

Strengthening Family Economy Through Sharia Financial Literacy Among Housewives in the Neighborhood of Rizki Bakti Foundation in Pekanbaru

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ABSTRACT

The primary objective of this community service initiative is to enhance Sharia financial literacy among housewives residing in the vicinity of Yayasan Rizki Bakti Negeri Pekanbaru, thereby facilitating the empowerment of the family economy grounded in Islamic principles. The principal challenges recognized included the inadequate comprehension within the community, particularly among mothers, regarding the management of household finances in accordance with Sharia, which encompasses insufficient practices in budget recording, the absence of long-term financial planning, and a lack of awareness pertaining to the halal and haram dichotomy in the utilization of financial products. The methodological framework of this initiative comprises four distinct phases: preparation, implementation, evaluation, and reporting, along with a sustainability strategy. The activities are executed through a participatory educational methodology, incorporating training sessions, simulations of household budget development, group discussions, and evaluative assessments conducted prior to and following the training. The outcomes of the initiative indicated a substantial enhancement in participants' comprehension and attitudes towards Sharia-compliant financial management. This improvement is substantiated by elevated post-test scores, notable shifts in financial behaviors, and the emergence of participants' initiatives aimed at establishing Sharia finance learning communities within their localities. This initiative has yielded tangible positive repercussions on the capacity of housewives to make informed and Islamic financial decisions. Furthermore, the program has garnered support from the foundation to ensure its sustainability. Consequently, Sharia financial literacy has been validated as a pivotal instrument in fostering family economic autonomy and reinforcing social resilience anchored in Islamic values.

Keywords: sharia financial literacy, housewife, family economy, community service, Pekanbaru.

INTRODUCTION

Financial literacy levels among housewives in Indonesia remain deficient, as evidenced by research indicating that a majority of housewives exhibit inadequate financial literacy, which is contingent upon their educational attainment and familial income (Astuti et al., 2023; Risnawati & Syaparuddin, 2022).

This deficiency in literacy significantly affects the degree of formal financial inclusion, particularly for mothers engaged in micro and small enterprises, thereby rendering them unable to access essential financial services such as savings, credit, and insurance (Risdayanti et al., 2024).

In Riau Province, including the city of Pekanbaru, the state of sharia financial literacy is similarly categorized as subpar, with an index measuring merely approximately 42.52%, and the financial skills dimension reflecting an average value that falls below 35% (Nesneri et al., 2023).

The ramifications of this inadequate literacy manifest in the suboptimal administration of household finances; for instance, the absence of financial record-keeping and a tendency for expenditures to surpass income. Consequently, interventions aimed at enhancing financial literacy are of paramount importance (Rodhiyah et al., 2022).

Within the households of fishermen, sharia financial literacy remains exceedingly limited—registering at only about 22% for fundamental knowledge—thereby placing them at heightened risk of engaging in precarious debt practices and experiencing financial volatility (Aprilia et al., 2023; Maulita et al., 2023).

Beyond cognitive dimensions, spiritual elements also play a role in financial management among housewives, as the interplay between financial literacy and spiritual intelligence collectively fosters improved financial administration (Revelation et al., 2023).

The financial attitudes and behaviors of housewives are demonstrably shaped by their level of financial literacy, which in turn has significant implications for the overall quality of family financial management (Selviana et al., 2024).

Millennial mothers exhibiting elevated levels of sharia financial literacy have been observed to demonstrate greater consistency in their decisions to engage in savings at sharia banks, although lifestyle factors are also influential in this regard (Risnawati & Syaparuddin, 2022).

Programs aimed at enhancing financial literacy and debt management have been shown to be effective in bolstering the financial resilience of families, as evidenced by community service initiatives within villages that prioritize strategic planning and daily record-keeping. Nevertheless, the practices of household record-keeping and accounting remain insufficiently adopted among housewives, illustrated by findings highlighting the challenges of implementing basic accounting practices in the post-pandemic era (Rodhiyah et al., 2022).

The educational and occupational levels of housewives also serve as moderating factors in the relationship between financial literacy and financial management behavior, suggesting that interventions must take these backgrounds into account. In local contexts such as Karangtempel (Semarang), it has been observed that employed housewives possess superior literacy and savings behaviors compared to their non-employed counterparts (Rahmayani et al., 2023).

Challenges related to sharia financial literacy are also prevalent within adult populations globally. For instance, in the international context, the limited comprehension of sharia financial products constitutes a significant obstacle to the advancement of the sharia industry (Risnawati & Syaparuddin, 2022).

Ritonga (2021) in an Analysis of Sharia Financial Literacy Levels in Kampar concluded that financial acumen positively influences both the income and operational performance of microenterprises.

In light of this, sharia financial literacy transcends theoretical constructs, serving as a practical tool for the economic empowerment of housewives—an actionable application that resonates with the objectives of devotional activities focusing on literacy as a gateway to enhancing family economic conditions.

According to Oktavianti et al. (2024), rudimentary household accounting methodologies can engender a sense of financial tranquility and foster self-regulation. Within the framework of this devotion, the development of instructional modules and training sessions that incorporate fundamental record-keeping strategies underscores the significance of the intervention method in addressing the specific needs of the contemporary weekly housewife—directly tackling the obstacles identified in the research.

Research conducted by Hidayah et al. (2024) indicates that various forms of sharia education—such as akad wadiah and mudharabah—significantly enhance financial literacy and reshape attitudes toward sharia-compliant financial products within rural populations. This is intrinsically linked to the intent of the devotion: to fortify the family economy through enhanced sharia financial literacy, rather than merely promoting general literacy.

The investigation by Nesner et al. (2023) determined that the level of sharia financial literacy among the populace of Pekanbaru stands at a mere 42.52%, with financial competencies falling below 35%. This statistic reveals a substantial disparity between the housewives' necessity for comprehension of sharia finance—specifically in areas such as budgeting and familial financial planning—and their actual competencies. Consequently, these devotional initiatives are pertinent to bridging this disparity.

The outcomes of the devotion conducted by the Waqiah (2025) in Bulujaran Lor village indicate that comprehensive socialization programs successfully enhanced the financial literacy of housewives—from financial planning, record-keeping, to debt management—with notable advancements: for instance, an increase from 35% to 80% in planning capabilities, and from 30% to 75% in expenditure documentation. These findings emphasize the necessity of employing a similar methodology in our program in Pekanbaru; the homemaker community is deemed capable of responding favorably to sharia financial literacy content in a holistic manner.

Maylani et al. (2024) in the MME empowerment initiative Bilqisha Syari demonstrated that economic empowerment through financial and business training directly enhances entrepreneurial capabilities and familial income. This aligns with a devotional theme that not only underscores literacy but also associates it with the reinforcement of the family economy through practical applications of sharia financial principles.

A study conducted by Hidayat et al. (2024) revealed that financial planning training for mothers was effective in improving comprehension of budget allocation, debt management, and basic investment strategies, achieving a comprehension level of 80%. In the context of the Rizki Bakti Pekanbaru Foundation, the deployment of analogous planning modules will fortify the structural foundation of the family economy while remaining pertinent to the mentors of the local religious community.

METHOD

1. Preparatory Stage

In the preliminary phase, the community service team delineated the targeted partners, specifically the housewives residing in the vicinity of the Rizki Bakti Foundation in Pekanbaru State. This identification

process was facilitated through direct collaboration with the foundation to ascertain the number of members, their economic backgrounds, and their requirements for Sharia financial literacy.

Subsequently, an initial investigation was conducted via field observations and informal interviews with several representatives from the housewives. The objective was to gain insights into their comprehension of Sharia financial principles as well as the financial practices they have been implementing within their households.

The service team also formulated a baseline survey instrument designed to evaluate the participants' preliminary knowledge of Sharia finance. The survey encompasses dimensions of financial planning, income management, savings, debt receivables, and investments that adhere to Sharia principles.

To develop the training materials, the team constructed a locally-informed, needs-based Sharia financial literacy module. These modules are articulated in straightforward and contextual language, addressing subjects such as the foundational principles of finance in Islam, the management of family finances, and the significance of long-term financial planning.

In addition to the modules, the team also prepared supplementary media in the form of leaflets, infographics, and concise educational videos intended for use during training as well as for further educational purposes subsequent to the conclusion of the activity.

To enhance the efficacy of the implementation, a mapping of the potential local facilitators or community leaders within the foundation's environment was conducted to identify individuals who could play an active role in supporting the trainees. This participatory strategy aims to ensure that activities are executed with a community-oriented approach.

The team also organized the logistics and scheduling of activities, adapting execution times to align with the availability of the housewives. The schedule was devised to be both flexible and structured, thus optimizing participant engagement.

Intensive communication and coordination were undertaken with the foundation's trustees to guarantee administrative support, provision of premises, and dissemination of pertinent information to participants. This step is crucial to ensure that participants are adequately prepared prior to the commencement of the activity.

Furthermore, the team devised pre-test and post-test questionnaires aimed at assessing the participants' advancement in understanding. This evaluative measure is vital as it serves as a foundation for assessing the overall success of the activity.

Finally, an internal coordination meeting of the service team was convened to align perceptions regarding the technical aspects of activity implementation, delineate task responsibilities, and prepare risk mitigation strategies throughout the training process.

2. Implementation Phase

The execution of the activities commences with an inaugural event that encompasses foundation administrators, prominent public figures, and trainees. During this occasion, the objectives, urgency, and anticipated outcomes of the devotional activity are articulated.

Subsequent to the opening ceremony, a pre-assessment was administered to all participants to evaluate their preliminary comprehension of Sharia finance. This initial result serves as a preliminary indicator of the training's efficacy.

The principal training activities are executed in the format of interactive workshops, which consist of three distinct sessions: an introduction to Sharia financial literacy, household financial management in accordance with Islamic principles, and strategies for long-term financial planning.

In the initial session, foundational concepts of Sharia finance, including the principles of halal-haram, the prohibition of usury, gharar, and maisir, as well as the notion of wealth, were elucidated. This material constitutes the essential basis for participants to cultivate an Islamic perspective in financial management.

The second session concentrated on practical family financial management techniques, such as formulating a household budget, meticulously recording expenses and income, and engaging in regular savings. Participants were encouraged to develop a personal budget simulation utilizing the worksheets provided.

The third session underscored the significance of establishing long-term financial objectives, including funds for child education and emergency reserves. Additionally, participants were familiarized with Sharia-compliant financial products, such as mudharabah savings and takaful insurance.

Each session is augmented by case studies and small group discussions to facilitate participants' comprehension of the practical applications of the material presented. This pedagogical approach fosters participant engagement and enhances understanding.

Upon conclusion of the training, a post-assessment was conducted to gauge the participants' advancement in knowledge. The results of the post-assessment are juxtaposed with those of the pre-assessment to evaluate the effectiveness of both the material and the training methodology.

The activity culminates with the presentation of a certificate of participation, accompanied by a session dedicated to reflection and feedback from the participants. Attendees are afforded the opportunity to express their impressions, suggestions, and aspirations regarding the program's sustainability.

Following the conclusion of the primary activities, participants are provided with an educational package that includes modules, leaflets, and access to digital resources, enabling them to engage in independent study at home alongside other family members.

3. Evaluation and Reporting Phase

The assessment of the activities was conducted through a quantitative comparison of the pre-test and post-test results to ascertain the enhancement of participants' comprehension of Sharia financial literacy.

In conjunction with the cognitive evaluation, the research team also implemented a qualitative assessment via comprehensive interviews with select participants to acquire insights regarding shifts in attitudes and behaviors related to family financial management.

Participant feedback was systematically gathered through an evaluation instrument encompassing dimensions of satisfaction concerning the material, instructional delivery, pedagogical methodologies, and facilitators. This feedback is instrumental for the enhancement of future analogous initiatives.

Moreover, the team performed an internal evaluation of the execution of the activities, which encompassed the efficacy of team coordination, the suitability of the implementation timeline, as well as the obstacles encountered during the activities.

The findings from the evaluation were subsequently synthesized into an activity report, which delineated the stages of implementation, accomplishments, challenges, and recommendations.

The activity reports were augmented with visual documentation, including photographic evidence of the activities, attendance records, pre-and post-test results, as well as participant testimonials.

The report was presented to stakeholders (Yayasan Rizki Bakti Negeri) and also to the institutions responsible for organizing the activities, serving as a mechanism for accountability regarding the service activities.

As part of the dissemination of the results, the team also prepared accessible articles for publication in local media or the official website of the institution to broadcast the impact of the activities.

Furthermore, the team devised a plan to draft scholarly articles stemming from this initiative, contributing to the academic discourse surrounding community-based Sharia financial literacy.

This phase of evaluation is critical as it serves as a foundation for informed decision-making regarding the sustainability of the program and its potential for replication within other communities in the future.

4. Sustainability Stage of Evaluation Phase

Informed by the evaluation outcomes, the team formulated a follow-up strategy to guarantee the sustainability of the activities' impact, one avenue being the establishment of a community of mothers who are cognizant of Sharia financial literacy.

This community will be facilitated at regular intervals through informal gatherings and online discussion forums to exchange best practices, address challenges, and explore solutions in household financial management.

The devotional team additionally designed advanced training sessions in the format of intensive classes for a select group of participants identified as having potential to become Sharia financial literacy advocates.

These advocates are anticipated to evolve into change agents within their communities, thereby fostering continuous support for other mothers and actualizing community independence and empowerment.

One strategy for sustainability involves forging partnerships with local Sharia financial institutions to offer mentorship and facilitate access to Sharia financial products for participants.

The team will also promote the inclusion of Sharia financial literacy content as a component of the routine programming aimed at nurturing mothers and parents of students within the foundation's environment.

In an effort to broaden the impact, the team intends to develop a user-friendly digital platform that houses Sharia financial educational resources accessible to participants online.

In the long-term perspective, this initiative is expected to serve as a replicable model for similar communities in Pekanbaru or other regions in Riau, with appropriate local adaptations.

Regular monitoring will be conducted at a minimum frequency of every three months to evaluate community development and assess the sustained impact of the initial interventions.

The entire approach is meticulously designed to ensure that devotional activities transcend mere training, evolving into a sustainable movement for family economic empowerment through Sharia financial literacy.

RESULTS AND DISCUSSIONS

The service activities conducted were executed effectively and garnered a favorable reception from the participants, specifically homemakers residing in the vicinity of the Rizki Bakti Foundation in Pekanbaru State. The attendance of participants reached a total of 38 individuals, surpassing the initial goal that was established at 30 individuals.

The findings from the pre-test indicated that a substantial proportion of participants possessed a markedly limited foundational comprehension of the fundamental concepts pertaining to Sharia finance. The mean score for the pre-test was merely 38 out of a possible total of 100.

Subsequent to the provision of training over a two-day period, a notable enhancement in the participants' understanding was observed. The average score for the post-test rose to 81, signifying that the material presented was both acceptable and comprehensible.

Participants articulated that their prior knowledge of financial concepts was derived solely from inherited everyday practices. Following the training, they began to appreciate the significance of Sharia principles in the management of familial assets.

A tangible outcome of this training was the cultivation of awareness regarding the establishment of a more systematically organized household budget. The majority of participants indicated that they had not previously engaged in the practice of documenting a budget in written form.

During a simulation session focused on the formulation of a family budget, participants acquired the skills necessary to allocate the husband's income into various categories: essential needs, savings, emergency funds, and social funds. Many expressed astonishment, as their daily expenditures had frequently exceeded their income.

The training also elucidated the concept of sustenance and underscored the necessity of eschewing usury. Participants reported an increased selectiveness in their choices of financial products, particularly concerning loans or installment plans.

Some participants conveyed an interest in saving with Sharia banks after comprehending the distinctions between akad mudharabah and wadiah. This indicates a transformative shift in financial behavior towards practices that align more closely with Islamic principles.

In the group discussion sessions, mothers exchanged experiences related to the management of household expenses. This fostered a collaborative learning environment and reinforced solidarity among the participants.

The devotion team observed that the training environment was characterized by active engagement and communicative interaction. Participants exhibited enthusiasm by asking questions, engaging in discussions, and noting significant points from the material. This serves as an indicator of the efficacy of the participatory approach employed in the delivery of the content.

Beyond cognitive aspects, alterations in participants' attitudes were also reflected in their testimonials. Many participants expressed that this initiative broadened their perspectives and equipped them with the means to utilize money more judiciously.

Several participants articulated a desire to disseminate the knowledge they acquired to family members and neighbors. This represents an opportunity to extend the impact of the training horizontally within the community surrounding the foundation.

In post-training interviews, a number of participants indicated that they commenced regular saving from the first week following the training. They also reported a reduction in the habit of purchasing non-essential consumer goods.

One notable impact was the proposal for the establishment of a small community composed of trainees. This community is intended to serve as a forum for the exchange of knowledge and experiences related to Sharia financial practices in daily life.

The service team also received endorsement from the foundation's trustees to perpetuate these activities at regular intervals. The foundation has expressed interest in incorporating Sharia financial literacy into the routine training of the parents of students.

From a technical implementation perspective, this activity proceeded according to the established plan. Facilities, learning media, and training modules were utilized to their fullest potential. Challenges that arose were minor, such as delays experienced by participants due to domestic responsibilities.

In the domain of activity management, the collaboration between the service team and the foundation party is exemplary. The flow of communication is seamless, and the provision of logistical support significantly facilitates the effective execution of activities.

In summary, this initiative demonstrates that sharia financial literacy may serve as a vehicle for family economic empowerment, particularly for homemakers. An enhanced comprehension is anticipated to yield a positive influence on healthier and more sharia-compliant financial practices.

A crucial takeaway from this initiative is the necessity for an educational approach that is both pragmatic and contextually relevant. The presentation of material related to the everyday experiences of homemakers has been shown to be more readily embraced and applicable.

These community engagement activities not only impart knowledge but also foster the principles of self-efficacy and financial accountability among the participants. Moving forward, the sustainability of these initiatives will prioritize community mentorship to ensure that the impact is both substantial and enduring.

CONCLUSION

The community service initiative has effectively contributed to enhancing the comprehension and awareness of housewives within the context of the Rizki Bakti Foundation Negeri Pekanbaru regarding the significance of financial literacy grounded in Sharia principles. The analysis of pre-test and post-test evaluations indicates a notable advancement in the participants' cognitive dimensions pertaining to family financial management in alignment with Islamic values.

Beyond augmenting understanding, this initiative also fosters transformations in participants' attitudes and behaviors concerning the administration of household finances. Participants have commenced the adoption of more systematic financial practices, including the meticulous recording of expenditures, the formulation of budgets, and the establishment of regular savings, all while considering both prosperity and Sharia principles. The burgeoning interest in transitioning to Sharia-compliant financial products further signifies a favorable shift in preferences.

The backing from the foundation, coupled with the enthusiasm of the participants in establishing a self-learning community, illustrates that this initiative possesses potential for enduring sustainability. The robust collaboration among the service team, community partners, and participants serves as a pivotal factor in the program's success.

Consequently, Sharia financial literacy has emerged as a pertinent and practical empowerment tool in fortifying the family economy. It is strongly advocated that analogous programs be replicated in other

communities to amplify the social impact and cultivate the financial autonomy of individuals based on Islamic values.

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In closing, we aspire for this initiative to yield tangible benefits for the community and to serve as a catalyst for ongoing efforts aimed at enhancing literacy and economic welfare grounded in Islamic values. May the charitable endeavors of all participants be recorded as acts of worship and receive the blessings of Allah SWT. Aamiin ya Rabbal 'Alamin.

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