

The Role of Women in Improving the Family Economy Viewed from the Perspective of Islamic Economics: Case Study of Home Industry Variety of Chips and SMEs Stuffed Ciherang Village Pondok Caringin District Bogor Regency

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ABSTRACT

Women with all limitations try to help their husbands work to earn a living so that the needs of family life can be met. There are factors that make women finally decide to work. Such factors are economic circumstances and opportunities. However, women workers in the home industry and SMEs in the village of Ciherang Pondok provide concrete evidence that exists in the community about the role of women in helping to improve the family economy. The method used in this study is a qualitative approach. In data collection, the authors used primary data and secondary data. Data obtained through interviews and direct observation in the field in this study: interviews have been conducted to support statements that assume that women have an important role in addition to the domestic space and also have a role in the public sphere, especially women who are already the head of the family. Interviews conducted with five female Narasumberts play an important role in family life (domestic) and society (public). Women as wives can work as long as their work does not violate the rules of Shari'a and in accordance with the principles of Islamic economics, namely the principle of Ta'awun and the principle of maslahat

KEYWORDS

Role of Women; Islamic Economic Perspective; Family Economy

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Introduction

Human life cannot be separated from economic aspects, as human needs continue to increase over time in accordance with the demands of life. In response to increasingly demanding economic conditions, the responsibility for earning a livelihood for the household is no longer borne exclusively by men, but also increasingly involves women (Fabiola Lalopua. Dkk, 2019).

Women are created with various strengths and capabilities, which has led to numerous discussions concerning their roles in society. These strengths are reflected in the roles women perform in their daily lives. Since Indonesia's independence was proclaimed, women have played an important role in the nation's development. The heroes who defended Indonesia during the periods of colonialism and imperialism were not exclusively men. The role of women in defending the homeland is also an undeniable part of Indonesian history. This reality has encouraged social scholars to adopt theories of social change from the eighteenth century that recognize women as actors capable of contributing to the continuity of national development (Rosmalawati, 2016:2).

In general, changes in the economic system of society can influence changes in the allocation of economic activities. Such changes may encourage women, particularly housewives, to participate in the workforce. The role of women in the family economy is highly significant because of the strong motivation among housewives to reduce the economic burden on their families by working or establishing businesses (Zuhri, 2020). Women's participation in the workforce has made a considerable contribution to family welfare, particularly in the economic sector. The number of working women in Indonesia, including Bogor Regency, is expected to continue increasing. According to data from the Central Statistics Agency (BPS) of Bogor Regency for 2020–2021, there were 338,967 male non-agricultural workers and 50,814 female non-agricultural workers. The number of male temporary workers was 158,490, compared with 137,157 female temporary workers. Meanwhile, the number of permanent male workers was 108,374, compared with 23,635 female permanent workers.

Based on these data, the number of female workers remains lower than that of male workers. Nevertheless, this does not diminish the significant role women can play in improving family welfare and economic conditions. Women's participation in employment can increase family income, which may subsequently contribute to improving the nutritional status and health of all family members (Mudzhar.H.M.Anto, 2001).

In this regard, the Qur'an and Sunnah regulate the respective roles of family members. One of the Qur'anic verses addressing this matter is Surah An-Nisa (4:34):

الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ ۚ فَالصَّالِحَاتُ قَنَاطٌ حَافِظَاتٌ لِّلْغَيْبِ بِمَا حَفِظَ اللَّهُ ۚ وَالَّتِي تَخَافُونَ نُشُوزَهُنَّ فَعِظُوهُنَّ وَاهْجُرُوهُنَّ فِي الْمَضَاجِعِ وَاضْرِبُوهُنَّ ۚ فَإِنْ أَطَعْنَكُمْ فَلَا تَبْغُوا عَلَيْهِنَّ سَبِيلًا ۚ إِنَّ اللَّهَ كَانَ عَلِيمًا كَبِيرًا

“Men (husbands) are responsible for women (wives) because Allah has favored some of them over others and because they spend their wealth on them. Righteous women are devoutly obedient and, when alone, protective of what Allah has entrusted them with. As for those from whom you fear disobedience, advise them, forsake them in bed, and, if necessary, discipline them in a manner that does not cause harm. But if they obey you, do not seek a way against them. Surely Allah is Most High, All-Great.” (Q.S. An-Nisa: 34)

The roles and responsibilities of women within the family can broadly be divided into the roles of women as mothers, wives, and members of society (Sofia Retowati Noor, 2009). To





perform these roles effectively, women need to understand the objectives and responsibilities associated with each role and develop the appropriate skills to carry them out. As mothers and educators of children, women need to understand the appropriate ways to fulfill their children's needs according to their stages of development. Their attitudes and behavior should also serve as examples for their children. As wives, women are expected to create a harmonious environment, maintain themselves appropriately, and encourage their husbands toward positive activities. As members of society, women are also expected to participate in community life. Successfully performing these roles is not necessarily easy; however, willingness and continuous effort to learn and improve are important for strengthening the roles they undertake (Ach.Hamdan Ghafuro, Ahmad Subairi dan Ryan Setiawan, 2020).

Regarding women's roles in the public sphere, Suyanto (dalam Farihah, 2015) explains that many women are currently involved in the trade sector, including home industries and SMEs. According to the views of several women, the trade sector is attractive because it can provide a relatively regular source of income. In addition, the trade sector offers considerable opportunities for women's participation because many activities within this sector are compatible with women's physical capabilities. Women involved in the trade sector (public role), such as home industries and SMEs, generally have a higher bargaining position than women whose activities are limited to the domestic sphere (domestic role). Women who work and have their own source of income not only have greater autonomy in managing their personal expenditures but can also make a greater contribution to meeting household needs (Suyanto, 1996: 95).

A similar point is explained by Mulyadi (2011). Women's (wives') participation in the public sphere within rural families not only benefits household survival, increases individual capacity, and improves social status within the community's social structure, but also contributes to the socio-economic dynamics of local communities. Therefore, women (wives) are not merely socio-cultural assets but also possess considerable potential for economic development (Mulyadi, 2011).

A number of previous studies have examined the role of women in improving the family economy. Research conducted by Fabiola Lalopua, dkk (2019) found that women's roles within the family are not limited to the domestic sphere, but that women also play significant roles in the public sphere. In addition to family economic needs, circumstances and opportunities are also factors that encourage women to work in order to contribute to family welfare. Increasing household economic demands have made women's roles and responsibilities in family life increasingly important, particularly as life becomes more complex, especially in urban communities such as Ambon. Women are therefore involved not only in activities within the household but also outside the home and in the public sphere, where their presence is increasingly needed, including in supporting household economic conditions. The study by Puspitasari, dkk (2013) showed that gender roles in domestic and public activities were at a moderate level, with the average contribution of female horticultural farmers to the family economy reaching 11.3 percent.

Based on previous research concerning the role of women in improving the family economy in Ciherang Pondok Village, particularly in view of the considerable number of women working in home industries and SMEs, this study seeks to examine the issue more deeply. The study focuses on five female workers from the Variety of Chips Home Industry and the Doll SME, with the objective of understanding the role of women in improving the family economy from the perspective of Islamic economics.



Method

The method employed in this study was a qualitative approach. Kirk and Miller, as cited in Moleong (2013), define qualitative research as a particular tradition within the social sciences that fundamentally depends on the observation of human beings, both within their respective areas and in terms of the terminology used. Strauss and Corbin (2009) define qualitative research as a type of research in which the findings are not obtained through statistical procedures or other forms of numerical calculation.

In collecting data, the researcher used both primary and secondary data. Primary data refer to data obtained directly by the researcher without intermediaries. The data were obtained through interviews and direct observation in the field (Moleong, 2010). The primary data in this study consisted of information obtained from the actors involved in the Variety of Chips Home Industry owned by Mrs. Nyai and female employees of the Doll Product SME.

Secondary data refer to data obtained or collected by researchers from previously existing sources. These data were used to support the primary information obtained in the study, including information from library materials, literature, previous research, books, and other relevant sources (Hasan, 2002). The secondary data sources in this study were obtained through documentation and literature studies using both printed and electronic media, including books and scientific works from previous research. In addition, secondary data were supplemented by archives and other relevant sources of additional information.

In this study, interviews were conducted to support the statements concerning the important role of women not only in the domestic sphere but also in the public sphere, particularly women who have become heads of households. Interviews were conducted with five female informants, consisting of two employees of the Variety of Chips Home Industry and three employees of the Doll SME. The interviews primarily explored the reasons why the informants decided to work.

Results and Discussion

Results

Based on the results of the research conducted by the authors, there are 100 MSMEs and Home Industries registered in the database of the Village Community Empowerment Agency (BPMD) of Ciherang Pondok, and nearly 50% of these businesses are owned by women. The field research identified 510 workers, of whom 205 were female workers. In conducting the research, the researcher selected one Home Industry owned by Ibu Nyai and one SME owned by Ibu Nabila as locations for field observation. Five informants were selected for this study, all of whom were female workers, and their statements were further supported by documentation.

Based on interviews with the five informants, several factors were identified as reasons why most women in Kp. Ciherang participate in the workforce. These factors include family and economic needs, circumstances, and opportunities. The following presents the results of an interview with Ibu Nyai as Informant 1, who has independently managed a Variety of Chips Home Industry for approximately 23 years.

Ibu Nyai has performed multiple roles for the past 23 years, serving as a mother, a head of household, and a worker who also employs other people. Being in Ibu Nyai's position is not easy. In addition to fulfilling her responsibilities as a mother, she must also perform her role as a business owner, even though her business is only a Home Industry. Increasing market demand occasionally requires Ibu Nyai to divide her attention fairly between her children and the Home Industry, which she manages together with one employee. In this situation, circumstances





require Ibu Nyai to remain focused on her role as a mother who fulfills her children's needs, educates them, provides them with affection, and contributes to family welfare, while also allocating her time to manage the Variety of Chips Home Industry in order to meet market demand.

A similar situation is experienced by Ibu Nella (Informant 2), a woman who is the head of her household. Ibu Nella enjoys performing this role. She decided to work as an employee at the Doll SME because it is located close to her home and does not require her to neglect her children while working. As a single parent, Ibu Nella does not want to place too much burden on her children, even though she is already working, because she wants to earn her own income.

A similar situation is also experienced by Ibu Eli (Informant 3), who works both as an employee of Ibu Nyai and as an employee of Ibu Nabila's Doll SME. Ibu Eli works in two different places because her family's needs have increased while her husband's income remains insufficient. The challenge faced by Ibu Eli is not merely related to household responsibilities, but also to managing her time between producing goods at the two workplaces, although the locations are relatively close to each other. However, this does not become an obstacle for Ibu Eli. Instead, she enthusiastically performs her role as a worker as well as a mother and wife. In addition to receiving permission from her husband, Ibu Eli's children have also become independent and help with household activities.

In contrast to the previous informants, Ibu Rahma and Ibu Ida (Informants 4 and 5) have different reasons for working as employees at the Doll SME, namely to fill their free time. They utilize the existence of the SME to make use of their available time in addition to managing household responsibilities, their husbands, and their children. They also stated that by gathering with other female employees, they could simultaneously learn skills and knowledge related to doll production. According to Ibu Rahma and Ibu Ida, their roles as wives are not limited to taking care of household matters but also include socializing with the community. For Ibu Ida, the fact that she no longer has young children makes it easier for her to work as an employee at the Doll SME.

Tabel 1. Informant Data from Field Research in Ciherang Pondok Village

No	Informant	Job Position
1	Ibu Nyai	Home Industry Owner
2	Ibu Nella	Doll SME Employee
3	Ibu Rahma	Doll SME Employee
4	Ibu Ida	Doll SME Employee
5	Ibu Eli	Home Industry Worker and Doll SME Employee

Source: Processed by the authors (2023).

Based on the research findings above, in addition to their domestic roles, women also play important roles in the public sphere. The public role of wives represents a shift from domestic roles toward public roles, which constitutes an important indication of the development of women's social, economic, and political realities. Wives have become an important factor in household economies. However, the development of women's public roles as wives is also inseparable from various constraints, both those arising within the family as a consequence of their involvement outside the home and those encountered in the workplace itself.



Discussion

In general, within a family, the responsibility for earning a livelihood is considered the husband's duty. However, in the modern era, increasing needs and the growing number of desires require corresponding increases in income to fulfill those needs and desires. Therefore, in order to increase family income, women as wives also contribute to earning a livelihood. The contribution of women as wives to household income is expected to increase family income and, subsequently, improve family welfare. In the concept of Islamic economics, welfare, as proposed by Imam Al Ghazali, is generally associated with the preservation of five fundamental objectives: religion, life, intellect, family or lineage, and wealth or property. The preservation of these five fundamental objectives is divided into three levels of needs: primary needs (dhoruuriyah), secondary needs (haajiyah), and tertiary needs (tahsiiniyah).

Today, it cannot be denied that women are present in almost every field of employment and participate in the available labor market. Competition between female and male workers is quite intense. Women are often successful in obtaining employment compared with men. There are even several occupations that are dominated by female workers and cannot easily be performed by men, such as domestic work, babysitting, and others. Women today are faced with more than one role, or multiple roles. According to Anita Rahmawati (2015), in general, women's multiple roles refer to two or more roles that must be performed by a woman simultaneously. These roles generally involve domestic roles as housewives and public roles, particularly participation in the labor market.

Women have several groups of activities that cannot simply be separated from their lives when they work. These activities generally include: daily activities related to household affairs; income-generating activities in home industries; income-generating activities through other opportunities; social activities within the community; and individual activities such as self-care and rest (Abdullah, 2006: 231).

The status of women within household economies in Indonesia is relatively significant. Women have a responsibility to contribute to their family's economy. This responsibility is reflected in an expression that has developed within Javanese society concerning the contribution of husbands' and wives' income to the household, namely *duwit lanang lan duwit wedok*. Such a status makes the role of women as family members important, particularly in relation to the family economy (Abdullah, 2006: 200-201).

According to Dr. Yusuf Qardhawi (2016), women play an important role in both family life (domestic) and society (public). Within the family environment, women are pillars who have a very important role in raising children and creating peace and happiness for children and the family (Mansur 2019). However, many members of society, including university students, still have limited knowledge of women's roles in society. Women are often viewed primarily in terms of their physical characteristics, which subsequently influence their position within society. This position accumulates into a status that, within a patriarchal culture, places women as "second-class human beings" (Indah Ahdiah, 2013).

Women's roles can essentially be viewed from three aspects: the integration of women into production activities that directly generate income; the integration of women into productive work that does not directly generate income and is often included within the reproductive process; and women's participation in decision-making processes. Women's role in production can be observed through their involvement in all productive work within society, their access to various types of employment, the amount of time devoted to work in exchange for compensation, household expenditures, and the level of household income and expenditure (Sajogjo, 1985).





In general, employment opportunities are provided equally to men and women. Nevertheless, men and women remain different in terms of their human characteristics. On the other hand, women are expected to obey and comply with the instructions of men who occupy the position of husbands. The husband is responsible for earning a livelihood rather than the wife, and this is further explained in the Qur'an through Surah An-Nisa verse 34.

الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ ۚ فَالْصَّالِحَاتُ قَانِتَاتٌ حَافِظَاتٌ لِّلْغَيْبِ بِمَا حَفِظَ اللَّهُ ۚ وَالَّتِي تَخَافُونَ نُشُوزَهُنَّ فَعِظُوهُنَّ وَاهْجُرُوهُنَّ فِي الْمَضَاجِعِ وَاصْرَبُوهُنَّ ۚ فَإِنْ أَطَعْنَكُمْ فَلَا تَبْغُوا عَلَيْهِنَّ سَبِيلًا ۗ إِنَّ اللَّهَ كَانَ عَلِيمًا

"Men (husbands) are responsible for women (wives) because Allah has favored some of them over others and because they spend part of their wealth. Righteous women are those who are obedient (to Allah) and guard themselves when their husbands are absent because Allah has protected them. As for women whose disobedience you fear, advise them, leave them alone in their beds, and, if necessary, strike them in a manner that does not cause harm. But if they obey you, do not seek ways to trouble them. Surely, Allah is Most High, Most Great."

Law No. 13 of 2003 concerning Manpower stipulates that there is no restriction stating that only men are permitted to work. It regulates the rights and obligations as well as the treatment that employers must provide and the protection that the state must provide for female workers in Indonesia. The law also prohibits the employment of children, except for light work, provided that such work does not interfere with their physical, mental, and social development and health.

Increasing family needs are also one of the factors encouraging women, particularly housewives, to engage in multiple roles in the informal sector. Household needs that are large and urgent often require both husbands and wives to work in order to meet their daily needs. Such circumstances leave wives with no alternative but to seek employment outside the home, even when they may personally not wish to work (Ida Rosada, 2012). According to Husein Syahatan (1998), one factor contributing to women's involvement in employment is opportunity. This factor can be viewed in relation to industrial development, which continues to advance and indirectly increases the need for labor to support industrial activities. Many jobs in certain companies, whether industrial or social in nature, require women's skills, such as nursing, medicine, secretarial work, midwifery, and others. This factor also applies to SME employees who use available free time for work, as the presence of Home Industries and SMEs within their communities provides an opportunity for them to utilize their free time productively.

The Islamic Perspective on Working Women

One of the reasons wives work in Kp. Ciherang, Ciherang Pondok Village, is to improve the standard of living they aspire to achieve. Women as wives may work as long as their work does not violate Sharia rules and is consistent with the principles of Islamic economics. The Islamic economic principles relevant to this issue include the principle of *Ta'awun*. Islam establishes that the responsibility for earning a livelihood belongs to the husband; however, if the husband is unable to fulfill the family's needs, the wife may assist the husband in earning a livelihood. This is consistent with the Islamic economic principle of *ta'awun*, or mutual assistance, as stated in QS Al Maidah 5:2.





يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْلُوا شَعَائِرَ اللَّهِ وَلَا الشُّهُرَ الْحَرَامَ وَلَا الْهَدْيَ وَلَا الْفَلَاحَ وَلَا آمِينَ الْبَيْتِ الْحَرَامَ يَتَّبِعُونَ فَضْلًا مِمَّن رَّبِّهِمْ
وَرِضْوَانًا ۚ وَإِذَا حَلَلْتُمْ فَاصْطَادُوا ۚ وَلَا يَجْرِمَنَّكُمْ شَنَا نُ قَوْمٍ أَنْ صَدُّوكُمْ عَنِ الْمَسْجِدِ الْحَرَامِ أَنْ تَعْتَدُوا ۚ وَتَعَاوَنُوا عَلَى الْبِرِّ
وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"And cooperate in righteousness and piety, and do not cooperate in sin and transgression. And fear Allah; indeed, Allah is severe in punishment."

This verse clearly demonstrates that Allah commands His followers to help one another and cooperate in matters of goodness rather than in matters that violate His Sharia. Similarly, when assisting a husband in fulfilling family needs, a wife may participate in earning a livelihood, although her role is primarily understood as providing assistance. However, under certain circumstances, a wife may become the primary breadwinner of the family. Considering the religious encouragement regarding the obligation of Muslims to help and assist one another, this is also reflected in the actions of women with multiple roles in Ciherang Pondok Village, Caringin District, Bogor Regency. They work not only because they are motivated to assist their husbands in fulfilling family needs. In reality, some of them have husbands whose income is already sufficient to fulfill those needs, but they seek to help people around them who require assistance. This was expressed by one of the informants: "Most of my income is used for social needs, such as helping my family, whether from my husband's family or my own family." This indicates that wives' income can contribute to the welfare of members beyond the nuclear family as well as people in their surrounding communities.

The second relevant principle is the principle of *Maslahat*. In Islam, the purpose of economic activity is to achieve the welfare of the community, and the same applies to work. Working is a human effort to fulfill needs, whether primary, secondary, or tertiary, with the objective of achieving *maslahat*. Allah has commanded His followers to work from the time of Prophet Adam (peace be upon him) until Prophet Muhammad (peace be upon him). This is consistent with His statement in QS al-Furqan 25:20.

وَمَا أَرْسَلْنَا قَبْلَكَ مِنَ الْمُرْسَلِينَ إِلَّا أَنَّهُمْ لِيَأْكُلُوا الطَّعَامَ وَيَمْشُوا فِي الْأَسْوَاقِ ۚ وَجَعَلْنَا بَعْضَكُمْ لِبَعْضٍ فِتْنَةً ۚ أَتَصْبِرُونَ وَكَانَ
رَبُّكَ بِصِيرَاءٍ

"And We did not send before you any messengers except that they ate food and walked through the markets. We have made some of you a trial for others. Will you have patience? And your Lord is All-Seeing."

This command applies to all people without discrimination. However, Islam provides rules concerning work. Basically, all activities in *muamalat* are considered permissible (Sunah) as long as there are no rules that prohibit them. A woman who works as a wife or mother certainly provides benefits to her family or at least to herself, as long as her work does not violate Sharia rules and no responsibilities are neglected. Based on the interviews with the informants, none of the occupations performed by the informants violated Sharia rules, such as being a retainer, gambler, or engaging in other prohibited activities. In essence, the *maslahat* described by Mursal (2015) refers to all forms of goodness and benefit that have integral worldly and hereafter dimensions, material and spiritual dimensions, as well as individual and social dimensions. Economic activities are considered to fulfill *maslahat* when they satisfy two elements, namely obedience and benefit, while also bringing goodness (*thayyib*) to all aspects



in an integral manner.

Conclusion

The role of women in improving the family economy can be observed from the increasing number of women who engage in activities outside the home and work according to their respective professions. Several factors encourage women to work, namely family needs, particularly insufficient income; circumstances; and employment opportunities.

From the perspective of Islamic economics, there is no prohibition against women working as long as their work does not violate Islamic Sharia principles. The role of women as working wives, when viewed from the perspective of Islamic economics, does not contradict the principles of Islamic economics. Rather, it is consistent with the principles of *ta'awun* and *maslahat*. The principle of *ta'awun* indicates that a wife who works can be regarded as assisting her husband in fulfilling family needs and improving the family economy in order to achieve the desired level of welfare. Meanwhile, the principle of *maslahat* is reflected in the work performed by wives and mothers in Ciherang Pondok Village, Caringin District, Bogor Regency, as such work provides benefits and embodies goodness (*thayyib*).

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