buchari Alma, *Kewirausahaan*, Cetakan ke-23 (Bandung: Alfabeta, 2018), hlm. 52-53



grew. Many catering businesses start from households that usually cook. Then this catering business developed to serve orders for parties.

g. Family-owned business

A family can open various types and branches of business. It could be that the family business was started by the father first and after the father's business developed, a new branch was opened and managed by the mother. Both companies developed and opened several other branches, which may have different types of business or different locations. Each of these businesses can be developed or led by their children. In the current difficult employment situation, this kind of activity needs to be developed.

h. Copreneurs

Copreneurs are entrepreneurial couples who work together as co-owners of their venture. Copreneurs are created by creating a division of work based on each person's expertise. People who are experts in these fields are appointed to be responsible for certain divisions of existing businesses.<sup>49</sup>

### 3. RESEARCH METHOD

This research uses a qualitative descriptive approach using field research. The place of research was carried out at Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City. Data collection techniques use observation, interviews and documentation. According to Miles and Huberman (1984) there are three types of activities in qualitative data analysis, namely: reduction, display, and conclusion drawing/verification.<sup>50</sup>

### 4. RESULTS AND DISCUSSION

#### 1. Work Motivation for Entrepreneurial Women in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City

Work motivation is an important factor in encouraging someone to take action, especially for women who are entrepreneurial. With high work motivation, it will encourage someone to be more enthusiastic in working because of the goals they want to achieve. From the research results, what motivates women's entrepreneurial work in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City, is as follows:

a. Economic necessity

The existence of a need that wants to be achieved will encourage a person to move in order to achieve satisfaction. In accordance with the results of interviews with women who are entrepreneurs, they are entrepreneurs to be able to help with their daily needs or want to help their husbands financially so that their family's needs can be met or they

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<sup>49</sup> Buchari Alma, *Op. Cit*, hlm. 36-38

<sup>50</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*, Cetakan ke-28 (Bandung: Alfabeta, 2018), hlm. 246-252

are entrepreneurs because the person in charge has left them so they must be able to meet the needs of themselves and their families.

b. Encouragement from family members

The family plays an important role in growing and accelerating a person's decision to pursue a career as an entrepreneur, because the family functions as a personal consultant, trainer and guide. According to the results of interviews with entrepreneurial women, most of them received support from their families to become entrepreneurs.

c. Market potentials

Market opportunities, no matter how small, must be identified well, in order to take advantage of market opportunities. According to the results of interviews with women entrepreneurs, most of them see market opportunities from Simpang Kandis. Apart from being close to their homes, Simpang Kandis is a place that is always busy with people because it is a good place, there is also a park and it is quite strategic, as well as rental costs. the cheap one.

**2. Islamic Economic Perspective Regarding the Work Motivation of Entrepreneurial Women in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City**

Motivation plays an important role in humans, because no one will fulfill all our needs, and we will not get what we want unless we try to achieve it ourselves. People who have strong motivation within themselves will always have serious intentions, always work hard, and work well. Work motivation in Islam according to Akhmad Muwafik Saleh, namely:<sup>51</sup>

a. Good and true intentions (hoping for Allah SWT's blessing)

It is this intention that determines the direction of the work, if the intention to work is only to get a salary then that is all you will get. If the intention is to work at the same time as to increase savings in the afterlife, increase lawful assets, and support the family, of course you will get what you intended.

b. Taqwa in work

Taqwa is carrying out His commands and avoiding all His prohibitions. A person who is devout at work is a person who is able to take responsibility for all the tasks entrusted to him.

c. Sincere in work

Sincerity is the main requirement for the acceptance of human deeds by Allah SWT, if you work or do something sincerely you will certainly get grace from Allah SWT.<sup>52</sup>

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<sup>51</sup> Akh. Muwafik Saleh, *Bekerja Dengan Hati Nurani* (Jakarta: Erlangga, 2009), hlm. 65

<sup>52</sup> Akh. Muwafik Saleh, *Op. Cit*

As stated by the fifteenth informant, their intention in entrepreneurship is to improve the family's economy so that daily living needs can be met and can pay for their children's school fees, or because they are the backbone of the family and some want to rely on themselves without depending on other people. , as well as to fill free time. Furthermore, when starting a business, they always pray, but they should pray with sincere intentions because prayer is a form of effort by Muslims to ask Allah SWT for something. Then they feel sincere in entrepreneurship because the aim is to fulfill their daily needs.

Working ethically is not enough just to be based on sincerity and piety, Islam recommends that someone has knowledge (science) about the work being done, so that someone is able to understand whether their business activities meet Islamic principles, both from the source of the product or material being sold and from muamalah procedure for selling it.<sup>53</sup>

As the results of interviews with women entrepreneurs show, before selling they look at the quality of the goods to be sold, but they are still not fully open or honest about the overall quality of their merchandise to buyers, and to be friendly to buyers they say only as much as possible even though they are sellers. We must be friendly to buyers so that buyers feel comfortable when shopping with us, such as speaking in a good tone, always smiling, or just chatting.

The entrepreneurs in Simpang Kandis are dominated by women, this shows that women have participated in public affairs.

Islam, as a religion that is *rahmatan lil 'alamin*, has never prohibited women from working and having a profession in the public sector as long as it does not interfere with the domestic sector. On the contrary, Islam gives women the right to have a profession and be active in business and commerce. Women have the right to work in the public sector and earn an income.<sup>54</sup>

In Islam, a woman, married or single, is seen as an individual who has her own rights. Therefore, he has full rights to the ownership of his own property and also the income he earns, even after he marries.<sup>55</sup>

In Islam, men and women have responsibilities towards Allah SWT and towards their own personal property. Thus, every action carried out by men and women will be judged equally according to what they do.

Even though Islam has designated men as breadwinners for the family, Islam still views work carried out by women favorably. There are no doubts or problems regarding women working. As Allah SWT says in QS. An-Nisa [4]:32.

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<sup>53</sup> Romi Adetio Setiawan, *The Future of Islamic Banking and Finance in Indonesia: Performance, Risk and Regulation*, Vol. 1 (London: Taylor & Francis, 2023)

<sup>54</sup> Haifaa A. Jawad, *Otoritas Hak-Hak Perempuan; Perspektif Islam Atas Kesenjangan Gender*, Terj. Anni Hidayatun Noor, dkk., (Yogyakarta: Fajar Pustaka Buku, 2002), hlm. 76

<sup>55</sup> Suzzanne Haneef, *Op. Cit*

وَلَا تَتَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ لِلرِّجَالِ نَصِيبٌ مِّمَّا اكْتَسَبُوا وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا  
اَكْتَسَبْنَ ۚ وَسَأَلُوا اللَّهَ مِنْ فَضْلِهِ ۚ إِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا

*"And do not be jealous of what Allah has given some of you more than others. (Because) for men there is a portion of what they earn, and for women (too) there is a portion of what they earn, and ask Allah for some of His bounty. Indeed, Allah is All-Knowing of everything."*<sup>56</sup>

Women are allowed to work and have careers in various fields, as long as it is done in a good, correct and halal manner, and in accordance with the provisions of the Shari'a.<sup>57</sup> There is no verse in the Koran that limits women in choosing and doing work, both inside and outside the home, independently or collectively, in government institutions or private institutions, as long as the work is done in a respectful, polite atmosphere, while maintaining their religion and avoiding negative impacts. of the work on oneself and the environment.<sup>58</sup>

As long as the work a woman does does not neglect the welfare of her children and family, and does not lead to criminal activity or damage her health, she is allowed to work according to her abilities and the time available.

According to the results of interviews with entrepreneurial women, they chose to become entrepreneurs in order to improve their family's standard of living and meet their daily needs. Before they started their business, most of them had received permission or blessing from their husbands or parents and their families were very supportive of this entrepreneurship. Even though most of the women who are entrepreneurs here are mothers, they do not forget their duties as wives or mothers by not neglecting their work at home.

## 5. CONCLUSION

This research sheds light on the multifaceted motivations driving women to engage in entrepreneurial activities in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City. Notably, these motivations encompass economic imperatives, familial encouragement, and the recognition of untapped market potentials. Furthermore, our exploration of the Islamic economic perspective underscores the permissibility of women participating in entrepreneurship beyond their households, albeit contingent upon obtaining consent from their spouses or parents. However, it also emphasizes the necessity for women to balance their entrepreneurial pursuits with their domestic responsibilities, primarily aimed at fulfilling their daily needs.

Nevertheless, our findings reveal a disconnect between the principles advocated by Islam and the practical implementation thereof among women entrepreneurs. Despite their noble intentions, their commitment to their work, and

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<sup>56</sup> Departemen Agama RI, *Op. Cit*, hlm. 66

<sup>57</sup> Mia Siti Aminah, *Op. Cit*, hlm. 39

<sup>58</sup> Azyumardi Azra, *Kajian Tematik Al-Qur'an Tentang Kemasyarakatan*, Cetakan ke-1 (Bandung: Angkasa, 2008), hlm. 255-256

their sincerity, they have not fully embraced transparency in their dealings with consumers, particularly regarding product quality. Additionally, their interactions with customers could benefit from a more cordial demeanor.

In light of these observations, we offer the following recommendations for women entrepreneurs in Simpang Kandis, Sumber Jaya Village, Kampung Melayu District, Bengkulu City. First, it is imperative for them, especially mothers, to maintain a balance between their entrepreneurial endeavors and their roles as wives and mothers, ensuring that their domestic duties are not compromised. Second, they should prioritize transparency in their business practices, providing comprehensive information about the quality of their merchandise to customers. Lastly, fostering a welcoming and friendly customer experience should remain at the forefront of their entrepreneurial ethos.

To conclude, while there is significant potential to align women's entrepreneurial practices with Islamic values in the Simpang Kandis area, further efforts are needed to bridge the gap between principles and practice, ensuring that women entrepreneurs can thrive while upholding both their economic aspirations and their responsibilities within the family unit.

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