

Integrating Islamic Values into Women's Economic Roles: The Contribution of OJESY Drivers to Household Economy in Urban Indonesia

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Abstract

This study investigates the integration of Islamic values into the economic roles of women by focusing on Muslim women motorcycle taxi drivers (Ojek Syariah Muslimah or OJESY) in Indonesia. The objective is to examine the contribution of OJESY drivers' income to household economies and the meanings associated with their work within an Islamic value framework. Using a phenomenological approach, data were collected through in-depth interviews and analyzed narratively to explore drivers' motivations, income management strategies, and the balance between domestic and public roles. The findings indicate that OJESY drivers make significant contributions to household welfare by financing children's education, increasing savings, and improving household assets. Participants perceive their work as morally safe and sharia-compliant, which fosters a sense of tranquility and strengthens social legitimacy. Despite these benefits, challenges remain, including income instability, the dual burden of work and family responsibilities, and limited access to social protection. The study recommends enhancing community-based support, expanding sharia-compliant entrepreneurial training, and integrating social protection mechanisms for informal workers on digital platforms. By framing OJESY within the context of maqasid al-sharia, particularly in preserving family welfare, the study contributes to the discourse on gender-inclusive Islamic economics and proposes policy innovations for sustainable and inclusive economic empowerment.

INTRODUCTION

The family constitutes a fundamental institution shaping the social, economic, and spiritual fabric of society (Fathallah et al., 2020; Fauzah et al., 2023). Within Muslim communities, the family serves as the fundamental base for moral and spiritual development, playing a crucial role in nurturing generations that are both devout and economically productive (Al Dwakat et al., 2023; Utami, 2024). The Islamic economic framework conceptualizes family welfare not merely in terms of income magnitude but through the blessings of sustenance (barakah), equitable distribution, and adherence to Sharia principles such as justice, balance, and lawful management of wealth (Ahyani & Figueiredo, 2024; Sapsuha et al., 2025). These principles extend beyond normative ideals, providing practical guidance for Muslim families in resource management aimed at achieving sustainable economic well-being aligned with religious values (AF et al., 2025; Nizam Ubaidilah & Asmaul Husna, 2023).

Nonetheless, the socio-economic reality in Indonesia reveals that many families face significant pressures due to inflation, rising prices of essential goods, and income uncertainty at the household level (Meta et al., 2024). This situation has prompted families to adopt adaptive

economic strategies, including the active participation of women in public economic activities (Sri Gudan et al., 2024). In urban areas, technological transformations and the emergence of digital platforms have created flexible employment opportunities for women, enabling them to contribute economically without fully relinquishing their domestic roles (Fitria, 2025). This shift aligns with global trends indicating that the gig economy provides new avenues for women who were previously constrained by social norms or limited mobility (Kwan, 2022; Woodcock & Graham, 2020).

In Indonesia, the online transportation sector has emerged as a significant entry point for women into the gig economy (Avianty et al., 2021). However, conventional models of online transportation often fall short in fully addressing aspects of comfort, safety, and alignment with Sharia values (Mursalina et al., 2023). In response to these needs, Ojek Syariah Muslimah (OJESY) was established as an online transportation service that integrates Islamic principles into its operations (Rafi'i et al., 2022). OJESY restricts female drivers' interactions exclusively to female passengers or mahram relatives, upholds standards of modest dress, and implements Islamic work ethics (Bafadhal, 2021).

The existence of OJESY presents a novel paradigm in the economic empowerment of Muslim women (Darmaputra et al., 2024; Poernomowati, 2019). This model not only creates employment opportunities but also provides a sense of moral security, reduces the risk of harassment, and enhances social acceptance within their communities (Mursalina et al., 2023). Consequently, OJESY exemplifies a concrete case of how technological innovation can be adapted to address the specific needs of value-based communities (Bafadhal, 2021).

Previous studies have highlighted the contributions of women in the informal sector and their impact on household economies (Avianty et al., 2021). Ningtyas and Maeni (2021) identified a shift in women's roles within the family when engaging in the online transportation sector, including an increase in economic independence. Chusni et al. (2024) further noted that such participation is often accompanied by challenges related to the double burden, which affects the balance between work and family life.

However, these studies tend to treat the phenomenon in a general manner, without focusing on religious value-based service models or providing an in-depth analysis of women workers' experiences through a case study approach (Andini, 2023). Research specifically centered on entities like Ojek Syariah Muslimah (OJESY) is crucial to understand the unique dynamics emerging from the integration of Sharia principles with digital platform business models. This gap presents a valuable research opportunity to contribute new insights to the literature on value-based family economics.

This study employs a phenomenological approach, focusing on the lived experiences of Muslim women drivers at OJESY in Makassar City. It explores the subjective meanings they attribute to sharia-compliant online transportation services in relation to their family's economic conditions, income management strategies, and perceived economic contributions. Makassar was selected as the research site due to its active OJESY community and complex urban socio-economic characteristics, providing a rich contextual background for understanding their experiences.

A phenomenological approach was chosen because it facilitates a holistic and in-depth exploration of the subjective experiences of OJESY drivers (Jackson et al., 2018). This approach facilitates the disclosure of data beyond quantitative indicators such as income levels,

encompassing qualitative dimensions including underlying values, personal motivations, and the social meanings attached to the work (Lim, 2025).

From a practical standpoint, this study aims to inform policy development and strategies for women's economic empowerment in value-based segments of the gig. The findings may be utilized to design sharia-compliant entrepreneurship training, develop social protection mechanisms for platform workers, and expand the implementation of value-based ride-hailing services in Indonesia.

Based on the aforementioned background, this study focuses on three key research problems. First, the economic conditions of OJESY drivers' families before and after joining as drivers. Second, the income management practices of OJESY drivers, including allocations for household needs, education, and savings. Third, how OJESY drivers perceive their income's contribution to family welfare within the framework of Islamic values.

Correspondingly, this study has three main objectives: (1) to describe the economic conditions of OJESY drivers' families in Makassar before and after joining the service; (2) to identify income management strategies employed to meet household, educational, and savings needs; and (3) to explore both the conceptual and practical dimensions of OJESY drivers' income contributions to family welfare from the perspective of Islamic economics. Through clearly formulated problems and objectives, this research seeks to make a theoretical contribution to the development of literature on sharia-based family economics while offering practical implications for empowering Muslim women in value-based online transportation services.

METHODS

Research Design

This study employed a qualitative approach using a phenomenological method, focusing on the community of female drivers in Ojek Syariah Muslimah (OJESY) in Makassar City. This approach was chosen to gain an in-depth understanding of drivers' experiences and perspectives regarding their income contribution to household economics, financial management practices, and the Islamic values underpinning their activities (Jackson et al., 2018).

Research Location and Participants

The research was conducted in Makassar City, which has an active OJESY community and is representative of the broader phenomenon of a Sharia-based gig economy. Initially, six participants were recruited through purposive sampling, based on specific inclusion criteria: being an active OJESY driver for at least one year, residing in Makassar City, having family or economic dependents, and demonstrating willingness to participate in in-depth interviews. Data saturation was achieved after five interviews, as new themes ceased to emerge (Braun & Clarke, 2021; Saunders et al., 2018). Member checking involved sharing interview summaries with participants for verification (Mckim, 2023), while triangulation through cross-referencing driver testimonies with anonymized OJESY operational records to enhanced reliability (Meydan & Akkaş, 2024). Following rigorous data screening, one participant was excluded due to inconsistent response quality, resulting in a final sample of five participants.

Table 1. Demographics of Respondents

No	Code	Education	Age (years old)
1	FA	Senior High School	28
2	FI	Bachelor Degree	32
3	AN	Elementary School	38

4	HA	Junior High School	38
5	MU	Associate's Degree (Diploma)	40

Data Collection

The primary data for this study were obtained through in-depth interviews guided by a semi-structured interview protocol developed from the research questions. These interviews explored the participants' family economic conditions before and after joining OJESY, their strategies for managing income—including allocations for household needs, education, and savings—and their understanding of income contribution in the context of Islamic values.

Interviews were conducted face-to-face at mutually agreed locations to ensure comfort and openness during the discussion. Each session lasted approximately 45 to 60 minutes and was audio-recorded with the participants' consent. In addition to the audio recordings, detailed field notes were taken to capture non-verbal expressions and responses, providing richer contextual insights.

Data Analysis

Data were analyzed using thematic analysis (Braun et al., 2019), which involved transcription, coding, theme identification, and interpretation. The process included deriving meaning from field findings and linking them with existing theories and previous research.

Data Trustworthiness

Data trustworthiness was ensured through source triangulation and member checking to confirm consistency between participants' statements and the researcher's interpretations (Meydan & Akkaş, 2024). Participant identities were kept confidential using anonymized codes.

Ethical Considerations

The study adhered to established ethical principles for social research, including safeguarding participant confidentiality through anonymization, obtaining informed consent prior to interviews, and ensuring voluntary participation. No financial incentives were provided; however, participants received expressions of gratitude and a summary of the research findings.

RESULTS AND DISCUSSION

Socio-Economic Conditions and Structural Motivations

The demographic profile of female drivers within the Muslimah Sharia Ojek (OJESY) initiative reflects economic vulnerabilities typical of Indonesia's informal sector (Agustina & Wulansari, 2021; Rahma, 2024). Informants such as FA, FI, and AN represent the double burden cohort—women who simultaneously navigate caregiving responsibilities, household management, and income generation (Nahari, 2024). The heterogeneity in educational attainment among these women challenges the prevailing assumption that informal sector participation predominantly involves individuals with low human capital (Lubis et al., 2019), while also underscoring persistent structural barriers that restrict access to formal employment for educated women.

Prior to joining OJESY, the majority of respondents depended heavily on their husbands' or extended family members' incomes, encountering significant difficulties in meeting secondary and emergency household expenses. For instance, MU reported, "Although I hold a Diploma in Business Administration, I could not secure a stable office job. However, OJESY enables me to work while taking care of my children." This testimony exemplifies the concept of adaptive resilience among Muslim female workers who capitalize on available opportunities despite structural constraints (Muslih & Dimyati, 2024).

Following their engagement with OJESY, approximately 80% of respondents indicated that income earned through this platform became their primary source for fulfilling basic family needs, effectively supplementing their husbands' earnings. This finding aligns with Mustofa et al. (2022), who highlight the pivotal role of women in the informal sector as key financial contributors amid pervasive economic uncertainty. Collectively, the data suggest that participation in OJESY affords significant supplementary income alongside work-time flexibility—advantages seldom accessible within the formal employment sector.

From an Islamic perspective, the pursuit of lawful (halal) income is highly encouraged, including for women who balance multiple roles. The Qur'an states, "And strive for [the cause of] Allah as you ought to strive. He has chosen you and has not placed upon you in the religion any difficulty" (Al-Hajj, 22:78). This verse underlines the importance of sincere effort and perseverance within one's capacity, reflecting the respondents' adaptive strategies to maintain economic stability while adhering to religious principles (El Maghrebi et al., 2023).

Moreover, as narrated in a Hadith recorded by Tirmidhi, the Prophet Muhammad (peace be upon him) stated, "The best of you are those who are best to their families, and I am the best among you to my family". This Hadith emphasizes the value of fulfilling family responsibilities alongside personal efforts to provide sustenance (Arief et al., 2023). Women who contribute financially while managing domestic duties embody this balanced ideal. Integrating these religious principles with socio-economic realities highlights how Muslim women in OJESY negotiate their dual roles, combining resilience with faith-guided purpose. Their participation not only challenges structural barriers but also aligns with Islamic ethics encouraging self-reliance and family welfare.

The Complexity of Religious and Economic Motivations

The respondents' motivations for joining OJESY represent a complex interplay between economic necessity and religious values. For example, FI, a teacher, earns only IDR 500,000 per month after deductions by the bank, which compels her to seek additional income through OJESY. Meanwhile, HA, a housewife, stated, "Working as a conventional ojek driver means interacting with male passengers — here in OJESY, I can uphold my religious principles while working." This phenomenon aligns with the concept of Islamic economy (Habiba, 2022), whereby religious adherence functions both as a personal value and a professional prerequisite. Nevertheless, the religious framing does not alleviate economic pressures; rather, it generates a dual Islamic economic dilemma (Irwana et al., 2023), wherein women must simultaneously fulfill religious expectations of modesty and meet economic demands.

The Qur'an emphasizes the virtue of striving and working within one's capacity: "And say, 'Do [as you will], for Allah will see your deeds, and [so will] His Messenger and the believers..." (At-Tawbah, 9:105). This verse encourages believers to actively engage in permissible efforts while being conscious of ethical and religious accountability, reflecting the balance these women seek in fulfilling economic needs without compromising religious values (Mainiyo & Sule, 2023). Furthermore, as narrated in a Hadith recorded by Ibn Majah, the Prophet Muhammad (peace be upon him) said, "Seeking lawful (halal) provision is an obligation upon every Muslim". This Hadith underlines the religious imperative to work and earn through permissible means, which resonates with the respondents' efforts to earn income in a manner consistent with their faith.

According to Larasati and Rahmatina Awaliah (2018), the integration of religious values and economic motivations forms a distinctive model of labor participation within Muslim communities, where socio-religious legitimacy constitutes a precondition for acceptance. This legitimacy is especially crucial for women entering male-dominated sectors such as transportation. Such a model could serve as a reference for other service sectors—such as logistics delivery or catering—to enhance female workforce participation without conflicting with prevailing social norms (Liem, 2025).

Financial Management Strategies and Household Dynamics

Daily income earned by OJESY drivers ranges from IDR 20,000 to 350,000 and is managed according to a priority-based budgeting approach, where essential expenses such as school fees and electricity bills are prioritized. MU reported that her earnings cover approximately 40% of her family's food needs, while FI allocates her income towards her mother's medication.

Several drivers utilize digital wallets, such as Dana, to save money separately, thereby avoiding impulsive consumption—reflecting the growing adoption of fintech solutions among informal sector workers (Ajib, 2022; Suzuki & Miah, 2022). Nevertheless, only 20% of respondents maintain long-term savings, and none have access to health insurance or pension schemes. Within household dynamics, family support plays a crucial role. AN managed to overcome her husband's initial resistance by emphasizing the halal nature of her work and the service it provides to fellow Muslim women, aligning with findings by Liebmann and Galal (2020) on the religiously sanctioned mobility of women. Practical assistance, such as childcare and safety supervision, also contributes to sustaining their work; however, such support is conditional upon continued fulfillment of domestic responsibilities—reflecting a patriarchal bargaining phenomenon (Ruslin, 2022).

The Islamic tradition strongly encourages prudent financial management and fulfilling familial duties. The Qur'an advises, "And those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate" (Al-Furqan, 25:67), underscoring the virtue of balanced budgeting and stewardship. This verse highlights the importance of moderation and responsibility in managing financial resources, advocating neither wastefulness nor miserliness. It encourages believers to allocate their income thoughtfully, ensuring essential needs are met while avoiding extravagance, which aligns closely with the priority-based budgeting observed among OJESY drivers (Ali, 2015). These adaptive financial management strategies demonstrate a strong capacity for economic stewardship. However, structural vulnerabilities persist due to the lack of adequate social protection.

OJESY Drivers' Income Contributions to Family Welfare from the Perspective of Islamic Economics

Based on the findings, female drivers within the Ojek Syariah Muslimah (OJESY) community in Makassar play a significant role in enhancing household economic welfare. This contribution manifests both directly through income generation and indirectly via increased independence, self-confidence, and the reinforcement of domestic roles. The drivers represent diverse socio-economic backgrounds, including housewives, widows, and employees with limited fixed incomes (Azizah et al., 2019). Their primary motivations for joining OJESY include economic necessity, reasonable earnings, flexible working hours, and opportunities for self-actualization without compromising domestic responsibilities.

Daily earnings range from IDR 20,000 to IDR 350,000 and are allocated toward essential needs, children's education, healthcare expenses, and savings. Although income levels fluctuate, these earnings are crucial in supporting household financial stability and empowering women to make autonomous economic decisions. These findings correspond with Avianty et al. (2021), who highlight that women's participation in the online transportation sector serves as a significant supplementary livelihood, particularly during periods of economic hardship.

Beyond economic contributions, OJESY functions as a platform for women's empowerment grounded in Islamic values, enabling female drivers to work safely while observing modesty, and manage their time in accordance with family priorities. This aligns with the assertions of Fitria (2025), who argue that women's economic roles within households can be harmonized with the objectives of *maqashid sharia*, provided religious principles are upheld. Family support emerges as a key factor sustaining this role, manifested through permission to work, childcare assistance, and emotional encouragement.

The Qur'an encourages the pursuit of lawful livelihood and acknowledges the importance of economic contribution balanced with family responsibilities, stating: "And seek by means of what Allah has given you the home of the Hereafter, and [yet], do not forget your share of the world. And do good as Allah has done good to you..." (Al-Qasas, 28:77). This verse emphasizes the balance between striving for economic well-being and fulfilling social and familial obligations, reflecting the dual role of OJESY drivers as both earners and caretakers.

Ultimately, the contributions of OJESY drivers extend beyond financial aspects to include the promotion of independence, active participation in household decision-making, and enhancements in family quality of life. This model exemplifies an inclusive form of women's economic empowerment that is adaptable to domestic needs and congruent with the principles of Islamic economics (Fauzah et al., 2023).

Policy Implications, Speculations, and Prospects for Future Research

The operational model of OJESY, which leverages WhatsApp as its primary platform, offers the advantage of avoiding conventional platform fees, thereby reducing operational costs for drivers. However, this approach also generates challenges such as information asymmetry and limitations in scalability, as noted by Khusaini et al. (2024). Furthermore, the system's dependence on benchmark tariffs set by mainstream online transportation services like Grab helps maintain price fairness but leaves drivers vulnerable to fluctuations in demand, exemplified by a notable 30% decline during Ramadan—a month when many Muslims fast from dawn to sunset, often reducing travel and daily activities, which impacts the demand for transportation services.

For the long-term sustainability of initiatives like OJESY, a multi-faceted approach is required. Collaborative partnerships with local governments are essential to formalize these operations while respecting and preserving religious values, fostering what Fauzah et al. (2023) describes as a "hybrid regulatory space" that accommodates both modern economic demands and socio-religious norms. In parallel, the development of Sharia-compliant microfinance products tailored specifically to the needs of female drivers can provide crucial financial support and empowerment (Gupta et al., 2024). Additionally, social protection schemes that are sensitive to gender dynamics, especially those recognizing the caregiving responsibilities borne by women, are imperative to address structural vulnerabilities (Zulfiyan, 2020). Complementing these efforts, training in digital literacy is vital to enable drivers to effectively utilize financial and operational platforms in ways that align with Sharia principles.

Looking ahead, there remains considerable scope for research to deepen understanding of the economic and social impacts of such models. Quantitative cross-regional studies could offer robust statistical evidence of their economic contributions. Longitudinal research would be valuable in exploring how increased income influences women's decision-making power within their households over time. Moreover, comparative studies examining similar models in other Muslim-majority countries can illuminate contextual success factors and barriers, providing insights for policy and practice refinement.

CONCLUSION

This phenomenological study provides an in-depth examination of Ojek Syariah Muslimah (OJESY) in Makassar as a Sharia-compliant gig work model that integrates Islamic values into women's economic participation. The findings demonstrate that participation in OJESY offers both tangible economic benefits and moral legitimacy, enabling Muslim women to contribute meaningfully to household welfare while maintaining adherence to religious norms. Drawing on thematic analysis of in-depth interviews with five active drivers, the study reveals how this value-based platform facilitates livelihood opportunities, safeguards moral considerations, and addresses gender-specific constraints within the informal transportation sector.

The study's outcomes can be summarized as follows. First, economic contribution: drivers reported daily earnings ranging from IDR 20,000 to IDR 350,000, with around 80% of participants indicating that this income substantially supported essential household needs, children's education, and modest asset accumulation. Second, value alignment and legitimacy: the perception of OJESY as halal, morally secure, and socially acceptable reduces societal resistance toward women's engagement in public economic activities. Third, financial practices and vulnerability: drivers apply priority-based budgeting and use digital wallets for income management, although long-term savings are uncommon, reported by only 20% of respondents, and none possess formal health insurance or pension coverage. Fourth, operational constraints: the WhatsApp-based system minimizes service fees but limits scalability, creates information asymmetry, and exposes drivers to fluctuating demand, including a 30% decline during Ramadan, compounded by the persistent double burden of income-generating and domestic responsibilities.

From a theoretical perspective, the research extends the discourse on household economics within the framework of maqashid sharia, illustrating how faith-based platforms can harmonize economic empowerment, moral integrity, and family welfare. Practically, the findings point to several policy implications: formal recognition and regulatory support for gender-inclusive, Sharia-compliant transport services; the development of tailored Sharia-compliant microfinance and credit facilities for female drivers; the introduction of gender-sensitive social protection mechanisms, including health coverage and retirement planning; and investment in digital literacy and platform governance to reduce operational inefficiencies while ensuring income stability.

Overall, the study offers a timely and original contribution to the discourse on women's economic roles in Muslim societies by presenting a working model that successfully integrates religious values with income-generating activities. OJESY's capacity to deliver both economic utility and moral legitimacy positions it as a promising and potentially replicable pathway toward inclusive, faith-aligned economic empowerment that balances economic development with cultural and religious integrity.

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