

## The Role of the Family Hope Program (PKH) in Enhancing Family Literacy and Financial Management from the Perspective of Islamic Economics

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### ABSTRACT

As Financial Planner, women have a challenging task, as managing family finances is akin to regulating the heartbeat of married life, making financial literacy and management essential skills to possess. This research examines the role of the Family Hope Program (PKH) in educating aid recipients regarding financial management, focusing on female PKH aid recipients who must actively seek livelihoods. This study adopts a qualitative approach with a case study methodology. The research findings highlight the vital role of PKH in enhancing beneficiaries' financial management literacy, aligning with Islamic economics principles. It is evident in all informants demonstrating financial management practices adhering to Islamic economic principles. It includes using money, budgeting, setting aside emergency/savings funds investments, and managing credit/debt. These findings serve as a crucial reference for PKH support. Recommendations for future research include exploring the differences in financial management between active and non-working PKH aid recipients.

**Keywords:** *Financial Management, The Family Hope Program, Women*

### INTRODUCTION

Financial management is significant for women, especially those who are married. It is because, in contemporary times, women are no longer solely responsible for childcare, managing the household, and attending to their husbands. Present-day women play a pivotal role in financial management within the family structure. This shift has occurred as most families entrust women with the responsibility of planning, organizing, and even making crucial financial decisions. As Financial Planners, women shoulder a task that is far from straightforward, as managing family finances can be likened to regulating the heartbeat of domestic life (Anggita et al., 2020). Moreover, women opt to work outside the home rather than focus solely on domestic responsibilities because of economic considerations and self-actualization in assisting their husbands (Zunaidi & Maghfiroh, 2021).

Based on the data from the Indonesian National Standard for Financial Literacy (SNLKI), there are ten priority targets for financial literacy to ensure the implementation of strategic programs related to financial literacy is more directed and focused based on the evaluation results of previous targets. These targets include Students, University Students, and Youth Professionals Employees, Farmers and Fishermen; Indonesian Migrant Workers (PMI) and Prospective PMI Micro, Small, and Medium Enterprises (MSME) Operators; Persons

with Disabilities; Communities in Frontier, Outermost, and Remote Areas (3T); Housewives (Women); and Communities (Zamrodah, 2016). Zamrodah (2016) states that there are four reasons related to the importance of women understanding financial literacy: 1. Making women more independent, 2. Safeguarding the family's financial future, 3. Ensuring the future of their children, and 4. Enhancing well-being in old age. Based on the reasons above, providing education on financial literacy related to financial management for women should be prioritized.

The living conditions that require women to work to meet their families' financial needs are addressed within Islamic jurisprudence (*fiqh*). Contemporary scholars such as Yusuf Al-Qardawi argue that there is no prohibition in Islamic law regarding women working outside the home. Al-Qardawi explains several situations in which women must actively seek livelihood, including widows who have been left without financial support due to the death of their husbands or separation/divorce, unmarried women or those without income who need to work actively to avoid dependency on others, and also women who need to assist their husbands or fathers in earning a living (Asni, 2018).

Women should understand personal and family financial management, encompassing expenditure, savings, charitable giving, and investment. There are seven principles involved in

managing family finances in an Islamic manner, which include earning from lawful sources, planned expenditures, long-term planning, insurance, debt management, investments, and charitable giving (*zakat, infaq, and sedekah*) (ZR et al., 2017). Low income is not the primary reason for financial difficulties; it is sometimes due to financial mismanagement (Yushita, 2017). Consequently, financial literacy is expected to guide them toward prosperity or a better life by enabling them to manage their family finances systematically.

One of the government's efforts to enhance financial literacy among women/homemakers is through the Family Skill Enhancement Meetings (*Pertemuan Peningkatan Kemampuan Keluarga* or P2K2), also known as FDS (Family Development Sessions). FDS is one of the models implemented by the government to address and reduce poverty rates through the Family Hope Program (*Program Keluarga Harapan* or PKH). Through this program, the government provides cash assistance, financial literacy and counseling, hoping to influence the behavior of PKH aid recipients. The target recipients of this assistance are those who manage households, whether as mothers or as adult women with such responsibilities (Satuti, 2015). It aligns with the general principles of Islamic economics, which include eradicating absolute poverty and fulfilling the basic needs of every individual. The Islamic Economics approach to reducing poverty stimulates individuals to participate in economic activities.

Several studies have been conducted to measure the effectiveness of the Family Hope Program (*Program Keluarga Harapan* or PKH) and to depict the financial literacy and management of PKH aid recipients. Research conducted by Luthfi (2019) revealed that recipients of the Family Hope Program (PKH) are more likely to fulfill their commitments when there is effective monitoring and the imposition of sanctions, resulting in a significant decrease in the number of PKH recipients. Satuti (2015) also provides a compelling rationale for investigating the level of financial literacy among PKH aid recipients, particularly because they are individuals who must effectively manage their income, especially women

who actively seek livelihoods to achieve prosperity and improve their standard of living, rather than relying solely on government subsidies. This study aims to fill the gaps left unexplored by previous researchers, specifically focusing on the financial management of active working PKH aid recipients, a condition undoubtedly significantly influences their role as financial planners.

## METHODS

This research employs a qualitative research methodology intending to gain an in-depth understanding of the financial literacy of women who are active recipients of the Family Hope Program (*Program Keluarga Harapan* or PKH) and play a role as family financial managers based on their experiences. Therefore, the research design used is a case study approach within the Mile & Huberman model. The objects of this study are women who are actively employed, receive assistance from the Family Hope Program (PKH), and are concurrently responsible for managing their family's finances. They have the following characteristics: 1. Women actively working to support their husbands in providing for the family. 2. Women who are actively employed due to the death of their husbands. 3. Women who are actively employed because their husbands cannot fulfill one of their functions, such as providing for the family. The primary informants in this study are women actively working to provide for their families and registered as PKH aid recipients. Data collection methods include direct observation and interviews with informants.

## RESULT AND DISCUSSION

### The PKH Program in Palopo City

At the outset of implementing the Family Hope Program (*Program Keluarga Harapan* or PKH) in Palopo City in 2013, only four districts were designated as PKH implementing units. These districts were Telluwanua District, Bara District, Wara District, and Wara Timur District. Among the nine districts within Palopo City, these four districts had the highest number of residents classified as poor.

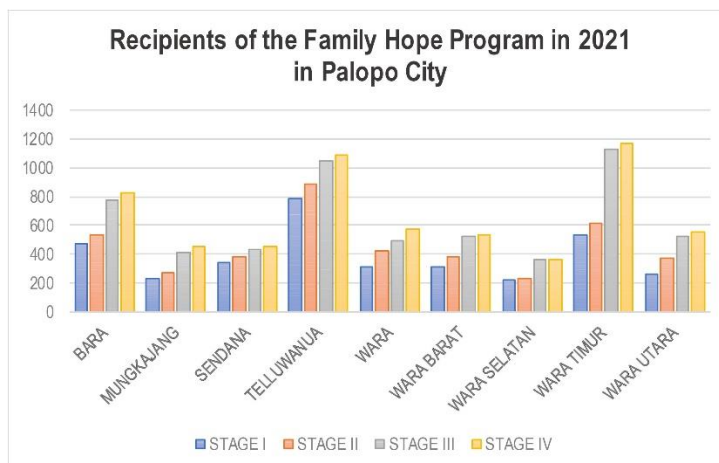


Figure 1. Data of PKH recipients in Palopo City for the year 2021

The number of regions and beneficiaries of the Family Hope Program (PKH) in 2021 has increased, encompassing 9 (nine) districts in the city of Palopo, with a total of 6004 PKH Beneficiary Families (KPM) distributed across 48 (forty-eight) neighborhoods.

Table 1. The Number of PKH Recipients in 2021

| PKH RECIPIENTS IN PALOPO CITY FOR THE YEAR 2021 |             |             |             |             |
|---|-------------|-------------|-------------|-------------|
| DISTRICT  | STAGE I     | STAGE II    | STAGE III   | STAGE IV    |
|   | KPM         | KPM         | KPM         | KPM         |
| BARA  | 471         | 532         | 776         | 826         |
| MUNGKAJANG                                      | 231         | 274         | 410         | 450         |
| SENDANA   | 338         | 379         | 436         | 454         |
| TELLUWANUA                                      | 781         | 884         | 1047        | 1086        |
| WARA  | 314         | 419         | 494         | 573         |
| WARA BARAT                                      | 307         | 380         | 525         | 529         |
| WARA SELATAN                                    | 217         | 226         | 359         | 365         |
| WARA TIMUR                                      | 533         | 618         | 1127        | 1165        |
| WARA UTARA                                      | 266         | 373         | 528         | 556         |
| <b>Grand Total</b>                              | <b>3458</b> | <b>4085</b> | <b>5702</b> | <b>6004</b> |

The number of regions and beneficiaries of the Family Hope Program (Program Keluarga Harapan or PKH) has increased in 2021, now encompassing 9 (nine) districts in Palopo City, with a total of 6,004 PKH Beneficiary Families (*Keluarga Penerima Manfaat* or KPM) distributed across 48 (forty-eight) neighborhoods.

As an effort to maximize the support for the Family Hope Program (Program Keluarga Harapan or PKH) in Palopo City, given its vast geographical area and the number of participants, a total of 18 (eighteen) PKH facilitators have been designated, distributed across the districts.

Table 2. The Number of PKH Facilitators in 2021

| THE NUMBER OF PKH FACILITATORS IN THE CITY OF PALOPO |            |               |             |
|--|------------|---------------|-------------|
| No.  | DISTRICTS  | QUANTITY      |             |
|  |            | SUB-DISTRICTS | FACILITATOR |
| 1  | BARA       | 5             | 2           |
| 2  | MUNGKAJANG | 4             | 1           |

| No. | THE NUMBER OF PKH FACILITATORS IN THE CITY OF PALOPO |               |             |
|-----|--|---------------|-------------|
|     | DISTRICTS  | QUANTITY      |             |
|     |  | SUB-DISTRICTS | FACILITATOR |
| 3   | SENDANA  | 4             | 2           |
| 4   | TELLUWANUA   | 7             | 4           |
| 5   | WARA   | 6             | 2           |
| 6   | WARA BARAT   | 5             | 2           |
| 7   | WARA SELATAN   | 4             | 1           |
| 8   | WARA TIMUR   | 7             | 3           |
| 9   | WARA UTARA   | 6             | 1           |
|     | Total  | 48            | 18          |

### Assistance of the Family Hope Program (PKH) in Enhancing Financial Literacy and Management of PKH Beneficiaries

The general vision and mission of the Family Hope Program (*Program Keluarga Harapan* or PKH) is to promote family welfare through the guidance of Beneficiary Families (*Keluarga Penerima Manfaat* or KPM). This guidance encompasses teaching the importance of early childhood education, parenting, health and nutrition, household finances, small business development, and entrepreneurship, all aimed at achieving more prosperous families. According to the research findings, the PKH coordinator in Palopo City stated that the objective of PKH is to break the cycle of poverty experienced by PKH's Beneficiary Families.

As part of the effort to build family financial resilience, the assistance provided by the Family Hope Program (*Program Keluarga Harapan* or PKH) is not limited to consumptive social aid alone. It is complemented by various modules and guidelines covering health, education, and economics modules. These resources are designed to educate the community, particularly PKH aid recipients, to become more knowledgeable and prudent in managing family life, especially financially. In Pebriani et al. (2022:1388), it is emphasized that the ability to manage finances is essential for individuals and families to navigate unforeseen financial challenges effectively.

If we relate it to the findings of the research mentioned above by Pebriani, the data indicates that the assistance process for PKH aid recipients is consistently carried out every month. Educational materials based on the provided modules are explained in each group meeting using the respective methods of the facilitators. Some facilitators conduct individual home visits, while others organize meetings by gathering all the groups in one place, such as a mosque.

An important issue of concern is the presence of several obstacles that hinder the educational and counseling process. These include the participants' engagement and focus, which can sometimes wane due to repetitive content that does not align with the real-life situations they are experiencing. For example, issues related to child stunting in child-rearing, while their children are no longer toddlers and have already grown into adults, can sometimes lead to participant disengagement. Similarly, in the delivery of economic education related to savings principles in the economic module, there is a disconnect with the economic circumstances of PKH aid recipients. Their income levels often do not allow for long-term savings, except for emergency funds to prepare for the next day.

Another issue that serves as an obstacle is the duration of the meetings, which ideally should last for 2 (two) hours but are sometimes conducted in less time. It occurs because participants may lack focus in absorbing the material and may be preoccupied with other matters, such as work or attending solely to ensure the disbursement of their aid. This observation is also supported by the head of the PKH group at the time, who stated that the P2K2 meetings were less effective in changing participants' behavior, although this can be related to income levels. It is in contrast to the findings of Luthfi's research (2019:88), which measured the effectiveness of PKH in enhancing well-being and found that the number of PKH aid recipients decreases when participants are committed to attending the meetings.

Five key points emerge from this research, describing the financial management practices of the informants that align with the principles of Islamic economics. These points include how informants perceive money (*rezeki*), managing expenditures and spending according to needs, handling credit and debt, setting up emergency funds and savings, and investment.

a. Interpreting money

Many still perceive money as the ultimate goal in life and view it merely as a piece of paper. However, when connected to the *rezeki* (sustenance) concept, money becomes a collaborative tool that manifests through conditions of peace, blessing, and mercy (Goso, 2022).

Interestingly, in this study, all the interviewed informants perceive money as sustenance that should be sought, appreciated, circulated, and shared rather than merely accumulated for personal gain. It aligns with the principles of money in Islam, which serve a social purpose where money should have a societal benefit through wealth redistribution, social justice, and concern for needy people. This concept is commonly found in the Quran, such as in Surah Al-Ma'un, which emphasizes the social principles related to wealth.

Furthermore, within the principles of Islamic ethics, there is an emphasis on seeking blessings through halal sustenance (QS. Al-Baqarah:168), managing finances wisely to avoid both greed and extravagance (QS. Al-Isra':29), thus steering clear of debt as a consequence of excessive consumptive behavior. Additionally, the principle of living to attain blessings through charitable giving (*sedekah*) motivates them. Challenging living conditions do not serve as a reason for greed, even though, in reality, there is no specific allocation set for *infaq* (charitable giving) or *sedekah* (charity) due to limitations and income uncertainty.

The informants' belief in sustenance predetermined for each individual and their sense of empathy towards fellow humans living in impoverished conditions serve as strong motivations for continuous sharing. Informant HR admitted that there is a unique sense of happiness when they can give, and it has become a habit with the hope of it being an investment for the hereafter. When related to Islamic financial management, one of the elements involved is the allocation of a portion of sustenance, both in the form of obligatory *zakat* (at a rate of 2.5%) and voluntary charitable giving (*sedekah*) as sincerely as possible (Arnesih, 2016).

b. Managing Expenditures and Prudent Spending

Among the crucial components of Shariah finance principles is the careful management of expenditures and spending. This principle aligns with the prohibition of squandering wealth, as mentioned in QS. Al-Isra' verses 26-27. It becomes highly significant, as several studies indicate that income is not the sole determinant of financial resilience within

a family. It also depends on an individual's ability to manage their finances based on financial literacy, ensuring the availability of emergency funds, prudent expense management, spending following needs, borrowing at reasonable rates, and even having investments. It aligns with research by Mcknight (2018).

Based on the interviews with the six informants, it can be discerned that their financial literacy and management encompass five established indicators: the interpretation of money, expenditure control, debt management, prudent savings, and fund allocation for investments. Therefore, the ability to differentiate between needs and wants significantly influences expenditure control. Regardless of the income level, it will never suffice to fulfill desires if expenditure management and shopping are not done prudently. As informant HR expressed, if every desire is indulged, it will result in a bigger hole than the stake. Hence, HR meticulously manages the finances from her husband's weekly salary to ensure it covers essential needs and the children's school expenses until the next payday.

The importance of managing income for consumption purposes aligns with the principles of Shariah economics. It is based on QS. Al-A'raf: 31, which commands moderation in consumption. Therefore, observing the financial management patterns of the informants, where their income is used to cover daily needs, routine expenses, and education costs, aligns with the principles of Shariah economics. This capability is also supported by research findings indicating that, regardless of a person's income level, if not managed properly, it can be challenging to achieve financial well-being (Joseph, 2020). Furthermore, the research results also highlight the crucial information that the number of family members will affect family financial management, as demonstrated in studies by Hakim et al. (2014) and Sekar & Gowri (2015).

c. Allocating Emergency Funds and Savings

Specifically, you will not find a directive to allocate emergency funds and savings in the Qur'an. However, the Qur'an often mentions the general principles regarding this matter, such as in QS. Al-Hashr verse 18 encourages the Muslim community to be constantly mindful and consider what they have done today for tomorrow. Certainly, this includes financial aspects.

From the interview results regarding expenditures, informants indicated that high consumptive costs were the primary reason they did



not have savings. It means informants with a tendency toward high consumption levels would impact family financial management. It aligns with the research by Nor et al. (2020), which concluded that the higher a person's consumption level, the lower the quality of family financial management, and vice versa. The amount spent on consumptive items would certainly affect savings.

The interview results indicate that all six informants admitted they could only set aside emergency funds to anticipate unforeseen needs. None of the informants could allocate funds for long-term savings because the funds they set aside were only temporary and would be used in case of urgent needs.

The main reason for the lack of specific allocation for savings is none other than the issue of low income, and only waiting for the remaining funds to be set aside. This is in contrast to the research (Purwidiyanti & Mudjiyanti, 2016) that denies the connection between income and family financial behavior. Saving should ideally be a prioritized activity before using income for expenses (Purniawati & Lutfi, 2017). This is also in line with the explanation (Apriyanto & Ramli, 2020) which recommends allocating a minimum of 10% of income for savings or investments.

#### d. Managing Credit and Debt

In the Islamic perspective, debt is considered permissible or "mubah" (allowed). However, debt/credit must be managed well to avoid ruin. Islam acknowledges that debt can be a solution to fulfill specific needs in certain situations. It is because, in the principles of Shariah economics, one of the factors that can affect a person's deeds in the afterlife is the issue of debt.

There is a crucial piece of information wherein the type of occupation influences an individual's financial literacy and financial management level. Similarly, there is a relationship between the occupation type and the credit or debt management. It aligns with the research conducted by Natoli (2018), which examined the financial literacy levels of migrant groups in Vietnam, and the research by Shahreza et al. (2020), which investigated the financial literacy of single parents, both concluding that occupation has an impact on financial literacy and management. However, this differs from the findings of Khotimah and Isbanah (2019). The relationship between financial literacy and the type of occupation will become evident in credit usage.

Informant FR, a female entrepreneur, has a KUR (Kredit Usaha Rakyat - People's Business Credit) obtained directly from the financial institution Pegadaian Syariah, which is used as capital for her business. Similarly, informant HR has a KUR loan from Bank BRI for seaweed farming, while JR stated that he only takes out loans when he has a business. It demonstrates that the type of occupation is closely related to financial literacy. In contrast, informants HN, HJ, and MN, who work as laborers and employees, stated that they have never interacted with financial institutions to obtain funds/capital because they do not have businesses that require financing.

Meanwhile, MN and HN admitted that they sometimes have to borrow from their neighbors in case of urgent needs. However, these debts are typically short-term, lasting only one day. On the other hand, informant HJ claimed to have no debts because he fears falling into consumer debt, as he does not have a business that requires financing.

From the interviews with the six informants, it can be observed that their management of credit/debt aligns with Islamic principles. All informants borrowed only under specific circumstances to meet basic needs and promptly repay their debts. It aligns with one of the Hadiths of the Prophet Muhammad (peace be upon him) regarding the prompt repayment of debts: "Whoever takes the wealth of someone to repay it, Allah will assist them in repaying it, and whoever takes it intending to waste it, Allah will destroy it." (Narrated by Al-Bukhari, Fathul Bari: 2387).

#### e. Investment

The positive relationship between financial literacy and financial well-being among low-income communities has been demonstrated in a study by Rahman et al. (2021), which examined financial literacy among the B40 group in Malaysia. This research showed that improvements in financial management related to investment knowledge would impact financial well-being. The investments discussed in this study are real asset investments such as gold, land, and property. Investment is highly encouraged in Islamic economics. Among the verses closely related to investment is QS. Al-Hashr:18, which commands individuals to work to prepare for a better tomorrow.

Only one of the six informants, Informant FR, invests in precious metal gold. This investment was made because of literacy acquired from financial institutions regarding the benefits and objectives of

investing. Meanwhile, the other informants stated that they do not have investments due to their income not allowing them to set aside funds, even though they have received offers from financial institutions such as banks and pawnshops. This information also highlights that the type of occupation a person has provides greater opportunities to enhance their financial literacy. On the other hand, the reason for low income as a factor for the absence of investments aligns with the research by Rahmawati (2017), which found that the low financial literacy and management of homemakers was influenced by low income, leading to insufficient funds for investment.

### CONCLUSION

The Family Hope Program is crucial in enhancing financial literacy and management among recipient families. It was evident in the research findings that the financial management of PKH recipients demonstrated adherence to Islamic economic principles. All the informants interpreted money as sustenance, something to be sought, appreciated, circulated, and shared. Therefore, even in modest economic circumstances, these informants did not hesitate to engage in acts of charity. It aligns with Islamic principles regarding money, which emphasize its social purpose and concern for the less fortunate (QS. Al-Hasyr:7).

In managing their expenses and being frugal in spending, the informants demonstrated efforts aligning with Islamic economics principles. These principles emphasize refraining from extravagance, as indicated in QS. Al-Isra' verses 26-29. The informants also showed their commitment to setting aside funds for savings, in line with QS. Al-Hasyr verse 18 urges the Muslim community to be conscious of their actions today for the sake of tomorrow, including financial matters. These principles extend to investment practices as well. Furthermore, all the informants displayed a responsible approach to borrowing, reserving it for essential needs, and promptly repaying their debts. This behavior aligns with one of the sayings of the Prophet Muhammad, urging prompt repayment of debts.

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