

## **A Working Wife: An Islamic Economic Perspective on Women's Economic Participation in Household and Workforce**

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### **Abstract**

This research explores and analyzes the role of working wives in Indonesia from an Islamic economic perspective, focusing on their dual economic participation in both the household and the workplace. This research employs a library research design that relies on the collection and analysis of existing data and literature. Islamic teachings emphasize women's essential roles in both family and society, encouraging their participation in education, business, and public life within ethical boundaries. Historically, Islamic law granted women rights such as property ownership and financial independence, as seen in the example of Khadijah, the Prophet Muhammad's wife. However, patriarchal cultural practices have often limited these rights. Despite this, Islamic economics supports women's economic engagement through principles like *adl* (justice), *maslahah* (public welfare), and *Khilafah* (stewardship), promoting equality and shared responsibility in managing resources. Women in Muslim societies face challenges such as societal norms that prioritize domestic roles, and limiting access to education, employment, and leadership positions. Balancing work and home responsibilities creates a "double burden," compounded by a lack of supportive workplace policies and gender biases in male-dominated industries. To overcome these barriers, comprehensive legal reforms and inclusive policies are necessary. Islamic economic principles offer a framework for women's empowerment, promoting their involvement in the workforce and entrepreneurship through policies ensuring equal access to education, fair wages, and opportunities. Islamic teachings also support women's rights to property, inheritance, and financial independence, fostering an inclusive society. These principles guide policies that ensure justice and equity, addressing gender disparities and enabling women to contribute to societal and economic development. In Indonesia, women contribute significantly to household economies through activities like managing finances and running small businesses. In the workforce, women are increasingly active in diverse sectors, though challenges like gender pay gaps and limited leadership representation persist. Islamic economic values guide efforts toward fairness and inclusivity, with organizations supporting women's empowerment through education, microfinance, and vocational training. Holistic empowerment, combining economic, educational, and social well-being, allows women to contribute meaningfully to both family and society. Promoting women's economic participation in both the household and workforce involves efforts to enable women to actively engage in economic activities in two main areas: the household and the formal workforce. In the household, women contribute by managing finances, caregiving, child-rearing, and running home-based businesses. These contributions should be recognized and supported with resources and opportunities to manage household roles efficiently. In the workforce, women must have equal access to job opportunities, leadership roles, entrepreneurship, and fair wages, requiring the elimination of barriers like gender discrimination, unequal pay, and limited access to leadership positions.

**Keywords:** *household, Islamic economic perspective, workforce, working wife, women's economic participation*

## INTRODUCTION

The issue of women's empowerment has emerged as a key focus in the ongoing discourse between Islamic and secular perspectives concerning women's position and role in society (Abdel-Tawab & Salama, 2021). Women's empowerment, which refers to feminist thinking, is a process of awareness and capacity towards greater participation to produce equality of degrees between women and men. It is because women are considered helpless (Umam, 2022). The economic factors that characterize women's empowerment make it partial and ignore the role of women in other aspects. In Islam, women's empowerment is holistic and multidimensional and covers religious, social, political, and economic aspects. Women's empowerment or women empowerment is a process that aims to increase women's awareness, capacity, and access to their rights in various areas of life. One concrete form of this empowerment is increasing women's participation in two main roles: as household managers and as workers or professionals in the world of work.

The evolving role of women in both the household and workforce has been a subject of ongoing discourse, especially in the context of modern society. Over recent decades, significant progress has been made toward gender equality, particularly in the economic sphere, where women are increasingly recognized for their contributions to both family welfare and national economies. Historically, women were mainly responsible for domestic duties, while men sought careers outside the household (Amran et al., 2024).

Historically, the notion of the "working wife" has been complicated by gender stereotypes, with women often expected to fulfill traditional domestic duties while simultaneously navigating emerging economic opportunities outside the home. As a result, women's dual roles as caregivers and economic contributors have sparked numerous debates about societal expectations, individual fulfillment, and the equitable distribution of responsibilities within the household and workplace. These issues have become more pronounced in the context of global shifts towards women's empowerment, with more women entering the workforce, breaking down traditional barriers, and challenging the societal norms that have previously limited their economic roles.

In many parts of the world, including in Islamic societies, women's economic participation has historically been shaped by cultural norms and religious interpretations. While Islam recognizes the importance of women's roles in the family and society, the extent to which women are encouraged to engage in economic activities beyond the household has been a subject of debate. In Islamic teachings, the roles of women are multifaceted, extending from nurturing mothers to capable workers, with the family unit considered a central pillar in society. However, traditional interpretations of Islamic law have sometimes positioned women's economic participation in the workforce as secondary to their responsibilities at home. These interpretations have influenced the way women's economic roles are perceived in Islamic societies, resulting in limited support or even restrictions for women entering the workforce, especially in leadership or high-paying positions. By examining Islamic economic principles, we can better understand how these religious views have shaped the structure of gender roles within the family and society.

In recent decades, the role of women in economic development has gained increasing recognition. Women's economic participation refers to their active involvement in generating income and contributing to the financial well-being of their families and society. This participation occurs in two primary spheres: the household and the workforce. Women are no longer confined solely to domestic roles; they are now essential contributors to both household stability and national economic growth. Women's participation in economic activities, whether through paid employment or unpaid labor within the household, reflects a significant shift in traditional gender roles and socio-economic expectations.

In the household, women contribute not only as caregivers but also as financial decision-makers and often as income generators through home-based work or informal economic activities. Their role in managing household expenses, providing childcare, and maintaining family well-being is a form of unpaid labor that is vital yet often overlooked in economic statistics. In the Household, women often manage family finances, engage in home-based businesses, and contribute unpaid labor such as caregiving, food preparation, and household management. Though this work is typically not monetized, it plays a critical role in sustaining the household economy and supporting the overall productivity of the family unit.

Meanwhile, in the workforce, women engage in various sectors including education, healthcare, trade, agriculture, and manufacturing. In many countries, including Indonesia, women's presence in the labor market has grown steadily due to improved access to education and employment opportunities. Despite this progress, many women still face challenges such as wage gaps, occupational segregation, and limited access to leadership roles. In the Workforce, women contribute through formal employment, entrepreneurship, and informal economic activities. In Indonesia, for example, many women work in sectors such as education, healthcare, hospitality, manufacturing, and agriculture. Women also increasingly participate in micro-enterprises and small-to-medium businesses, contributing to economic growth and poverty reduction.

Women who play dual roles—as caretakers and income earners—face unique challenges in balancing these responsibilities. Despite these challenges, their contribution is essential for the socio-economic development of a nation. Recognizing, supporting, and empowering women in both areas is vital for achieving inclusive and sustainable economic progress. The dual role of women as both caretakers and workers has created new dynamics in the economic and social fabric. However, balancing professional duties with household responsibilities continues to be a significant challenge. This dual burden often leads to stress and exhaustion, particularly in the absence of institutional support, such as childcare services or flexible working arrangements.

Abdi (2024) explores and analyzes the evolving role of women within the family from the standpoint of Islamic family law, emphasizing the impact of shifting social and economic norms on contemporary family life. Traditionally, women have been regarded as caregivers and homemakers, while men assumed the role of financial providers. However, with greater access to education and professional opportunities, along with the advancement of gender equality, more women are entering the workforce and fulfilling dual roles as both earners and homemakers. Although this shift enhances a family's economic stability, it also presents challenges in managing both professional responsibilities and household duties. In response to these changes, Islamic teachings offer clear guidance, allowing women to work outside the home as long as it aligns with Sharia principles and preserves family harmony. Yugo & Surana (2024) explores the evolving role of career women from an Islamic viewpoint, focusing on how Muslim women navigate the demands of their professions while adhering to religious values. In recent years, there has been a notable increase in female participation in the workforce, particularly in the public sphere. Despite this progress, one of the key challenges remains the ability to carry out domestic roles as wives and mothers following Islamic principles.

Women's roles in the household have often been seen as nurturing and caregiving, their participation in the workforce is essential for achieving family welfare and broader economic development. Many women in contemporary societies, including those in Islamic countries, have chosen to pursue careers and contribute to the economy in ways that go beyond domestic roles. This shift in women's participation in the workforce has been fueled by various factors, including the rising cost of living, the need for economic independence,

and a greater recognition of women's intellectual and professional capabilities. Simultaneously, however, this shift has raised questions about the balance between work and family responsibilities. As more women take on dual roles in the household and the workforce, there is an increasing need to examine how societal structures and workplace policies can support this balance while ensuring the well-being of both women and their families.

The Islamic economic perspective offers a unique lens for understanding women's economic participation, as it emphasizes the principles of justice, equity, and responsibility. In Islam, the economic participation of women is not only seen as a right but also as a means of fulfilling broader social and familial duties. Islamic economic principles, such as the concept of *adl* (justice), *maslahah* (public interest), and *Khilafah* (stewardship), can provide a framework for analyzing the complex interplay between women's household duties and their roles in the workforce. In this context, economic participation is not viewed as a contradiction to women's roles as mothers or wives, but as a complementary aspect of their multifaceted responsibilities in society. The challenge lies in reconciling the expectations placed on women to care for their families while enabling them to pursue careers, economic independence, and personal fulfillment.

Furthermore, from an Islamic economic perspective, women's participation in both household and workforce activities is not only permissible but encouraged when carried out within the framework of justice (*'adl*), benefit to society (*maṣlaḥah*), and individual dignity. Islamic teachings support the active contribution of women in economic life while also emphasizing the importance of family harmony and shared responsibility. Given these considerations, it becomes essential to explore and understand women's economic participation from a holistic perspective that includes cultural, social, and religious values. This understanding can help formulate inclusive policies that support women's empowerment, ensure gender equity, and enhance the well-being of families and society at large.

By exploring the economic participation of women from both a theoretical and practical perspective, this study seeks to contribute to the ongoing dialogue surrounding women's empowerment and gender equality, especially within the framework of Islamic economics. Understanding the role of women in both the household and the workforce is essential for promoting policies and practices that support their economic well-being. In Islamic teachings, the idea of cooperation and support within the family and society is emphasized, which aligns with the concept of shared responsibility in both domestic and professional spheres. This study will not only investigate the theoretical underpinnings of women's economic participation in Islamic economics but will also explore the practical implications for women today who are balancing career aspirations with family obligations.

This research aims to provide a deeper understanding of how Islamic economic principles can influence the way women's roles in both the household and workforce are perceived and supported in contemporary society. As more women step into the workforce and assume leadership positions, it is critical to consider how Islamic teachings can offer guidance in promoting gender equality, enhancing economic participation, and ensuring a balanced approach to family and career life. By integrating Islamic economic perspectives with modern gender equality frameworks, this study hopes to provide valuable insights that contribute to the development of policies that can better support working women, ultimately promoting a more inclusive and equitable society.

## METHOD

This research employs a library research design, which is a qualitative approach that relies on the collection and analysis of existing data and literature. Library research is



particularly suitable for studies that aim to explore theoretical frameworks, historical perspectives, and interpretations from various academic sources (Fitria, 2023). It allows the researcher to gather comprehensive insights and critical viewpoints from established literature, making it ideal for a study focused on Islamic economic perspectives and gender roles. Library research is a method of studying and analyzing data obtained from literature such as books, journal articles, reports, and other scholarly documents. This approach is used to gain an in-depth understanding and synthesis of concepts, especially those rooted in religious, philosophical, and socio-economic theories. The reason for choosing this design is due to the conceptual and theoretical nature of the research. Since the study aims to explore the role of working wives through Islamic economic principles, it requires a thorough investigation of Islamic texts, classical and contemporary scholarly opinions, as well as empirical data from previous studies. Library research provides access to diverse viewpoints and allows the researcher to construct a comprehensive and nuanced analysis.

The data collecting method used in this research is documentation. This method involves gathering data from written and recorded sources relevant to the research topic. The documentation process includes reviewing various types of documents such as classical Islamic texts, contemporary books, academic journal articles (both national and international), conference papers, government publications, and previous research studies (Fitria, 2024). These documents are carefully selected based on their relevance to women's economic participation, their dual role in the household and workforce, and Islamic economic perspectives. The documentation method is particularly suitable for library research as it allows for an in-depth analysis of theoretical and empirical sources that support the study's objectives.

The method of collecting data in this study involves sourcing and reviewing various documents and academic references that are closely related to the research focus. These sources include both classical Islamic texts and modern publications in the form of books, as well as national and international journal articles that discuss women's roles in the economy and Islamic perspectives. Additionally, conference papers, government publications or reports addressing women's economic participation in Indonesia, and other relevant research studies related to women, gender, and Islamic economics are also utilized. All data are carefully selected based on their relevance and contribution to the themes of women's economic participation, their dual roles in the household and workforce, and the application of Islamic economic principles.

The method of analyzing data in this research is descriptive qualitative analysis. This approach is used to interpret and explain the data collected through documentation. The analysis focuses on examining and describing the content of various sources, including books, scholarly articles, government reports, and other relevant documents. The researcher systematically identifies key themes, patterns, and perspectives related to women's economic roles both in the household and workforce, as well as how these align with Islamic economic principles. By using descriptive analysis, the study aims to provide a comprehensive understanding of the topic, highlighting how justice, equity, and empowerment are reflected in the economic participation of working women within the framework of Islamic economics.

## FINDING AND DISCUSSION

The purpose of this research is to explore and analyze the role of working wives in Indonesia from an Islamic economic perspective, focusing on their dual economic participation in both the household and the workforce. This study aims to understand how Islamic economic principles such as justice (*'adl*), public interest (*maṣlaḥah*), and

stewardship (khilāfah) can be applied to support and empower women in balancing these dual responsibilities.

## 1. Historical Context of Women's Roles

### a. Traditional View of Women's Role as Caregivers and Homemakers

Historically, in many societies, including Muslim-majority cultures, women were primarily seen as caregivers and homemakers. This role was deeply ingrained in the social structure, where women were expected to manage household tasks such as cooking, cleaning, and caring for children. Women's identities were closely tied to their roles as mothers and wives, and their economic contributions were largely confined to the domestic sphere. This view was reinforced by cultural and religious beliefs that emphasized the importance of the family unit, with women as the nurturing and protective figures within the home. The idea of women working outside the home was often met with skepticism, as it conflicted with traditional beliefs about women's duties and their primary function in raising children and managing the household.

### b. The Shift from Domestic Responsibilities to Participation in the Workforce

Over time, particularly during the 19th and 20th centuries, industrialization and societal changes led to a significant shift in women's roles. The industrial revolution, followed by urbanization, created new opportunities for women to enter the workforce. This shift was not only driven by necessity, such as economic hardship or the need for dual-income households but also by changing cultural attitudes towards women's capabilities and roles in society. Women began to take on work outside the home, ranging from factory jobs to office work, and eventually, roles in leadership and government. The women's rights movement, particularly in Western countries, further accelerated this transformation by advocating for women's right to work, vote, and participate in public life. These changes contributed to a redefinition of women's roles in society, where they were seen as active contributors to both the economy and social structures.

### c. The Evolution of Societal Views on Women Working Outside the Home

The view of women working outside the home has evolved significantly over the last century. Initially, women's participation in the workforce was seen as a temporary necessity during times of war or economic crisis. However, as women increasingly sought education, career opportunities, and equality, these societal views began to change. By the late 20th and early 21st centuries, women's presence in the workforce became normalized in many parts of the world, though the extent of this acceptance still varies by culture and region. In some societies, particularly in the West, women's participation in politics, business, and academia has grown considerably. Conversely, in other regions, cultural or religious views continue to influence the extent to which women are allowed to pursue careers outside of the home. Despite these challenges, the global trend has been towards recognizing the importance of women's economic participation as both a right and a necessity for broader social and economic development. This shift has also spurred conversations about work-life balance, gender equality, and the need for supportive policies to ensure women can equally contribute to and benefit from the workforce.

## 2. Women's Economic Participation in Contemporary Society

### a. Growing Global Trends of Women Entering the Workforce, Pursuing Higher Education, and Engaging in Entrepreneurship

In recent decades, there has been a significant global trend of increasing women's participation in the workforce. This is a direct result of multiple factors, including the

rise of educational opportunities for women, changing cultural attitudes toward gender roles, and the necessity for dual-income households in many parts of the world. Women are now pursuing higher education at higher rates than ever before, with many excelling in fields previously dominated by men, such as science, technology, engineering, and mathematics (STEM). Additionally, entrepreneurship has become an increasingly popular avenue for women to explore, as they seek financial independence and the ability to create businesses that cater to their unique perspectives and needs. This trend is particularly visible in emerging economies, where women are starting businesses in various sectors, from retail to technology, creating new job opportunities and contributing to local economies.

**b. The Socio-Economic Impact of Women in Various Industries**

Women's economic participation has had a profound socio-economic impact on a global scale. In many industries, women have become essential drivers of growth and innovation. Their contributions to sectors like healthcare, education, finance, and technology have not only led to advancements in those fields but have also helped diversify the workforce, leading to better decision-making and more innovative solutions. Research has shown that companies with more female leadership tend to perform better in terms of profitability and corporate social responsibility. Furthermore, women in the workforce contribute to economic growth by increasing household incomes, improving consumer spending, and enhancing the overall productivity of economies. Women are also making significant strides in political and social spheres, advocating for policies that support both their participation in the workforce and family life, such as paid parental leave, flexible working hours, and affordable childcare.

**c. Women as Key Contributors to the Economy, Balancing Household Duties and Careers**

Today, women are not only contributing to the economy through paid employment but are also key players in maintaining household stability and raising the next generation of workers. Balancing both household responsibilities and careers is often challenging, yet many women successfully manage these dual roles. Their ability to juggle both work and home life has become a cornerstone of modern family dynamics. This has led to shifts in household structures, with more equitable divisions of labor between partners in many societies. The economic contributions of women in balancing paid work with domestic responsibilities are immeasurable, as women help ensure the well-being of their families while contributing significantly to the economy. However, this dual role can sometimes create challenges, as women often bear the brunt of unpaid labor in the home, which can limit their career advancement and earning potential. Addressing these challenges, through policies like paid family leave, flexible working arrangements, and accessible childcare, is crucial for further enhancing women's economic participation and achieving gender equality in the workforce.

**3. The Role of Women in Islamic Teachings**

**a. Islamic Perspectives on Women's Roles Within the Family and Society**

In Islamic teachings, women are recognized as essential members of the family and society, with clear roles and responsibilities that contribute to the well-being of both. Islam encourages the respect and honor of women, acknowledging their crucial roles as mothers, wives, daughters, and community members. In the family, women are often seen as primary caregivers, nurturing and raising children to be righteous individuals. However, Islam also emphasizes the importance of women's roles

beyond the domestic sphere, encouraging their participation in various social, economic, and educational activities. The Qur'an and Hadith (the sayings and actions of the Prophet Muhammad) provide several verses that highlight the dignity and respect women are entitled to, underscoring the value of women's contributions to society. While the role of women in Islamic societies has traditionally been seen through a lens of caregiving and family care, many Islamic scholars argue that these roles do not preclude women's participation in other spheres of life, such as business, education, and politics, as long as it aligns with Islamic ethics and values.

**b. Historical and Cultural Interpretations of Islamic Law Regarding Women's Economic Participation**

Historically, the interpretation of Islamic law (Sharia) has played a significant role in shaping women's economic participation. Classical Islamic law, as developed by early scholars, recognized women's rights to own property, engage in trade, and manage their finances independently. Women in early Islamic society, such as Khadijah bint Khuwaylid, the first wife of the Prophet Muhammad, were successful businesswomen who played an active role in the economic and social life of the community. However, over time, cultural interpretations and societal norms, often influenced by patriarchal traditions, have limited women's economic participation, particularly in more conservative or rural communities. Despite this, Islamic teachings have always permitted and encouraged women to engage in various forms of economic activity, as long as it does not conflict with Islamic principles such as modesty, honesty, and fairness.

**c. The Role of Islamic Economic Principles**

The role of Islamic economic principles, such as Adl (Justice), Maslahah (Public Interest), and Khilafah (Stewardship), in Supporting Women's Economic Engagement Islamic economic principles provide a strong foundation for supporting women's economic participation. Key principles such as adl (justice), maslahah (public interest), and Khilafah (stewardship) offer frameworks that can promote gender equality and women's empowerment in the economic sphere.

- 1) Adl (Justice): The principle of justice in Islam mandates equal treatment for all individuals, regardless of gender. This ensures that women have the same opportunities as men to engage in economic activities receive fair compensation, and access resources such as education, healthcare, and employment. Islamic law promotes fairness and justice in economic dealings, making it imperative for societies to eliminate barriers that prevent women from fully participating in the economy.
- 2) Maslahah (Public Interest): The concept of maslahah in Islamic jurisprudence stresses that actions and policies should benefit society as a whole. Empowering women economically, allowing them to contribute to the workforce, and supporting their entrepreneurship align with the public interest by promoting economic growth, reducing poverty, and improving social welfare. In this regard, Islamic law encourages actions that enhance the collective well-being of society, which includes fostering women's active participation in economic and public life.
- 3) Khilafah (Stewardship): The principle of Khilafah refers to humans acting as stewards or caretakers of the earth, responsible for managing resources responsibly. Both men and women are viewed as caretakers of the world and its resources in Islam, with a duty to contribute to society's welfare. This concept implies that women, as equal stewards, have the right and responsibility to engage in economic activities, manage resources, and participate in societal development. Economic participation is not just a right, but a duty, aligning with



Islamic teachings that encourage both men and women to contribute to the betterment of society.

In summary, Islamic economic principles not only support women's rights to economic participation but also provide a moral and ethical framework for women to contribute to the economy in ways that align with the values of justice, public welfare, and stewardship. This enables the creation of an inclusive and equitable economic environment, where women can play an active role in shaping their futures and the future of their communities.

#### **4. Challenges Faced by Working Women in Muslim Societies**

There are several challenges faced by working women in Muslim societies as follows:

##### **a. Social, Cultural, and Legal Barriers That Hinder Women's Full Participation in the Workforce**

In many Muslim societies, women's participation in the workforce is often influenced by deep-rooted social, cultural, and legal norms that are shaped by traditional interpretations of gender roles. Socially, women may face pressure to prioritize domestic duties and family obligations over professional aspirations. In some communities, cultural norms view a woman's primary role as being within the home, leading to societal resistance when women seek employment outside the household. This is compounded by legal and institutional barriers in certain countries, where women may face restrictions in their access to education, career opportunities, and economic resources. For example, in some regions, women may be legally prohibited from holding certain types of jobs, particularly those in leadership roles or positions that involve travel or interaction with men. Furthermore, laws that require male guardianship or permission for women to work can create significant obstacles to their full participation in the workforce.

##### **b. The Struggle to Balance Domestic Responsibilities with Career Demands**

One of the most significant challenges faced by working women in Muslim societies, as in many other parts of the world, is the struggle to balance domestic responsibilities with the demands of a career. While both men and women may work outside the home, women often bear the brunt of household responsibilities, such as child-rearing, cooking, and caring for elderly family members. This unequal distribution of domestic labor makes it particularly challenging for women to juggle work and family life. In many societies, there is an expectation that women will continue to fulfill these roles even when they are employed full-time, leading to a "double burden" of work at home and in the workplace. The lack of supportive policies, such as paid parental leave, flexible working hours, and affordable childcare, exacerbates this issue. As a result, many women may feel compelled to choose between advancing their careers and fulfilling their familial duties, which can hinder their professional growth and lead to job dissatisfaction or burnout.

##### **c. Gender Biases in Certain Industries and Leadership Positions**

Gender biases and stereotypes remain pervasive in many industries, hindering women's progress and limiting their opportunities for advancement in the workforce. In many Muslim societies, traditional gender norms place men in positions of leadership, while women are often expected to occupy lower-ranking or support roles. Women may find it difficult to break through the "glass ceiling" and achieve leadership positions due to these biases. This can be particularly evident in male-dominated industries, such as engineering, finance, and politics, where women's skills and qualifications may be overlooked or undervalued. Additionally, women in leadership positions often face the scrutiny that their male counterparts do not, such

as having to prove their competence more frequently or being held to higher standards. The social perception that leadership is a male domain can also discourage women from aspiring to top positions, creating a cycle of underrepresentation in decision-making roles. Furthermore, in some societies, women who do achieve leadership positions may face criticism or resistance due to cultural expectations of femininity and modesty, which may be perceived as conflicting with the assertiveness required in leadership roles.

In conclusion, the challenges faced by working women in Muslim societies are multifaceted, involving social, cultural, legal, and economic barriers that limit their opportunities for full participation in the workforce. These challenges are further compounded by the gender biases that persist in many industries, making it difficult for women to achieve career advancement and leadership roles. Addressing these issues requires a holistic approach that includes changes in social attitudes, legal reforms, workplace policies, and cultural perceptions of gender roles. Empowering women through education, mentorship, and equal opportunities can help dismantle these barriers and pave the way for greater female participation in the workforce, ultimately benefiting both individuals and society as a whole.

## **5. Dual Roles of Women: Household and Workforce**

### **a. Challenges in Balancing Roles as Wives, Mothers, and Professionals**

Women often face significant challenges in balancing their responsibilities as wives, mothers, and professionals. Juggling family duties with work commitments can lead to stress, exhaustion, and feelings of being overwhelmed. While men may share some household responsibilities, women typically take on a larger share of tasks related to child-rearing, managing household chores, and supporting family members. At the same time, women are expected to perform effectively in their professional roles, which can be particularly challenging when they face societal expectations regarding their involvement in family life. This dual burden can create conflicts, as women struggle to fulfill both personal and professional obligations.

### **b. Increasing Pressure to Excel in Both Household and Professional Life**

The pressure on women to excel in both their domestic and professional lives has been steadily increasing. In many societies, there is an expectation that women should be perfect homemakers, devoted mothers, and high-achieving professionals all at once. This idealized notion of “having it all” can lead to unrealistic standards and create stress when women are unable to meet these expectations. In the workplace, women often feel the need to prove their commitment to their careers in the same way men do, while also being expected to fulfill their roles at home. This pressure to succeed in both spheres can lead to burnout, mental health issues, and a reduced quality of life.

### **c. Need for Support Systems to Effectively Manage Both Roles**

To help women effectively manage the dual roles of household and workforce responsibilities, strong support systems are essential. Workplace policies such as flexible hours, parental leave, and the availability of affordable childcare are crucial for enabling women to balance work and family life. Additionally, support from family members, particularly from spouses, can help alleviate the burden on women by sharing household duties more equally. Social programs and workplace initiatives aimed at promoting gender equality, such as mentorship for women in leadership roles and creating networks of professional support, can also empower women to manage both their personal and professional lives more effectively. These support systems must be developed to address the unique needs of working women,

promoting a more sustainable and fulfilling balance between their domestic and professional roles.

## **6. Islamic Economic Principles and Women's Empowerment**

### **a. The Application of Islamic Economic Principles to Women's Economic Participation**

Islamic economic principles provide a framework for understanding and promoting women's economic participation in ways that align with Islamic values. These principles emphasize the importance of justice, fairness, and the welfare of all individuals in society. Women's participation in the economy is seen as essential not only for their personal development but also for the overall prosperity and well-being of the community. Islamic teachings encourage women to contribute to economic life, whether through employment, entrepreneurship, or managing household finances, within the context of their roles in society. The principles of *Khilafah* (stewardship) and *maslahah* (public interest) specifically suggest that women have both the right and the responsibility to engage in economic activities that benefit society as long as they adhere to ethical guidelines in line with Islamic teachings.

### **b. How Maslahah and Adl Principles Can Guide Policies that Support Women's Economic Empowerment**

The principles of *maslahah* and *adl* are central to supporting women's economic empowerment in Islamic economics. *Maslahah* refers to the pursuit of public welfare and the general good of society, while *adl* refers to justice and fairness. These principles can guide policies aimed at supporting women's economic participation by ensuring that women have equal access to resources, opportunities, and decision-making power. For example, policies that promote women's access to education, fair wages, and economic resources align with *maslahah*, as they contribute to the overall well-being of society. Similarly, *adl* emphasizes fairness, advocating for the removal of barriers that hinder women from fully participating in the workforce and achieving their economic potential. Through these principles, Islamic economic policies can be designed to promote women's economic independence and empower them to contribute to both their families and society at large.

### **c. Islamic Economics as a Tool to Promote Equity and Fairness in the Distribution of Resources and Opportunities for Women**

Islamic economics, with its focus on equity and fairness, offers a means to address gender inequality in the distribution of economic resources and opportunities. In traditional economic systems, women often face discrimination in terms of wages, access to credit, and opportunities for advancement. Islamic economics, however, emphasizes fairness in the allocation of resources, ensuring that women are not marginalized or excluded from economic opportunities. This includes promoting equal access to education and training, ensuring equal pay for equal work, and providing legal frameworks that support women's rights to own property, inherit wealth, and engage in business activities. By applying the principles of Islamic economics, policymakers can create an environment where women have the same opportunities as men to succeed economically, thus contributing to a more equitable and just society. These principles provide a foundation for promoting women's economic empowerment, ensuring that they can fully participate in the economy without facing the discrimination or injustice that may be present in other economic systems.

## **7. An Islamic Economic Perspective on A Working Wife: Women's Economic Participation in Household and Workforce**

In the Islamic economic framework, the participation of women in both the household and the workforce is seen as a natural extension of their role in society. Islam encourages both men and women to engage in activities that contribute to the well-being of their families and communities, with an emphasis on mutual respect, justice, and the balance between personal, familial, and social duties. Understanding the role of a "working wife" from an Islamic economic perspective allows us to explore how these values inform women's dual roles in the household and workforce. In Islamic economics, the concept of a "working wife" is understood within the broader framework of gender roles, responsibilities, and justice. Islamic teachings do not limit women to one specific role but emphasize their inherent dignity, rights, and capabilities to contribute to both the household and society. Here, the participation of women in economic activities—both at home and in the workforce—can be examined from the principles of Islamic economics that uphold justice, equity, and welfare.

#### **a. Women's Economic Participation in Household**

In Islamic teachings, the family is considered the cornerstone of society. While traditional roles often place the responsibility of homemaking on women, Islam recognizes that women are not only caregivers but also active agents within the household economy. Women's roles as wives and mothers are vital to the well-being of the family, and their contributions to the household are highly valued in Islam.

From an Islamic economic perspective, women's domestic labor is not only seen as a fulfillment of personal duties but also as an essential contribution to the community. Islamic law acknowledges that women have the right to their property and income, and thus, they can engage in economic activities from home if they choose to. Furthermore, Islamic economics emphasizes the concept of *maslahah* (public interest) and *adl* (justice), which would encourage policies and structures that support women in balancing their family responsibilities with economic activities at home, such as through microfinance programs, home-based businesses, and flexible working hours.

Examples of women's economic participation in households are as follows:

- 1) **Traditional Role of Women in the Household:** In Islamic teachings, a woman's work within the household is highly regarded and is considered integral to the prosperity and well-being of the family. For instance, the Prophet Muhammad (PBUH) acknowledged the significant value of the work women perform in the household, highlighting it as a form of *ibadah* (worship). This is particularly evident in the context of child-rearing, education, and maintaining the home. Women's economic contributions in these areas are foundational, as they ensure the smooth functioning of the household. Example: A woman may manage the household budget, decide how to allocate resources efficiently, and take care of the children's education. While this may not be recognized as formal paid work, it is economically valuable in ensuring the family's welfare and economic stability.
- 2) **Islamic Financial Mechanisms for Household Welfare:** In Islam, the concept of *mahr* (dowry) and *nafaqah* (maintenance) ensures that a woman is financially secure within her marriage. The financial responsibilities of the husband are well defined, ensuring that the wife has a stable environment to focus on her domestic duties. In turn, her economic contributions within the home benefit society as she nurtures future generations, thereby sustaining the family unit. Example: A wife may contribute to running a small home-based business, such as a catering service or childcare, which not only generates additional income but also creates a more harmonious family life where both spouses share responsibilities.



## **b. Women's Economic Participation in the Workforce.**

The participation of women in the workforce is a significant and growing aspect of Islamic economic thought. Historically, women have always been involved in economic activities, whether as traders, craftsmen, or educators. In modern times, the increasing number of women entering the workforce is seen as a natural development that aligns with the Islamic principle of *Khilafah* (stewardship), which encourages both men and women to contribute to society and utilize their abilities for the common good.

Islamic economics does not impose restrictions on women working outside the home. It encourages women to pursue education, careers, and entrepreneurship as long as their actions align with Islamic ethics, such as maintaining modesty and avoiding exploitation. The notion of a working wife aligns with the Islamic view of women being capable of contributing to the broader economy, provided that their roles do not compromise their responsibilities towards their family or their well-being.

Maghfirah (2023) highlights the dual impact of women pursuing careers, noting both positive and negative aspects. While career women may face challenges like reduced family interaction and emotional connection, they also benefit from self-actualization, contributing to society, building professional networks, and supporting family finances. Women who balance both work and family responsibilities effectively can achieve harmony between personal and familial needs. The research emphasizes the importance of aligning women's roles with Islamic values, promoting family unity and gender equality within the *Maqashid Shariah* framework.

Examples of women's economic participation in the workforce are as follows:

- 1) **Islamic Law on Women's Right to Work:** Islam encourages women to participate in work outside the home as long as it aligns with Islamic ethics, including modesty and dignity. A historical example is the case of Khadijah, the wife of the Prophet Muhammad, who was a successful merchant. Her business acumen not only supported her family but also contributed to the early spread of Islam. Example: In modern times, Muslim women are increasingly involved in sectors like education, healthcare, business, and technology. Women's participation in these fields contributes to the economy, while also maintaining their Islamic values of modesty and ethical conduct.
- 2) **Islamic Financial Tools to Support Women's Work:** Islamic financial institutions support women's entrepreneurship and career development through microfinance initiatives and Islamic loans (*qard hassan*). These systems help women in the workforce by providing interest-free loans to start businesses or expand their careers, adhering to the Islamic principles of fairness and justice. Example: Microfinance programs, like those implemented in countries such as Indonesia or Bangladesh, provide capital to women entrepreneurs to start small businesses. These programs are based on Islamic principles of helping others without charging interest and fostering economic self-sufficiency.

Azizah et al. (2019) explore the position of women as workers from an Islamic economic perspective and to analyze the role of women in contributing to prosperity for themselves, their communities, and the nation. The study finds that the lower participation of women in Muslim-majority countries is not due to Islamic teachings, but rather due to cultural attitudes and social norms. Islam itself supports the active economic role of women when guided by principles of justice and public benefit. Women's access to work not only increases income but also helps address social vulnerabilities such as poverty and domestic violence. Furthermore, the study emphasizes that women's involvement in the workforce enables them to engage in

broader socio-political spaces, transforming social capital into economic capital. However, lingering biases about women's capabilities continue to restrict their access to economic opportunities.

Islam views women as equal partners to men, granting them both rights and responsibilities within the family unit (Sudarto et al., 2023). Husbands and wives are encouraged to support and complement one another in fulfilling household duties. Women are also allowed to share or take on the responsibility of providing for the family's needs alongside their spouses. The role of women in improving family welfare is very important for economic development. Islam has provided space for women to have the right to work (Fasiha et al., 2023). Islam allows women to work within the framework of Sharia, ensuring both their dignity and the fulfillment of family responsibilities. This study emphasizes the balance between women's roles in both the family and society, following Islamic principles (Tambunan et al., 2024). Azizah et al. (2019) explain that Islam supports the principle of equality and does not prohibit women from working outside the home. However, Islamic law establishes certain guidelines. Women who engage in work are expected to prioritize the welfare of their families and communities, considering their work as a form of worship.

### c. Justice and Equity in Women's Economic Participation

A fundamental aspect of Islamic economics is the principle of justice (adl), which underlines the idea of equal opportunities for men and women. In the workforce, this means that women should be entitled to equal pay for equal work, access to career opportunities, and protection from discrimination. The Islamic economic model calls for the removal of barriers that prevent women from entering the workforce, such as gender biases, lack of education, or insufficient support for balancing family and work life.

Islamic economic principles, such as *maslahah* (public good), also call for a system that benefits all members of society, including working women. Policies that ensure fair wages, equal opportunities for career advancement, and social safety nets (such as maternity leave and childcare) are important in upholding justice and supporting women's participation in both the household and workforce. Additionally, *adl* demands that women be treated with dignity and respect in the workplace and that they are not subject to exploitation or unequal treatment based on their gender.

Examples of justice and equity in women's economic participation are as follows:

- 1) **Equal Pay for Equal Work:** Islam advocates for justice (*adl*) and equality in all aspects of life, including economic participation. Women and men are entitled to the same rewards for equal work. This principle is evident in the teachings of the Prophet Muhammad, who emphasized fairness and equal treatment for both genders in social, economic, and familial matters. Example: Women in many Islamic countries, like Malaysia and Qatar, now have legal protections to ensure they are paid equally for the same work, thereby aligning with Islamic economic principles that advocate for fairness in wage distribution.
- 2) **Right to Economic Independence:** Islamic law recognizes the right of women to own property, engage in business, and manage finances independently of their husbands. This right ensures that women can contribute economically, make financial decisions, and maintain economic autonomy, all while upholding their role within the family structure. Example: In certain countries, women are given legal rights to inheritance, land ownership, and running businesses. This provides women with economic independence and a stronger position in the workforce and within society.

#### **d. Holistic Empowerment of Women**

Islamic economics views women's empowerment as a holistic concept that encompasses economic, social, cultural, and political dimensions. This perspective ensures that women are not limited to just one role (such as solely being a caregiver) but are recognized as full participants in the economy, with the right to make choices about their careers, income, and financial independence. Empowering women to participate in both the household and the workforce supports their personal development, contributes to the economic well-being of the family, and promotes broader societal progress.

Policies that align with Islamic economic principles can help create an environment where women can effectively balance the dual roles of household management and workforce participation. These policies can include flexible working hours, equal access to education, career development programs, and family support systems, such as affordable childcare.

Examples of holistic empowerment of women are as follows:

- 1) Education and Economic Empowerment: Islamic teachings emphasize the importance of knowledge and education for both men and women. Education is considered a pathway to personal empowerment and societal progress. Well-educated women are better equipped to participate in the workforce, contribute to their households, and become active members of society. Example: In countries like Indonesia, women are increasingly encouraged to pursue higher education, leading to more women entering professional fields like medicine, law, and engineering. This education empowers women to participate in the economy and make informed decisions for their families.
- 2) Entrepreneurial Empowerment: Islamic economics encourages women to engage in entrepreneurship, which is a vital part of empowering them economically. Providing women with the tools and opportunities to run businesses helps them achieve financial independence and make significant contributions to the economy. Example: Women in countries such as Egypt and Jordan are establishing businesses through Islamic microfinance programs that help them gain financial independence, further enhancing their ability to balance family responsibilities with economic contributions.

#### **e. Supporting Women's Economic Participation with Islamic Economic Principles**

Islamic economic principles can guide the development of systems that support women's economic participation. For example, the principle of *maslahah* encourages policies that not only allow women to participate in the workforce but also ensure that their contributions lead to the overall well-being of society. By fostering an environment where both men and women are equally supported in their economic roles, Islamic economics can contribute to a more inclusive and just economic system.

Additionally, Islamic finance mechanisms such as microfinance, *zakat* (charitable giving), and *waqf* (endowment funds) can play a role in empowering women economically, especially in disadvantaged communities. These systems can provide women with access to financial resources, entrepreneurship opportunities, and support for small businesses, thus allowing them to contribute to the economy while still fulfilling their responsibilities at home.

Examples of supporting women's economic participation with Islamic economic principles are as follows:

- 1) Islamic financial systems for supporting women's work: the principles of Islamic finance, such as zakat (charity), qard hassan (interest-free loans), and waqf (endowment), can be applied to support women's economic empowerment. These systems provide resources to women in need without the burden of interest, creating a fairer and more inclusive economic system. Example: The implementation of Islamic banking in countries like Bahrain and Qatar offers women interest-free loans to start businesses, ensuring that they have access to capital without falling into debt traps, thus supporting their economic participation.
- 2) Policy and Legal Support: Islamic economic principles can guide policies that promote women's participation in both the household and the workforce. These policies include labor laws, maternity leave, and gender equality initiatives, all of which align with Islamic values of justice, fairness, and social welfare. Example: In certain countries, recent legal reforms have granted women the right to drive, work in certain professions, and have more autonomy in economic matters, including financial transactions. These changes reflect Islamic economic principles aimed at enhancing women's roles in the workforce and supporting their participation in the economy.

In conclusion, an Islamic economic perspective on a working wife emphasizes the dual roles women play in both the household and the workforce. By applying Islamic principles of justice, equity, and public welfare, women can be empowered to make meaningful contributions to both their families and society at large. Islamic economics encourages policies that provide equal opportunities, financial support, and a respectful environment for women, recognizing their importance not only as caregivers but also as key players in the broader economy.

## **8. Women's Economic Participation in Households and Workforce in Indonesia**

### **a. Women's Economic Participation in Household**

In the household, women contribute significantly by managing family finances, budgeting daily expenses, and sometimes generating income through home-based businesses. Their role goes beyond caregiving to include strategic decision-making in family welfare. In the household, women contribute significantly by managing family finances, budgeting daily expenses, and sometimes generating income through home-based businesses. Their role goes beyond caregiving to include strategic decision-making in family welfare. In many Indonesian households, especially in rural areas, women run small-scale businesses such as selling snacks opening small convenience stores, or managing online shops from home. For example, a mother may manage the family's finances, while also selling traditional food through Instagram and WhatsApp to support her children's education.

### **b. Women's Economic Participation in the Workforce**

Indonesia has seen a growing trend of women entering various sectors, from education and health to entrepreneurship and government. Women like Tri Rismaharini (former Mayor of Surabaya and current Minister of Social Affairs) exemplify leadership in public service, while others are prominent in micro and small business enterprises (UMKM). The rise of digital platforms also empowers women to become online sellers or influencers, contributing directly to the national economy.

Indonesian women increasingly participate in the formal and informal workforce, contributing to the country's economy. They work in diverse sectors such as education, healthcare, retail, technology, and manufacturing. In urban areas, women serve as teachers, bank officers, doctors, and tech professionals. For instance, a woman working as a software engineer also helps fund her household



alongside her husband. In the informal sector, many women become drivers for online ride-hailing apps to earn flexible income.

**c. Justice and Equity in Women's Economic Participation**

Islamic economics emphasizes fairness (adl) and mutual benefit. Women should have equal access to economic resources and opportunities, without facing discrimination or marginalization. Organizations like Rumah Zakat and Dompot Dhuafa implement Sharia-based microfinance programs to support women entrepreneurs. A woman in Aceh may receive qard hasan (interest-free loans) to start a sewing business, promoting economic justice and equity. Despite progress, challenges remain in ensuring equity. For instance, gender pay gaps persist across industries, and women are underrepresented in high-level management and political positions. From an Islamic economic viewpoint, this calls for greater implementation of adl (justice), where policies and workplace cultures must offer equal opportunities and fair treatment for women and men alike.

**d. Holistic Empowerment of Women**

Empowerment must extend beyond economics to education, health, and decision-making power. In Indonesia, organizations like Rumah Zakat and Dompot Dhuafa support women's education and entrepreneurial skills, especially in underdeveloped regions. Islamic teachings emphasize rahmah (compassion) and maslahah (public interest), supporting initiatives that lift women holistically. Empowerment in Islam includes not just economic freedom but also spiritual, educational, social, and political empowerment. Islam views women as active contributors to the betterment of society. Through pesantren (Islamic boarding schools), many Muslim women receive religious and entrepreneurial education. Programs like Baitul Maal wat Tamwil (BMT) empower women in Central Java to become financially independent while maintaining their religious values and family roles.

**e. Supporting Women's Economic Participation with Islamic Economic Principles**

Islamic economic values—such as maslahah (public interest), adl (justice), and ukhuwah (solidarity)—promote a balanced life where women can contribute to both their families and society. Islamic economics promotes principles such as zakat, waqf, and profit-sharing (mudharabah) as mechanisms that can empower women economically. For example, sharia microfinance institutions like BMTs (Baitul Maal wat Tamwil) provide capital access to women entrepreneurs without interest, in line with Islamic values, enabling their participation in business while supporting family welfare. In certain cities, local governments collaborate with Islamic financial institutions to provide vocational training for women in tailoring, culinary arts, or digital marketing. These programs are guided by Islamic ethics and aim to improve welfare while preserving family values.

**9. Promoting Women's Economic Participation in the Household and Workforce**

Promoting women's economic participation in both the household and workforce refers to efforts aimed at enabling and encouraging women to actively engage in economic activities in two main areas. In the household, women's contributions, such as managing finances, caregiving, child-rearing, and running home-based businesses, are recognized and supported. This involves ensuring that women have the resources and opportunities to manage their household roles efficiently while also valuing and supporting their economic contributions. In the workforce, women should have equal access to job opportunities, leadership roles, entrepreneurship, and fair wages in the formal economy. This requires advocating for policies that eliminate barriers such as

gender discrimination, unequal pay, lack of access to leadership roles, and insufficient workplace flexibility. By promoting women's economic participation in both the household and the workforce, societies can empower women to contribute economically while balancing their roles at home and work. This approach fosters a more inclusive, fair, and productive society.

Promote women's economic participation in both the household and workforce" means encouraging and supporting women to actively engage in economic activities, not only in their roles within the household (e.g., managing family finances, caregiving, or running a household business) but also in the formal workforce (e.g., working in various industries, holding leadership positions, or running their businesses). The idea is to ensure that women have equal opportunities and are empowered to contribute to the economy in both private (home) and public (workplace) spheres, with necessary support, resources, and policies in place to balance these roles effectively. Promoting women's economic participation in both the household and workforce involves a combination of policies, cultural shifts, and support systems to create an inclusive environment where women can fully contribute in both spheres. By implementing appropriate strategies, societies can create a more inclusive environment where women's contributions in both the household and the workforce are recognized and nurtured, leading to broader social and economic progress. Here are several ways to achieve this:

a. Promote Legal Reforms and Equal Opportunities

To promote women's economic participation, it is essential to enact and enforce laws that ensure women have equal access to education, employment, and leadership roles. Legal frameworks should be aligned with principles of justice and equality, guaranteeing women's rights to fair wages and opportunities. These legal protections are vital for combating discrimination in the workplace and creating an environment where women can fully participate in the economic sphere without being held back by gender biases.

b. Develop Supportive Workplace Policies

Institutions and companies should implement policies that support women in balancing family and professional responsibilities. These policies could include flexible working hours, paid parental leave, affordable childcare, and remote work options. Such support structures help alleviate the "double burden" that many women face, balancing career obligations and domestic duties. By improving work-life balance, these policies enhance women's productivity and well-being while allowing them to remain engaged in the workforce without sacrificing family responsibilities.

c. Encourage Women's Entrepreneurship

Governments and organizations must provide support for women who wish to enter entrepreneurship, particularly in underdeveloped regions. This includes offering access to microfinance, grants, and low-interest loans to help women establish their own businesses. Additionally, mentorship programs and business development services can be crucial in providing women with the tools and guidance they need to succeed as entrepreneurs. Empowering women through entrepreneurship not only contributes to their financial independence but also stimulates economic growth.

d. Integrate Islamic Financial Solutions for Women

To provide women with more financial independence, Islamic financial instruments like qard hassan (interest-free loans), waqf (endowments), and zakat (charitable donations) should be leveraged. These tools can support women's entrepreneurial endeavors and personal financial security, allowing them to contribute more significantly to the economy. Islamic financial principles promote

fairness and equity, providing women with opportunities to achieve self-reliance and reduce dependence on external sources of income.

e. Focus on Education and Skill Development

Education is a cornerstone of women's economic empowerment. Investment in education, vocational training, and skill development for women should be prioritized to equip them with the necessary skills to enter high-demand fields and take on leadership roles. Access to quality education enables women to pursue diverse career paths, engage in entrepreneurship, and contribute effectively to society. Islamic teachings support equal access to knowledge, reinforcing the importance of empowering women through education for their personal and professional growth.

f. Encourage Cultural Shifts Through Community Engagement

A shift in societal attitudes towards women's roles in the economy is essential for promoting gender equality. Community leaders, religious scholars, and local organizations should play an active role in initiating dialogues that challenge outdated cultural norms and misconceptions about women's economic participation. By reinterpreting Islamic teachings in a way that supports women's equal involvement in both the household and workforce, these leaders can help shift the narrative and encourage communities to embrace the value of women's contributions to society.

g. Promote Work-Life Balance

Promoting work-life balance is crucial to ensure that women can effectively manage their roles both at home and in the workforce. Encouraging shared domestic responsibilities between men and women is key to alleviating the "double burden" that women often face. When men actively participate in household duties, it allows women to focus more on their careers and personal growth. Creating strong support systems at home, in workplaces, and through community structures can help women navigate these challenges, improving both their well-being and productivity.

h. Use Technology to Empower Women

The digital economy offers new opportunities for women, especially in areas such as e-commerce, freelancing, and remote work. Governments and organizations should ensure that women, particularly in rural or underserved areas, have access to digital platforms that offer training, mentorship, and resources for skill development. Providing women with access to technology empowers them to engage in entrepreneurial activities, gain employment in high-tech fields, and expand their financial literacy, leading to greater economic independence and empowerment.

i. Ensure Holistic Empowerment

Women's economic participation should not only focus on financial independence but also consider social, educational, and spiritual well-being. Holistic empowerment requires creating support systems that address all aspects of a woman's life, from family responsibilities to personal development. By integrating support from families, educational institutions, and religious organizations, women can thrive in both their domestic and professional roles. This well-rounded approach ensures that women are not only economically empowered but also supported in their overall growth and well-being.

## CONCLUSION AND SUGGESTION

### A. Conclusion

Islamic teachings recognize women as essential contributors to both the family and society, emphasizing their roles as mothers, wives, and active community members. While traditionally seen as caregivers, Islam encourages women to participate in

education, business, and public life, as long as it aligns with Islamic ethics. Historically, Islamic law granted women the right to own property, work, and manage finances, exemplified by figures like Khadijah, the Prophet Muhammad's wife, who was a successful businesswoman. However, patriarchal cultural interpretations have limited these rights in some communities. Despite this, Islamic principles such as *adl* (justice), *maslahah* (public interest), and *Khilafah* (stewardship) provide a moral and legal foundation for women's economic participation, fostering inclusivity and equality.

Islamic economic principles offer a robust framework for promoting women's economic empowerment, emphasizing justice, public welfare, and stewardship. These principles encourage women's participation in economic activities such as employment, entrepreneurship, and financial management. By advocating for policies that ensure equal access to education, fair wages, and economic opportunities, Islamic economics can address gender disparities and foster an inclusive society. Women's involvement is seen as vital not only for personal growth but also for the well-being of society. Through tools like *zakat*, *qard hassan*, and *waqf*, Islamic economics can promote fairness and provide women with the resources needed to contribute meaningfully to economic growth and social development.

Working women in Muslim societies face significant challenges due to deep-seated cultural, social, and legal factors. Societal norms often prioritize women's domestic roles, limiting their access to education, employment, and leadership positions. Many women bear the "double burden" of balancing household responsibilities with professional work, exacerbated by the lack of supportive workplace policies such as parental leave or flexible hours. Gender biases in male-dominated industries also hinder women's career advancement. Overcoming these barriers requires comprehensive reforms, including legal changes, societal shifts, and policies that promote equal opportunities and support women's empowerment in both the household and the workforce.

Women who take on dual roles as caregivers and professionals often face significant stress, burnout, and diminished quality of life due to societal pressure to excel in both areas. To address these challenges, strong support systems are essential, both within the family and through institutional measures. Workplace policies such as flexible working hours, parental leave, affordable childcare, and mentorship opportunities can help women manage their responsibilities more effectively. Developing these support structures is crucial for creating a more balanced, equitable, and sustainable environment for working women, ensuring they can thrive both at home and in their careers. In Indonesia, women are actively involved in both household and workforce economies, with some overcoming gender inequality through initiatives guided by Islamic economic principles that promote fairness and inclusivity.

Promoting women's economic participation in both the household and workforce involves efforts to enable women to actively engage in economic activities in two main areas: the household and the formal workforce. In the household, women contribute by managing finances, caregiving, child-rearing, and running home-based businesses. These contributions should be recognized and supported with resources and opportunities to manage household roles efficiently. In the workforce, women must have equal access to job opportunities, leadership roles, entrepreneurship, and fair wages, requiring the elimination of barriers like gender discrimination, unequal pay, and limited access to leadership positions. Achieving this balance empowers women, encourages their economic contributions, and promotes a more inclusive, fair, and productive society. Strategies to support this include promoting legal reforms and equal opportunities, developing supportive workplace policies, encouraging women's entrepreneurship, leveraging Islamic financial solutions, focusing on education and skill development,



encouraging cultural shifts, promoting work-life balance, using technology to empower women, and ensuring holistic empowerment. By implementing these strategies, societies can ensure that women's contributions in both household and workforce roles are recognized and nurtured, leading to greater social and economic progress.

## B. Suggestion

To promote women's economic participation in both the household and workforce, several key strategies should be implemented. 1) Promote Legal Reforms and Equal Opportunities: Policymakers must enact and enforce laws ensuring equal access to education, employment, leadership roles, and fair wages, aligned with Islamic economic principles such as *adl* (justice), which advocate for equal rights and opportunities for women. 2) Develop Supportive Workplace Policies: Institutions and companies should introduce policies that help women balance family and professional responsibilities, such as flexible working hours, paid parental leave, affordable childcare, and support for remote work. These policies can alleviate the "double burden" women often face and improve their productivity and work-life balance. 3) Encourage Islamic Financial Solutions for Women: Utilizing Islamic financial instruments like *qard hassan* (interest-free loans), *waqf* (endowments), and *zakat* (charitable donations) can provide women with financial independence and support entrepreneurship, enabling them to contribute economically and become self-reliant. 4) Focus on Education and Skill Development: Prioritizing investment in education, skill development, and vocational training for women is essential, as it equips them to enter high-demand fields, take on leadership roles, and engage in entrepreneurship. This approach aligns with Islamic principles that support equal access to knowledge. 5) Encourage Cultural Shifts through Community Engagement: There must be a shift in societal attitudes towards women's roles in the economy, achieved through conversations led by community leaders, religious scholars, and local organizations that reinterpret Islamic teachings to support gender equality in both the household and the workforce. 6) Support Women's Entrepreneurship: Governments and NGOs should provide support systems for women entrepreneurs, especially in underdeveloped regions, through access to microfinance, mentoring programs, and business development services. 7) Integrate Technology to Empower Women: The digital economy presents opportunities for women, particularly in areas like e-commerce, freelancing, and remote work. Leveraging digital platforms can provide training, mentorship, and financial literacy programs, particularly for women in rural or underserved areas. 8) Ensure Holistic Empowerment: Women's economic participation should encompass not just financial empowerment but also social, educational, and spiritual well-being. Support systems from families, educational institutions, and religious organizations should foster a holistic approach, enabling women to thrive in both the domestic and professional spheres. By integrating these suggestions into policies and societal practices, Muslim societies can create a more inclusive and just environment where women can fully realize their potential in both the household and the workforce.

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