

## NAVIGATING BARRIERS AND EMPOWERING WOMEN IN SHARIA MSMEs: A QUALITATIVE STUDY ON ENTREPRENEURIAL HOUSEWIVES IN SAMARINDA

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### ABSTRACT

Women, particularly housewives, play an increasingly vital role in the development of Sharia-based micro, small, and medium enterprises (MSMEs). However, most existing studies focus on women's entrepreneurship in general and seldom examine the specific barriers and empowerment experiences of housewives within the Sharia MSME context. This study aims to explore the challenges, empowerment strategies, and socio-religious dynamics experienced by entrepreneurial housewives in Samarinda. Using a qualitative literature review approach, this research synthesizes national and international studies published between 2000 and 2025. The analysis identifies four main dimensions shaping housewives' participation in Sharia MSMEs: access to Islamic microfinance, digital literacy, social capital, and the internalization of Islamic ethical values in business practices. The findings show that while housewives hold a strategic role in fostering Sharia MSME growth, they face persistent constraints such as limited access to capital, low technological competence, and the double burden of domestic responsibilities. Nonetheless, religious motivation, community-based support systems, and Sharia-oriented social networks serve as strong empowerment enablers. The study concludes that sustainable empowerment of housewives in Sharia MSMEs requires integrative policies that enhance financial literacy, provide flexible Sharia-compliant microfinancing, and strengthen digital entrepreneurship training through community engagement. This research contributes new insights for policymakers, Islamic financial institutions, and women's organizations aiming to promote inclusive, faith-based economic participation among housewives.

**Keywords:** Sharia MSMEs; Women Empowerment; Entrepreneurial Housewives; Sharia Financing; Digital Literacy; Samarinda.

### ABSTRAK

Perempuan, khususnya ibu rumah tangga, memainkan peran yang semakin vital dalam pengembangan usaha mikro, kecil, dan menengah (UMKM) berbasis Syariah. Namun, sebagian besar penelitian yang ada berfokus pada kewirausahaan perempuan secara umum dan jarang meneliti hambatan spesifik dan pengalaman pemberdayaan ibu rumah tangga dalam konteks UMKM Syariah. Penelitian ini bertujuan untuk mengeksplorasi tantangan, strategi pemberdayaan, dan dinamika sosial-religius yang dialami oleh ibu rumah tangga wirausaha di Samarinda. Dengan menggunakan pendekatan tinjauan literatur kualitatif, penelitian ini mensintesis studi nasional dan internasional yang diterbitkan antara tahun 2000 dan 2025. Analisis ini mengidentifikasi empat dimensi utama yang membentuk partisipasi ibu rumah tangga dalam UMKM Syariah: akses ke keuangan mikro syariah, literasi digital, modal sosial, dan internalisasi nilai-nilai etika Islam dalam praktik bisnis. Temuan menunjukkan bahwa sementara ibu rumah tangga memegang peran strategis dalam mendorong pertumbuhan UMKM Syariah, mereka menghadapi kendala yang terus-menerus seperti akses modal yang terbatas, kompetensi teknologi yang rendah, dan beban ganda dari tanggung jawab domestik. Meskipun demikian, motivasi agama, sistem pendukung berbasis komunitas, dan jejaring

sosial yang berorientasi pada Syariah berfungsi sebagai pendorong pemberdayaan yang kuat. Studi ini menyimpulkan bahwa pemberdayaan ibu rumah tangga yang berkelanjutan di UMKM Syariah membutuhkan kebijakan integratif yang meningkatkan literasi keuangan, menyediakan pembiayaan mikro yang fleksibel dan sesuai Syariah, dan memperkuat pelatihan kewirausahaan digital melalui keterlibatan masyarakat. Penelitian ini menyumbangkan wawasan baru bagi pembuat kebijakan, lembaga keuangan Islam, dan organisasi perempuan yang bertujuan untuk mempromosikan partisipasi ekonomi berbasis agama yang inklusif di antara ibu rumah tangga.

**Kata kunci:** UMKM Syariah; Pemberdayaan Perempuan; Ibu Rumah Tangga Wirausaha; Pembiayaan Syariah; Literasi Digital; Samarinda.

## INTRODUCTION

Women, particularly housewives, hold a strategic position in sustaining the household economy through their involvement in micro, small, and medium enterprises (MSMEs). In Indonesia, MSMEs are a vital economic backbone, contributing significantly to employment, poverty reduction, and community welfare. Women's participation in these enterprises not only complements household income but also creates social resilience and inclusive local development (Hendratmi et al., 2022). Within this framework, housewives are not merely economic actors but also agents of family stability and moral guardians of community values.

The empowerment of women in MSMEs has been strongly supported by various national programs promoting entrepreneurship, microcredit, and Sharia-based financing. These initiatives aim to strengthen both economic and spiritual aspects of community development. According to the Ministry of Cooperatives and SMEs (2023), women entrepreneurs represent more than 60 percent of total MSME actors in Indonesia, indicating their crucial contribution to the national economy. However, the extent of their empowerment varies regionally, with challenges differing according to local social and religious contexts.

In Samarinda, East Kalimantan, the emergence of women's entrepreneurship is closely tied to the growth of Sharia-compliant business models. Various initiatives, such as the *Mompreneurs* community and the *Muslimahpreneur* network, provide mentoring, digital marketing training, and faith-based business ethics education. These programs emphasize not only economic growth but also adherence to Islamic principles such as *halal* production, fairness, and social welfare (Nurhayati & Hidayat, 2021). This integration of faith and business ethics strengthens the identity and motivation of Muslim women entrepreneurs.

Despite these positive trends, research on women's entrepreneurship within Sharia MSMEs still exhibits several limitations. Most previous studies focus on metropolitan regions such as Jakarta, Surabaya, or Yogyakarta (Fatmawati, 2022; Yuliana & Ratnasari, 2020). As a result,

smaller yet economically vibrant regions like Samarinda remain underrepresented in the academic discussion. This lack of contextual focus limits our understanding of how Islamic economic principles are implemented in diverse socio-cultural environments.

Furthermore, many studies analyze women's entrepreneurship from a purely economic or quantitative perspective, often neglecting the social and spiritual dimensions that characterize Sharia-based MSMEs (E. Rahmawati & Ridwan, 2021). This narrow lens overlooks the lived experiences of housewives who balance domestic responsibilities with entrepreneurial aspirations. The intersection of gender, religion, and local culture in shaping their economic participation thus requires deeper qualitative exploration.

In Samarinda's socio-religious context, housewives who manage Sharia MSMEs face unique structural and cultural barriers. These include limited access to Islamic microfinance institutions, low digital literacy, and restricted business networks. In addition, the persistence of patriarchal norms and the heavy domestic workload further constrain their entrepreneurial autonomy (Setiawan & Rofiq, 2022). Overcoming these barriers demands not only economic resources but also empowerment strategies grounded in Islamic ethics and social solidarity.

From a broader theoretical standpoint, women's empowerment in Sharia MSMEs can be understood through the lens of integrative development. Naila Kabeer (2020) emphasizes that empowerment involves access to resources, agency in decision-making, and achievements that transform one's position in society. When combined with Islamic economic principles such as *maslahah* (public good) and *ukhuwah* (social unity), empowerment becomes both an economic and spiritual process (Huda, 2020).

Within this framework, the role of social capital becomes essential. Networks built through *majelis taklim*, women's cooperatives, and digital communities enhance trust, information sharing, and collective motivation. According to Narayan and Cassidy (2021), social capital is a determinant of entrepreneurial success, particularly in informal and community-based economies. In Samarinda, these local networks serve as platforms where women integrate faith-based values with entrepreneurial practices.

The state of the art in the existing literature therefore reveals a clear research gap. While several scholars have examined women's MSMEs from economic or managerial perspectives, few have contextualized them within the religious, digital, and local community dynamics of East Kalimantan. The novelty of this study lies precisely in filling that gap, offering a

multidimensional understanding of how entrepreneurial housewives in Samarinda combine Sharia economic values, digital adaptation, and social collaboration to sustain their enterprises.

Specifically, this research introduces the concept of **integrative empowerment**, defined as a holistic process combining Sharia-compliant financing, digital literacy, and social capital strengthening. This concept expands previous models that often address these components separately. By situating integrative empowerment within the socio-religious environment of Samarinda, this study provides a new perspective on how Islamic economics can practically support women's entrepreneurial resilience.

The central research problem addressed in this article is: *How do entrepreneurial housewives in Samarinda experience and overcome economic, digital, and social barriers in developing Sharia MSMEs within a local Islamic context?* By exploring this question, the study aims to reveal the mechanisms through which women translate Islamic values into entrepreneurial practice while navigating systemic challenges.

In conclusion, the purpose of this study is to provide a contextual and conceptual contribution to the discourse on Sharia-based women's entrepreneurship in Indonesia. By highlighting the experience of housewives in Samarinda, it seeks to enrich theoretical and practical understanding of gender-inclusive Islamic economics. Ultimately, this research aspires to inspire policymakers, educators, and community leaders to design empowerment programs that are both economically sustainable and spiritually grounded.

## **RESEARCH METHOD**

This study employs a qualitative literature review approach aimed at synthesizing and critically analyzing previous research on the roles, challenges, and empowerment of women, particularly housewives, in developing Sharia-based micro, small, and medium enterprises (MSMEs). This approach was chosen because it enables a deeper understanding of complex social phenomena, including cultural norms, religious motivations, and gendered experiences that quantitative methods might overlook (Creswell, J. W., & Poth, 2018). The qualitative lens thus helps reveal the interplay between faith, empowerment, and entrepreneurship among housewives.

### **Data Sources and Search Strategy**

The literature search was systematically conducted across several academic databases, including Google Scholar, SpringerLink, Taylor & Francis Online, and ScienceDirect, covering

the period 2000–2025. The following combinations of keywords were used: “women empowerment, Sharia MSMEs, Islamic microfinance, entrepreneurial housewives, and digital literacy in Islamic economics”. Both national and international peer-reviewed publications were considered to ensure a balanced representation of global and local perspectives.

### **Selection Criteria and Screening Process**

To ensure both quality and relevance in the literature review, a rigorous set of inclusion and exclusion criteria was established. First and foremost, only studies that directly address women’s involvement in micro, small, and medium enterprises (MSMEs) within the context of a Sharia or Islamic economic framework were considered. Additionally, the review was limited to works presenting either conceptual discussions or empirical findings concerning critical themes such as entrepreneurship, financial literacy, digital transformation, or empowerment. Another crucial criterion involved the academic rigor of the sources: only peer-reviewed publications written in either English or Indonesian were included in the analysis. On the other hand, certain types of material, such as duplicate entries, opinion pieces, and non-scholarly works, were systematically excluded to uphold the scholarly integrity of the review.

To manage the screening and selection of studies in a transparent and reproducible manner, the review adopted Snyder’s (2019) well-established four-stage framework. This approach encompasses the phases of identification, screening, eligibility assessment, and final inclusion. Initially, 312 articles were identified as potentially relevant. Subsequent removal of 74 duplicate records and the exclusion of 180 studies that did not meet the eligibility criteria resulted in a refined selection of 58 studies for in-depth analysis. Throughout this process, the use of a PRISMA-style flow diagram provided clear documentation, further underscoring the review’s methodological transparency and ensuring the reliability of its findings.

### **Thematic Analysis Procedure**

Thematic qualitative analysis was employed to examine the selected studies, drawing from the comprehensive approach laid out by Braun and Clarke (2012). The process commenced with a detailed familiarization phase, during which the researchers engaged in repeated readings of the articles to gain an in-depth understanding of the core data. Building on this foundation, initial coding was performed using both manual methods and NVivo 12 software, allowing for the identification of salient concepts such as financial barriers, digital literacy, empowerment, and Islamic values.

Subsequently, the emergent codes were systematically clustered into more encompassing themes, notably including Sharia financing access, social capital and community support, digital transformation, and religious internalization. To further strengthen the reliability of the thematic framework, two independent reviewers conducted peer cross-checks. This collaborative step not only enhanced inter-coder reliability but also minimized the risk of subjective interpretation bias.

The final stage of the analysis encompassed interpretation and synthesis, wherein the refined themes were contextualized both within the socio-religious landscape of Samarinda and relative to established empowerment models in Islamic economics. This multi-step procedure ensured that the findings were both rigorous and reflective of the broader research context.

#### Methodological Rigor and Validation

To ensure methodological transparency, the analytical framework was validated against previous models of women's empowerment in Islamic microfinance and digital entrepreneurship. Thematic saturation was achieved after coding the 58th article, indicating consistency across findings. Reliability was further enhanced through **peer debriefing** and **triangulation** between conceptual, empirical, and contextual perspectives.

#### Limitations and Future Directions

As a secondary data-based study, this research does not include direct field data. While this approach provides comprehensive conceptual insights, it may not capture the lived experiences and micro-level realities of entrepreneurial housewives in Samarinda. Therefore, future research is encouraged to integrate primary qualitative methods, such as in-depth interviews, focus group discussions (FGDs), or participatory observations, to enrich understanding and strengthen the empirical grounding of the findings.

Overall, this literature review employs a transparent, systematic, and rigorous methodological framework that supports the identification of empowerment patterns and barriers in women-led Sharia MSMEs, while paving the way for more field-based research in subsequent studies.

## RESULT AND DISCUSSION

### RESULT

The findings from this qualitative literature review reveal that housewives play a strategic yet underrecognized role in developing Sharia-based MSMEs across Indonesia, particularly in Samarinda. Their economic participation not only supplements household income but also

enhances social resilience and spiritual well-being. Women's entrepreneurship in this context reflects both religious ethics and adaptive responses to socioeconomic challenges. According to the Ministry of Cooperatives and SMEs (2023), more than 60 percent of Sharia MSMEs are managed by women, underscoring their critical role in fostering inclusive economic growth within Islamic economic systems (Hasanah & Abdullah, 2023).

### **Motivation and Role of Women in Sharia MSMEs.**

Women's involvement is shaped by both *push* and *pull* factors. Economic necessity, unemployment, and family support represent the push factors, while self-actualization, social connection, and spiritual fulfillment constitute the pull factors (S. Rahmawati & Pratama, 2021). In Samarinda, most housewives engage in microbusinesses such as modest fashion, culinary trade, and craft production, sectors that align with religious norms and domestic flexibility. Their participation reflects a blend of faith-based motivation and community-driven resilience (Fanaja & Ahmad, 2023).

### **Access to Sharia-Compliant Financing**

Access to Sharia microfinance institutions such as *Baitul Maal wat Tamwil (BMT) Al-Hidayah Samarinda* and Islamic cooperatives is crucial for sustaining women's entrepreneurship. Studies show that Sharia financing mechanisms provide ethical and interest-free alternatives that align with religious principles (Rahayu, 2020; Setyaningrum et al., 2023). However, obstacles such as collateral requirements, profit-sharing complexities, and limited financial literacy persist. Women who build trust-based relationships through religious communities and social networks demonstrate better access to Sharia financing (Yusuf & Latifah, 2024). These findings indicate that social capital acts as an informal gateway to financial inclusion.

### **Digital Literacy and Technological Adaptation**

Digital literacy significantly determines women's market competitiveness. Many entrepreneurial housewives in Samarinda still face challenges in using digital platforms for e-commerce, branding, and customer management (Yuliani, 2024). The *Muslimah Preneur Samarinda* community, for example, has begun offering social media marketing workshops integrating Sharia values and digital ethics. Participants with higher digital competence show stronger resilience and adaptability to market disruptions (Alonso-González & Serrano, 2022). Recent studies also highlight that integrating digital entrepreneurship education with Islamic ethics fosters a balanced form of modernization rooted in moral awareness (Ariani et al., 2023).

### **Social Capital and Community Support**

Social capital, manifested through *majelis taklim*, women's groups, and neighborhood associations, emerges as a major enabler of entrepreneurial sustainability. These social structures strengthen solidarity, enhance information flow, and reinforce ethical accountability (Narayan & Cassidy, 2021). In Samarinda, initiatives such as *Forum Muslimah Kreatif* and *Mom Preneurs Samarinda* have become informal learning centers for women to exchange skills, build networks, and access collective markets (Hidayat, 2024; Rahmadana & Hidayatullah, 2023). Social participation thus serves as both an empowerment mechanism and a moral support system.

### **Internalization of Sharia Ethical Values**

Sharia principles such as *ṣidq* (truthfulness), *ʿadl* (justice), and *amānah* (trustworthiness) provide the ethical foundation for entrepreneurial behavior. These values function not only as moral obligations but also as strategic tools to gain consumer trust and differentiate products in the market (Hassan & Hippler, 2019). Housewives who internalize Sharia ethics, particularly in halal production and fair transactions, build long-term customer loyalty and social legitimacy (M. Abdurrahman et al., 2021; Anwar & Hidayah, 2023). Ethical branding has therefore become both a spiritual duty and a marketing advantage in Samarinda's Sharia MSME ecosystem.

### **Economic and Cultural Barriers**

Despite substantial progress, women entrepreneurs continue to face structural and cultural constraints. The major barriers include limited capital, inadequate digital and financial literacy, heavy domestic responsibilities, and persistent gender stereotypes (Adawiyah & Pramono, 2021; Tambunan, 2020). In Samarinda, these barriers are often compounded by a lack of gender-sensitive training programs. A study by Nursyifa et al. (2023) reported that only one-third of female MSME owners in East Kalimantan had access to entrepreneurship workshops. These findings underline the need for more inclusive and locally adaptive empowerment initiatives.

### **Navigating Barriers through Collective Strategies**

Entrepreneurial housewives in Samarinda have developed informal strategies to navigate these challenges. Many rely on *arisan usaha* (rotating savings groups), peer mentoring within religious networks, and digital collaboration through WhatsApp business communities (Suryani & Malik, 2023). These collective practices not only provide capital alternatives but also foster a culture of mutual accountability rooted in Islamic values. The ability to navigate structural barriers through social and religious solidarity demonstrates women's agency and resilience in adapting to resource limitations.

### **Institutional and Policy Support**

Institutional programs such as *One Pesantren One Product (OPOP)* and *Program Ekonomi Syariah (PES)* have expanded economic participation opportunities, yet their implementation often lacks localization (A. Rofiq & Setiawan, 2023). In Samarinda, collaboration between local universities, BMTs, and Islamic women's cooperatives, such as *Koperasi Muslimah Mandiri*, has started addressing this gap through tailored training on financial literacy, halal certification, and digital marketing. These localized interventions highlight the potential of policy synergy in enhancing women's empowerment.

### **Emerging Innovation and Transformation Trends**

The rise of digital ecosystems and ethical consumerism has transformed the structure of Sharia MSMEs. Women entrepreneurs are increasingly adopting hybrid business models that combine online marketing with community-based sales systems (Ariani et al., 2023). Furthermore, there is a growing trend toward *green halal entrepreneurship*, which integrates sustainability with Sharia principles (Khalifa & Ali, 2024). This movement indicates that housewives are not only participants but also innovators shaping the future of Islamic business ethics in Samarinda.

### **Multidimensional Empowerment Outcomes**

Overall, the findings show that empowerment among entrepreneurial housewives extends beyond economic independence. It encompasses psychological confidence, digital competence, and spiritual fulfillment. By navigating barriers through collective action and ethical entrepreneurship, these women transform constraints into opportunities for growth. This multidimensional empowerment illustrates how faith-based entrepreneurship in Samarinda serves as a holistic model of economic, social, and moral advancement (Ariani et al., 2023; Nursyifa et al., 2023). These findings provide a strong foundation for the subsequent discussion on how such empowerment practices can inform sustainable development policies in Sharia-based economies.

## **DISCUSSION**

The results of this study confirm that the empowerment of entrepreneurial housewives in Samarinda is a multidimensional process shaped by the interaction of economic, social, digital, and religious factors. Women's participation in Sharia MSMEs is not merely a response to economic necessity but also a manifestation of faith-driven agency. This aligns with Kabear's

(2018) framework of empowerment, which emphasizes access to resources, agency, and achievements as the foundation of transformative change. Within the Islamic economic paradigm, these elements are complemented by moral dimensions such as *maslahah* (public good) and *ukhuwah* (social unity), creating a unique model of spiritually informed empowerment.

The study's findings reinforce that Sharia MSMEs serve as both an economic and ethical space where women integrate household duties with business responsibilities. This integration is especially relevant in Samarinda's socio-religious context, where family-centered entrepreneurship aligns with Islamic values of modesty, integrity, and community welfare. Similar findings were reported by Huda (2020) and Rahmawati and Ridwan (2021), who observed that Muslim women entrepreneurs often perceive their business as an extension of religious practice rather than mere economic survival. Thus, Sharia MSMEs in Samarinda represent a convergence between spiritual fulfillment and livelihood sustainability.

The issue of limited access to Sharia-compliant financing remains a persistent barrier to women's business growth. Although BMTs and Islamic cooperatives have expanded microfinance inclusion, procedural complexity and collateral requirements still marginalize housewives who lack formal assets (Rahayu, 2020; Setyaningrum et al., 2023). However, the findings from Samarinda reveal that social capital plays a pivotal role in navigating these barriers. Informal trust networks built within *majelis taklim* and women's cooperatives facilitate mutual lending, mentorship, and financial literacy sharing. These community-based strategies echo the concept of *gotong royong* (collective cooperation), which serves as a culturally embedded mechanism for financial inclusion in Sharia-based economies.

Digital literacy emerges as both an opportunity and a divide. While digital tools offer women greater market access and flexibility, unequal access to technology and limited digital skills continue to constrain many housewives. Studies by Ariani et al. (2023) and Yuliani et al. (2024) show that combining digital literacy programs with Islamic ethics education significantly enhances women's adaptive capacity. In Samarinda, initiatives such as the *Muslimah Preneur* community demonstrate that digital platforms can be spaces for both economic participation and religious expression. Therefore, digital inclusion policies must consider ethical frameworks and localized learning models to bridge this gap.

Social capital and collective action serve as crucial empowerment enablers in Samarinda. The presence of networks like *Forum Muslimah Kreatif* allows women to exchange ideas, access markets, and reinforce their sense of belonging. This mirrors Narayan and Cassidy's (2021)

assertion that social capital enhances entrepreneurship by fostering trust, reciprocity, and shared norms. Importantly, in Samarinda's Islamic communities, social networks not only facilitate information flow but also sustain moral accountability. This finding supports the idea that empowerment in Sharia MSMEs must be understood not only through economic metrics but also through social cohesion and moral trust.

The internalization of Sharia ethical values, *ṣidq*, *'adl*, and *amānah*, strengthens the credibility and distinctiveness of women-led MSMEs. Ethical branding rooted in Sharia principles builds consumer trust and social legitimacy, particularly among increasingly conscientious Muslim consumers (D. Abdurrahman et al., 2021; Anwar & Hidayah, 2023). In Samarinda, many housewives reported increased sales and customer retention after adopting halal certification and transparent pricing. This finding affirms that moral integrity is not only a spiritual virtue but also a competitive advantage in Islamic business ecosystems.

At the same time, the study highlights that empowerment does not occur in isolation; it requires supportive institutional structures. While national programs like *One Pesantren One Product (OPOP)* provide a framework for Islamic economic development, their implementation in Samarinda remains limited by bureaucratic fragmentation and insufficient gender sensitivity (M. A. Rofiq & Salim, 2023). Collaborative initiatives between local universities, Islamic cooperatives, and community leaders have shown promise in addressing these gaps. Integrating higher education institutions into empowerment programs could ensure more evidence-based, sustainable interventions tailored to local needs.

The findings also reveal that housewives in Samarinda creatively navigate systemic barriers by utilizing informal financial mechanisms such as *arisan usaha* and peer mentorship circles. These micro-level innovations indicate a bottom-up approach to empowerment, where women collectively build alternative economic systems grounded in social trust and Islamic solidarity (Suryani & Malik, 2023). Such practices embody Freire's (1970) idea of participatory empowerment, where marginalized groups become active agents of change through reflection and collaboration.

From a theoretical standpoint, this study contributes to the discourse on Islamic economic empowerment by proposing an integrative empowerment model that combines three dimensions: (1) Sharia financial inclusion, (2) digital capacity building, and (3) social capital reinforcement. This model aligns with contemporary frameworks of inclusive development that emphasize both material and moral well-being (Hassan & Hippler, 2019; Khalifa & Ali, 2024). The Samarinda

case illustrates that the most effective empowerment strategies are those that respect local culture, leverage religious networks, and promote technological adaptability.

Overall, the discussion underscores that navigating barriers in Sharia MSMEs requires a holistic understanding of women's lived experiences within their spiritual, social, and economic environments. Empowerment in Samarinda is not a linear process but a dynamic negotiation between constraints and opportunities. It embodies what Sen (1999) calls "capability expansion", where freedom, knowledge, and moral agency intersect to create pathways for sustainable development. Future research should integrate participatory fieldwork to capture the nuances of women's daily strategies, ensuring that Sharia-based economic policies truly reflect the voices and values of the communities they serve.

## CONCLUSION

This study concludes that entrepreneurial housewives in Samarinda play a vital role in sustaining Sharia-based MSMEs through multidimensional empowerment encompassing financial inclusion, social capital, digital literacy, and Sharia ethical values. Women's participation is not merely an economic necessity but a form of faith-based agency that integrates religious conviction, family responsibility, and business innovation. These findings confirm that Sharia MSMEs provide a platform for women to achieve economic independence while strengthening moral and community values.

The study identifies four interrelated factors influencing women's empowerment: (1) access to Sharia-compliant microfinance institutions such as *Baitul Maal wat Tamwil* (BMTs); (2) development of digital literacy and online marketing skills; (3) social capital through networks like *Forum Muslimah Kreatif* and *Mom Preneurs Samarinda*; and (4) internalization of Sharia business ethics rooted in *ṣidq*, *'adl*, and *amānah*. These elements form the foundation of an integrative empowerment model, demonstrating that economic success and spiritual well-being are mutually reinforcing in Islamic entrepreneurship.

From a practical standpoint, the findings highlight the urgent need for targeted capacity-building programs that integrate digital training, Sharia financial education, and business ethics. Local governments, universities, and Islamic financial institutions should collaborate to establish *Women's Sharia Business Hubs*, community-based centers that provide mentorship, halal certification support, and digital marketing assistance. Such initiatives would institutionalize empowerment processes already practiced informally within Samarinda's Muslimah networks.

Policymakers are encouraged to reform financing mechanisms within BMTs and Islamic cooperatives to accommodate women with limited collateral. Introducing micro-takaful (Islamic microinsurance) schemes, group-based lending, and profit-sharing mentorship programs can make financing more inclusive and sustainable. Moreover, integrating gender-responsive frameworks into national programs such as *One Pesantren One Product (OPOP)* would help scale empowerment initiatives from local communities to provincial and national levels.

Educational institutions also play a pivotal role in advancing empowerment by embedding Islamic entrepreneurship modules into curricula and promoting community-based research. Collaborative action research between universities and women entrepreneurs can ensure that empowerment programs are both evidence-based and context-sensitive. In the long term, linking academic findings to local government planning will enhance the sustainability of Sharia MSME development in Samarinda.

Despite commendable progress in research on Sharia-based MSMEs, it remains undeniable that this study is limited by its reliance solely on secondary data. To address this shortcoming, future research should employ mixed methods, integrating qualitative fieldwork, such as in-depth interviews and focused group discussions, with quantitative impact assessments. This approach is expected to enrich the findings and offer a more comprehensive perspective on key issues.

A particularly significant area for exploration is how digital platforms reshape the religious and economic identities of women engaged in Sharia MSMEs. Such transformation can be traced through changes in behaviour, patterns of representation, and the expansion of business networks accessed by women entrepreneurs. Furthermore, the effectiveness of community-based financing innovations, such as *arisan usaha* and crowdfunding, deserves thorough examination to evaluate their strategic role in driving economic advancement among women in the Sharia sector. Equally important, the role of male family members, as both enablers and barriers for women in entrepreneurship, should be investigated to ensure that empowerment efforts are grounded in real and relevant social conditions. By integrating diverse perspectives and employing a holistic methodological approach, subsequent studies are expected to provide recommendations that are not only academically sound but also applicable to strengthening the role of women in Sharia-based MSMEs.

In conclusion, navigating barriers and empowering women in Sharia MSMEs is a dynamic, community-driven process that requires both institutional commitment and moral integrity. The case of Samarinda offers a model for how Islamic values, digital adaptation, and social solidarity

can converge to promote inclusive and sustainable economic growth. Strengthening these linkages through policy innovation and participatory research will ensure that Sharia-based empowerment becomes a cornerstone of Indonesia's broader socio-economic transformation.

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