
WHEN INCOME IS LIMITED, DOES WORKING AS WORSHIP STILL CREATE WELFARE: CAREER MOM IN PRIVATE SECTOR CASE

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Abstract

The role of mothers is crucial in the global era, and their presence is the foundation of life. The knowledge that mothers play a role in all areas is believed to have an impact on the nation. Mothers not only spend their lives at home, but some also help by working in addition to taking care of the household. This study aims to provide an overview of the motivation of blessing and gratitude as the basis for work enthusiasm, considering the many costs not covered by a low basic salary, such as childcare costs. The method used is qualitative primary sources. It is hoped that this study will have a positive impact on stakeholders in the private and public sectors, allowing them to consider policies related to the economic welfare of career mothers by providing various facilities to support their improvement.

Keywords: Income, Mother's Career, Worship, Economic Welfare.

A. INTRODUCTION

For housewives who do not work, women carry out their role to support the welfare of the family, caring for children, parents, husbands, preparing food and other household chores. Generally, this work is not paid and their role is only to support their husbands (Meilianna et al., 2025). A woman can play multiple roles and possess multitalented qualities in her life, helping to streamline all sectors. The benefits of working women and deciding to pursue their careers include earning an income and becoming personally independent, contributing to others, and deciding to donate part of her wealth, both personal and material, to others, as encouraged by religion. A person who gives alms and performs good deeds will earn a certain respect in the eyes of society (Rahman et al., 2021).

This is driven by increasing women's knowledge, enabling them to at least briefly reflect on the history of women's rights to develop their thinking and be empowered. This ability sometimes improves the quality of life for women themselves, enabling them to become independent, not burdening anyone and able to adequately meet all their needs.

Women work for various reasons, including meeting daily living needs, including food, children's education costs, mortgage payments, and other necessities. Women's participation in the workforce not only improves family economic well-being but also contributes to changes in mindsets and the economic landscape of a region (Nirmalasari & Putri, 2022). Because the soul remains one, but obligations are multifaceted, and the system of life in a country presents many

challenges for women in life itself due to the undeniable "nature." While single, women can optimize everything as they age and age, and changing status increases the risk of increasing needs, both as individuals and as small families. Working mothers can replace the role of housewife with various things like hiring a nanny and buying food, which are of course not covered by their basic salary.

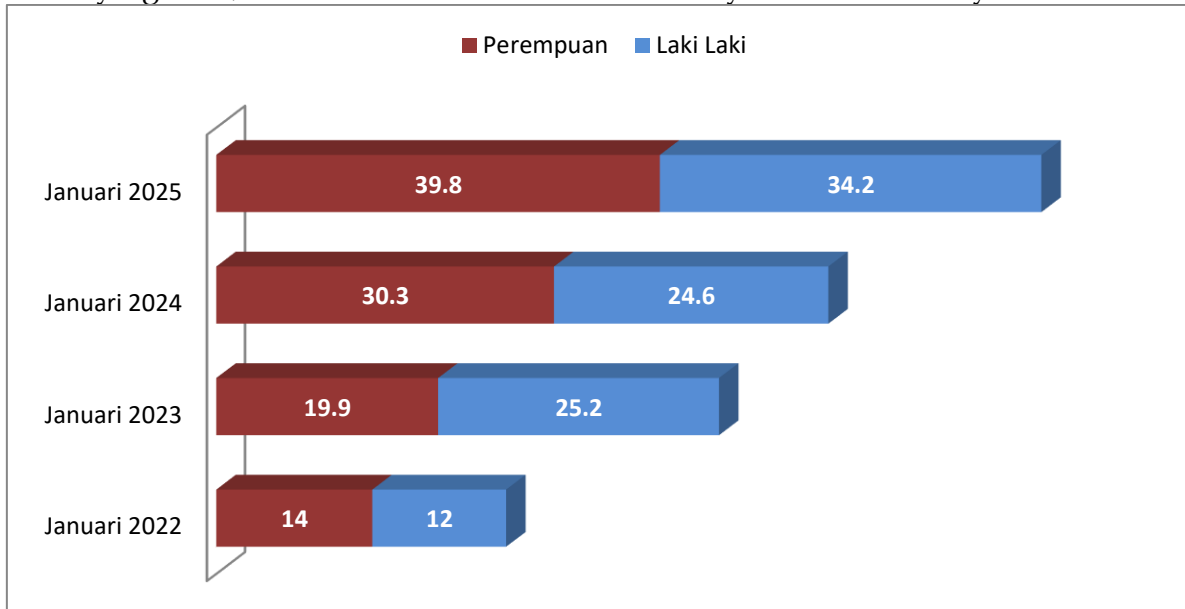


Figure 1 Online Loan Users

Source: OJK P2P Lending Statistics January 2022-2025

Based on the data in the graph, female customers with over 30 days of late payments have a higher delinquency rate than male customers. Women are not only more active in borrowing but also more vulnerable to default. (Krisdamarjati, 2025). Female households in the informal sector have lower incomes, which are often associated with economic pressures including the need for credit/debt to meet basic needs (Purwaningsih, 2020). Study (Rusydi et al., 2018) states that education is a dominant factor in determining the income of female workers in the informal sector, so it needs to be improved and unmarried women have more time and work opportunities than married female workers who have dual roles in the family. Strangely, is education directly proportional to the income received?.

Women's working hours have a greater impact on their living conditions than men's. Women's mental health is most affected by working hours, their psychological condition changes and tends to form and be more stressed, tired, or depressed. Women's very long working hours have the most noticeable impact on household conditions, for example, less time for family rest and taking care of the house. Women who work more than 60 hours per week are most affected. The problem is that in the private sector, companies have their own regulations, sometimes having working hours exceeding 60 hours per week which are not commensurate with the income they receive. This is motivated in a non-linear form, such as the spirit of worship and seeking rewards (Chu & Zhang, 2024). What is happening currently is that working hours in the private sector seem to have not been equalized because they are completely free and there has been no intervention in assessing wage earners' skills by the relevant agencies, even though this is important for ensuring a decent standard of living in the private sector.

However, what is currently happening? What is the true meaning of women's welfare and well-being? What do working women aim to achieve? Is it a high income that can meet their needs and help their husbands, or is it the intention to seek merit and dedicate half of their daily lives to others? What about children left behind and sometimes suboptimal household management? What are the material and non-material aspects that determine the assessment of women's welfare in the workforce? Affordable childcare services should also be supported by policies that enable women workers to balance work and family life? (Bousselin, 2022). Women have primary responsibility for childcare and other household chores, which require less energy than men. A mother's decision to enter the labor market is closely related to childcare costs. This is because women are typically recognized as the primary caregivers of children (Kang & Huh, 2024).

Relative benefits and paid maternity leave, childcare subsidies, and government loans can be very helpful, especially childcare vouchers, which can reduce the gender gap in participation and wages. Even mothers who don't work because childcare is too expensive, and the difficulty of combining work and childcare due to a lack of childcare support, are struggling (Casarico et al., 2023). Childcare costs for working families with young children may require an additional percentage of income for these costs (Birken et al., 2025).

Sources of income and the size of the income are considerations in the financial management process (Ramadhan et al., 2024). Higher levels of gratitude are associated with higher subjective well-being among workers. The potential for cultivating gratitude to improve well-being in similar environments (Rahayu & Mariyati, 2024).

This study supports the theory that psychological well-being is influenced by both internal (spiritual intelligence) and external (social support) factors. These findings can serve as a basis for further research to develop intervention models aimed at improving the psychological well-being of working single mothers (Rifayanti et al., 2025).

The study results show that female heads of households working in the informal sector have higher welfare than those working in the formal sector, and widowed female heads of households tend to have lower welfare. Local governments are expected to maximize human development policies to reduce the gender gap in household welfare, especially for women (Nopiah et al., 2024).

The research results show that female workers at Shuttlecock play a crucial role in improving family well-being. This role is demonstrated through company policies that provide women with equal labor rights compared to other employee groups. At Shuttlecock, female workers have the opportunity to work in a supportive environment. They also receive fair wages equal to those of male workers, and are entitled to leave and rest periods in accordance with labor regulations. Thus, the income earned by female workers is sufficient to meet their daily needs (Mas'ut & Ikthiar, 2025).

However, can gratitude alone help resolve the debt problem that has existed for so long? Although financial inclusion is often promoted as a means of increasing economic opportunities, its implications are underexplored, especially in developing countries. The importance of designing contextually nuanced policies to prevent the

risk of excess debt in previously financially underserved groups of society (Sezer et al., 2025).

Women in the sample had, on average, approximately 30% higher debt stress scores than men after controlling for income, debt levels, and other socioeconomic factors. The underlying factors impacting these conditions impact work performance, family life, and health. The sources of structural disadvantage experienced by women and relevant policy implications are explored (Dunn & Mirzaie, 2023).

These results indicate that the training not only increased financial awareness but also provided practical skills applicable to everyday life. This activity is expected to contribute to women's economic empowerment and strengthen sustainable household financial resilience (Amalia et al., 2025).

B. LITERATURE REVIEW

Economic welfare theory states that the inability to meet basic and social needs sustainably is not a mental problem, but rather a matter of wage structure, productivity, the labor market, and the cost of living. Arthur C. Pigou (1920) argued that economics should be realistic rather than purely descriptive, and therefore very difficult to measure quantitatively. Economic welfare can be roughly defined as that part of well-being that can be linked to monetary measures. Economic welfare is determined by income volume, income distribution, and income stability. Low and unstable incomes that lead to debt directly indicate low economic welfare. Values such as gratitude and a sense of blessing are not included in the three structural indicators and therefore cannot replace the role of adequate income in creating economic welfare itself (Pigou, 1920)

Work is the basis and essence of function (profit). If work becomes damaged and without wages the hope of obtaining benefits (profit) becomes weak, productive work ceases to exist, the permanent population disappears and civilization is destroyed. The sovereignty of the king of Banu Hafsh, for example, requires special servants to manage salaries, wages, clothing, kitchen cash and stables and other shopping cash. Wages must be given on time and the giving must be in accordance with the saying "the soul is happy when you are pleased and satisfied when you return it to the little" with fair wages will provide circulation to places that cannot afford it (Kaldun, 1986).

C. METHODS

Qualitative methods have emerged as essential tools for gaining a deep understanding and comprehensive insight into complex phenomena. This integration aims to outline and facilitate understanding of the qualitative research process by providing a comprehensive overview and practical strategies for navigating its diverse dimensions (Lim, 2025).

The research method used is qualitative, obtained directly from primary sources, people who directly experienced the phenomenon being studied, known as primary data sources, through in-depth interviews, direct observation, and field participation. The primary sources act as key informants (Akhter, 2022). The collaboration of these two approaches yields a comprehensive, empirically

descriptive text, supported by real-life evidence. The theoretical basis is also compared between the principles of well-being by Western and Islamic scholars, namely Pigou and Ibn Khaldun.

D. RESULT AND DISCUSSION

1. The Reality of Low-Wage Workers in a Known World

The phenomenon of low-wage workers in the private sector is a reality present in various developing countries. Although recognized by the government, businesses, and the public, its existence seems to have not been seriously addressed. This situation leaves low-wage workers trapped in an unfair and illusory economic structure, neatly packaged in a grandiose structure. Yet, their existence is crucial to supporting the national economy. This phenomenon is not new, but it has become obsolete over time.

Low-wage workers actually play a crucial role in supporting the economy, but are often marginalized. The dominant group is single or divorced women, young people from Generation Z, who generally work in the informal sector and lack specialized skills. Expanding the coverage of the minimum wage to the formal and informal sectors must be accompanied by the provision of flexible work arrangements and childcare subsidies, especially for women (Agusalim et al., 2025).

Minimum wage increases, which have tended to reduce employment opportunities in covered sectors, have actually increased employment opportunities in uncovered sectors. This shifting effect is stronger for female workers, indicating that female workers are more likely to be disadvantaged by minimum wage increases (Pratomo, 2010).

Age, working hours, and education level significantly influence female workers' wages. Having children and marital status do not significantly influence female workers' wages in rural areas. Wages for female workers in the non-agricultural sector are lower than those in the agricultural sector (Lamazi, 2018).

What's happening now is that length of service has become a determining factor in income, so age and education are no longer the determining factors for women working in this sector. This has created numerous clusters, making it difficult to determine one's own well-being.

2. Can gratitude and blessings pay off debt?

Gratitude itself is an individual's gratitude for all the good things they receive, whether in the form of material goods, a happy life, or the ability to overcome difficulties. The concept of gratitude is not much different from the concept of thankfulness in Islam, which is a form of gratitude for all blessings bestowed by God, such as spiritual blessings, physical blessings, faith, and Islam. From an Islamic perspective, the emphasis is on recognizing and recognizing the value of the goodness received as a gift from God (Wulandari, 2020).

However, is the acceptance of this gift ultimately good if it leads to bad things and violates Islamic principles, such as going into debt and ultimately being burdened with debt due to the inability of humans themselves to understand the true meaning of gratitude? Islam and its principles explain the comprehensive understanding of Islam. This means that a standard of logic is introduced that also

underlies the consequences of its implementation. The aspect of gratitude should be balanced with income improvements, although not tied to basic income, such as healthcare, childcare costs, family allowances, and food allowances. These aspects must be fully discussed. This discussion focuses on planning for basic needs first, which can become a source of initial prosperity. Inevitably, when income is sufficient, gratitude for that blessing also grows, thus spreading goodness across various sectors. However, currently, gratitude for blessings is simply used as a label for acceptance without any basis in the logic that humans should be aware of. This policy deviates from what is truly expected and results in confusion in the development of worker welfare. Various existing policies in the country seem ineffective in other sectors.

A more concerning condition than labor wages is the wages of teachers and lecturers in small private foundations, especially schools or campuses that are under Islamic foundations. The concept of wages in the Islamic perspective is a reward received for one's work in the form of fair and appropriate compensation in this world and in the form of rewards in the afterlife because work has a dimension of worship. An agreement must be declared valid if there is an understanding between the amount of wages, time period, type of work and its nature, while still paying attention to aspects of justice and honor. However, if the dimension of wages is low, how can Muslims impact those around them when the fulfillment for oneself is still insufficient and limited, how can fulfill other obligations such as charity, zakat and so forth. As Muslims, we must understand the existence of this recommendation. The understanding of wages must also be recognized not to mean high salaries but not blessed. The perception must be changed to a fair wage that allows Muslims to function as individuals as true Muslims who carry out their social functions well. Carrying out social functions is also not done by mere requests without any material support, after people work, get a proper wage, give alms and do other good things, then that is what is called blessing and gratitude, instead of a low salary, one has to be grateful.

3. It's urgent for working mothers to achieve financial prosperity

The role of women in the workforce continues to experience significant development in supporting the family economy. The following is a graph regarding women as professionals.

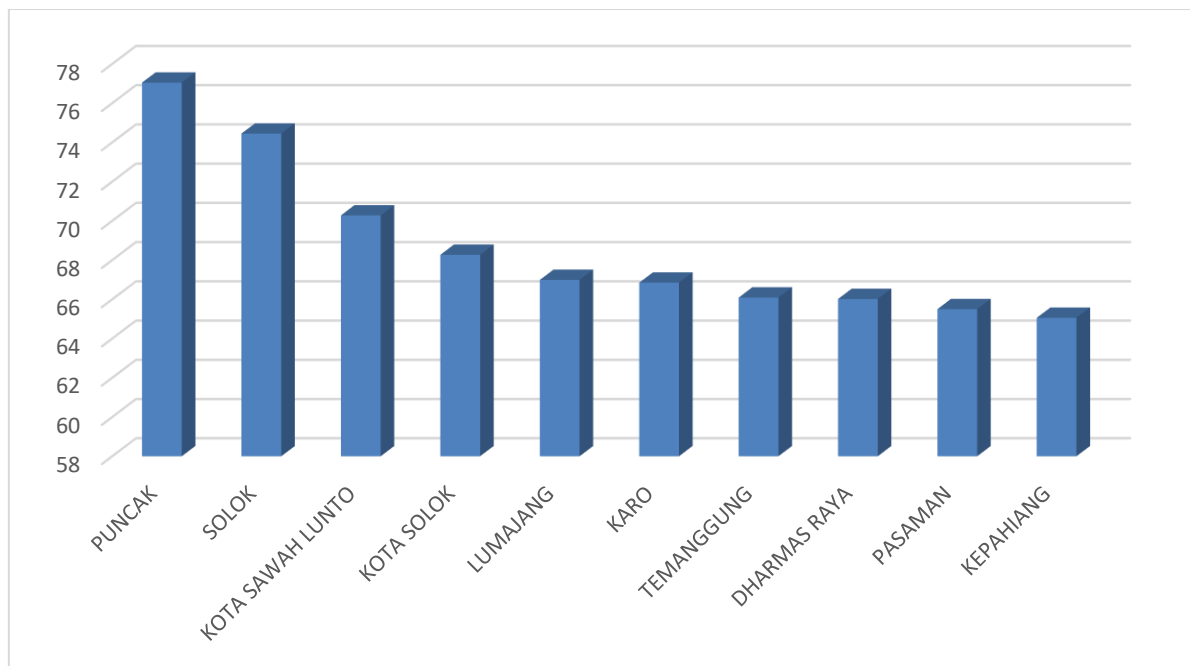


Figure 2 Women as Professionals in 2024

Source: Data processed by the author from the Central Statistics Agency

The graph above shows that female workers in these cities represent more than 66%. However, has this large number been accompanied by the fulfillment of normative rights, one of which is fair wages? Fair wages are not merely a utopian dream; their rights must be immediately understood in developing countries because they concern social justice, equality, and the sustainability of family welfare itself. Gender-based wage inequality, the double burden of work and childcare, and limited employment protections make working mothers a structurally vulnerable group, even though the urgency of fair wages is relevant and urgent.

For working mothers, the concept of fair wages has an additional dimension. In addition to meeting a minimum decent standard of living, these wages must be able to cover the specific needs inherent in the role of motherhood, such as childcare costs, reproductive health, and family education. Without adequate wages, working mothers are at risk of experiencing economic stress that impacts the quality of life for themselves and their children. In practice, working mothers still face inequality, namely decreased income or career stagnation, one of which is continuing to work based on the motivation "small but important blessings" despite being pressured by various pressing obligations. Yet the magical words "blessings" and "gratitude" are not enough to compensate for a mother's ability to manage time, responsibility, high commitment, and loyalty to the private institution where she serves.

Many mothers are trapped in low-wage, low-protection sectors, reinforcing economic vulnerability and increasing the risk of poverty for women, especially single mothers. Work demands requiring all-out service and excellence are often not matched by support, such as affordable childcare or other resources. Unfair wages exacerbate the double burden. Mothers find themselves working, but the workload is not commensurate with the costs and costs they must bear. They endure a dilemma of confusion, which can lead to unintentional losses.

In contrast, fair wages improve economic resilience. Children will have access to a good education if their income is adequate. Mothers also contribute to human resource development. In fact, if Islamic private institutions provide and guarantee decent wages, employee turnover rates will be lower. This can reduce recruitment and retraining costs. In other words, fair wages are not a burden but a long-term investment by the company, so both parties benefit.

Institutions aren't the only ones who need to consider this issue. The government should have already enacted various regulations, including comprehensive oversight and sanctions, to help workers fulfill their rights. This public policy agenda must be a top priority.

To date, the private sector's self-funding of business activities has not taken any specific steps to comply with official regulations. Many wages fall short of the minimum wage (UMR). Yet, they are expected to fulfill their duties and even accept their obligations, citing gratitude and blessings, even though Islam recognizes the importance of providing wages commensurate with the job's main duties. Low and inadequate wages negatively impact the well-being of individuals and their families, which should be in accordance with the principle of *maslahah* (benefit). Ensuring welfare is crucial for achieving social justice and economic sustainability (Hidayat & Sujianto, 2023).

Wages are a fundamental value in business transactions. Unfair and exploitative wages are unacceptable because they lack transparency and are not based on the principles of equality, mutual understanding, and consent. Islam views wages as a gift from God that must be implemented effectively and humanely. The foundation of material agreements must remain oriented toward equality, openness, and consent, as this will foster a connected and harmonious work environment that is conducive to success (Muslimin & Etika, 2021).

Openness and willingness between individuals can sometimes differ, but sometimes they can be equated. Instinctively, workers desire income commensurate with their assigned duties, so the perception of economic well-being is essentially the same. The crucial point here is whether the institution can appropriately implement its Islamic role in wages or, under the pretext of willingness, simply pay what is available to those whose resources should be provided for. In the pursuit of a growing standard of living, wages given must be in accordance with the principles of justice and not contain elements of injustice (Fauzi, 2021).

The policy, often referred to as the minimum wage, is a controversial issue in the employment sector. There are many gaps in the principles of justice and business ethics in protecting workers. Wage determination plays a crucial role in ensuring fair treatment, particularly in the private sector, in ensuring optimal wage determination, wage payments agreed upon by all sectors, guarantees and rights for workers, fair wage determination without causing harm, and providing freedom to workers (Ikhsan et al., 2024).

E. CONCLUSION

The discussion of low-wage workers in the private sector demonstrates that this problem is not an incidental or temporary phenomenon, but rather a long-standing issue that has been allowed to persist without decisive and equitable

intervention for all parties. In many social and cultural narratives, workers are often encouraged to be grateful for their jobs, as if gratitude can replace the right to fair wages and a decent life. Although this morality may be present, it actually has the potential to perpetuate injustice. Gratitude is an important personal and spiritual value, but the context of employment relationships and economic structures cannot be used to justify unfair wage practices. When workers have devoted their energy, time, and productivity for wages that are insufficient to meet basic needs, the problem is not a lack of gratitude, but rather a failure of the system to ensure fairness. Positioning gratitude as a solution to wage inequality is a dangerous oversimplification that will not be immediately addressed.

Based on this research, worship is not a factor that can create economic welfare. Logically, economic welfare can be assessed from the fulfillment of needs through the provision of rewards from work that has the value of worship with the best possible return of wages, but in achieving business or worship in working, motivation with the existence of blessings itself is not appropriate because it is not in accordance with the principle of workers' rights who prefer the provision of fair rewards with the fulfillment of welfare such as food (basic) and health needs along with protection in family rights such as childcare costs, family allowances and so on which have not been touched and focused on the private sector.

Career mothers need policies that support the realization of fair wages, not an option but a moral, social and economic necessity. Gratitude alone is not enough. Without fair wages, sustainable welfare will never be achieved.

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