

Women's Economic Empowerment and Divorce Prevention in Bandar Lampung: A Mubādalah Perspective

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Abstract

This study examines women's economic empowerment in families in Bandar Lampung and its contribution to family resilience and divorce prevention from a mubādalah perspective. Using a descriptive qualitative design with an empirical-judicial approach, data were obtained from interviews with eight economically active women and a local women's empowerment official, supported by relevant literature, legislation, and institutional documents. The findings show that empowerment occurs through home-based businesses, employment, skills training, financial literacy, digital capabilities, and access to capital. Women's income helps meet household needs, including food, education, health, and debt management, while increasing confidence and participation in family decision-making. However, economic empowerment does not automatically produce gender equality. When domestic and care responsibilities remain concentrated on women, it may create a double burden. From a mubādalah perspective, women's economic contribution should be recognized as a shared family resource while maintaining the husband's responsibility for family maintenance. The study proposes reciprocal empowerment, supported by deliberation, financial transparency, and shared domestic responsibilities, as a pathway to strengthen family resilience and prevent divorce.

Keywords: Women's economic empowerment, family resilience, divorce prevention, gender power relations, mubādalah.



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Abstrak

Penelitian ini mengkaji pemberdayaan ekonomi perempuan dalam keluarga di Bandar Lampung serta kontribusinya terhadap ketahanan keluarga dan pencegahan perceraian dalam perspektif mubādalāh. Penelitian menggunakan desain kualitatif deskriptif dengan pendekatan yuridis empiris. Data diperoleh melalui wawancara dengan delapan perempuan yang aktif secara ekonomi dan seorang pejabat pemberdayaan perempuan, serta didukung literatur, peraturan perundang-undangan, dan dokumen kelembagaan. Hasil penelitian menunjukkan bahwa pemberdayaan diwujudkan melalui usaha berbasis rumah, pekerjaan, pelatihan keterampilan, literasi keuangan, kemampuan digital, dan akses permodalan. Pendapatan perempuan membantu memenuhi kebutuhan rumah tangga, seperti pangan, pendidikan, kesehatan, dan pengelolaan utang, sekaligus meningkatkan kepercayaan diri dan keterlibatan dalam pengambilan keputusan keluarga. Namun, pemberdayaan ekonomi tidak secara otomatis menciptakan kesetaraan gender. Ketika tanggung jawab domestik dan pengasuhan tetap terpusat pada perempuan, pemberdayaan dapat menimbulkan beban ganda. Dalam perspektif mubādalāh, kontribusi ekonomi perempuan perlu diakui sebagai sumber daya bersama keluarga dengan tetap mempertahankan tanggung jawab nafkah suami. Pemberdayaan resiprokal melalui musyawarah, transparansi keuangan, dan pembagian tanggung jawab domestik dapat memperkuat ketahanan keluarga dan mencegah perceraian.

Kata Kunci: Pemberdayaan ekonomi perempuan, ketahanan keluarga, pencegahan perceraian, relasi kuasa gender, mubādalāh.

Introduction

Economic pressure remains one of the most persistent threats to family stability in Indonesia. Irregular earnings, unemployment, rising living costs, debt, and dependence on a single income earner can transform financial problems into recurring disputes, weaken communication, and erode emotional attachment between spouses. A systematic review of divorce determinants in Indonesia confirms that economic factors continue to occupy an important place in marital breakdown, although divorce is rarely caused by one variable alone and usually reflects the interaction of social, psychological, cultural, and legal conditions.¹ For this reason, strengthening the family economy should not be reduced to increasing household income. It also involves strengthening the

¹ L. Latifah and I. Ritonga, "Difference Of Divorce Determination In Indonesia: A Study Systematic Literature Review," *Jurnal Biometrika Dan Kependudukan* 11, no. 2 (2022): 223–35, <https://doi.org/10.20473/jbk.v11i02.2022.223-235>.

capacity of spouses to adapt to shocks, negotiate competing needs, make decisions, and manage conflict without allowing financial pressure to become relational rupture.² In urban settings, these issues are especially significant because households are exposed simultaneously to higher living costs, fluid labor markets, digitalized consumption, changing gender expectations, and increasingly diverse family arrangements.

Within this context, women's participation in income-generating activities has become increasingly important. Women participate in microenterprises, retail trade, home-based production, services, professional employment, informal work, and digital economic activities. Official Indonesian statistics have also drawn attention to the growing phenomenon of female breadwinners, particularly in urban areas, while emphasizing that their economic contribution frequently coexists with limited access to technology, social protection, and persistent responsibility for unpaid domestic work.³ This national pattern is analytically important because it challenges the assumption that the husband is always the sole or dominant economic provider. At the same time, it does not mean that the expansion of women's earnings automatically eliminates gender inequality. The key question is not simply whether women earn income, but whether that income changes access to resources, voice in decision-making, recognition within the family, and the distribution of paid and unpaid responsibilities.

Recent scholarship between 2021 and 2026 has developed along several related but often separate lines. The first line examines economic resources and household decision-making.⁴ Using Indonesian household evidence, find that employment and higher education increase the probability that women have a voice in household decisions, while lower socioeconomic status is associated with weaker decision-making power. International evidence similarly demonstrates that women's bargaining power is related to household financial vulnerability and the allocation of resources.⁵ These studies are valuable because they demonstrate that economic and educational resources matter. However, their emphasis on measurable socioeconomic status leaves open a relational question: under what conditions are economic resources actually converted into recognized authority, cooperative decision-making, and family resilience? The

² Gandhi Liyorba and Fathul Mu, "Family Conflict Resolution Based on Lampung Customary Local Wisdom and Its Implications for Household Harmony," *Fikri: Jurnal Kajian Agama, Sosial Dan Budaya*, 2024, 1–14, <https://journal.iaimnumetrolampung.ac.id/index.php/jf>.

³ BPS-Statistics Indonesia, "Statistics Data Story for Indonesia: Female Breadwinners—The Phenomenon of Women as the Main Breadwinners for the Family" (BPS-Statistics Indonesia, 2025).

⁴ I C Fabian and R F Afrizal, "Women's Empowerment and Household Decision-Making: The Role of Socioeconomic Status in Indonesia," *Jurnal Ekonomi Kependudukan Dan Keluarga* 2, no. 2 (2025): Article 1, <https://doi.org/10.7454/jekkk.v2i2.1086>.

⁵ J Pan, H Zhao, and C Li, "Women's Bargaining Power and Household Financial Vulnerability: Evidence from China," *Finance Research Letters* 86 (2025), <https://doi.org/10.1016/j.frl.2025.108704>.

present study addresses that conversion process by examining how women in Bandar Lampung describe changes in communication, respect, economic coordination, and household roles after becoming economically active.

A second line of recent research focuses on the persistence of gender hierarchy in urban households,⁶ in their study of Tamalanrea, Makassar, show that urbanization and women's professional participation do not necessarily remove patriarchal patterns; male dominance may remain visible in employment opportunities and household decision-making.⁷ Examining Muhammadiyah's discourse on husband-wife relations in urban Muslim communities, likewise show that contemporary gender equality is negotiated through religious authority rather than replacing inherited norms altogether.⁸ More recent research on urban households also underlines the continuing double burden experienced by working wives and the importance of social support and negotiated role-sharing for family resilience.⁹ These studies establish that urban modernity does not produce a simple linear transition from patriarchy to equality. The present research builds on this insight but shifts the analytical focus from the existence of gender inequality to the mechanism by which women's economic contribution either reproduces or transforms household power.

A third line of scholarship concerns women as breadwinners and the reinterpretation of Islamic family law.¹⁰ Argue that socioeconomic changes require a contextual reinterpretation of marital maintenance when wives contribute significantly to family survival. In Lampung, reconstruct the concept of livelihood through a mubādalāh perspective and emphasize reciprocity without simply erasing the husband's responsibility for maintenance.¹¹ Similarly

⁶ N S R Syafrin and F Syam, "Dinamika Gender Di Area Urban Indonesia: Sebuah Eksplorasi Tentang Peran Profesional Dan Domestik Di Tamalanrea, Makassar," *Sosioreligius: Jurnal Ilmiah Sosiologi Agama* 9, no. 1 (2024), <https://doi.org/10.24252/sosioreligius.v9i1.47415>.

⁷ M B Falah, R Riyanta, and I A Maliki, "Muhammadiyah and Urban Muslim Gender Equality Issues: Neo-Traditionalism in the Decision of the Majelis Tarjih and Tajdid Muhammadiyah on Husband and Wife Relationship," *Akademika: Jurnal Pemikiran Islam* 29, no. 2 (2024): 237–54, <https://doi.org/10.32332/akademika.v29i2.9201>.

⁸ Nur Ain and Arroyan Na, "Gender Protection in the Legal Systems of Malaysia and Indonesia: A Normative Analysis and Human Rights Based Policy Implementation Gender Protection in the Legal Systems of Malaysia and Indonesia: A Normative Analysis and Human Rights Based Policy Impl," *Gender, Islamic Law, and Sustainability* 1, no. 1 (2026): 1–13, <https://doi.org/https://doi.org/10.70211/gils.v1i1.380>.

⁹ I A Sagita, R Maulidia, and L Santoso, "Repositioning Wives' Roles in Urban Households: Social Support, Dual Burdens, and the Negotiation of Family Resilience," *Sakina: Journal of Family Studies* 9, no. 4 (2025): 371–91, <https://doi.org/10.18860/jfs.v9i4.19644>.

¹⁰ Fathul Mu'in et al., "Reinterpretation of Livelihoods in Marriage Law and Its Implications on Family Resistance in the Time and Post Covid-19," *SMART: Journal of Sharia, Traditon, and Modernity* 1, no. 2 (2021): 113, <https://doi.org/10.24042/smart.v1i2.10965>.

¹¹ Efa Rodiah Nur, Fathul Mu'in, and Hamsidar Hamsidar, "The Reconstruction of The Livelihood Concept from A Mubadalah Perspective in Lampung Province," *Samarah* 7, no. 3 (2023): 1897–1920, <https://doi.org/10.22373/sjhhk.v7i3.17613>.

reads women's role as family breadwinners through qirā'ah mubādalah and maqāṣid al-sharī'ah,¹² while later studies of female breadwinners have emphasized flexible livelihood arrangements and the need to reconsider rigid gendered divisions of provision.¹³ This literature makes an important normative contribution, but much of it concentrates on the legal permissibility or doctrinal legitimacy of women's earning rather than on how day-to-day economic participation affects conflict management, decision-making, and divorce-preventive family practices.

The urban Islamic family literature has also begun to connect livelihood arrangements with family resilience more directly. Research in South Jakarta on couples in which wives earn more than husbands finds that open communication and equitable role distribution are central to resilient marriages and can be analyzed through mubādalah and qawwamah.¹⁴ Studies from other Indonesian settings similarly show that women's economic contribution can strengthen family financial stability while creating tensions around time, care work, and social expectations.¹⁵ Research in Central Lampung further demonstrates that economically active married women may continue to carry domestic responsibilities disproportionately, making the double burden a central question of justice rather than a secondary side effect of employment.¹⁶ Together, these studies suggest that the effect of women's income on family resilience depends on the organization of the marital relationship. Yet there remains a need for a more integrated empirical account linking income, relational power, domestic labor, Islamic legal responsibility, and divorce prevention within one urban setting.

Bandar Lampung provides a particularly relevant setting for this inquiry. As an urban center with trade, services, microbusinesses, formal employment, and extensive informal economic activity, it offers women multiple routes into paid work while family life remains strongly shaped by religious, cultural, and

¹² D A Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah," *SETARA: Jurnal Studi Gender Dan Anak* 6, no. 1 (2024), <https://doi.org/10.32332/jsga.v6i01.9226>.

¹³ A B Junaidy, R Rusli, and A Fanani, "Islamic Law Understanding and Female Breadwinners: Gender Equity or Economic Demand?," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 2 (2025), <https://doi.org/10.19105/al-lhkam.v20i2.15517>.

¹⁴ A Akbar, B A Mahendra, and M A Marzuqi, "Family Resilience in Couples with Wives Earning Higher than Husbands: Perspective of Mubadalah and Qawwamah (Study in the Urban Area of South Jakarta)," *Sahaja: Journal Sharia and Humanities* 4, no. 2 (2026), <https://doi.org/10.61159/sahaja.v4i2.784>.

¹⁵ S M Arifianti, Y S J Nasution, and Atika, "Empowering Family Resilience: Muslim Women's Impact in Perbaungan," *GENDER EQUALITY: International Journal of Child and Gender Studies* 10, no. 2 (2024): 244–54, <https://doi.org/10.22373/equality.v10i2.25958>.

¹⁶ Zainudin Hasan and Daffa Renaldy, "Peran Lembaga Bantuan Hukum Dalam Memberikan Bantuan Hukum Bagi Masyarakat," *Legalitas: Jurnal Hukum* 17, no. 1 (2025): 95, <https://doi.org/10.33087/legalitas.v17i1.1041>.

gender norms.¹⁷ Existing research in Bandar Lampung has examined productive dowry as an instrument of women's economic empowerment and its implications for marital property.¹⁸ Other work has explored the strategic role of the Religious Affairs Office in community empowerment and the formation of *sakinah* families in Bandar Lampung.¹⁹ These studies are highly relevant but focus respectively on productive dowry and institutional family-strengthening programs. The present article instead investigates everyday income-generating practices among married women and asks how such practices are translated into household resilience, power negotiation, and a preventive response to economically driven marital conflict.

Table 1. Critical Mapping of Recent Scholarship (2021–2026) and the Position of the Present Study

Recent study	Context and focus	Key finding	Position of the present Bandar Lampung study
Fabian & Afrizal (2025)	Indonesia; socioeconomic status and household decision-making	Employment and higher education increase women's probability of having a voice in household decisions.	Explains the relational mechanism through which income becomes voice: recognition, communication, and shared financial governance.
Syafrin & Syam (2024)	Urban Makassar; professional and domestic gender dynamics	Patriarchal patterns and male dominance may persist despite urban change.	Finds negotiated partial transformation: income opens space for agency, but domestic inequality can remain.
Falah, Riyanta, & Maliki (2024)	Urban Muslim communities; religious authority and husband-wife gender equality	Gender equality is negotiated with inherited Islamic normative traditions.	Moves from institutional discourse to household-level empirical negotiation of livelihood, power, and reciprocity.
Nurnazli et al. (2024)	Bandar Lampung; productive dowry and women's empowerment	Productive dowry can support empowerment and affect marital assets.	Shifts focus from dowry assets to everyday earnings, decision-making, domestic labor, and divorce-preventive resilience.

¹⁷ Alfriti, "Gender Analysis of the Postponement of Joint Property Distribution of the Sole Residential Home for the Former Wife and Children Gender Analysis of the Postponement of Joint Property Distribution of the Sole Residential Home for the Former Wife And," *GILS* 1, no. 2 (2026).

¹⁸ N Nurnazli et al., "Productive Dowry and Women's Economic Empowerment and Their Influence on Marital Assets in Bandar Lampung," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 2 (2024): 954–79, <https://doi.org/10.22373/sjhk.v8i2.19887>.

¹⁹ F Faizal and K Khairullah, "Community Empowerment in Strengthening the *Sakinah* Family: The Strategic Role of KUA in Bandar Lampung City," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 9, no. 2 (2025): 1264–83, <https://doi.org/10.22373/xhfjej51>.

Recent study	Context and focus	Key finding	Position of the present Bandar Lampung study
Sagita, Maulidia, & Santoso (2025)	Urban households; working wives, support, double burden, resilience	Social support and negotiated role-sharing are critical for career women's family resilience.	Connects double burden directly to the conditions under which economic empowerment succeeds or fails as relational justice.
Akbar, Mahendra, & Marzuqi (2026)	South Jakarta; wives earning more than husbands	Open communication and equitable role division support resilience.	Extends the issue beyond higher-earning wives: even modest female earnings may alter confidence and decisions if relationally recognized.
Hasan (2025)	Central Lampung; working women and double burden	Economic activity may coexist with disproportionate domestic responsibility.	Integrates the double burden with Islamic maintenance responsibility and a five-part mubāḍalah empowerment model.

Source: Compiled by the authors from recent literature, 2026.

The distinct contribution of this study can therefore be stated in four points. First, it does not treat women's empowerment as synonymous with employment or income. Empowerment is analyzed as a process in which economic resources may expand agency, confidence, and participation, but only when those resources are socially recognized within the marriage. Second, it conceptualizes divorce prevention as a preventive pathway rather than a direct causal effect. The study does not claim that women's income itself prevents divorce; instead, it identifies mechanisms through which reduced financial pressure, improved communication, and shared problem-solving may lower the risk that economic strain escalates into persistent marital conflict. Third, it uses mubāḍalah not only as a textual interpretive method but also as an evaluative framework for empirical household relations.²⁰ Reciprocity is assessed through recognition, deliberation, responsibility, and distribution of domestic labor.²¹ Fourth, the study distinguishes flexibility of gender roles from the transfer of all responsibilities to women. Women's economic contribution can strengthen the family, but it becomes unjust when the husband's responsibility is abandoned while unpaid care work remains feminized.

The theoretical argument combines three related ideas. Economic empowerment begins with access to resources, including income, skills, networks, and capital. These resources matter because they can widen a

²⁰ Lukman Budi Santoso, "Eksistensi Peran Perempuan Sebagai Kepala Keluarga (Telaah Terhadap Counter Legal Draft-Kompilasi Hukum Islam Dan Qira'ah Mubadalah)," *Marwah: Jurnal Perempuan, Agama Dan Jender* 18, no. 2 (2020): 107, <https://doi.org/10.24014/marwah.v18i2.8703>.

²¹ I Hasan, "Women's Double Burden in the Family: An Analysis of Reciprocal Relations Based on Mubāḍalah Theory in Central Lampung Regency," *Journal of Islamic Mubadalah* 2, no. 2 (2025): 177–93, <https://doi.org/10.70992/x11gw072>.

woman's capacity to act. Yet resources become meaningful empowerment only when they are translated into agency: the ability to participate in decisions, articulate preferences, negotiate priorities, and influence family strategies. The outcome is not merely higher consumption but improved family capacity, reduced vulnerability, and greater relational dignity. This resources-agency-outcomes sequence is then read through household bargaining: control over or contribution to economic resources may change negotiating positions, but bargaining outcomes are mediated by gender norms and recognition. Mubādalāh provides the normative bridge between material resources and relational justice by asking whether the benefits and burdens of family life are reciprocally recognized rather than assigned unilaterally by sex. Accordingly, this article treats empowerment as a relational process in which economic capability and reciprocal ethics must develop together.

Based on this problem formulation, the article has three objectives: to analyze the forms and implementation of women's economic empowerment in families in Bandar Lampung; to explain the mechanisms through which women's economic participation contributes to family resilience and the prevention of escalation toward divorce; and to formulate a mubādalāh-based model of just economic empowerment that is responsive to contemporary Islamic family law. The central argument is that women's economic contribution can operate as a buffer against financial crisis, but its protective effect is conditional. Income becomes a source of resilience when it is accompanied by recognition of women as equal family subjects, transparent financial management, deliberative decision-making, and redistribution of domestic and care responsibilities.

This research uses a descriptive qualitative design combining field research with an empirical-juridical approach. The qualitative design is appropriate because the study is concerned not only with the amount of women's economic contribution but also with the meanings attached to that contribution inside the family: whether income is perceived as assistance, shared responsibility, bargaining power, or a source of tension. The empirical-juridical orientation allows these lived practices to be interpreted alongside the normative concepts of maintenance (*nafaqah*), spousal rights and obligations, family welfare, and justice in Islamic family law. The study is located in Bandar Lampung, an urban area characterized by commerce, services, microenterprises, formal employment, and informal economic activities that create diverse possibilities for women's participation in paid work.

The primary empirical material is drawn from interviews documented in the research report with eight women who have income or business activities and contribute to household needs. To protect their identities and to keep attention on the substance of their experiences, the women are referred to as I1-I8. The research report also contains information from an official of the Bandar Lampung women's empowerment institution concerning skills training, microenterprise development, digital and financial literacy, gender

mainstreaming, women's protection, and family-quality programs. The article does not introduce demographic characteristics that are not contained in the available research record. Its analysis is therefore limited to the experiences and institutional information actually documented in the research materials. Secondary data consist of books, peer-reviewed journal articles, legislation, official statistical publications, and relevant institutional documents.

Data collection is based on interviews and documentation. The interview material was read repeatedly and organized thematically. The first cycle of analysis identified statements related to income generation, household expenditure, debt or financial pressure, self-confidence, decision-making, support from spouses, training and business capacity, domestic responsibilities, and perceived family stability. A second cycle grouped these observations into four broader empirical themes: (1) income and household economic buffering; (2) agency, confidence, and participation in family decision-making; (3) capability development and longer-term family resilience; and (4) the double burden as a limit to empowerment. The analysis then examined relationships among the themes rather than treating them as independent outcomes. For example, income was analyzed together with recognition by the spouse and communication practices to determine why similar economic contributions may produce different relational consequences.

The theoretical interpretation proceeds through a layered framework. At the first level, empowerment is read as the expansion of economic resources and capabilities. At the second level, household bargaining is used to examine whether contribution to family resources changes participation and negotiating power. At the third level, *mubādalāh* evaluates the justice of the resulting relationship. In this article, *mubādalāh* refers to reciprocal subjecthood: husband and wife are both moral and legal subjects whose contributions, vulnerabilities, and interests should be considered in the pursuit of family welfare.²² This framework is particularly relevant because an increase in women's income may improve bargaining power while still leaving unpaid care work unequally distributed. Economic improvement is therefore not automatically classified as empowerment; it must also be assessed in terms of the distribution of benefits, burdens, voice, and responsibility.

The article uses comparison with recent scholarship published between 2021 and 2026 as an analytical strategy rather than as a substitute for field data. The findings from Bandar Lampung are compared with studies of household decision-making in Indonesia, gender dynamics in urban Makassar, working wives and family resilience, female breadwinners in Muslim families, double burden in Lampung, and contemporary reinterpretations of Islamic maintenance obligations. This comparative reading is designed to identify whether the Bandar Lampung evidence confirms, qualifies, or differs from prior research. The

²² F A Kodir, *Qira'ah Mubadalah: Tafsir Progresif Untuk Keadilan Gender Dalam Islam* (IRCiSoD, 2019).

purpose is not statistical generalization. Rather, the study offers analytical generalization by identifying relational mechanisms that may be relevant to other urban Muslim families facing similar changes in gender roles and household economies.

Because the empirical material is qualitative and the number of interviewed women is limited, the analysis does not claim to measure the causal effect of women's employment on divorce rates. Divorce prevention is used in a preventive and relational sense: the study identifies processes that may reduce financial strain, improve joint problem-solving, and prevent economic disagreement from escalating into chronic marital conflict. This distinction is important for methodological rigor. It also clarifies the contribution of the empirical-juridical approach: the article connects lived economic practices to normative questions of reciprocal responsibility without claiming that legal principles alone determine household outcomes.

Result and Discussion

Women's Economic Empowerment in Bandar Lampung: Diverse Pathways, Shared Family Orientation

The findings show that women's economic empowerment in Bandar Lampung occurs through multiple pathways rather than through a single model of formal employment. Some informants operate small home-based businesses, some earn income through formal or informal work, and others develop economic activities after receiving skills training, business-management support, financial literacy, or access to capital. This diversity is significant because it broadens the meaning of empowerment beyond large-scale entrepreneurship or full-time professional employment. In an urban family economy, flexible home production, small trade, services, and microenterprise can be important entry points into economic participation, particularly when women must coordinate paid work with care responsibilities.

Information from the local women's empowerment institution indicates that empowerment programs include sewing, food processing, handicrafts, digital literacy, microenterprise development, leadership, women's protection, and family education. The program architecture implicitly recognizes that lack of capital is only one barrier. Women may also face limited technical skills, weak market access, low confidence, digital exclusion, vulnerability to violence, and lack of support within the household. This multidimensional approach is consistent with the national picture described by,²³ which notes that women who become important family earners contribute substantially to household economies while continuing to face structural disadvantages. The Bandar Lampung evidence adds a relational dimension: institutional support becomes

²³ Indonesia, "Statistics Data Story for Indonesia: Female Breadwinners—The Phenomenon of Women as the Main Breadwinners for the Family."

more effective when the economic opportunity is accompanied by recognition and cooperation inside the family.

The informants generally do not describe their economic participation as an attempt to displace the husband's position. Instead, earning is framed as cooperation aimed at reducing household pressure. I1 explained that when her husband had to carry the economic burden alone, she experienced persistent concern about family needs. After she opened a small business, the burden became lighter, the children's schooling became more secure, and mutual appreciation between spouses increased. Her account is important because it demonstrates how the meaning of income is socially constructed within the marriage. The same amount of earnings could be interpreted as competition in one household and solidarity in another. In I1's experience, economic participation was incorporated into a shared family project.

I2 similarly reported that after establishing a business, financial pressure declined and her husband became more supportive, while conversations about future plans became more frequent. These accounts indicate that empowerment cannot be identified solely through possession of income. A more appropriate indicator is whether income expands the woman's recognized capacity to contribute to collective decisions and whether the spouse responds to that contribution with support rather than control. This finding qualifies socioeconomic models that associate employment with stronger decision-making power.²⁴ Show that employment and education are associated with women's household voice at the national level; the Bandar Lampung evidence suggests a mechanism behind that relationship. Income creates an opportunity for greater voice, but relational recognition determines whether the opportunity becomes durable agency.

Income as an Economic Buffer and a Preventive Pathway Against Marital Conflict

The most immediate contribution of women's income is the strengthening of the household's capacity to meet basic needs. Informants report using earnings for food, school expenses, health care, installments, and other routine household costs. In families that depend on a single unstable income, an additional source of earnings functions as an economic buffer. It reduces the frequency of shortages, the need to borrow, and anxiety about recurrent expenses. The significance of this buffer is not purely financial. Reduced scarcity can change the emotional environment in which spouses communicate. When every unexpected expense is experienced as a crisis, disagreements about money easily become personalized. When the household has an alternative source of income, couples have greater space to discuss priorities without the same level of immediate pressure.

²⁴ Fabian and Afrizal, "Women's Empowerment and Household Decision-Making: The Role of Socioeconomic Status in Indonesia."

I7 illustrates this buffering process. Her home-based business, initially treated as supplementary activity, became an important source of household support when the family's economic condition deteriorated. I8 described a movement from recurring dependence on debt toward greater stability after participating in an empowerment program and obtaining capital support. These experiences show that access to capital is not sufficient by itself. Its value depends on the capacity to manage the enterprise, separate business and household funds, identify priority expenditures, and maintain the activity over time. For this reason, skills and financial literacy are part of the resilience mechanism rather than merely complementary training components.

The findings are consistent with research showing that women's access to economic resources can reduce household financial vulnerability, yet the Bandar Lampung data indicate that financial diversification becomes family resilience only through coordination.²⁵ connect women's bargaining power with household financial vulnerability, while,²⁶ show that women's work can strengthen family financial stability. The present study adds that a second income stream is not automatically a shared buffer. Couples need agreement about what the income is for, which risks are prioritized, and how financial responsibilities are distributed. Transparency is therefore an intervening mechanism between income diversification and resilience.

This point also refines the relationship between economic empowerment and divorce prevention. The data do not justify a claim that women's income directly lowers divorce rates. Rather, they support a plausible preventive pathway. Economic contribution can reduce one source of chronic tension: repeated inability to meet basic needs. When financial stress decreases, spouses may have more psychological capacity to communicate, and when women are recognized as contributors, problem-solving can become more participatory. These changes can reduce the escalation of economic disagreement into persistent conflict. The concept of prevention used here is therefore relational and processual. It refers to strengthening family capacities before conflict reaches a stage in which separation is viewed as the only available solution.

From Economic Resources to Agency: Confidence, Voice, and Household Decision-Making

A second major finding concerns the relationship between economic participation and women's self-confidence. Several informants describe becoming more willing to express opinions after earning income. Before contributing financially, some felt that decisions about budgets, education, savings, or future plans were primarily the husband's domain because the household's economic resources were associated with him. After earning, they

²⁵ Pan, Zhao, and Li, "Women's Bargaining Power and Household Financial Vulnerability: Evidence from China."

²⁶ Arifianti, Nasution, and Atika, "Empowering Family Resilience: Muslim Women's Impact in Perbaungan."

became more active in financial discussions and more confident in proposing family priorities. I3 stated that running a small business increased her confidence, enabled her to contribute to financial and educational planning, and was accompanied by greater openness from her husband. I4 reported a similar movement from silence in important decisions toward more active participation.

These experiences reveal a tension that is central to gender power analysis. A woman's right to be heard should not normatively depend on the amount of money she brings into the household. Husband and wife are both family subjects irrespective of their income. Yet empirically, economic control often influences whose preferences are treated as authoritative. Income can therefore operate as a practical resource that challenges an already unequal decision-making structure. The aim of empowerment, however, should not be to replace male financial dominance with female financial dominance. The more substantive transformation occurs when economic contribution helps normalize joint decision-making and the recognition that neither spouse's moral status is determined by earning capacity.

Three mechanisms are visible in the Bandar Lampung material. First, economic contribution changes women's self-perception from passive recipients to capable actors. Second, when the contribution is acknowledged by the spouse, self-confidence is reinforced through social recognition. Third, the need to coordinate multiple income sources encourages more regular financial communication. These mechanisms help explain why the relationship between income and bargaining power is not mechanical. identify a national association between socioeconomic status and decision-making. In contrast, the present qualitative findings show the relational steps through which resources become voice: capability, recognition, and communicative participation.

The findings also differ in emphasis from the urban Makassar study of Syafrin and Syam, which highlights the persistence of male dominance in professional and household spheres.²⁷ Bandar Lampung does not present a picture of patriarchal authority simply disappearing. Instead, the informants show partial and negotiated transformation. Women's earnings can open space for dialogue and recognition, but the transformation remains incomplete when domestic labor is not redistributed. Thus, the empirical pattern is neither unchanged patriarchy nor complete egalitarianism. It is a negotiated transition in which economic contribution destabilizes some aspects of hierarchy while other gendered expectations remain intact. This intermediate pattern is especially relevant to urban Islamic family law because normative change often occurs through adaptation rather than abrupt role reversal.

Capacity Building, Financial Literacy, and Intergenerational Resilience

Economic empowerment in the study is also associated with capacity development. Skills training, enterprise management, financial literacy, and

²⁷ Syafrin and Syam, "Dinamika Gender Di Area Urban Indonesia: Sebuah Eksplorasi Tentang Peran Profesional Dan Domestik Di Tamalanrea, Makassar."

digital capability enable women to calculate costs, separate business and household money, plan expenditures, and use technology more effectively. These capacities are important because resilience depends not merely on the existence of income but on the ability to manage uncertainty. A household with a small but well-managed additional income may be more resilient than one with larger but poorly coordinated resources. Empowerment programs therefore have a stronger preventive function when they build decision-making capacity and not only short-term earning opportunities.

I5 described training as improving business management and enabling her to teach children the value of effort and responsibility. I6 explained that new skills allowed her to develop beyond domestic tasks, support family income, and become an example for her children. These experiences point to an intergenerational dimension of empowerment. Children observe not only that their mother earns money, but also how parents negotiate work, responsibility, respect, and decision-making. A family in which children see both parents contribute according to capacity and recognize one another's labor may transmit a more reciprocal model of gender relations than a family in which women's paid work is treated as invisible or secondary.

This intergenerational aspect broadens the meaning of family resilience. Resilience is often understood as the ability to recover from immediate shocks, but it also includes the development of competencies that reduce future vulnerability. Financial literacy can improve saving and debt decisions; business skills can diversify income; confidence can improve women's ability to seek information and assistance; and reciprocal role modeling can shape children's expectations about marriage. In this sense, empowerment contributes simultaneously to present coping capacity and future adaptive capacity.

Islamic family law can accommodate this development without treating women's capacity as a deviation from family responsibility. The reconstruction of maintenance in Lampung by Fathul Mu'in and Hamsidar argues for a contextual reading that recognizes women's economic contributions while maintaining the ethical structure of reciprocal responsibility. The Bandar Lampung findings provide empirical support for this position.²⁸ Women's economic participation can enhance family welfare, but its legal and moral recognition should not depend on declaring the husband's maintenance obligation irrelevant. A distinction is needed between flexibility in how a family meets its needs and the unilateral transfer of responsibility from husband to wife.

²⁸ E R Nur, F Mu'in, and H Hamsidar, "The Reconstruction of the Livelihood Concept from a Mubadalah Perspective in Lampung Province," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 3 (2023): 1897–1920, <https://doi.org/10.22373/sjhk.v7i3.17613>.

Why Economic Participation Does Not Automatically Produce Gender Justice?

The most important limitation of economic empowerment identified in the field material is the persistence of the double burden. Women may operate a business or engage in paid employment while continuing to be regarded as primarily responsible for cooking, cleaning, child care, household organization, and emotional management. In this arrangement, the household benefits from women's income without proportionately reducing their unpaid workload. Economic participation then expands total responsibility rather than redistributing it. Income rises, but time for rest, health, social participation, and personal development may decline.

This finding is consistent with recent Indonesian scholarship. Sagita Maulida show that working wives in urban households negotiate social support, dual burdens, and family resilience rather than experiencing empowerment as a simple release from domestic roles.²⁹ Hasan in Central Lampung, similarly identifies the double burden as a central problem for working married women when domestic responsibility remains attached to them despite economic participation.³⁰ BPS also notes that female breadwinners frequently carry both paid work and household responsibilities. The convergence across these sources indicates that the double burden is not a marginal issue; it is a structural limit on the ability of economic empowerment to produce substantive gender equality.

The Bandar Lampung evidence adds a specific relational implication. A double burden can undermine the very family resilience that additional income is expected to strengthen. Exhaustion can reduce patience and communication quality; the husband may benefit from increased household income without modifying his contribution to unpaid work; and children may learn that women's employment does not change domestic expectations. In this situation, economic empowerment can even generate a new form of inequality: women are recognized as workers when income is needed but continue to be treated as sole domestic managers when care work is allocated. The family obtains the benefits of modernization while preserving a traditional distribution of unpaid labor.

Mubādalāh exposes this contradiction because it evaluates reciprocity in both material and nonmaterial contributions. Reciprocity does not require identical tasks or a mathematically equal division of every activity. It requires that responsibilities be negotiated in light of time, ability, workload, health, and family needs, and that one spouse is not systematically positioned as the giver while the other is entitled only to receive. Economic contribution by the wife therefore creates a corresponding need to reconsider domestic arrangements. If her time in paid work increases, the husband's participation in care and

²⁹ Sagita, Maulidia, and Santoso, "Repositioning Wives' Roles in Urban Households: Social Support, Dual Burdens, and the Negotiation of Family Resilience."

³⁰ Hasan, "Women's Double Burden in the Family: An Analysis of Reciprocal Relations Based on Mubādalāh Theory in Central Lampung Regency."

household tasks may also need to increase. The principle is proportional justice, not rigid sameness.

Critical Comparison with Recent Urban Indonesian Scholarship

A critical comparison with recent scholarship clarifies the novelty of the Bandar Lampung findings. First, compared with the national study by Fabian this research moves from correlation to mechanism. Their findings establish that employment and education are associated with greater household decision-making power. The present study shows why this association may occur and why it may fail: income generates the possibility of greater voice, but that possibility depends on spousal recognition, open communication, and access to information about family finances. Where these relational conditions are absent, economic resources may not translate into shared authority.

Second, compared with studies emphasizing persistent urban patriarchy, the Bandar Lampung findings reveal negotiated rather than static power relations. Syafrin document male dominance in work and household decision-making in urban Makassar, while Falah, Riyanta, and Maliki show that gender equality among urban Muslims is filtered through ongoing negotiation with religious tradition. In Bandar Lampung, women's income does not erase gender hierarchy, but it can create practical pressure for a more deliberative household. The result is a hybrid pattern: traditional responsibility for maintenance remains normatively important, yet everyday economic survival requires flexibility and partnership. This hybrid structure is better captured by reciprocity than by a binary opposition between "traditional" and "modern" families.

Third, the study differs from research on higher-earning wives in South Jakarta. Akbar Mahendra focus on couples in which wives earn more than their husbands and demonstrate the importance of communication and equitable role distribution. The Bandar Lampung study includes women whose economic contributions are varied and are not necessarily higher than those of their husbands. This distinction matters because relational change can begin before women become primary or dominant breadwinners. Even modest earnings may strengthen confidence, reduce financial pressure, and create new participation in decisions. Empowerment therefore should not be measured only by whether the wife surpasses the husband's income.

Fourth, the study differs from recent Islamic family law scholarship that centers on the legitimacy of female breadwinners. Junaidy as well as Aarsal focus on the changing phenomenon of women assuming breadwinning roles and on the doctrinal implications for maintenance. Such studies are essential for legal reinterpretation. The present article, however, addresses a different question: once women participate economically, what relational arrangements make that participation beneficial rather than exploitative? Its answer is that legal flexibility must be accompanied by reciprocal household governance. Without redistribution of care and recognition of women's agency, reinterpretation of

maintenance could inadvertently normalize the transfer of both productive and reproductive burdens to wives.

Fifth, within the Bandar Lampung literature itself, this study occupies a distinct position. Nurnazli et al analyze productive dowry as a means of economic empowerment and its relationship to marital assets, while Faizal and Khairullah emphasize the institutional role of the KUA in empowering communities and strengthening *sakinah* families. The present research focuses on ordinary household income practices and the micro-level interaction between financial contribution, decision-making, domestic labor, and conflict prevention. It therefore connects the economic and institutional literature to the lived power dynamics of marriage. This local comparison strengthens the article's novelty because it shows that Bandar Lampung is not only a site of empowerment programs or legal instruments, but also a site where family roles are actively renegotiated in everyday life.

A Mubādalāh-Based Model of Just Economic Empowerment

The analysis produces a *mubādalāh*-based model of just economic empowerment. The model rejects two opposite assumptions. The first is that the husband must remain the exclusive economic actor regardless of family circumstances. The second is that once the wife earns income, the husband's responsibility and domestic contribution become irrelevant. Both positions are inadequate for contemporary urban family life. The first ignores women's capabilities and economic realities; the second risks using the language of equality to justify the transfer of obligations to women. *Mubādalāh* offers a relational alternative in which both spouses are subjects of welfare, responsibility, and dignity.

The first component of the model is shared recognition of family resources. The husband's income and the wife's contribution should be discussed transparently in relation to family needs, risks, and goals. Shared recognition does not require complete pooling of all money. Couples may maintain individual financial space, but decisions that significantly affect the family should be made with sufficient information and mutual consent. This principle limits the use of money as an instrument of domination and strengthens trust. It also recognizes unpaid contributions, because a spouse who performs more care work is also supporting the household economy by enabling other members to work and study.

The second component is the distinction between role flexibility and responsibility abandonment. A wife may earn more than her husband or temporarily become the principal source of income. Such a situation may be necessary and can be compatible with family welfare. However, flexibility should not be interpreted as permission for the husband to withdraw from responsibility while the wife also retains most domestic duties. Likewise, the husband may assume a larger share of care work when the wife's economic activity demands more time. The relevant question is not whether a task is

inherently male or female, but whether the negotiated distribution protects the dignity and welfare of both spouses and the children.

The third component is deliberative decision-making. *Mubādalāh* requires both spouses to be treated as persons whose perspectives matter. Employment, business expansion, use of income, borrowing, investment, children's education, care arrangements, and time allocation should therefore be discussed rather than imposed. Deliberation is more than consultation after a decision has already been made. It requires meaningful access to information, the ability to disagree without intimidation, and a reasonable effort to reach a solution that considers both parties' interests. This transforms decision-making from an expression of hierarchy into a practice of family governance.

The fourth component is redistribution of domestic and care work. This is the point at which the model most clearly differs from empowerment approaches that focus only on productive activity. If economic programs increase women's working hours without changing unpaid responsibilities, the household may become financially stronger while women become physically and psychologically more vulnerable. A just model therefore requires periodic renegotiation of cooking, cleaning, child care, elder care, household administration, and emotional labor. The distribution can vary according to circumstances, but it should be explicitly recognized and not assumed to be naturally women's responsibility.

The fifth component is an ethic of mutual strengthening. Women's confidence and economic success should be supported rather than interpreted as a threat to masculinity. At the same time, periods of male unemployment or lower earnings should not become a basis for humiliation. Family resilience requires the capacity to absorb changing circumstances without transforming economic position into moral superiority. This is where *mubādalāh* becomes especially important: reciprocity is not merely an exchange of equivalent contributions but a commitment to ensure that each spouse's capacity contributes to the welfare of the other and of the family as a whole.

The five components operate as a sequence but also reinforce each other. Economic resources provide a buffer; recognition converts contribution into agency; deliberation channels agency into joint decisions; redistribution prevents empowerment from becoming overwork; and mutual strengthening protects dignity during changing economic circumstances. Divorce prevention emerges from the combined operation of these mechanisms rather than from income alone. The model therefore reframes women's economic empowerment as a family-relational process. It strengthens the household most effectively when economic capability and relational justice grow together.

Table 2. Matrix of Empirical Findings and the Mubādalāh-Based Empowerment Model

Dimension	Field finding	Contribution to family resilience	Mubādalāh requirement
Income and enterprise	Home-based businesses, formal/informal work, and access to capital	Supports basic needs and reduces financial pressure	Income is recognized as shared family potential, not a source of domination
Financial capability	Skills training, business management, digital and financial literacy	Improves budgeting, planning, and crisis preparedness	Transparent management and joint deliberation
Decision-making	Greater confidence and participation in family decisions	Strengthens communication and joint problem-solving	Equal recognition of husband and wife as family subjects
Poverty and debt vulnerability	Additional or alternative income reduces dependence on debt	Creates a buffer against economic shocks	Benefits are directed toward common welfare
Domestic and care work	Paid work may coexist with a double burden	Unfair workload can weaken psychological and relational resilience	Redistribution of care and domestic roles
Divorce prevention	Lower financial pressure plus greater mutual recognition	Reduces conditions that can escalate economic conflict	Reciprocity, consent, transparency, and mutual strengthening

Source: Processed from the research report and theoretical analysis, 2026.

Implications for Islamic Family Law and Local Policy

The findings have two implications for Islamic family law. First, they support a distinction between normative maintenance responsibility and empirical economic cooperation. Recognizing women's contribution does not require the conclusion that the husband's duty of maintenance has disappeared. Conversely, affirming the husband's responsibility should not be used to restrict women's education, work, enterprise, or participation in household financial decisions. Contemporary families often combine multiple sources of livelihood, and legal interpretation must be able to recognize this reality without converting flexibility into exploitation. The reconstruction of maintenance from a mubādalāh perspective in Lampung Efa Rodiah et al is therefore strengthened by the present empirical evidence: responsibility can remain normatively meaningful while the practical organization of family provision becomes cooperative and contextual.

Second, Islamic family law discussions should pay greater attention to unpaid domestic work as part of justice in marital relations. Legal debates often focus on who is obligated to provide money, while the organization of care is treated as a private cultural matter. Yet the field evidence shows that the distribution of care affects whether women's economic participation becomes empowerment or double burden. A reciprocal interpretation of family obligations should therefore recognize that economic and domestic

responsibilities are connected. A family cannot claim to be equitable merely because both spouses earn income if one spouse continues to carry almost all unpaid work.

For local government, the policy implication is that empowerment should move from isolated training toward an integrated ecosystem. Skills training and capital support remain important, but they should be accompanied by business mentoring, safe financing, market access, digital literacy, social protection, and family-relations education. Programs that increase women's productivity without addressing domestic support may unintentionally intensify the double burden. Collaboration among women's empowerment institutions, Religious Affairs Offices, religious organizations, community groups, and family services can help integrate economic capacity with communication, financial planning, and reciprocal role education.

Divorce-prevention programs can also incorporate household financial literacy and relational skills. Premarital and marital guidance can discuss budgeting, debt, employment changes, business risk, financial transparency, and the possibility that either spouse may experience periods of lower earnings. Such education should avoid presenting women's work as a sign of male failure or presenting male maintenance as a justification for unilateral authority. A *mubādalāh*-based approach instead frames family economics as a field of shared deliberation in which responsibilities may differ but dignity is reciprocal. This orientation is compatible with the aspiration for *sakinah*, *mawaddah*, and *rahmah* because material sufficiency and relational ethics are treated as mutually reinforcing rather than separate domains.

Study Limitations and Future Research

This study has several limitations that should be considered when interpreting its contribution. First, the empirical material is based on a limited number of women and one institutional perspective in Bandar Lampung. It therefore cannot represent all socioeconomic groups, occupations, neighborhoods, or family forms in the city. Second, the study relies primarily on women's accounts and does not include a systematically matched set of interviews with husbands. Future research should compare spousal narratives to examine whether both partners interpret economic contribution, decision-making, and domestic labor in similar ways. Third, the study identifies preventive mechanisms but does not test actual divorce outcomes longitudinally. A stronger causal assessment would require following households over time and comparing families with different patterns of income, communication, and role distribution.

These limitations nevertheless point to a productive research agenda. Comparative studies could examine Bandar Lampung alongside other Indonesian urban centers to determine how local culture, employment structure, religious authority, and access to empowerment programs shape the conversion of women's income into household agency. Mixed-method designs could

combine survey measures of financial contribution and decision-making with in-depth observation of daily role negotiation. Future Islamic family law research could also investigate how judges, KUA officers, counselors, and religious leaders understand the relationship between maintenance responsibility and reciprocal domestic roles. Such research would help move the debate from a narrow question of whether wives may work toward a broader theory of just family governance under changing socioeconomic conditions.

Conclusion

Women's economic empowerment in Bandar Lampung, through home-based enterprises, formal and informal employment, skills development, financial literacy, digital capability, and access to capital, contributes significantly to family resilience by diversifying income sources, fulfilling basic needs, reducing debt dependency, enhancing women's confidence, and strengthening their role in household decision-making. However, its impact is not automatic but depends on the process of transforming economic resources into relational resilience through spousal recognition, transparent financial management, shared decision-making, and equitable role distribution. The findings demonstrate that women's economic participation becomes transformative when accompanied by relational justice; otherwise, it may create a double burden and reproduce gender inequality through the unequal distribution of domestic and care responsibilities. From a *mubādalah* perspective, women's income should be recognized as a shared family resource without diminishing the responsibilities of either spouse or becoming a means of domination. Therefore, sustainable family resilience in contemporary urban Muslim communities requires the integration of economic empowerment with mutual respect, transparency, role flexibility, redistribution of care work, and collaborative strengthening between spouses.

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