



Female migrant workers, family welfare, and Islamic economic philosophy: A gender-based empirical study in Indonesia

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ABSTRACT

Introduction

Female labor migration has become an increasingly important livelihood strategy for households in migrant-sending regions, particularly in developing and Muslim-majority contexts. In Indonesia, women's migration is closely linked to family survival, remittance dependence, and changing gender relations. While existing studies widely acknowledge the economic contribution of female migrant workers, fewer have examined family welfare through an integrated framework that combines gender analysis with Islamic economic philosophy. As a result, ethical, social, and religious dimensions of welfare remain underexplored in migration scholarship.

Objectives

This study aims to analyze the role of female migrant workers in improving family welfare by integrating Islamic economic philosophy and gender perspectives. Specifically, it seeks to examine changes in household welfare, gender relations, consumption behavior, and religious-ethical practices among migrant families, as well as to assess how these dimensions interact in shaping overall family well-being.

Method

The study employed a qualitative field research design conducted in the Special Region of Yogyakarta, Indonesia. Data were collected from 34 informants, including female migrant workers, former migrant workers, and family members, through in-depth interviews, observation, and documentation. An inductive analytical approach was applied using the trilogy of Islamic economic philosophy—anthropological, cosmological, and theological dimensions—to interpret empirical findings. Data analysis followed systematic stages of reduction, display, and verification to ensure credibility and rigor.

Results

The findings show that female labor migration contributes significantly

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to household welfare by improving basic and intermediate living conditions, particularly food security, housing, education, and healthcare. However, welfare gains tend to remain limited and do not consistently lead to long-term economic sustainability. Women's roles as primary income earners enhance their bargaining power within households, although relational tensions persist due to entrenched gender norms. Increased income often alters consumption patterns, sometimes generating ethical tensions with Islamic principles of moderation, while religious commitment plays a key role in fostering moral resilience and family cohesion.

Implications

The study highlights the need for migration policies and support programs that integrate economic empowerment with ethical guidance, financial literacy, and family-centered interventions. It also underscores the importance of incorporating spiritual and gender-sensitive dimensions into welfare assessment and migrant protection frameworks.

Originality/Novelty

This research contributes to migration and welfare studies by empirically operationalizing Islamic economic philosophy alongside gender analysis. It offers a multidimensional understanding of family welfare that moves beyond material indicators and enriches scholarly debates on female labor migration in Muslim-majority contexts.

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INTRODUCTION

International labor migration has become a defining feature of contemporary globalization, with female migrant workers increasingly occupying a central position within transnational labor flows. In many developing and Muslim-majority countries, women's migration is closely linked to household survival strategies and broader national economic agendas. Remittances sent by female migrant workers have been widely recognized as a crucial source of income that sustains household consumption, supports education and health expenditures, and contributes to poverty reduction (Karmakar et al., 2022). Beyond their immediate economic function, remittances also represent a structural mechanism through which migrant-sending countries integrate into global economic systems. As international migration continues to feminize, scholarly attention has increasingly focused on understanding how women's economic participation through migration reshapes household welfare and socio-economic development in origin communities (Islam, 2018).

Recent literature further demonstrates that remittances from female migrant workers extend their impact beyond the household level and contribute significantly to national development. In several labor-sending countries, including Indonesia,

remittances constitute an important source of foreign exchange and help stabilize macroeconomic conditions (Islam, 2018). Empirical studies show that remittance inflows stimulate local economies through investments in housing, small enterprises, and community infrastructure, generating multiplier effects that enhance regional development (Alshoqeathri et al., 2024; Calderón & Castillo, 2025; Ergano & Rao, 2025; Gautam, 2024; Ojonta et al., 2024; Owotemu et al., 2024). At the same time, women's participation as transnational breadwinners challenges traditional gender norms by repositioning women as key economic actors within families and societies. This dual role—as contributors to both household welfare and national development—underscores the importance of examining female labor migration not merely as an economic phenomenon, but as a complex socio-economic and cultural process.

Despite these recognized benefits, the literature consistently identifies a range of social and familial challenges associated with women's labor migration. One of the most prominent issues concerns the tension between women's economic roles and entrenched gender norms within patriarchal family structures. While women's migration often enhances household income, it does not automatically translate into equitable gender relations at home (Lenoël, 2017; Lenoël & David, 2019). Studies show that female migrants are frequently expected to remit a substantial portion of their earnings while remaining morally accountable for domestic responsibilities, reinforcing existing power asymmetries (Iashvili et al., 2025). These dynamics reveal that economic empowerment through migration may coexist with persistent gender inequalities, generating new forms of vulnerability for women despite their financial contributions.

Family relations and household well-being are also deeply affected by women's migration. Prolonged physical separation between mothers and their families has been linked to weakened emotional bonds, communication breakdowns, and adverse effects on children's psychological and educational outcomes (O'Mullan et al., 2024). Although remittances often improve material living standards, they can also foster dependency relationships that complicate household dynamics and generate emotional strain (Andlib et al., 2022). In addition, women migrants frequently encounter structural discrimination and labor market marginalization in host countries, which can undermine their economic security and well-being (Blum et al., 2019). These intertwined social, economic, and familial challenges highlight the need for analytical frameworks capable of capturing both the benefits and the costs of female labor migration.

To address these challenges, previous studies have employed a variety of theoretical frameworks. Gender theory and feminist economics have been widely used to analyze how migration reshapes household decision-making and women's bargaining power. These approaches emphasize that migration outcomes are embedded in gendered social relations, revealing how women's economic gains may be constrained by cultural expectations and unequal power structures (Ullah & Chatteraj, 2023). The New Economics of Labor Migration further conceptualizes migration as a household strategy rather than an individual decision, highlighting the collective nature of remittance allocation and welfare outcomes (Nwokoloia et al., 2025). While these perspectives offer valuable insights, they often prioritize economic



and social dimensions without fully addressing ethical or religious considerations relevant in Muslim-majority contexts.

Development economics has also contributed significantly by situating female labor migration within broader development frameworks, including the Sustainable Development Goals (SDGs). Studies demonstrate that remittances from women migrants support investments in education, health, and social resilience, particularly in female-headed or vulnerable households (Faidin et al., 2025; Puspitarini et al., 2025). Alongside these approaches, religious and ethical frameworks—especially those grounded in Islamic values—have begun to emerge. Research highlights how Islamic ethical principles shape migrants' sense of moral responsibility toward their families and communities (Siregar et al., 2025). However, such studies often remain normative, offering ethical prescriptions without systematically examining how religious values are operationalized in the lived experiences of female migrant workers.

A growing body of literature has applied Islamic economic philosophy and the concept of *maqāṣid al-shari‘ah* to discussions of welfare and social justice (Arifin et al., 2025; Ismail et al., 2025; Kholis, 2025). These studies argue that Islamic ethics provide a holistic framework for evaluating economic activities based on the protection of faith, life, intellect, lineage, and wealth (Asmar et al., 2023; Mohamad Saleh et al., 2023; Shinkafi & Ali, 2017). Nevertheless, empirical applications of *maqāṣid al-shari‘ah* to female labor migration remain limited and fragmented. Many analyses lack gender-sensitive perspectives or rely primarily on theoretical discourse without grounding their claims in field-based evidence. Consequently, there is a clear research gap concerning how Islamic economic philosophy can be empirically integrated with gender analysis to assess family welfare outcomes among female migrant workers.

Responding to this gap, the present study aims to analyze the role of female migrant workers in enhancing family welfare through an integrated framework that combines Islamic economic philosophy and gender analysis. By employing the trilogy of Islamic economic philosophy—anthropological, cosmological, and theological dimensions—this study seeks to move beyond fragmented approaches and provide a holistic assessment of welfare outcomes. The novelty of this research lies in its empirical application of Islamic philosophical concepts alongside gender-sensitive analysis within the specific context of female migrant workers in Yogyakarta, Indonesia. The study focuses on household welfare, family relations, and ethical-economic behavior, thereby offering both theoretical and practical contributions to migration studies, Islamic economics, and gender scholarship.

LITERATURE REVIEW

Female Labor Migration and Family Welfare: State of the Art

The relationship between female labor migration and family welfare has been widely examined over the past decade, reflecting growing concern over the feminization of migration. Scholars largely conceptualize female migration as a household-level strategy aimed at improving economic security and mitigating poverty. Empirical

studies consistently highlight remittances as a primary mechanism through which migration enhances family welfare, enabling households to meet basic needs, invest in education, and improve housing conditions (Nwokolo et al., 2025; Ram & Nizamani, 2025). These findings reinforce the view that women's labor migration is not merely an individual economic decision but a collective household strategy embedded in broader socio-economic structures.

Beyond material welfare, the literature emphasizes that family welfare encompasses social and psychological dimensions. Research conducted in migrant-sending regions, including Indonesia, reveals that maternal absence often reshapes caregiving arrangements and family roles, with varying consequences for children's emotional well-being and educational attainment (Maemunah et al., 2025). While remittances may compensate for material needs, they do not always offset the social costs of prolonged separation. Consequently, scholars increasingly argue for a multidimensional understanding of welfare that captures both economic gains and social vulnerabilities associated with female migration.

Psychological aspects have also gained prominence in recent studies. Female migrants, particularly young and first-time migrants, often experience emotional stress, health risks, and social isolation, which indirectly affect family welfare (Bahar et al., 2020). These psychological burdens may influence remittance behavior, communication patterns, and long-term family cohesion. Taken together, the literature suggests that female labor migration generates complex and sometimes contradictory outcomes, where economic empowerment coexists with social and emotional challenges. This complexity necessitates analytical frameworks capable of integrating economic, social, and psychological dimensions of family welfare.

Gender Relations, Power Dynamics, and Household Decision-Making

A central theme in the literature concerns the impact of female labor migration on gender relations and power dynamics within households. Numerous studies report that women's access to independent income through migration enhances their bargaining power and participation in household decision-making (Uddin et al., 2025). Control over remittances often allows women to influence decisions related to children's education, health expenditures, and housing investments. However, the literature cautions against assuming a linear relationship between economic contribution and gender equality, as entrenched patriarchal norms frequently mediate these outcomes.

Empirical evidence demonstrates that traditional gender hierarchies often persist despite women's increased economic roles. Ola (2024) shows that in many migrant households, men retain authority over strategic financial decisions even when women become primary earners. Similarly, Khotimah et al. (2025) argues that women's migration may lead to a "double burden," whereby women are expected to fulfill both productive and reproductive roles without a corresponding redistribution of domestic responsibilities. These findings indicate that economic empowerment does not automatically dismantle gendered power structures within families.



The psychological dimension further complicates gender relations. Female migrants often navigate conflicting identities as economic providers and socially sanctioned caregivers, leading to emotional strain and identity tension (Boccagni, 2016; Chadambuka et al., 2025; Ryan, 2008; Shrestha et al., 2025). Separation from family members may weaken emotional bonds and limit women's ability to exercise authority within the household from a distance. Consequently, the literature underscores that gender relations in migrant households are shaped by the interaction of economic agency, cultural norms, and emotional labor, rather than by income alone.

Measuring Family Welfare: Indicators and Analytical Frameworks

The assessment of family welfare in migration studies relies on diverse indicators and analytical frameworks, each with distinct strengths and limitations. Economic indicators—such as remittance volume, household income, and asset accumulation—remain the most commonly used measures (Abdulai et al., 2017; Dey & Basak, 2024; Dhakal et al., 2025). These indicators provide tangible evidence of material improvement and allow for comparative analysis across households and regions. However, several studies report inconsistent findings, suggesting that increased income does not uniformly translate into improved welfare outcomes (Abdulai et al., 2017; Khomiak, 2025; Siriwardhane, 2021).

To address these limitations, scholars have increasingly incorporated social indicators, including family cohesion, access to social support networks, and psychological well-being (Freeze, 2022; Mason, 2016; Pierce et al., 1996; Rezky et al., 2025). These measures acknowledge that welfare extends beyond material sufficiency to encompass emotional stability and social integration. Nevertheless, the integration of social indicators remains uneven, often constrained by methodological challenges and data availability. As a result, many studies continue to privilege economic metrics at the expense of qualitative dimensions of family life.

Analytical frameworks such as the capability approach have been employed to broaden the conceptualization of welfare. By focusing on individuals' capabilities to achieve valued functionings, this approach captures dimensions of agency, empowerment, and choice (Ram & Nizamani, 2025). Intersectionality frameworks further illuminate how gender, class, and cultural context intersect to shape welfare outcomes (Tong & Chen, 2025). Despite these advances, existing frameworks often remain static and insufficiently sensitive to cultural and spiritual dimensions, limiting their applicability in religiously grounded contexts.

Islamic Economic Philosophy and Ethical Approaches to Welfare

Islamic economic philosophy, particularly the concept of *maqāṣid al-shari‘ah*, offers a holistic framework for understanding welfare by integrating material, social, and moral dimensions. The literature emphasizes that *maqāṣid* seeks to preserve faith, life, intellect, lineage, and wealth, thereby providing ethical guidance for economic activities, including labor and migration (Rismayanti, 2025). Within this framework, labor



migration is evaluated not solely in terms of income generation but also in relation to justice, dignity, and social responsibility.

Normative studies dominate this strand of literature, articulating how Islamic principles can inform labor rights, migrant protection, and family welfare (Ghifary, 2025). These works highlight the moral obligations of both individuals and institutions to ensure that economic practices do not undermine human dignity. In the context of family welfare, scholars argue that *maqāṣid* supports equitable family relations and the protection of vulnerable members, including women and children (Akbar & Syauqi, 2025).

Empirical applications of Islamic economic philosophy remain relatively limited but are gradually emerging. Zubaidi et al. (2025) demonstrate how ethical values rooted in Islamic teachings influence household decision-making and gender relations. Similarly, Faidin et al. (2025) explore how *maqāṣid*-based perspectives inform child welfare in migrant families. Despite these contributions, the literature remains fragmented, with insufficient integration between normative ethics, empirical analysis, and gender-sensitive perspectives.

Fragmentation of Approaches and Emerging Critiques

A recurring critique across the literature concerns the fragmentation of theoretical and methodological approaches. Migration studies, gender analysis, and Islamic economic ethics often operate in parallel rather than in dialogue. As a result, studies tend to focus on isolated dimensions of welfare, overlooking the interconnected nature of economic, social, and ethical factors (Nakamura & Suzuki, 2023). This fragmentation limits the explanatory power of existing research and constrains its policy relevance.

Methodologically, the over-reliance on quantitative indicators has been widely criticized. While financial metrics provide measurable outcomes, they fail to capture emotional well-being, spiritual fulfillment, and moral considerations that are central to family welfare in many cultural contexts (Hu, 2019). Qualitative insights into lived experiences, values, and ethical reasoning remain underutilized, particularly in studies grounded in Islamic contexts.

Furthermore, gender analysis within Islamic economic studies is often underdeveloped (Alsagoff et al., 2021; Khawar, 2024; Makka et al., 2024). Although *maqāṣid al-shari‘ah* emphasizes justice and equity (Al-Nahari et al., 2022; Kepplinger, 2025; Norman & Ruhullah, 2024; Nouman et al., 2021), its application to gender relations in migrant households is rarely examined empirically. This omission results in an incomplete understanding of how religious ethics intersect with gendered power relations, highlighting the need for integrative frameworks that bridge these analytical divides.

Research Gap and the Significance of the Study

The reviewed literature reveals several critical gaps. First, despite extensive research on female labor migration and family welfare, most studies adopt either economic or social perspectives without integrating ethical and spiritual dimensions. Second,



Islamic economic philosophy—particularly *maqāṣid al-sharī'ah*—is predominantly explored at a normative level, with limited empirical investigation into how these principles shape the lived experiences of female migrant workers and their families. Third, gender-sensitive analysis remains fragmented, especially within studies that claim to be grounded in Islamic ethics.

These gaps underscore the significance of the present study. By integrating Islamic economic philosophy, gender analysis, and empirical fieldwork, this research seeks to offer a holistic understanding of family welfare among female migrant workers. The study contributes to the literature by operationalizing philosophical concepts within real-life contexts and by demonstrating how welfare can be assessed beyond material indicators. In doing so, it addresses theoretical fragmentation and provides a more comprehensive framework for understanding migration, family welfare, and ethical economic behavior in Muslim-majority settings.

THEORETICAL FRAMEWORK

Islamic economic philosophy is grounded in a holistic worldview that integrates economic activity with ethical, social, and spiritual dimensions. Within this framework, all forms of economic behavior—production, consumption, distribution, and labor—are inseparable from three fundamental aspects: theology, cosmology, and anthropology (Amirullah & Rohman, 2024; Hamdi et al., 2025). These dimensions form an integrated trilogy that reflects the Islamic principle of *tawhīd*, emphasizing the unity of God, humanity, and the universe. Economic activity is therefore not merely a technical or material process, but a moral and civilizational endeavor oriented toward achieving balance between material prosperity, spiritual fulfillment, and social justice. This trilateral framework provides the conceptual foundation for analyzing the role of female migrant workers in enhancing family welfare within an Islamic ethical context.

Islamic Economic Theology

Islamic economic theology constitutes the foundational spiritual and moral basis of all economic activities undertaken by Muslims (Fazira et al., 2024; Lestari et al., 2025; Sinollah et al., 2025). From this perspective, human beings are viewed as creations of God whose actions, including economic behavior, are inherently bound to divine accountability. Wealth, income, health, and material resources are understood as provisions (*rizq*) granted by God rather than outcomes of individual effort alone. Consequently, economic success is never considered an absolute personal achievement but a trust (*amānah*) that entails moral responsibility and obedience to divine law. This theological orientation situates economic behavior within a transcendental framework, where material pursuits are subordinated to spiritual purpose and ethical conduct.

Within this theological framework, wealth serves both as a test of faith and as a means of worship. Islamic teachings encourage the use of material resources for the benefit of others through mechanisms such as almsgiving, charitable donations, and social support. Historical examples from early Islamic society, particularly the practice



of Abu Bakr al-Şiddīq who donated his wealth entirely for the cause of Islam, illustrate the ideal of non-absolute ownership. Although such total devotion may not be attainable for all Muslims, the underlying principle—avoiding greed, miserliness, and extravagance—remains normative. This principle is especially relevant for female migrant workers who may experience a sudden increase in income and face ethical challenges related to consumption and lifestyle.

Islamic economic theology also articulates three interrelated responsibilities associated with wealth ownership: theological, cosmological, and anthropological responsibilities. The theological responsibility obliges individuals to comply with divine injunctions in economic matters, including avoiding usury, fraud, and prohibited transactions. The cosmological responsibility requires respect for the natural environment, recognizing that environmental destruction violates divine order. The anthropological responsibility emphasizes social obligation, acknowledging that wealth accumulation involves the contribution of others and must therefore support collective welfare. Together, these responsibilities ensure that economic activity remains morally grounded, socially inclusive, and spiritually meaningful.

Islamic Economic Cosmology

Islamic economic cosmology situates human economic activity within a broader spatial and temporal order (Amirullah & Rohman, 2024; Fazira et al., 2024; Hamdi et al., 2025; Harahap et al., 2023). Humans live and operate within diverse ecological and social environments, each shaped by specific natural conditions and cultural contexts. Islam recognizes humans as rational and creative agents endowed with intellectual capacity to utilize natural resources responsibly. However, this creative agency is bounded by ethical constraints that prohibit environmental destruction and ecological imbalance. Economic activity that damages the environment is viewed as a violation of divine trust, as it undermines the very foundations of life and collective survival.

The cosmological dimension of Islamic economics strongly emphasizes environmental stewardship and sustainability. The Qur'anic prohibition against spreading corruption on earth underscores the moral imperative to preserve ecological balance. Environmental degradation—manifested through pollution, resource depletion, or destructive labor practices—ultimately leads to social suffering, food insecurity, natural disasters, and loss of life. Therefore, economic practices must align with principles of harmony, moderation, and long-term sustainability. Within this framework, individuals are ethically bound to choose occupations and economic activities that do not harm the environment or disrupt social equilibrium.

For female migrant workers, the cosmological responsibility translates into ethical awareness regarding the nature of their employment and its environmental impact. Professions that contribute to cleanliness, care, and social services are consistent with Islamic cosmological values, whereas environmentally destructive work contradicts them. Islamic economic cosmology also recognizes the role of the state in regulating economic activities to ensure environmental protection and social balance. Thus, sustainability is not only an individual obligation but also a collective responsibility that

requires institutional support and policy intervention to safeguard the continuity of human and ecological life.

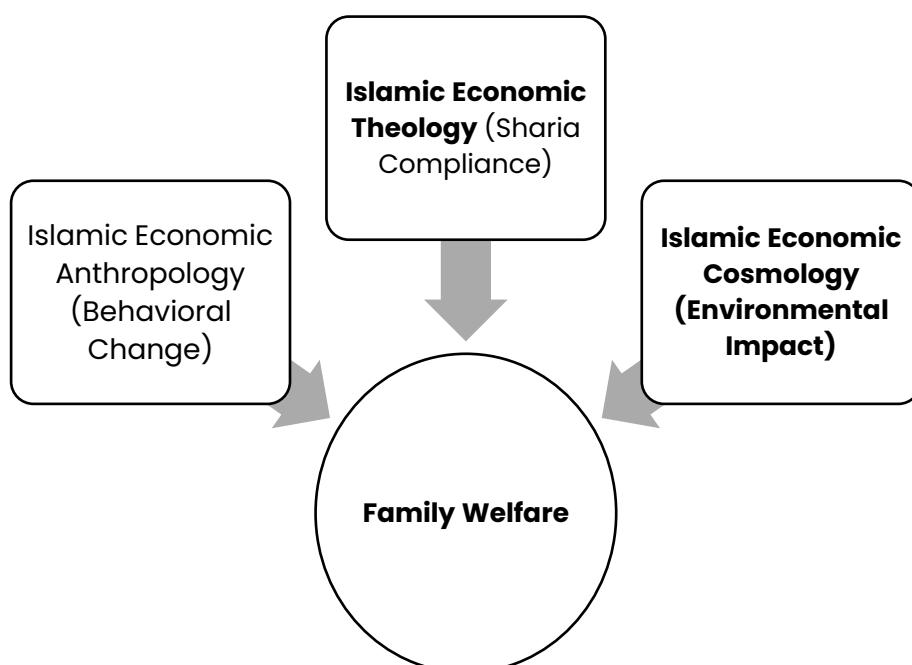
Islamic Economic Anthropology

Islamic economic anthropology places human beings at the center of economic processes, recognizing them simultaneously as subjects and objects of economic activity (Amirullah & Rohman, 2024; Harahap et al., 2023; Satar & Kadir, 2022; Sinollah et al., 2025). As subjects, humans act as producers, workers, entrepreneurs, and innovators who actively shape economic systems. As objects, they are consumers and beneficiaries of economic outputs. This dual role reflects the complexity of human existence within economic life and necessitates an ethical framework that accounts for both agency and vulnerability. Economic behavior, therefore, cannot be evaluated solely through efficiency or productivity but must consider its impact on human dignity and social cohesion.

Islamic anthropology conceptualizes humans as multidimensional beings characterized by *monodualism*—the unity of physical and spiritual dimensions—and *monopluralism*—the diversity of roles and identities within society. Economic activity is thus directed toward fulfilling not only material needs but also spiritual and moral aspirations. Wealth acquisition and labor participation are forms of worship when conducted in accordance with divine values. In this sense, economic behavior reflects both intellectual capacity and spiritual obedience, integrating rational calculation with ethical intention.

Figure 1

Theoretical Analysis of the Trilogy of Islamic Economic Philosophy on the Role of Female Migrant Workers in Family Welfare Improvement



Source: Authors' analysis.

Furthermore, Islamic economic anthropology understands economic life as an integral component of culture. Economic practices are embedded within social norms, moral values, and collective traditions. Issues such as social justice, equitable distribution, and poverty alleviation cannot be addressed through isolated technical solutions but require comprehensive, multidisciplinary approaches. The trilogy of Islamic economic philosophy—teology, cosmology, and anthropology—functions as a unified foundation for constructing an ethical economic order. Together, these dimensions support the development of an Islamic civilization grounded in justice, balance, dignity, and holistic human well-being.

Figure 1 illustrates the integrative logic of the Trilogy of Islamic Economic Philosophy as an analytical framework for understanding how female migrant workers contribute to family welfare. Islamic Economic Theology provides the foundational axis by emphasizing compliance with Islamic law, moral accountability, and the perception of income as a divine trust. This theological orientation guides ethical intentions and religious practices in economic life. Islamic Economic Anthropology captures changes in human behavior, particularly lifestyle, consumption patterns, and social responsibility arising from increased income and transnational work experiences. Meanwhile, Islamic Economic Cosmology situates economic activity within environmental and ecological ethics, underscoring responsibility toward nature and sustainability. The convergence of these three dimensions demonstrates that family welfare is not merely a material outcome, but the result of balanced interaction between spiritual obedience, human behavior, and environmental responsibility, reflecting the holistic vision of Islamic economics.

METHOD

Research Design and Approach

This study employed a qualitative field research design to explore the role of female migrant workers in improving family welfare through the lens of Islamic economic philosophy and gender perspectives. A qualitative approach was considered most appropriate because the research aimed to understand lived experiences, meanings, and value-based practices that cannot be adequately captured through quantitative measurement alone. The study adopted an inductive reasoning process, allowing empirical findings from the field to inform conceptual interpretation rather than testing predefined hypotheses. This approach aligns with the exploratory and interpretive nature of the research questions, which focus on welfare, family relations, and ethical-economic behavior.

The study also utilized a cross-disciplinary approach by integrating perspectives from Islamic economic philosophy, gender studies, and socio-economic analysis. This approach enabled a holistic examination of female labor migration that encompasses material, social, and ethical dimensions. By combining these disciplinary lenses, the research sought to move beyond fragmented analyses and offer a comprehensive understanding of family welfare among female migrant workers.



Research Setting and Participants

The research was conducted in the Special Region of Yogyakarta (Daerah Istimewa Yogyakarta), Indonesia, a region characterized by limited formal employment opportunities and significant labor outmigration. This context was strategically selected because Yogyakarta represents a migrant-sending area where female labor migration has become a common household strategy for economic survival. The focus on this region allowed the study to capture the socio-cultural and economic conditions shaping women's migration decisions and family dynamics.

Research participants consisted of 34 informants, including female migrant workers, former female migrant workers, and family members—particularly husbands—of migrant households. Informants were selected purposively to ensure relevance to the research objectives and to capture diverse migration experiences, employment sectors, and family conditions. The inclusion of family members was essential to understand intra-household dynamics, welfare changes, and gender relations resulting from female labor migration.

Data Collection Techniques

Data were collected using three primary techniques: in-depth interviews, observation, and documentation. In-depth interviews constituted the main source of data and were conducted both face-to-face and online, depending on informants' availability and location. Interviews were semi-structured, allowing flexibility for participants to articulate their experiences, motivations, and perceptions regarding migration, family welfare, and religious-economic practices. This method facilitated the exploration of sensitive issues such as family relations, decision-making processes, and ethical considerations in economic behavior.

Observations were carried out to complement interview data by capturing contextual information related to household conditions, social interactions, and daily practices of migrant families. Documentation techniques involved reviewing relevant records, policy documents, and secondary data related to labor migration and family welfare. These multiple data sources enhanced the depth and credibility of the findings by enabling triangulation across methods.

Analytical Framework

The analysis was guided by the trilogy of Islamic economic philosophy, which consists of anthropological, cosmological, and theological dimensions. The anthropological dimension was used to examine human behavior in economic activities, particularly patterns of consumption, lifestyle changes, and attitudes toward wealth following labor migration. Indicators such as tendencies toward *isrāf* (excess), *tabdhīr* (wastefulness), and consumerism were assessed to evaluate alignment with Islamic ethical principles.

The cosmological dimension focused on the relationship between economic activities and environmental as well as social sustainability. This dimension assessed whether the types of work undertaken by female migrants and the use of remittances contributed to or undermined broader social and ecological well-being. The theological

dimension examined religious observance and ethical commitments, including prayer practices, modesty, and charitable behavior. Together, these dimensions provided an integrated framework for assessing family welfare beyond material indicators alone.

Data Analysis Procedures

Data analysis followed a systematic qualitative process consisting of three stages: data reduction, data display, and conclusion drawing with verification. During data reduction, interview transcripts and field notes were coded to identify key themes related to migration motives, welfare changes, family relations, and ethical-economic practices. This process involved organizing large volumes of qualitative data into meaningful categories aligned with the research framework.

In the data display stage, thematic matrices and narrative summaries were developed to facilitate interpretation and comparison across informants. Patterns and divergences among participants were examined to capture variations in migration experiences and welfare outcomes. Finally, conclusions were drawn inductively and continuously verified against the data to ensure consistency and analytical rigor. This iterative process allowed findings to emerge organically from the field while remaining grounded in the analytical framework.

Validity and Trustworthiness

To ensure the credibility and trustworthiness of the findings, the study employed triangulation of data sources and methods. Information obtained from interviews was cross-checked with observational data and documentation to minimize bias and enhance reliability. Triangulation also enabled the researcher to validate informants' statements by comparing perspectives across different participant groups, including migrant workers and family members.

In addition, prolonged engagement with the research context and careful documentation of analytical procedures strengthened the dependability of the study. Reflexivity was maintained throughout the research process to acknowledge the researcher's interpretive role and to ensure that conclusions were derived from empirical evidence rather than preconceived assumptions. These strategies collectively enhanced the rigor and ethical integrity of the qualitative research process.

RESULTS

Profile of Research Informants and Migration Characteristics

The empirical data were obtained from 34 informants consisting of female migrant workers, former female migrant workers, and family members—primarily husbands—residing in the Special Region of Yogyakarta. Of the total informants, 15 were active female migrant workers, 12 were husbands or family members, and 7 were former female migrant workers. Geographically, most informants originated from Sleman Regency (13 persons), followed by Bantul (11 persons) and Kulon Progo (10 persons). This distribution reflects the regional pattern of female labor migration within Yogyakarta Province.



The employment sectors of female migrant workers were highly diverse, including factory workers, domestic workers, caregivers, shop attendants, hotel employees, cleaning service workers, restaurant staff, and cruise ship service workers. Destination countries included Malaysia, Taiwan, Japan, Hong Kong, South Korea, Singapore, the United States, and the United Arab Emirates. Monthly incomes ranged from IDR 5,000,000 to over IDR 50,000,000, with the majority earning between IDR 5,000,000 and IDR 15,000,000. These earnings significantly exceeded pre-migration household income levels.

Economic Conditions and Motives for Female Labor Migration

Interview findings indicate that most female migrant workers originated from households experiencing economic hardship prior to migration. Informants consistently reported that their families lived near or below the poverty line, with husbands engaged in unstable informal employment such as pedicab driving, construction labor, street vending, online transportation services, or unemployment. These conditions motivated women to migrate abroad to support household survival and improve family welfare.

While economic necessity was the dominant motive, the findings also reveal additional motivations. Some informants acknowledged aspirations related to social status, authority within the household, and lifestyle transformation. A number of women expressed a desire to achieve economic independence and greater influence in family decision-making. Others reported anthropological-economic motives, including aspirations for a more hedonistic lifestyle and access to luxury goods unavailable in Indonesia. These multiple motivations illustrate that female labor migration was driven by both structural economic pressures and subjective aspirations for social mobility.

Anthropological Dimension: Lifestyle and Consumption Behavior

From the perspective of Islamic economic anthropology, the findings reveal significant lifestyle changes among female migrant workers and their families. Contrary to the normative principles of moderation emphasized in Islamic economic theory, many informants exhibited shifts toward consumptive, hedonistic, and pragmatic lifestyles. These changes were primarily associated with increased income and exposure to consumer cultures in destination countries.

One former migrant worker stated:

"The income I earned while working in Saudi Arabia was mostly used to buy goods that I could not find in Indonesia. Some money was sent home, but it was mostly used by my family to buy land and rice fields."

Another migrant worker employed as a shop attendant in Malaysia explained:

"I usually use my income for investment first, and the remainder is spent on secondary and tertiary needs. Basic needs are often already provided by my employer."

These statements indicate a shift toward increased consumption, reflecting changing priorities and social aspirations following migration.

Cosmological Dimension: Environmental Awareness and Ethical Work Practices

In contrast to the anthropological dimension, the cosmological dimension of Islamic economic philosophy was generally well observed by female migrant workers. Informants consistently reported that their jobs did not cause environmental harm and, in some cases, contributed to environmental cleanliness and sustainability. Many workers emphasized that host countries enforced strict environmental regulations, which shaped their awareness and daily practices.

A migrant worker in Taiwan stated:

"Rivers in Taiwan are very clean; I rarely see trash. There are strict fines for littering, and rivers are regularly cleaned so the water flows smoothly."

Another informant working as a cleaning service worker in Japan remarked:

"My job is actually part of protecting the environment. Cleanliness work in Japan feels easier because people are already highly aware of environmental issues."

These findings demonstrate alignment between migrant workers' employment and the Islamic cosmological principle of preserving environmental balance.

Theological Dimension: Religious Practices and Moral Responsibility

The theological dimension shows strong adherence among female migrant workers. Most informants emphasized that their income was perceived as a trust from God rather than absolute personal ownership. Consequently, they expressed moral responsibility through religious observance and charitable practices. Many reported regularly allocating income for almsgiving and social assistance.

One informant explained:

"I routinely give money for charity, usually every two weeks or at least once a month. Sometimes I give it to homeless people or transfer it to relatives in Indonesia."

Another migrant worker in Taiwan stated:

"I am grateful that my employer allows me to wear the hijab while working. Even though I sometimes receive negative looks in public, I have become used to it."

Regular performance of daily prayers was also widely reported, even in non-Muslim-majority countries, reinforcing the role of faith in sustaining moral resilience.

Family Welfare in the Islamic Perspective

In terms of family welfare, the findings indicate that female labor migration significantly improved the fulfillment of basic needs, consistent with the Islamic concept of *hayāh tayyibah*. Informants consistently reported improved access to food, clothing, housing, and education following migration.

One informant stated:

"Since I worked abroad, my family's basic needs such as rice and groceries have always been fulfilled, and sometimes I can buy new clothes for my child."

Another explained:

"My family is no longer in poverty, but we are not rich either. We are more accurately described as sufficient."

These accounts indicate that migration contributed to poverty alleviation and household stability, aligning with both Islamic welfare theory and national family welfare indicators.

Gender Relations and Family Dynamics: Structural–Functional Perspective

From a structural–functional gender perspective, the findings reveal significant role overlap and functional deviation within migrant families. Traditional divisions of labor were disrupted due to women's absence and economic dominance. Husbands often assumed domestic and caregiving roles, while women fulfilled instrumental economic functions from abroad.

A husband of a migrant worker stated:

"When my wife worked abroad, I had to take care of the house and the children. It made the children closer to me than to their mother."

Female migrant workers also acknowledged limitations in fulfilling maternal and spousal roles. One informant stated:

"I could not fully perform my role as a mother. When I returned home, my child felt awkward meeting me."

These findings indicate role strain and family imbalance consistent with structural–functional gender theory.

Gender Relations from the Islamic Perspective

From the Islamic gender perspective, the findings suggest a more balanced interpretation of gender relations. Female migrant workers perceived themselves as equal partners with their husbands, particularly in decision-making processes. Economic contribution increased women's authority in household decisions while maintaining mutual responsibility.

One informant stated:

"My involvement in family decision-making is significant because major decisions require financial resources that come from me."

Another explained:

"My husband and I share decision-making. I handle finances, while he manages daily matters at home."

Despite this balance, informants acknowledged emotional challenges and unmet domestic roles. Overall, the findings reflect alignment with Islamic gender principles emphasizing equality, shared responsibility, and moral accountability.



Islamic Economic Theology and the Ethical Contribution of Female Migrant Workers to Family Welfare

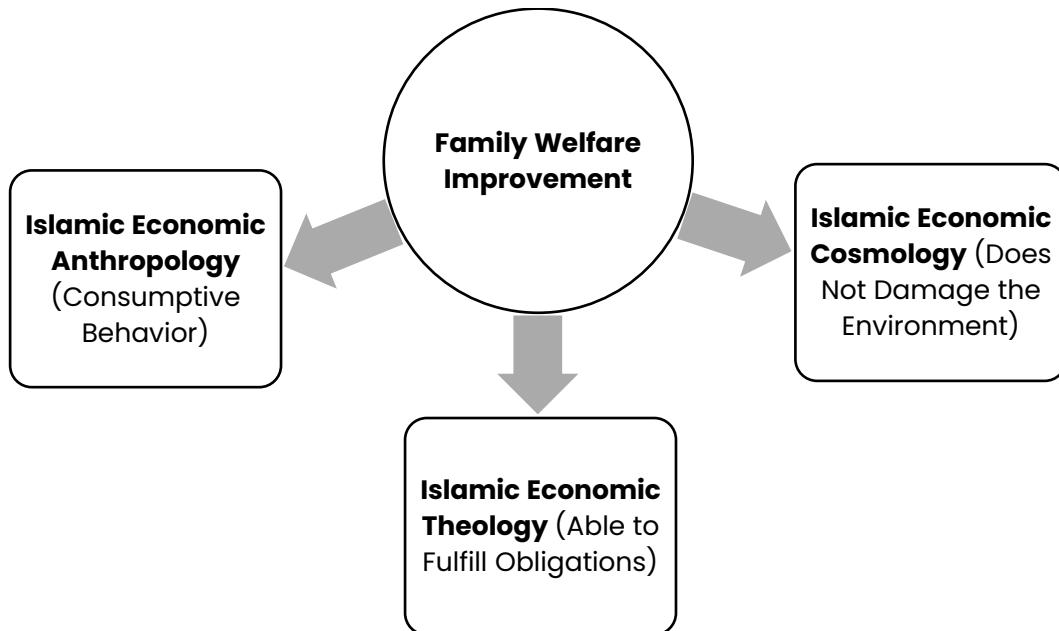
The findings demonstrate that the role of female migrant workers in improving family welfare in the Special Region of Yogyakarta can be meaningfully understood through the trilogy of Islamic economic philosophy, encompassing theological, cosmological, and anthropological responsibilities. These three dimensions reflect the ethical obligations that bind human economic activity to divine commands, environmental preservation, and responsible personal conduct. The theological responsibility emphasizes obedience to divine law, the cosmological responsibility stresses the preservation of environmental balance, and the anthropological responsibility relates to self-restraint and moderation in consumption. Together, these dimensions form an integrated ethical framework for evaluating the impact of women's labor migration. The results show that female migrant workers do not merely contribute economically, but also embody moral, environmental, and behavioral dimensions that shape family welfare outcomes beyond material indicators.

From the perspective of Islamic economic theology, the study finds a high level of religious compliance among female migrant workers originating from Yogyakarta. Theological adherence was assessed through indicators such as regular almsgiving, consistency in performing the five daily prayers, and observance of modest dress. The findings indicate that most female migrant workers were able to fulfill these obligations effectively, even while working in countries where Muslims constitute a minority. Income earned abroad was widely perceived as a divine provision rather than absolute personal property, fostering a sense of moral responsibility. Many respondents reported regularly allocating a portion of their income for charitable purposes, including donations to the poor and assistance to relatives. These practices reflect strong theological awareness and reinforce the role of faith as a guiding force in sustaining ethical economic behavior.

Islamic economic theology further emphasizes that wealth, health, and livelihood are divine gifts entrusted to human beings. The results confirm that female migrant workers demonstrated awareness that their income involved not only personal effort, but also the contribution of natural resources, social structures, and divine will. This understanding translated into recognition of theological, cosmological, and anthropological obligations embedded within economic activity. The presence of the poor within every form of wealth was acknowledged implicitly through charitable practices. The obligation to uphold religious norms—such as prayer, modesty, and charity—remained intact despite geographical displacement. These findings indicate that increased income did not weaken theological commitment; instead, it often reinforced moral consciousness and ethical accountability among female migrant workers.

Figure 2

Empirical Analysis of the Trilogy of Islamic Economic Philosophy on the Role of Female Migrant Workers in Family Welfare Improvement



Source: Authors' analysis.

Figure 2 presents a synthesized model of the analytical results using the trilogy of Islamic economic philosophy. The figure illustrates that family welfare improvement stands at the center of the analytical framework, influenced simultaneously by theological, cosmological, and anthropological dimensions. Theological economics is represented by the ability of female migrant workers to consistently fulfill religious obligations. Cosmological economics reflects the absence of environmental harm in their occupations, with most working in sectors such as cleaning services, caregiving, and domestic assistance that support environmental maintenance. Anthropological economics, however, reveals a tendency toward consumptive behavior. This pattern is explained by the fact that many women previously lacked significant income, and upon earning higher wages, developed strong desires to purchase long-desired goods. The diagram highlights the dynamic interaction among these dimensions in shaping family welfare.

From the cosmological perspective, the findings show that female migrant workers' occupations generally did not damage the natural environment. On the contrary, many roles actively supported cleanliness and environmental sustainability. This indicates alignment with Islamic cosmological ethics, which prohibit environmental destruction and emphasize harmony between humans and nature. In contrast, the anthropological dimension reveals challenges related to consumption behavior. Many female migrant workers displayed increased spending on non-essential goods, reflecting consumptive tendencies driven by newfound income and unmet aspirations from earlier life stages. Nonetheless, these behavioral changes did not negate their theological compliance.

Overall, the results demonstrate that female migrant workers contribute to family welfare through a complex ethical configuration in which strong theological commitment and positive cosmological impact coexist with anthropological challenges related to consumption.

DISCUSSION

Household Welfare Outcomes and Remittance Utilization

The findings of this study demonstrate that remittances from female migrant workers play a decisive role in improving household welfare, particularly at the level of basic and intermediate needs. Most families experienced tangible improvements in food security, housing quality, access to education, and healthcare following women's migration. However, the results also indicate that these welfare gains tend to plateau at lower to middle levels of prosperity, with no households reaching the highest welfare category. This suggests that while migration is an effective poverty alleviation strategy, it does not automatically generate long-term economic sustainability or structural upward mobility for migrant households.

These findings are broadly consistent with empirical studies that emphasize the positive but limited impact of remittances on household welfare. Previous studies (Adams, 1991; Rahim et al., 2020; Thapa & Acharya, 2017; Wagle & Devkota, 2018) show that remittances significantly reduce poverty and improve living standards, yet they rarely translate into durable wealth accumulation or productive investment. Other studies (Adams, 1998; U. Ali et al., 2023; Karki et al., 2025; Yang, 2008; Yu et al., 2024) report that remittance-driven welfare improvements often diminish over time when income is primarily allocated to consumption rather than asset-building. Conversely, some studies (Abou Ltaif et al., 2024; Sritharan & Jothishankar, 2025) suggest stronger long-term impacts where households possess higher financial literacy and access to entrepreneurial opportunities, highlighting the conditional nature of remittance benefits.

Theoretically, these findings reinforce critiques of welfare models that equate income increases with sustainable well-being. From a practical perspective, they underscore the importance of complementing migration with financial management training and reintegration programs for migrant families. At the policy level, migration governance should not only facilitate overseas employment but also support post-migration economic planning, including access to savings instruments, small business support, and community-based financial education to transform remittances into long-term welfare gains.

Gender Relations and Household Power Dynamics

This study reveals that female labor migration significantly reshapes gender relations and decision-making dynamics within migrant households. As women became primary income earners, they gained increased authority in household financial decisions, particularly regarding children's education, daily expenditures, and housing improvements. In several cases, decision-making shifted toward more egalitarian

arrangements. However, the findings also indicate ambivalence: enhanced female economic power sometimes generated marital tension, especially when traditional gender norms remained deeply entrenched and male partners experienced a loss of symbolic authority.

These results align with studies showing that women's economic contributions can enhance bargaining power without fully dismantling patriarchal structures. Research by Wang et al. (2020) and Kan & Mukhopadhyay (2022) demonstrates that female primary earners often gain influence over household decisions, yet men frequently retain control over strategic or long-term financial choices. Conversely, other studies document contexts where economic empowerment produces more substantive gender role renegotiation, particularly in households with weaker patriarchal norms (Zhang & Fussell, 2017). Such divergence highlights the mediating role of cultural context.

These findings contribute to gender theory by challenging linear assumptions that income automatically yields gender equality. Practically, they indicate the need for family-centered interventions that address relational dynamics alongside economic empowerment. At the policy level, migrant protection and family welfare programs should incorporate counseling, communication support, and gender-sensitive education to mitigate relational strain and foster more balanced household power relations.

Ethical Consumption and Lifestyle Change: An Islamic Anthropological Perspective

From an anthropological perspective grounded in Islamic economic philosophy, the findings show that increased income through migration often leads to shifts in lifestyle and consumption patterns. Several households exhibited heightened consumption of non-essential goods, including luxury items, which were perceived as markers of social mobility. These patterns were associated with tendencies toward *isrāf* (excess) and *tabdhīr* (wastefulness), indicating ethical tensions between material aspiration and Islamic norms of moderation. Nonetheless, other households demonstrated disciplined consumption by prioritizing education, housing, and savings.

Comparable patterns are widely documented in the literature. Previous studies (Danzer et al., 2014; Gorga et al., 2024; Philip et al., 2021) report that migrant households often increase discretionary spending following income gains, reflecting aspirational consumption linked to social recognition. At the same time, studies on ethical consumption among Muslim communities suggest that religious awareness can moderate such tendencies, promoting value-oriented spending (A. Ali et al., 2025; Karoui & Khemakhem, 2019; Maulidizen et al., 2025; Syam et al., 2025). Conversely, other studies (Azizah & Salam, 2021; Jabeen et al., 2020; Lassalle & Shaw, 2021; Rydzik & Anitha, 2020; Shohel et al., 2021) find that strong cultural obligations may constrain personal consumption, even among economically empowered migrant women.

These findings have important implications for Islamic economic theory by illustrating the gap between normative ethics and lived economic behavior. Practically,

they highlight the urgency of integrating financial literacy with value-based education rooted in Islamic principles. Policymakers and community institutions should develop programs that promote ethical consumption, sustainable financial planning, and awareness of *Maqāṣid al-Shari‘ah* to ensure that material gains contribute to holistic family welfare.

Religious Commitment, Moral Resilience, and Family Cohesion

The results indicate that religious commitment plays a critical role in shaping resilience, moral conduct, and family cohesion among female migrant workers. Many participants reported maintaining core religious practices despite demanding work conditions, viewing faith as a source of emotional strength and moral guidance. Religious observance also supported continued engagement with family responsibilities and charitable activities, reinforcing social solidarity and ethical accountability within migrant households.

These findings are consistent with studies highlighting the role of spirituality in fostering resilience among migrants. Previous studies ([Pertek, 2024](#); [Rutledge, 2025](#); [Shaw et al., 2019](#); [Urooj et al., 2025](#)) demonstrate that religious engagement provides coping mechanisms that mitigate stress and emotional hardship in transnational contexts among migrants. Similarly, other studies ([Astrachan et al., 2020](#); [Gao et al., 2021](#), [Gao et al., 2021](#); [Gao & Qian, 2020](#); [Sampson et al., 2020](#)) show that faith-based networks strengthen moral behavior and family cohesion. However, contrasting literature notes that religious norms can sometimes reinforce traditional gender expectations, placing additional burdens on migrant women ([Kamal, 2022](#); [Kanas & Müller, 2021](#); [Otieno & Nkenyereye, 2021](#); [Pertek et al., 2023](#)).

Theoretically, these results support value-based welfare models that incorporate spiritual well-being alongside economic indicators. Practically, they suggest that migrant support programs should engage religious institutions as partners in providing psychosocial support. From a policy perspective, integrating faith-sensitive approaches into migrant welfare initiatives can enhance resilience, ethical behavior, and family stability without reinforcing restrictive gender norms.

Integrating Islamic Economic Philosophy and Gender Analysis

This study contributes to migration scholarship by integrating Islamic economic philosophy with gender analysis to examine family welfare among female migrant workers. By operationalizing ethical concepts derived from *maqāṣid al-shari‘ah* alongside empirical gender analysis, the study demonstrates how religious values shape economic behavior, decision-making, and family relations. This integrated approach provides a more comprehensive understanding of welfare that encompasses material, social, and moral dimensions.

Previous studies have often treated religion and gender as separate analytical domains. [Ikhtiyor & I \(2024\)](#) note the underutilization of theological frameworks in migration research, particularly in explaining household-level dynamics. Similarly, [Gatti \(2022\)](#) emphasizes gender perspectives in migration but does not fully integrate ethical



or religious dimensions. These gaps limit the explanatory power of existing models, especially in Muslim-majority contexts where religious values significantly influence everyday life.

Theoretically, this study advances an integrated framework that bridges ethical economics and gender analysis. Practically, it informs the design of migrant empowerment programs that align economic support with ethical guidance. At the policy level, the findings support the development of holistic migration policies that recognize female migrants not only as economic actors but also as moral agents embedded within family and religious communities.

CONCLUSION

This study examined the role of female migrant workers in improving family welfare through an integrated analytical framework combining Islamic economic philosophy and gender perspectives. The findings demonstrate that female labor migration contributes meaningfully to household welfare, particularly in meeting basic and intermediate needs such as food security, housing, education, and healthcare. Remittances function as a critical economic resource for families facing structural employment constraints, yet the welfare gains observed remain largely limited to material dimensions and do not consistently translate into long-term economic sustainability or higher-level prosperity.

Beyond economic outcomes, the study highlights significant transformations in family relations and gender dynamics. Women's roles as primary income earners enhance their bargaining power and participation in household decision-making, although these shifts are often accompanied by relational tensions shaped by enduring patriarchal norms. The analysis further reveals that increased income frequently alters lifestyle and consumption patterns, sometimes giving rise to ethical tensions between material aspirations and Islamic principles of moderation. At the same time, religious commitment emerges as a stabilizing force, supporting moral resilience, family cohesion, and ethical accountability amid transnational work experiences.

Theoretically, this research contributes to migration and welfare studies by operationalizing Islamic economic philosophy—particularly its anthropological, cosmological, and theological dimensions—within an empirical, gender-sensitive framework. Practically, the findings underscore the need for value-based financial literacy, family-centered support mechanisms, and post-migration reintegration programs. More broadly, the study enriches existing knowledge by demonstrating that family welfare among migrant households is best understood as a multidimensional process shaped by economic conditions, gender relations, and ethical-religious values.

Limitations of the Study

Despite its contributions, this study has several limitations that should be acknowledged. First, the research employed a qualitative design with a purposive sample of 34 informants drawn from a single region, the Special Region of Yogyakarta. While this approach allowed for in-depth exploration of lived experiences and value-

based practices, the findings cannot be generalized statistically to all female migrant workers in Indonesia or other contexts. The results therefore reflect contextual patterns rather than universal outcomes of female labor migration.

Second, the study relied primarily on self-reported data obtained through interviews, which may be influenced by recall bias or social desirability bias, particularly when discussing sensitive issues such as household conflict, religious observance, or consumption behavior. Although triangulation was applied through observation and documentation, some aspects of family dynamics and ethical practices may not have been fully captured. Additionally, the cross-sectional nature of the research limits its ability to assess changes in welfare and family relations over time, especially in the post-migration or return phase.

Recommendations for Future Research

Future research could build on this study by adopting a longitudinal design to examine how family welfare, gender relations, and ethical-economic behavior evolve before migration, during overseas employment, and after return. Such an approach would provide deeper insight into the sustainability of welfare gains and the long-term implications of female labor migration for household resilience and intergenerational outcomes. Expanding the research to multiple regions or countries would also allow for comparative analysis across different socio-cultural and policy contexts.

Further studies are encouraged to integrate mixed methods by combining qualitative insights with quantitative measures of welfare, financial behavior, and well-being. This would enhance analytical robustness and facilitate policy-relevant evaluation. Additionally, future research could explore the role of institutions—such as religious organizations, migrant associations, and government agencies—in mediating ethical awareness, financial literacy, and family support. By deepening empirical engagement with Islamic economic ethics and gender analysis, future scholarship can contribute to more holistic and inclusive migration and welfare policies.

Author Contributions

Conceptualization	I.J.A.C., Y., & A.M.	Resources	I.J.A.C., Y., & A.M.
Data curation	I.J.A.C., Y., & A.M.	Software	I.J.A.C., Y., & A.M.
Formal analysis	I.J.A.C., Y., & A.M.	Supervision	I.J.A.C., Y., & A.M.
Funding acquisition	I.J.A.C., Y., & A.M.	Validation	I.J.A.C., Y., & A.M.
Investigation	I.J.A.C., Y., & A.M.	Visualization	I.J.A.C., Y., & A.M.
Methodology	I.J.A.C., Y., & A.M.	Writing – original draft	I.J.A.C., Y., & A.M.
Project administration	I.J.A.C., Y., & A.M.	Writing – review & editing	I.J.A.C., Y., & A.M.

All authors have read and agreed to the published version of the manuscript.

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Institutional Review Board Statement

The study was approved by the Program Studi Hukum Islam (S3), Universitas Islam Indonesia, Kab. Sleman, Indonesia.

Informed Consent Statement

Informed consent was obtained before the respondents answered the interviews for this study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the authors used ChatGPT, DeepL, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English and improve the clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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