

**IMPLICATIONS OF THE BASIC PRINCIPLES OF ISLAMIC ECONOMICS  
IN FORMING CHARACTERISTICS  
ECONOMIC INDEPENDENCE OF SINGLE MOTHERS**

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**ABSTRACT**

This study aims to explore a solution between patriarchal interpretations and the reality of independent single mothers, as well as to break out of the confines of gender bias that limits the role of women. This study uses a qualitative approach by collecting primary data from six informants in Ponorogo, Ngawi, and Nganjuk Regencies as well as secondary data in the form of reports, books, and journals. Data analysis is carried out with internal and external criticism to ensure authenticity, as well as through classification, categorization, interpretation, and reflective-inductive analysis. The results showed that all informants had the characteristics of independence according to the theory of Spencer and Mustafa, such as initiative and creativity, problem-solving ability, perseverance, satisfaction, and freedom in choosing work. In addition, the characteristics of the informants were in line with the principles of Islamic economics, namely *tawheed* (oneness), equilibrium (justice and *ihsan*), free will (effort), and responsibility. The practical contribution of this study is to provide a reference for policy makers to support the role of single mothers through more inclusive policies. In addition, the results of this study can be a reference for the community in understanding that the independence of women, especially single mothers, is not a threat to social norms, but rather a positive contribution to economic development and family welfare.

**Keywords:** Single Mother, Independence, Gender Bias, Islamic Economics.

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## INTRODUCTION

This research is motivated by the empirical fact of women's courage to rise from economic hardship and be able to work according to their abilities. The ability of women to work and be independent and to have character in their work is in accordance with the fact that in many ways women have a role in building the economic independence of the family (Setyawan & Nugroho, 2022). This contradicts the social system and construct of sexism and patriarchy (Husaini & Husni, 2015). The many gender-biased interpretations that support male domination and limit the role of women do not always cause women to be trapped in this tradition (Aziz et al., 2020).

The character building of women in economic independence is inseparable from the strong spirit of single mothers in realizing the economic independence of their families. The process of economic independence of single mothers is formed in a long process that begins when they are still bound in marriage. Women/wives in marriage are classified into two groups, firstly, working wives who are forced to work due to economic necessity, and secondly, housewives who do no work other than household chores. Despite their different circumstances, when they are faced with urgent conditions, the spirit to work arises naturally. This spirit to work is a form of responsibility towards the family. Women are no longer submissive and obedient to teachings of sexism and patriarchy or Javanese traditions closely associated with the Surakarta Sultanate (Husaini & Husni, 2015; Fitriana, 2019). These teachings and traditions have gradually begun to erode due to cultural and social developments. Because of the demands of family needs, wives must work to help their husbands meet the household economy. Initially, sharp debates took place in Javanese society and among religious leaders. However, as economic developments demanded a role for both

spouses, debates on patriarchal culture, gender-biased interpretations, and Javanese culture such as women as “konco wingking” or wives only being responsible for the domestic sphere behind their husbands, gradually began to erode and be ignored.

In addition to family demands, working wives also refer to several examples of Muslim figures such as Sayidah Khadijah and Sayidah Maryam, who tried to work to meet their family's needs. The portrayal of these two figures is also in line with the basic principles of Islamic economics, namely: oneness (*tauhid*), equilibrium (*al-'adl wa al-ihsan*), free will (effort) and responsibility. In work, there is not a single verse that states that work is limited to men only. Likewise, the basic principles of Islamic economics do not limit which gender can do the work. Apart from the limitations of women's participation in various aspects of life, women's contribution to the economy is a must that must continue to be made. Therefore, women's efforts in empowering themselves, so as to provide welfare benefits for the family, really need to be appreciated by all parties, without the need to debate or give negative labels. Moreover, if women's economic independence has special characteristics and is in accordance with the basic principles of Islamic economics, it becomes a unique character. Several studies show that single mothers face significant economic challenges, but show resilience in maintaining financial independence. They often rely on jobs in the informal sector and develop local social networks to adapt to economic hardship (Sujarot, 2024). The transition to single parenthood due to divorce can disrupt the economic stability of the family, where women have difficulty finding jobs with lower salaries (Noeralamsyah, 2023). However, single mothers play an important role in household financial decision-making and childcare (Noeralamsyah, 2023; Fadillah, 2016). To balance domestic and public roles, single mothers use

strategies such as finding efficient sources of income, managing time effectively, and participating in community activities to reduce negative perceptions (Rahayu, 2018). They also adopt economic adaptation strategies such as aligning income with daily needs, living with parents, and saving for children's education and emergencies (Rahayu, 2018). Despite the challenges, single mothers strive to be independent and self-sufficient in raising their children (Fadillah, 2016; Rahayu, 2018).

This study focuses on single mothers in Ponorogo, Ngawi, and Nganjuk Regencies, who have successfully pursued work and have special characteristics. This study is interesting for three reasons. First, there are many gender-biased references in various Javanese religious texts and manuscripts. Secondly, in some societies, many women work in the domestic sphere, although sometimes women work in the public sphere, society still considers that women cannot be in the first position, men remain as leaders, this has been instilled since childhood. Thirdly, the fact that in today's society is different from the teachings and the fact that women are only in the domestic sphere. Nowadays, many women have to work because of insufficient needs. This compulsion has ultimately led women to have economic independence and unique character. The characteristics of the economic independence of single mothers are interesting to study because of the ability of women to be economically independent and have a unique entrepreneurial spirit. In addition, the gap between theory and fact in this society will be explored using a qualitative approach. This research is a type of case or field research because, firstly, it examines the characteristics of the economic independence of single mothers, and this study is focused on the characteristics that emerge in economic independence, secondly, the characteristics of the economic

independence of single mothers from the perspective of Islamic economic principles.

## MATERIALS AND METHODS

This study uses various data sources that are classified into four categories. First, informants or sources who provide accurate and objective information through interviews, both oral and written. Second, events or activities that are directly observed to understand the phenomenon under study. Third, the research location which is a data source because environmental conditions can provide a clearer picture of the context of the event. Fourth, documents or archives such as recordings, writings, letters, and images that support the validity of research data (Zaini *et al.*, 2023).

The main data sources come from six single mothers who are struggling economically in Ponorogo, Ngawi, and Nganjuk Regencies. The sample selection was assisted by women's advocacy organizations and religious courts in each region. The data collection techniques included in-depth interviews, direct observation, and documentation, which aimed to obtain a thorough understanding of the phenomenon under study.

This study used a purposive sampling approach to select informants in accordance with the objectives of the study, especially divorced women trying to become economically independent. In addition, snowball sampling was applied to obtain additional informants during the research process. The data were analyzed inductively.

## RESULT AND DISCUSSION

### Characteristics of Economic Independence of Single Mothers

Based on the results of interviews with all informants, it can be concluded that they all have a strong desire and willingness to rise from economic hardship, and strive to be economically

independent with full responsibility. The various occupational risks have been carefully considered by the informants so that whatever form of work is done has been done sincerely and patiently. In the data on the characteristics of informants' economic independence in this sub-chapter, it can be seen what types of work they do and how they carry out this work.

Informant 1, with the initials L, is from Ponorogo Regency. She is a *single mother* who separated due to divorce. She was forced to file for divorce because her husband wanted to get married again. In the run-up to the divorce, she had received threats from her husband to return because she had failed to get married. However, she refused, and because of this refusal her husband threatened her and she ended up going into hiding. While hiding for 3 months before the divorce, informant 1 relied on the daily needs of their children. However, after the divorce process was completed, she finally chose to work to support her two unmarried sons. In the interview, the informant said;

*"Initially, my business in Tulung Agung was after all the capital was spent by my husband on spending spree, I moved to Ponorogo and opened a building materials shop. In Ponorogo I successfully developed my shop but yes, it was all spent again by my husband and until it was all gone including my car and merchandise, I could only pat my chest. So far, what has made me survive is because of the children and surrendering to the above. What my husband had done by spending all my efforts, I accepted with faith in my heart that it was all entrusted to me, I was sure that Allah would provide a better way. Finally, I got up again and worked as before, I did whatever it took for the children. Now I enjoy my hard work, I have assets that I can rent out. Now I can't do anything except manage the assets I rent out."* (Interview with L - Informant 1, 2024)

The statement of informant 1 shows that he has faith that all his endeavors are

done for the sake of Allah, so that when he has to lose everything, he is sincere because he believes it will be replaced with something better. This attitude shows that the informant is independent and able to control himself from all the problems he faces, and is responsible for his actions and the risks they will cause.

In addition to having good self-control, Informant 1 also has the character of an initiator. This is evidenced by his statement that he has a role in providing advice for children's businesses. In his opinion:

*"My second child used to work outside the city, and then there was space at home to sell angkringan (traditional Indonesian snack) that was managed by someone else. Finally, I asked him to come home to manage it, and he agreed and suggested opening a café on the third floor. As for my third child, instead of working outside, I told him to run a business at home, and he finally agreed. Praise God, now everything has been successful"* (Interview with Lia Ponorogo, 2024).

Informant 1's statement was later confirmed by her daughter when the researcher made an observation; "It was indeed mama who *all in* backed up my business at the beginning, for now it has been able to run and produce, mama who gives support for its development. Praise God, now it has many customers" (Observation, August 5, 2024).

Based on the results of interviews and observations at the home of Informant 1 above, it can be concluded that in doing the business of economic independence, some characteristics that can be seen are diligence in work, responsibility in solving problems, initiative, and reading business opportunities creatively. Even though currently the informant is not as active as before in managing the business, the business creation can still be proposed and continued by his sons.

The second informant from Ponorogo is Un, a single mother who was forced to make a living on her own after her husband passed away. Before he died, Informant 2's husband had been ill and had been treated for several months. When her husband was sick and needed a lot of money, Informant 2 started thinking about what business she could do to be able to survive and earn an income. And after her husband died, Informant 2 worked even harder because of the increasing economic demands. Thanks to the hard work that was done, finally informant 2 was able to work and meet household needs. She did all of this because of her responsibility as a parent who still had to provide for her two children. Informant 2 said;

*"I have surrendered everything to Allah, I am sure Allah will provide a solution for me. Everything I do is for the children. I think if I give up my children, what then, that's why I have to be strong. Even though sometimes when I'm tired I also cry, but I keep fighting. I now sell meatballs, cakes, pottery, I upload everything on WhatsApp. I also work as an ART and also take care of people who have had a stroke".* (Interview with Un, - Informant 2 Ponorogo, February 2024)

The persistence of informant 2, whose husband died after several months of illness, has made her give up and then try to get back on her feet by opening a grocery store that she had been running since her husband was alive. Then when she felt she still lacked something, she sold cakes, meatballs, and worked as a domestic worker. Informant 2 showed a sense of responsibility and vision for the future. She worked enthusiastically and considered the continuation of her business and her abilities. Informant 2's self-management skills were very good, because she used her resources to work in various types of jobs, but she considered all of them according to her abilities. So it can be concluded that informant 2 has a responsible, initiative, and creative character and is able to see

existing opportunities to consider the survival of her family.

In the observation, the researcher also obtained information that informant 2 did have a good fighting spirit, especially related to her responsibility as a *single mother* who had to struggle to meet the needs of her two children. Informant 2 said that; *"as a mother, she has an excellent work ethic and works tirelessly"*. Based on this information, it can be concluded that informant 2, as a *single mother*, has an excellent responsibility in caring for and meeting the needs of her children.

The fact related to the economic independence of the Ponorogo informants in doing the work they are engaged in shows an acceptance of destiny or surrender to Allah, a strong spirit and responsibility for the work they do. Although the characters of the informants are different, in general they are all responsible for the work they choose. Apart from being responsible, all informants also have initiative in doing business, and are creative in marketing the products they sell.

Furthermore, according to S and Y, Informants 3 and 4 are from Ngawi Regency. In an interview with Informant 3, she said that no matter what she did, she would look for work if her *skill* as a seamstress did not sell. Informant 3 is eager to work after the divorce because he is considering the future of his two children. For him, he will do anything as long as his children's needs for food, clothing, and schooling can be met. In the interview, Informant 3 said;

*"What keeps me going and keeps me going is the spirit because as parents say, it's the children. Let me be like this, the important thing is that my children don't. Anyway, yes, children, because of children and children. Yesterday I cried when my child was going to junior high school and I felt sad because my child didn't feel confident that the school fees would be paid on time. So whatever it takes, I will do everything for the sake of my child."*

(S, Informant 3, personal communication, December 2023)

The attitude shown by Informant 3 is one of persistence, strength, hard work, and responsibility towards the family. His desire to provide for his children has made Informant 3 willing to do any job as long as it is lawful. In the interview, Informant 3 said:

*"The strategy to survive during the divorce process is to sew, so I look for job vacancies, look for information everywhere because I have many friends. I asked for help finding information on tailoring job vacancies, if there is one I want to work as a tailor. Then I went around there was nothing, I went there again and didn't stop, even until now I am still trying to find a permanent job. Because I can't cut by myself, and I used to be a former garment factory worker, I only do sewing, I can't cut or do anything. Now I only accept mending stitches, if someone mends the stitches, I will earn an income, if not, I will not earn an income. I am now trying to mend neatly so that customers are satisfied, but suppose it gets quiet and I have no customers, I will look for another job".* (S, Informant 3, December 2023)

The above fact shows the attitude and character of Informant 3 who is persistent, resilient, and hardworking. In very stressful situations, he has excellent resilience and is tireless in his search for work. Informant 3's persistence in continuously looking for customers until he gets regular customers proves that he is indeed a hardworking character who never gives up. Even when sick, Informant 3 continues to work. According to him: *"To this day, I'm still looking for sewing work that I can do at home while looking after my children. Now I can't travel far because I broke my hand when I hit a schoolchild with my car, and after 5 months I have returned to work even though I haven't fully recovered."* (Informant 3, December 2023)

The statement of Informant 3 above proves the magnitude of his responsibility in raising his two sons. Informant 3's neighbor in the interview also admitted that: *"He is a hard worker, all because of economic demands. In fact, it can be said that he never tires of working. Apart from working, he also acts as a reseller for his friend to sell food and ornamental plants"* (Observation, September 8, 2024).

Thanks to the persistence of Informant 3 working as conveyed by Informant 3 and his neighbor, shows that Informant 3 has a high fighting spirit at work. This persistence has resulted in Informant 3 now having many regular customers so that he is able to meet his daily needs. In addition, his initiative and creative character are also evident in the way Informant 3 looks for other jobs, namely selling his friend's merchandise through social media. The hard work he has put in has paid off in economic stability for now, so that he does not depend on other people.

Besides Informant 3, Informant 4 also showed a hardworking character to meet the needs of her family because her husband had passed away and her child was still young. When Informant 4's husband died, she was shocked and disbelieving, but then she had to slowly accept a fate that she could not avoid. She said, *"So I was paralyzed at home. How could I have such a test. Then finally had the initiative, if paralyzed like this, could survive, finally selling again"*. (S, Informant 4, December 2023).

Informant 4's determination to be independent and be able to provide for the family by working at whatever job she can has shown her persistent character and responsibility towards her work and family. In an interview with Informant 4, she explained that the work she did after her husband died was to continue opening a shop and raising livestock as well as selling online. In the interview, Informant 4 said:

*“After my husband passed away, I continued the business that he and I started, which was a small business at home. I also had goats and chickens, but that wasn't enough. Then I started to think, if this is all I have, will it be enough? Because the children will grow up soon, so I started selling snacks like doughnuts, omelette rolls, and others, and now I'm making a profit. I also take advantage of online sales to increase income, such as selling cosmetics that are going viral.”* (Informant 4, December 2023)

Based on the results of the interview above, it can be concluded that initially Informant 4 sold in stores and raised livestock, but after seeing the increasingly promising online buying and selling opportunities, he took advantage of the opportunity by opening an online store. The online product he chose to sell was cosmetics, because cosmetics are currently popular and trendy. Informant 4's ability to work in several jobs and to read opportunities for new types of jobs that are trendy, shows persistence, initiative, creativity, resilience, and responsibility, as well as the ability to read future opportunities.

Based on the results of interviews with informant 4, it can be concluded that the informants have persistence in finding work and continuing the work they do. Their persistence is very apparent, especially when it comes to children. When it comes to children, all the informants are the same: they are motivated and ready to take on any job they can get. The point is that the informants are ready to do whatever work they can to provide for their children. In addition to having persistence and strong determination, the informants also have a good enough responsibility in doing the work. This is proven by the informants choosing jobs according to their skills and resources.

Next is an explanation from N, informant 5 from Nganjuk, who has a persistent character, strong determination, and responsibility. Informant 5 chooses to

do the work he has been doing all this time, namely managing agriculture and livestock. Regarding this, informant 5 says:

*“Death is the destiny from above, so whatever it is, it must be accepted, while those who are alive must keep up the spirit of life by going through their routine as usual. Therefore, if the previous routine was to work managing agriculture and livestock, then the routine is still carried out as usual. After my husband passed away, I continued to manage the rice fields (although the oldest child was the one who took over), but I still had a role in providing advice and budget support. Besides managing the rice fields, I also grow vegetables and raise cows.* (N, Interview informant 5 From Nganjuk, April 5, 2024)

Informant 5's persistence to work while continuing the routine of managing agricultural and livestock land is a form of responsibility that he must fulfill. With these activities, Informant 5 can provide for his family, so that he can be independent without having to depend on others. He is able to carry out his routine wholeheartedly and enthusiastically because he realizes that it is impossible to continue to wallow in sadness because it is all an inevitable fate.

In carrying out the activities of managing agriculture and livestock, Informant 5 is assisted by her sons and daughters. The management of the rice fields has been handed over to her son and then the results are divided equally with his siblings, but Informant 5, as a mother, supervises and provides advice in the management. This is also acknowledged by the daughter of Informant 5 that; *“The most important role of a mother in our family is as a consultant to her own children, on how to get along in managing the rice fields, even though each of the children has also been given their own share by their parents”* (Observation, Nganjuk 2024).

The statement of Informant 5's daughter shows that since her father was

still alive, Informant 5 had already had a role as a consultant in the family. Informant 5's ability to manage the family has been a role model for his sons. This contribution continued until the death of Informant 5's husband. Although the management of the rice fields has now been handed over to his eldest son, Informant 5 is directly involved in the management of the vegetable fields and livestock. All the efforts that Informant 5 made were not only because of a form of responsibility but also because of reading business opportunities that growing vegetables by utilizing land around the house could be a source of side income. Based on this explanation, it can be concluded that in economic activities Informant 5 has a strong character, is persistent, resilient, has initiative, is creative, and is responsible in carrying out all economic activities.

The explanation was also conveyed by In, Informant 6, who is a single mother from Nganjuk who has to struggle to carry out economic activities independently because her husband passed away. When Informant 6's husband passed away, they had been married for 4 years and she did not have children yet. Faced with this fact, Informant 6 was shocked and it took her 2 months to get back to her normal activities. In the interview, Informant 6 said:

*“Ten months after my husband's departure, I started teaching at an Islamic junior high school and an early childhood education center. I used to teach children to recite the Koran, but I did this so that I could forget the misfortune that befell me by doing positive things. Apart from teaching Koran recital and also teaching at the Islamic junior high school and the early childhood education center, I also participate in community activities such as hadrah (a traditional musical instrument ensemble) and Muslimat and Fatayat NU religious organizations. I do all of this to gain experience in socializing and organizing. Alhamdulillah, I received a warm welcome from the community for my presence and my activeness in various*

*community activities.* (Interview with Informant 6, Nganjuk, August 2024)

The statement of Informant 6 shows his persistent character in striving for both work and organization. Even though at first he had to struggle to face a disaster that was not easy to accept, with his persistence he was able to rise from adversity. After getting up and working, Informant 6 did many things that were beneficial to himself and the community. In this case, Informant 6's friend also said that; *“After a period of two months he did not do any activities, but then after two months he started actively teaching recitation of the Koran, and now he teaches Koran in two places as well as teaching at MTs and PAUDQU schools”* (Observation, September 6, 2024).

The statement of neighbor Informant 6 above confirms the information from Informant 6 who indeed initially had to struggle hard to be active in economic activities, but after 10 months began to be active massively in two schools at once. This fact shows that Informant 6 has great enthusiasm in striving and working. So that the characteristics of Informant 6 above are responsibility, initiative, creativity and the ability to solve every problem faced.

Based on the informants' attitudes and character in doing their work in Nganjuk Regency, it can be concluded that the informants' character or characteristics are responsibility, initiative, creativity, hard work, resilience, persistence, and steadfastness. This is evident from the informants' attitude when facing various problems, such as the death of their husband. They still have the spirit and determination to work without caring about other people's judgments of the work they do.

### **Analysis of the Characteristics of the Economic Independence of Single Mothers**

The economic independence of the informants has unique and interesting characteristics based on the results of the interviews. If we look at the characteristics

of independence as presented by Spencer, the characteristics of independence are being able to take initiative, being able to solve problems, being persistent, and gaining satisfaction from one's efforts (Rofiq, 2005) As well as Mustafa's opinion about the characteristics of independence, namely being able to determine one's destiny according to one's wishes, controlling oneself, being responsible, being creative and taking initiative, as well as making decisions and finding solutions to problems on one's own (Ali, n.d.). Based on the results of the interview and the opinions of Spencer and Mustafa, the informants have characteristics of independence such as taking initiative and creativity, solving problems, perseverance, satisfaction, and choosing work according to their own will.

To analyze the characteristics of this independence, it can be done by looking at the division of the characteristics above;

1. Taking the initiative and being creative in choosing and doing work. All single mothers choose work that they determine themselves or on their own initiative and are supported by family or close friends. This initiative has been based on the informants' skills; they do not choose work that is beyond their abilities. This initiative includes when single mothers carry out strategies to develop businesses such as Informant 1, Informant 2, Informant 3, and Informant 4, agriculture such as Informant 5, and education such as Informant 6.
2. The ability to solve problems is one of the characteristics of independence that is very important in single mothers. The 6 informants have the ability to overcome every problem they face, especially with the problem of economic independence. Although initially there were several informants such as Informant 5 and Informant 6 who initially did not work, when faced with the condition of having to be independent they spontaneously

solved this problem immediately, without hesitation or shame. For the informants, independence is a necessity because they want to be independent and be able to provide for their families.

Another example related to the informant's ability to solve problems is what Informant 1 did. When she fell down and her business was spent by her husband, she still got up and reopened the business, even though it was not very easy. The ability of Informant 1 was also proven when after the divorce she was still able to be independent and manage her assets so that they could still be useful and rented out. This attitude shows that Informant 1 has independence and is able to control herself from all the problems she faces.

1. Single mothers also have the characteristic of being diligent at work, as evidenced by their consistency in doing their jobs. This characteristic of diligence can also be seen in the way the informants do their jobs wholeheartedly, working persistently, tenaciously, and never giving up. Thanks to their perseverance, some of them are able to set aside a little money to buy very important necessities and support their work. Informant 3, for example, was able to buy a sewing machine and a cobbler's machine by setting aside the income she earned. Informant 1 bought a motorbike and a car, and informant 4 developed a business. Meanwhile, those who have not set aside the results of their work to buy goods that support their work, they use the money to meet their living needs, such as Informant 6, and school fees, such as Informant 2. Thanks to this perseverance, some of their children are successful and independent, such as Informant 5.
2. The single mothers are satisfied with the independence they have achieved. This satisfaction is evident in the way they live their lives and are grateful. They work according to their abilities

and expertise but are still enthusiastic about their work. The way they pursue their work also shows satisfaction with the work they do. All informants are consistent with the work they do, which shows satisfaction with the efforts they make.

3. Single mothers choose work according to their own will, without coercion or demands from other parties, especially family, in which case they appear to have a desperate character or strong will. Some informants admitted that parents and children motivated and supported their decision to work. Regarding what kind of work to do, they all left it up to the informants because they were the ones who would carry it out. The freedom to choose this job has made these single mothers independent and not dependent on family or other people.

Based on the persistence of these single mothers, the characteristics of independence as described above then emerged. From these characteristics of independence, it can then be analyzed that there are special characteristics inherent to the informants above. These characteristics emerged in economic independence after the researcher conducted interviews with the informants. The informants' characteristics of independence, responsibility, persistence, and resilience were also apparent in the informants.

The informants not only adapt to their life conditions as single mothers, but also practice Islamic values in their work and endeavors. The characteristics of the informants above, if examined, are in accordance with the character of the basic principles of Islamic economics which consist of 4 foundations, namely oneness (*tauhid*), equilibrium (*al-'adl wa al-ihsan*), free will (*ikhtiar*) and responsibility (*tanggung jawab*) (Mahri et al., 2021).

**First, the Principle of Oneness (Tawheed).** The informants believe that everything that happens in their lives is

God's will. This attitude of surrender to destiny does not make them give up, but rather becomes an encouragement to rise from adversity. Tawheed in this context is not just passive acceptance, but also a psychological force that encourages them to keep trying.

**Second, the Principle of Equilibrium (*Al-'Adl wa Al-Ihsan*).** The informants work wholeheartedly and do not harm others. They also contribute to the environment and the people around them. The balance between earning a living and still benefiting others shows that they do not only focus on personal gain, but also uphold the values of social justice.

**Third, the Principle of Free Will (Effort).** The attitude of trying without thinking too much about the end result shows a strong belief in effort. The informants started their businesses with sincerity and hard work, believing that success is the result of sincere effort. This attitude illustrates that they are not passive in facing challenges, but actively seek solutions and opportunities.

**Fourth, the Principle of Responsibility.** Responsibility is the main value held by the informants. They not only take their work seriously, but also accept all the risks that come with it. This attitude shows that they have a high work ethic and understand that every action has consequences that they have to face. This study shows that Islamic values can be a strong foundation for single mothers in building economic independence. With the right support, they can continue to develop and have a positive impact on society.

## CONCLUSION AND IMPLICATION

Based on the results of the analysis, this study concluded that all informants showed the characteristics of economic independence which include initiative, creativity, ability to overcome challenges, responsibility, perseverance, job satisfaction, and freedom to choose the type of work according to their wishes.

These characteristics are in line with Spencer and Mustafa's views on individual independence. In addition, the informants also reflect the basic principles in Islamic economics, namely *tauhid* (oneness) which emphasizes dependence on God, equilibrium (justice and *ihsan*) which reflects balance in work and contribution to society, *free will* (effort) which shows freedom in making economic decisions, and responsibility in managing their work and life independently.

The research recommends, first, the Strengthening of Economic Capacity - the government and social institutions need to provide entrepreneurship training programs, access to business capital, and business assistance for single mothers so that they can develop more optimally. Second, Inclusive Policies - Regulations are needed that are more supportive of the role of women in the economic sector, including policies that facilitate access to employment and labor protection for women who are heads of families. Third, Social Change and Education - Education about gender equality and the importance of women's economic independence needs to be strengthened from an early age through educational curricula and community programs, in order to eradicate the stigma that limits the role of women in the public sphere.

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