

## **Reconstructing Gender Roles in Contemporary Muslim Families: Wives as Online Motorcycle Taxi Drivers from a *Mubādalah* Perspective**

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### **ABSTRACT**

**Purpose** – This study aims to analyze the role of wives as online motorcycle taxi drivers while helping to meet family needs. The shift in the role of breadwinner can lead to improved marital relationships and cooperation, but it can also sacrifice women due to gender inequality. Therefore, a comprehensive approach is needed to view contemporary family phenomena through the principles of justice and equality (*Mubādalah*).

**Methods** – Field research was conducted in this study to provide a comprehensive and contextual overview. A socio-legal approach was used in this study to examine the norms of breadwinners and the social reality of wives who work as online motorcycle taxi drivers. Data was collected through interviews with five informants in Metro City and analyzed using contemporary family law theory, namely the *Mubādalah* theory.

**Findings** – The findings of this study indicate that the obligation to earn a living is a form of protection for the family, and the role of wives as online motorcycle taxi drivers is part of modern society's efforts to achieve reciprocity and gender equality in family life. Working as an online ride-hailing driver is a form of loyalty and dedication from the wife to her husband in helping to achieve a harmonious family life and reduce the family's economic burden. However, the primary responsibility for providing for the family remains the husband's duty, and the wife's role is to assist the husband, as part of a mutually beneficial relationship that brings goodness.

**The research limitations** - The small sample size is a limitation of this study, but despite this, it provides a comprehensive conceptual framework for addressing the challenges faced by contemporary families.

**Originality and Contribution** – This study provides new insights into husband-wife relationships. It contributes to a comprehensive conceptual framework for addressing contemporary family challenges.

**Keywords:** *Reconstructing Gender, Worker's Wife, Motorcycle Taxi Drivers, Mubādalah*

## Introduction

The discourse on gender within the household has become an issue that continues to evolve in various countries, and various efforts have been made to reconstruct gender roles that were originally very patriarchal and marginalized women.<sup>1</sup> Efforts to reconstruct gender roles in contemporary Muslim families require a dynamic understanding between religious beliefs and contemporary social practices. Muslim feminist movements have sought to negotiate gender roles by promoting gender equality and challenging patriarchal norms.<sup>2</sup> Similarly, in the economic sphere, wives often work to help their husbands meet household needs, even though in Islam, the husband is the primary provider for the family, as stated in Q.S. Al-Baqarah verse 233 and Q.S. At-Thalaq verse 6.<sup>3</sup>

This shift has led to increased participation of Muslim women in the workplace and entrepreneurship in various countries.<sup>4</sup> Even in Australia, Muslim women are increasingly becoming the breadwinners for their households.<sup>5</sup> In many regions, economic pressures and employment opportunities have led to a shift in gender roles. In Zambia, declining male incomes and increased female labor market participation have led wives to take on more significant roles in the family.<sup>6</sup> Similarly, in Europe, the prevalence of female breadwinner couples is positively correlated with male unemployment rates, indicating economic necessity as a driving factor. The participation of Muslim women in economic affairs has led to a redefinition of women's roles both at home and in public spaces.<sup>7</sup> This change is evident in various countries, including Indonesia, where Muslim women are also helping to provide for their families.

There is a phenomenon in Metro City where wives contribute to the family income by working as online motorcycle taxi drivers to help meet their household needs. The profession of online motorcycle taxi driver is a transportation service that utilizes motorcycle taxis (motorcycles with passengers) with a smartphone app-based booking system. In Metro City, working as an online motorcycle taxi driver has become a primary source of income and a

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<sup>1</sup> Mara Alexander, "Consumer Decision-Making in Modern Muslim Households," in *Proceedings of the 1998 Multicultural Marketing Conference*, ed. Jean-Charles Chebat and A. Ben Oumilil, *Developments in Marketing Science: Proceedings of the Academy of Marketing Science* (Springer International Publishing, 2015), [https://doi.org/10.1007/978-3-319-17383-2\\_47](https://doi.org/10.1007/978-3-319-17383-2_47); Eleonore Kofman et al., "Gendered Perspectives on Integration Discourses and Measures," *International Migration* 53, no. 4 (2015): 77–89, <https://doi.org/10.1111/imig.12102>.

<sup>2</sup> Camillia Fawzi El-Solh and Judy Mabro, eds., *Muslim Women's Choices: Religious Belief and Social Reality*, 1st ed. (Routledge, 2020), <https://doi.org/10.4324/9781003135166>; Minako Sakai, "Negotiating Patriarchy as Contemporary Khadijah and Aishah," in *Women Entrepreneurs and Business Empowerment in Muslim Countries*, by Minako Sakai and Amelia Fauzia, *Gender, Development and Social Change* (Springer International Publishing, 2022), [https://doi.org/10.1007/978-3-031-05954-4\\_7](https://doi.org/10.1007/978-3-031-05954-4_7).

<sup>3</sup> Arif Sahrozi Mujiono, "Tinjauan Hukum Islam Terhadap Pemenuhan Nafkah Lahir Dan Batin Pada Perkawinan Lanjut Usia," *Jurnal Dinamika* 3, no. 2 (2022): 127–45, <https://doi.org/10.18326/dinamika.v3i2.127-145>.

<sup>4</sup> Shamim Samani and Dora Marinova, eds., *Muslim Women in the Economy: Development, Faith and Globalisation*, 1st ed. (Routledge, 2020), <https://doi.org/10.4324/9780429263194>.

<sup>5</sup> Shamim Samani, "Between Texts and Contexts: Contemporary Muslim Gender Roles," *Islam and Christian-Muslim Relations* 27, no. 3 (2016): 319–32, <https://doi.org/10.1080/09596410.2016.1148969>.

<sup>6</sup> James Musonda, "Modern Family on the Zambian Copperbelt," *Anthropology Southern Africa* 45, no. 2 (2022): 62–74, <https://doi.org/10.1080/23323256.2022.2084631>.

<sup>7</sup> N. N. Miklukho-Maklai Institute of Ethnology and Anthropology of the RAS et al., "Male and Female Roles among Modern Youth of Turkic-Speaking Populations (Bashkirs, Kazakhs, Tatars, and Yakuts)," *Etnografia*, no. 2 (28) (2025), [https://doi.org/10.31250/2618-8600-2025-2\(28\)-90-121](https://doi.org/10.31250/2618-8600-2025-2(28)-90-121).

means of meeting daily family needs. Generally, this job is done by men, but it does not exclude women from participating in this profession.

Women involved in male-dominated activities, such as becoming online motorcycle taxi drivers, often face stereotypes that marginalize them from such work due to their conventional roles as wives and mothers.<sup>8</sup> Observing this phenomenon, the shift in the role of breadwinners is a contemporary phenomenon caused by unstable household economic conditions. Therefore, a theoretical approach is needed to examine this phenomenon. The concept of *Mubādalah* (mutuality) emphasizes a balanced relationship between husband and wife to eliminate gender bias and create a complementary family life. This approach is important in understanding how contemporary Muslim families negotiate their traditional roles in facing family challenges, including by becoming online ride-hailing drivers.<sup>9</sup>

There have been several previous studies discussing wives/women working as breadwinners to support and assist their families' economies, including those by Dede Al Mustaqim,<sup>10</sup> Aye Sudarto et al.,<sup>11</sup> Fadlan Masykura Setiadi and Aulia Rahman,<sup>12</sup> Nurmela Fauzah et al.,<sup>13</sup> and Agung Dermawan Sembiring and Achmad Hidir.<sup>14</sup> Unlike these studies, research on wives as online ride-hailing drivers using the *Mubādalah* approach has not been widely conducted. The role of wives as online ride-hailing drivers in meeting family needs reflects a significant shift in traditional breadwinning responsibilities in response to contemporary issues within the family. This study highlights the importance of mutual respect and maintaining family harmony by negotiating work and responsibilities within the household.

## Methods

This research is field research using case studies. The research approach uses a socio-legal approach, which is descriptive and analytical, using primary and secondary data sources. Primary data sources were used to interview informants based on the case study. Interviews

<sup>8</sup> International Islamic University Malaysia, Malaysia et al., "Representations of Malaysian Female Motorcyclists in Online Newspapers and Magazines," December 1, 2023, 46–48, <https://doi.org/10.47298/cala2022.2-3>.

<sup>9</sup> Nastangin and M.C. Huda, "The Role of Career Women in Creating a *Sakīnah* Family: From *Mubādalah* (Mutuality) Perspective," *Al-'Adalah* 19, no. 1 (2022): 123–40, Scopus, <https://doi.org/10.24042/andalah.v19i1.11579>.

<sup>10</sup> Dede Al Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif *Qira'ah Mubādalah* Dan *Maqashid Syariah*: Peran Istri Sebagai Pencari Nafkah Dalam Kesejahteraan Ekonomi Keluarga Perspektif *Qira'ah Mubādalah* Dan *Maqashid Syariah*," *SETARA: Jurnal Studi Gender dan Anak* 6, no. 01 (2024): 01, <https://doi.org/10.32332/jsga.v6i01.9226>.

<sup>11</sup> Aye Sudarto et al., "The Role of Women in Maintaining Family Income in Islamic Economy and *Mubādalah* Review," *Fikri: Jurnal Kajian Agama, Sosial Dan Budaya* 8, no. 2 (2023): 162–74, <https://doi.org/10.25217/jf.v8i2.3171>.

<sup>12</sup> Fadlan Masykura Setiadi and Aulia Rahman, "Peran Ganda Wanita Dalam Ketahanan Ekonomi Keluarga: Studi Kasus Pada Wanita Pengemudi Ojek Suru-Suru All Delivery Di Kabupaten Mandailing Natal," *SPECTRUM: Journal of Gender and Children Studies* 4, no. 2 (2024): 2, <https://doi.org/10.30984/spectrum.v4i2.1175>.

<sup>13</sup> Nurmela Fauzah et al., "Peran Perempuan Dalam Meningkatkan Kesejahteraan Keluarga: Tinjauan Ekonomi Islam," *JURNAL MANAJEMEN DAKWAH* 9, no. 2 (2023): 2, <https://doi.org/10.14421/jmd.2023.92.02>.

<sup>14</sup> Agung Dermawan Sembiring and Achmad Hidir, "Perempuan Single Parent Bekerja Sebagai Driver Ojek Online Di Pekanbaru," *Khatulistiwa: Jurnal Pendidikan Dan Sosial Humaniora* 3, no. 2 (2023): 2, <https://doi.org/10.55606/khatulistiwa.v3i2.1446>.

were conducted with five informants who work as online motorcycle taxi drivers in Metro City and have experience in the role of wife as breadwinner in the family, namely: Mrs. El, Mrs. Re, Mrs. Nu, Mrs. Fa, and Mrs. An. Secondary data was collected by gathering literature related to this research and conducting observations by directly observing the daily activities of families where the wife serves as the breadwinner. The data analysis technique used in this research is qualitative analysis, which involves identifying, classifying, and interpreting the collected data. The collected data were analyzed using the *Mubādalah* theory.

## **Result and Discussion**

### **The Dual Role and Socio-Economic Dynamics of Female Online Motorcycle Taxi Drivers in Metro City**

Wives who choose to work will bear double responsibilities in the household, primarily as housewives but also as working women.<sup>15</sup> Women who work as drivers will try to manage their time as effectively as possible so as not to neglect either of their responsibilities, because they are tasked with taking care of the household and earning a living. Household and public work are not considered burdens, but rather seen as natural responsibilities for a woman.

Women have obligations to their husbands, children, and themselves after marriage. The focus is on meeting economic needs because there is no thought of improving their abilities and skills. Everyone who works in an office, mall, as a teacher, or lecturer has clear working hours. Therefore, women must choose to meet their needs and not abandon their duties as housewives. Although it is not considered a burden, female drivers sometimes also feel pressure within the household. Husbands who are afraid and do not want their wives to return home late at night eventually have to work to achieve their goals. There are no rules governing how much money a wife receives; all such concepts are open-ended. However, this concept reflects the notion that women remain secondary and have no control over their hard work.<sup>16</sup>

Because this job is easy to do and requires little money, more and more women want to become online motorcycle taxi drivers. In addition, this job is not limited by time and can be done anytime. Therefore, online motorcycle taxi driving is considered a good alternative for women who face health problems due to overwork. Furthermore, working as an online ride-hailing driver can generate enough income to cover daily expenses, even though you have to endure hot weather. It cannot be denied that everyone's needs are increasing alongside the progress of the global economy.<sup>17</sup>

Based on an interview with a wife who works as an online ride-hailing driver for Grab in Metro City, the following points were noted:

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<sup>15</sup> Trimurti Ningtyas and Putri Rosita Maeni, "Mereduksi Stigma Negatif Pada Perempuan Muslim Pengemudi Ojek Online Di Kota Kediri," *An-Nisa Journal of Gender Studies* 14, no. 2 (October 7, 2021): 120, <https://doi.org/10.35719/annisa.v14i2.60>.

<sup>16</sup> Ria Irwana, Said Syarifuddin, and Muhammad Syahrul, "Ketentuan Perempuan Bekerja Dalam Islam Untuk Membantu Perekonomian Keluarga (Istri Yang Bekerja Sebagai Driver Ojek Online)," *QANUN: Journal of Islamic Laws and Studies* 2, no. 1 (October 11, 2023): 210, <https://doi.org/10.58738/qanun.v2i1.375>.

<sup>17</sup> Nurmela Fauzah et al., "Peran Perempuan Dalam Meningkatkan Kesejahteraan Keluarga: Tinjauan Ekonomi Islam," *JURNAL MANAJEMEN DAKWAH* 9, no. 2 (2023): 217, <https://doi.org/10.14421/jmd.2023.92.02>.

**Table 1. Summary of Findings with Informants**

No.	Name	Age	Length of Employment	Income	Husband's Occupation	Husband's Income
1.	Mrs El	38 years old	2019- present	IDR. 70.000 – IDR. 120.000/day	Construction Worker	IDR. 120.000/day
2.	Mrs An	41 years old	2018- present	IDR. 60.000 - IDR. 100.000/day	Farm workers	IDR. 50.000/day
3.	Mrs Re	24 years old	2020- present	IDR. 100.000 – IDR. 150.000/day	Local government employees	IDR. 3.600.000/month
4.	Mrs Nu	38 years old	2021- present	IDR. 50.000 – IDR. 100.000/day	Delivery drivers	IDR. 750.000 - Rp 1.000.000/week
5.	Mrs Fa	35 years old	2020- present	IDR. 70.000 - IDR. 110.000/day	Honorary teachers	IDR. 1.500.000/month

Based on the table above, informant El works as an online motorcycle taxi driver for the GrabBike platform in Metro City. In addition to working as a driver, she is also a housewife with two children, and her husband works as a construction worker. The online ride-hailing job, which began in 2019 and continues to this day, helps her husband, who earns Rp. 120,000 per day, while El's income as an online ride-hailing driver is unpredictable, depending on the number of orders received each day. She typically earns between Rp. 70,000 and Rp. 120,000 per day, working from morning until afternoon.

Mrs. El starts her activities as an online ride-hailing driver at 6:30 a.m. after preparing the family's domestic needs and dropping off the children at school. Meanwhile, her husband works from morning until afternoon. However, if her husband is not working, Mrs. El leaves earlier because she handles the household chores and the children's school drop-off and pickup. If Mrs. El does not have time to cook, her husband buys ready-to-eat meals.

"In the morning until noon, online motorcycle taxi drivers usually look for strategic locations around the city center, but in the afternoon, after their children return from school, they usually stand by at home, because their homes are not far from the terminal and can be considered strategic locations for online motorcycle taxi orders. In addition, they can keep an eye on their children who are at home."

She works six days a week, from morning to evening, and in the evenings, Mrs. El uses her time to rest and spend time with her family.<sup>18</sup>

<sup>18</sup> Ibu El, "Resource Person Is the Wife of an Online Motorcycle Taxi Worker in Mulyojati Village, West Metro Subdistrict, Metro City," Mei 2023.

Next, informant Mrs. An works as an online motorcycle taxi driver and lives in Purwosari, Metro Utara District. Mrs. An is a housewife and an online motorcycle taxi driver from 2018 to the present. She has two children and a husband who works as a farm laborer. Her husband's daily income as a farm laborer is Rp. 50,000 per day, while her income ranges from Rp. 60,000 to Rp. 100,000 per day, serving as additional income for the family's daily living expenses.

"I start my online motorcycle taxi activities at 6:30 a.m., after taking care of my family's domestic needs and taking my children to school. My husband works as a daily farm laborer from dawn until noon. He picks up our children from school and helps with the housework."

There has been a shift in roles. If Mrs. An does not have time to cook, her husband buys ready-made meals so that she can focus on her work until the afternoon. Mrs. An works full-time during the week, but on Sundays, she only works until noon so that she can spend time with her family. In addition to Sundays, evenings are also a time for the family to gather after a day of work.<sup>19</sup>

The next informant is Re, an online motorcycle taxi driver for the GrabCar platform. He lives in Metro Village, Metro Pusat Subdistrict. He has been working as an online motorcycle taxi driver since he was single until he got married. His husband works as a government employee, and they do not have children yet. His husband's income is around IDR 3,600,000 per month, while Re's mother earns IDR 100,000 to 150,000 per day from her online ride-hailing job. Re's mother starts her day with household chores in the morning. After finishing all the tasks, her husband leaves for work until the afternoon. Mrs. Re starts her work as a driver at 7:30 a.m. She chose to work as an online ride-hailing driver to fill her free time and supplement the family income, as her home is close to the city center, allowing her to stay at home to wait for orders and return home after completing them. Mrs. Re works only five days a week, using weekends to spend time with her family.<sup>20</sup>

In line with the previous informant, Mrs. Nu, who lives in Tejo Agung Village, Metro Timur Subdistrict, is also an online motorcycle taxi driver. She has been an online motorcycle taxi driver since 2020 until now. She has two children, and her husband works as a delivery truck driver, returning home only once every five days. Mrs. Nu earns between Rp. 50,000 and Rp. 100,000 per day. Meanwhile, her husband, who works five days a week, earns between Rp. 750,000 and Rp. 1,000,000. Ibu Nu works as an online ride-hailing driver when her husband is at work, from noon to 2:00 p.m. If her husband is at home, she starts working in the morning until the afternoon, as her husband already handles domestic chores and childcare.

"I start work at 7:00 a.m. after finishing my household chores. I took on this job as an online motorcycle taxi driver to help my husband meet our daily needs, while he can set aside some of his income for savings."

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<sup>19</sup> Ibu An, "Resource Person Is the Wife of an Online Ojek Worker in Purwosari Village, North Metro Sub-District, Metro City," Mei 2023.

<sup>20</sup> Ibu Re, "Resource Person for the Wife of an Online Motorcycle Taxi Worker in Metro Village, Metro Subdistrict, Metro City," Mei 2023.

Mrs. Nu chose this job because her house is close to the campus and the school environment. She usually stands by the school to look for orders while waiting for her children to come home from school until noon. However, when her husband is at home, she looks for other strategic places.<sup>21</sup>

The last informant, Mrs. Fa, lives in Rejomulyo Village, Metro Selatan District. She is a housewife and has been working as a Grab online motorcycle taxi driver since 2021 until now, and has one child. Her husband works as a temporary teacher with an income of IDR 1,500,000/month. Mrs. Fa's income ranges from Rp 70,000 to Rp 110,000 per day, starting her online ride-hailing activities at 7:00 a.m. alongside her husband's departure for work. Once her husband returns from work, he assists with household chores and cares for the child. Since their home is quite far from the city center, she often works in busier areas such as terminals, city centers, and schools. She works six days a week, and she chose online ride-hailing as a way to supplement the family income, as it is not too physically demanding and allows her to adjust her schedule according to her needs.<sup>22</sup>

The results of the study indicate that wives who work as online motorcycle taxi drivers have dual roles: in addition to being motorcycle taxi drivers, they also continue to perform domestic household tasks. However, the division of roles and responsibilities is adjusted according to each person's schedule, so that no one feels burdened in carrying out their roles within the household. Although the informants work as online motorcycle taxi drivers, they also continue to fulfill their roles as housewives, providing for all their children's needs.

After completing these tasks, she prepares to work as an online ride-hailing driver. The job is easy to do and offers flexible working hours. Since it is not time-bound, the work can be done at any time. Additionally, days off can be taken at any time. Working as an online ride-hailing driver is very helpful for housewives, especially those with young children, as they can return home at any time.<sup>23</sup>

Women who work as drivers are attracted by their daily income and flexible working hours, which the drivers themselves determine to prevent them from leaving their jobs at home. Although there has been no increase in capacity, this foundation is a strong reason for choosing to become a driver. Some people choose to organize, while others want to focus on their work. Most drivers still face pressure, making the driving environment unsafe, especially for women. I fear that the responsibilities of a homemaker, such as caring for children and spending time with family, may be neglected. Women may also not want to take on additional responsibilities due to the mindset shaped by patriarchal culture.<sup>24</sup>

A driver can balance both while driving. Work goals can be achieved, and nothing is left behind. Women play the role of housewives and take care of their husbands and children in domestic life. A driver will not leave home before their child goes to school and their

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<sup>21</sup> Ibu Nu, "Wife Resource Person Online Motorcycle Taxi Worker in Tejo Agung Village, East Metro Subdistrict, Metro City," Mei 2023.

<sup>22</sup> Ibu Fa, "Wife Resource Person Online Motorcycle Taxi Worker in Rejomulyo Village, South Metro Sub-District, Metro City," Mei 2023.

<sup>23</sup> Irwana, Syarifuddin, and Syahrul, "Ketentuan Perempuan Bekerja Dalam Islam Untuk Membantu Perekonomian Keluarga (Istri Yang Bekerja Sebagai Driver Ojek Online): 210-211."

<sup>24</sup> Irwana, Syarifuddin, and Syahrul: 211.

husband goes to work in the morning. They complete all household tasks such as cooking, cleaning the house, managing the grocery budget, and others. This is done so that those who work can focus on their jobs and no longer worry about household chores.

Being a driver or working in the public sector, whatever it may be, will inevitably place a double burden on women. However, women who choose to work consider this to be the result. Therefore, you must be quick and agile so as not to neglect either. One tactic used by female drivers is to maintain their domestic work so that they can avoid conflicts and household problems. Female drivers then return home to work after their shifts. They avoid lingering in areas or driver gathering spots if domestic chores pile up. They typically only take customers when there are new orders. This way, the time spent waiting for customers is saved.<sup>25</sup>

### **The Concept of Breadwinner and the Role of Mutuality Between Husband and Wife in the Perspective of *Mubādalah***

The concept of breadwinner in Islam is the responsibility of the husband or male in the family to provide for the family. However, there is no prohibition for women to work to earn a living. In Islam, nafkah is the wealth given by the husband to his wife, relatives, and their basic needs, such as food, clothing, and so on. Additionally, Islam has established regulations regarding expenses and fundamental rules in family life to foster harmonious living. As one of the principles of Islamic teachings, each individual is assigned responsibilities commensurate with their capabilities in fulfilling their obligations.<sup>26</sup>

Maintenance is a husband's material obligation to his wife, because maintenance itself has a material meaning. Meanwhile, non-material obligations such as fulfilling his wife's sexual desires, even if performed by the husband to his wife, are not included in the scope of maintenance. The term used incorrectly for this purpose is spiritual nourishment, while its material form is called physical nourishment.<sup>27</sup> Maintaining a household is crucial for building a prosperous family so that basic human needs can be met. The amount of food a husband provides to his wife depends on his ability. Islamic law defines a husband's duties toward his wife as a requirement and responsibility. It also outlines the husband's obligation to provide for his wife.<sup>28</sup>

Alimony is the fulfillment of a wife's needs for food, shelter, and medical treatment (if she is sick). Alimony is clearly a gift from a husband to his wife, and he is obliged to pay it to his wife due to the legal restrictions of marriage. The amount of maintenance is determined based on the husband's financial situation and cannot be enforced against the wife's wishes.<sup>29</sup> Meanwhile, scholars agree that the minimum income that must be spent is the income that

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<sup>25</sup> Irwana, Syarifuddin, and Syahrul: 211.

<sup>26</sup> Dede Al Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah: Peran Istri Sebagai Pencari Nafkah Dalam Kesejahteraan Ekonomi Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah," *SETARA: Jurnal Studi Gender dan Anak* 6, no. 01 (June 3, 2024): 116–117, <https://doi.org/10.32332/jsga.v6i01.9226>.

<sup>27</sup> Amir Syarifuddin, *Hukum Perkawinan Islam Di Indonesia, Antara Fiqh Munakahat Dan Undang- Undang Perkawinan* (Jakarta: Kencana, 2009): 165.

<sup>28</sup> Husain Husain Syahatah, *Tanggung Jawab Suami Dalam Rumah Tangga Antara Kewajiban Dan Realita* (Jakarta: Amzah, 2008): 110.

<sup>29</sup> Riyam Erwin Hidayat and Muhammad Nur Fathoni, "Konsep Nafkah Menurut Muhammad Syahrur dan Kompilasi Hukum Islam," *Syakhsiyah Jurnal Hukum Keluarga Islam* 2, no. 2 (December 23, 2022): 151, <https://doi.org/10.32332/syakhsiyah.v2i2.6139>.

can meet basic needs, namely food, clothing, and shelter.<sup>30</sup> For the last condition, according to scholars, it does not have to be one's property; it can be rented property if one is unable to own it oneself. Imam Malik stated that the husband is not obligated to provide maintenance until he can bring her into the marriage (*wathi, jimak*).<sup>31</sup>

The application of the *Mubādalah* approach in interpretation involves three stages. First, examining the universal principles of Islam that transcend gender. Second, identifying a central idea in the Qur'anic verse without considering gender as the object mentioned. The Qur'anic verse mentioning the roles of men and women serves as an example of implementation within a specific time and space. Since each different era is crucial for understanding the reality between women and men, the final step is to apply the central idea derived from the previous steps to the gender mentioned in the verse. Thus, *Mubādalah* seeks to harmonize the benefits of Islamic teachings so that all believers can experience them comprehensively.<sup>32</sup>

The existence of a relationship between spouses in a family is essential to create a cooperative relationship between husband and wife to achieve the meaning of marriage. This goal can be built through a harmonious family based on the pillars that support household life.<sup>33</sup> *Mubādalah* explains that five pillars or indicators serve as measures for a married family to become a harmonious family. The first is commitment to a strong bond of promise as a trust from Allah SWT (*miśāqan galīzān*).<sup>34</sup> According to Imam Abu Ubaidah al-Bashri, *miśāq* means oath (*yamin*) and faithful promise. Meanwhile, according to Imam Yahya al-Farra, *miśāqan galīzān* means *fa imsakum bi ma'rufin aw tasribun bi ihsan*, which translates to a strong bond between husband and wife to commit to managing the household based on the principle of "coming together in a good manner or parting in a good manner."<sup>35</sup>

As explained in Q.S. An-Nisa verse 21, it reminds us that a wife has accepted a solid agreement (*Akād*) from the man who married her. This means that both parties have committed to living together, even though in practice it is the male and female guardians who recite the agreement, but the parties bound by the agreement are the bride and groom.<sup>36</sup> According to Faqihuddin, a contract is an agreement between both parties and a shared commitment realized through the marriage contract. Although in practice the marriage contract is between the male prospective groom and the male guardian of the female prospective bride, the subjects bound by the agreement to establish a household are the male and female spouses. Husbands and wives should behave well toward their respective

<sup>30</sup> Abdu Rahman al-Jaziri, *Al-Fiqh Alal Maṣāḥibil al-Arba'ah*, Cet. 1, Juz 4 (Daar al-afaq al arabiah: al-Qahirah, 2005): 424.

<sup>31</sup> Ibnu Rasyd Al Hafid, *Bidayatul Mujtahid Wa Nihayatul Muqtashid*, Juz II, Jilid 16 Bab Huquq Al Zaujiyah (Beirut: Dar Ibnu Asshahah, 2005): 44.

<sup>32</sup> Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubādalah Dan Maqashid Syariah: 117."

<sup>33</sup> Zezen Zainul Ali and Muhammad Khusaini, "The Transformation of Marriage Guidance Policy in the Office of Mutual-Based Religious Affairs Indonesia" (1st International Seminar on Sharia, Law and Muslim Society (ISSLAMS 2022), Atlantis Press, 2022): 276, [https://doi.org/10.2991/978-2-494069-81-7\\_28](https://doi.org/10.2991/978-2-494069-81-7_28).

<sup>34</sup> Zezen Zainul Ali and Annisa Wulandari, "Family Reharmonization After The Covid-19 Pandemic From The Perspective of Mubādalah," *Marwah: Jurnal Perempuan, Agama Dan Jender* 22, no. 2 (2023), <https://ejournal.uin-suska.ac.id/index.php/marwah/article/view/1-15>.

<sup>35</sup> Kodir, *Qira'ah Mubādalah*: 345.

<sup>36</sup> Ali and Khusaini, "The Transformation of Marriage Guidance Policy in the Office of Mutual-Based Religious Affairs Indonesia: 276."

partners. Mutual understanding, respect, and love between both parties form the foundation for creating a harmonious, loving, and compassionate household.<sup>37</sup> This pillar is crucial for maintaining the commitment of husbands and wives in fulfilling their roles and responsibilities within the family.

Second, the principle of pairing and reciprocity (*zawāj*). *Zawāj* means pairing, meaning that a wife is her husband's partner and a husband is his wife's partner. *Mubādalah* can be applied by interpreting the sentence to mean that a husband and wife are each half of the other, and will be complete when they unite and work together. Similarly, a virtuous wife, as half of the religion, can be complete if there is a virtuous husband as the other half of the religion.<sup>38</sup> In other words, the husband and wife are parts of each other, and if one is absent, the other will not be complete, as the Javanese proverb says, "*garwo (sigare jiwo)*." In the Quran, it is explained that the husband is the wife's garment and the wife is the husband's garment (*hunna libāsun lakum wa antum libāsun lahunna*).<sup>39</sup> This principle is important to understand that husbands and wives must complement and support each other in fulfilling their roles and responsibilities within the family.

Third, treating each other well (*mu'āsyarab bil ma'ruf*). The meaning of *Mu'āsyarab bil ma'ruf* is the ethics in the relationship between husband and wife, where kindness must be present and felt by both parties. The custom during the Jahiliyyah period was that men forced women, inherited their bodies, prevented them from doing things, and took their property. Therefore, from the perspective of *mubādalah*, men are required to abandon such harmful practices, and the same applies to women. This means that women are also prohibited from engaging in such harmful practices and are expected to behave kindly toward men.<sup>40</sup> In the theory of *Mubādalah*, financial support within the family is a shared responsibility, not solely the husband's obligation, but the wife can also contribute to the family's financial support.<sup>41</sup> This pillar is important to understand that husbands and wives must mutually assist each other in fulfilling their roles and responsibilities within the family, including in matters of financial support.

Fourth, the habit of mutual consultation (*musyāwarah*). *Musyāwarah* means always to consult and exchange opinions when making decisions. The principle of *musyāwarah* describes how husbands and wives exchange opinions and do not impose their will on each other, but are open-minded toward their partner's views. All matters related to the family should be resolved through mutual consultation (*tasyāwurīn*). After conducting *musyāwarah*, the husband and wife should willingly carry out the joint decision. In Q.S. Al-Baqarah: 233, it is stated that husbands and wives should not be authoritarian and impose their will. Any matters related to the family should not be decided unilaterally without involving and seeking the spouse's opinion.<sup>42</sup> In essence, consultation is essential as a form of mutual respect between

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<sup>37</sup> Sinta Nuriyah Abdurrahman Wahid, *Wajah Baru Relasi Suami Istri Telaah Kitab Uqud Al-Lujayn* (Yogyakarta: LKiS, 2001): 15.

<sup>38</sup> Kodir, *Qira'ah Mubadalah*: 347.

<sup>39</sup> Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah: 118."

<sup>40</sup> Kodir, *Qira'ah Mubadalah*: 350.

<sup>41</sup> Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah: 118."

<sup>42</sup> Kodir, *Qira'ah Mubadalah*: 351.

spouses and in resolving issues within the household.<sup>43</sup> This principle emphasizes that husbands and wives must discuss and respect each other's opinions when making decisions within the family.

Fifth, the behavior of mutual comfort or willingness (*taradhin*). *Taradin* is the behavior of mutual comfort or willingness between two parties. A person feels willing when there is not the slightest bit of resistance in their heart. Based on Q.S. Al-Baqarah: 233, with the phrase "*taradin min-humā*," even in the weaning of a child, the consent of both husband and wife is required, let alone for other matters in family life.<sup>44</sup> In this theory of *mubādalah*, every husband and wife must be able to provide comfort and willingness in their actions, behavior, words, and attitudes to foster love and happiness within the family and achieve a harmonious family.<sup>45</sup> This pillar is important to understand that husbands and wives must mutually give attention and affection in fulfilling their roles and responsibilities within the family. Through these five pillars, the vision and purpose of marriage will be easily felt and enjoyed together.

Next, there is the concept of the wife's role as breadwinner from the perspective of *mubādalah*, namely the concept of the husband's obligations and opportunities for the wife. The husband should provide for his wife and family, but the wife can also provide for the family if the husband is unable or absent. In this perspective, there is a strong understanding of the husband's obligation to provide for his wife and family. This aligns with Islamic teachings that emphasize the husband as the primary provider for the family's economic needs. However, it is important to note that the *Mubādalah* perspective also acknowledges situations where the husband may be unable or unavailable. In such cases, the wife is given the opportunity to take on the role of provider for the family. This reflects the inclusive nature of Islam, which considers practical situations where the wife may contribute to meeting the family's needs if necessary.<sup>46</sup>

Secondly, there is the concept of mutuality between husband and wife in providing for the family. The concept of mutuality between husband and wife in providing for the family is at the heart of the *Mubādalah* perspective. This means that husband and wife work together to ensure that the family's needs are met. Although the husband has the responsibility as the head of the family (*qiwamah*), this does not mean that the wife has no role in providing for the family. This approach creates a balanced family dynamic, where the husband and wife share responsibility for supporting the family financially, in accordance with the principles of equality in Islam.<sup>47</sup>

Thirdly, the meaning of *Qiwamah* and *Ma'ruf* in *Mubādalah*. The term "*qiwamah*" indicates that the husband has the responsibility as the head of the family, but this does not mean that the wife has no role in providing for the family. From the perspective of *Mubādalah*, the term "*qiwamah*" is used to indicate that the husband has the responsibility as the head of the family. However, it is important to remember that this does not exclude the wife's role in providing for the family. Meanwhile, the term "*ma'ruf*" emphasizes that in

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<sup>43</sup> Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah: 118."

<sup>44</sup> Kodir, *Qira'ah Mubadalah*: 352.

<sup>45</sup> Mustaqim, "Peran Perempuan Sebagai Pencari Nafkah Keluarga Perspektif Qira'ah Mubadalah Dan Maqashid Syariah: 118."

<sup>46</sup> Mustaqim: 118-119.

<sup>47</sup> Mustaqim: 119.

providing for the family, both the husband and wife must act kindly toward one another and show mutual respect. This underscores the importance of good communication, cooperation, and mutual understanding between husband and wife in fulfilling their roles in providing for the family, ensuring that their actions align with Islamic moral values.<sup>48</sup>

Thus, from the perspective of *Mubādalah*, the role of the wife as breadwinner is considered legitimate and permissible, provided that it does not disrupt the balance within the family and does not violate Islamic principles. The husband's obligation to provide for his wife and family remains, but the wife may also provide for the family if the husband is unable or absent. The concept of mutuality between husband and wife in providing for the family is also important in this perspective. Additionally, the terms "*qiwamah*" and "*ma'rif*" are also important in understanding the role of the wife as a breadwinner in the *Mubādalah* perspective.

### **Reconstructing the Role of Financial Support from the Perspective of *Mubādalah*: The Principle of Equality in Achieving Family Resilience in the Contemporary Era**

Maintenance refers to the financial support that a husband is obligated to provide to his wife during marriage, which includes food, clothing (*kiswah*), and shared housing. This support is mandated by Islamic law and is considered an absolute right of the wife.<sup>49</sup> The amount and nature of maintenance may vary depending on the husband's financial capacity and the wife's needs, and is determined by the principles of sharia (Islamic law).<sup>50</sup> An analysis of *mubādalah* (gender equality and role exchange) in Islamic family law shows that roles within the family are not absolute and can be exchanged based on need. This perspective supports the idea that the wife can act as the breadwinner while the husband manages household tasks if this benefits the family.<sup>51</sup> Feminist interpretations of Islamic law also support this flexible approach, which advocates for justice, equality, and mutual support within the family.<sup>52</sup>

Of course, this is similar to the facts on the ground based on interviews with female online motorcycle taxi drivers who are married women in the Metro City area. These wives do have the right to their husbands' livelihoods. Still, if the family's living expenses are insufficient, the wives of online motorcycle taxi drivers choose to contribute their labor and income to help their husbands meet their living expenses. In this case, all five interviewees are wives and, of course, have husbands. They work to supplement the family income and meet family needs. While their husbands already have jobs and income, the wives willingly help to increase the family income. Every week, they also set aside time to spend with their

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<sup>48</sup> Mustaqim: 119.

<sup>49</sup> I. Jauhari et al., "The Qur'an and Islamic Legal Perspectives on Child Protection," *Pharos Journal of Theology* 104, no. 4 (2023), Scopus, <https://doi.org/10.46222/pharosjot.104.417>.

<sup>50</sup> A. Ahmad and R.B. Desa, "STATUS OF 'AKAD NIKAH' OWNERSHIP OF JOINTLY ACQUIRED PROPERTY BETWEEN MARRIED COUPLES ACCORDING TO SHARIAH PERSPECTIVE," *Journal of Fatwa Management and Research* 24, no. 2 (2021): 132–55, Scopus, <https://doi.org/10.33102/jfatwa.vol24no2.353>.

<sup>51</sup> F. Abubakar et al., "The Transformation of the Dilemma of Role Exchange in the Household: Analyzed Gender in Family Resilience Discourse in National Law and Islamic Law," *Jurnal Ilmiah Al-Syir'ah* 21, no. 1 (2023): 1–18, Scopus, <https://doi.org/10.30984/jis.v21i1.1864>.

<sup>52</sup> A. Hermanto and H. Ismail, "Criticism of Feminist Thought on the Rights and Obligations of Husband and Wife from the Perspective of Islamic Family Law," *Journal of Islamic Law* 1, no. 2 (2020): 182–99, Scopus, <https://doi.org/10.24260/jil.v1i2.61>.

families and do not forget their duties and responsibilities as working wives, managing household chores, and supporting their husbands.<sup>53</sup>

Indeed, in traditional Islamic teachings, the husband is primarily responsible for providing financial support to the family, including his wife and children, regardless of his wife's employment status.<sup>54</sup> This principle of *mubādalah* is rooted in the idea that the husband must ensure the family's livelihood, which includes food, clothing, shelter, and other necessities. A wife's income from her work, such as working as an online motorcycle taxi driver, is considered her own, and she is not obligated to spend her income on the family unless she chooses to do so voluntarily.<sup>55</sup> The husband has no right to his wife's income without her explicit consent.

The concept of *Mubādalah* (reciprocity) emphasizes cooperation and mutual understanding between spouses. *Mubādalah* encourages a partnership in which husbands and wives contribute to the welfare of the household based on mutual agreement and understanding.<sup>56</sup> This approach promotes shared responsibility and decision-making, thereby fostering a harmonious and balanced family life.<sup>57</sup> An analysis of *Mubādalah* highlights the importance of both partners actively participating in economic activities to ensure the family's economic resilience. This means that while the husband retains primary responsibility, the wife's contributions, such as working as an online ride-hailing driver, are valued and can be part of the joint effort to support the family.<sup>58</sup>

If a wife decides to contribute financially, this is seen as a voluntary act of support rather than an obligation. This voluntary contribution can help build a stronger economic foundation for the family, especially in the contemporary context where dual-income households are becoming more common.<sup>59</sup> The *Mubādalah* approach emphasizes the importance of maintaining harmony and mutual respect within the household. This involves

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<sup>53</sup> Ibu El, "Resource Person Is the Wife of an Online Motorcycle Taxi Worker in Mulyojati Village, West Metro Subdistrict, Metro City," Mei 2023; Ibu An, "Resource Person Is the Wife of an Online Ojek Worker in Purwosari Village, North Metro Sub-District, Metro City," Mei 2023; Ibu Re, "Resource Person for the Wife of an Online Motorcycle Taxi Worker in Metro Village, Metro Subdistrict, Metro City," Mei 2023; Ibu Fa, "Wife Resource Person Online Motorcycle Taxi Worker in Rejomulyo Village, South Metro Sub-District, Metro City," Mei 2023; Ibu Nu, "Wife Resource Person Online Motorcycle Taxi Worker in Tejo Agung Village, East Metro Subdistrict, Metro City," Mei 2023.

<sup>54</sup> E. Darmawijaya and M.M. Ma'ming, "Settlement of the Fulfillment of Wife and Child Livelihood by the Islamic Religious Council Southern Patani Region of Thailand," *El-Usrab* 6, no. 1 (2023): 149–60, Scopus, <https://doi.org/10.22373/ujhk.v6i1.8701>.

<sup>55</sup> A.A. Islahi, "Economic Empowerment of Women in Islam," in *Economic Empowerment of Women in the Islamic World: Theory and Practice* (2020), Scopus, [https://doi.org/10.1142/9789811212154\\_0002](https://doi.org/10.1142/9789811212154_0002).

<sup>56</sup> Supriyadi et al., "Building Husband and Wife Partnership Patterns Among Regional Parliament (DPRD) Members from the Mubādalah Perspective," *Al-Istinbath: Jurnal Hukum Islam* 8, no. 2 (2023): 445–64, Scopus, <https://doi.org/10.29240/jhi.v8i2.6972>.

<sup>57</sup> S. Nurjanah et al., "Al-Mubādalah Fī Mathūmī Fiqhi al-Mar'ah al-Mu'âshirah Bî Indūnîsiyâ," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 17, no. 1 (2022): 189–215, Scopus, <https://doi.org/10.19105/al-ihkam.v17i1.6140>.

<sup>58</sup> S. Gumiandari et al., "HEADING TO RECIPROCITY IN ISLAMIC PSYCHOLOGY: COPING ADAPTIVE STRATEGY FOR FAMILY RESILIENCE DURING THE PANDEMIC," *Afkar* 26, no. 1 (2024): 343–84, Scopus, <https://doi.org/10.22452/afkar.vol26no1.11>.

<sup>59</sup> Khamim et al., "Livelihood Responsibility Shifting to Migrant Worker Wives; A Reading of Qur'an and Hadith in Muslim Community," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 19, no. 2 (2024): 574–602, Scopus, <https://doi.org/10.19105/al-ihkam.v19i2.11109>.

recognizing and appreciating each other's contributions, both financial and otherwise, and ensuring that both partners work together to achieve common goals.<sup>60</sup>

Although the primary financial responsibility in Islamic families has traditionally been in the hands of the husband, *mubādalah* analysis encourages a cooperative and reciprocal approach. A wife who works as an online ride-hailing driver is not obligated to support the family financially. Still, her contributions can be a valuable part of a mutually supportive partnership. This approach fosters economic resilience and domestic harmony through shared responsibility and mutual respect.<sup>61</sup>

The theory of *mubādalah* advocates for a balanced relationship in which husbands and wives share responsibilities, including financial support and household chores. This approach aims to eliminate gender bias and promote equality within the household. In terms of economic contribution, wives who work as online motorcycle taxi drivers or in other professions are increasingly seen to contribute significantly to the family's financial needs.<sup>62</sup> This shift is recognized and supported within the framework of *mubādalah*, which encourages cooperation and mutual understanding.<sup>63</sup> Domestic harmony in the mubādalah perspective emphasizes the importance of maintaining domestic harmony through shared responsibility and mutual respect. This includes the role of wives in the public sphere, which is crucial for preventing domestic violence and fostering a supportive environment.<sup>64</sup>

Meanwhile, the implication for Islamic family law is that the traditional view of the husband as the sole breadwinner is being challenged. Islamic family law, through the lens of mubādalah, supports the idea that wives can also be the main breadwinners without diminishing the role of husbands.<sup>65</sup> In terms of legal and social recognition, there is growing recognition of the wife's economic contribution within the legal framework, which aims to protect her rights and ensure fair treatment.<sup>66</sup> This includes the classification of assets and recognition of jointly acquired property.<sup>67</sup> In family resilience, the concept of *mubādalah* promotes family resilience by encouraging a symbiotic partnership where both spouses support each other in fulfilling their rights and obligations. This mubādalah approach helps address contemporary challenges and foster a stable family environment.<sup>68</sup>

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<sup>60</sup> Nurjanah et al., “Al-Mubādalah Fī Mafhūmi Fiqhi al-Mar‘ah al-Mu’āshirah Bī Indūnisiyā.”

<sup>61</sup> J.H. Salama and M. Karrat, “Husband’s Rights on the Working Wife’s Income (An Economic Study in Islam),” 2024, 257–76, Scopus, [https://doi.org/10.1007/978-981-97-5400-7\\_15](https://doi.org/10.1007/978-981-97-5400-7_15).

<sup>62</sup> Supriyadi et al., “Building Husband and Wife Partnership Patterns Among Regional Parliament (DPRD) Members from the Mubādalah Perspective.”

<sup>63</sup> Nastangin and Huda, “Peran Wanita Karir Dalam Mewujudkan Keluarga Sakinah: Kajian Perspektif Teori Mubādalah.”

<sup>64</sup> U. Na’mah et al., “The Concept of Mubādalah (Mutuality) and the Public Role of Wife to Prevent Domestic Violence,” *Al-‘Adalah* 19, no. 2 (2022): 291–314, Scopus, <https://doi.org/10.24042/andalah.v19i2.13682>.

<sup>65</sup> Abubakar et al., “The Transformation of the Dilemma of Role Exchange in the Household.”

<sup>66</sup> M.M. Zainon et al., “Classification of Property of a Carrier Wife as a Jointly Acquired Property: A Legal Analysis from The Perspective of ‘Urf,” *Journal of Fatwa Management and Research* 24, no. 2 (2021): 40–59, Scopus, <https://doi.org/10.33102/jfatwa.vol24no2.348>.

<sup>67</sup> N.S.T. Urus et al., “SYMBOLIC CONTRIBUTION IN THE DISTRIBUTION OF JOINTLY ACQUIRED ASSETS IN MALAYSIA: A POST-DIVORCE DEMAND,” *Journal of Fatwa Management and Research* 24, no. 2 (2021): 1–39, Scopus, <https://doi.org/10.33102/jfatwa.vol24no2.349>.

<sup>68</sup> E.R. Nur et al., “The Reconstruction of The Livelihood Concept from A Mubādalah Perspective in Lampung Province,” *Samarah* 7, no. 3 (2023): 1897–920, Scopus, <https://doi.org/10.22373/sjhk.v7i3.17613>.

The rights and obligations of wives in Islamic family law have both traditional and modern contexts. Traditionally, Islamic family law establishes the husband as the head of the household and the wife as the manager of the household.<sup>69</sup> However, this paradigm is evolving as more women, including online motorcycle taxi drivers, participate in the workforce to help support their families financially.<sup>70</sup>

Meanwhile, the *mubādalah* (reciprocity) approach emphasizes cooperation and equality between spouses. This approach encourages shared responsibility and mutual support in both the domestic and public spheres.<sup>71</sup> It is in line with the principles of gender justice and aims to eliminate discrimination against women by promoting a balanced distribution of household and financial tasks.<sup>72</sup> The *mubādalah* (reciprocity) approach emphasizes cooperation and equality between husbands and wives.

Financial autonomy and support, in terms of a wife's income from her work, including as an online motorcycle taxi driver, belong to her, and she is not obliged to contribute it to household expenses unless she chooses to do so. The husband remains responsible for the financial support of the family, ensuring that the wife's income is not exploited.<sup>73</sup> This financial autonomy is an important aspect of a wife's rights in Islamic family law.

The concept of *mubādalah* (mutuality) emphasizes a balanced and reciprocal relationship between spouses, aiming to eliminate gender bias and promote harmony within the family.<sup>74</sup> This perspective can be applied to understand how female online motorcycle taxi drivers contribute to family income. Online motorcycle taxi driver wives often juggle dual roles as breadwinners and homemakers. This dual responsibility can affect their ability to manage household life effectively.<sup>75</sup> The theory of mubādalah advocates shared responsibility between spouses, encouraging a partnership in which both husbands and wives contribute to household tasks and financial support.<sup>76</sup>

In many cases, wives contribute significantly to the economic resilience of their families. As a finding of this research, wives who work as online ride-hailing drivers, who served as respondents, contribute an average of between 43% and 45% to their household income, highlighting their crucial role in economic stability.<sup>77</sup> The concept of mubādalah

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<sup>69</sup> Nurjanah et al., “Al-Mubādalah Fī Mafhūmi Fiqhi al-Mar‘ah al-Mu’âshirah Bî Indûnîsiyâ.”

<sup>70</sup> Hermanto and Ismail, “Kritik Pemikiran Feminis Terhadap Hak Dan Kewajiban Suami Isteri Perspektif Hukum Keluarga Islam.”

<sup>71</sup> Nurjanah et al., “Al-Mubādalah Fī Mafhūmi Fiqhi al-Mar‘ah al-Mu’âshirah Bî Indûnîsiyâ.”

<sup>72</sup> A.H. Shulton and H. Ismail, “Discrimination against Wife in the Perspective of CEDAW and Islam Mubādalah,” *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 20, no. 2 (2020): 253–68, Scopus, <https://doi.org/10.18326/ijtihad.v20i2.253-268>.

<sup>73</sup> Salama and Karrat, “Husband’s Rights on the Working Wife’s Income (An Economic Study in Islam).”

<sup>74</sup> Na’mah et al., “Konsep Mubādalah (Kesalingan) Dan Peran Publik Istri Dalam Upaya Pencegahan Kekerasan Dalam Rumah Tangga.”

<sup>75</sup> Nastangin and Huda, “Peran Wanita Karir Dalam Mewujudkan Keluarga Sakinah: Kajian Perspektif Teori Mubādalah.”

<sup>76</sup> Supriyadi et al., “Building Husband and Wife Partnership Patterns Among Regional Parliament (DPRD) Members from the Mubādalah Perspective.”

<sup>77</sup> Ibu El, “Resource Person Is the Wife of an Online Motorcycle Taxi Worker in Mulyojati Village, West Metro Subdistrict, Metro City,” Mei 2023; Ibu An, “Resource Person Is the Wife of an Online Ojek Worker in Purwosari Village, North Metro Sub-District, Metro City,” Mei 2023; Ibu Re, “Resource Person for the Wife of an Online Motorcycle Taxi Worker in Metro Village, Metro Subdistrict, Metro City,” Mei 2023; Ibu Nu, “Wife Resource Person Online Motorcycle Taxi Worker in Tejo Agung Village, East Metro Subdistrict,

supports the idea that both partners should actively engage in strengthening economic stability, ensuring mutual benefits and interdependence.<sup>78</sup>

### **Socio-Economic Factors Driving the Choice of Wives as Online Motorcycle Taxi Drivers**

Based on the above explanation and research findings, there are several factors behind wives becoming online motorcycle taxi drivers, including: first, economic factors, financial independence for women in doing online motorcycle taxi work, and to achieve financial independence and contribute to household income. This aligns with findings that financial decision-making and efforts to achieve financial independence are significant motivators for individuals seeking new job opportunities.<sup>79</sup> Once financial independence is achieved, the need for income, fulfilling family financial obligations, and securing stable earnings can drive individuals, including wives, to become online ride-hailing drivers. Stress related to financial pressure is a common issue among online ride-hailing drivers.<sup>80</sup>

Second, social and cultural factors. Family support is a social influence, including family support, which plays an important role in the employment decisions of married women. This is clearly evident in how family support significantly influences performance.<sup>81</sup> The same dynamics apply to wives who work as online motorcycle taxi drivers. Gender roles and expectations, as well as cultural and societal expectations, can influence women's career choices. In some regions, women may seek job opportunities that offer flexibility and align with their roles within the family.<sup>82</sup>

Third, factors of flexibility and work-life balance. Flexible working conditions with the promise of flexible working conditions in the gig economy, such as those offered by online driver platforms, can be appealing. However, the reality often involves significant power asymmetries and uncertainty.<sup>83</sup> Nevertheless, flexibility can still be a driving factor for women to balance work and family responsibilities.

Fourth, psychological and personal factors, which fall under mental well-being, where concerns about mental well-being and the desire to escape a stressful environment can motivate individuals to seek new forms of employment, including online driving.<sup>84</sup>

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Metro City," Mei 2023; Ibu Fa, "Wife Resource Person Online Motorcycle Taxi Worker in Rejomulyo Village, South Metro Sub-District, Metro City," Mei 2023.

<sup>78</sup> Gumiandari et al., "HEADING TO RECIPROCITY IN ISLAMIC PSYCHOLOGY."

<sup>79</sup> A.W. Khan and J. Pandey, "Exploring Fire for Financial Independence Retire Early (FIRE): A Netnography Approach," *Journal of Consumer Marketing* 40, no. 6 (2023): 775–84, Scopus, <https://doi.org/10.1108/JCM-07-2021-4788>.

<sup>80</sup> F.A. Saragih et al., "Factors Associated with Psychological Distress of Online Drivers in Medan Regency, North Sumatera, Indonesia," *Open Access Macedonian Journal of Medical Sciences* 9, no. T3 (2021): 204–8, Scopus, <https://doi.org/10.3889/oamjms.2021.6295>.

<sup>81</sup> N.E. Obi-Aso et al., "Brokerage Performance Drivers amongst Married Working Women in an Emerging Real Estate Market," *Property Management* 42, no. 3 (2024): 412–30, Scopus, <https://doi.org/10.1108/PM-06-2023-0053>.

<sup>82</sup> K. Scott et al., "Freedom within a Cage: How Patriarchal Gender Norms Limit Women's Use of Mobile Phones in Rural Central India," *BMJ Global Health* 6 (2021), Scopus, <https://doi.org/10.1136/bmjgh-2021-005596>.

<sup>83</sup> A.D. Wulansari et al., "Hiding behind the Platform: The Myth of Flexibility for Gig Workers in Indonesia," *South East Asia Research* 32, no. 1 (2024): 22–40, Scopus, <https://doi.org/10.1080/0967828X.2023.2292101>.

<sup>84</sup> Khan and Pandey, "Exploring Fire for Financial Independence Retire Early (FIRE)."

Psychological pressures associated with traditional jobs can encourage women to seek alternative options.

Fifth, empowerment and autonomy factors, through empowerment at work. Jobs in roles such as online driving can empower women by giving them autonomy and control over their work schedules. This empowerment is particularly important for women who wish to balance various roles and responsibilities.<sup>85</sup> It can be concluded that, although direct information is limited, the factors identified include financial independence, family support, flexible working conditions, mental well-being, empowerment, and cultural expectations. These factors collectively contribute to why a wife chooses to become an online ride-hailing driver. However, in the findings of this study, only four factors were directly identified as being carried out by wives as online motorcycle taxi drivers, namely financial independence, family support, flexible work, and empowerment.

Another thing is that wives play an important role in fulfilling household needs. In Islamic law, it is not a problem for wives to contribute more than their husbands as long as they do not violate their obligations as wives. However, the *mubādalah* perspective views mutual giving as based on five pillars supporting the household: commitment to a strong bond of promise as a trust from Allah SWT (*mithāqan ghaliẓan*), marriage (*zawaj*), living together in a good manner (*mu'āsharah bi al-ma'rūf*), the habit of gathering together (*musyāwarah*), and behavior that brings mutual comfort or willingness (*tarađin min-humā*). Maintenance is also a shared responsibility between husband and wife. Therefore, when the wife works, household responsibilities and child-rearing must be divided, not solely the wife's responsibility. From the interviews conducted, it is evident that the interviewees also divide household chores and work according to their respective roles and shares.

## Conclusion

The discussion and analysis above can be summarized as follows: the role of a wife as an online motorcycle taxi driver in Islamic family law, according to the mubādalah analysis, traditionally assigns the role of breadwinner to the husband, while the wife is viewed as the manager of the household. However, contemporary interpretations and practices have evolved, particularly with the concept of *mubādalah* (mutuality), which emphasizes mutual support and partnership between spouses. Islamic family law, when analyzed through the mubādalah perspective, supports the role of the wife as an online ride-hailing worker in meeting family needs.

This approach emphasizes mutual support, partnership, and the elimination of gender bias, thereby fostering a harmonious and resilient family structure. The role of the wife as an online ride-hailing worker in meeting family needs is supported by contemporary Islamic family law through the principle of *Mubādalah*. This principle supports flexibility in family roles, ensuring economic stability and family harmony while upholding Islamic values. However, challenges such as social issues and the need for legal protection in the digital age must be addressed to support wives working in their dual roles.

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<sup>85</sup> D.L. Wheeler, "Saudi Women Driving Change? Rebranding, Resistance, and the Kingdom of Change," *Journal of the Middle East and Africa* 11, no. 1 (2020): 87–109, Scopus, <https://doi.org/10.1080/21520844.2020.1733865>.

Although the primary financial responsibility in Islamic families has traditionally been in the hands of the husband, *mubādalah* analysis encourages a cooperative and reciprocal approach. A wife who works as an online ride-hailing driver is not obligated to support the family financially. Still, her contributions can be a valuable part of a mutually supportive partnership. This approach fosters economic resilience and domestic harmony through shared responsibility and mutual respect.

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