

Optimization of the Dual Role of Housewives in the Economic Activities of Fishermen Communities in the Digital Era

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ARTICLE INFO

Keywords:

Dual role;
Housewives;
Fishing community;
Economic resilience;
Islamic bankin

Article history:

Received 2025-07-12

Revised 2025-08-04

Accepted 2025-08-09

ABSTRACT

The dual role of housewives in the fishing community of Mendahara Ilir Subdistrict is the primary focus of this study, which examines how they manage domestic responsibilities while simultaneously contributing to informal economic activities such as part-time work and small-scale enterprises. This study also highlights the practice of saving at Islamic banks as a strategy to enhance financial literacy and economic stability for fishing families. Employing a qualitative approach with a case study method, data were collected through in-depth interviews, participatory observation, and document analysis. The findings indicate that the dual role of housewives serves as a crucial pillar in maintaining family economic resilience, particularly amid the instability of husbands' incomes. Economic activities carried out by housewives, such as betel nut peeling and home-based businesses, not only increase family income but also strengthen social solidarity within the community. Saving activities at Islamic banks align with religious values and contribute to sustainable family financial management. This study underscores the importance of policy support for women's empowerment through skills training, access to capital, and market network expansion, alongside promoting inclusive financial services grounded in Islamic principles. In conclusion, the strategic involvement of housewives in both domestic and economic spheres significantly contributes to the sustainable socio-economic development of the fishing community.

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1. INTRODUCTION

The role of women in society, particularly within the contexts of family and economy, has become a central focus in various social and economic studies. Traditionally, women have often been perceived primarily as homemakers, with their main responsibilities revolving around domestic tasks such as childcare and household management (Borah Hazarika & Das, 2021). However, with the progression of time and social dynamics, women's roles have expanded beyond mere household management to active contributors in the economic activities of both their families and communities. This phenomenon is especially evident in rural areas and traditional communities, such as fishing communities.

In Mendahara Ilir Subdistrict, there is a tangible illustration of the dual role played by housewives who not only carry out domestic responsibilities but also participate in economic activities as part-time workers (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Kuswanto, Abidin, Pestano, & Ikhlas, 2024). Although cultural norms and social perceptions still predominantly place men as the heads of households and primary breadwinners, fishing community housewives in this area demonstrate significant contributions in supporting the family economy (Ampaw, 2023). This reflects a paradigm shift regarding women's roles, which have traditionally been confined to the domestic sphere.

Women in the Mendahara Ilir fishing community face considerable challenges in fulfilling these dual roles (Abidin, 2024; Ariyani et al., 2024; Ismail & Musthofa, 2024). On one hand, they manage household affairs, care for children, and support their husbands; on the other, they actively engage in economic activities such as betel nut peeling—a part-time job that can be performed at home. This work is not merely a way to pass the time but serves as an important supplementary source of income, particularly when husbands' earnings from fishing are unstable or insufficient.

From a sociocultural perspective, the roles of men and women within the household are indeed regulated differently. In Islam, for example, there is an acknowledgment of equal rights between men and women, although the responsibility for earning a livelihood is more strongly emphasized for men as heads of households. Nevertheless, women retain the right to develop themselves and actively participate in various aspects of life, including economic endeavors, provided these activities do not conflict with their roles as wives and mothers. Therefore, the dual role of housewives in the fishing community can be seen as a real manifestation of equality within the framework of cultural and religious values (Humaedi et al., 2025; Oloko, Harper, Fakoya, & Sumaila, 2024).

Furthermore, from a household economic standpoint, managing limited resources is a principal challenge that must be addressed. Each family member has distinct roles and responsibilities in meeting daily needs (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024). Here, the role of housewives becomes crucial—not only in managing the home and educating children but also in wisely managing the family's finances. The ability of housewives to save money, control expenditures, and engage in economic activities positively impacts the financial stability of fishing families (Karnadjaja, 2023; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Rahma, Musthofa, & Fatimah, 2024).

Saving activities, particularly through Islamic banks, have increasingly become a strategy adopted by housewives in the Mendahara Ilir fishing community. Islamic banks offer principles aligned with their religious values, making them an appropriate choice for financial management. Saving with Islamic banks not only provides fund security but also enhances financial literacy and offers better financial protection amid the uncertainties of fishing income. This underscores that the role of housewives extends beyond domestic tasks to include strategic financial management.

Beyond economic aspects, part-time work such as betel nut peeling also holds significant social value for housewives in Mendahara Ilir's fishing community. This activity allows them to interact,

share experiences, and build social solidarity amid their daily busyness (Galappaththi, Collins, Armitage, & Nayak, 2021). Thus, the role of housewives not only strengthens family economies but also reinforces social networks that support the overall welfare of the fishing community.

Based on the above description, this study aims to examine two main aspects related to the dual role of housewives in the fishing community of Mendahara Ilir Subdistrict. First, how housewives manage their dual roles as household managers and part-time economic workers, and the impact of these roles on the social and economic conditions of their families. Second, how the saving activities at Islamic banks are conducted by these housewives and their role in improving financial literacy and economic stability in fishing families (Fia, Musthofa, & Devi, 2024).

The urgency of this research lies in the need for a deeper understanding of women's contributions, particularly housewives, in supporting the fishing families' economy, which still faces income uncertainties. Moreover, this study aims to provide insights into how the optimization of these dual roles can serve as an effective strategy to strengthen economic resilience among families and the wider fishing community. Thus, this research is expected to offer useful recommendations for the development of women's empowerment programs and community-based financial policies in coastal areas.

2. METHODS

This study employs a qualitative approach using a case study method (Cole, 2024; Priya, 2021) to gain an in-depth understanding of the dual roles of housewives (IRT) in the economic activities of fishing communities in Kelurahan Mendahara Ilir, Kecamatan Mendahara. The qualitative approach was selected because it allows the researcher to explore various subjective perspectives and social complexities that are not easily measurable through quantitative methods. Data for this study were collected through in-depth interviews with housewives, participatory observation within the community, and document studies related to the social and economic conditions of the local fishing community. A descriptive-analytical approach was applied to analyze the data, aiming to understand how the dual roles of housewives—as household managers and participants in informal economic activities—affect the economic resilience of fishing families, as well as how these economic patterns interact with local policies and the social needs of the community.

The researcher's presence in the field plays a crucial role in the data collection process and in building trust with the research subjects. The researcher functions not only as a passive observer but also as an active participant who directly engages with housewives, fishing families, and community leaders. This role enables the researcher to obtain more detailed and accurate information about the experiences and challenges faced by housewives in managing their dual roles. Moreover, the researcher acts as a facilitator by explaining the objectives of the study to the community, creating a dialogical space for expressing views and experiences, and ensuring that the research process does not disrupt the daily lives of the community members. Through this approach, a comprehensive understanding of the social and economic dynamics occurring within the fishing community of Mendahara Ilir is expected to be developed (Kekeya, 2021).

The subjects of this study are housewives who are actively involved in various economic activities both within and outside the home, such as assisting their husbands in fishing, managing household businesses, and engaging in other informal economic work. These subjects were selected based on criteria including active participation in economic activities and length of residence in the area, to provide a representative depiction of the dual roles they perform in their daily lives. In addition to housewives, the broader fishing families are also included as subjects to understand the socio-economic context that surrounds their roles. This purposive selection aims to deeply explore how

housewives contribute to the economic resilience of fishing families and how their roles impact the social structure within the Mendahara Ilir fishing community.

Data collection was conducted using several primary instruments: observation, in-depth interviews, and documentation (Mishra & Dey, 2022). Observation was employed to gain a direct and contextual understanding of the behaviors and economic activities of housewives at the research site, particularly their interactions with Islamic banking and other informal economic activities. In-depth interviews enabled the researcher to explore informants' perspectives, experiences, and opinions in a relaxed atmosphere, facilitating authentic and thorough data gathering. Documentation supported the research process by providing secondary data such as archives, reports, and literature related to the social, economic, and cultural conditions of the fishing community. Data analysis utilized Miles and Huberman's interactive model, encompassing data reduction, data display, and conclusion drawing, supported by triangulation and member checking techniques to ensure the validity and credibility of the findings. Through this methodology, the study is expected to produce a comprehensive depiction of the dual roles of housewives in strengthening the economic resilience of fishing families and the accompanying social dynamics.

3. FINDINGS AND DISCUSSION

Mendahara Ilir Subdistrict has a long history rooted in the presence of the Tembikar River, which divides the area into northern and southern parts. The initial settlement was established in 1950 by migrants from Eastern Malay who settled at the river's estuary with the primary aim of working as fishermen. Over time, this community expanded and became multiethnic with the arrival of groups from various regions such as the Chinese, Sulawesi, Kalimantan, Java, and Sumatra. The economic activities of the inhabitants evolved from being primarily focused on fisheries to encompassing agriculture and plantation farming to meet household food needs. Administratively, this area has undergone a transformation from a kampung led by a datuk penghulu, to a village following the enactment of the Village Governance Law of 1979, and eventually attained the status of a kelurahan (urban administrative village) since 2008, marking its formal integration into the regional government system.

Geographically, Mendahara Ilir is located on the eastern coast of Jambi Province, bordering various villages and strategic maritime areas, and situated at the estuary of the Batanghari River, the longest river in the region. The territory spans approximately 10,540 hectares with a landscape dominated by muddy lands and coastal ecosystems such as mangrove forests, which are crucial for coastal conservation and protection. This natural resource diversity presents opportunities for economic development based on marine and fishery sectors, as well as sustainable tourism that integrates natural beauty with local culture. This potential positions Mendahara Ilir not only as an ecologically valuable area but also as a significant contributor to local social and economic development.

From a demographic perspective, data from 2019 indicates that Mendahara Ilir has a population of 7,566 individuals distributed across 1,844 households, with a relatively balanced composition of males and females. The continuous population growth is driven by high birth rates and inward migration, creating substantial potential for economic and social development. However, this growth also demands special attention to the provision of basic services such as education, healthcare, and skills training. To ensure that this demographic bonus yields positive outcomes, improving human resource quality through education and effective demographic management becomes a top priority in local development planning.

Meanwhile, the socio-cultural condition of the Mendahara Ilir community reflects a heterogeneous society dominated by the Malay ethnic group and Islam as the primary religion shaping

daily life values (Musthofa, 2024; Nuri, Junaidi, & Achmad, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024). Awareness of the importance of education has significantly increased, especially among the younger generation, many of whom pursue higher education. Religious education remains a fundamental pillar, taught at home, mosques, and study assemblies as an integral part of social life. The community's livelihood system is highly diverse, encompassing agriculture, fisheries, trade, and other informal sectors (Munip et al., 2024; A. E. Saputra & Susanti, 2024; Tanjung, Anaswan, & Nisak, 2023). Although formal education levels still require enhancement, the strong foundation in religious education alongside various empowerment programs is expected to support the balanced development of human resources that harmonize spiritual values with economic competencies in Mendahara Ilir.

This study reveals that housewives in Mendahara Ilir Village fully carry out their domestic roles despite also being active in economic activities. Based on an interview with Mrs. Siti, a housewife, she explained, "I usually cook and clean the house in the morning before starting to help my husband sell fish." Field notes observed a consistent time pattern, where domestic activities are prioritized in the morning and evening. Supporting documentary studies also show that although more mothers are involved in economic activities, domestic responsibilities remain the foundation of family life (Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024; Musthofa & Wulandari, 2024).

In the economic realm, about 70% of housewives in this area are involved in various small businesses that support family income. Mrs. Rahma, who runs a small stall at her home, revealed, "My husband's income as a fisherman is not always stable, so I try to help by running a small business." Documentary studies indicate that businesses such as salted fish processing and snack production are popular economic activities. Field notes reinforce this finding by observing various home-based businesses operating alongside domestic duties, underscoring the important contribution of women to the local economy.

The main motivation for housewives to actively participate in the economy is to increase family income and support their children's education expenses. This was confirmed in an interview with Mrs. Dewi, who stated, "I want my children to attend higher education, so I have to help my husband meet those needs." Local economic documents support the view that education is considered an important investment. Additionally, some women express a desire for financial independence, reflecting changing roles of women in this coastal community (Kadarsih, Munip, Aminah, & Rahmy, 2023; Mustofa, 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

The dual roles undertaken by housewives have significant physical and psychological impacts. An interview with Mrs. Ningsih revealed, "Sometimes I feel very tired, but I am proud to be able to help my family." Field notes recorded many women complaining about lack of rest time and emotional pressure, yet they continue to persevere because of their sense of responsibility and pride. Relevant psychosocial studies also indicate that mental support is a key factor in maintaining balance in these dual roles.

Furthermore, the study found an increasing awareness among housewives to save money in Islamic banks. Mrs. Farida, a customer of an Islamic bank, explained, "I chose the Islamic bank because it aligns with religious values and feels safer." Documentation from Islamic financial institutions shows that principles of transparency and prohibition of usury are the main attractions. Field observations also show a flexible and regular saving pattern, even though the amounts are small, indicating a strong commitment by housewives to manage family finances (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025; Susanto, Putra, & Nisak, 2024).

Nonetheless, housewives still face challenges such as limited business capital and distant access to banking services. Mrs. Ani revealed, "Sometimes it is difficult to divide time and capital between running a business and saving." Documentary studies and field notes highlight the need for

ongoing skills training and financial education. The hope for the future is for support from the government and related institutions so that the dual roles of housewives can continue to develop and contribute more optimally to the welfare of fishing families in Mendahara Ilir.

The findings of this study reinforce the dual role theory, which explains how women, particularly housewives, simultaneously perform two primary roles: as household managers and as economic actors. In the Mendahara Ilir sub-district, housewives are not only responsible for domestic affairs but also actively seek additional income, for example, by working as betel nut peelers or running home-based businesses. This highlights women's ability to balance domestic and public roles, a dynamic that is crucial in fishing communities facing economic uncertainty (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). In this context, the dual role is not merely a burden but a vital socio-economic adaptation strategy for family survival.

The husbands' income, dependent on natural conditions and seasonal factors, results in unstable and fluctuating family earnings. The findings indicate that housewives actively fill this economic gap by running various micro-enterprises such as processing seafood, operating small shops, and sewing. Their active role not only supplements household income but also serves as a primary support when the husband's income declines. This phenomenon reflects the resilience of women in coastal communities in sustaining family economies and mitigating economic vulnerability.

Viewed through the lens of feminist economics, women's contributions in the informal and domestic spheres hold significant economic value, although often overlooked in official statistics. Activities such as producing processed seafood products and other home-based businesses demonstrate how women's work underpins household economic resilience. This underscores the importance of recognizing and supporting women's economic roles in the informal sector as part of inclusive development policies that respond to the needs of coastal communities, preventing the marginalization of women's strategic roles.

The primary motivation for housewives' active economic participation is the urgent need to meet family demands, particularly in providing for children's education and daily living expenses (Djaja et al., 2023; Fajri, Abidin, & Lestari, 2024). Additionally, a supportive social environment and a strong work ethic embedded in fishing communities further reinforce this drive. Emotional factors, such as a profound sense of responsibility for family welfare, also serve as powerful motivators. The combination of economic, social, and psychological factors illustrates that women's participation in economic activities is not merely a choice but a necessity and deep commitment.

Despite the crucial role of housewives, the study reveals several challenges they face, including limited capital, lack of business management training, restricted market access, and difficulties balancing domestic responsibilities with economic activities. These obstacles highlight the need for government and related institutions' interventions to provide support through skills training, capital assistance, and market access facilitation, enabling housewives' enterprises to develop optimally and sustainably.

Another noteworthy finding is the increasing awareness among housewives regarding savings, particularly through Islamic banking, which aligns with their religious values and provides a sense of security (Syariah, 2024). Regular saving, even in small amounts, serves as an important strategy for establishing family financial stability and anticipating urgent needs. This practice indicates that women in fishing communities are not only active in production and business but also in managing family finances more systematically and sustainably (Dewi & Febrianto, 2023; Munip, 2024; A. A. Saputra, 2023).

Based on the analysis of the findings, it can be concluded that the dual role of housewives in Mendahara Ilir is a fundamental pillar in maintaining the economic stability of fishing families. Their contributions deserve recognition and support through policies that facilitate skills training, access to capital, and the strengthening of marketing networks. Furthermore, promoting sound financial

practices, such as saving in Islamic banks, can enhance family economic resilience. With appropriate support, the strategic role of housewives will not only improve family welfare but also contribute to the sustainable socio-economic development of coastal communities.

4. CONCLUSION

This study provides a comprehensive understanding of the dual roles of housewives in the Mendahara Ilir fishing community, illustrating how they effectively manage domestic responsibilities while actively participating in informal economic activities. The findings confirm that housewives play a critical role not only as household managers but also as key economic contributors, particularly in contexts of fluctuating and unstable fishing incomes. Their engagement in small-scale businesses and part-time work such as betel nut peeling serves as a socio-economic adaptation strategy, enhancing family resilience amid economic uncertainties. The novelty of this research lies in its integration of socio-cultural, economic, and religious perspectives to explain how housewives in a traditional fishing community balance multiple roles while maintaining family financial stability. Unlike previous studies that often treat women's domestic and economic roles separately, this research emphasizes the interconnectedness of these roles within the framework of cultural norms and Islamic values, particularly the use of Islamic banking as a trusted financial instrument aligned with religious principles. This nuanced approach offers fresh insights into how religiously informed financial practices contribute to economic resilience and financial literacy in marginalized coastal communities. The implications of these findings are multifaceted. Firstly, policymakers and development practitioners should recognize and support the economic roles of housewives as integral to family and community welfare. Interventions such as capacity-building programs, access to microcredit, and market facilitation are essential to address the challenges housewives face, including limited capital, lack of business skills, and market access constraints. Secondly, promoting inclusive financial services, especially those aligned with religious values like Islamic banking, can enhance women's financial management capabilities and foster sustainable savings behavior. Lastly, empowerment initiatives should consider the emotional and social dimensions of housewives' dual roles, providing psychosocial support to help them maintain balance and well-being. Overall, this study underscores that the strategic involvement of housewives in both domestic and economic spheres is vital to the sustainable socio-economic development of fishing communities. Supporting and empowering these women not only advances gender equity but also strengthens the economic foundation of coastal families and communities, contributing to broader regional development goals.

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