

# ISLAMIC LAW PERSPECTIVE ON GENDER EQUALITY IN IMPROVING FAMILY WELFARE

**Fasiha**

*State Institute for Islamic Studies, Palopo  
Jl. Agatis, Palopo, Indonesia  
Email: fasiha@iainpalopo.ac.id*

**Umar**

*State Institute for Islamic Studies, Palopo  
Jl. Agatis, Palopo, Indonesia  
Email: umar@iainpalopo.ac.id*

**Rahma Cahyani**

*State Institute for Islamic Studies, Palopo  
Jl. Agatis, Palopo, Indonesia  
Email: Rahmacahyani002@gmail.com*

**Erika Nursafitri**

*State Institute for Islamic Studies, Palopo  
Jl. Agatis, Palopo, Indonesia  
Email: Nursafitrierika777@gmail.com*

*Article received August 23<sup>rd</sup>, 2023; Article revised October 17<sup>th</sup>, 2023; Article approved November 11<sup>st</sup>, 2023*

## **Abstract**

*Gender equality is a global issue in the country's economic development. Women have an essential role in family welfare, and Islam provides space for women to work. This research analyzes the contribution of female agricultural workers to family welfare in East Luwu Regency by increasing income and family financial management strategies. Apart from that, this research examines the perspective of Islamic law towards working wives. This research used a mixed method. The quantitative method measured the contribution of female agricultural workers to family income, and the qualitative method analyzed family financial management strategies and Islamic law perspectives on working wives. The research results show that female agricultural workers significantly contribute to increasing family income. Moreover, female agricultural workers have an excellent financial management strategy by implementing long-term investments in cattle and children's education. Islamic law's perspective on working wives is based on family conditions and situations. Islam does not prohibit wives from working as long as it does not violate Islamic law.*

**Keywords:** *gender equality, islamic law, family welfare*

## **INTRODUCTION**

**G**ender equality is a global issue that has received worldwide attention. Gender equality is one of the Sustainable Development Goals (SDGs). The positions and roles of men and women are equal in the social, economic, and political fields. This is the goal of various countries in increasing equitable welfare. Based on the World Bank report, providing equal

opportunities for men and women in the economic sector will boost global economic growth by 35%. In addition, the McKinsey Global Institute research report states that if gender equality can be achieved by 2025, the economy will increase by \$28 trillion. This shows the importance of gender equality in the country's economic development efforts. (World Bank, 2022).

Indonesia is one of the countries that upholds gender equality by involving women's role in the country's economic development. Based on a report from the Central Statistics Agency (BPS), women in Indonesia who are of working age participate actively in the workforce by 54%. In addition, men who are in the working age category have an active participation in the labor force of 82%. Even though the comparison is quite large, the participation rate of women in the workforce is more than 50% and dramatically contributes to economic development. Two-thirds of the female population in Indonesia are in the productive age group (15-65 years). This is the capital for accelerating economic growth (BPS, 2021).

Based on the 2021 World Bank report, if Indonesia can increase female labor force participation by 25% in 2025, it will improve the rate of economic growth by 2.9%. In addition, based on the data from the Central Statistics Agency (BPS), the percentage of women's income contribution in Indonesia has increased yearly. Even though there was a decrease in 2020, the decline was only 0.04%. Furthermore, the life expectancy of women is higher than that of men. This is a challenge for Indonesia to further optimize the potential of women in accelerating economic development in each region (World Bank, 2021).

Gender equality in agriculture is a serious concern in the world. This is related to increasing food security and preventing acute hunger crises. Based on data from the Food and Agriculture Organization, 43% of the global agricultural workforce are women. In addition, the agricultural workforce in some developing countries reaches more than 50% of women. In South Asia and Sub-Saharan Africa, women comprise 60-80% of the agricultural workforce. The contribution was in the agricultural sector, vegetable gardens, rice, and corn. Based on Oxfam's research, if women are given the same access as men to agricultural resources, women farmers can increase world food production by 20-30%. This shows that gender equality in managing agricultural resources is essential to improve food security (Oxfam, 2020).

Indonesian women workers have a significant role in the agricultural sector. According to the data from the Central Statistics Agency (BPS), 29.6 million (40%) of the total agricultural workforce in Indonesia

are women. International Fund for Agricultural Development (IFAD) reports that female farm workers in Indonesia spend more than 11 hours per day working in the agricultural sector. Indonesian women farm workers fully contribute to the stages of agricultural production, such as land preparation, planting, maintenance, harvesting, and harvest management. This is proof that Indonesian women have a role in contributing to the agricultural sector (BPS, 2022).

East Luwu Regency, part of South Sulawesi Province, has high economic potential, especially in the agricultural sector. It is the sector that absorbs the most female workers compared to other industries. The absorption of female farm laborers is a source of family income in the East Luwu district. Women's participation in working as farm laborers is an exciting phenomenon in East Luwu Regency (East Luwu BPS, 2021). According to the observations in the East Luwu farm laborers' group, 90% of farm laborers are housewives, especially in planting, maintaining, and harvesting rice. Women's participation as farm laborers will have an impact on family welfare.

Islam has provided space for women to work for a living. Some conditions must be met for wives who choose to work. These provisions are in the form of Islamic law, the guideline. For example, lawful work does not interfere with the wife's function as a housewife in caring for her husband and children and getting permission from the husband. There needs to be an in-depth study related to the perspective of Islamic law on working wives.

Concerning the background above, this research will examine the amount of women's contribution to increasing family income. This research will also analyze the strategies of housewives in managing family finances and achieving better family welfare. In addition, this study will analyze the perspective of Islamic law on working wives.

## **Literature Review**

Several studies have discussed the significant contribution of women in the world of work to the family economy. Such research identified that working women not only have a positive financial impact through additional income but also contribute to increasing family economic stability. Families can increase their

income to access education, health care, and better planning for the future because of the participation of women in the workforce. In addition, women's involvement in the world of work also impacts changing traditional mindsets about gender roles in the family and society. However, other studies have also highlighted the importance of social infrastructure support facilitating women's dual roles as workers and wives. Therefore, women's contribution to work has broad positive implications for the economy of the family and society (Anggraeni et al., 2022; Choon Wei & Yunn Cinn, 2021; Kochhar & Jain-chandra, 2017; Seguíno, 2000; Vázquez Rodríguez, 2018).

Although the contribution of women in work has a positive impact, several challenges need to be overcome, such as the wage gap between men and women, which can affect the overall family income. Hence, efforts to address such issues are essential steps in maximizing the economic benefits of families. Also, integrating work demands and domestic roles can create additional pressures for women, affecting the balance between work and private life. Thus, support from families, employers, and the government is needed through policies that support flexible working hours, parental leave, and childcare services to ease the burden on working women. In a global context, women's contribution to work has broader implications for economic growth and sustainable development. By providing equal opportunities and fully supporting women's role in the labor market, countries can tap into the full untapped potential of their economies and make more significant progress toward creating a gender-inclusive and equitable society (Kabeer & Natali, 2013; Van Der et al., 2012).

Previous research analyzing family financial management has significant relevance in the context of the modern household economy. Past research has highlighted the importance of careful financial planning, including detailed budgeting and wise allocation of funds. In addition, previous research emphasizes the importance of financial literacy in helping family members understand complex aspects of money management, such as investing, debt, and insurance. In achieving sound financial management, previous research has highlighted the role of communication in the

family. Research shows that open discussion about shared financial goals, expectations, and responsibilities can help prevent conflict and build a better understanding of financial priorities. This concept aligns with the emphasis on cooperation and active participation of all family members in making financial decisions. Psychological aspects have also been highlighted in past research, showing links between individual financial behavior and factors such as emotions, values, and perceived risk (Kedungalar & Ngawi, 2022; Robert & Brown, 2004).

Moreover, an earlier study has explored the role of technology in modern family financial management. The use of financial apps, digital platforms, and other tools has become increasingly common in helping families track expenses, monitor investments, and manage debt. While technology provides clear benefits, the research notes the importance of remaining aware of potential cyber risks and personal data protection in a digital environment. Overall, previous research has described a comprehensive picture of good family financial management. With an emphasis on planning, literacy, communication, psychological aspects, and the application of technology, this research provides valuable guidance for families in achieving financial stability and long-term economic sustainability (Nurdyastuti et al., 2019; Siregar, 2020).

Prior research also highlighted the importance of overcoming the financial challenges that families may face. In fluctuating economic conditions, there is a possibility of changes in income, increases in the cost of living, or other unforeseen events. Hence, various studies recommend having sufficient emergency fund reserves to deal with unexpected situations. This reserve fund can provide financial protection and reduce the stress of financial uncertainty. In addition to emergency fund reserves, various previous studies have underlined the importance of developing the right investment strategy. Allocating some income to long-term investments can help families achieve long-term financial goals, such as children's education, home ownership, or retirement. Many studies provide insight into the various types of investments and points that need to be considered in making investment decisions. Also, it is essential to emphasize the need to

manage debt wisely. Various issues occur in society, as credit is an integral part of the lifestyle. Many studies have discussed that uncontrolled debt can result in severe financial distress. Therefore, families must understand the types of debt, interest rates, and the consequences of minimum payments. Debt reduction strategies are also recommended as part of sound financial management. Other research also discussed the importance of considering ethical and social aspects in managing family finances. Support for sustainability principles, responsible investment, and environmentally conscious spending are increasingly essential considerations in financial decision-making. This research encourages families to consider the social and environmental impact of their financial decisions, as well as contribute to efforts for sustainable development (Dwilita & Sari, 2020; Sumantyo et al., 2021).

### **Conceptual Framework**

Various articles have discussed that Islam recognizes a woman's right to pursue a career according to her potential and abilities. The verses of the Qur'an and the hadith of the Prophet Muhammad SAW provide a strong foothold that women have the same rights as men in terms of education, employment, and social contributions. Nevertheless, the Islamic perspective also emphasizes the importance of maintaining a balance between the roles of mother, wife, and professional. Emphasis on ethics, morals, and responsibility remains the cornerstone of a career. Although frameworks allow women to work, career decisions must still be taken carefully, considering the balance of personal, family, and professional life within the framework of Islamic values (Ghafar & Ahmad Zarkasyi, 2022).

In addition, several studies discuss Islamic views on specific issues within the scope of career women, such as economic rights, protection, and equal pay. Islam encourages respect for women's efforts in the professional world and emphasizes the need for fair and equal treatment in all aspects of life. In this context, previous research has also highlighted the importance of a supportive and inclusive work environment where women can participate without compromising religious values and family responsibilities. However, an earlier study has also identified challenges that career women still face in applying an

Islamic perspective. Some of these include social perceptions that are sometimes still limited, conflicts between professional and family demands, and cultural norms that can limit a woman's potential. Thus, education and a deeper understanding of Islamic teachings are significant to overcome these obstacles and promote gender equality in line with religious values (Ajahari et al., 2022; Purwanto, 2019).

Overall, many studies have provided comprehensive insight into the Islamic perspective on the issue of career women. By understanding religious teachings holistically, it is hoped that harmony will be realized between women's professional aspirations and Islamic values that promote balance, justice, and respect for women's role in society. Apart from that, several studies have also highlighted Islamic values relevant to career women, such as morals, ethics, and social responsibility. Islam emphasizes the importance of maintaining moral and ethical integrity in the work environment, as well as making a positive contribution to society. Professional success should not go beyond family, motherhood, or religious responsibilities. Therefore, a career woman is expected to maintain a balance between personal and professional commitments, according to religious teachings (Amaroh & Istianah, 2020).

Other studies also discussed the social and cultural context that can influence the interpretation and implementation of Islamic perspectives on career women. Cultural norms that are patriarchal or discriminatory against women can run counter to Islamic values. Hence, this research encourages education and awareness to overcome these stereotypes and barriers and build an inclusive and equal environment for women in the workplace. However, with progress in understanding religion and gender awareness, challenges still need to be overcome. Some of them are the lack of adequate infrastructure to support women in combining family and career roles, as well as public perceptions that may doubt women's ability in a professional environment. Therefore, expanding access to education and training is vital for women, as well as a more decisive role of religious and community leaders in promoting inclusivity and equality (Murdan et al., 2022).

## RESEARCH METHOD

This research used a mixed method approach or a combination of quantitative and qualitative research. A quantitative approach was used to calculate how much the contribution of female farm workers is to increasing family welfare. A qualitative approach was used to analyze women's strategies in allocating income to improve family welfare and to analyze the perspective of Islamic law on working wives.

The subjects in this study were female farm workers. These female farm workers are housewives who still have a husband (head of household) and contribute to increasing household income as farm laborers. The object of this study is the contribution of female farm workers in increasing income and strategies for allocating household income to improve family welfare.

This study used primary data in questionnaires, in-depth interviews, and secondary data in literature. Questionnaires in the form of questions related to data on income, expenses, and other variables related to household welfare indicators. In addition, in-depth interviews related to household socio-economic conditions that affect household welfare. Questionnaire data was analyzed quantitatively in the form of statistical descriptions of the socio-economic conditions of the household and calculation of the contribution of female farm workers using a mathematical equation. The following is the formula for calculating female farm workers' contribution.

$$\text{Contribution} = \frac{\text{Total Income of Woman}}{\text{Total Income of Family}} \times 100$$

- a) Contribution < 50%, Quite good Contribution
- b) Contribution = 50%, Good Contribution
- c) Contribution > 50%, Excellent Contribution

In-depth interview data was analyzed qualitatively to describe and describe women's strategies in allocating household income to improve family welfare. In addition, literature analysis techniques were used to analyze the perspective of Islamic law on working women.

**Table 1.** Novelty

Formulation of the problem	Data analysis technique	Novelty
How significant is the contribution of female farm workers to family income?	Contribution Formula (Quantitative)	Analyzing the wife's role in increasing family welfare through income
What are the strategies of housewives in managing family finances?	Interview (Qualitative)	contributions and financial management strategies and linking them to the perspective of Islamic law
What is the perspective of Islamic law on a working wife?	Literature Review (Qualitative)	

## DISCUSSION

### Age and Education of Respondents.

Based on research survey results, the age of female farm workers consists of 2% (age 36-40 years), 3% (age 41-45 years), 87% (age 46-50 years), and 8% (age < 50 years). Data on the age of respondents in this study is presented in Table 2 as follows:

**Table 2** Respondent's Age in East Luwu

Age (Year)	Respondent	
	Quantity	(%)
36—40	2	2%
41—45	3	3%
46—50	83	87%
< 50	8	8%
Total	96	100%

Source: Primary Data Process, 2023

Based on Table 2, most female farm workers are dominated by housewives aged 46-50 years. Age over 50 years has decreased due to health factors. Moreover, the age under 46 years has decreased due to awareness of education for women. This shows that the increase in women's education is in line with the decrease in female farm laborers in East Luwu Regency.

The research survey reveals that the education level of female farm workers consists of 78% (not graduating from elementary school), 20% (graduating from elementary school), and 2% (graduating from junior high school). Data on the education level of respondents can be seen in Table 3 as follows:

**Table 3:** Respondent's Education in East Luwu

Education	Respondent	
	Quantity	(%)
Did not finish elementary school	75	78%
Finished elementary school	19	20%
Finished junior high school	2	2%
Total	96	100%

Source: Primary Data Process, 2023

According to the Table 3, most female farm workers in East Luwu Regency did not finish elementary school. This shows that the work of female farm laborers in East Luwu Regency is dominated by women who have relatively low education. This is related to the decline in regenerating current female farm workers with relatively high education. Therefore, planting and harvesting rice in East Luwu Regency began to use machines as an alternative to the lack of farm labor.

#### Income of Female Farm Workers.

Regarding the results of the research survey, the income of female farm workers consists of 56% (Rp3,000,000.00/month), 36% (Rp2,000,000.00), and 8% (Rp1,500,000.00). Respondents' income data can be seen in Table 4 as follows:

**Table 4:** Respondent's Income in East Luwu

Income (Rp)	Respondent	
	Quantity	(%)
Rp3.000.000	54	56%
Rp2.000.000	35	36%
Rp1.500.000	7	8%
Total	96	100%

Source: Primary Data Process, 2023

Based on the Table 4, the income of female farm workers in East Luwu Regency has differences. The heterogeneous income is due to three factors. First, female farm workers who have an income of Rp3,000,000.00/month are farm workers who are fully active at work during the planting and harvest seasons due to the high family needs. The female farm workers are dominated by the ages of 45-50 years. Second, female farm workers who have an income of Rp2,000,000.00/month are farm workers who are less active at work because they have husbands who are still actively working. The female farm workers are dominated by the ages of 40-44 years. Third, female farm workers who have an income of Rp1,500,000.00/month are farm workers who

are not fully active at work due to energy and old age. The female farm workers are aged more than 50 years. This had to be done because of the economic needs of the family. Household Head Income. The income of the head of the household consists of four categories. The first group works as builders and traders in the market with an average income of Rp4,000,000.00/month, as much as 12%. The second group works as farm laborers and works odd jobs with an average income of Rp3,000,000.00/month as much as 37%. The third group only works as farm laborers with an average income of Rp2,000,000.00/month, as much as 33%. The fourth group works odd jobs with an average income of Rp1,000,000.00/month, as much as 18%. Data on the type of work and income of the respondent's husband can be seen in Table 5 as follows:

**Table 5:** Works and income of the respondent's husband

Work	Income (Rp)	Respondent's Husband	
		Quantity	(%)
Artisans and traders in the market	Rp4.000.000	11	12%
Farm laborers and freelance	Rp3.000.000	36	37%
Farm laborers	Rp2.000.000	32	33%
Freelance	Rp1.000.000	17	18%
Total		96	100%

Source: Primary Data Process, 2023

Considering the Table 5, the husbands of female farm workers in East Luwu Regency are dominated by husbands who work as farm laborers and odd jobs. This type of work has a relatively low income. This shows that housewives choose to work as farm laborers because of the husband's lack of income in meeting household needs. Therefore, housewives work with the same type of work as their husbands, namely farm laborers.

#### Contribution of female farm workers

Based on the income of female farm workers and heads of households, the contribution amount of female farm workers can be calculated using the contribution value formula. The calculation results of the contribution value show that 44 female farm

workers have a very high contribution to family income with a contribution value of more than 50%. Then, 40 female farm workers who have a high contribution to family income with a contribution value equal to 50%. Furthermore, 12 female farm workers have a fairly high contribution to family income with a contribution value of less than 50%. Data on the contribution of female farm workers in East Luwu Regency can be seen in Table 6 as follows:

**Table 6:** Contribution of female farm workers in East Luwu

Contribution		Respondent's	
Contribution Rate	Contribution (%)	Quantity	(%)
Excellent Contribution	> 50%	44	46%
Good Contribution	= 50%	40	42%
Quite Good Contribution	< 50%	12	12%
Total		96	100%

Source: Primary Data Process, 2023

According to the Table 6, most female farm workers in East Luwu Regency have a very high contribution to family income. This happened because most housewives chose to work as farm laborers. After all, their husbands' income was insufficient to meet household needs. Hence, housewives decide to work as farm laborers, giving them the dominant income from their husbands. Therefore, the role of female farm workers is very high in improving family welfare by analyzing aspects of family income contribution.

### Family Financial Management Strategy

Concerning the results of in-depth interviews, several strategies are used by female farm workers in managing family finances.

1. First, primary needs, such as food, drink, and monthly operational costs, are the top priority in spending on family needs. This is in accordance with the basic economic theory, which prioritizes primary needs in managing resources.
2. Second, female farm workers invest in livestock as future savings and urgent needs. This shows that a housewife can invest in the long term. The type of investment chosen by housewives is an investment that has added value. Livestock

such as cows are a dominant investment for farming communities in East Luwu Regency. Cattle are easy to raise because they suit the environmental conditions in East Luwu Regency, which has abundant grass production as cattle feed. Through investing in cattle, farmer households have emergency funds or investment funds for future needs, such as children's college fees.

3. Third, female farm workers invest in education for their children to increase family welfare in the future. Based on the results of this study, female farm workers have good planning skills in managing family finances, such as making long-term investments through the livestock sector, which can become future savings. In addition, female farm workers are aware of children's education, which can break the cycle of poverty and increase family welfare.

### Islamic Views Regarding Working Wives

Islam gives women the right to work outside the home and earn income as long as it does not conflict with Islamic law and does not damage the dignity of women as mothers and wives. Islamic ethics influence positively on women's career development in Malaysia. However, several studies have also found that women face some obstacles to work, such as issues of gender discrimination and injustice in fulfilling women's rights at work. Therefore, efforts are still needed to fight for women's rights and increase public awareness about the importance of gender equality in the workplace (Muda et al., 2019).

In Islamic teachings, husband and wife have the same rights and responsibilities in building and maintaining a family. Thus, if the wife has a higher income, then the husband should not feel inferior or threatened but must continue to support his wife's career and meet the family's needs together. Suppose a husband and wife have different opinions regarding income distribution. In that case, it is best to find a joint solution that is fair and based on Islamic teachings, considering the interests and welfare of the family as a whole (Ullah et al., 2015).

Islamic views and laws regarding working wives may vary depending on religious and cultural interpretations in different societies. Islam generally promotes

gender equality and gives women the right to work as long as it is under religious and moral principles. Many Islamic scholars agree that it is permissible for wives to work if they do not neglect their obligations as mothers and wives and do not conflict with family responsibilities. In Islam, supporting families and ensuring the well-being of children remains a priority. Nevertheless, several important principles are often used as guidelines that are:

1. **Family Balance:** Islam encourages a balance between work and family obligations. The wife still has responsibilities towards the family, including looking after the children and supporting the husband.
2. **Religion Worship and Obligations:** Work should not hinder the wife from carrying out religious worship and obligations, such as praying, fasting, and others.
3. **Personal Rights:** Islam recognizes women's personal right to develop their potential and participate in economic life, as long as it does not conflict with religious values.
4. **Suitable work environment:** Choose a job that reflects Islamic values and a work environment that is safe and in accordance with social norms.
5. **Economic Assistance:** The wife may work if the family needs additional economic assistance, but this should not replace the husband's responsibilities in providing a living (El Badriati et al., 2022).

Scholars who refuse women to work based on the arguments of the Qur'an (Q.S. Al-Ahzab; 33) "And abide in your houses and do not display yourselves as [was] the display of the former times of ignorance". Al-Maududi emphasized that the main task of a wife is to take care of needs at home, such as taking care of the family's needs and managing household needs. Hence, a wife should only leave the house for urgent needs. However, according to Al-Syawariby, this verse applies to the wife of the Prophet Muhammad, not to anyone else. Another different opinion regarding a wife may work using the argument of the Qur'an (Q.S. An-Nisa; 32), "Men will be rewarded according to their deeds and women equally according to theirs." Islam provides space for

women to work for a living like a man, but it must be concerned with the type of work that is adapted to the physical and psychological conditions of women. Al-Bughah divides 4 types of working women's law (Karim, 2021).

1. **Fardhu;** is an Islamic law, if you do it you get a reward and if you ignore it, you get a sin. If the condition of the woman becomes the backbone of the family. In household conditions that require a woman to be the sole breadwinner, she must work. Such conditions are like a widow, a wife whose husband cannot bear to work due to certain factors, or a woman who has to provide for her elderly parents. If a woman is in this condition, it is *fardhu* to work to avoid begging.
2. **Sunnah;** is an Islamic law, if you do it you will be rewarded and if you don't do it, it's never mind. When helping the husband meet the family's needs and have benefits for general conditions. It represents a family with many dependents, but the husband, as the head of the household, does not have enough income to meet these needs. Under these conditions, it is *sunnah* for a wife to work to help her husband meet the primary needs of the household. However, before deciding to work, they must obtain permission from their husband and be able to carry out their duties as a wife and housewife.
3. **Makruh;** is an Islamic law, if you ignore it, you will be rewarded and you will do it, there is nothing wrong with it. If the woman does not need and is needed in the job and is not in an urgent condition. It occurs when a wife works not because of necessity. In addition, if the work can potentially prevent a man from working, then the law is *makruh* because working for a living is the obligation of a man or husband.
4. **Haram;** is an Islamic law, if you ignore it, you get a reward and if you do it, you get a sin. If it conflicts with Islamic law and ignores its obligations. It is like a wife who works without her husband's blessing. In addition, if a wife works and forgets her responsibilities as a wife in taking care of her husband and as a mother in taking care of her children, so that her husband is not happy with this job, then the law is haram for a working wife.



## CLOSING

The female farm workers in East Luwu Regency have a very high contribution to family income that can support the family economy and improve good socio-economic conditions.

The dual role of a female farm worker can improve the socio-economic conditions of the family through good family financial management strategies. Female farm workers in East Luwu Regency can invest long-term through cattle. In addition, family financial management is well-regulated in meeting the primary and educational needs of children. Female farm workers in East Luwu Regency believe that children's education can break the chain of family poverty in the future.

The perspective of Islamic law in viewing working women is based on the situation and conditions. Women are obliged to work when in urgent need and are the sole breadwinners of the family, but still under Islamic law.

## ACKNOWLEDGEMENT

Thanks to LPPM IAIN Palopo, which has provided Litapdimas research funds so that this research can run smoothly. Thanks to the Government of East Luwu Regency for supporting this research. Thanks to the research team, who have worked hard in the process of completing the research. Hopefully, this research can contribute to the government in formulating policies and providing knowledge to readers or further study.

## REFERENCES

- Ajahari, Mualimin, & Sugianto, A. 2022. Are Dayak Moslem Women Dependant?: A Study of Dayak Moslem Women Work Ethics. *Muwazah*, 14(1), 1–18. <https://doi.org/10.28918/muwazah.v14i1.4629>
- Amaroh, S., & Istianah, I. 2020. Women and Islamic Financial Literacy. *PALASTREN Jurnal Studi Gender*, 13(2), 259. <https://doi.org/10.21043/palastren.v13i2.6523>
- Anggraeni, V. P., Bariyah, N., & Kurniawati, S. 2022. Gender Equality and Economic Growth Toward Fulfillment of Sustainable Development Goals. *Jurnal Geografi*, 14(1), 107. <https://doi.org/10.24114/jg.v14i1.26737>
- Choon Wei, L., & Yunn Cinn, L. 2021. A Research on Female Labour Force Participation in Malaysia. *Conference on Management, Business, Inovation, Education, and Social Science*, 1(1), 50–59. <https://journal.uib.ac.id/index.php/combines>
- Dwilita, H., & Sari, P. B. 2020. Analisis Pengelolaan Keuangan Keluarga dan Literasi Keuangan Wanita di Dusun 20 Desa Klambir Lima Kebun. *Jurnal (AKMAMI) Akuntansi, Manajemen, Dan Ekonomi*, 1(3), 184–197. <http://jurnal.ceredindonesia.or.id/index.php/akmami/article/view/77>
- El Badriati, B., Saleh, M., Nahar, F. H., Aprilia, T. L., & Azizurrohman, M. 2022. The work ethics of muslim woman Songket weavers in increasing family income: Sukarare tourism village, Indonesia. *Heliyon*, 8(11), e11604. <https://doi.org/10.1016/j.heliyon.2022.e11604>
- Ghafar, M., & Ahmad Zarkasyi. 2022. Womenpreneurship: Aktualisasi Peran Perempuan Melalui Pemberdayaan Kewirausahaan di Kecamatan Lembayan Kabupaten Magetan. *Musāwa Jurnal Studi Gender Dan Islam*, 21(1), 81–94. <https://doi.org/10.14421/musawa.2022.21.81-94>
- Kabeer, N., & Natali, L. 2013. Gender Equality and Economic Growth: Is there a Win-Win? In *IDS Working Papers* (Vol. 2013, Issue 417). <https://doi.org/10.1111/j.2040-0209.2013.00417.x>
- Karim, B. A. 2021. ( *STUDIES OF PREACHING COMMUNICATION TO POOR WOMEN*. 39–50.
- Kedunggalar, K., & Ngawi, K. 2022. *Strategi Pengelolaan Keuangan Keluarga Bahagia pada Penerima Bantuan PKH Di Desa Pelang Lor, Dusun Tambakselo Barat RT / RW 03 / 03, . 1, 1–9.*
- Kochhar, K., & Jain-chandra, S. 2017. Women, Work, and Economic Growth. In *Women, Work, and Economic Growth*. <https://doi.org/10.5089/9781513516103.071>
- Muda, T. F. M. T., Husin, S. N. M. S., Ismail, S. K., Yusoff, Z. M., Salleh, S. F., Zakaria, N. N. binti, & Chik, W. M. Y. W. 2019. Working Women and the Islamic Work-Life Balance Concept. *International Journal of Academic Research in Business and Social*

- Sciences*, 9(11), 834–841.  
<https://doi.org/10.6007/ijarbss/v9-i11/6603>
- Murdan, M. N., District, M., Amir, S., District, M., Nurdin, R., & District, M. 2022. *Mosque-based family training in strengthening the values of religious moderation in west sulawesi*. 28(1), 134–144.
- Nurdyastuti, T., Sari, C. T., & Imron P, L. A. 2019. Pendampingan Pengelolaan Keuangan Keluarga Islami Bagi Ibu Rumah Tangga Pelaku Umkm Di Kecamatan Jaten Kabupaten Karanganyar. *Wasana Nyata*, 3(1), 43–47.  
<https://doi.org/10.36587/wasananyata.v3i1.462>
- Purwanto, T. 2019. *KESETARAAN GENDER DAN RELASI KUASA DALAM TAFSIR AL-QUR 'AN TEMATIK A*.
- Robert, B., & Brown, E. B. 2004.
- Seguino, S. 2000. Gender inequality and economic growth: A cross-country analysis. *World Development*, 28(7), 1211–1230.  
[https://doi.org/10.1016/S0305-750X\(00\)00018-8](https://doi.org/10.1016/S0305-750X(00)00018-8)
- Siregar, B. G. 2020. Ibu Rumah Tangga Dalam Manajemen Keuangan Keluarga. *Jurnal Kajian Gender Dan Anak*, 3(1), 16–32.  
<https://doi.org/10.24952/gender.v3i1.2255>
- Sumantyo, R., Nugroho, A. A., & Sulisty, H. 2021. Model dan Strategi Perencanaan Keuangan Keluarga pada Masa Pandemi Covid-19 di Kota Surakarta. *KUAT: Keuangan Umum Dan Akuntansi Terapan*, 3(1), 44–48.  
<https://doi.org/10.31092/kuat.v2i2.1163>
- Ullah, M. M., Mahmud, T. B., & Yousuf, F. 2015. Women Entrepreneurs. *International Journal of Islamic Management and Business*, 1(1), 125–140.
- Van Der, Y., Rodgers, M., & Zveglic, J. E. 2012. *Inclusive Growth and Gender Inequality in Asia's Labor Marketseconomics Printed on recycled paper Printed in the Philippines*. 321.  
[www.adb.org/](http://www.adb.org/)
- Vásconez Rodríguez, A. 2018. Economic growth and gender inequality: An analysis of panel data for five Latin American countries. *CEPAL Review*, 2017(122), 79–106.  
<https://doi.org/10.18356/73d010ed-en>