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## ISLAMIC ECONOMIC VALUES: THE DYNAMICS OF FEMALE LABORERS IN THE CONSTRUCTION OF SOCIAL CAPITAL AND IMPLICATIONS FOR HOUSEHOLD WELFARE

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### ABSTRACTS

This study was motivated by the increasing participation of women in the vulnerable informal sector, particularly as sugarcane cutters at the Bunga Mayang Sugar Factory in Bunga Mayang Subdistrict, North Lampung Regency. Despite facing harsh working conditions, relatively low wages, and a lack of social protection, women continue to play a vital role as the primary breadwinners for their households. This study aims to analyze the socioeconomic dynamics of female laborers, the construction of social capital that emerges, the ambivalence of social capital in labor relations, and its implications for household well-being from an Islamic economic perspective. The approach used is a phenomenological qualitative approach, with data collection techniques including participant observation, in-depth interviews, and documentation of 11 informants selected through purposive sampling based on specific criteria, such as dual roles, family dependents, and at least one year of work experience. Data analysis was conducted through the stages of open coding, axial coding, selective coding, and phenomenological interpretation until data saturation was achieved. The results of the study indicate that female laborers build strong social capital based on trust, solidarity, and social networks (bonding social capital). This social capital functions as an informal social protection mechanism through practices of mutual aid, resource sharing, and emotional support that contribute to the economic resilience of households. However, there is also ambivalence in social capital, particularly in relations with foremen, where these social networks simultaneously create structural dependencies that can weaken workers' bargaining power. From the perspective of Islamic economics, the socio-economic practices carried out by female day laborers reflect the values of ta'āwun (mutual aid), 'adl (justice), ukhuwah (brotherhood), and the pursuit of halal livelihood. These findings enrich the study of social capital by integrating phenomenological and maqāṣid al-syarī'ah approaches, and affirm that household well-being is not determined solely by economic capital, but also by social capital as a non-material asset that plays a strategic role in the context of the informal sector.

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## A. INTRODUCTION

The role of women in the informal sector is increasingly drawing attention in socioeconomic studies, particularly in developing countries that still face limited formal employment opportunities. Economic pressures on households, unequal access to education, and low absorption capacity in the formal sector drive women to engage in productive economic activities in the informal sector. This engagement not only serves as a source of additional income but, in many cases, becomes the main pillar supporting household economic stability (Azharsyah, 2023). This phenomenon shows that women are no longer in a passive role, but rather play a key role in supporting the family's well-being (Kasmir, 2022). The informal sector offers flexibility, ease of access, and relatively low administrative requirements, making it a rational choice for segments of the population with limited financial resources and educational opportunities (Carswell et al., 2025). However, this sector also has various vulnerabilities, such as unstable income, long working hours, a lack of social protection, and high occupational risks. Women working in this sector often face more precarious conditions, especially when engaged in physically demanding work that is often socially considered inconsistent with gender role stereotypes (Asriyanti, 2025). In the face of these conditions, women workers in the informal sector rely not only on their physical abilities but also develop social strategies to ensure their economic survival. One prominent strategy is the development of social capital, which is reflected in social networks, trust, solidarity, and the norms that govern interactions in the workplace (Diatmika & Sri Rahayu, 2022). This social capital facilitates the exchange of information, strengthens cooperation, and fosters the development of informal social protection mechanisms that are not provided by the state or formal employers (Ayu, 2023).

Social capital plays a strategic role in sustaining the lives of women workers in the informal sector, particularly given their uncertain incomes and high occupational risks. Social networks based on trust and solidarity can generate collective support—whether in the form of labor assistance, emotional support, or the exchange of information—which directly contributes to household well-being (Yuliandari et al., 2024). Therefore, well-being is determined not only by economic factors, but also by the ability of individuals and groups to make productive use of their social relationships (Tri, 2021). Issues such as low wages, limited social security, and minimal access to health care and education further underscore the importance of social capital as a non-material asset. Thus, studies on the well-being of women workers in the informal sector need to go beyond conventional economic approaches and incorporate social and cultural dimensions as an integral part of the analysis (Saleh, 2017). Empirically, this phenomenon can be observed among female sugarcane cutters at the Bunga Mayang Sugar Factory in Bunga Mayang Subdistrict, North Lampung Regency. This work demands physical strength, endurance, and long working hours, and has traditionally been associated more with male workers. However, in reality, women play a significant role in this sector, particularly in households facing severe economic pressures.

Based on field data, there were approximately 200 sugarcane cutters at the study site, comprising 70% men and 30% women. Of the approximately 60 female workers, this study focused on informants who met specific criteria: having dependents, juggling multiple roles, and residing in Sidodadi Village. This location was selected based on the relatively higher proportion of female workers and its alignment with the study's criteria. A total of 11 informants were studied, selected through purposive sampling until

data saturation was reached. These conditions make female sugarcane cutters a relevant subject for in-depth analysis, particularly in understanding the relationship between social capital and household well-being within the context of the informal sector.

Table 1: Labor Force Data for the Informal Sector in Sidodadi Village

| No    | Gender | Number of Workers |
|-------|--------|-------------------|
| 1     | Male   | 4 people          |
| 2     | Female | 11 people         |
| Total |        | 15 people         |

Data Source: Interview with the foreman at Site 2025

Based on field data, it appears that in Sidodadi Village there are 11 female sugarcane cutters, a number that outnumbers male workers. This situation reflects the increasing involvement of women in heavy physical labor as a response to household economic pressures. Faced with limited income and harsh working conditions, these female laborers build social capital through mutual trust, mutual aid, and solidarity among coworkers. This social capital serves as an adaptive strategy to maintain household economic resilience and strengthen social bonds in the workplace. The informal sector is a key component of the economic structure of developing countries, including Indonesia. Limited formal employment opportunities, low levels of education, and economic pressures on households drive women to actively participate in this sector. In many cases, women are no longer merely supplementary breadwinners but serve as the primary source of family income.

Nevertheless, the informal sector is characterized by structural vulnerabilities, such as low wages, a lack of social protection, and job insecurity. These conditions place female workers in an economically vulnerable position. In response to this situation, women develop adaptive strategies by leveraging social capital. Social capital—formed through networks of relationships, trust, solidarity, and the value of mutual aid—serves as a vital resource in sustaining household economic stability. This concept aligns with the views of Coleman (1990) and Putnam (2000), who assert that social capital is a non-material asset that plays a significant role in enhancing well-being and social stability (Usman, 2018). This phenomenon can be observed among female sugarcane cutters in Sidodadi Village, Bunga Mayang Subdistrict, North Lampung Regency. Despite working under physically demanding conditions for relatively low wages, they are able to sustain their household economies through the strength of their social networks.

Previous studies, such as those by Kimbal (2020), Salinger et al. (2024), and Wainaina et al. (2025), have examined women in the informal sector in terms of income, economic vulnerability, and structural injustice. However, most of these studies have not thoroughly examined the role of social capital as a non-material economic asset from an Islamic economic perspective, particularly among female workers engaged in physically demanding labor. This indicates a research gap, particularly regarding how Islamic economic values—such as *al-‘adl* (justice), *ta‘āwun* (mutual aid), and sincerity—are internalized in the social and economic practices of women workers in the informal

sector. In practice, women workers in the informal sector rely not only on physical labor but also on social capital built through relationships among workers, trust in foremen, and local norms that govern social interactions. This social capital serves as a protective mechanism against income instability, occupational risks, and competition among workers. Strong social networks enable access to job information, informal social support, and emotional assistance in coping with the dual burden of being both a breadwinner and a household manager (Rohmah et al., 2024).

Therefore, this study aims to analyze how female sugarcane cutters at the Bunga Mayang Sugar Factory build and utilize social capital in their daily lives, as well as its implications for household well-being from an Islamic economic perspective. This study is expected to provide theoretical and empirical contributions to the development of Islamic economic studies focused on social justice, well-being, and the empowerment of women in the informal sector. The novelty of this study lies in its effort to integrate social capital analysis with the Islamic economic perspective, particularly among female workers in the informal sector engaged in physically demanding work—a group that has rarely been studied comprehensively to date. First, previous research has placed greater emphasis on economic capital and paid less attention to the role of social capital as a strategic economic asset. Second, research integrating social capital with the Islamic economic perspective remains limited. Third, phenomenological studies examining the life experiences of female workers from the perspective of *maqashid al-shariah* are still rare. This study fills this gap by integrating social capital theory, a phenomenological approach, and an Islamic economic perspective.

### **The Theory of Social Capital**

Social capital is a resource derived from social relationships that facilitates cooperation (Coleman, 1990). Putnam (2000) states that social capital consists of trust, networks, and norms. *Social Capital from an Islamic Economic Perspective*: The concept of social capital aligns with the principles of *ta'awun*, *ukhuwwah*, and social justice in Islam. *Maqashid al-shariah* aims to safeguard human well-being, including the protection of property and economic life. The concept *al-Ujrah al-Adl*, Islam emphasizes the importance of fair wages as part of distributive justice (Bambang Iswanto, 2022). Based on this background, this study seeks to analyze how the socioeconomic dynamics of female sugarcane cutters are shaped, how social capital is constructed, and how this social capital plays a role in supporting their household well-being. Additionally, this study aims to understand this phenomenon from an Islamic economic perspective, particularly within the framework of *maqashid al-shariah* and the values of social justice. Therefore, this study focuses on answering questions regarding how the socioeconomic dynamics of female sugarcane cutters are formed, how social capital is constructed among these women, how this social capital contributes to household well-being, and how this phenomenon is analyzed from an Islamic economic perspective.

### **B. METHOD**

This study employs a qualitative approach using phenomenological methods to understand the life experiences of female sugarcane cutters in building social capital and its implications for household well-being from an Islamic economic perspective (Eni Kursini, 2022). The research was conducted in Sidodadi Village, Bunga Mayang

Subdistrict, North Lampung Regency, involving 11 informants selected through purposive sampling based on predetermined criteria. Data were collected through in-depth interviews, observation, and documentation, and were then analyzed using the stages of open coding, axial coding, selective coding, and phenomenological interpretation to identify the main themes emerging from the informants' experiences (Huang & Aaltio, 2014).

### **Research Location and Timeframe**

This study was conducted in Sidodadi Village, Bunga Mayang Subdistrict, North Lampung Regency. The research location was selected through purposive sampling because Sidodadi Village is one of the areas with a significant number of female sugarcane cutters and possesses characteristics aligned with the study's focus: women working in the informal sector who juggle dual roles as workers and household managers. Additionally, this location was chosen because of the strong social networks among female laborers, which allowed the researcher to conduct an in-depth analysis of the construction of social capital and its implications for household well-being. The research was conducted from November 17, 2025, to November 25, 2025. This timeframe encompassed the field observation phase, in-depth interviews with informants, and the collection of documentation relevant to the study.

### **Population and Informant Selection Method**

The population in this study consists of all 60 female sugarcane cutters at the Bunga Mayang Sugar Factory, based on data from the field foremen in 2025. Informants were selected using purposive sampling based on the following criteria: women who work as sugarcane cutters, have dependents, fulfill dual roles as workers and homemakers, have at least one year of work experience, reside in Sidodadi Village, and are willing to serve as research informants. Based on these criteria, 11 informants were selected, consisting of 10 female laborers and 1 female labor coordinator serving as the key informant. The number of informants was determined based on the principle of data saturation- that is, when the data collection process no longer yields new information or themes relevant to the research objectives (Kasmir, 2022).

### **Data Collection Techniques**

According to Nuswardahni (2024) and (Nurlaili & Alief Rakhman Setyanto, 2024) Data is defined as attributes inherent to an object, serving as reliable information obtained through data collection methods or tools. The data collection techniques used in this study include in-depth interviews, observation, and documentation. In-depth interviews were conducted in a semi-structured manner using an interview guide to gather information regarding life experiences, the construction of social capital, and its implications for the well-being of female sugarcane cutters'

households. Observations were conducted directly at the research site to observe work activities, social interactions, and the forms of social capital that develop in the work environment. Documentation was used as supporting data, including field notes, data on the number of workers, and documentation of research activities to strengthen the research findings (Fuadi, 2024).

### Phenomenological Data Analysis Techniques

Data analysis was conducted in stages using a phenomenological approach through the processes of open coding, axial coding, selective coding, and phenomenological interpretation. These stages aimed to identify, categorize, and interpret the data to derive key themes that describe the life experiences of female sugarcane cutters in building social capital and its implications for household well-being from an Islamic economic perspective (Andrea Desta Rusnila, 2023).

### Informant Data

The findings from this study were obtained through discussions with Ms. Indra, the coordinator of the female sugarcane cutters, who recommended names based on the predefined characteristics.

Table 2. Informant Data

| No | Name           | Role                |
|----|----------------|---------------------|
| 1  | Mrs. Indra     | Laborer Coordinator |
| 2  | Mrs. Nira      | Laborer             |
| 3  | Mrs. Maemunah  | Laborer             |
| 4  | Mrs. Katmi     | Laborer             |
| 5  | Mrs. Siti      | Laborer             |
| 6  | Mrs. Heni      | Laborer             |
| 7  | Mrs. Yuli      | Laborer             |
| 8  | Mrs. Ita       | Laborer             |
| 9  | Mrs. Susi      | Laborer             |
| 10 | Mrs. Yusnawati | Laborer             |
| 11 | Mrs. Izah      | Laborer             |

Source: Data from interviews with field foremen in 2025

### Data Validity Testing

Data validity in this study was ensured through the criteria of trustworthiness, which include credibility, transferability, dependability, and confirmability. In addition, data validity was strengthened through source triangulation and methodological triangulation (Saadi et al., 2023).

1. Source Triangulation
 

Source triangulation is performed by comparing information obtained from informants (Jemeilia Ofetri, 2025).
2. Technical Triangulation

Technical triangulation is conducted by cross-checking data from interviews, observations, and documentation. This process aims to ensure the consistency, accuracy, and credibility of the data so that the research findings are scientifically sound.

## **C. RESULT AND DISCUSSION**

### **The Daily Lives of Female Sugarcane Cutters**

These female sugarcane-cutting laborers have been working as laborers from 2023 to the present. In the context of farmers' lives, these women explain that they became laborers to support their families' finances—replacing their husbands' role in earning a living and supplementing the household income to improve the family's economic situation. Most of the women working as laborers are homemakers who continue to shoulder household responsibilities. After enduring physically demanding work, they return home to perform household tasks such as cooking, caring for children, and managing the household finances. This situation creates role conflict, leading to physical exhaustion, psychological stress, and strained family relationships. However, many continue to juggle these roles because economic needs remain their top priority. As one informant stated:

“I work as a laborer because my husband is sick, so I have to help support the family to provide for our children.” (Mrs. Yusnawati, 2025). In addition, the informants also revealed that working as female laborers contributes directly to their families' economic well-being, despite the harsh working conditions and limited income. However, this work also places a double burden on women, as they must still fulfill their domestic roles as homemakers (Slamet Widodo, Husnul Fatarib, 2025).

### **Theoretical Analysis: Coleman's Perspective on Social Capital**

These findings can be analyzed using the theory of social capital proposed by Coleman (1990), which states that social capital is a resource embedded in the structure of social relationships and can be utilized by individuals to achieve specific goals. In the context of this study, social capital functions not merely as social relationships but as a strategic resource that enables women to survive in economically vulnerable conditions. Social relationships among female day laborers create a social support system that serves as an informal protection mechanism. The social capital that is formed reflects the presence of trust, social norms, and social networks that function as collective resources (Mas'ut, 2025).

### **A Synthesis of the Islamic Economic Perspective**

From an Islamic economic perspective, this phenomenon reflects the values of *ta'awun* (mutual aid) and *ukhuwah* (brotherhood). Islam emphasizes the importance of social cooperation as part of the effort to achieve collective well-being. The social capital formed among female laborers demonstrates the existence of economic practices grounded in the value of solidarity, rather than solely in individual interests.

Implications: Social capital serves as an adaptive mechanism that enables women to cope with economic instability. This suggests that household well-being is determined not only by income but also by the strength of social networks (M. Riadul Minan, 2025).

### **The Construction of Social Capital: Trust, Solidarity, and Social Networks**

Trust is a form of bonding social capital that strengthens internal group solidarity. However, trust can also serve as a selection tool: laborers who are not considered “trustworthy” find it harder to secure work, indicating that social capital generates mechanisms of inclusion and exclusion within the relevant group. The social networks of female laborers are particularly strong. Based on observations and interviews, the female laborers’ network is characterized by a shared sense of trust and a high degree of solidarity; conversely, the social network of female laborers is built on a shared orientation and a sense of shared fate and hardship. Various collective actions carried out by female sugarcane cutters include lending each other tools for cutting sugarcane, sharing food, and helping one another when someone falls ill or is injured on the sugarcane plantation. The breakdown of mutual trust within the community will invite the emergence of various serious social problems. A female sugarcane cutter who struggles with this. Female sugarcane cutters who lack a sense of mutual trust will find it difficult to avoid various threatening social and economic vulnerabilities (Rahmi Yulfa, 2022).

### **Field Findings**

During field observations, the researcher found that female sugarcane cutters share a sense of mutual trust and prioritize the principle of kinship; this is consistent with the theory proposed by (Francois, 2003) views trust as a relevant economic component inherent in a society’s culture that contributes to the formation of social capital. Meanwhile, (Fukuyama, 1995) believes that the dimension of trust is the hallmark of a nation’s welfare system—the competitive capacity that develops within society. Research findings indicate that relationships among female laborers are characterized by a high level of solidarity. Informants consistently reported practices of mutual assistance in their daily work lives. As one informant put it: “If someone doesn’t bring food, we share what we have. If someone is sick, we help with their work.” (Mrs. Siti, 2025) In addition, lending work tools to one another and helping coworkers with their tasks are also part of their daily lives .

### **Theoretical Analysis: Putnam’s Perspective**

These findings are consistent with Putnam’s (2000) theory of social capital, which states that social capital consists of trust, norms, and social networks that facilitate collective cooperation. The social capital formed among female laborers is a form of bonding social capital—that is, strong social ties within a homogeneous

group. Bonding social capital serves to strengthen group solidarity, provide social support, and enhance the group's economic resilience. This social capital enables the creation of mutually beneficial cooperation (Junaidi, 2022).

### **A Synthesis of Perspectives on Islamic Economics**

From an Islamic economic perspective, the practice of mutual aid reflects the values of ta'awun and social justice ('adl). Islam emphasizes the importance of social solidarity as part of a just economic system. The social capital formed among female laborers reflects the implementation of Islamic economic values in real life. Implications: Social capital serves as a social asset that supports household economic stability and strengthens the social resilience of groups of working women. The Ambivalence of Social Capital and Power Relations with Foremen (Siti Habibah, 2024).

### **Field Findings**

Although social capital provides benefits, this study also found an ambivalence regarding social capital, particularly in the relationship between female laborers and foremen. As one informant stated: "We have to maintain a good relationship with the foreman so we'll still be called to work." (Mrs. Heni, 2025) This statement indicates a structural dependency between female laborers and foremen.

### **Theoretical Analysis: Social Capital as a Control Mechanism**

According to Coleman, social capital is not always positive; it can also create dependency and power dynamics. Social capital can be used as a mechanism of social control that restricts individual freedom. In this context, social relationships with foremen create economic dependency that limits female laborers' bargaining power. This demonstrates that social capital is ambivalent in nature-it can be both a source of strength and a source of vulnerability.

### **A Synthesis of Islamic Economic Perspectives**

From an Islamic economic perspective, economic relations must be based on the principle of justice ('adl) and must not lead to exploitation. Excessive dependence on employers indicates an imbalance of power that contradicts the principle of justice in Islamic economics. Implications: These findings highlight the importance of policy interventions to protect female workers in the informal sector and reduce power imbalances in employment relationships.

### **The Role of Social Capital in Improving Household Well-Being**

The collective action described above-lending each other tools for cutting sugarcane-enables the sugarcane cutters to meet their quotas, makes their work easier, and allows them to earn enough money to support their households.

Furthermore, sharing food is also a form of mutual aid as social capital, since some sugarcane cutters do not bring their own meals, and they also help one another if someone falls ill or is injured in the sugarcane fields. Regarding social capital and household well-being, the emphasis is on the fact that this pattern of exchange is not strictly reciprocal but rather a combination of short-term and long-term actions rooted in altruism-the spirit of helping and prioritizing others' interests-specifically, helping selflessly. In Islamic economics, this spirit is referred to as sincerity. The spirit of helping for the benefit of others. Through field observations, the researcher found that the exchange of kindness among female sugarcane cutters often takes the form of mutual aid aimed at household well-being, as it is rooted in a shared sense of solidarity and common struggle. Field Findings: Social capital helps female laborers meet their household needs, both through economic and social support. As one informant put it: "When we face difficulties, our friends help us, so we don't feel alone." (Mrs. Ita, 2025)

### **Theoretical Analysis**

According to Putnam, social capital enhances societal efficiency by facilitating collective action. Social capital helps individuals reduce economic risk and improve their well-being. A Synthesis of Perspectives on Islamic Economics: In Islamic economics, well-being is not merely material in nature, but also encompasses social and spiritual well-being. Social capital reflects the values of ukhuwah and social solidarity.

### **Implications**

Social capital is a key asset in improving the well-being of households in the informal sector. Perspectives and Hopes: Female sugarcane cutters hope to receive fair compensation or income in the future to meet their household needs. This is supported by field findings from researchers, who revealed that the compensation they currently receive is far from sufficient to cover household expenses. In addition, these female sugarcane cutters hope to receive equipment to make their work easier (Nurlaili Khikmawati, 2024).

### **The Value of Islamic Economics in the Lives of Female Laborers**

Islam is a perfect religion that governs all human activities and the universe. Islam places great emphasis on economic activities, which are governed by divine rules and principles. According to the Islamic economic worldview, the wealth we possess is merely a trust, and Allah is its true owner. This entrusted wealth must be used in accordance with religious precepts, and we will ultimately be held accountable by Allah SWT (Sinulingga, 2024). In the context of Islamic economics, women working outside the home are permitted as long as they uphold Sharia values, do not cause harm, and aim to help meet the family's needs. The principles of 'adl

(justice) and ta'awun (mutual aid) form the foundation for women's participation in these economic activities. In this context, the dynamics of female sugarcane cutters at the Bunga Mayang Sugar Factory in Bunga Mayang Subdistrict are highly relevant to study as a representation of a complex yet often overlooked socioeconomic phenomenon. The Qur'an emphasizes the importance of justice and the protection of vulnerable groups in Surah An-Nahl, verse 90:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ ۚ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Meaning: "Indeed, Allah commands justice and excellence, and giving to relatives, and He forbids immorality, wrongdoing, and transgression. He instructs you so that you may take heed." (An-Nahl 16:90). This verse serves as the basis for the notion that social welfare-including the household welfare of working women-is part of the grand vision of Islamic economics, which places justice and humanity at the foundation of economic policy. Therefore, this study is important to reveal how the social capital constructed by female laborers can contribute to household welfare and to what extent Islamic economic values are internalized in their daily lives.

### C. CONCLUSION

This study found that social capital plays an important role in the lives of female sugarcane cutters, particularly in supporting household economic sustainability. Social capital is formed through trust, solidarity, and social networks that enable female workers to help one another in the face of economic constraints. From the perspective of Coleman and Putnam's social capital theory, social capital functions as a social resource that enhances individuals' ability to survive in economically vulnerable conditions (Laila Sabrina, 2023). However, this study also found that social capital has an ambivalent nature: while it provides social protection, it also creates structural dependence on foremen, which can limit female workers' bargaining power. From an Islamic economic perspective, the social capital that has formed reflects the values of ta'awun (mutual aid), ukhuwah (brotherhood), and justice ('adl), which form the foundation for building an economic system oriented toward collective well-being. Nevertheless, the imbalance in power relations highlights the need to strengthen the principle of justice in labor relations (Yulia Rahmawati, 2024).

#### Policy Implications

This study highlights the importance of strengthening social protection for female workers in the informal sector through: strengthening institutions for informal workers; enhancing labor protections for women; developing community-based economic empowerment programs; and applying the principles of justice in labor relations in accordance with Islamic economics.

#### Recommendations for Further Research

Further research is recommended to:

1. Examine the social capital of women workers in other informal sectors.

2. Examine the relationship between social capital and women's economic empowerment.
3. Examine the role of government policies in protecting women in the informal sector.

|                              |                                                                                                                                              |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
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