

Household Economic Management in Muslim Single-Parent Families in a Matrilineal Context

ABSTRACT - This study is situated within the growing attention to non-traditional family structures and their economic dynamics, particularly in contexts where cultural norms and religious values intersect with household decision-making. It examines how Muslim single-parent families in West Sumatra manage household economics within a matrilineal cultural setting. The study aims to understand income management, expenditure prioritization, and economic coping strategies under conditions of income instability and intensive caregiving responsibilities. A qualitative case study approach is employed, drawing on in-depth interviews with single-parent household heads and analyzed through thematic analysis. The findings reveal that these households operate as active and adaptive microeconomic units. Income management commonly relies on a single primary livelihood or a limited combination of flexible informal activities. Expenditures are structured hierarchically, prioritizing basic needs, children's education as a long-term investment, and health care as situational spending, with halal consumption serving as a guiding principle. Coping strategies include consumption control, income diversification, and reliance on extended family and social networks as informal safety nets, reinforced by the matrilineal kinship system. Economic decisions are shaped not only by rational considerations but also by internalized Islamic values such as *nafkah*, *amanah*, moderation (*wasatiyyah*), and perceptions of *barakah*. These findings highlight the importance of integrating household economics with Islamic and socio-cultural perspectives to better understand economic behavior in Muslim single-parent households and to inform more context-sensitive policy and empowerment strategies.

ABSTRAK - *Pengelolaan Ekonomi Rumah Tangga pada Keluarga Single-Parent Muslim dalam Konteks Budaya Matrilineal.* Penelitian ini berangkat dari meningkatnya perhatian terhadap dinamika ekonomi rumah tangga dalam struktur keluarga non-tradisional, khususnya ketika nilai-nilai budaya dan agama berperan dalam membentuk pengambilan keputusan ekonomi. Studi ini bertujuan untuk menganalisis pengelolaan ekonomi rumah tangga pada keluarga single parent Muslim dalam konteks budaya matrilineal di Sumatera Barat, dengan fokus pada pengelolaan pendapatan, penentuan prioritas pengeluaran, serta strategi bertahan ekonomi di tengah ketidakstabilan pendapatan dan tingginya tanggung jawab pengasuhan. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus. Data dikumpulkan melalui wawancara mendalam terhadap kepala rumah tangga single parent Muslim dan dianalisis menggunakan analisis tematik. Hasil penelitian menunjukkan bahwa keluarga single parent Muslim berfungsi sebagai unit ekonomi mikro yang aktif dan adaptif. Pengelolaan pendapatan umumnya bertumpu pada satu sumber nafkah utama atau kombinasi terbatas aktivitas ekonomi informal yang fleksibel. Struktur pengeluaran disusun secara hierarkis dengan memprioritaskan pemenuhan kebutuhan dasar dan pendidikan anak sebagai investasi jangka panjang, sementara pengeluaran kesehatan bersifat situasional dan konsumsi halal menjadi prinsip pengarah. Strategi bertahan ekonomi meliputi pengendalian konsumsi, diversifikasi sumber pendapatan, serta pemanfaatan dukungan keluarga besar dan jaringan sosial sebagai jaring pengaman informal yang diperkuat oleh sistem kekerabatan matrilineal. Pengambilan keputusan ekonomi tidak hanya didasarkan pada rasionalitas ekonomi, tetapi juga dipengaruhi oleh nilai-nilai Islam seperti *nafkah*, *amanah*, kesederhanaan (*wasatiyyah*), dan persepsi *barakah*. Temuan ini menegaskan pentingnya pendekatan kontekstual dan berbasis nilai dalam memahami perilaku ekonomi rumah tangga single parent Muslim serta perumusan kebijakan yang lebih responsif.

Almizan^{1*}
Erizal Candra Efendi¹
Ruri Mustika¹
Wildan Hadi¹
Indah Permata Sari¹

¹Universitas Islam Negeri Imam Bonjol Padang

*Corresponding email:
almizan554@gmail.com

Article History

Submitted: 17 December 2025

Revised: 17 February 2026

Accepted: 19 February 2026

Published: 06 May 2026

Keywords

Muslim single-parent households, Household economic management, Islamic values, Economic coping strategies, Expenditure prioritization

JEL Classification

D13, J12, Z12, Z13, D91

INTRODUCTION

The rising number of single-parent households has become a salient demographic phenomenon across many regions of the world, encompassing both developed and developing countries. Shifts in family composition have been driven by multiple factors, including increasing divorce rates, spousal mortality, childbirth outside marriage, and changing patterns of migration and labor mobility. These transformations signal more than evolving social norms; they also reflect structural changes that carry important economic consequences for household sustainability. In this context, single-parent families represent a form of household organization that has gained growing relevance within discussions of welfare, vulnerability, and economic resilience.

In Indonesia, similar dynamics are evident. The growing incidence of divorce and disruptions in family structures over the past decade has contributed to the expansion of single-parent households. From a household economics perspective, single-parent families differ structurally from dual-parent households, as economic responsibilities and caregiving roles are concentrated on a single individual. This condition creates a more complex environment for managing limited resources and increases vulnerability to economic pressures. Dependence on a single source of income further heightens exposure to risks, especially in the face of shocks such as job loss, income instability, or unexpected financial demands. As a result, sustaining household economic stability becomes a central concern in the everyday lives of single-parent families.

Although the socio-economic challenges associated with single-parent households have received growing scholarly attention, much of the existing research tends to emphasize outcomes rather than the processes underlying household economic management. This leaves important questions insufficiently addressed, particularly regarding how single-parent families make financial decisions and allocate resources under structural constraints. Empirical studies in Indonesia consistently show that single-parent households are more vulnerable compared to dual-parent households. Sujarot (2024), for example, identifies multidimensional socio-economic insecurity among single mothers, including unstable income, limited access to adequate employment, and substantial caregiving burdens. While the study highlights adaptive survival strategies shaped by local contexts, it offers limited insight into the internal dynamics of household economic decision-making. Sugitanata and Aminah (2025) provide valuable perspectives on the implementation of family functions within single-parent households, yet their analysis places greater emphasis on social and psychological aspects, with economic management remaining in the background. Similarly, Ramadhanisa et al. (2025) demonstrate that single mothers tend to prioritize educational expenditures despite financial constraints, although the focus remains on observed outcomes rather than the decision-making processes that produce them.

Within the context of Muslim families, the economic dynamics of single-parent households intersect with religious and cultural norms in ways that add further complexity. Djido (2025) shows that Islamic values and social support mechanisms contribute to resilience among post-divorce families in Indonesia and Malaysia, although the analysis primarily addresses legal and normative dimensions. Puspita (2024) and Dewi (2024) likewise highlight the ability of Muslim single-parent families to maintain religious, educational, and social functions, as well as the importance of cultural systems such as the Minangkabau matrilineal tradition and extended

family networks. However, in these works, household economic practices—such as income allocation, expenditure prioritization, and day-to-day financial strategies—receive relatively limited and unsystematic attention.

Although the literature on single-parent households in Indonesia has expanded, it remains predominantly segmented across social, legal, educational, and cultural perspectives. Approaches grounded in household economics, which conceptualize the household as an active unit of economic decision-making, are still relatively limited, particularly within the framework of Islamic economics. In addition, there is a lack of in-depth qualitative exploration of how Islamic values shape economic preferences, priorities, and strategies in the daily lives of Muslim single-parent households. This gap is especially relevant in contexts such as West Sumatra, where the interaction between Islamic principles and the Minangkabau matrilineal system offers a distinctive setting for examining household economic behavior.

Therefore, this study explores economic management practices among Muslim single-parent households in West Sumatra. It focuses on how income and expenditures are managed, the economic challenges encountered, and the strategies developed to sustain household welfare. The study also examines the role of Islamic values in shaping preferences and guiding economic decision-making at the household level. The study frames single-parent households as active and strategic participants in economic life and offers contributions to both household economics and Islamic economics, particularly in relation to Muslim communities in Indonesia.

LITERATURE REVIEW

Household Economics Theory

Household economics conceptualizes the household as a central decision-making unit that coordinates resources—income, time, and assets—to achieve collective welfare. This perspective extends beyond individual-based analysis by emphasizing internal interactions, constraints, and shared objectives. Nerlove (1974) introduced the household as a “household production unit,” highlighting its role in producing non-market goods such as health, education, and well-being through the combination of market inputs and domestic labor.

Becker’s (1991) household production theory further develops this framework by portraying the household as a rational entity that allocates time and income to maximize utility. Households function simultaneously as consumers and producers of welfare, with decisions shaped by opportunity costs, preferences, and resource constraints. This framework is particularly relevant for single-parent households, where economic and caregiving responsibilities are concentrated in one individual, intensifying trade-offs between consumption, investment in children, and long-term sustainability.

However, this rational-unit model has been widely critiqued. Risnawati et al. (2018) argue that it oversimplifies household complexity through analogies with firms and consumers, while Gani et al. (2025) point to its limited capacity to capture intra-household dynamics such as power relations and role inequalities. Deaton’s contribution expands this perspective by emphasizing consumption smoothing, where household welfare depends not only on income but also on expectations, risks, and access to assets or social support. This is particularly relevant for single-

parent households, which often face constraints in stabilizing consumption due to limited resources.

Additional studies highlight the importance of household structure and gender. Fajri and Indrawati (2024) frame single-parenthood as an outcome of broader economic and demographic processes, while Nurseha and Arafat (2024) emphasize that gender roles and domestic responsibilities shape time allocation and economic opportunities.

Family Financial Management

Family financial management represents a practical dimension of household economics, reflecting how households allocate resources to meet immediate needs and long-term goals. It encompasses income management, consumption prioritization, and the regulation of savings and debt, all shaped by household structure, preferences, and socio-economic context. Prayogi (2024) highlights the role of internal structures in shaping financial decision-making, particularly in determining authority over expenditures and savings. In single-parent households, this responsibility is centralized, increasing both efficiency and pressure. Anggraini and Anasrulloh (2025) emphasize that financial management practices are closely linked to household welfare, although empirical insights into everyday financial behavior remain limited.

Income allocation is influenced by life-cycle conditions and structural constraints. Jehadu and Pmungkas (2024) show that limited income sources and dependency burdens restrict saving and investment capacity. Under such conditions, households prioritize essential needs and long-term investments, particularly in education and health, as noted by Rurkinantia (2024). Savings and debt management also play a crucial role. Manurung et al. (2025) link financial behavior to knowledge, although practical constraints often limit its application. Udiarti et al. (2022) demonstrate that debt serves both as a coping mechanism and a potential source of vulnerability. Fachrudin et al. (2024) further argue that financial practices are adaptive and shaped by lived experiences rather than purely formal planning.

Economic Vulnerability of Single-Parent Households

Economic vulnerability reflects structural limitations that constrain a household's ability to maintain stable welfare. In single-parent households, vulnerability arises from income instability, limited assets, and high caregiving burdens. Lazim (2022) identifies these households as socio-economically vulnerable, with implications for both present welfare and intergenerational outcomes.

Income instability remains a primary concern, as reliance on a single income source increases sensitivity to labor market fluctuations. Sannawia (2024) shows that even employed single mothers often experience persistent economic insecurity. Limited asset ownership further reduces the ability to absorb shocks, reinforcing long-term vulnerability (Jauhari, 2017). Care responsibilities also shape economic outcomes. Sujarot (2024) notes that caregiving demands limit labor participation and income opportunities, while Nuralita (2023) highlights gender-based disparities that place single mothers at greater risk of in-work poverty. Dependence on social assistance programs reflects both the availability of safety nets and the challenges of achieving economic independence (Sugitanata & Aminah, 2025).

Islamic Family Economics

Islamic family economics situates household economic behavior within a framework of ethical and normative values, integrating material and spiritual dimensions of welfare. The concept of *nafkah* structures economic relations within the household, functioning as both an obligation and a mechanism for resource distribution (Ali & Saputri, 2025). In single-parent contexts, this concept adapts to conditions where economic responsibility is concentrated in one individual.

Principles such as *halal* and *thayyib* shape income sources and consumption decisions, reflecting a value-oriented notion of rationality (Rossi & Yudell, 2012). The principle of *wasatiyyah* (moderation) guides expenditure management, promoting balance between needs and resources (Aziza & Mahmudi, 2024). Meanwhile, *amanah* emphasizes responsibility in managing household resources, encouraging careful and future-oriented decision-making (Tamimi, 2025; Kamri et al., 2014).

Contemporary scholarship highlights the integration of normative values with economic analysis (Ibrahim, 2025). Ali and Saputri (2025) argue that Islamic economics combines rationality with ethical considerations, offering a more context-sensitive understanding of household behavior. However, much of the literature remains conceptual, with limited empirical attention to how these values are practiced in everyday economic life, particularly in single-parent households.

Theoretical Synthesis

The literature suggests that understanding single-parent household economics requires an integrated framework that combines rational resource allocation, structural constraints, and value-based considerations. Becker's model provides a foundation for analyzing decision-making under resource limitations, while Deaton's perspective introduces the role of risk, uncertainty, and consumption stability. Critiques of household economics highlight the importance of internal dynamics, gender roles, and contextual factors, especially in vulnerable household structures.

At the same time, Islamic family economics enriches this framework by embedding economic behavior within normative values such as *nafkah*, *halal*, *wasatiyyah*, and *amanah*, which shape both preferences and constraints. These perspectives are not mutually exclusive; rather, they intersect in explaining how households make decisions under pressure, balance short-term needs with long-term goals, and respond to economic uncertainty.

Despite these theoretical developments, empirical studies rarely integrate household economics and Islamic economics in examining single-parent households. Existing research tends to focus either on structural vulnerability or normative frameworks, with limited attention to how economic decision-making unfolds in everyday practice. This study addresses this gap by examining Muslim single-parent households as active economic actors whose decisions reflect both rational considerations and value-based orientations within specific socio-cultural contexts.

Conceptual Framework

The conceptual framework in Figure 1 illustrates how household economic outcomes in Muslim single-parent families are shaped through a dynamic interaction between structural constraints,

contextual factors, and value-based considerations. Structural constraints—such as income instability, limited assets, and caregiving burdens—form the primary pressures that define the economic environment of the household. At the same time, household structure (including single-parent status and gender roles), external support systems (such as social networks, cultural context, and assistance programs), and Islamic values (*nafkah*, *halal*, *wasatiyyah*, and *amanah*) influence how these constraints are interpreted and managed. These elements converge in the process of household economic decision-making, which includes income allocation, consumption prioritization, and the management of savings and debt. Through this decision-making process, households actively respond to limitations and opportunities. The outcomes of these decisions are reflected in varying levels of welfare sustainability, consumption stability, economic resilience, and child welfare, highlighting the household's role as an active and adaptive economic unit operating within both structural and normative frameworks.

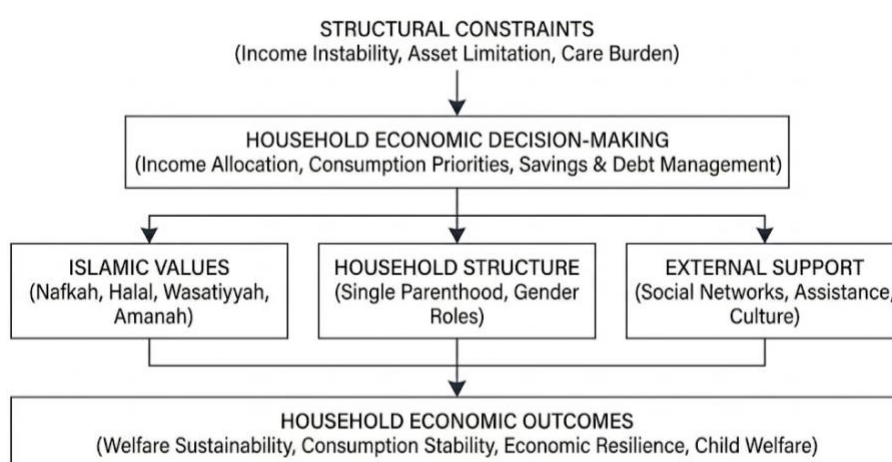


Figure 1. Conceptual Framework

METHODOLOGY

Research Design

This study is grounded in an interpretivist paradigm, in which social reality is understood as being constructed through individuals' lived experiences and subjective interpretations. Within this perspective, knowledge is generated through interaction between the researcher and participants, where meanings are explored through narratives and everyday practices (Gunawan, 2022). The focus of the study is directed toward understanding how household economic responsibilities are interpreted, negotiated, and managed by Muslim single parents within structural constraints and socio-religious contexts, rather than toward the quantitative measurement of economic conditions (Kusumastuti & Khoiron, 2019). Household economic behavior is thus approached as a meaning-laden practice shaped by cultural norms, caregiving responsibilities, and Islamic values embedded in daily life.

A qualitative case study design was employed to facilitate an in-depth and context-sensitive exploration of economic management practices. The research was conducted in West Sumatra Province, Indonesia, a region characterized by the Minangkabau socio-cultural system, where a matrilineal kinship structure coexists with strong Islamic values in family and social life. This context was considered relevant for examining how economic decision-making in Muslim

single-parent households is shaped through the interaction of cultural traditions and religious principles.

Data Collection Method

Data were collected through in-depth semi-structured interviews with participants recruited through purposive sampling. The inclusion criteria were defined as follows: (1) Muslim single parents who were divorced, widowed, or separated; (2) having at least one dependent child; and (3) holding primary responsibility for household economic decision-making. This sampling strategy was intended to capture analytically relevant variation in economic conditions, employment characteristics, and caregiving responsibilities among Muslim single-parent families.

The interviews were conducted between March and June 2025, with each session lasting approximately 60 to 90 minutes. Data collection was continued until thematic saturation was achieved, as indicated by the absence of substantially new insights in subsequent interviews. To protect participants' identities, pseudonyms were used consistently throughout the study. Interviews were conducted primarily in Bahasa Indonesia, with occasional use of the Minangkabau dialect when greater comfort in expression was observed. All interviews were audio-recorded with participants' informed consent and transcribed verbatim in Bahasa Indonesia. Selected excerpts were subsequently translated into English for publication purposes, with careful attention given to preserving meaning and cultural nuance.

The interview guide was designed to cover key aspects of household economic management, including income sources and stability, expenditure allocation, financial coping strategies, savings and debt practices, and the role of Islamic values such as *halal*, *nafkah*, *amanah*, and *barakah* in shaping economic decision-making. Open-ended and probing questions were employed to encourage detailed elaboration, allowing themes to emerge inductively rather than being restricted to predefined analytical categories.

Data Analysis Method

Data analysis was conducted using an inductive thematic approach through an iterative process. Interview transcripts were read repeatedly to develop familiarity with the data, followed by open coding to identify meaningful segments related to household economic practices. As illustrated in Figure 2, initial codes included expressions such as “income fluctuation,” “education prioritized,” “reducing personal consumption,” “avoiding riba,” and “family support.” These codes were subsequently grouped into broader analytical categories, including income instability, expenditure prioritization, consumption control, religious considerations, and informal support mechanisms. Continuous comparison across interviews was undertaken to refine categories and develop overarching themes. The analysis was grounded in participants' narratives to ensure coherence and to maintain alignment with their lived experiences.

Research rigor was addressed through the application of qualitative trustworthiness criteria (Gunawan, 2022). Credibility was strengthened through prolonged engagement during interviews and clarification of key interpretations with selected participants. Transferability was supported through detailed descriptions of socio-cultural and economic contexts. Dependability

was maintained through systematic documentation of coding and analytical decisions, while confirmability was enhanced through reflexive practices aimed at identifying and managing potential researcher bias.

Ethical considerations were incorporated throughout the research process. Informed consent was obtained from all participants prior to data collection, and participants were informed of their right to withdraw at any stage without consequence. Confidentiality was ensured through the use of pseudonyms and the removal of identifying information. Sensitivity was maintained in addressing participants' conditions as single parents, particularly when discussing economic vulnerability.

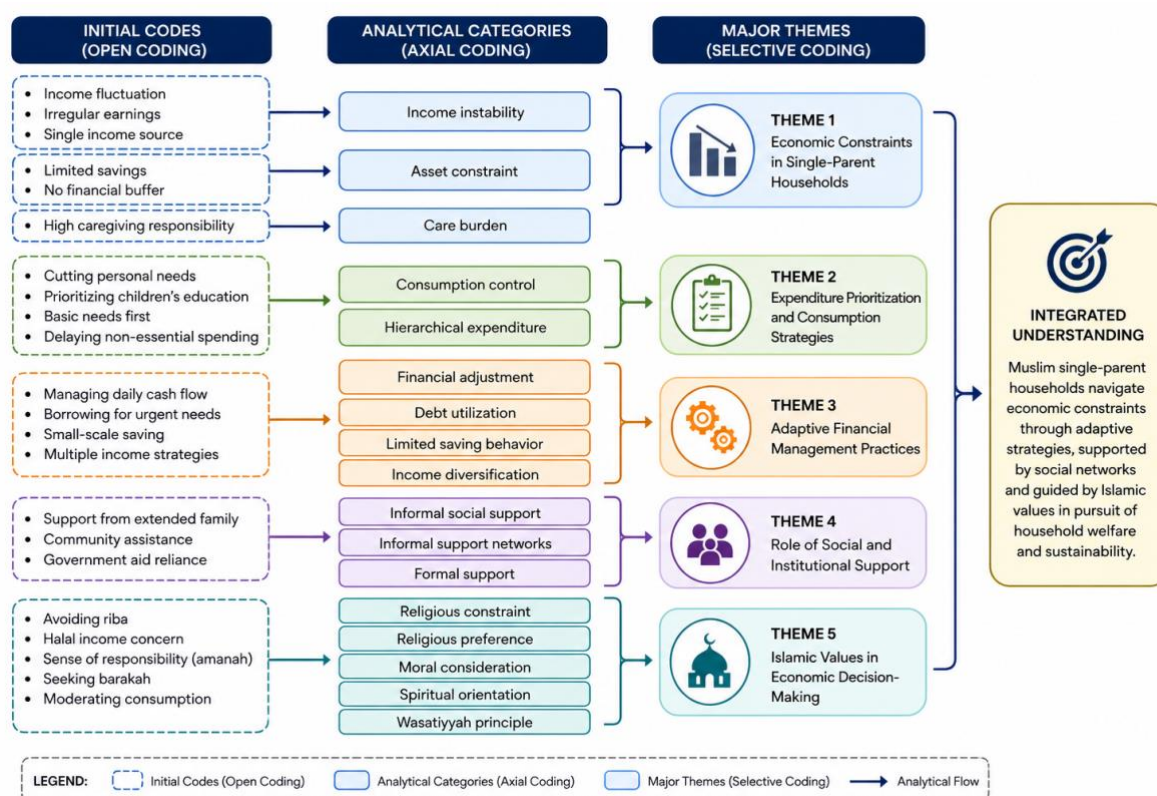


Figure 2. Coding Framework

RESULTS AND DISCUSSION

Results

Participant Demographics

Participant recruitment followed the predefined purposive sampling criteria, resulting in the inclusion of fifteen Muslim single parents who met the study requirements. All participants were either divorced, widowed, or separated, had at least one dependent child, and assumed primary responsibility for household economic decision-making. The group comprised ten single mothers and five single fathers, ranging in age from their late twenties to early fifties. They had between one and four dependent children and represented varied economic backgrounds, including informal employment, service sector work, and multiple income-generating activities.

This diversity provided a broader perspective on economic management across different household conditions.

Table 1. Participant Demographics

Pseudonym	Gender	Age Range	Occupation	Number of Dependent Children
P1	Female	30–35	Small food vendor	2
P2	Female	36–40	Home-based tailor	3
P3	Male	41–45	Private service employee	2
P4	Female	28–33	Online food seller	1
P5	Male	46–50	Informal construction worker	3
P6	Female	35–40	Grocery stall owner	2
P7	Female	41–45	Traditional market trader	4
P8	Male	30–35	Motorcycle taxi driver	1
P9	Female	46–50	Home-based snack producer	3
P10	Female	36–40	Laundry service operator	2
P11	Male	41–45	Security staff	2
P12	Female	28–32	Online reseller	1
P13	Female	46–50	Small shopkeeper	4
P14	Male	35–40	Freelance technician	2
P15	Female	41–45	Catering assistant	3

(Source: Fieldwork Data, 2025)

Income Sources as a Trade-off Between Earning and Caregiving

The findings reveal that household income among Muslim single-parent families is predominantly derived from a single source, often located in the informal sector or in occupations requiring high time flexibility. This pattern reflects a structural trade-off between income generation and caregiving responsibilities.

Participants consistently emphasized that employment choices were shaped not solely by income considerations, but by the necessity of maintaining direct involvement in childcare. As expressed by P4 (female, 28–33, online food seller, 1 child):

“I choose work with flexible hours, because there is no one else who can replace me in taking care of my child.”

This narrative illustrates how economic decisions are embedded in caregiving realities. Income-generating activities are selected not to maximize earnings, but to ensure the continuity of both economic and domestic roles. The absence of intra-household role sharing intensifies this balancing process, making flexibility a primary criterion in employment selection.

At the same time, dependence on a single income source produces persistent instability. Participants reported fluctuating monthly earnings, which directly affect their ability to plan and allocate resources. This condition is captured in the statement of P8 (male, 30–35, motorcycle taxi driver, 1 child):

“Sometimes the income is sufficient, sometimes it is not. When there is an urgent need, I have to think hard about how to manage.”

Income uncertainty therefore becomes a central feature of household economic life, shaping how decisions are made on a day-to-day basis.

Adaptive Income Management Under Uncertainty

In response to unstable income conditions, participants develop adaptive income management practices oriented toward maintaining household continuity. Income is allocated immediately to essential needs, particularly food, children's education, and basic household expenses, while non-essential consumption is delayed or minimized.

Participants also described informal strategies for managing limited financial resources across time. One common approach involves distributing income gradually to avoid depletion before the end of the month. As noted by P10 (female, 36–40, laundry service operator, 2 children):

“I try to divide the money little by little, so it doesn't run out before the end of the month.”

Although formal budgeting systems are rarely used, these practices reflect deliberate efforts to stabilize consumption under conditions of uncertainty. Income management is therefore not passive, but involves continuous adjustment and anticipation of potential shortages.

Religious considerations further shape income-related decisions. Participants emphasized the importance of maintaining halal sources of income, even when this limits earning opportunities. As expressed by P1 (female, 30–35, small food vendor, 2 children):

“I try to keep my income halal, even if it means earning less, because I'm responsible for my children's *nafkah*.”

This indicates that income management is guided not only by economic necessity but also by moral responsibility embedded in Islamic values.

Hierarchical Structure of Household Expenditures

Household expenditures are organized in a clear hierarchy reflecting both immediate needs and long-term priorities. At the highest level, food and basic utilities are treated as essential and non-negotiable. Participants consistently framed these expenses as the foundation of household stability.

As stated by P6 (female, 35–40, grocery stall owner, 2 children):

“What matters most is that the kitchen keeps running. As long as food and electricity are secured, I feel at ease.”

This emphasis highlights the centrality of daily consumption in maintaining household functioning under constrained conditions.

Children's education occupies the next level of priority and is treated as a strategic investment. Despite financial limitations, participants consistently allocate resources for schooling, often reducing personal consumption. P2 (female, 36–40, home-based tailor, 3 children) explained:

“For my child's schooling, I try to make sure it is not delayed, even if my own needs have to be reduced.”

This demonstrates a forward-looking orientation in expenditure decisions, where education is perceived as critical for future household welfare.

Health expenditures are managed in a reactive manner and are typically addressed when urgent needs arise. As noted by P12 (female, 28–32, online reseller, 1 child):

“When my child is sick, inevitably other expenses have to be cut.”

Housing and utilities are maintained at a sufficient level, while personal needs and leisure are positioned at the lowest priority and are the first to be reduced during financial strain.

Across all expenditure categories, religious considerations remain present. Participants reported prioritizing halal consumption, even when it requires additional costs. As expressed by P9 (female, 46–50, home-based snack producer, 3 children):

“I prefer halal options even if they are slightly more expensive, because that is already my guiding principle.”

This indicates that expenditure decisions are shaped not only by financial constraints but also by value-based considerations.

Financial Coping Strategies and Everyday Survival

To manage economic vulnerability, participants employ a combination of coping strategies that are adaptive and context-dependent. The most immediate response to financial pressure involves reducing non-essential expenditures, particularly personal consumption.

As stated by P4:

“When income decreases, the first thing I cut is my own needs, not my child’s.”

This reflects a consistent pattern of self-sacrifice, where parental needs are subordinated to children’s welfare.

Income diversification is another important strategy. Participants often engage in additional economic activities to supplement their primary income. As explained by P9:

“My main income alone is not enough, so I supplement it by running a small business from home.”

Such strategies enhance flexibility and provide partial protection against income fluctuations.

Support from extended family also plays a crucial role, particularly within the Minangkabau matrilineal context. Participants described receiving assistance in the form of childcare, financial help, or shared resources. For example, P7 (female, 41–45, traditional market trader, 4 children) noted:

“Sometimes my parents help take care of my child, so I can work longer hours.”

At the same time, this support is generally perceived as temporary. Participants expressed a strong preference for maintaining independence, as illustrated by P6:

“My family helps when it is urgent, but I try not to depend on them all the time.”

These findings show that economic survival is sustained through a combination of internal adjustments and socially embedded support mechanisms.

Gendered Patterns in Economic Experience

Differences in economic experience emerge along gender lines, particularly in relation to labor market access and caregiving responsibilities.

Single mothers tend to face greater constraints in accessing stable employment due to childcare obligations. Their strategies emphasize expenditure control, flexibility, and reliance on social networks.

In contrast, single fathers generally have broader access to formal employment but encounter challenges in managing caregiving responsibilities, often requiring additional expenditures for child support services.

Despite these differences, both groups demonstrate similar priorities, particularly in ensuring children’s well-being and maintaining household stability. Islamic values such as *amanah* and responsibility for *nafkah* serve as shared reference points that guide economic decision-making across gender contexts.

Discussion

The findings presented in the previous section reveal that economic management among Muslim single-parent households is shaped through continuous negotiation between structural constraints, caregiving responsibilities, and value-based considerations. These empirical patterns can be further understood through a more integrated engagement with household economics theory (Becker, 1991; Deaton, 1986), alongside insights from prior empirical studies and Islamic economics perspectives.

In household production theory, Becker (1991) states that the observed reliance on flexible and informal employment reflects a rational reallocation of time and resources within the household. Participants’ preference for occupations that allow childcare responsibilities to be fulfilled—even at the expense of income stability—illustrates how utility maximization is not limited to monetary gain but extends to the production of household welfare, including caregiving and child development. This aligns with Sujarot (2024), which highlight that single parents’ economic decisions are strongly shaped by caregiving burdens and limited domestic support. Similarly, the prioritization of children’s education, as reflected in statements such as “*For my child’s schooling, I try to make sure it is not delayed*” (P2), reinforces Becker’s argument that households invest in human capital as part of long-term welfare optimization. This pattern is also consistent with Risnawati et al. (2018) and Rurkinantia (2024), who emphasize that education is treated as a strategic investment even under financial constraints.

The findings also contribute to Becker’s framework by drawing attention to its limitations when applied in contexts of structural vulnerability. Prior research indicates that the assumptions of stable preferences and optimal decision-making are less tenable under conditions of sustained

uncertainty (Gani et al., 2025). Participants' accounts of income fluctuation—“*Sometimes the income is sufficient, sometimes it is not*” (P8)—suggest that household economic decisions are frequently shaped by immediate constraints rather than deliberate optimization. This observation aligns with existing critiques that household economic behavior, particularly among single-parent households exposed to overlapping economic and social pressures, extends beyond the explanatory scope of a purely rational-choice approach.

The findings also align with Deaton's perspective on consumption and welfare, particularly the concept of consumption smoothing. Participants described practices such as allocating income gradually over time—“*I try to divide the money little by little*” (P10)—and prioritizing essential expenditures, which reflect attempts to maintain consumption stability in the face of income volatility. These practices indicate that households actively manage economic risk through adaptive mechanisms, even in the absence of formal financial instruments. Similar dynamics have been documented in previous studies, which show that low-income households rely on informal strategies to sustain welfare stability (Fachrudin et al., 2024; Manurung et al., 2025). At the same time, the findings underscore the structural constraints of consumption smoothing in single-parent households, where limited income diversification and asset ownership restrict their capacity to absorb economic shocks (Jauhari, 2017).

Beyond economic rationality, the findings underscore the importance of Islamic economics as a complementary framework for understanding household decision-making. Economic practices observed in this study are not solely driven by efficiency considerations but are also shaped by normative values such as *halal*, *amanah*, *nafkah*, and moderation (*wasatiyyah*). For instance, participants' commitment to halal income—“*I try to keep my income halal, even if it means earning less*” (P1)—demonstrates that economic choices are filtered through moral considerations. This supports the argument of Ali and Saputri (2025) that Islamic household economics integrates material and ethical dimensions, where economic behavior reflects both rational calculation and value adherence. Similar findings are reported by Nuralita (2023) and Sudirman (2023), who emphasize that Islamic values function as internal regulatory mechanisms guiding economic decisions under constraints.

The integration of Islamic values is also evident in expenditure behavior, where moderation and responsibility shape consumption priorities. The tendency to reduce personal consumption while safeguarding children's needs reflects not only economic necessity but also moral responsibility, consistent with the concept of *amanah*. This aligns with Aziza and Mahmudi (2024), who highlight moderation as a key principle in maintaining household economic balance. Moreover, the orientation toward *barakah* introduces a broader understanding of welfare that goes beyond material sufficiency, as discussed by Rossi and Yudell (2012).

The study's findings further connect with prior research on adaptive strategies and household resilience. The combination of expenditure reduction, income diversification, and reliance on extended family support mirrors patterns identified in Jehadu and Pmungkas (2024) and Udiarti et al. (2022). In the specific context of West Sumatra, the role of the Minangkabau matrilineal system adds an important socio-cultural dimension. Support from maternal kin, including the involvement of the *mamak*, functions as an informal safety net that enhances household resilience. This finding complements Jauhari (2017), who emphasizes the importance of social

networks in buffering economic shocks, while also extending the analysis by situating such support within a culturally embedded kinship structure.

Gendered dimensions of economic management observed in the findings are also consistent with previous studies. The limited access of single mothers to stable employment and their reliance on efficiency-based strategies (Puspita, 2024; Fachrudin et al., 2024). Meanwhile, the challenges faced by single fathers in balancing economic and caregiving roles resonate with Tamimi (2025). Despite these differences, the shared emphasis on children's welfare and economic prudence suggests that household strategies converge around common goals, shaped by both structural conditions and shared value systems.

The discussion suggests that household economic behavior among Muslim single-parent families is most effectively interpreted through an integrated, multi-layered theoretical perspective. Becker's framework elucidates patterns of resource allocation and human capital investment, while Deaton's approach highlights mechanisms of risk management and consumption adjustment. Islamic economics adds a normative dimension that informs preferences and guides economic decision-making. Considered alongside existing empirical evidence, this integrated perspective enables a more nuanced understanding of how single-parent households respond to economic constraints while sustaining household welfare.

Research Implications

The findings generate several implications for the development of theory, policy, and practice within the fields of household economics and Islamic economics, particularly in the context of Muslim single-parent households. From a theoretical perspective, the study reinforces the relevance of integrating conventional household economics with value-based frameworks. The empirical evidence shows that economic behavior cannot be fully explained through a single theoretical lens. While resource allocation and time trade-offs are consistent with Becker's framework, and risk management aligns with Deaton's consumption approach, these models require contextual enrichment to capture the role of religious values and socio-cultural structures. The findings suggest that Islamic economic principles—such as *halal*, *nafkah*, *amanah*, and *wasatiyyah*—function not merely as ethical guidelines but as embedded components of household decision-making. This indicates the need for a more integrative analytical model that accommodates both rational-economic and normative-value dimensions in explaining household behavior, especially in non-Western and faith-based contexts.

At the empirical level, the study highlights the importance of qualitative, context-sensitive approaches in understanding household economic practices. Much of the existing literature relies on quantitative indicators of income, poverty, or consumption, which may overlook the internal decision-making processes and adaptive strategies developed within households. The findings demonstrate that Muslim single-parent households actively manage constraints through nuanced and experience-based strategies, suggesting that future research should further explore micro-level dynamics, including intra-household negotiations, informal financial practices, and value-driven preferences. From a policy perspective, the study points to the need for more targeted and contextually grounded interventions for single-parent households. The reliance on informal sector employment and the prevalence of income instability indicate structural gaps in access to

stable and decent work. Policy initiatives could focus on expanding flexible yet secure employment opportunities, particularly those that accommodate caregiving responsibilities. In addition, financial inclusion programs should be designed to align with the realities of low-income single-parent households, including access to savings instruments, microfinance, and emergency support mechanisms that are compatible with Islamic financial principles.

The findings also underscore the importance of strengthening social support systems, particularly those rooted in local socio-cultural structures. In the Minangkabau context, extended family networks function as informal safety nets that complement individual economic efforts. Policies and community-based programs could build upon these existing structures, enhancing their capacity without undermining household independence. At the same time, support mechanisms should recognize that such assistance is often situational and cannot fully substitute for structural economic security. In terms of practical implications, the study suggests that financial education and empowerment programs for single-parent households should move beyond technical budgeting skills. Interventions need to incorporate value-based approaches that resonate with participants' lived realities, including religious considerations and moral commitments. Programs that integrate Islamic financial literacy—such as managing income in halal ways, avoiding *riba*, and practicing moderation—may be more effective in supporting sustainable economic behavior within Muslim communities. Finally, the study highlights the importance of gender-sensitive approaches in both research and policy design. Differences in access to employment, time constraints, and caregiving burdens between single mothers and single fathers suggest that a one-size-fits-all approach may be insufficient. Tailored interventions that address these distinct challenges can contribute to more equitable and effective support systems.

CONCLUSION

This study demonstrates that Muslim single-parent households in West Sumatra function as active and adaptive microeconomic units despite facing structural income limitations and intensive caregiving responsibilities. Household financial management reflects cautious and deliberate decision-making, characterized by reliance on limited yet flexible income sources and immediate allocation of earnings toward essential needs. Expenditure patterns follow a clear hierarchy, with priority given to food and basic utilities, followed by children's education, health-related spending, and housing costs maintained at an adequate minimum. Non-essential consumption and parents' personal needs remain the most adjustable categories during periods of income instability. These findings indicate that household behavior under conditions of scarcity reflects rational prioritization rather than ad hoc responses. In addition, coping strategies such as expenditure control, limited income diversification, and engagement with informal support networks contribute to household resilience. The Minangkabau matrilineal context further reinforces this resilience, as kinship-based support systems complement individual household efforts while preserving norms of autonomy and responsibility.

From a theoretical standpoint, the study extends insights in household economics and Islamic family economics by highlighting the role of Islamic values in shaping economic decision-making within single-parent households. Financial choices are influenced not only by cost-benefit considerations but also by internalized principles such as *nafkah*, *amanah*, moderation

(*wasatiyyah*), and perceptions of *barakah*. These values guide income choices, reinforce ethical boundaries in consumption, and inform approaches to risk and uncertainty. The findings underscore the importance of incorporating cultural and religious contexts when analyzing household economic behavior, particularly within non-traditional family structures. Practically, the results suggest that economic empowerment policies for single-parent households should adopt a holistic orientation. Interventions need to address income instability, caregiving constraints, culturally embedded kinship arrangements, and religious value orientations that shape financial behavior. Relevant policy directions include context-sensitive financial literacy initiatives, support for flexible and home-based income activities, and social protection mechanisms that acknowledge the role of informal kinship support without fostering long-term dependency.

Several limitations shape the interpretation of these findings. The geographic and cultural focus on West Sumatra limits the transferability of the findings to other settings, and the small qualitative sample privileges depth over statistical representativeness. To build on these insights, future research could undertake interregional comparisons that span diverse socio-cultural and kinship systems, employ longitudinal designs to capture life-cycle transitions and the evolution of coping strategies over time, and adopt mixed-method approaches that weave qualitative texture into broader patterns of generalizability. A particularly promising avenue lies in closer examination of how Minangkabau kinship roles and obligations interact—both synergistically and with tension—with Islamic values to shape divergent trajectories of economic resilience among single-parent households.

REFERENCES

- Ali, N., & Saputri, A. A. I. (2025). Revitalisasi hukum keluarga Islam untuk memberdayakan ekosistem ekonomi syariah yang adil: Perspektif normatif dan sosio-legal. *Citizen: Jurnal Ilmiah Multidisiplin Indonesia*, 5(3), 747–758. <https://doi.org/10.53866/jimi.v5i3.871>
- Anggraini, N. S., & Anasrulloh, M. (2025). Pengaruh literasi keuangan dan gaya hidup ibu rumah tangga terhadap pengelolaan keuangan keluarga. *AKSIOMA: Jurnal Sains Ekonomi dan Edukasi*, 2(2), 417–427. <https://doi.org/10.62335/aksioma.v2i2.865>
- Aziza, H. A., & Mahmudi, M. H. (2024). Manajemen keuangan keluarga dalam menjaga ketahanan rumah tangga perspektif Muhammad Abduh Tuasikal. *Al-Usariyah: Jurnal Hukum Keluarga Islam*, 2(3), 400–425. <http://ejournal2.stdiis.ac.id/index.php/al-usariyah/article/view/748>
- Becker, G. S. (1991). *A treatise on the family* (Enlarged ed.). Harvard University Press.
- Deaton, A. (1986). Life-cycle models of consumption: Is the evidence consistent with the theory? (NBER Working Paper No. 1910). *National Bureau of Economic Research*. <https://doi.org/10.3386/w1910>
- Dewi, C. (2024). Gender dan kekuatan sosial: Analisis antropologi terhadap peran wanita dalam masyarakat tradisional Minangkabau. *DEMOS: Journal of Demography, Ethnography and Social Transformation*, 4(2), 94–105. <https://ojp.lp2m.uinjambi.ac.id/index.php/demos/article/view/2778>
- Djido, M. A. L. (2025). *Resiliensi pada ibu single parent pasca perceraian: Studi kasus Desa Saloya, Kecamatan Sindue Tombusabora, Kabupaten Donggala* (Undergraduate thesis). Universitas Islam Negeri Datokarama Palu. *Repository UIN Datokarama Palu*. <http://repository.uindatokarama.ac.id/id/eprint/4189>

- Fachrudin, A. P., Rahmatusyam, A., Hasanah, U., Makmun, H., & Jamil, Z. L. (2024). Strategi praktis pengelolaan keuangan keluarga untuk keberhasilan finansial. *Burangrang: Jurnal Pusat Penelitian dan Pengabdian Kepada Masyarakat (P3M)*, 2(2), 128–143. <https://journal.albadar.ac.id/index.php/burangrang/article/view/277>
- Fajri, J. S. A., & Indrawati, E. S. (2024). Studi fenomenologis tentang pengalaman ibu single parent pada usia dewasa madya. *Jurnal Empati*, 13(3), 270–279. <https://doi.org/10.14710/empati.2024.41548>
- Gani, A. R. A., Tamu, Y. Y., & Juniarti, G. (2025). Relasi kekuasaan dalam pengambilan keputusan rumah tangga di Desa Lopo, Kecamatan Batudaa Pantai, Kabupaten Gorontalo. *Tech Talk Journal*, 1(1), 35–46. <https://techtalkjournal.com/index.php/tj/article/view/1>
- Gunawan, I. (2022). *Metode penelitian kualitatif: Teori dan praktik*. Bumi Aksara.
- Ibrahim, A. (2025). Charting New Frontiers in Islamic Economics and Finance: Innovation, Sustainability, and Inclusive Development. *Share: Jurnal Ekonomi dan Keuangan Islam*, 14(1), vi-ix. <https://doi.org/10.22373/share.v14i1.30277>
- Jauhari, T. (2017). *Pekerja anak dan kekayaan rumah tangga di Indonesia* [Child labor and household wealth in Indonesia]. Universitas Indonesia Library. <https://lib.ui.ac.id/detail?id=20466979&lokasi=lokal>
- Jehadu, K. J., & Pmungkas, M. W. (2024). Pengaruh beban utang terhadap pengelolaan kas rumah tangga di Desa Bendo. *Jurnal Media Akademik (JMA)*, 2(12). <https://doi.org/10.62281/v2i12.1162>
- Kamri, N. A., Ramlan, S., & Ibrahim, A. (2014). Qur'anic work ethics. *Journal of Usuluddin*, 40, 135-172. <https://doi.org/10.22452/usuluddin.vol40.6>
- Kusumastuti, A., & Khoiron, A. M. (2019). *Metode penelitian kualitatif*. Lembaga Pendidikan Sukarno Pressindo.
- Lazim, M. (2022). *Ketahanan keluarga orang tua tunggal berbasis Al-Qur'an* (Doctoral dissertation). Institut PTIQ Jakarta. Repository PTIQ. <https://repository.ptiq.ac.id/id/eprint/1334>
- Manurung, G. M., Ali, H., Manurung, A. H. M., & Sangapan, L. H. (2025). Kebiasaan berutang di era digital: Kontribusi budaya hemat dan akses pinjaman online terhadap kesehatan keuangan rumah tangga. *Journal of Capital Markets and Banking*, 13(2), 72–95. <https://doi.org/10.63607/jcmb.v13i2.15>
- Nerlove, M. (1974). Household and economy: Toward a new theory of population and economic growth. *Journal of Political Economy*, 82(2, Pt. 2), S200–S218. <https://doi.org/10.1086/260301>
- Nuralita, L. (2023). *Not all heroes wear capes: Work–life balance pada perempuan single parent di Terban Yogyakarta* (Undergraduate thesis). Universitas Islam Indonesia. Dspace UII. <https://dspace.uii.ac.id/handle/123456789/46425>
- Nurseha, I., & Arafat, F. (2024). Ketimpangan gender dalam keputusan rumah tangga: Studi interseksi ekonomi, pendidikan, dan konstruksi sosial. *MASADIR: Jurnal Hukum Islam*, 4(2), 947–967. <https://doi.org/10.33754/masadir.v4i02.1343>
- Prayogi, O. (2024). Peran kritis manajemen keuangan dalam meningkatkan kesejahteraan keluarga: Sebuah tinjauan literatur. *Jurnal Manajemen dan Bisnis*, 2(3), 31–44. <https://doi.org/10.36490/jmdb.v2i3.1103>
- Puspita, D. P. (2024). *Pengaruh pola asuh orang tua single parent terhadap kepribadian dan religiusitas anak di MTsN 2 Kaur Provinsi Bengkulu* (Undergraduate thesis). UIN Fatmawati Sukarno Bengkulu. Repository UINFAS Bengkulu.

<https://repository.uinfabengkulu.ac.id>

- Ramadhanisa, M. S., Arisman, A., & Darwis, M. (2025). Pemenuhan nafkah terhadap anak oleh single parent dalam perspektif sosiologi hukum Islam: Studi pada masyarakat Bangkinang Kota. *Takuana: Jurnal Pendidikan, Sains, dan Humaniora*, 4(2), 334–346. <https://journal.takuana.id/index.php/takuana>
- Risnawati, R., Mintarti, S. U., & Wardoyo, C. (2018). Pengaruh pendidikan ekonomi keluarga, gaya hidup, modernitas individu, dan literasi ekonomi terhadap perilaku konsumtif siswa. *Jurnal Pendidikan: Teori, Penelitian, dan Pengembangan*, 3(6), 761–768. <https://doi.org/10.17977/jptpp.v3i6.10732>
- Rossi, J., & Yudell, M. (2012). Value-ladenness and rationality in health communication. *The American Journal of Bioethics*, 12(2), 20–22. <https://doi.org/10.1080/15265161.2011.635063>
- Rurkinantia, A. (2024). Pengelolaan manajemen keuangan dalam rumah tangga generasi sandwich. *Co-Value: Jurnal Ekonomi Koperasi dan Kewirausahaan*, 15(3). <https://journal.ikopin.ac.id/index.php/co-value>
- Sannawia, S. (2024). Peran ganda pedagang pasar perempuan tradisional dalam meningkatkan ekonomi keluarga di Desa Sekkang Langnga, Kabupaten Pinrang (Undergraduate thesis). IAIN Parepare. [Repository IAIN Parepare. https://repository.iainpare.ac.id](https://repository.iainpare.ac.id)
- Sudirman, R. A. (2023). Strategi pemenuhan kebutuhan dasar dalam aktivitas ekonomi rumah tangga single parent: Studi kasus Kelurahan Tumpas, Kecamatan Unaaha, Kabupaten Konawe (Undergraduate thesis). IAIN Kendari. [Digital Library IAIN Kendari. https://digitallib.iainkendari.ac.id](https://digitallib.iainkendari.ac.id)
- Sugitanata, A., & Aminah, S. (2025). Dinamika peran ganda ibu single parent di era modern dalam perspektif William J. Goode. *Syakhshiyah: Jurnal Hukum Keluarga Islam*, 5(1), 1–23. <https://doi.org/10.32332/mchymh06>
- Sujarot, S. (2024). Perempuan single parent dan kemandirian ekonomi di Gurabesi Jayapura Utara. *Indonesian Journal of Intellectual Publication*, 5(1), 9–19. <https://doi.org/10.51577/ijipublication.v5i1.562>
- Tamimi, Y. A. (2025). Analisis peran ibu dalam pengambilan keputusan keuangan syariah di rumah tangga: Sebuah tinjauan literatur. *Jurnal Ekonomi, Manajemen, Akuntansi dan Keuangan*, 6(3). <https://doi.org/10.53697/emak.v6i3.2416>
- Udiarti, L., Hamiyati, H., & Zulfa, V. (2022). Analisis kontrol diri terhadap perilaku berutang pada ibu rumah tangga. *JKKP (Jurnal Kesejahteraan Keluarga dan Pendidikan)*, 9(1), 55–67. <https://doi.org/10.21009/JKKP.091.06>