

Gender Dynamics and Women's Economic Contributions in The Informal Economy within The Context of Islam and Multicultural Societies

Misbahul Munir Makka¹, Masyrifah Abasi², Fatta Lajilu³ Iral Purwanto⁴, Rosdalina Bukido⁵, Nenden Herawaty Suleman⁶, Andi Mukarramah Nagauleng⁷, Muhammad Safdar Bhatti⁸, José Manuel Naranjo Gómez⁹

^{1,2,3,4,5,6,7}Institut Agama Islam Negeri Manado, Indonesia

⁸The Islamia University of Bahawalpur, Pakistan

⁹Universidad de Extremadura, Badajoz, Spain

Email: misbahul.makka@iain-manado.ac.id¹, masyrifah.abasi@iain-manado.ac.id², fatta.lajilu@iain-manado.ac.id³, irzal.purwanto@iain-manado.ac.id⁴, rosdalina.bukido@iain-manado.ac.id⁵, nenden.herawaty@iain-manado.ac.id⁶, andi.mukarramah@iain-manado.ac.id⁷, safdarbhatti2001@gmail.com⁸, jnaranjo@unex.es⁹

Article Info

Article history:

Received Nov 21, 2024

Revised Dec 28, 2024

Accepted Dec 29, 2024

Keywords:

Gender Dynamics,
Household Economics,
Islamic Economy,
Housewives,
Women Empowerment.

ABSTRACT

In the evolving landscape of global economics, the significant role of women in the informal economy, particularly housewives, remains underexplored. This study examines the gender dynamics and economic contributions of housewives in the informal economy, focusing on the context of Islamic values and multicultural societies in Poigar Village. Using a qualitative approach, this research delves into how housewives balance domestic responsibilities and economic activities, particularly through cake sales, to enhance family well-being. Key findings highlight the motivations driving housewives to engage in informal economic activities, such as economic necessity, skill utilization, and the pursuit of financial independence. Additionally, these activities are shown to significantly improve family income, enhance financial stability, and foster social recognition. From an Islamic perspective, these efforts align with principles of family cooperation, economic empowerment, and spiritual reward. The study underscores the importance of policies that support women in informal economies, such as access to capital, skill training, and social acknowledgment of their contributions. Future research should explore broader and more diverse samples to generalize findings and examine the long-term impacts of women's economic participation in similar contexts.

This is an open access article under the CC BY license.



Corresponding Author:

Misbahul Munir Makka,
Institut Agama Islam Negeri Manado, Indonesia,
Jl. Dr. S. H. Sarundajang, Kawasan Ringroad I, Malendeng, Kota Manado, 95128
Email: misbahul.makka@iaian-manado.ac.id

1. INTRODUCTION

The role of housewives in the family economy has undergone a significant transformation in recent decades (Perry-Jenkins & Gerstel, 2020; Popenoe, 2020). In Poigar Village, many housewives are not only responsible for household management but are also actively involved in informal economic activities such as selling cakes. This phenomenon is driven by various social factors, such as the rising cost of living and insufficient income of husbands, as well as the desire of housewives to have productive activities outside the home (England & Farkas, 2017). Many housewives in this village took the initiative to sell cakes as an effort to help increase family income and achieve better welfare. This condition reflects the change in the role of housewives from just housekeepers to important contributors to the family economy (Humphries & Thomas, 2023).

The literature shows that women's contributions in the informal economy sector have a significant impact on family welfare. According to Yoosefi Lebni et al. (2020), housewives who seek to earn additional income are often driven by economic needs that cannot be fully met by their husbands' incomes. A study by Saraswati & Susrama (2020) also shows that the role of women in the family economy can improve family welfare, especially in terms of meeting basic needs and children's education. In addition, Islamic economic principles recognize the importance of women's contribution in the family as long as it remains in accordance with sharia principles. For example, Imam Bukhari and Imam Muslim in their hadith mention that women who provide for their families have great rewards (Al-Bugha & Mistu, 2017). This emphasizes the importance of the economic role of housewives in a religious perspective.

While numerous studies have examined the role of women in the informal economy (Mezzadri et al., 2022; Moser, 2012), there remains a significant gap in understanding how the dual roles of housewives and business actors specifically influence family well-being in rural areas like Poigar Village. For instance, research by Richardson (2018) in Bangladesh and by Adeyemo et al. (2024) in the Philippines shows how women's involvement in the informal economy can provide financial stability but often underlines the strain between domestic responsibilities and business activities. This research aims to address this gap by offering an in-depth exploration of the contributions made by housewives in Poigar Village who engage in cake-selling. Unlike studies in urban or semi-urban settings, such as those by Prasetijowati & Setyarahajoe (2021) in Surabaya or Isti'Any & Pitoyo (2016) in Yogyakarta, which focus on women in more diverse economic roles, this study highlights the distinct motivations of housewives in Poigar, particularly in a rural, predominantly agricultural setting. The research will explore how local cultural and economic factors shape their participation in the informal sector and examine the balance they strike between domestic duties and economic ventures. Additionally, this research will assess the broader economic impacts of their participation from the perspective of Islamic economics, offering a unique lens that is less explored in prior studies, such as those by Islam (2021) on Islamic microfinance and women's entrepreneurship.

This study aims to identify the role of housewives in increasing family income through cake sales in Poigar Village. In addition, this study also explores the motivations and factors that encourage housewives to be involved in the cake sales business. The economic impact of the cake sales business on family welfare will also be assessed, and an analysis of the role of housewives in the family economy from the perspective of Islamic economics will be carried out. With these objectives, the research is expected to provide deeper insights into the economic dynamics of rural families and the contribution of women in the informal economy.

This research is important because it provides a deeper understanding of the economic role of women in rural areas, especially in the informal sector. The contribution of housewives not only has an impact on increasing family income but also on family welfare and stability. In addition, from the perspective of Islamic economics, the efforts of housewives who help their husbands in meeting the needs of the family are a form of worship that receives great rewards. The study also aims to show that the economic role of women in the family should be valued and supported, as they play a key role in maintaining the well-being of families and communities.

2. METHODS

This study uses a qualitative approach to understand the role of housewives in increasing family income through cake sales in Poigar Village, as well as to explore how their role is seen from the perspective of Islamic economics (Ab Talib et al., 2013; Creswell, 2014). The qualitative approach was chosen because it allows researchers to gain an in-depth understanding of the experiences, motivations, and views of housewives who play the role of cake business actors. This study uses a case study design, which focuses on one specific group, namely housewives in Poigar Village who are involved in the cake sales business. Case studies allow researchers to explore the phenomenon in depth in its original context. In this case, the researcher seeks to understand how housewives in this village manage their dual roles as housekeepers and business actors, as well as the economic impact of their efforts on family welfare.

Data were collected through in-depth interviews with participants. Interviews are conducted in a semi-structured manner to allow flexibility in digging into in-depth and contextual information that arises during the conversation. Interview questions include topics such as motivation for selling cakes, daily activities before and after running a business, challenges faced, the economic impact of business on families, and views on their economic role in the context of Islamic teachings (Moleong, 2021). In addition to interviews, data was also collected through direct observation in the field. The researcher observed the participants' daily activities in running a cake sales business, their interactions with their families and customers, and the environmental conditions in which they sold. These observations provide additional context that enriches the interview data and helps researchers understand the situation more comprehensively.

Data analysis is carried out thematically, with steps that include interview transcription, coding, theme identification, and interpretation. Interview transcription is done immediately after the interview is over to ensure accuracy and detailed information. After that, the data is transcribed and organized into relevant units of meaning. The coding was done to identify the main themes that emerged from the data, such as economic motivation, challenges in running a business, economic impact on families, and views on the role of economics in an Islamic perspective (Ibrahim, 2023). The analysis process involves iterating between the data and the literature to ensure that the

interpretations made are relevant and supported by existing theories. Researchers also used data triangulation by comparing findings from interviews and observations to increase the validity of the research results.

3. RESULTS AND DISCUSSION

3.1. Family Economy in a Multicultural Context

Family economics is a vital aspect of both family and community well-being, with women playing a central role in household financial management (Fauzia, 2018). In multicultural societies, women's roles in family economics are often shaped by diverse cultural, religious, and social norms. As social and economic changes unfold, these roles have undergone significant transformations. In many cultures, women are often the primary managers of day-to-day financial matters, including budgeting, expense tracking, and long-term financial planning (Husna & Lutfi, 2022). This responsibility places women in a central position to foster stability and enhance overall family well-being, reflecting a nuanced approach tailored to their sociocultural contexts.

Women are frequently referred to as "family financial managers," responsible for managing income and expenditures to ensure the family's basic needs are met (Zunaidi & Maghfiroh, 2021). In multicultural settings, this management reflects not only financial efficiency but also sensitivity to collective values and the diversity of local traditions. Women are deeply involved in daily financial decisions such as grocery shopping, bill payments, and savings management. Their financial management skills are often developed through daily experiences and informal knowledge passed down culturally, making them highly effective at maintaining family's financial balance (Fauziah et al., 2022).

Additionally, women play a significant role in long-term financial planning, such as preparing for children's education, retirement, and investments. In multicultural contexts, women's investment decisions are frequently aligned with broader family goals, including securing children's education and ensuring long-term financial stability. This strategic approach underscores financial management that is guided not only by economic outcomes but also by cultural, religious, and social values (Rizqiyah et al., 2021; Fauziah et al., 2022).

Moreover, women often take responsibility for family risk management and insurance. They play a critical role in selecting and managing health, life, and property insurance policies, which are essential steps in safeguarding families against unexpected events that could disrupt financial stability (Subbulakshmi & Mohahasoundari, 2017). In multicultural communities, these decisions often reflect the specific needs of the community and align with religious or customary values.

Despite their significant roles, women often face challenges that men do not encounter in the domain of family economics. These include wage disparities and limited employment opportunities, which can directly impact their ability to contribute to family finances (Hidayah et al., 2021). Furthermore, women frequently experience a "double burden" as they balance work responsibilities with household management. In multicultural societies, these pressures can be exacerbated by certain cultural or social expectations, adding psychological and emotional strain that may affect their financial decision-making abilities (Annan et al., 2021; England & Farkas, 2017).

Adequate financial education is essential to empower women in their roles as family financial managers. Enhancing women's financial literacy can help them make

better decisions regarding income management, expenditures, and investments. Financial education and training programs tailored for women can equip them with the tools and knowledge necessary to improve their families' financial well-being. Additionally, expanding women's access to financial resources and economic opportunities can further strengthen their contributions to family economics.

In an increasingly complex and culturally diverse world, the role of women in family economics is becoming ever more critical. They are not only day-to-day financial managers but also architects of sustainable financial futures for their families. Recognizing and valuing women's contributions, along with efforts to mitigate the barriers they face, are crucial steps toward achieving greater financial inclusivity and well-being for families in multicultural societies (Fauzia, 2018).

3.2. Motivation of Housewives to Sell Cakes

One of the main motivations for housewives to sell cakes is economic needs. The husband's insufficient income is a strong reason for them to look for additional sources of income. As revealed by some participants, the rising cost of living and the educational needs of children are the main drivers for them to start this business. For example, Ibu Sulianti, who has been selling cakes for 10 years, stated that her husband's income as a miner was precarious, so he felt the need to help cover the daily needs of his family.

In addition, some housewives are also motivated by the desire to utilize their baking skills and feel happy doing productive activities outside the home. Mrs. Fatimah, for example, explained that in addition to wanting to increase her family's income, she also enjoys the process of making cakes and feels happy to be able to interact with customers in the market.

Furthermore, research by Jesurajan & Gnanadhas (2011) shows that the motivation for entrepreneurship among housewives is also influenced by social and psychological factors. The desire to gain social recognition and the feeling of satisfaction when seeing the fruits of their hard work rewarded by others is one of the significant drivers. In addition, support from family and the surrounding community also plays an important role in motivating housewives to start and grow their businesses (Adhari, 2021).

Some housewives also see the business of selling cakes as an opportunity to learn and develop. They feel that selling cakes is not just about earning money, but also about developing management, marketing, and entrepreneurship skills. For example, a study conducted by the University of Indonesia found that many housewives have succeeded in improving their ability to manage their business after selling cakes for several years.

In addition to the factors already mentioned, housewives are also often motivated by the need to have financial independence. In some cases, they feel more secure and confident when they have their own source of income. This financial independence allows them to meet their personal and family needs without completely relying on their husband's income. A study conducted by Lestari and Wulandari (2021) shows that financial independence has a positive impact on the psychological well-being of housewives, because they feel more empowered and valued in the family (Annan et al., 2021).

Another aspect that motivates is time flexibility. Selling cakes allows housewives to continue to carry out their main role as housekeepers and mothers for their children. They can arrange working hours according to the needs of the family, as explained by Mrs.

Siti. In his interview, he mentioned that he can arrange a time to sell cakes in the morning before his children leave for school and continue after all household affairs are finished.

Furthermore, housewives also see selling cakes as a means to build a social network. Through interaction with customers and fellow sellers, they can expand their social network, which is not only useful for businesses but also for social life in general. Research by Petersen & Charman (2018) shows that informal economic activities such as selling cakes provide a great opportunity for housewives to expand their social circle and gain support from the community.

This study also found that the activities of housewives before and after selling cakes showed significant changes. Before starting a business, many housewives focus on domestic tasks such as cooking, cleaning the house, and taking care of children. However, after starting a business, they have to divide their time between household activities and the cake sales business. Despite this, they still carry out household tasks well, demonstrating their ability to manage time and various tasks. For example, Ibu Siti, who has been selling cakes for 10 years, said that she usually wakes up at 4 am to prepare breakfast and clean the house before going to the market. This shows their commitment and dedication in carrying out both roles.

3.3. Economic Impact of Cake Sales Business

The economic impact of the cake sales business on the welfare of the family is very significant. Data shows that family income increased substantially after housewives started a cake sales business. For example, Mrs. Tini Mamonto reported that her family's weekly income increased from around Rp 500,000 to Rp 1,300,000 after starting a cake sales business. This increase in income is very helpful in meeting basic family needs such as food, children's education, and other daily needs.

The following table summarizes the comparison of family income before and after running a cake sales business:

Table 1. Family income before and after running a cake sales business

No.	Name	Revenue Before (Rp)	After Revenue (Rp)
1	SS	500.000	1.000.000
2	IM	300.000	800.000
3	EM	250.000	750.000
4	FM	450.000	800.000
5	Ema	550.000	1.000.000
6	CE	500.000	1.300.000
7	R	200.000	600.000
8	MS	300.000	600.000-700.000
9	UNCLE	200.000	500.000
10	I	300.000	850.000

Source: Interview (2023)

From the perspective of Islamic economics, the efforts of housewives who help their husbands in meeting the needs of the family are not only considered important but also a form of worship that receives great rewards. The study participants generally had a positive view of their role in helping the family economy, which is considered to be in line with Islamic teachings on family cooperation and welfare. The hadith that states that maintenance for the family has a great reward is very inspiring for housewives to continue to try to help their husbands. For example, Mrs. Sulianti explained that even though her husband could no longer work due to illness, she felt that she had received a great reward

by trying to meet her family's needs through the business of selling cakes. This view shows that the economic participation of housewives is not only important financially but also has a strong spiritual dimension.

In the context of the role of working housewives, the data show that women who participate in the workforce while still carrying out household responsibilities are more likely to face the challenge of "double burden". However, research also reveals that families that support each other in the division of domestic duties and childcare tend to be more harmonious and stable. The fair division of responsibilities between husband and wife not only eases the burden on women, but also strengthens cooperation and communication within the family. This can contribute to increased life satisfaction and emotional well-being of all family members, creating a positive and harmonious environment.

Family harmony can be strengthened by strong understanding and support from all family members for the role of working mothers. When women have the opportunity to pursue careers and contribute economically without leaving family responsibilities, they feel more valued and motivated. This not only improves women's personal well-being, but also has a positive impact on overall family dynamics. With a balance between work and family life, as well as the active participation of the husband and children in household activities, a family can achieve better harmony and overcome the pressures that may arise due to the dual role of working mothers.

3.4. Housewives in a Gender Perspective

Women who play the role of housewives who also work outside the home experience complex dynamics, related to the dual roles they carry. Traditionally, women have often been positioned as the primary guardians of the household and babysitters, while men are considered breadwinners. According to Fauziah et al. (2022) These stereotypes limit women to domestic roles and put them in situations of double burden when they have to or choose to work outside the home. However, in recent decades, there has been a shift in people's views on gender roles. More and more women are involved in the world of work, and their contributions are increasingly recognized both economically and socially (Alie & Elanda, 2020). Despite this, women are still expected to handle most household and childcare tasks, pointing to persistent inequalities in the division of domestic responsibilities (Zamberlan et al., 2021).

Working housewives often face a major challenge known as "double burden", where they have to balance work responsibilities and household duties. This burden can lead to significant physical and mental exhaustion, and research shows that women, despite working, still spend more time on household chores compared to their male counterparts (Dean et al., 2022). This reflects inequality in the domestic division of work, which remains an important issue in achieving gender equality.

The contribution of working women is not only limited to the family economy, but also has a positive impact on society. Their income can improve family well-being, providing more choice and financial security. In addition, working housewives also play the role of agents of social change (England & Farkas, 2017). By participating in the workforce, they help break down gender stereotypes and promote gender equality. Working women gain economic independence that gives them greater control over family life and decisions, and sets a positive example for their children of the importance of independence and shared responsibility.

To support working housewives, supportive family policies, such as paid maternity leave, work flexibility, and support for childcare, are needed. Additionally, improving women's access to education and job training is essential to help them be more competitive in the job market and improve their position in the economy. With the right support, women can continue to play an important role in the economy and society, while maintaining a balance between their work and personal lives. The struggle for full equality is still ongoing, but with the right measures, significant progress can be achieved.

3.5. Islamic Perspectives on the Gender of Working Housewives

The role of women as mothers and housekeepers is highly respected and considered important for the stability of the family and society. However, Islam also provides flexibility and freedom for women to participate in economic and social activities outside the home. Islam does not limit women only to the domestic sphere; Instead, it provides equal rights and opportunities for women to contribute to society, including working, as long as they do not neglect their primary responsibilities as mothers and wives.

Islam teaches the principles of equality and justice between men and women. In the Qur'an, there are many verses that emphasize the importance of women's role in society and respect for their contributions (Zubeir, 2012). For example, in Surah An-Nisa' verse 32, Allah says that everyone will get a reward for what they strive for, both men and women (Rizqiyah et al., 2021). This shows that Islam recognizes women's contributions in all aspects of life, including the economy, and gives equal reward for their efforts.

Women in Islam are recognized as having an important role in educating children and managing households, but they are also given the freedom to work outside the home. In the hadith, it is stated that the wife of the Prophet Muhammad, Khadijah bint Khuwailid, was a successful businessman who ran her business with high integrity and ability (Fauzia, 2018). This example shows that women in Islam can and can play an active role in the world of business and work, as long as they do not neglect family responsibilities.

Islam emphasizes the importance of support from husbands and families for working women. In Islam, domestic duties such as childcare and household chores should be shared responsibilities between husband and wife. In several hadiths, the Prophet Muhammad PBUH shows that helping with household chores is a form of virtue and responsibility of the husband to the family. With a fair division of duties and support from husbands, women can carry out their dual roles more balanced and without excessive burden (Al-Bugha & Mistu, 2017).

Women who work in Islam are also seen as agents of positive change that can improve the welfare of families and communities. Their income can help ease the family's economic burden, provide better education for children, and contribute to social development. Islam also recognizes the importance of women's education and empowerment as a way to improve the quality of life for them and their families (Zubeir, 2012).

This study shows that the cake business carried out by housewives in Poigar Village is very helpful in increasing family income. With the support of family and community, housewives can run their businesses without neglecting household duties. Cooperation between husband and wife in the economic aspect of the family is highly recommended in Islam to achieve family welfare and happiness. The basic principle in the Qur'an states that husband and wife are clothes for each other (QS Al-Baqarah: 187), which means that they protect, respect, and complement each other's shortcomings.

The results of this study are reinforced with previous studies by Zunaidi & Maghfiroh (2021) about the role of women in improving the family economy. The similarity in this study is that it focuses on the role of women in entrepreneurship, while the difference lies in the income calculated per week in Poigar Village compared to per month in Penjaringsari, Surabaya. In the context of Islam, work is not only about earning an income but also about contributing to the common good and using the abilities given by Allah for good (Nurbaeti, 2022). Women who work with good intentions and within the boundaries of sharia are considered to have done good deeds and received rewards in the sight of Allah.

Despite the Islamic principles that support working women, real challenges still exist in some societies that still hold fast to traditional gender stereotypes. There is a need to continue to educate and encourage a more inclusive interpretation of Islamic texts, which supports the active role of women in society and respects their choice to work. Islam provides a strong framework to support working women, recognize their important role in the family and society, and promote a fair division of responsibilities. With proper understanding and balanced application, women can live their dual roles more easily and make maximum contributions in social, economic, and family life.

4. CONCLUSION

Housewives in this village play a very significant role in the family economy. They are able to balance their traditional role as housekeepers with the business of selling cakes. The support of family members, especially my husband and children, is very helpful in the smooth running of this business. The main motivation for housewives to get involved in the cake sales business is the urgent economic need as well as the desire to utilize their skills. Increasing family income through this business allows the fulfillment of basic needs such as food, children's education, and other daily needs. From the perspective of Islamic economics, this housewife's business is considered a form of worship that gets great rewards, with cooperation between husband and wife highly encouraged to achieve family welfare and happiness.

Based on the findings of this study, several important recommendations can be conveyed. First, governments and relevant institutions need to provide better support for women in the informal economy, including skills training, access to capital, and adequate market facilities. Time management education and training as well as business skills for housewives can help them manage their dual roles more effectively. Second, it is important for society to recognize and appreciate the economic contribution of women in the family, which can increase family and community support for the efforts undertaken by housewives. Finally, more research is needed to explore effective strategies that can be used to improve the sustainability of small and medium-sized enterprises undertaken by women in rural areas.

This research has several limitations that need to be considered. First, this study uses a qualitative method with a limited number of participants, so the results may not be generalized to the entire population of housewives in Indonesia. Second, this study only focuses on one village, namely Poigar Village, so that the local context can affect the results of the research. Third, this study did not measure the long-term impact of the cake sales business on family welfare. Follow-up research with a larger and more diverse sample, as well as comprehensive quantitative analysis, is needed to gain a deeper understanding of the role of housewives in the family economy in various contexts.

ACKNOWLEDGEMENTS

The housewives in Poigar Village play a very significant role in the family economy by balancing traditional responsibilities as housekeepers and business activities such as selling cakes. The support from the family, especially the husband and children, is very helpful in the smooth running of this business. Their main motivation is an urgent economic need as well as a desire to utilize their skills. This effort not only increases family income, which allows the fulfillment of basic needs such as food and children's education, but is also considered a form of worship in Islamic economics, which is highly rewarded. Cooperation between husband and wife is highly recommended to achieve family welfare. Based on these findings, it is recommended that the government and the community provide better support, including training and access to capital, as well as recognize women's economic contribution to improving the sustainability of businesses carried out by housewives. Further research is needed to explore more deeply the impact and effective strategies to support the role of housewives in the family economy in various contexts.

REFERENCES

- Ab Talib, M. S., Rubin, L., & Zhengyi, V. K. (2013). Qualitative research on critical issues in halal logistics. *Journal of Emerging Economies and Islamic Research*, 1(2), 1–20.
- Adeyemo, T. A., Okoruwa, V., & Oyebanji, A. (2024). Decomposing intra household gender differentials in resource allocation in Nigerian agricultural households. *International Journal of Social Economics*. <https://doi.org/10.1108/IJSE-04-2024-0322>
- Adhari, I. Z. (2021). *Optimalisasi Kinerja Karyawan Menggunakan Pendekatan Knowledge Management & Motivasi Kerja* (Vol. 1). CV. Penerbit Qiara Media.
- Al-Bugha, M. D., & Mistu, M. (2017). *Al-Wafi: Syarah Hadis Arba'in Imam an-Nawawi*. Qisthi Press.
- Alie, A., & Elanda, Y. (2020). Perempuan dan ketahanan ekonomi keluarga (studi di Kampung Kue Rungkut Surabaya). *Journal of Urban Sociology*, 2(2), 31–42.
- Annan, J., Donald, A., Goldstein, M., Martinez, P. G., & Koolwal, G. (2021). Taking power: women's empowerment and household well-being in Sub-Saharan Africa. *World Development*, 140, 105292.
- Creswell, J. W. (2014). *Research design: qualitative, quantitative, and mixed methods approaches*. SAGE Publications Ltd. https://spada.uns.ac.id/pluginfile.php/510378/mod_resource/content/1/creswell.pdf
- Dean, L., Churchill, B., & Ruppner, L. (2022). The mental load: building a deeper theoretical understanding of how cognitive and emotional labor over load women and mothers. *Community, Work & Family*, 25(1), 13–29.
- England, P., & Farkas, G. (2017). *Households, Employment, and Gender*. Routledge. <https://doi.org/10.4324/9780203789766>
- Fauzia, I. Y. (2018). *Etika bisnis dalam Islam*. Prenada Media.
- Fauziah, L., Mashudi, M., Windriya, A., Sukoco, J., & Adawiyah, R. (2022). Dual roles of women working at warehouse in increasing family economy. *Proceedings of the 1st International Conference on Gender, Culture and Society, ICGCS 2021, 30-31 August 2021, Padang, Indonesia*.
- Hidayah, A. P. N., Purbawangsa, I. B. A., & Abundanti, N. (2021). Pengaruh literasi keuangan, perencanaan keuangan dan pendapatan terhadap kesejahteraan keuangan guru perempuan di Kota Denpasar. *E-Jurnal Manajemen Universitas*

- Udayana*, 10(7), 672.
- Humphries, J., & Thomas, R. (2023). 'The Best Job in the World': Breadwinning and the Capture of Household Labor in Nineteenth and Early Twentieth-Century British Coalmining. *Feminist Economics*, 29(1), 97–140. <https://doi.org/10.1080/13545701.2022.2128198>
- Husna, N. A., & Lutfi, L. (2022). Perilaku Pengelolaan Keuangan Keluarga: Peran Moderasi Pendapatan. *Jurnal Samudra Ekonomi Dan Bisnis*, 13(1), 15–27.
- Ibrahim, A. (2023). *Metodologi Penelitian Ekonomi dan Bisnis Islam*. Bumi Aksara.
- Islam, M. S. (2021). Role of Islamic microfinance in women's empowerment: evidence from Rural Development Scheme of Islami Bank Bangladesh Limited. *ISRA International Journal of Islamic Finance*, 13(1), 26–45. <https://doi.org/10.1108/IJIF-11-2019-0174>
- Isti'Any, N. N., & Pitoyo, A. J. (2016). Pekerja perempuan dalam sektor informal di Daerah Istimewa Yogyakarta analisis faktor pengaruh berdasarkan susenas kor 2014. *Jurnal Bumi Indonesia*, 5(4).
- Jesurajan, S. V. A., & Gnanadhas, M. E. (2011). A study on the factors motivating women to become entrepreneurs in Tirunelveli district. *Asian Journal of Business and Economics*, 1(1), 1–14.
- Mezzadri, A., Newman, S., & Stevano, S. (2022). Feminist global political economies of work and social reproduction. *Review of International Political Economy*, 29(6), 1783–1803. <https://doi.org/10.1080/09692290.2021.1957977>
- Moleong, L. J. (2021). *Metodologi penelitian kualitatif*. PT Remaja Rosdakarya.
- Moser, C. (2012). *Gender Planning and Development*. Routledge. <https://doi.org/10.4324/9780203411940>
- Nurbaeti, A. (2022). Konsumsi dalam Perspektif Ekonomi Islam. *Azmina: Jurnal Perbankan Syariah*, 2(1), 15–27.
- Perry-Jenkins, M., & Gerstel, N. (2020). Work and Family in the Second Decade of the 21st Century. *Journal of Marriage and Family*, 82(1), 420–453. <https://doi.org/10.1111/jomf.12636>
- Petersen, L., & Charman, A. (2018). The role of family in the township informal economy of food and drink in KwaMashu, South Africa. *International Journal of Sociology and Social Policy*, 38(7–8), 564–577.
- Popenoe, D. (2020). *Disturbing the Nest*. Routledge. <https://doi.org/10.4324/9781003058786>
- Prasetyajowati, T. P., & Setyarahajoe, R. (2021). Peran Perempuan Pemulung Pencari Nafkah Masa Pandemi Covid 19. *Seminar Nasional Dan Call For Paper 2023 Dengan Tema "Penguatan Kapasitas Sumber Daya Manusia Menuju Indonesia Emas 2045" PSGESI LPPM UWP*, 8(1), 113–121.
- Richardson, R. A. (2018). Measuring Women's Empowerment: A Critical Review of Current Practices and Recommendations for Researchers. *Social Indicators Research*, 137(2), 539–557. <https://doi.org/10.1007/s11205-017-1622-4>
- Rizqiyah, S. I., Roro, R., Rejeki, S., Jati, W., & Bandung, D. (2021). The Role of Women in Islam Peran Perempuan dalam Islam. *Gunung Djati Conference Series*, 4.
- Saraswati, P. S., & Susrama, I. N. (2020). Peran Perempuan dalam Keluarga Untuk Melindungi Serta Pemenuhan Hak Anak Dimasa Pandemi Covid-19. *Prosiding Webinar Nasional Universitas Mahasaraswati 2020*.
- Subbulakshmi, K., & Mohahasoundari, R. (2017). Role of life insurance in the life of

- women. *International Journal of Management, IT and Engineering*, 7(4), 49–59.
- Yoosefi Lebni, J., Mohammadi Gharehghani, M. A., Soofizad, G., Khosravi, B., Ziapour, A., & Irandoost, S. F. (2020). Challenges and opportunities confronting female-headed households in Iran: a qualitative study. *BMC Women's Health*, 20(1). <https://doi.org/10.1186/s12905-020-01046-x>
- Zamberlan, A., Gioachin, F., & Gritti, D. (2021). Work less, help out more? The persistence of gender inequality in housework and childcare during UK COVID-19. *Research in Social Stratification and Mobility*, 73, 100583.
- Zubeir, R. (2012). Gender dalam Perspektif Islam. *An Nisa'a*, 7(2), 119–133.
- Zunaidi, A., & Maghfiroh, F. L. (2021). The Role Of Women In Improving The Family Economy. *Dinar: Jurnal Ekonomi Dan Keuangan Islam*, 8(1), 61–79.