

The Role of Women MSME Actors in Increasing Family Income from the Maqashid Shariah Perspective in the East Gegutu Neighborhood

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ABSTRACT

This research aims to analyze the role of female MSME actors in increasing family income from a maqashid sharia perspective. This research uses qualitative research methods. The data in this research was obtained from primary data through interviews and observations with female MSME actors in the East Gegutu Environment. Sample determination is carried out using the method random sampling thus obtaining three informants. Data analysis was carried out using a descriptive method with stages of data reduction, data presentation and conclusions. The results of the research show that the role of female MSME actors is very positive in increasing family income and continuing to implement the five main elements that must be maintained in Islam (maqashid sharia), namely *hifz ad-din*, *hifz an-nafs*, *hifz al-'aql*, *hifz an-nasl*, And *hifz al-mal*.

INTRODUCTION

Women in today's culture are going through a lot of life changes. Development economists are committed to ensuring that women's involvement is not only complementary but can also help in economic development, especially in the household economy they foster. So, to improve the welfare of the family it is not only the responsibility of men alone, but there is participation from women in it. The number of women in the world of work continues to increase due to several factors such as educational opportunities, the success of family planning programs, technological advances that can help in dealing with domestic and work tasks (Utsany et al., 2022).

Basically, in Islam women are allowed to work on condition that they do not neglect family matters. This is explained in the Koran, which is a legal reference for Muslims. In the Qur'an it is explained that in essence the position of men and women is very fair. "And do not be jealous of the gifts that Allah has bestowed on some of you over others. Because for men there is a part of what they work for and for women there is a part of what they work for. Ask Allah for some of His bounty. Indeed, Allah is All-Knowing of everything" (An-Nisa': 32).

Women have the same rights as men in developing businesses. However, women's rights must be balanced with their ability to protect their religion. If we look back, the involvement of women in work in the early Islamic period was very large. We can see this from historical facts that women during the time of the Prophet Muhammad saw active in various fields of work. Like Umm Salim Bint Malhan who worked as a bridal make-up artist, the prophet's first wife, Sayyidatina Khadijah Binti Khuwailid, was recorded as a woman who was very successful in the field of trade, as was Qilat Ummi Bani Anmar who was recorded as a woman who once came to the prophet to ask for guidance in buying and selling sector. Zainab Bint Jahsy (wife of the Prophet SAW) also actively worked in tanning animal skins and she donated the results of her efforts to charity. Apart from that, there was also the Prophet's wife (Abdullah Bin Ma'ud) who was very active in working because her husband and children were unable to meet the family's living needs at that time (Quraish, 1998).

Currently, opportunities for developing women's potential are increasingly open. Women's awareness about education and career is the biggest motivation for women themselves so that they can equalize their rights with men. Based on the Central Statistics Agency (BPS), the percentage of female labor force participation rate in Indonesia is 58.84% in 2022 and will increase to 60.18% in 2023 (KEMENKO PMK, 2023). This proves the large participation of women in the Indonesian economic sector so that it has a positive impact on increasing family income and contributing to state income in general.

Working is an expression to actualize oneself physically and psychologically to socialize with the environment, in addition to receiving rewards in the form of a salary so that one can be economically independent. Apart from that, by working, women who play dual roles are able to manage their work-life balance so that they can achieve satisfaction and prosperity in life (Budaya et al,

2020). Nowadays, in the use of ICT, there are great opportunities for women to maximize their potential and improve the economic welfare of their families. Digital business opportunities are considered very potential. Data shows that throughout the pandemic it was significant from 4.7% to 28.9% while offline transactions fell from 52.3% to 28.9% (Makr Plus). Therefore, access and opportunities for women regarding digital must be wide open (Publications and Media, 2020).

MSMEs play a critical role in national economic development. According to data from the Ministry of Cooperatives and MSMEs, MSMEs provide 60.5% of the National Gross Domestic Product (GDP), while the Coordinating Ministry for Human Development and Culture (Kemenko PMK) reports that women manage up to 64% of Indonesian MSMEs. The percentage of women's participation in national economic development, especially through MSMEs, affects women's family income. Lower middle class families are basically greatly helped by the involvement of family members in meeting their daily living needs (Aji et al., 2020).

The East Gegutu neighborhood, which is located in Rembiga Subdistrict, Mataram City, has a large proportion of women who are MSME actors. This is because the average income for heads of families (men) in the East Gegutu neighborhood is not yet able to meet the needs of their own families. In this way, women in the family have a dual role in the family. Meanwhile, women prefer to become MSMEs as their job because it can be done while staying at home so they do not neglect the obligations that must be fulfilled in the family. Based on the description of the phenomenon that occurred, researchers feel it is necessary to conduct research on the role of female MSME actors in increasing family income by taking a case study in the East Gegutu neighborhood?

LITERATURE REVIEW

Maqashid Sharia Concept

Maqashid is linguistically a jama', namely maqshud. The word comes from the verb qashada, meaning towards, aiming, desiring. The word maqshud-maqashid in Arabic is called isim maf'ul which means something that turns into an item, so that the word can be explained with a reason or several purposes. Meanwhile, ash-syar'iyah is a type of subject from the word syara'a, meaning the path to the source of life. Meanwhile, Maqashid Syariah is Allah's intention as the maker of sharia to provide benefits to the people.

Maqashid Syariah is a goal in religion which consists of five main elements that must be maintained in Islam, including:

1. *Hifz ad-din* namely maintaining religion in several forms of activities, which include implementing the pillars of Islam, carrying out social and security activities.
2. *Hifz an-nafs* namely taking good care of the soul by still paying attention to the needs of a decent life and staying away from unhealthy living conditions.
3. *Hifz al-'aql* namely keeping your wits about you while still paying attention to the government's recommendations, namely studying as high as you can with a minimum of 12 years of schooling required.

4. *Hifz an-nasl* namely protecting offspring by making the family planning program only used to regulate the distance between one child and another and not just having two children for spiritual reasons and the sustenance of each child born is guaranteed.
5. *Hifz al-maal* namely protecting assets by being able to help meet needs or fulfill the family's needs in daily life.

The Role of Women

Roles are dynamic features of status that are structured and center on certain rights and obligations. Roles refer to a person's status in a certain group, a social situation determined by a set of expectations from others about the behavior that a person should exhibit. The image a person wishes to project influences the way a role is carried out. Evaluation of a role involves good and bad values, high and low or many and few (Vitaliya, 2010). Position or status in society influences the roles played. In carrying out their roles, women are faced with the values given to them by society, the values contained are specific only because of their gender differences with men (Ahdiah, 2013). Dual role can be interpreted as having two roles at the same time. The dual role in this case is the role of women as housewives or wives and workers, that the role of women in the family is to fulfill life's needs completely, but when women work they contribute to helping improve the family's condition economically (Parimita et al., 2022).

Micro, Small and Medium Enterprises (MSMEs)

Law Number 20 of 2008 defines Micro, Small, and Medium Enterprises (MSMEs) as:

1. This law defines micro companies as productive firms owned by persons or entities that meet specific conditions.
2. Small businesses are those that operate independently and are not subsidiaries or branches of larger companies. They meet the criteria for small businesses as defined by this law.
3. Small and medium firms are defined as businesses with a small scale, simple management, limited capital, and limited market penetration.
4. Medium-sized businesses are those that operate independently and are not owned, controlled, or affiliated with small or large businesses. They have total net assets or annual sales proceeds as defined by the law.

According to Law Number 20 of 2008, criteria for Micro, Small, and Medium Enterprises (MSMEs) are classed based on a company's assets and turnover.

No.	Business	Asset Criteria	Turnover Criteria
1.	Micro Business	Max. 50 million	Max. 300 million
2.	Small business	>50 million - 500 million	>300 million - 2.5 billion
3.	Medium Business	>500 million - 10 billion	>2.5 billion - 50 billion

Family Income

Income according to economics is the maximum value that can be consumed by a person in a period with the expectation of the same situation at the end of the period. This definition focuses on total expenditure on consumption during one period. In other words, income is the total assets at the beginning of the period plus the total results obtained during one period.

Meanwhile, family income is the total real income of all household members which is used to meet collective and individual needs in a household. Household income is remuneration or rewards obtained in production activities. Income can be in the form of money or goods, whether in the form of basic necessities such as rice and so on. In general, human income consists of nominal income in the form of money and real income in the form of goods.

Previous Research

Before carrying out this research, there were several previous studies that served as references in conducting this research. These previous studies had the same discussion and scope as this research. The following is previous research that is related and served as a reference in conducting this research.

First, Shindita Nirmalasari, Nurchalisa Putri (2022) with the title *The Role of Women in Improving the Household Economy from Jesser Auda's Maqashid Syariah Perspective (Case Study in Tengaran District, Semarang Regency)*. The research results found that women who work in garments have a background based on family economic demands. The husband's or father's income is still not sufficient for the family's economic needs. So that women who work become a choice made to fulfill economic needs. Not only can it be used for necessities but it can also be used to save and set aside for unexpected life events. Apart from that, working mothers also do not leave domestic duties at home in Tengaran District by working in the garment industry in accordance with Jasser Auda's maqashid sharia. Women who work are included in order to achieve a prosperous life so that this is in accordance with the concept of maqashid sharia, namely *hifz an-nafs* (protection of human rights), *hifz an-nasl* (protection of the family), and *hifz al-mal* (protecting property).

Second, Nur Khasanah (2021) with the title *The Role of Tampah Craftswomen in Improving the Family Economy*. This investigation yielded the following results: Women opt to work as Tampah craftsmen for a variety of reasons, including the desire to help their husbands increase their family income, which is driven by the increasing load of family duties. Furthermore, Tampah craftswomen's income contributes to family income in a modest

manner, ranging from 40% to 59%. This condition can empower women to make decisions in their households, making their presence in the family more significant and respected.

Third, Megi Tindangen, Daisy SM Engka, Patric C. Wauran (2020) with the research title *The Role of Women in Improving the Family Economy (Case Study: Women Rice Field Workers in West Lemoh Village, East Tombariri District, Minahasa Regency)*. The results of this research prove that factors such as economic, educational, social and cultural influence women's decisions to work in the rice fields and that after they work in the fields, the family's income increases and can meet their living needs. Several women or mothers working in rice fields in West Lemoh Village who were interviewed said that they took advantage of the natural resources around them such as rice fields so that they could turn them into business opportunities that could make money and improve the economic welfare of their families.

Fourth, Muhammad Hasan Sebyar (2021) with the research title *The Role of Women in Improving Family Welfare from a Maqashid Syariah Perspective*. The results of this research found that the role of women is very positive in improving family welfare and is in accordance with the goals of Islam, namely *falah* (prosperity in this world and the hereafter), as well as in accordance with the five main elements that must be maintained in Islam, namely *Hifz ad-din*, namely informants protecting their religion. in several forms of activities, which include implementing the pillars of Islam, carrying out social and security activities. *Hifz an-nafs* means informants can take good care of their family's soul by paying attention to the needs of a decent life and staying away from unhealthy living habits. *Hifz al-'aql*, namely informants, can maintain their family's intelligence by still paying attention to the government's recommendations, namely sending their children to school as high as possible for a minimum of 12 years. *Hifz an-nasl*, namely the informant, makes the family planning program only used to regulate the distance between one child and another and not just have two children for spiritual reasons and the sustenance of each child born is guaranteed. *Hifz al-maal*, namely the informant's role as a trader, can help meet needs or fulfill the family's needs in daily life.

The previous research that has been presented is consistent with this research, namely that women have a positive role in improving family welfare in the economic, educational and social fields. However, she still does not abandon her duties as a wife and housewife and always carries out religious provisions by practicing maintaining *maqashid sharia* in her life.

METHODOLOGY

This research uses qualitative research methods. In-depth, meaningful data is obtained through the application of qualitative methodologies. Meaning is the actual, definitive data that lies behind the apparent facts. In contrast to experiments, where the researcher is the primary instrument, the qualitative research method is based on the postpositivist philosophy and is used to study the conditions of natural objects. According to Sugiyono (2013), qualitative

research emphasizes meaning over generalization, employs an inductive/qualitative approach to data processing, and uses triangulated (combined) data collection procedures.

In this research, researchers used random sampling in taking samples to obtain three informants as follows:

1. First Informant (Mrs. Sahri)

Mrs. Sahri chose to become an MSME operator by trading rice at home with an income of approximately Rp. 100,000,- per day. This income is used for daily living expenses. These results are very helpful in increasing the family's income because Mrs. Sahri's husband does not work so trading rice is the only source of income for Mrs. Sahri's family. Mrs. Sahri only lives with her husband and has no children.

2. Second Informant (Mrs. Fajariah)

Mrs. Fajariah chose to become an MSME operator by trading eggs at the market from 06.30 - 10.00 with an income of approximately Rp. 100,000,- per day. This income is used for daily living expenses. These results help in easing the family's economic burden so that they can send their children to school up to college level. Mrs. Fajariah's husband works as a builder and has 4 children.

3. Third Informant (Mrs. Wariah)

Mrs. Wariah chose to become an MSME operator by trading fried peanuts at home and also distributing them in the market. The income earned by Mrs. Wariah is IDR. 50,000,- per day. Mrs. Wariah does this work of her own accord to fill her free time at home. Even so, the proceeds obtained by Mrs. Wariah are still used to lighten the family's burden, even though it is not much. Mrs. Wariah's husband works as a private employee and has 3 children.

In this study, interviews and observation were employed as data collection methods. When compared to other methods of data collecting, observation (or observing) has unique qualities, according to Sugiyono (2016:203). Direct observations at the location are utilized to identify characteristics that are practicable and are corroborated by interviews conducted as part of a job analysis survey. In order to identify the topic to be researched and to obtain more detailed information from sources and informants, researchers might employ interviews as a data collection technique, according to Sugiyono (2017:194).

In this study, descriptive analytic techniques are used for data analysis. With no purpose of drawing broad conclusions or generalizations, Sugiyono (2014:21) defines the descriptive analysis approach as the use of statistics to examine data by describing or displaying the obtained data as is. Data reduction, data presentation, and conclusions make up the three parts of this research project.

RESULTS AND DISCUSSION

Community Profile in the East Gegutu Neighborhood

The East Gegutu neighborhood is one of 6 neighborhoods in Rembiga Village. Geographically, the boundaries of the East Gegutu Neighborhood are the southern part bordering Monjok Neighborhood, the northern part bordering the Midang River, the western border being the West Gegutu Neighborhood, and the eastern border with Sayang-Sayang Village. The East Gegutu neighborhood has 6 RT. Based on 2023 data, the population of the East Gegutu Neighborhood is 1,457 people with a total of 428 families (heads of families) and according to gender, the male population is 715 people and the female population is 742 people.

The East Gegutu Neighborhood Community has a variety of livelihoods, such as traders, builders, employees, and so on. However, traders and builders are the most dominant livelihoods in the East Gegutu Neighborhood. Where, traders are dominated by women and builders are dominated by men.

Factors that Influence Women Working as MSMEs in the East Gegutu Neighborhood

1. Economic Factors

The problem of meeting life's needs is still not enough to be the main reason why women work as MSMEs. This is done in the hope of being able to help and ease the burden on the husband and family. Fulfilling daily living needs by only controlling one person to work is still considered insufficient, so working becomes an option for women. The results of this research are consistent with research by Shindita Nirmalasari and Nurchalisa Putri (2022) that women who work in gaming have a background of family economic demands, where the husband's or father's income still cannot meet the family's economic needs so that women who work become the choice to meet the family's economic needs. .

2. Desire Factor

In fact, women will only take care of the house. However, there are some women who can complete housework in a short time so they have lots of free time in their days. Therefore, this free time is used to do work that can be done at home, such as being an MSME actor, so that you don't neglect your home duties which must be done.

Double Workload of Working Women

A woman who works has an impact on economic and social life. Domestic duties are the role of a woman in the household. Routine activities such as caring for children, cooking, washing and serving all the needs of family members. This task is the burden and responsibility of the woman or wife. Even though this is not an absolute rule that women must do at home, it has become the main task of the majority in household patterns. Thus, problems between domestic and public duties emerge to the surface. Married women have the main role at home. However, if her public role can also help the household economy, then in the context of this discussion, a woman has a dual

role. Apart from taking care of household problems, women also work to help meet the economic needs of their families.

As was done by informants in this research as follows:

1. Mrs. Fajariah

"Sebelum berangkat ke pasar untuk bekerja sudah memasak untuk sarapan anggota keluarga saya, dan untuk urusan mencuci pakaian saya masih bisa mencuci pakaian setelah saya bekerja yaitu di sore atau malam hari. Saya biasanya membersihkan rumah setelah saya pulang dari pasar sekitar jam sepuluh pagi".

"Before going to the market to work, I cook breakfast for my family members, and for washing clothes, I can still wash clothes after I work, namely in the afternoon or evening. I usually clean the house after I come home from the market around ten in the morning."

2. Mrs. Sahri

"Saya tidak perlu memasak di pagi hari, karena saya juga menjual nasi soalnya. Dan saya biasanya melakukan pekerjaan rumah seperti mencuci dan membersihkan rumah yaitu pada saat tidak ada pembeli seperti pada jam sebelas ke atas untuk pagi hari soalnya saya juga mencuci menggunakan mesin cuci jadi bisa dikerjakan secara bersamaan".

"I don't need to cook in the morning, because I also sell rice. And I usually do housework such as washing and cleaning the house, that is, when there are no buyers, like at eleven o'clock in the morning because I also wash using a washing machine so it can be done simultaneously."

3. Mrs. Wariah

"Saya melakukan semua pekerjaan rumah seperti memasak dan membersihkan rumah pada saat pagi hari lalu setelahnya baru saya menggoreng kacang yang akan diperdagangkan. Untuk mencuci baju saya bisa melakukannya bersamaan dengan menggoreng kacang karena saya juga kebetulan memakai mesin cuci untuk itu".

"I do all the housework such as cooking and cleaning the house in the morning, then after that I fry the peanuts for trading. To wash clothes, I can do it at the same time as frying peanuts because I also happen to use the washing machine for that."

Based on the explanation given by the informants, they still carry out their responsibilities as housewives in addition to working as MSMEs. This proves that women or wives can enter the public sphere well so that they do not limit opportunities to carry out social actions for other people in society. The results of this research are also in line with research conducted by Shindita Nirmalasari and Nurchalisa Putri (2022) that working mothers do not leave domestic duties in the household in Tenganan District.

The Role of Women MSME Actors in Increasing Family Income in the East Gegutu Neighborhood

In quantity, the income obtained from women's roles is smaller than the husband's income. However, it can still have a significant impact on the family's economic condition by creating sufficient financial conditions to meet the

family's needs, as stated by Mrs. Fajariah, who said that the income obtained from trading eggs in the market is sufficient to help ease the family's burden.

As stated by Mrs. Sahri, her income can help meet the family's needs, because her husband also does not have a job and often helps with the trade.

This was also reinforced by Mrs. Wariah. Yang said that Mrs. Wariah's income from trading peanuts at home and in the market could meet the family's needs even though the profits were small. Mrs. Wariah said that the work she did was enough to help and supplement her husband's income for small-scale needs, such as purchasing daily food, wages for school children and so on.

With the explanation of the three informants above, it seems that there is harmony with what Anto Mudhzakar said that the role of women's participation not only contributes to changes in the mindset and economic structure of a region, but also contributes greatly to family welfare, increasing family income and helping to improve the quality of life and health. family.

These results are also in line with research conducted by Zunaidi and Mashfiroh (2021), women's income as laborers is used to finance and meet family needs, starting from additional income for husbands, this income is also used for spending on daily needs such as adding to the menu for cooking and shopping for clothes, also used to pay for their children's education, some of it is saved and used to pay for social gatherings.

Therefore, based on the researcher's analysis, the effectiveness of the role of female MSME actors can be seen from the fulfillment of family needs in daily life which is obtained from the role of women as MSME actors. The income earned by female MSME actors in the East Gegutu Environment is around 5% - 10% of the total family income, however, the right to choose decisions remains with each woman in the family. The results of this research are inconsistent with research by Nur Khasanah (2021) which states that the contribution of female tampah craftsmen's income to family income is generally in the range of 40% - 59% of total family income so that they can participate in decision making in the household.

The Role of Women MSME Actors in Increasing Family Income in the East Gegutu Neighborhood from a Maqashid Syariah Perspective

The income earned by female MSME actors in East Gegutu Village was found to be relatively low by researchers after interviewing informants. However, this income was sufficient to cover daily expenses, send children to school, and save a portion for savings. Other financial requirements included being able to maintain one's faith in Allah SWT by abiding by religious prohibitions, abstaining from all foods and beverages, and trading ethically. The role of female MSME actors in the family and this circumstance are inextricably linked.

If the research results are analyzed, the implication is found that the role of women is very positive in increasing family income. This result is in line with previous research conducted by Muhammad Hasan Sebyar (2021) which said that the role of women is very positive in increasing family welfare and is in accordance with the goals of Islamic economics namely *falah* (prosperity in this world and the hereafter), and in accordance with the five main elements that

must be maintained in Islam, namely *hifz ad-din*, *hifz an-nafs*, *hifz an-nasl*, and *hifz al-maal*. This can be known from the following things, namely:

1. *Hifz ad-din*

Keeping religion alive is one of the main objectives of any religious group since religion is a way of life that can help its adherents become people who can benefit both their God and other people.

The practice of the five pillars of Islam—prayer, fasting, zakat, and the hajj—demonstrates respect for religion. Maintaining religion is demonstrated by the commitment to consistently uphold religious principles when carrying out religious teachings, in addition to adhering to the tenets of Islam. This corresponds with what Mrs. Fajariah said, that Mrs. Fajariah said that she always performs prayers on time unless there are unintentional obstacles such as oversleeping or intentional obstacles such as after traveling far away. As for zakat, Mrs. Fajariah pays zakat once a year, while for fasting, Mrs. Fajariah carries out obligatory fasts and sunnah fasts such as fasting in the month of Shawwal and so on. And for the Hajj, Mrs. Fajariah has not been able to carry out or save for the Hajj. Mrs. Fajariah also said that Mrs. Fajariah made donations or donated some of her wealth to the mosque. Every time there was a donation to the mosque, Mrs. Fajariah's family would definitely donate as much as they could.

In this case, researchers found that informants maintained their religion in several forms of activities, which included implementing the pillars of Islam, carrying out social and religious activities in the form of attending religious studies in order to increase religious knowledge and maintain concern for others as a form of assistance to brothers and sisters who needs it more.

2. *Hifz an-nafs*

The second indicator in *maqashid sharia* after maintaining religion is the indicator of maintaining the soul (*Hifz an-nafs*). Maintaining the soul can be defined as preventing and avoiding bad things from happening and ensuring that you will stay alive. This something is the soul and soul of every living individual. These indicators include food, shelter, clothing, health, and harmonious social relations with the environment. This is in accordance with what researchers found through interviews with Mrs. Sahri, that the food consumed every day is definitely halal, because the food consumed is also the merchandise of Mrs. Sahri as a rice seller. Mrs. Sahri said that every day the side dishes sold or consumed are chicken and vegetables.

As is the case with the researchers' findings, informants can maintain their families' lives well by paying attention to the needs of a decent life and staying away from unhealthy living habits. Such as maintaining halal, healthy and nutritious food, and maintaining health to keep sweating every morning even though they don't do sports activities, but trading activities that start in the morning make them exercise with their work, and maintain the condition of their clothes by

continuing to shop for clothes every year, as well as maintain the condition of the house so that it remains suitable for habitation to support healthy and decent living conditions. And then the last thing is to protect your soul by abstaining from consuming alcoholic and intoxicating items.

3. *Hifz al-'aql*

By maintaining reason, humans can think about Allah SWT, the universe and themselves. The thing that needs to be done to educate the mind is through education. This is in accordance with what Mrs. Fajariah said, that as a parent you must choose a good educational place for your children, and Mrs. Fajariah is grateful because the majority of her children did not refuse when asked to enter an Islamic boarding school, this made Mrs. Fajariah happy and felt relieved because at the Islamic boarding school her children could be looked after and educated by the *ustadz* and *ustadzah* so that Mrs. Fajariah could be more calm in thinking about her child's character in the future. But Mrs. Fajariah added that her two children had completed their studies abroad after graduating from Islamic boarding school, so she was not concerned because she always thought her children could uphold Islamic teachings, including the knowledge they had acquired at Islamic boarding school.

Informants can maintain their family's intelligence by paying attention to the education of their family members by sending them to school for at least 12 years. Apart from that, informants also continue to register their family members, especially their children, to continue reciting the Koran as a connection with Allah SWT.

4. *Hifz an-nasl*

As a gift from Allah SWT, parents have a duty to ensure their children's continued growth and development. This is based on the idea that children are entrusted to them. Guaranteeing the right to the development of offspring, Islam is a religion that regulates life from all aspects, both spiritual and material, including economics and the balance between the two. Islam also does not limit its people from having children. This is in line with the results of the informant's interview with Mrs. Wariah who said that she had three children and Mrs. Wariah also participated in the family planning program when she was young. Mrs. Wariah admitted that she used the family planning program because Mrs. Wariah was worried that having too many children would hinder economic prosperity or child care. So Mrs. Wariah said that having three children with good education and character was more than enough. Meanwhile, Mrs. Sahri said that Mrs. Sahri had no children due to her illness. However, Mrs. Sahri had an adopted child who was her brother's child. Even so, Mrs. Sahri still treats her adopted child like her own child.

In looking after offspring, the informant created a family planning program to regulate the distance between one child and another, and did not follow the government's teaching to have two children for spiritual

reasons to guarantee sustenance for each child born, and to follow the life of the Prophet who had many descendants.

5. *Hifz al-maal*

The way to protect wealth is to seek a decent and fair income, have business opportunities, halal and good fortune, and fair competition. The informants conveyed the need for trading ethics to avoid improper methods, as stated by Mrs. Sahri, that when carrying out her work, Mrs. Sahri never cheated by cheating and so on. Mrs. Sahri has never cheated either her competitors or her buyers by raising prices to be higher than what is currently applicable, because she believes that this will prevent the arrival of good fortune and disrupt the blessings of the good fortune obtained so that it can be classified as something haram.

In guarding property, the informant's role as a trader can help fulfill or fulfill the family's needs in daily life. Apart from that, some of the income from the role of informant was set aside for savings. And informants also look after their assets by maintaining ethics in buying and selling, so that the assets obtained are halal assets so that the food consumed is also halal.

CONCLUSIONS AND RECOMMENDATIONS

The research findings indicate that the involvement of female MSME actors has a good impact on family income while upholding the five fundamental tenets of Islam, which are *hifz ad-din*, *hifz an-nafs*, *hifz al-'aql*, *hifz an-nasl*, and *hifz al-maal*.

First, Informants maintain their religion in several forms of activities, which include implementing the pillars of Islam, carrying out socio-religious activities in the form of attending recitations during Islamic holidays or every week, as well as maintaining social concern for others who need it more.

Second, Informants can take good care of their souls and those of their families by still paying attention to needs that are suitable for consumption, use and habitation. Such as ensuring that the food consumed remains halal, maintaining health by being active in the morning, and maintaining the condition of clothes by shopping every year, as well as maintaining the condition of the house so that it remains habitable. And finally, take care of your soul by staying away from alcoholic or intoxicating drinks.

Third, Informants can protect their families' minds by continuing to send their children to the highest level of education with a minimum of 12 years of education. Apart from that, the informant also continues to pay attention to religious education, by continuing to register his children to recite the Koran so that the world and the afterlife remain balanced.

Fourth, the informant created a family planning program to regulate the birth distance between one child and another. The informant also did not follow the government program which said that two children were enough, however, having more than two children was to follow the life of the Prophet who had many descendants. However, researchers found that the informant, Mrs. Sahri,

did not have any offspring of her own, but instead adopted her sibling's child and still treated her like her own biological child.

Fifth, Informants as MSME actors help in meeting their daily needs. Apart from that, the informant's income was also set aside for savings. Additionally, informants maintain the integrity of their work in order to ensure that the assets they acquire are blessed and halal.

ADVANCED RESEARCH

The limitation of this research is that the research focus is only on the Maqashid Syariah perspective without considering other factors that might influence the role of female MSME actors towards their families and themselves.

Based on the research results and discussions presented in this research, further research is expected to increase the research focus or change the research focus, such as external factors that can influence the role of female MSME actors in increasing family income.

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