

Housewives' Entrepreneurial Strategy from Islamic Economic Perspectives in Rural Areas of Donggala Regency in Indonesia



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ABSTRACT: This study aimed to determine the entrepreneurial strategy of village housewives in the Donggala district from the perspective of Islamic economics. The research was conducted using qualitative methods, and data collection was carried out through observation and in-depth interviews with several housewives who are entrepreneurial. Data analysis techniques used are data reduction, data presentation, and data verification. The results showed that the entrepreneurial strategy carried out by housewives in Donggala Regency was by changing the menu and adding products according to the wishes and needs of buyers. The product's price prioritizes the social aspect, namely by not taking much profit. Places, where products are sold, are marketed directly to buyers, such as selling in front of the house or to markets close to the local community. However, some products are also sold indirectly, namely by entrusting their products to kiosks. Meanwhile, promotion is done by selling directly and through social media (Facebook). Judging from the Islamic economy, the entrepreneurial strategy carried out by housewives is more focused on trading with Islamic ethics that is halal and beneficial and does not make much profit. Entrepreneurial mothers also always keep their business premises clean and promote products that can be accounted for. The entrepreneurial strategy of housewives is also carried out by paying attention to the nature of shiddiq or being honest in trading by not increasing or decreasing the size of the product. Then the women traders also behave in a trustworthy manner in serving buyers and fathanah with mutual respect between family members, employees, and buyers. Submission of information about the product is also carried out with tabligh or product promotion carried out honestly and correctly.

KEYWORDS: Entrepreneurship, housewives, rural economic, Islamic economic

I. INTRODUCTION

Indonesia is the fourth largest country in the world in terms of population (Kurniawan, Sugiawan, & Managi, 2018). The large population is one of the advantages when viewed from a market perspective to support industrial development in the country (Gallup, Sachs, & Mellinger, 1999). It can be a great strength if human and economic resources are developed properly, one of which is in the Islamic economy. Indonesia as the largest Muslim population country also gets benefits from the fast-growing population to support Islamic economic development.

Islamic economics is a social science that studies people's economic problems guided by Islamic values (Zaman, 2009). The Islamic economic system is an economic system oriented to *rahmatan lilalamin* or for the benefit of all humankind. The Islamic economic system is also known as economic related to banking aspect, but the scope of its language on Islamic economics includes the real sector as well as trade, plantations, agriculture, marine, fisheries, and small industries. All kinds of business are part of Islamic economics. Islamic economics mostly focuses on economic problems guided by Islamic values (Furqani, Adnan, & Mulyany, 2020).

The desire to be able to meet the needs of daily life is one of the factors that motivate people to look for decent work (Xu, Liu, & Tang). However, current conditions show that many people are competing to find work and the intense competition in job selection makes many people excluded, one of which is a housewife. Seeing the competitive conditions in the world of work, therefore many housewives look for work in various ways, one of which is entrepreneurship to meet the many needs of the family.

For a Muslim, work is an earnest effort by directing his assets and remembrance to subjugate the world and placing himself as part of a society where humans work to humanize themselves because work is a dynamic activity and has a goal to fulfill certain needs and in achieving goals. Muslims are ordered to strive earnestly to achieve optimal performance (Derks, van Laar, & Ellemers, 2006).

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To meet the needs of life to be prosperous, people who have the ability and are observant to see their potential and can identify the environment will be able to find opportunities to open businesses. In addition, it is necessary to support business success, namely the existence of a strategy in entrepreneurship. Strategy is a set of actions designed to match the company's competence and external demands on the industry (Grant, 1991). The need to develop a strategy is to achieve company goals, both in the medium and long term. The strategy will ensure the company can survive or thrive.

In Donggala Regency, there are several large companies, one of them is Nasional Oil Company and then local mining companies which employ a large number of residents in the district. So that housewives in the Donggala district see opportunities for entrepreneurship to meet family needs. In addition, the success of business actors is primarily determined by the products they produce in providing satisfaction from the specified target consumers. In other words, marketing efforts carried out in entrepreneurship must be directed at consumers who want to be targeted as their target market.

In Donggala district, there are eight forms of business carried out by housewives such as mixed kiosk businesses, cooked vegetable sellers, yellow rice sellers, putu sellers, bread sellers, vegetable sellers, cooked noodle sellers, and fried food sellers. The various forms of business carried out by housewives aim to meet the needs of their families. However, no research has been conducted to find out whether the entrepreneurship carried out by the housewife is in accordance with Islamic teachings or not. Whereas research related to the compatibility of entrepreneurship with Islamic economic values needs to be carried out to provide a correct understanding of the implementation of economic activities in accordance with Islamic teachings. Therefore, this research was conducted to provide an understanding of the economic activities of housewives from the perspective of Islamic economics. The results of this study are expected to be a guide for Muslim women in entrepreneurship.

II. LITERATURE REVIEW

A. Entrepreneurship

Entrepreneurship is a science that examines the development and development of the spirit of creativity and dares to take risks for the work carried out to realize the results of the work (Steyaert, 2005). Entrepreneurship comes from the word effort, namely activities by mobilizing energy, mind, or body to achieve a purpose; work to achieve something. Mars & Rios-Aguilar (2010) define entrepreneurship as follows:

An entrepreneur is a person who creates a new business by taking risks and uncertainties to achieve profit and growth by identifying opportunities and pooling the necessary resources to establish them.

Based on the above understanding, it is concluded that entrepreneurship is a business activity carried out by individuals or groups to achieve certain goals by looking at the opportunities and resources needed and daring to take risks. One of the keys to success in becoming an entrepreneur is a strong motivation for entrepreneurship. Motivation to become someone useful to oneself, family and society through achievement of work as an entrepreneur. If someone believes that the business they are going to be in is very meaningful for their life, then that person will fight harder to succeed.

B. Strategies of Entrepreneurship

Business strategy is a variety of efforts made so that the business that is run can achieve its goals effectively and efficiently to get maximum income and success in the long term (Schwartz & Davis, 1981). Every company needs a business strategy if the business or company wants to develop and advance in the conditions of business competition in an increasingly advanced global world. Determining a business strategy is something that must be done by entrepreneurs and companies. Without the right approach, a business or business will have difficulty surviving in market competition. It is to and achieves success, it is necessary to develop a strategy so that the business is carried out continues, including:

a. Strategy at the start of the business

This strategy is about designing and introducing a new product. Therefore, what needs to be done is to analyze and observe the market situation and community needs. It is intended that the goods and services offered are in accordance with and receive positive responses from consumers.

b. Strategies in capturing market opportunities

This strategy relates to your steps in reading or creating business opportunities, whether they come from your ideas, other people's ideas, situations that arise, or a combination of these three things. Some people succeed in building their business thanks to the ability to see the weaknesses of their competitors' products.

c. Innovation strategy

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The innovation in question is concerned with the ability to design ways to find or create something unique, interesting, creative, and become a solution to something that consumers need.

d. Market targeting strategy

This strategy is related to efforts to fight over potential market gaps. A follow-up to careful planning, especially when there is intense competition in business. It is necessary to make observations and predictions that might appear and become competitors to prepare.

In entrepreneurship, it is undeniable that an entrepreneur's products (goods/services) are intended for sale, not for their consumption. Because the goal is to sell, the ability of an entrepreneur in terms of handling the marketing of his products will determine the success of his business. Many research results prove that the problem experienced by companies, especially those managed by novice entrepreneurs, is the difficulty of marketing their products. The ability to produce products (goods/services) well has no meaning if it is not supported by success in marketing. The product becomes useless because it does not reach the consumer, so the company suffers a loss because it has incurred high costs to produce the product but does not earn income from the sale of its products.

C. Islamic Economic in Entrepreneurship

Working or trying is the maximum effort made by humans, either through the movement of the limbs or the mind, to increase wealth, whether carried out as a company or collectively, either for individuals or for others (by receiving a salary).

Islam views that exist to work and try include entrepreneurship, an inseparable part of human life because humans are encouraged to try and work hard as a form of realization of the human caliphate. Working and trying is something that must be done to meet the needs, both the need for clothing, food, and shelter because Islam views time must be used as best as possible to do business. As the word of Allah SWT who ordered their people to work or strive contained in (Surah Al-Jumu'ah [62]:10):

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ ١٠

The translation:

When the prayer has been performed, you will be scattered on the earth; seek the bounty of Allah and remember Allah a lot so that you are lucky.

Based on the verse above, it is also shown that after humans perform prayers, they should seek Allah SWT givings, and to seek these gifts, humans must try. Gifts and sustenance from Allah do not just come and go. Allah has given favors in the form of the five senses, physical, intellect, and so on, to be optimized by humans as best as possible. By doing the best you can, Allah will give you this sustenance and gift. This will not come to humans who sit around doing nothing.

III. METHODOLOGY

This study employed a qualitative case study (Yin, 2003). We studied an Islamic bank practice of corporate social responsibility and the customers' perception. Data were gathered through direct observation, in-depth interviews, and written document analysis. In-depth interviews (Nurdin, 2021; Nurdin, Stockdale, & Scheepers, 2014) involved the Islamic bank staff and its customers. The interviews were between 30 to 45 minutes and they were tape-recorded. After that, the interviews were transcribed and then returned to the interviewees for confirmation (Ermawati, Musyahidah, & Nurdin, 2021; Pribadi & Nurdin, 2021).

Data were collected through Focus Group interviews, in-depth interviews, direct observation (Ermawati, Rahmani, & Nurdin, 2021). Written materials from the elementary schools were also used to analyze the case (Nurdin, 2019). Data analysis consists of several procedures, which included reduction and verification techniques with various data sources (Nurdin, Pettalongi, & Yusuf, 2018). The data analysis also follows Strauss and Corbin's (1998) grounded theory approach. The data were analyzed through three iterations; open, axial, and theoretical coding. The results of the analysis were presented in a matrix (Miles & Huberman, 1994) according to themes found in the data. Finally, the themes that emerged from the data were presented and discussed in each section of the results of this paper.

The reduced data is then analyzed, reflecting on theoretical concepts used in this study. The results were presented based on thematic issues found in the data (Rusli & Nurdin, 2021), which show the insight of the study relating education character based on religious teaching within the elementary schools. In this study, we interviewed and observed 50 Muslim women entrepreneurs in the Donggala regency.

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IV. RESULTS AND DISCUSSION

A. Housewives in Entrepreneurship

Based on the results of research conducted in the Donggala regency, that is the reason that housewives choose entrepreneurship because they want to fulfill family needs. Some factors were found to influence housewives entrepreneurship includes:

Environmental factor

Environmental factors were found to have influenced housewives to practices business. The environmental factors provide opportunities for women to sell their products. The opportunities include the existence of mining companies where many employees work in the companies. The mining industries have attracted more residents to live in the surrounding areas, giving rise to opportunities for trading to meet women's daily needs. The companies National oil companies such as Pertamina and Elnusa, Pertamina Training & Consulting (PTC), Palu Batu Madu, Sinar Mutiara Megalitindo, and Tri Putra Arba Mandiri. A woman trader said as follows:

Based on 2016 data, when compared with temporary data in 2021, this village has experienced an increase in population because there are mining and quarrying companies, there are also many migrants who after marriage settle and work in this village, there are also migrants who come to work. and they have to stay here.

The number of housewives who have been involved in small business trading is increasing. Currently, there are fifty women are trading in the village surrounding the companies' areas. The trading housewives were identified in the following table 1, but their names were replaced with initials for confidential purposes as suggested by Amiruddin (Amiruddin, Nurdin, & Ali, 2021).

Table 1. Housewife Traders And Products

No.	Initials Name	Business Form
1.	Mrs. Nova	Groceries
2.	Mrs. Andini	Groceries
3.	Mrs. Rahma	Groceries
4.	Mrs. Sukmawati	Groceries
5.	Mrs. Ratna	Groceries
6.	Mrs.Cima	Groceries
7.	Mrs.Mega	Groceries
8.	Mrs. Hj. Jayati	Groceries
9.	Mrs. Agnes	Groceries
10.	Mrs. Naca	Groceries
11.	Mrs. Warni	Groceries
12.	Mrs. Novayanti	Groceries
13.	Mrs. Masita	Groceries
14.	Mrs. Yanti	Groceries
15.	Mrs. Minakasti	Groceries
16.	Mrs. Sahwiya	Groceries
17.	Mrs. Nana	Noodles
18.	Mrs. Juleha	Noodles
19.	Mrs. Fatmina	Noodles
20.	Mrs.I pa	Noodles

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21.	Mrs. Salma	Noodles
22.	Mrs. Darna	Noodles
23.	Mrs. Ita	Noodles
24.	Mrs. Nuryanti	Cooked food
25.	Mrs. Pira	Cooked food
26.	Mrs. Asma	Cooked food
27.	Mrs. Roma	Cooked food
28.	Mrs. Sinar	Cooked food
28.	Mrs. Ida	Yellow rice
29.	Mrs. Dewi	Yellow rice
30.	Mrs. Hj. Asni	Yellow rice
31.	Mrs. Deliana	Yellow rice
32.	Mrs. Juri	Yellow rice
33.	Mrs. Meri	Yellow rice
34.	Mrs. Aliyati	Cooked gluten rice
35.	Mrs. Lima	Cooked gluten rice
36.	Mrs. Ulfa	Cooked gluten rice
40.	Mrs. Wilda	Fried food
41.	Mrs. Puput	Fried food
42.	Mrs. Hawa	Fried food
43.	Mrs. Warni	Traditional bread
44.	Mrs. Radia	Traditional bread
45.	Mrs. Romi	Traditional bread
46.	Mrs. Saniha	Cooked vegetables
47.	Mrs. Muriani	Cooked vegetables
48.	Mrs. Muria	Cooked vegetables
49.	Mrs. Reni	Cooked vegetables
50.	Mrs. Moni	Cooked vegetables

The high needs of the family are often the reason for a housewife to seek additional income. In addition to helping husbands in meeting family needs, the decision of housewives to work is also caused by the lower husband's income which is considered insufficient to meet family needs. A participant commented as follows:

Twenty-four years ago, my husband's job was a fisherman, and his income was 50,000 rupiah a day (about 3 UD dollars). Meanwhile, after we got married, our needs began to increase because we were going to have children. So I took the initiative to save little by little from my husband's income to begin a small business in front of our house. At that time, I was selling snacks for the children, and there were not enough kiosks in the past. Until now, I still sell and have a kiosk.

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Almost all informants experienced the same thing where their family's needs were increasing and their husbands' income was still lacking. Their husbands' inability to generate sufficient income affects women's participation in work. Even, if their husbands' income is still not able to meet the family's needs, the women will work more to help meet their families needs. However, when the amount of family income is relatively large, the decision of married women to work becomes relatively small. The husbands' income in the Village is uncertain, especially for men who do not have permanent jobs or who do not have jobs at all or housewives who no longer have husbands. A trader widow said:

It's challenging if we work like this, but what can we do? My husband died a long time ago, and I have a son to care for. Like it or not, I keep selling so I can eat. My son helps me to sell. Usually, he goes to the market to shop for what we want to sell. At least we can still eat and pay for my son's schooling.

A husband's income level plays an important role in women's decisions to enter the labor market. It also explains that housewives in the Village decide to work because their husbands' income is insufficient to meet family needs. Women's participation in work depends on the husband's ability to generate income. If the husband's income is still unable to meet the family's needs, the wife will work more to help meet household needs.

Habit factor

Working as a trader has been passed down from generation to generation from family to successor and has become the majority phenomenon. A housewife trader said as follows:

I always helped my mother by selling yellow rice when I was little, so when I was married, I wouldn't be surprised anymore because it's my job to help my husband, and it's been more than 20 years since my mother was around now and I'll continue. I also teach my children to sell this way from elementary school to high school now. Usually, when I go to a party to help people, or I'm tired after making yellow rice, I tell my son to sell it. So there is no need to bother or the children feel shy to the name of selling.

Business strategy is a variety of efforts made so that the business is carried out can achieve its goals effectively and efficiently to get maximum income and success in the long term. Every company needs a business strategy to improve the business in a high competition environment. Determining a proper business strategy is an important concern of a company or small business unit. In entrepreneurship, it is undeniable that the products produced by an entrepreneur are intended for a hot sale. The ability of an entrepreneur to handle the marketing of products will determine the success of a business (Ardichvili, Cardozo, & Ray, 2003). The entrepreneurial strategy carried out by the housewives in marketing their products has supported their ability to run their small businesses continually.

The products sold by the women were a set of tangible and intangible attributes, including color, price, name of the manufacturer, good name of the stores, and better services to satisfy their customers. The women sell various types of products, such as cooked food, raw food (vegetables), and packaged food according to the communities needs. An informant said:

I am selling cooked vegetables because I liked to cook and my family said my cooking was delicious. Then my family suggested trying to sell the cooked vegetables where my husband works because there are no food stalls here. I cooked various foods for sales, such as white rice, corn rice, tomato sauce fish, grilled fish, *moringa* vegetables, *palumara* vegetables, and others. Sometimes I change the menu so that buyers don't get bored.

The informant's statement above shows the strategy of product selling where the trader changed the food menu on certain days with the aim to keep buyers interest. From an economic perspective, the strategy is called product diversity to retain customers' interests (Sukpanich & Rugman, 2007). Another informant also said as follows:

At first, I only sold cooked noodles and *binte* (corn soup), but after six months, I took the initiative not only to sell cooked noodles and binte. From the profits of selling cooked noodles, I made savings. The capital I have accumulated was used to buy other goods, such as buying snacks, packaged drinks, and household needs.

The informant's statement shows that she applied a product variety strategy (Menrad, 2003) in her small business trading. The strategy helped the woman trader to attract more buyers. As such, she was able to make more profit to support her family. The strategy for selling products can be done in various ways, either by changing the menu on certain days, adding products, or adding flavor variants. The goal is to keep the business running and increase sales to get more profit.

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Price is one of the important aspects of marketing activities (Pappas, 2017). Price is the amount of money given up in exchange for goods or services. Pricing is very important because the price offered can affect consumer interest (Garbarino & Lee, 2003). Consumers will see if the product offered has a good taste and quality, then consumers will not repeatedly think to buy the product, and vice versa. An informant justified as follows:

One of the strategies that I did was the lower price. The price of bread that I sold was very affordable, which was 1,000 rupiah (7 cents) apiece. In addition to the low price, the public can enjoy the delicious taste of bread. Sometimes if we sell the bread with a price of 2,000 rupiahs a piece, it was not sold well, so I made the bread according to the size and price according to the purchase ability of the buyers. I sold Fried foods with an average of a thousand rupiah apiece, while the small ice blender I also sold one thousand rupiahs a cup. I did not make much profit, the important thing is the products were sold well.

The participant comment reflects that she was a mixed kiosk seller who is very careful in determining prices because the communities in the village are customers with price-sensitive (Khojasteh & Jadid, 2015). She has a principle that even though she earns a small profit, her products were sold faster which can raise capital turnover faster (Li, Sun, & Montgomery, 2011). Compared to making a lot of profit, there are fewer buyers and slow capital turnover.

Products distribution can be a direct or indirect channel (Kurata, Yao, & Liu, 2007). The direct distribution channel does not have any direct intermediaries that move from producers to consumers. Indirect channels of distribution have one or two intermediaries between producers and users. In terms of distribution, the business locations used by the housewives were quite strategic because they were right on a highway where many companies' employees used the way. The distribution channel was also quite smooth because many consumers make purchases every day. To market their products, several housewives distribute their products by selling directly to buyers. An informant said as follows:

When it's late, I make my yellow rice. After that, I sold it on the terrace of the house after evening prayer. Every night the yellow rice is sold out. Sometimes if it doesn't sell out, I put it back in the rice heater to sell it again in the morning. In the morning, I also go shopping at the market to buy vegetables such as lemongrass, banana, coconut, spices, tomatoes, etc. From morning until noon, I sell at home by opening a kiosk. In the afternoon, I get ready to go selling at the night market again.

Promotion is another strategy that aims to introduce goods or services to consumers by explaining the objectives and functions as well as the benefits that can be provided to consumers (Bin Yusuf, 2010). Many local people buy directly from the housewives' traders, both from the village and neighboring villages. This was disclosed by an informant as follows:

For regular promotions, it's only through people who buy *putu* (sticky rice cake) and my son selling the phone. I'm an old woman and it's impossible to use a Smartphone because my eyes are not healthy. If there is no night market, I usually sell my cooked vegetables at my house because my neighbors were also selling this way, they came to ask and buy.

Some housewives use social media to promote their sales, for example using Facebook. As one informant said as follows:

The way I promote sales is by using Facebook. Instead of Facebook for narcissism and to see people's status, I'd rather use it for promotions selling fried foods and pop ice. Then when I finish making bread, I also tell my children to promote bread on Facebook because I don't know how to use social media properly. So if someone orders it, I or my son will deliver it. I only serve for close orders.

The use Face book as a promotional tool has become a major concern in business promotion (Berger; Mas, Arilla, & Gómez, 2021; Nurdin, Stockdale, & Scheepers, 2013). The women traders understand that social media can function as an effective marketing tool in their small business process. The women traders also added a delivery fee for delivery outside their villages. As such, they were not disturbed by the cost of delivery.

B. Islamic Economic Perspectives on Housewives Entrepreneurship

According to Islamic economic principles, entrepreneurship activities must be based on the spirit of worshiping God the Creator (Egel & Fry, 2017; Musyahidah, Ermawati, & Nurdin, 2021). Traders are commanded to obey as much as possible for the common welfare, not only for the sake of benefit. Islam is a very extraordinary religion and a complete religion, which means taking care of all things in human life. Islam is a religion that can balance the world and the hereafter, between *hablum minallah* (relationship with Allah) and *hablum minannas* (relationships with humans) (Ermawati, Musyahidah, et al., 2021).

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The Prophet has taught his people to trade by upholding Islamic ethics. In economic activities, Muslims are prohibited from committing false acts. However, they must carry out economic activities with mutual pleasure, as the word of Allah SWT in QS. An-Nisa [4]: 29.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۚ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۚ ٢٩

The translation:

O you who believe, do not eat each other's wealth in a false way (not true), except in trade which is based on mutual consent between you. And don't kill yourself. Indeed, Allah is Most Merciful to you.

The Qur'an verse explains the law of transactions in general, more specifically to trade transactions or to buy and to sell a business. In the verse, Allah Almighty forbids believers to eat, utilize, use all other forms of illegal transactions and other people's property in a vanity way, which is not justified by Islamic law. We can make transactions with other people's property by trading for mutual pleasure and mutual sincerity.

Islamic economics is very much needed so that economic actors know the limits of what is allowed and what is not. Everything can be done unless there is a prohibition in the Qur'an and Hadith. When economic actors know that transactions are lawful and transactions are unlawful, it is hoped that justice will occur in all sectors (Mohamed Sanusi, 2008). In terms of selling, every action we do must feel supervised by Allah SWT, and we must trade fairly, trade with lawful and useful products, realize the truth, destroy falsehood, and spread benefits.

V. CONCLUSIONS

The factors that influence housewives to involve in trading were the environment, family economy, level of habit, number of dependents, and working hours. The entrepreneurial strategy carried out by housewives was to keep the business running so that they can fulfill the needs of their families. They changed the menu and add products features according to the wishes and needs of the buyers. The price strategy set was relatively cheap and did not make much profit. They sell their products on the terrace of their houses, on the roadside, and entrust sales to the nearest kiosks. The promotions were carried out through the word of mouth of neighbors and social media.

From an Islamic economic perspective, the entrepreneurial strategy used was in accordance with Islamic values. They sold halal food and useful products. They did not make much profit, and always kept the place of business clean. In addition, the women's business strategy was carried out with *Siddiq* (honest) in selling their products because they did not increase or decrease the size of food portions, trustworthiness in serving buyers, *fathanah* with mutual respect between family members, employees, and buyers. The traders also practiced *tabligh* (deliver right information) in conveying information to buyers without forgetting the value of honesty and truth.

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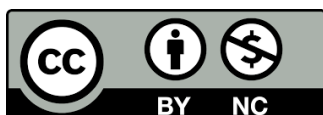
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