RECONFIGURING MUSLIM HOUSEHOLD ECONOMY IN URBANIZING INDONESIA: WOMEN'S PUBLIC PARTICIPATION AND MAṢLAḤAH

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Abstract

Indonesia's continuing urbanization provides a broader socio-demographic context for examining changes in the economic organization of Muslim households, particularly as women increasingly participate in employment, professional occupations, and public institutions. This study examines the relationship between women's public participation and aggregate household income in Indonesia and interprets this relationship within the broader context of Muslim urban socioeconomic change through the theory of *maṣlaḥah* developed by ʿIzz al-Dīn ibn ʿAbd al-Salām. Using a quantitative associative design, the study analyzes secondary aggregate-level data for 2010–2024 obtained from the Indonesian Central Bureau of Statistics. Women's income contribution, parliamentary representation, professional participation, and the number of Muslim women were operationalized as independent variables, while aggregate household income was the dependent variable; the number of Muslim women is used as a demographic proxy relevant to the Muslim household context. Multiple linear regression and classical assumption tests are employed to examine partial and simultaneous relationships. The results show that women's professional participation was excluded from the final model due to multicollinearity. Women's income contribution shows the strongest positive association with aggregate household income, while parliamentary representation and the number of Muslim women also show positive relationships; collectively, these three variables are significantly associated with aggregate household income. The empirical relationships are interpreted through Ibn 'Abd al-Salām's concept of *maṣlaḥah*, particularly its emphasis on observable and tangible benefits in human welfare. The study contributes an aggregate-level household accounting perspective connecting women's economic, political, and social roles with Islamic legal reasoning, providing an empirical perspective on socioeconomic changes relevant to Muslim urban households in Indonesia.

Keywords: women's contribution; Muslim household income; *maslahah* of Izzuddin bin Abdissalam; household accounting; urban Muslim

A. Introduction

Indonesia's continuing urbanization has brought substantial changes to the social and economic organization of family life. The expansion of wage employment, professional occupations, service-sector activities, and rising household expenditures has increasingly required families to adapt the ways in which they organize work, income, care, and economic responsibility. These transformations are particularly significant for Muslim households, whose economic organization has historically been structured around a relatively clear division of marital responsibilities. In contemporary Indonesia, however, the boundary between domestic and public economic roles is becoming increasingly fluid as married women participate more actively in paid employment, entrepreneurship, professional occupations, and other forms of public economic activity. These developments suggest that urbanization should be understood not merely as a demographic process but also as a context in which the economic organization of Muslim households is being reconfigured.

This reconfiguration can be examined through the household as a microeconomic unit. From the perspective of Islamic law, the husband's *nafaqah* (family allowance) constitutes a mandatory financial obligation (*wājib*) derived from his income, whereas the wife's property remains legally distinct from her husband's financial responsibility. Thus, the classical economic structure of the Muslim household is premised upon a particular allocation of financial obligations: the husband bears the primary responsibility for household maintenance, while the wife's personal wealth does not automatically become a legal obligation to finance household needs (Ritonga & Firmansyah, 2026; Hadi & Sa'diyah, 2022; Nengse, 2013).

Contemporary household arrangements, however, increasingly complicate this allocation as both spouses may participate in income-generating activities. The emergence of such arrangements indicates a reconfiguration of the Muslim household economy, in which the normative distinction between individual property, marital responsibility, and household economic contribution encounters increasingly complex socioeconomic realities. One of the clearest manifestations of this reconfiguration is the growing participation of women in the public economic sphere. Research on Muslim businesswomen in Indonesia demonstrates that the need to generate income for household needs has encouraged married women to extend their responsibilities into the public domain while negotiating prevailing Islamic expectations regarding women's domestic roles. Women's public participation may therefore be understood as one mechanism through which Muslim households adapt to changing economic conditions. The question is consequently no longer limited to whether women participate in the public sphere, but how such participation contributes to the redistribution and reorganization of economic functions within the Muslim household.

This shift in perspective makes *maṣlaḥah* (welfare; family welfare) particularly important as an evaluative framework for understanding the economic consequences of changing household arrangements. In the theory developed by Izzuddin ibn Abd al-Salam, *maṣlaḥah* is closely associated with the realization of benefit, well-being, comfort, and the prevention or reduction of harm (Ibn Abd al-Salam, 1996). Applied to the Muslim household, this perspective allows household welfare to be evaluated not solely through the formal allocation of legal obligations but also through the actual consequences of particular economic arrangements within changing social

circumstances. Women's participation in public economic life may therefore be considered from a *maṣlaḥah*-oriented perspective insofar as it contributes to household welfare, financial resilience, and the fulfillment of family needs.

In this study, aggregate household income is treated as an observable material indicator of household economic welfare, while women's economic participation represents a socioeconomic factor that may be associated with such welfare. The concept of *maṣlaḥah* is therefore used as an interpretive framework for assessing whether the observed economic relationships correspond to tangible benefits and the reduction of hardship in household life. This does not imply that women's income replaces the husband's legally established obligation of *nafaqah*. Rather, it raises a different question: whether the changing economic contribution of women represents an adaptive mechanism through which Muslim households respond to contemporary socioeconomic pressures. Accordingly, *maṣlaḥah* provides a conceptual bridge between Islamic legal reasoning and empirical analysis of household economic outcomes, allowing the reconfiguration of Muslim household economy to be assessed in terms of its tangible consequences rather than through a binary opposition between classical and contemporary positions.

To provide academic legitimacy and strengthen the argument for this reconfiguration, this theoretical approach must be examined beyond the confines of the domestic sphere. Examining whether women's public participation is associated with tangible economic outcomes requires extending the analysis to the aggregate level of the economy. Accordingly, this study is designed to examine women's participation in the public sphere by measuring its association with household income at the macroeconomic level. This macro-level analysis is operationalized through four principal proxy variables derived from the standardized indicators of the Indonesian Central Bureau of Statistics (Badan Pusat Statistik, BPS) under the Gender Empowerment Index (Indeks Pemberdayaan Gender, IDG): (1) women's income contribution, (2) women's representation in parliament, (3) women's participation as professionals, and (4) the number of Muslim women as a demographic proxy relevant to the Muslim household context. The latter proxy is not intended to represent direct household-level observation; rather, it provides a demographic basis for situating the aggregate economic analysis within the Muslim household context.

Moreover, macroeconomic data for Indonesia during the 2010–2024 period reveal a contradictory anomaly, indicating a significant empirical gap (Badan Pusat Statistik, 2026). On the one hand, women's participation in the public sphere—particularly through employment and professional careers—has continued to expand. On the other hand, data published by the Central Bureau of Statistics (Badan Pusat Statistik, 2026) indicate that women's aggregate share of household income has declined throughout the same period, despite the continuous growth of total national household income. This disparity between the increasing participation of women in public life and the declining proportion of their macroeconomic contribution constitutes an empirical puzzle that warrants further investigation.

This disparity between the increasing participation of women in public life and the declining proportion of their macroeconomic contribution constitutes an empirical puzzle that warrants further investigation. This study serves as a decisive inquiry for both economic and legal policymaking by employing the theoretical framework of Muslim household accounting. Drawing upon the theory of *maṣlaḥah* developed by Izzuddin ibn Abd al-Salam (Ibn Abd al-Salam, 1996), household welfare is assessed based on ʿurf (customary practice) and is inherently pragmatic, being measured by the extent to which it produces comfort, well-being, and tangible benefits. Accordingly, the

contributions of women who actively participate in the public sphere must be measured with precision to identify their statistical association with aggregate household income and their implications for the economic welfare of Muslim households.

The analysis is conducted by examining the statistical relationships between the explanatory variables and aggregate household income. If the empirical findings demonstrate a statistically significant relationship, indicated by a positive and significant regression coefficient (β), then the hypothesis advanced by contemporary Muslim scholars is supported. Such findings would indicate a positive statistical association between women's public participation and aggregate household income, which can subsequently be interpreted through the framework of maṣlaḥah. Conversely, if the statistical analysis reveals that the regression coefficient is either statistically insignificant or equal to zero ($\beta = 0$), such findings would indicate that no statistically significant association is observed between the respective dimension of women's public participation and aggregate household income.

Given the importance of harmonizing Muslim household accounting at the micro level, macroeconomic empirical evidence, and contemporary Islamic legal reasoning (*ijtihād*), this study seeks to bridge these three dimensions within a unified analytical framework. Accordingly, the study addresses three principal research questions. First, to what extent are women's income contribution (economic dimension), women's representation in parliament (political dimension), women's participation as professionals (service-sector dimension), and the proportion of Muslim women as a proxy for Muslim households individually associated with aggregate household income in Indonesia during the 2010–2024 period? Second, what is the joint relationship of these four dimensions of women's public participation with aggregate household income in Indonesia over the same period? Third, how can Izzuddin ibn Abd al-Salam's theory of *maṣlaḥah* be used to interpret the paradoxical phenomenon whereby women's macroeconomic contribution has declined despite their increasing participation in the public sphere?

B. Methods

The study utilizeed secondary data covering the 2010–2024 period, resulting in [N] observations. The observations represent [unit of observation] obtained from the official publications of the Indonesian Central Bureau of Statistics (Badan Pusat Statistik, BPS), particularly the Gender Empowerment Index (Indeks Pemberdayaan Gender, IDG) and the Indonesian Household Accounts. All observations with complete data for the study period were included in the analysis (Sugiyono, 2019). Given the relatively limited number of observations, the regression estimates are interpreted with caution, particularly with regard to statistical power and the generalizability of the findings.

The dataset consists of provincial cross-sectional observations, represented by provincial averages or totals for each year across Indonesia. Macroeconomic data were obtained from the official publications of the Indonesian Central Bureau of Statistics (Badan Pusat Statistik, BPS), particularly the Gender Empowerment Index (Indeks Pemberdayaan Gender, IDG) and the Indonesian Household Accounts. All available observations with complete data for the study period were included in the analysis (Sugiyono, 2019).

The operational definition of the variables consists of one dependent variable (Y) and four independent variables (X_1, X_2, X_3, and X_4), which serve as proxies for women's participation in the public sphere. The dependent variable is aggregate

household income (Y), defined as the national aggregate value of household income (in Indonesian Rupiah) recorded in the Indonesian Central Bureau of Statistics' (Badan Pusat Statistik, BPS) National Accounts. This variable reflects the macroeconomic accumulation of household wealth, including family income, residual consumption, investment, and savings.

The first independent variable is women's income contribution (X_1), measured as the percentage share of income earned by female workers relative to total aggregate household income. This variable captures the macroeconomic dimension of reciprocity (*mubādalah*) or voluntary financial contribution (*ṣadaqah*) by wives within the household, while also reflecting the paradoxical decline in women's aggregate income contribution despite their expanding participation in the public sphere.

The second independent variable is women's representation in parliament (X_2), measured as the percentage of female members serving in the national and regional legislatures (DPR/DPRD), based on the Gender Empowerment Index (*Indeks Pemberdayaan Gender*, IDG) published by BPS. This variable represents the role of *siyāsah sharʿiyyah* in promoting gender-responsive public policies, including gender-responsive budgeting.

The third independent variable is women's participation as professionals (X_3), measured as the percentage of women employed in professional occupations—such as accountants, physicians, university lecturers, and managers—relative to the total number of professionals nationwide. This variable reflects both professional competence (*kafāʾah*) and human capital.

The fourth independent variable is the number of Muslim women (X_4), which serves as a proxy for the number of Muslim households in Indonesia and is measured by the total number of Muslim women. In demographic research, the presence and number of women within a household are widely regarded as important indicators of domestic stability. Muslim women frequently serve as the primary managers of household affairs, including food consumption, children's early education, and the transmission of religious values within the family. Accordingly, the number of Muslim women is employed as a proxy for the household's caregiving capacity and internal family management (BPS, 2010–2026).

The operational definitions of the variables employed in this study are grounded in the theory of *maṣlaḥah* developed by Izzuddin ibn Abd al-Salam. The operationalization of the variables including aggregate household income, women's income contribution, women's representation in parliament, and women's participation as professionals in the service sector is consistent with Ibn Abd al-Salam's paradigm of public welfare (*maṣlaḥah*). In *Qawāʿid al-Aḥkām*, he emphasizes that Islamic welfare is not an abstract doctrinal concept but rather a tangible and rational reality whose benefits can be experienced in human life.

From this perspective, the four quantitative indicators employed in this study represent the transformation of Muslim women's roles from the domestic sphere to the public sphere in a manner that does not contradict Islamic law but instead functions as a means of realizing the objectives of the Sharīʿah (*Maqāṣid al-Sharīʿah*). Such a transformation generates concrete forms of public welfare, including stronger household economic resilience, the formulation of more inclusive public policies, and the provision of professional services that adequately address the needs of Muslim communities.

The data were analyzed using multiple linear regression to estimate the magnitude and statistical significance of the relationships between the explanatory

variables and the dependent variable (Hair et al., 2019). The multiple linear regression model is specified as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon_i$$

Where:
- Y = Aggregate Household Income
- X_1 = Women's Income Contribution
- X_2 = Women's Representation in Parliament
- X_3 = Women's Participation as Professionals
- X_4 = Number of Muslim Women
- β_0 = Intercept (Constant)
- β_1, β_2, β_3, β_4 = Regression Coefficients (Beta Values)
- ε_i = Error Term (indexed by year)

Drawing upon Izzuddin ibn Abd al-Salam's theory of *maṣlaḥah*, the level of public welfare is assessed pragmatically through observable and tangible benefits (*ʿurf*). Partial hypothesis testing (t-test) and simultaneous hypothesis testing (F-test) are conducted at a significance level of $\alpha = 0.05$. The interpretation of the empirical findings is framed within two alternative scenarios corresponding to contemporary and classical Islamic legal perspectives.

The first scenario supports the position of contemporary Muslim scholars and corresponds to the alternative hypothesis (H_1). If the empirical results indicate positive and statistically significant regression coefficients ($\beta_1, \beta_2, \beta_3, \beta_4 > 0$; $p < 0.05$), women's participation in the public sphere is considered to generate measurable economic benefits (*maṣlaḥah*). Such findings would support the argument that women's public participation constitutes a socioeconomic necessity in contemporary society and contributes to strengthening household financial resilience.

The second scenario supports the classical juristic position and corresponds to the null hypothesis (H_0). If the regression coefficients are statistically insignificant or not significantly different from zero ($\beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$), women's participation in the public sphere is interpreted as having no substantive macroeconomic impact. Such findings would be consistent with the classical juristic view that women's primary role should remain within the domestic sphere, in accordance with the principle of *sadd al-dharā'iʿ* (blocking the means to potential harm). The hypothesis then could be:

H_{01} : Women's income contribution has no statistically significant effect on aggregate household income in Indonesia.
$H_{01}: \beta_1 = 0$
H_{11} **:** Women's income contribution has a positive and statistically significant effect on aggregate household income in Indonesia.
$H_{11}: \beta_1 > 0$

H_{02} **:** Women's representation in parliament has no statistically significant effect on aggregate household income in Indonesia.
$H_{02}: \beta_2 = 0$
H_{12} **:** Women's representation in parliament has a positive and statistically significant effect on aggregate household income in Indonesia.
$H_{12}: \beta_2 > 0$

H_{03} : Women's participation as professionals has no statistically significant effect on aggregate household income in Indonesia.

$H_{03}: \beta_3 = 0$
H_{13} : Women's participation as professionals has a positive and statistically significant effect on aggregate household income in Indonesia.
$H_{13}: \beta_3 > 0$

H_{04} : The number of Muslim women has no statistically significant effect on aggregate household income in Indonesia.
$H_{04}: \beta_4 = 0$
$H1_4$: The number of Muslim women has a positive and statistically significant effect on aggregate household income in Indonesia.
$H_{14}: \beta_4 > 0$

H_{05} : Women's income contribution, women's parliamentary representation, women's participation as professionals, and the number of Muslim women jointly have no statistically significant effect on aggregate household income in Indonesia.
$H_{05}: \beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$
H_{15} **:** Women's income contribution, women's parliamentary representation, women's participation as professionals, and the number of Muslim women jointly have a statistically significant effect on aggregate household income in Indonesia
H_{15}: β1,β2,β3,β4>0

To satisfy the assumptions of the Best Linear Unbiased Estimator (BLUE), the regression model must fulfill the classical assumptions of ordinary least squares estimation. In particular, the residuals should be normally distributed to ensure the statistical validity of both the t-test and F-test. Normality is assessed by examining the distribution of the regression residuals—the differences between observed and predicted values—using a histogram.

Multicollinearity is assessed to determine whether strong linear relationships exist among the independent variables. A valid regression model requires the absence of substantial multicollinearity, as high intercorrelations inflate standard errors and reduce the ability of individual explanatory variables to demonstrate statistically significant partial effects. Multicollinearity is evaluated using the Variance Inflation Factor (VIF) and tolerance statistics, where VIF values below 10 and tolerance values above 0.10 indicate acceptable levels. Heteroscedasticity is examined to determine whether the variance of the residuals remains constant across observations. A well-specified regression model is expected to exhibit homoscedasticity, meaning that the residual variance is constant. Although heteroscedasticity does not bias the estimated regression coefficients, it results in inefficient standard errors and may therefore compromise statistical inference. The presence of heteroscedasticity is evaluated using a scatterplot of the regression residuals (Hair et al., 2019).

Autocorrelation is tested to determine whether the residuals are correlated across time, specifically between the residual in period t and that in period $t - 1$. An appropriate regression model should be free from serial correlation. Autocorrelation commonly arises in time-series or longitudinal data and may lead to biased estimates of the residual variance, thereby producing misleading statistical inferences. The Durbin–Watson (DW) statistic is employed to assess the presence of autocorrelation (Santoso, 2000).

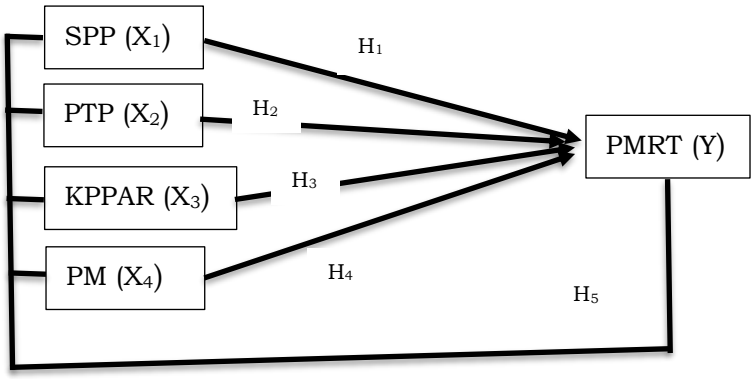


Table 1. Research Paradigm

C. Findings and Discussion

1. Findings

Women's Public Participation and Household Income

The data collected on Women's Income Contribution (WIC), Women as Professionals (WP), Women's Parliamentary Representation (WPR), Muslim Women (MW), and Aggregate Household Income (AHI) in Indonesia for the period 2010–2024 are presented in Table 1 below.

Table 1. Women's Income Contribution (WIC), Women as Professionals (WP), Women's Parliamentary Representation (WPR), Muslim Women (MW), and Aggregate Household Income (AHI) in Indonesia, 2010–2024

Years	SPP (%)(X1)	PTP (%) (X2)	KPPAR (%) (X3)	PM (Orang) (X4)	PMRT (Y) (000.000)
2010	33,50	44,02	17,49	103000000,00	4335239,00
2011	34,16	45,75	17,49	104000000,00	4856399,00
2012	34,70	45,22	18,04	105000000,00	5465475,00
2013	35,17	44,82	18,04	105000000,00	6025554,00
2014	35,64	45,61	17,32	104000000,00	6707557,00
2015	36,03	46,03	17,32	110000000,00	7149686,00
2016	36,42	47,59	17,32	113000000,00	7748803,00
2017	36,62	46,31	17,32	114000000,00	8673101,00
2018	36,70	47,02	17,32	113000000,00	9633582,00
2019	37,10	47,46	20,52	114000000,00	10325214,00
2020	37,26	48,76	21,09	115000000,00	9651880,00
2021	37,22	49,99	21,89	118000000,00	10145450,00
2022	37,17	48,65	21,74	118000000,00	11078830,00
2023	37,09	49,53	22,14	113000000,00	11944910,00
2024	37,31	50,13	22,46	125000000,00	12933450,00

Sources: BPS data from 2010 to 2024

Within the framework of Islamic accounting, the household is not merely

regarded as a unit of consumption but as a microeconomic entity that should be managed in accordance with the principles of accountability (*amānah*), justice (*ʿadālah*), and transparent record-keeping (*kitābah*) to achieve *falāḥ* (well-being in this world and the Hereafter). In this study, the economic condition of Muslim households is measured using Aggregate Household Income.

The juristic rationale underlying this approach is derived from the theory of *maṣlaḥah* advanced by Izzuddin ibn Abd al-Salam (Ibn Abd al-Salam, 1986), who argues that the fulfillment of material needs (*al-ḥājāt al-māddiyyah*) constitutes an essential prerequisite for safeguarding religious life (*ḥifẓ al-dīn*). Individuals cannot fully devote themselves to worship when their basic economic needs remain unmet. Consequently, assessing the well-being of Muslim households at the macro level through aggregate household income provides a rational and empirically observable indicator of welfare. A stable level of household income protects families from poverty—which classical Islamic scholarship often associates with vulnerability to religious and social deterioration—and ensures the fulfillment of the husband's legally prescribed maintenance (*nafaqah*) obligations under Islamic law.

Women's financial contribution is operationalized through the variable Women's Income Contribution. From a normative Islamic legal perspective, the obligation to provide *nafaqah* rests upon the husband. Nevertheless, Izzuddin ibn Abd al-Salam emphasizes the principle of flexibility in realizing *maṣlaḥah*: whenever a particular action produces greater benefits for human welfare, it should be regarded as serving the public interest. From this perspective, income earned by women—including wives and adult daughters—may function as a form of taʿāwun (mutual assistance) when it is voluntarily contributed to support household needs. "Economically, such income may strengthen household purchasing capacity, potentially supporting expenditures on children's education and healthcare, both of which contribute to the preservation of future generations (*ḥifẓ al-nasl*). This contribution does not replace or transfer the husband's legally established obligation of nafaqah; rather, it represents an additional and voluntary form of household economic support that may arise through taʿāwun or family agreement.

Women's political participation is measured by their representation in parliament. The juristic rationale for this variable is derived from Izzuddin ibn Abd al-Salam's conception of *al-amr bi al-maʿrūf wa al-nahy ʿan al-munkar* (enjoining what is right and forbidding what is wrong), which he regards as a collective obligation (*farḍ kifāyah*) within the public sphere. Parliament constitutes the institutional arena in which laws and public policies are formulated. From this perspective, women's representation in parliament contributes to the development of legislation and public policies that promote the protection of women and children, reduce child stunting, and enhance family welfare. Such benefits represent a systemic form of *maṣlaḥah* that cannot be fully realized without women's active political participation.

Women's contribution to the public sphere is further measured by their participation as professionals in the service sector. According to Izzuddin ibn Abd al-Salam, the distribution of occupational roles within society should be guided by specialization and professional competence in order to advance the public interest (*al-maṣlaḥah al-ʿāmmah*). Accordingly, the presence of women in professional occupations—such as obstetricians and gynecologists, nurses, teachers, psychologists, and female judges—responds to genuine needs within Muslim communities. From a rational perspective, the availability of female professionals helps preserve standards of modesty and provides psychological comfort for women when accessing public services, thereby contributing to the protection of life (*ḥifẓ al-nafs*) and personal dignity

(*ḥifẓ al-ʿirḍ*)

Izzuddin bin Abdissalam asserts that Islamic law is revealed to attain benefits and prevent harm**.** In this context, Allah SWT created the Sharia and permitted humans to manage the world through the law of causality (cause and effect). In the sociology of the Islamic family, women are the *madrasatul ula* (the first school) and the domestic manager. Whether the portrait of a Muslim household is good or bad (in terms of both macroeconomics and social resilience) is determined by the quality of the "manager" within it.

Methodologically, using the number of Muslim women as a predictor (independent variable) for thousehold condition (dependent variable) is valid, because a real and logical causal relationship exist between the actor (women) and the institution they manage (the household).

In the classical assumption test of multiple linear regression, variable (X_2), namely Women as Professionals, failed the multicollinearity test because it has a Variance Inflation Factor (VIF) value > 10. This means that the variable has a very strong linear relationship (overlapping) with other independent variables. The logic is that someone who becomes a professional, such as a doctor, lecturer, or lawyer, will automatically make a large income contribution (X1). Similarly, many women in parliament (X_3) come from professional backgrounds (X_2).

When Women as Professionals (X_2) is forced into the model, it brings *mafsadat* (harm/bias) in the form of high data errors and flawed conclusions. In Izzuddin's maxim, preventing harm must take precedence. Excluding (X_2) is an act of *dar'u al-mafasid* (averting harm) to save the overall quality of the regression model so that the resulting policy conclusions do not miss the target.

Statistically, if it remains included, variable (X_2) or (X_3) will cause the regression standard error to inflate and render the model inaccurate. Therefore, (X_2) must be removed from the model, allowing the analysis to proceed using only (X_1), (X_3), and (X_4). Because the information carried by (X_2) is already richly represented by (X_1), (X_3), and (X_4), the existence of (X_2) becomes redundant and destroys the stability of the model's estimation.

After conducting a multiple regression analysis using the SPSS application, the resulting regression equation is as follows:

$$Y = -49603920{,}200 + 1082175{,}552X_1 + 343641.425X_3 + 0.111X_4 + \varepsilon_i$$

The meaning of the constant value of -49,603,920.200 is that if the values for women's income contribution, involvement in parliament, and the number of Muslim women is zero (0) or absent, then the Macro Household Income is estimated to be negative at -IDR 49,603,920.200. The Real & Rational Meaning is that Economically, this negative value indicates that without women's economic contributions, political roles, and the presence of Muslim women within the household, the domestic economy would experience a massive deficit. This finding indicates a positive statistical association between women's economic participation and aggregate household income, highlighting the economic relevance of women's income contribution.

This result aligns with the findings of Hadi et al. (2024) in their study on divorce and household balance sheets in Indonesia. Their research revealed that divorce filed by wives (*gugat cerai*) affects the household balance sheet, and not vice versa. When many women become economically independent, it significantly impacts household balance sheets in Indonesia.

The real, rational relationship in the context of Muslim household accounting can be explained by the fact that women predominantly act as domestic financial managers. Without the functions of expense management, savings, and budget

planning carried out by Muslim women, households would lose control over their cash flow, thereby triggering wasteful spending (*israf*) which is strictly prohibited in Islam.

The coefficient for Women's Income Contribution is 1,082,175.552. This positive coefficient indicates that every 1-unit increase in women's income contribution will increase the Macro Household Income by IDR 1,082,175.552, assuming all other variables remain constant (*ceteris paribus*). This is the variable with the highest increasing impact in your model. Rationally, direct financial contributions from women create a highly tangible multiplier effect for strengthening the family economy. This generates real benefits (*maslahah*) in the form of guaranteed adequacy of food, clothing, and housing.

In Muslim household accounting, women's income contribution (X_1) serves as the largest capital-boosting or revenue account. Although Islamic jurisprudence establishes *nafaqah* as the husband's obligation, voluntary financial contributions from women may be understood as taʿāwun (mutual assistance) when they are contributed to household needs. This additional income increases the family's disposable income, thereby giving the household greater flexibility to allocate funds toward hereafter-oriented investment categories, such as *zakat*, *infaq*, *sedekah*, and *waqf* (ZISWAF).

The coefficient for Women's Involvement in Parliament is 343,641.425 and is positive. This indicates that women's involvement in parliament has a positive impact on Macro Household Income. Every 1-unit increase (for instance, an increase in the percentage of seats or the level of involvement) of women in parliament will increase the Macro Household Income by IDR 343,641.425, assuming all other variables remain constant (*ceteris paribus*). This means that women's active participation in politics is empirically proven to yield a positive macroeconomic impact.

Rationally, their presence in parliament drives the formulation of public policies that favor family welfare (such as education subsidies, protection for female workers, and healthcare guarantees). These macro-level policies ultimately trickle down and boost real household income.

From an accounting perspective, women's involvement in parliament functions to reduce the operating expenses of Muslim households. When the cost of living burden is alleviated by state policies, the remaining household surplus (retained earnings) will rationally increase, which ultimately elevates the overall Macro Household Income.

The coefficient for Muslim Women as a Household Indicator is 0.111 and is positive. Every 1 person increase in the number of Muslim women within household characteristics will increase the Macro Household Income by IDR 0.111 (or approximately 0.11 monetary units), assuming all other variables remain constant (*ceteris paribus*). The Real and Rational Meaning is that although the value is small at 0.111, its direction remains positive. This indicates that the physical presence and domestic role of Muslim women within the household provide a stable, positive contribution to the family's economic improvement. This is achieved both through efficient household expenditure management and immaterial spiritual support or prayers (*hifz al-din*). The existence of Muslim women as a household characteristic indicator yields a stable, positive impact.

From an accounting perspective, a Muslim woman inside the home functions as an internal control system. The piety characteristics of a Muslim woman ensure that every household financial cash disbursement is conducted rationally, lawfully (*halal*), and free from doubtful (*shubhat*) items or unnecessary luxuries (excessive *tahsiniyyat*). The cost efficiency practiced by women in the kitchen and in managing family logistics tangibly saves the household from financial leakage.

Simultaneously (F-test), the variables of Women's Income Contribution (X_1), Involvement in Parliament (X_2), and Number of Muslim Women (X_4) have a significant effect on Macro Household Income (Y) in Indonesia. Based on Izzuddin bin Abdissalam's theory of *maslahah* rationality, this finding reflects the principle of *Takamul al-Mashalih* (the integration of benefits). Collectively, the quantity of Muslim women (X_4) serves as a value-strengthening foundation, representation in parliament (X_2) provides guarantees for inclusive public regulations, and income contribution (X_1) acts as a direct financial driving instrument. The integration of spiritual-cultural (X_4), structural-political (X_2), and material-economic (X_1) dimensions is empirically proven to create a conducive ecosystem for improving the macro welfare of Muslim households in Indonesia. This proves that social means (*wasilah*) and direct outcomes (*maqashid*) must operate simultaneously to realize a just economic welfare.

Although these three independent variables affect the dependent variable (Y) simultaneously, partially (t-test) only the income variable (X1) visibly dominates. Nonetheless, the results of this simultaneous test prove the existence of a strong synergistic effect and collective interaction. In Islamic economic research methodology, this phenomenon can be fully explained using the concept of *Takamul al-Mashalih* from Imam Izzuddin bin Abdissalam. Partially, parliament (X_2) and the number of Muslim women (X_4) might not show a direct, sensitive impact on today's income figures because their status remains as a means (*wasilah*). However, the statistical test simultaneously proves that without the presence of *wasilah* in the form of inclusive parliamentary policies and religious values—the income variable (X_1) would not operate in a sustainable manner.

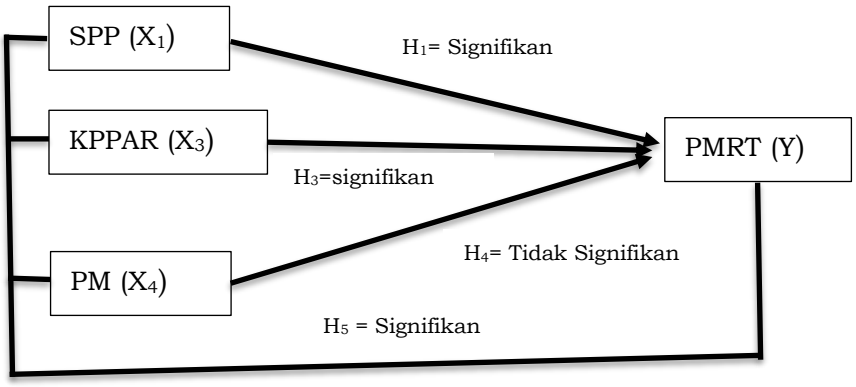


Table 2. Revisi Paradigma Penelitian

In the legal maxim formulated by *ʿIzz al-Dīn ibn ʿAbd al-Salām*, there is the principle: "Lil-wasā'il ḥukmu al-maqāṣid", meaning the legal ruling of the means follows the legal ruling of its intended ends. The combination of these three dimensions transforms socio-political-religious potential into tangible economic outcomes that improve the standard of living of Muslim households, thereby contributing to the preservation of wealth (*Hifẓ al-Māl*) and the preservation of life (*Hifẓ al-Nafs*). The simultaneous test demonstrates that when the economic dimension (X_1), the political dimension (X_2), and the identity or socio-religious dimension (X_4) operate together, they create a cohesive ecosystem.

When related to classical Muslim scholarship, the findings should be understood in light of the diverse conditions and juristic considerations surrounding women's public participation. Some classical scholars expressed concerns about women's

participation in the public sphere under particular social conditions, especially where it was perceived to risk domestic responsibilities or social harm. These views should not, however, be generalized as a uniform rejection of women's economic or public participation.

However, the findings of the linear regression analysis in this study indicate the opposite. The positive coefficients for the variables Parliamentary Participation (X_3 = +343,641.425) and Income Contribution (X_1 = +1,082,175.552) provide empirical and rational support for this conclusion. In the case of Shaykh Nawawi al-Bantani, restrictions concerning women's mobility outside the home were discussed in relation to the prevention of potential harm (darʾ al-fitnah) within the social context of his time. Such juristic considerations should be understood in relation to their underlying conditions rather than as a categorical prohibition of women's public participation in all circumstances. In the contemporary context, when Muslim women participate in the professional service sector and in parliament while maintaining their identity as Muslim women (X_4), such public engagement no longer constitutes *mafsadah* (harm).

In contemporary settings, women's participation in professional and political activities may therefore be evaluated in terms of whether particular forms of participation produce observable benefits or avoid harm, including potential economic benefits for households. Similarly, contemporary Muslim scholars do not hold a uniform position; their views vary according to their interpretations of women's rights, family responsibilities, social conditions, and the requirements of public welfare.

2. Discussion

Women's Public Participation as Maṣlaḥah: An Islamic Economic Interpretation

The results of the linear regression analysis in this study provide empirical support for the contemporary paradigm advanced by Jasser Auda (2008), Amina Wadud (1999), and M. Quraish Shihab (2018). The positive coefficients for the variables women's income contribution (X_1 = +1,082,175.552) and parliamentary participation (X_3 = +343,641.425) challenge the classical premise that women's participation in the public sphere inevitably leads to harm (*mafsadah*). On the contrary, from the perspective of Jasser Auda's Maqāṣid al-Sharīʿah systems approach, these contributions are transformed into macro-level forces that enhance household income (Y).

From a rational standpoint, women's participation in the public sphere as emphasized by Wadud, Muhammad and Shihab constitutes an expression of the human role as khalīfah (vicegerent of God on earth), generating tangible *maṣlaḥah* (public benefit) for the financial resilience of the household without compromising their moral identity as Muslim women (X_4).

The thought of Imam ʿIzz al-Dīn ibn ʿAbd al-Salām (known as *Sultan al-ʿUlamāʾ*) in his monumental work *Qawāʿid al-Aḥkām fī Maṣāliḥ al-Anām* provides a broader perspective for understanding the indicator of the "number of Muslim women" in a macroeconomic model. This indicator should not be understood merely as a demographic count or quantitative statistic. Rather, it should be viewed through the lens of *maṣlaḥah*-based rationality (the rationality of public welfare). The presence and number of Muslim women within the household constitute a strategic asset that determines whether a civilization achieves genuine *maṣlaḥah* (public welfare) or instead falls into *mafsadah* (harm and corruption).

Within this framework, the significance of the number of Muslim women in a household or a particular region is assessed according to their contribution to public welfare, which is classified into the three hierarchical levels of *maṣlaḥah*.

At the level of *darūriyyāt* (essential necessities), Muslim women play a fundamental role in preserving religion (*Hifẓ al-Dīn*) and preserving lineage (*Hifẓ al-Nasl*). When the number of Muslim women is substantial and they fulfill their internal educational role by nurturing children in the principles of *tawḥīd* (Islamic monotheism) and moral character, they strengthen the foundational structure of society and, ultimately, the macro-level stability of the state. These findings are consistent with the results reported by Nofianti (Nofianti, 2016; Ismail, 2018; Muin, 2017; Nisa'I, 2025)

At the level of Ḥājiyyāt (complementary needs), Muslim women function as drivers of both the domestic sphere and the economy. In accordance with the principle that *maṣlaḥah* should be demonstrable in material and practical terms, a larger number of Muslim women can help alleviate the burdens of daily life, and the reduction of hardship itself constitutes a form of *maṣlaḥah*. Educated Muslim women within the household contribute by managing household consumption, maintaining the psychological well-being of their husbands, and generating microeconomic efficiencies that ultimately produce positive macroeconomic effects.

At the level of Taḥsīniyyāt (embellishments or refinements), Muslim women contribute to the refinement and beauty of civilization. A greater number of Muslim women possessing specialized skills—while remaining within the boundaries of Islamic law—enhances *murūʾah* (personal dignity and honorable conduct) and enriches the social and cultural aesthetics of the Muslim community as a whole.

Imam ʿIzz al-Dīn ibn ʿAbd al-Salām adopts a highly rational approach in classifying human actions. He distinguishes *maṣlaḥah* (public welfare) into two categories: worldly *maṣlaḥah*, which can be understood through human reason and rational analysis, and otherworldly *maṣlaḥah*, whose reward is realized in the Hereafter. If the variable "number of Muslim women" is incorporated into a macroeconomic model, this theory of *maṣlaḥah* suggests two possible rational outcomes: constructive and destructive effects (Salam, 1986; Johari, 2013; Nugroho & Hamidah, 2024; Al-Anshori, 2022)

From the constructive perspective, if an increase in the number of Muslim women is accompanied by sound religious understanding, macro-level household income is expected to remain stable or increase. This occurs through the cultivation of *barakah* (divine blessing) and *qanāʿah* (contentment), which encourage rational household consumption patterns by discouraging *tabdhīr* (wasteful spending). As a result, national household savings may increase. Furthermore, stronger spiritual work ethics emerge when Muslim women participate in economic activities or support their husbands' work with the intention of worship (*ʿibādah*), fostering productivity that is free from corruption and dishonest practices.

From the destructive perspective, however, *mafsadah* (harm) may arise. If the variable "number of Muslim women" is high only in quantitative terms but is accompanied by low levels of spiritual quality and educational attainment, Ibn ʿAbd al-Salām would regard this as a potential source of *mafsadah*. Such conditions may lead to a greater burden of economic dependency when women are unproductive in both intellectual and practical contributions. Moreover, the erosion of the values of *zuhd* (moderation and detachment from excessive materialism) and *qanāʿah* may encourage increasingly consumerist lifestyles, thereby reducing the real income and long-term financial resilience of households.

Imam ʿIzz al-Dīn ibn ʿAbd al-Salām consistently emphasized the importance of prioritizing benefits (*tafāḍul al-maṣāliḥ*), namely choosing the greater public benefit whenever competing interests arise. Within this framework, the variable "Muslim Women" can be conceptualized in relation to the other variables as follows. Although

the partial statistical tests indicate no significant independent relationship, the presence of Muslim women and women's income can operate synergistically when considered collectively. (Salam, 1986; Johari, 2013; Nugroho & Hamidah, 2024; Al-Anshori, 2022)

Islam recognizes women's independent legal and financial capacity (*dhimmah māliyyah*), granting them the right to own and manage property in their own name. When a Muslim woman contributes to her family's economy out of necessity, such participation constitutes a *ḍarūriyyah maṣlaḥah* (an essential public benefit), as it prevents hunger and poverty. Consequently, it is regarded as a highly meritorious act, provided that her primary obligations are not neglected.

Likewise, the relationship between Muslim women and parliamentary representation is of considerable importance. As the number of Muslim women serving in parliament increases, the principle of *maṣlaḥah* requires that they function as a safeguard for the formulation of family-friendly public policies, the protection of mothers' rights, and the preservation of the nation's moral values at the macro level.

Accordingly, the variable "number of Muslim women" should not be viewed as a passive variable. Rather, from a rational perspective grounded in *maṣlaḥah*, it functions as a value multiplier. When Islamic values are actively embodied in the lives of Muslim women, a larger population amplifies the positive effects of women's income and public policy on macro-level household welfare. Conversely, when those Islamic values diminish, a large population may become merely a demographic burden that reduces economic efficiency.

From Household Accounting to Macroeconomic Welfare: Integrating Women's Economic, Political, and Social Roles

From the perspective of Islamic macroeconomics and the maṣlaḥah-based rationality articulated by ʿIzz al-Dīn ibn ʿAbd al-Salām, the remaining three variables exhibit a strong logical relationship with macro-level household income. From the perspective of Muslim household accounting, micro-level and macro-level household accounting are closely interconnected because the aggregation of financial decisions made at the family-unit level (micro) directly shapes indicators of welfare, economic empowerment, and national income at the aggregate (macro) level. The three components examined in this study women's income contribution, parliamentary participation, and women's participation as professionals constitute key indicators of the Gender Empowerment Index (GEI). Together, these variables serve as proxy measures for analyzing how internal family dynamics are transformed into macroeconomic performance. This concept is consistent with Kodir's theory of *mubādalah*, which emphasizes reciprocal leadership and the active participation of wives within the household (Kodir, 2019).

From the perspective of micro household accounting, income earned by female family members (such as wives or employed daughters) is recorded as an additional cash inflow in the household income statement. This dual-earner structure alters the household budgeting process. Women's prominent role in financial management helps ensure that household resources are allocated toward long-term family investments, including children's education, healthcare, and adequate nutrition (Yulianti et al, 2016).

From the perspective of macro household accounting, when millions of households experience increased income as a result of women's economic contributions, the aggregated effects are reflected in National Income Accounting, particularly in the components of Household Consumption (C) and National Savings (S). At the macroeconomic level, women's income contributions reduce extreme poverty, enhance household purchasing power, and stimulate regional economic

growth. (Dornbusch et al., 2018).

From the perspective of micro household accounting, women's employment in professional occupations—such as accountants, physicians, lecturers, or managers—is viewed as an increase in the household's intangible assets, particularly in the form of human capital. At the micro level, professional status contributes to greater cash flow stability and more efficient financial management due to higher levels of financial literacy. From the perspective of macro household accounting, the proportion of women employed in professional occupations reflects a structural shift in the labor market from the informal sector to the higher value-added formal sector. In macroeconomic accounting, this transformation is manifested through increased sectoral labor productivity and greater efficiency in Gross Domestic Product (GDP). Countries or regions with a higher proportion of women in professional occupations generally possess stronger fiscal capacity as a result of increased personal income tax revenues. However, this relationship was not supported by the findings of the present study, suggesting that there may be limitations or weaknesses in the relationship between women's professional employment and household income.

From the perspective of micro household accounting, women's representation in parliament does not directly increase the day-to-day cash inflows of individual households. Instead, it influences the future expenditure component of the household budget. Gender-responsive public policies—such as childcare subsidies, maternal health insurance, and financial assistance for women-owned micro, small, and medium-sized enterprises (MSMEs)—serve as external incentives that reduce household living costs. Consequently, these policies strengthen the stability of household balance sheets by enhancing their resilience to economic risks and shocks.

From the perspective of macro household accounting, women's representation in parliament influences public sector accounting by encouraging gender-responsive budgeting within national and regional government budgets. Macroeconomic policies formulated through parliamentary processes prioritize public expenditure on social protection and inclusive development. Such policies reinforce the foundations of the macroeconomy by promoting a more equitable distribution of national income across different segments of society.

D. Conclusion

This study demonstrates that women's contributions across both domestic and public spheres are strongly and positively associated with macro-level household income in Indonesia. This empirical finding provides robust support for the theory of *maṣlaḥah* advanced by 'Izz al-Dīn ibn 'Abd al-Salām in his landmark treatise *Qawā'id al-Aḥkām*, which asserts that true *maṣlaḥah* must be evaluated by its tangible and rational benefits to human flourishing.

From an analytical perspective, these results challenge the conventional assumption that women's public participation diminishes family welfare. On the contrary, women's direct income contribution exhibits the most pronounced positive association with aggregate household income, followed by women's parliamentary representation—which fosters macro-level policy formulations aligned with *maṣlaḥah*. Furthermore, the positive association involving the population of Muslim women introduces an essential demographic dimension to evaluating Muslim household economics. In this framework, the relevance of *ḥifẓ al-nasl* is conceptualized as a broader theoretical implication of the *maṣlaḥah* framework rather than a directly measured empirical variable.

Ultimately, this study confirms that women's economic and political

empowerment aligns with the enhancement of household welfare, reinforcing contemporary Islamic scholarship that views female public participation as a vital reality in modern society. The reconfiguration of the Muslim household economy in urbanizing Indonesia should therefore be understood through the lens of an integrated *maṣlaḥah* principle, wherein households dynamically adapt to socioeconomic transformations while remaining firmly anchored in Islamic normative ethics.

For future research, these findings offer a novel conceptual framework grounded in 'Izz al-Dīn ibn 'Abd al-Salām's philosophy by categorizing the core drivers of household welfare into three civilizational pillars: financial endeavor (*ikhtiyār mālī*), regulatory justice (*al-'adālah al-tanẓīmiyyah*), and demographic vitality. Subsequent empirical studies are encouraged to further test and validate this integrated model across diverse Muslim-majority contexts.

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F. Author Contributions Statement

Author Contributions Statement: Dudi Abdul Hadi contributed to the conceptualization, research design, data analysis, and manuscript preparation. Diah Siti Sadiyah contributed to the theoretical framework, interpretation of Islamic legal perspectives, and critical revision of the manuscript. Harry Yuniardi contributed to the research methodology, statistical analysis, and interpretation of the empirical findings. Yakub Abdulwaheed Olarewaju contributed to the literature review, theoretical interpretation of maṣlaḥah, and critical review of the manuscript. All authors participated in reviewing and revising the manuscript, approved the final version, and agree to be accountable for all aspects of the work.

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