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Islamic Law Understanding and Female Breadwinners: Gender Equity or Economic Demand?

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Abstract:

The female breadwinners among Muslim families nowadays is growing significantly, while male is obligated to provide for family needs in Islam. The number of female breadwinners in Kropak village, Probolinggo, for instance, has grown despite of its devout Muslims' society. The article aims to reveal the reasons driving the rise of female breadwinners in Kropak Probolinggo and to analyze the phenomenon through the lens of Islamic law. The article employs a qualitative method, using case study approaches and *uṣūl al-fiqh* theory. Data are collected from in-depth interviews and documentation. The research shows that there are two reasons driving the phenomenon of female breadwinners in Kropak, Probolinggo, namely economic needs and lifestyle. The motives of women playing the role comprise the intention of supporting household expenses, caring for family members, or fulfilling the need for lifestyle. Some wives consider their breadwinner's role as a necessary obligation, while others reluctantly accept it. In the lens of Islamic law, women are allowed to work, but

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Islamic scholars have different opinions on whether financial support by a wife is considered as a husband's debt or as a condition allowing husbands to get rid of their responsibility. The article provides brief explanations of the motives and Islamic law lens on female breadwinners' phenomenon in Kropak Probolinggo.

Keywords:

Female breadwinner; Islamic law; Economic demand; Gender equity

Introduction

Recently, family as one of social institutions has undergone a shift from traditional to contemporary model. Men have strong authority in a traditional family, and they are supposed to work and provide the family's daily life needs. On the other hand, women deal with domestic business, such as raising children, cooking, and arranging household matters. However, contemporary families come up with dual earner-marriage, dual-income family,¹ or dual-earning couple,² in which both spouses work to earn for living.

Women can play the primary breadwinners or co-breadwinners. They work double shifts: firstly, they work and perform their job, and then they go back home to perform household activities. Men may also share some household responsibilities because wives also contribute to the family's earnings. Some families even undergo gender reversals in which household responsibilities are carried out by men, while their wives are at work.³

The gender reversals in household responsibility are influenced by two factors. *First*, the change of patriarchal culture which has contributed position men as household leader. With higher education, women have greater freedom to pursue career thus more women take

¹ Richard T. Schaefer, *Sociology: A Brief Introduction* (New York: McGraw-Hill Education, 2016), 292.

² Kathleen Gerson, "The Logics of Work, Care and Gender Change in the New Economy: A View from the US," in *Work-Family Dynamics*, ed. 1, Berit Barn (New York: Routledge, 2017), 17-39, <https://doi.org/10.9781315716794-2>.

³ Diana Kendall, *Sociology in Our Times* (Wadsworth: Cengage Learning, 2013), 445-46.

responsibility in providing family's needs.⁴ *Second*, the rise of household cost and the financial burden that the spouse should deal with makes the income of husband can no longer afford the burden, so the wife take part in providing the family's needs.⁵

Economic pressures have caused many Indonesian wives to take on the role of primary breadwinner, reconfiguring family dynamics and leading to the delay of marriage among young couples. Data from Statistics Indonesia (BPS) indicate that in 2024, 14.37% of the workforce consisted of female breadwinners, with nearly half providing 90–100% of household income while still managing domestic responsibilities.⁶ Furthermore, research shows that women with higher levels of education and income are significantly more likely to delay marriage beyond the age of 25, prioritizing financial stability over early marital commitments.⁷

The rise of dual-income family, according to Schaefer, is driven by economic need and the pursuit career. Pursuing career has motivated married couple to live separately and meet regularly in off-work time. The kind of household arrangement also represents the acceptance of a more egalitarian approach for the spouse.⁸ Gerson puts industrial and gender revolutions as grand factors behind female breadwinners and the dual-earning couple. The revolutions transform gender order and its role in either the public or domestic spheres. The

⁴ Erita Putri et al., "Peran Sosial dan Rumah Tangga Wanita dalam Pembangunan: Perspektif Media dan Islam," *Jurnal Komunikan* 3, no. 1 (2024): 24–39, <https://doi.org/10.30993/jurnalkomunikan.v3i1.379>.

⁵ Intan Putri Nuraini et al., "Social Inclusion: The Decrease in Marriage Rates in Indonesia Can Be Ascribed to the Enduring Presence of a Patriarchal Culture," in *Proceeding of IROFONIC: Strengthening Partnership for Sustainable Development* (Surabaya: Proirofonic, 2024), 172–79.

⁶ Badan Pusat Statistik Indonesia, "Statistics Data Story for Indonesia - Female Breadwinners: The Phenomenon of Women as the Main Breadwinners for the Family," *BPS Indonesia*, March 27, 2025, <https://www.bps.go.id/en/publication/2025/03/27/1c11ddc250d82e97f1eafe29/statistics-data-story-for-indonesia---female-breadwinners--the-phenomenon-of-women-as-the-main-breadwinners-for-the-family.html>.

⁷ Achmad Kautsar, Kheren Honey Hutabarat, and Annisa Dwi Noviani, "Can Women Delay Marriage by Becoming More Educated? Case in Indonesia," in *Proceedings of the 12th Gadjah Mada International Conference on Economics and Business (GAMAICEB 2024)*, vol. 319 (Yogyakarta: Springer Nature, 2025), 63–72, https://doi.org/10.2991/978-94-6463-692-5_5.

⁸ Schaefer, *Sociology: A Brie Introduction*, 292.

decline of manufacturing jobs that erodes wages, the decline of employers' loyalty, and the rise of digital technology have blurred spatial segregation between home and workplace. Social change and the economic as well as personal uncertainties have undermined the gender-based system of work.⁹

The phenomenon of female breadwinners among Indonesian families show the ongoing social change on which traditional family has faced turbulence due to the greater role of women in public space. The phenomenon furthermore shows the shifting role of women from merely being in domestic affairs into public ones. Recently, there has been a widespread phenomenon where women or wives have become the main breadwinners and providers, known as female breadwinners. Even in relatively traditional society in Indonesia, female breadwinners are becoming more common. In Konang, Galis, Pamekasan, for instance, women acting as providers for their families have occurred commonly, unbound by local religious or cultural norms. The phenomenon is driven by personal desires to economic factors, such as husbands who are unable to work.¹⁰

The growth of female breadwinners, according to Herlusia, Paramita, and Susilorini, is driven by financial insecurity in a competitive working environment.¹¹ Walkaromah, Khumairoh, and Metiana, meanwhile, conclude that female breadwinners do not affect family life in Malang City due to their ability to maintain harmony, to build good parenting, and to conduct assertive communication. The female breadwinners have been recognized in Islam based on ahistorical analysis of women's participation to earn a living during the era of the Prophet Muhammad.¹²

⁹ Gerson, "The Logics of Work, Care and Gender Change in the New Economy: A View from the US."

¹⁰ Nuri Wahda Salsabila Usmany et al., "The Role of Women as Breadwinners: A Case Study of Konang Galis Village, Pamekasan," *Adabuna: Jurnal Pendidikan dan Pemikiran* 4, no. 2 (2025): 59–70, <https://doi.org/10.38073/adabuna.v4i2.2234>.

¹¹ Safura Intan Herlusia et al., "Unearthing the Role of Female Breadwinners in Family Resilience During a Crisis: A Case Study in Artisanal and Small-Scale Gold Mining Community in Tewang Pajangan, Central Kalimantan, Indonesia," in *Proceedings of the International Conference on Psychological Studies (ICPSYCHE 2020)*, vol. 530 (Ponorogo: Atlantis Press, 2021), 228–35, <https://doi.org/10.2991/assehr.k.210423.033>.

¹² Naylul 'Izzah Walkaromah, Siti Khomairoh, and Sabrina Rezky Metiana, "Gender Egalitarianism in the Family from an Islamic Perspective: Case Study of

On the other hand, Ningrum and Mas'udah find out that conflicts and violence occur in the female breadwinner families whose husbands are unemployed.¹³ Other studies also find out some side effects of female breadwinners' phenomenon, namely problematic effects to the family, such as the domestic handoff, stay-at-home fathers,¹⁴ children's poor behavior, the husband's irresponsibility,¹⁵ and the dissatisfaction of family relationships.¹⁶ All those researches show the negative impact of female breadwinners to family life.

The article explores the phenomenon of female breadwinners in Kropak Village, Probolinggo, a community traditionally associated with the myth that its women are "blessed with beauty."¹⁷ This cultural belief, which links beauty to social status and marital security, contrasts with the growing reality of women as primary earners. Economic pressures drive women to prioritize income over beauty-based expectations, creating tension between traditional norms and evolving gender roles. The village is taken into account to give a brief locus with significant female breadwinner numbers in order to reveal the dynamics of motives and practice of female breadwinning, as well as to highlight it using Islamic law principles. From this very specific case,

Female Breadwinner in Malang," in *International Conference on Islamic Civilization and Humanities*, vol. 2 (Surabaya: Proceeding Iconities, 2024), 776–87, <https://proceedings.uinsa.ac.id/index.php/iconfahum/article/view/1815>.

¹³ Widi Tri Pramesti Ningrum and Siti Mas'udah, "Family Conflicts and the Violence of Unemployed Husbands against Their Wives Acting as the Main Breadwinner," *Jurnal Sosiologi Dialektika* 16, no. 1 (2021): 7–12, <https://doi.org/10.20473/jsd.v16i1.2021.76-85>.

¹⁴ Beth A Latshaw and Stephanie I Hale, "The Domestic Handoff: Stay-at-Home Fathers' Time-Use in Female Breadwinner Families," *Journal of Family Studies* 22, no. 2 (May 3, 2016): 97–120, <https://doi.org/10.1080/13229400.2015.1034157>.

¹⁵ Bambang Ismanto, Muhammad rudi Wijaya, and Anas Habibi Ritonga, "Istri Sebagai Pencari Nafkah Utama dan Dampaknya dalam Keluarga Perspektif Hukum Islam (Studi Kasus Kehidupan Keluarga TKW di Kabupaten Lampung Timur)," *Fitrah: Jurnal Kajian Ilmu-Ilmu Keislaman* 4, no. 2 (2018): 397–416, <https://doi.org/10.24952/fitrah.v4i2.950>.

¹⁶ Niels Blom and Belinda Hewitt, "Becoming a Female-Breadwinner Household in Australia: Changes in Relationship Satisfaction," *Journal of Marriage and Family* 82, no. 4 (2020): 1340–57, <https://doi.org/10.1111/jomf.12653>.

¹⁷ Abdul Jalil, "Probolinggo Didominasi Penduduk Perempuan, Titis Dewa Rengganis," *Jatim Times*, February 12, 2025, <https://jatim.times.co.id/news/berita/kl7nq8xqg3/Probolinggo-Didominasi-Penduduk-Perempuan-Titis-Dewa-Rengganis>.

it can be inferred that patterns and drives underlying female breadwinning in the Indonesian context.

The analysis of Islamic law is taken to provide readers with normative foundations while putting female breadwinners into religious spectacles. By integrating empirical findings from Kropak village, Probolinggo, with Islamic legal analysis, the study will bridge the gap between empirical phenomenon and religious norms. Therefore, the article aims to reveal factors driving the rise of female breadwinners in Kropak Probolinggo and to analyze the phenomenon through the lens of Islamic law.

Methods

This research used qualitative method, using case study design with sociology and Islamic law analysis.¹⁸ This case study is employed because the research is conducted in one place, namely Kropak Village, and on a certain topic. In Kropak Village, Subdistrict Bantaran, Probolinggo Regency, the number of female breadwinners are quite high which, according to R (initial name, aged 45) a staff of Kropak village, reached 30% from 2.191 female residents in Kropak Village.¹⁹ The primary data were obtained through in-depth interview with ten female informants representatively taken as samples. (See Table 1).

Table 1. Informant Profiles

No.	Code	Age	Occupation	Household Earners
1	MM	47	Farmer	Self Only
2	JM	42	Freelance laborer	Self Only
3	HH	39	Freelance laborer	Self Only
4	HD	37	Fruit seller	Self Only
5	SI	38	Factory worker	Self and Spouse
6	MH	37	Farm laborer	Self and Spouse
7	AM	36	Farm laborer	Self Only
8	FD	40	Daily wage laborer	Self Only
9	YK	42	Snack seller	Self Only
10	ST	35	Snack Seller	Self Only

Source: interview informants

¹⁸ Robert K Yin, *Case Study Research Design: Design and Method*, 3rd ed. (California: Sage Publication, 2003), 9.

¹⁹ R, Kropak village staff, *Interview*, September 18, 2024.

The secondary data are collected from regulations, journals, and previous research to support the primary ones. The regulations include Law No. 1 of 1974 on Marriage, the Compilation of Islamic Law (KHI), Law No. 13 of 2003 on Manpower, ensuring equal employment opportunities for women, and Law No. 4 of 2024 on Maternal and Child Welfare emphasizes family well-being and maternal support. At the regional level, Probolinggo Regency Regulation No. 1 of 2025 and Probolinggo City Regulation No. 2 of 2020 on Gender Mainstreaming promote gender equality in governance and development.

Data analysis followed three interconnected processes. Data condensation involved reducing raw interview transcripts into meaningful units by selecting relevant statements, summarizing responses, and grouping them under thematic categories such as economic pressure or shifting gender roles. Data display then organized these condensed findings into visual and textual formats—tables, matrices, and charts—to reveal patterns and relationships clearly. Finally, drawing conclusions entailed interpreting these patterns to construct explanations, identify causal links, and formulate propositions that connect empirical evidence with theoretical frameworks. Together, these steps ensured that complex qualitative data were transformed into coherent insights for analysis and discussion.²⁰

The analysis of data employed two approaches, namely sociology and Islamic law theories. The use of sociological theory is to reveal factors that contribute to female breadwinners. Law is inseparable from the societal realm, so that social phenomenon reflect the dynamic between norm and social realm. The Islamic law theory provides normative justification for Islamic society to seek justification for certain social actions. Both approaches are applied to reveal both normative and sociological considerations that drive social action in recent social change.

²⁰ Mathew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook Third Edition* (California: SAGE Publication, 2014), 8.

Result and Discussion

Driving Factors of Female Breadwinners in Kropak, Probolinggo

Female breadwinner have become a common phenomenon in Indonesia, and the number is growing significantly. According to data from the National Statistics Agency (BPS), in 2021, 43.39% of workers were male and 36.20% female. Meanwhile, in 2023, male workers reached 43.07% while female workers reached 35.57%. Then, in 2024, male workers reached 44.19%, and female workers were 35.75%.²¹ Although in terms of data, men still lead in the labor market, they are not far from that of women. This shows that gender is no longer a barrier in determining the workforce.

The Central Bureau of Statistics of Probolinggo Regency shows that the data on the male and female workforce is not much different, as can be seen in Table 2.²²

Table 2. Workforce Distribution in Probolinggo by Gender and Age, 2018

Age Group	Gender		Amount
	Man	Woman	
15 - 19	18 256	10 034	28 290
20 - 24	37 193	11 451	48 644
25 - 29	39 953	20 533	60 486
30 - 34	39 687	26 489	66 176
35 - 39	42 424	27 153	69 577
40 - 44	40 698	25 038	65 736
45 - 49	42 000	29 983	71 983
50 - 54	34 048	29 059	63 107
55 - 59	31 955	24 859	56 814
60 +	48 321	33 629	81 950
Total	374.535	238.228	612.763

²¹ Badan Statistik Indonesia, "Persentase Tenaga Kerja Formal Menurut Jenis Kelamin (Persen), 2021-2023," *BPS Indonesia*, February 6, 2024, <https://www.bps.go.id/id/statistics-table/2/MTE3MCMY/persentase-tenaga-kerja-formal-menurut-jenis-kelamin.html>, 2024.

²² Badan Pusat Statistik Kabupaten Probolinggo, "Jumlah Penduduk Berumur 15 Tahun Keatas Yang Termasuk Angkatan Kerja Menurut Kelompok Umur dan Jenis Kelamin di Kabupaten Probolinggo, 2018," *BPS Probolinggo*, March 31, 2020, <https://probolinggokab.bps.go.id/en/statistics-table/1/MzYwIzE=/jumlah-penduduk-berumur-15-tahun-keatas-yang-termasuk-angkatan-kerja-menurut-kelompok-umur-dan-jenis-kelamin-di-kabupaten-probolinggo-2018.html>.

It can be seen from Table 2 that in Probolinggo, there is a difference of around 22.25% between male and female workers. Male workers are higher in percentage, but the number of female workers is considerable. It shows that male workers are still dominating the workforce, but the involvement of female workers is observable.

Female breadwinner is a condition where the wife participates partly or fully in making money for her family. Female breadwinners are divided into three categories.

First, a pure female breadwinner, who is the only wage earner, and the husband does not work at all or works part-time. HH, for instance, has to be the sole breadwinner in her family after her husband had been unemployed during the Covid-19 time. HH stated:

"...I had no choice but to become the only provider for our family after my husband lost his job during the Covid-19 pandemic...."

JM, meanwhile, is a woman with a disabled husband. Due to a physical problem her husband suffers, she plays the role as main breadwinner, JM also stated:

"....My husband has a physical disability, so I have to take on the role of the main breadwinner to support our household...."

Second are equal female breadwinners, in which both husband and wife work either full-time or part-time. MM, a female breadwinner, states that she and her fellow workers support family expenses and lifestyle. They do it because their husbands earn less than what the wives expect. MM said:

"....Both my husband and I work to support our family expenses and maintain our lifestyle and we share the responsibility because our husbands don't make as much as we would like...."

Third, one-and-a-half female breadwinners, a condition where women are the main earners, but men also make important

contributions. Both husband and wife have the same financial responsibilities, but with different portions.²³ SI plays a minor role in breadwinning. Her husband's income is only sufficient for the basic needs of the family, so that she works to cover additional expenses, especially for social ones. SI said:

"...I work to pay for additional expenses, especially social ones, because my husband's income only covers our basic needs..."

Her husband's income only covers basic needs, and her earnings are directed toward additional expenses, particularly social obligations. This indicates that her role is more complementary than dominant, contrasting with JM's case, where the husband's disability makes her the primary provider.

Three different kinds of female breadwinner roles are depicted in the interviews. Because their husbands are unemployed or disabled, pure breadwinners like HH and JM provide for their families entirely. Due to husbands' lower-than-expected income, equal breadwinners like MM share financial responsibilities. SI and other one-and-a-half breadwinners supplement their husbands' income by paying for additional costs, particularly social ones. These examples show how women's financial roles are influenced by both personal and economic factors.

The participation of wives in breadwinning is driven by several factors. MM said:

"Indeed, here, women work alongside their husbands, and often their income is higher than their husbands. Wives here work to meet their children's educational needs. But besides that, wives work to meet other side needs, such as buying electronic goods, renovating the house, and fulfilling social needs, mostly to attend weddings, to visit sick people, and so on."

²³ Helen Kowalewska and Agnese Vitali, "Breadwinning or on the Breadline? Female Breadwinners' Economic Characteristics across 20 Welfare States," *Journal of European Social Policy* 31, no. 2 (2021): 125-42, <https://doi.org/10.1177/0958928720971094>.

The interview shows that household financial burdens and social role burdens lead women to participate in breadwinning to cover various household expenses. Indonesian society is typically communal, so that social participation and engagement are highly required by the community and create a social cost that households should meet.

The same is also expressed by SI. She currently works as a factory worker to meet her family's needs, while her husband only works part-time as a trader. In an interview, she did not mention the exact reason why her husband only works part-time. She said:

"I have been working as a factory worker since before I got married, so I have continued working until now. My husband does not forbid me from working and even supports it. However, the drawback is that my husband only stays at home as a trader, which is seasonal. If it is not the season, he is unemployed. Therefore, when he is unemployed, I am the one who provides the family's needs. I have no problem with it. I consider it a consequence because he has allowed me to work. The family's basic needs are met by my husband's job as a trader, but other needs are not, such as social needs to attend various invitations"

The current excerpt indicates the consequence of working after marriage for women, where they share the family financial burden with their husbands. The arrangement of sharing financial burdens is based on an agreement between husband and wife. In SI's case, primary household needs are supported by the husband, while social and additional needs are covered by the wife. Therefore, this case shows how the choice to become a female breadwinner is driven by the need for participation in non-domestic jobs.

The second reason many wives in Kropak become breadwinners is the desire to maintain a certain lifestyle. This includes owning goods such as smartphones, motorcycles, and a decent house. These lifestyle aspirations create additional financial demands beyond basic needs, prompting women to seek income to support these goals. MM said:

"Here, many are in debt. The reason is about lifestyle;

when one person buys something, others will follow it, even though their economic situation is not good enough. Therefore, to fulfill their desires, many people go into debt to the bank, so they pay every week. Meanwhile, their husbands' income is not enough to pay off the debt, so the wives here also work so they can pay off their debts"

In traditional society, families are expected to host social events where guests bring gifts or souvenirs, which are recorded as social debts to be reciprocated later. These obligations accumulate and peak during certain months, such as Sya'ban and Dzul Qa'dah, when festivities are concentrated. The financial strain arises not from rising commodity prices but from the momentum of cultural obligations, as multiple events occur within a short period, creating significant economic pressure on households also holds an event. For people with a lower-middle-class economy, the way they used to meet these needs is by borrowing from others, so that in the remaining months, it can be used to pay off the debt. That is the reason why the wife has to work to meet other needs besides the child's education.

The third is the poor health situation of the husband. When a husband is the sole breadwinner in a family, he provides for all his household's needs. However, health issue sometimes hinders him from carrying out his responsibility, so the wife takes over his role. That is what informant 2, JM, experiences. JM acts as the backbone of her family due to health condition of husband. She said,

"I have to work harder than my husband to meet my child's educational needs. My husband has a permanent disability that prevents him from working optimally. My husband just had surgery due to complications. Even after he recovered, he could not go back to his normal life. My husband used to be a pedicab driver and run the farm to meet the family's needs. But now, after the surgery, he cannot do any heavy work. He used to be able to pull a pedicab, but now he cannot do it anymore because he is not strong enough. He used to be able to take care of the farm by himself, but now he cannot; he has to ask for help from other people by hiring them. With that situation, I have to work harder than my husband to meet the family's

needs”

However, JM admitted that she did not mind playing her role as the main breadwinner. JM was also not at all disappointed with her husband because even when her husband was sick, he still tried to work. According to JM, she is content with what she is doing now. She does not think that the family’s needs must be fully fulfilled by her husband. More than that, she feels happy working as an unskilled casual laborer, more specifically, helping people when they hold an event or party.

Accordingly, HH also admitted that she works to meet her family’s needs. She experienced this after her husband had surgery due to a urinary tract infection. At first, she felt disappointed and heavy-hearted because she had to be the main breadwinner, but finally, she began to accept it. She argued as follows;

“Lately, I have to work hard to meet the needs of my family. This is because my husband has just completed surgery and is still recovering, so he cannot do heavy work. My husband was originally a construction worker and a farmer. But after the surgery, he could only stay at home and do a little farm work. At first, I was disappointed because I felt this was not my responsibility. But finally, I began to understand and feel what my husband felt. I thought that my husband had worked too hard, and it was time for him to take a break and be replaced by me”

HH also mentioned that the basic needs, such as food, are fulfilled with a little work by her husband and helped by her child. However, there are other basic needs which are no less important and require a high cost, such as the education of her youngest child, who is now studying in a boarding school, and other unexpected social needs, such as visiting the sick, coming to a wedding invitation, and so on.

Based on the results of interview with informants, it can be concluded that there are three reasons for wives to take part in the breadwinning processs. However, the demands of social life are the most compelling reason for women to become the main breadwinners. These findings are, in part, in contrast to some studies that emphasize gender equity in relation to women working as primary

breadwinners.²⁴ However, on the other hand, those studies reinforce the findings of this study; that is, the reason is not gender equity, but rather the economic demands of the family.²⁵ Several studies in the context of Indonesia, such as the studies by Rahmadia & Artiawati,²⁶ Pohan & Nasution,²⁷ and Kamsia & Fajriyyah²⁸ generally portray the same.

The relationship between lifestyle and a working woman is significant. One of the lifestyles that emerges is the hedonistic one, in which goods are purchased not for practical purposes but to meet psychological needs, such as pride and admiration from peers. A study conducted by Ermawati SK reinforced this correlation.²⁹ Although lifestyle is one of the factors influencing women's participation in income generation, the case of women workers in Kropak cannot be characterized as hedonistic. Many of them work primarily to meet basic needs, such as food and daily necessities, while also striving to afford

²⁴ Walkaromah, Khomairoh, and Metiana, "Gender Egalitarianism in the Family from an Islamic Perspective: Case Study of Female Breadwinner In Malang"; Caryn E Medved, "The New Female Breadwinner: Discursively Doing and Undoing Gender Relations," *Journal of Applied Communication Research* 44, no. 3 (July 2, 2016): 236-55, <https://doi.org/10.1080/00909882.2016.1192286>; Mariana Pinho and Ruth Gaunt, "Doing and Undoing Gender in Male Carer/Female Breadwinner Families," *Community, Work & Family* 24, no. 3 (May 27, 2021): 315-30, <https://doi.org/10.1080/13668803.2019.1681940>.

²⁵ Kowalewska and Vitali, "Breadwinning or on the Breadline? Female Breadwinners' Economic Characteristics across 20 Welfare States"; Blom and Hewitt, "Becoming a Female-Breadwinner Household in Australia: Changes in Relationship Satisfaction"; Ismanto, Wijaya, and Ritonga, "Istri Sebagai Pencari Nafkah Utama dan Dampaknya dalam Keluarga Perspektif Hukum Islam (Studi Kasus Kehidupan Keluarga TKW di Kabupaten Lampung Timur)."

²⁶ Sofia Ramdhaniar and Artiawati, "Bertahan Menembus Tantangan Kehidupan: Studi Kasus pada Perempuan Pencari Nafkah Utama," *Ristekdik: Jurnal Bimbingan dan Konseling* 5, no. 2 (2020): 203-10, <https://doi.org/http://jurnal.um-tapsel.ac.id/index.php/Ristekdik/>.

²⁷ Syarief Husein Pohan and Ulfa Ramadhani Nasution, "Kedudukan Seorang Istri Sebagai Pencari Nafkah Utama dalam Keluarga: Studi di Desa Aek Lancat, Lubuk Barumun, Padang Lawas, Sumatera Utara," *Jurnal Kajian Islam Interdisipliner* 6, no. 1 (2021): 51-70, <https://doi.org/10.14421/jkii.v6i1.1128>.

²⁸ Kamsia Kamsia and Latifatul Fajriyyah, "Istri Sebagai Pencari Nafkah Utama: Studi Normatifitas Hukum Islam dan Urusan Domestik di Kelurahan Loa Bakung," *Fenomena* 14, no. 2 (2022): 39-56, <https://doi.org/10.21093/fj.v14i2.6375>.

²⁹ Ernawati SK, "Hedonistic Lifestyle of Private Working Women," *Pinisi Journal of Art, Humanity and Social Studies* 3, no. 5 (2023): 313-16, <https://ojs.unm.ac.id/PJAHSS/article/view/52917>.

secondary needs—for example, household improvements or communication devices—that enhance living standards but do not reflect excessive or luxury-oriented consumption. This indicates that their motivation is rooted in practical and social considerations rather than indulgent spending.

Furthermore, reasons underlying the emergence of female breadwinners are multifaceted and interconnected. They stem primarily from economic pressures, encompassing both basic household needs and social obligations. In addition, socio-psychological factors, such as lifestyle aspirations and prevailing social norms, play a significant role in shaping women's decisions to contribute or assume primary responsibility for family income. Finally, family dynamics, including mutual agreements between spouses and special circumstances, such as illness or disability, further influence this shift. Together, these factors illustrate that breadwinning is not driven by a single cause but by a complex interplay of economic, cultural, and relational dimensions, as Table 3 below explains:

Table 3. Social and Economic Reasons behind Female Breadwinning

No.	Reason for Female Breadwinning	Explanation / Context
1.	Meeting Household Financial Burdens	Wives work to cover expenses that the husband's income alone cannot meet.
2.	Fulfilling Social Obligations (Social Cost)	In a communal society, participation in social events (weddings, visits) requires additional funds.
3.	Maintaining or Achieving a Certain Lifestyle	Aspirations for goods (smartphones, motorcycles, nice house) and social pressure create extra financial demands and debt.
4.	Consequence of Marital Agreement	Continuing to work after marriage is a mutual agreement, leading to shared financial responsibility.
5.	Special Family Circumstances	The husband's unemployment, underemployment, disability, or low income necessitates the wife's role as a breadwinner.

The primary social and economic factors that motivate women to take on the role of breadwinner in their households are highlighted in Table 3. It demonstrates how practical needs, such as paying for household expenses beyond the husband's income, fulfilling social obligations that call for additional funds, and upholding a desired lifestyle influenced by aspirations and social pressure, are frequently the reason of female breadwinning. It may also be the consequence of special family circumstances, such as the husband's unemployment, underemployment, disability, or low income, or mutual marital agreements wherein both partners share financial responsibilities. The table essentially shows how a variety of factors, including family dynamics, cultural expectations, lifestyle goals, and financial necessity, influence women's roles as breadwinners.

These findings further reinforce Maslow's theory of motivation, which posits that human behavior is driven by the need to satisfy a hierarchy of needs—beginning with physiological needs, followed by safety, social belonging, esteem, and ultimately self-actualization. In the case of female breadwinners in Kropak, this hierarchy is evident. Initially, women work to meet basic physiological needs, such as food and daily necessities. Once these are secured, security needs emerge, including financial stability and housing improvements. Subsequently, social needs—such as maintaining cultural obligations and participating in community events—become a priority. For some, the motivation extends to esteem and self-actualization, reflected in aspirations for a better lifestyle and personal achievement. This progression illustrates that women's decision to assume breadwinning roles is not merely economic but deeply connected to layered psychological and social drivers, consistent with Maslow's framework.³⁰

Furthermore, out of the three models of female breadwinner in society, which include 'pure' female-breadwinner, equal female breadwinners, and the 'one-and-a-half' female breadwinner the most emerging model in Kropak can be categorized as a pure female breadwinner, in which the woman is in employment, and the man is not. Unfortunately, they tend to earn less than their 'pure' male-breadwinning counterparts, even when they work the same number of hours and in the same type of occupation. Moreover, as individuals,

³⁰ Abraham H Maslow, *A Theory of Human Motivation* (USA: Blurb, 2024).

pure female breadwinners are typically low-educated and have significantly lower average earnings than pure-male breadwinners.³¹ This is in line with studies implying that female breadwinners are a by-product of male employment³² and the 'added-worker effect', where women simply compensate for men's unemployment or take over their jobs.³³ Nonetheless, women as primary breadwinners remain disadvantaged, as their labor income tends to be lower compared to the labor income of men as primary breadwinners, again reflecting the persistent gender penalty in employment and wages.

Female Breadwinners in Islamic Law

The issue of breadwinner in Islamic law might be likely seen from the contractual nature of marriage and the agreement made by husband and wife. In the previous subheading, it has been presented the reasons why female breadwinners participate in dual-income families have been presented. The underlying reasons encompass lifestyle considerations, women's intention to maintain their premarital employment and allocate their income toward supplementary family financial obligations, as well as circumstances necessitated by health issues affecting the husband.

The interview results furthermore revealed different understandings of how their breadwinning roles are seen through the Islamic teaching lens. SI emphasizes of her husband's permission and the absence of religious prohibition to justify her role in breadwinning. She remarks: "In my opinion, as long as my husband gives permission (for me), it is not prohibited for a wife according to the religion to work

³¹ Helen Kowalewska and Agnese Vitali, "Work/Family Arrangements across the OECD: Incorporating the Female-Breadwinner Model Standard-Nutzungsbedingungen," *LIS Working Paper Series*, July 12, 2019, <https://hdl.handle.net/10419/228321>; Peter Atudiwe Atupare and Elijah Tukwariba Yin, "Judicial Considerations of Parental Attitudes in Child Custody Disputes: An Empirical Analysis in Ghana," *JILS (Journal of Indonesian Legal Studies)* 10, no. 2 (2025): 925-54, <https://doi.org/10.15294/jils.v10i2.16995>.

³² Agnese Vitali and Bruno Arpino, "Who Brings Home the Bacon? The Influence of Context on Partners' Contributions to the Household Income," *Demographic Research* 35, no. 1 (2016): 1213-1244, <https://doi.org/10.4054/DemRes.2016.35.41>.

³³ Julia Bredtmann, Sebastian Otten, and Christian Rulff, "Husband's Unemployment and Wife's Labor Supply: The Added Worker Effect across Europe," *ILR Review* 71, no. 5 (2018): 1201-1231, <https://doi.org/10.1177/0019793917739617>.

in order to help her husband” (Interview excerpt, 19 September 2024-translated). The lack of sufficient earnings by the husband to cover various financial burdens adequately serves as another justification.

MH is another female breadwinner who takes husband’s permission as religious justification for her choice to be breadwinner. She said: “As far as I know, as long as my husband allows, it is permissible in my religion (to be female breadwinner). Therefore, I never think hard, because my husband allows me” (Interview excerpt, 19 September 2024-translated).

For another informant, health issue that the husband’s health issues pave for the wife to work and provide for family expenses. The *nafaqah* is basically in the husband’s hand, but in case of the incapability of the husband to fulfill it sufficiently, the wife may help. HH says:

“According to religion, the husband is obligated to provide for his family at all times. However, when the husband is no longer able to provide, the wife can help to ease his burden, despite the burden of responsibility remaining with the husband”

HH highlights the spirit of her husband to fulfill his duty, so that she voluntarily supports him. There is no indicator of coercion used by the husband to force his wife to work and earn for living.

According to Islamic law, the husband has an obligation to provide and fulfill *nafaqah* (sustenance) for his wife and children. The word *nafaqah* linguistically means “what you spend and expend on your family and yourself.”³⁴ Al-Baqara verse 233, containing the obligation to provide maintenance for the child or the people under one’s control and care, is imposed on the husband. The verse shows the importance of *nafaqah* as the obligation of husband. When the wife remains dependent, the husband is obligated to provide maintenance (*nafaqah*) for two reasons: marriage and breastfeeding (*raḍā’ah*). However, when the wife is no longer under his authority, the husband is still required to provide maintenance for his child for one reason only – *raḍā’ah* – in cases where the husband divorces his wife and the

³⁴ Muhammad bin Mukrim ibn Manzur, *Lisān al-‘Arab*, 11th ed. (Kairo: Dar al-Sadr, 1993), 327.

child remains in the custody of the mother.³⁵ It is clearly stipulated that the command is for the husband to fulfill the needs of his wife and children. The original command is mandatory; it must be done and implemented.³⁶ Therefore, it is obvious that a husband who does not fulfill all the needs of his family is sinful because he does not perform his obligations.

However, a problem arises when the husband can not fulfil this very job due to obstacles or health issues. In this case, Al-Ṭabarī explains that Allah will not burden someone with something that he is not able to bear. In other words, Allah does not require a husband to provide for his family except for what he is able to provide sustenance.³⁷ In line with it, in interpreting Surah at-Ṭalāq verse 7, Al-Matūrīdī explained that Allah is the One who is able to expand a person's sustenance and to narrow it. When someone is in a limited condition of sustenance, he is allowed to provide a living with the abilities he has.³⁸

Another informant, HH, highlights the mutual assistance as the driving factor for accepting her role as breadwinner. She eagerly takes breadwinner due to actual pressure from the fulfillment of family needs. She does it out of respect and love for her husband. Family burdens are considered mutually obligatory for the spouse. Although Islamic law puts the primary obligation on the husband for providing family needs, she believes that it does not mean that the wife is out of responsibility for keeping the family.

In general, interviews reveal that the choice of females

³⁵ 'Abdullah Khaḍr Ḥamd, *Al-Kifāyah fī al-Tafsīr bi al-Ma'tūr wa al-Dirāyah* (Kairo: Dar al-Qalam, 2017); Moh. Hamzah and Ahmad Fathorrozi, "Kepentingan Terbaik Anak dalam Sengketa Hadhanah: Studi Kritis Terhadap Putusan Pengadilan Agama Surabaya Nomor 2742/Pdt.G/2024/PA.Sby," *At-Tafakur: Jurnal Ilmu Syariah dan Hukum* 1, no. 2 (2025): 121–38, <https://journal.staiza.ac.id/index.php/At-Tafakur/article/view/28>; Dian Latifiani, "The Darkest Phase for Family: Child Marriage Prevention and Its Complexity in Indonesia," *JILS (Journal of Indonesian Legal Studies)* 4, no. 2 (2019): 57–100, <https://doi.org/10.15294/jils.v4i2.34708>.

³⁶ Shihāb al-Dīn Al-Qarāfī, *Nafāis Al-Uṣūl fī Sharḥi al-Maḥṣūl* (Riyadh: Maktabah Nizar Mushtofa Al-Baz, 1995), 96.

³⁷ Muhammad Ibn Jarīr Al-Ṭabarī, *Jāmi' al-Bayān 'An Ta'wīli Ayyi al-Qur'ān*, 1st ed. (Riyad: Markaz al-Buhuth wa al-Dirāsāt al-'Arabiyyah wa al-Islāmiyyah, 2001), 69–71.

³⁸ Muhammad Abu Manshur Al-Maturīdī, *Tafsīr Al-Māturīdī* (Yogyakarta: Dar Al-Kutub al-Ilmiyah, 2005), 68–69.

becoming breadwinners is agreed upon by both husband and wife. There is no formal or written contract for such practice. The agreement runs naturally and informally based on mutual understanding. Despite not being stated formally, the principle of cooperation between husband and wife makes dual-income family happen. This kind of agreement in Islamic law reflects the principle of equity.³⁹

The husband is basically given the burden of obligation to support his family as obligated by *Syari'ah*. However, husbands may not be able to support fully due to several reasons, one of which is health problems that prevent them to work normally to earn enough money for living. In this case, the obligation to provide a living is still carried out, only with a smaller portion, so the wives must assist him in a proper way. Compilation of Islamic Law (KHI), article 80, clause (6), clearly stated that the *nafaqah* is the responsibility of the husband. However, a wife may free the husband from the responsibility.⁴⁰ Surely, the exception comes with some condition in a specific situation, including the experiences of the informants.

Therefore, the relaxation of the husband's *nafaqah* is not caused by his intention to ignore his obligation to his family. Rather, there is a logical reason that drives his decisions, such as health issues and the recognition of his wife's participation in work. The reasons put forth weigh on rational choice based on priority. This reflects an Islamic legal maxim (*al-qawā'id al-fiqhiyyah*), "when there are two risks, it is necessary to avoid the more serious one by doing what has less damage."⁴¹ The risk in this case, on one hand, is the violation of the basic duty of a husband to provide for the needs of his family, and, on the other hand, is the insufficient financial support for the family when the husband faces obstacles or illness so that he cannot meet family expenses sufficiently.

³⁹ Jamal Jamal et al., "Family Institution and Gender Equality: A Comparative Study in Islam and Feminism Perspective," *Tafsiyah: Jurnal Pemikiran Islam* 6, no. 1 (2022): 43–63, <https://doi.org/10.21111/tasfiyah.v6i1.6902>; Ahmad Sofian et al., "Parental Child Abduction In Indonesia: A Criminal Law Perspective," *JILS (Journal of Indonesian Legal Studies)* 10, no. 211–256 (2025), <https://doi.org/10.15294/jils.v10i1.1760>.

⁴⁰ Mahkamah Agung Republik Indonesia, *Himpunan Peraturan Perundang-Undangan Yang Berkaitan dengan Kompilasi Hukum Islam Serta Pengertian dalam Pembahasannya* (Jakarta: Mahkamah Agung Republik Indonesia, 2011), 83–84.

⁴¹ Abd al-Karīm Zaydān, *Al-Wajiz fī Syarḥ al-Qawā'id al-Fiqhiyyah* (Beirut: Mu'assasah al-Risalah, 2001), 96–97.

From the interview with several female breadwinners in Kropak village, it can be highlighted that medical problems suffered by the husband give a pretext for the wife to be the breadwinner. In this case, the reason for a female to be a breadwinner is to prevent damages. The medical problem of the husband may be worsened or even turn into be permanent illness if he goes works hard.

The actions of the wives in the village of Kropak illustrate the good acts of mutual assistance. The situation where a husband can no longer work optimally cannot be left unchecked. The wives who are a part of the family like to help meet the family's needs. This is in line with Abū Zahrah's view that every individual is required to help others in overcoming difficulties and producing benefits. One of the lowest levels of mutual assistance is within the family.⁴²

A written or premarital agreement may be defined before marriage to ensure the guarantee for a female to maintain her job after marriage. The agreements are permitted not only in positive law but also in Islamic law, as Ibn Taimiyyah argued that adding new clauses to a marriage agreement is permissible as long as there is no explicit prohibition on the material of the added clause. In Islamic jurisprudence, there is no prohibition on uniting joint property between husband and wife; therefore, in practice, the addition of a joint property clause to a marriage agreement is permissible.⁴³ This might not be familiar among informants, yet they are principally aware about the living values of cooperation and complementary spirit among spouses for the goodness of family livelihood.

Finally, a marriage agreement is only a supplement for a spouse who agrees to be dual-income couple. On the other hand, the full female breadwinners may not include any term in the marriage agreement since it is against the very basics of *Syari'ah* on the obligatory of husband to support and provide for the family. The full female breadwinners only apply in an emergency when the husband has serious medical problems or is losing his job temporarily. The complementary relationship between spouses in marriage opens the possibility for the wife to be the breadwinner under mutual agreement with his husband and along with an agreed job division in the family.

⁴² Abdul Basith Junaidy, *Argumen Filsafat Utilitarianisme dalam Konsep Maslahah Abu Zahrar* (Yogyakarta: Building, 2023).

⁴³ Ibnu Taymiyyah, *Al-Fatāwā al-Kubrā* (Beirut: Dar al-Kutub al-'Ilmiyyah, 1987), 72.

Conclusion

The phenomenon of female breadwinners in Kropak reflects a significant transformation in the traditional family structure and its socio-religious dynamics. While Islamic law traditionally assigns the responsibility of *nafaqah* to husbands, the findings suggest that economic pressures, lifestyle aspirations, and specific family circumstances have led to a renegotiation of roles within marriage. This shift demonstrates the adaptability of Islamic legal principles when interpreted through the lens of mutual agreement and cooperation between spouses. The study contributes to the broader discourse on gender roles and Islamic jurisprudence by highlighting how socio-economic realities influence religious practices and interpretations. However, the research is limited to a single locality and relies primarily on qualitative data, which may not capture the full diversity of experiences across different regions or socio-economic groups. Future research should explore comparative studies in other cultural contexts, incorporate quantitative analysis, and examine the long-term implications of female breadwinning on family dynamics and Islamic legal thought.

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