

The Importance of Education for Women to Support Family Economy

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Abstract: This study aims to see if a woman's education is important for her life. Some cultures say that a woman doesn't need to have a high level of education if she's about to become a housewife. Islam commends its ummah to be intelligent and educated at the same time it tells the muslimah to take good care of her family at home. This study used qualitative method with ground theory approach to confirm a theory that a woman needs education to support her family economy whether she works fulltime at the office or is a stay at home mother. A woman needs to have a sufficient education for herself and her family. A good education enables a woman to be a better wife and mother and eventually is beneficial for her family's economy condition. The result shows that all 25 respondents agreed on the statement and they believed their level of education gives benefits to their husband and children welfare in terms that, an educated woman builds stronger and more planned family including its economic plans in the future, she would make an efficient mom who handles her household chores well, and she could be a good partner for her husband to organize their family and support her husband's career as well as her own career and ensure her children to have a better life than theirs at the moment. This research should make a preliminary article that focus on the benefits of education for her role in social welfare.

Keywords: Beneficial, Economy, Education, Family, Women.

Introduction

Education is a non-physical investment and much beneficial for human life. These benefits can be for themselves or their environment. Thus, it is called human capital. It was Gary Becker who presented the term for the first time on his book Human Capital (Becker 1993). Women, as well as men, are Allah's creation that have the equal status. Although Allah elevates men one degree because of their leadership qualities, in many contexts Allah mentions the privileges of women and how He gives equal rewards to men and women in the form of paradise and His Love if they are pious. Allah gives the same duties to the two genders to worship Allah and be khalifah on earth. As Allah said:

﴿ فَاسْتَجَابَ لَهُمْ رَبُّهُمْ أَنِّي لَا أُضِيعُ عَمَلَ عَمَلٍ مِّنْكُمْ مِّنْ ذَكَرٍ أَوْ أُنْثَىٰ ۖ بَعْضُكُمْ مِّنْ بَعْضٍ

"Indeed, I do not waste the deeds of those who do good among you, whether male or female, (because) some of you are descended from others."
(Al-Imran:195).

In term of human capital, a woman is definitely an asset that needs to be considered precious. Things that can add values to human capital applied to women as well as men. In the global point of view, the better quality of the human capital the more the efficiency and productivity of a country increases. So women also have a big role in supporting the country's economy at a macro level. While there are still opinions on women's destiny to be a wife and later a mom, so they do not need

to pursue higher education, there are past researches done by the scholars showing how important high education is for a woman's life. Waqidil Hidayah and Adini Ck said that educated mothers pay more attention to the growth and development of their children in the golden period, while Leah Witcher found that the world needs to focus on women's education to fight poverty and to achieve global economic growth and development and social development. Other study from Australia concluded that higher education created a happier woman that would make her a more useful for other human beings. From the Middle East Countries, the world recorded the story of Fathima Al Fithriyah and Nana Asma'u as intelligent women who had great influences on the social and political benefits of her environment (Farida et al. 2022; Hidayah & CK 2016; Jackson 2009; Nazlı 2022; Tran et al. 2021). Kadambari Rana and Linda Eisenmann also reminded how important it is to get the women on high education because of the roles that they carry whole their lives as themselves, as wives or as moms (Kadambari 2022; Eisenmann 2022). Thus, we may agree on what Julia Gillard and Cate Blanchett wrote that educating girls and women is especially effective because when we educate them, they will share the benefits to their closest community. It's a magic multiplier in the development equation. An educated woman is better able to educate her own children. The family will likely be healthier, with a lower prospect of infant mortality and better maternal nutrition, including while pregnant and nursing. An educated woman's household is more likely to prosper as a result of a higher overall income. So, we can actually say that: invest in women and girls, and the benefits flow not only to them but everyone around them, too (Gillard&Blanchett 2014).

We also have the history of the Prophet's wives who were intelligent women. Not only they had a high learning spirit but they were also willing to teach what they understood to other companions of the Prophet. Moreover, the story of shahabats of the Prophet teaches us that there is no difference in the right to study and to teach between men and women. The ladies are also encouraged to go to knowledge gatherings, both

general (all men and women might study the subject) and specialized knowledge (which is needed for women, such as women's blood). Realizing the important role of education for a woman, this paper aims to discuss the role of education of women in supporting the economy in the family.

Materials and Methods

The research used qualitative method and the approach used by the author is the grounded theory approach, which is to build theories from data. Grounded theory focuses more on building theories from data. Qualitative research is often called natural rather than scientific research. However, the procedures and results remain a work process and the results of scientific work, as long as they meet the three main criteria: rational, empirical, and systematic (Dede Rosyada, 2020). The purpose of grounded theory is data theorization. Theorization is an action or interaction-oriented method of theory building, therefore suitable for behavioural and social research. The result of the data collection process is a theory. Respondents in this study were determined by purposive sampling technique, which is sampling with predetermined criteria. The respondents were all consent to fill out the questionnaire given by the author online via google form. There were twenty five respondents participated in this mini research.

The target respondents are adult women who are married and have at least a bachelor's degree, some work in offices, some work from home or have their own business and some do not work. All respondents are full-time housewives and receive full support from their husbands, whether they work in an office or not. The research was conducted by distributing limited questionnaires to the author's friends and processing the data by adding literature studies from previous research and supporting books. The research was conducted for two weeks, around the second week and third week of June 2023 in Jakarta. The analysis of the result was cross-referenced with the literature studies that had been done previously to validate

the theories compiled by the author. The list of questions includes:

Table 1.

Question summary by google form

Questions
1. What's your level of Education and major?
2. What's the benefits of schooling for you?
3. What's your Activity now (working or not working)?
4. What's the benefits of your level of education in your carrier?
5. What's the benefits of your level of education in your household?
6. Do you think your level of education support your role as a wife and a mother?
7. What's the benefits of education to support your husband's carrier
8. Are you interested in continuing your education to a higher level?
9. What's the most significant change in your household should you not have the level of education that you have now?
10. In what aspect that your husband is grateful for your level of education?

Results and Discussion

The Summary Result of The Questionnaires

All respondents were married women with children. 21 respondents held bachelor degree, 3 held master degree and 1 had doctoral degree; 9 of the respondents worked as a full-timer at the office, 2 worked part-time, 4 ran a home-based business, 10 of them did not work. About fifty percent of the respondents felt the need of getting the next level of schooling but they had difficulties in time managements and leaving the house or work for school, while others didn't. Those who did not want to go back to school thought that their biggest difficulties were time management, insufficient finance, small children at home and motivation to be a student at relatively old age. They did not want to continue their school because they also thought that they have had enough level of schooling that was beneficial for their recent lives. Only one of the 25 respondents managed to get to the highest level of schooling which was doctoral degree because she thought it was needed in her line of work or in the future carrier.

All respondents thought that their level of education was beneficial whether they worked at the office or at home (as a businesswoman or a housewife). Some of the benefits felt by respondents with their last level of education were: learning critical thinking and how to solve problems sequentially, making their parents-who have sent them to school- happy and satisfied , being able to be a partner for their husbands in term of discussion and daily conversation, preparing themselves as wives and mothers from the beginning of marriage-pregnancy-childbirth and educating children, being able to manage household finance better, learning to control

emotions especially when interacting with other humans, getting a more respected position in the environment because of education and being able to make essential decisions for the family. The respondents agreed on how their husbands were grateful to have an educated wife because: the wives were more patient and had brilliant ideas to solve the family problems, they could manage the money well, they finished the household chores effectively and on time, they knew how to handle their family's health, they could help the children study at home, and they had the desire to keep learning in any ways possible. A husband, knowing that things are managed well at home, can go to work with a peace of mind. They are taken good care by their wives, their health as well as their food and clothes were well-maintained. An educated wife makes sure her husband goes to work properly and happily and she can also be a proper discussion buddy for her husband to whom he can share thoughts, exchange ideas, and ask for her opinion on things or even make major work-related decisions. Whether she works at the office or not, an educated wife is beneficial as an equal partner to understand her husband at the same level of knowledge and understanding. Having this kind of wife by his side can boost a man's performance at work and eventually effect on his career advancement.

The respondents who worked at the office felt that they had contributed greatly to the family economy because they provided double income in the household. The wife's income could be used to support primary daily needs or to meet tertiary household needs such as entertainment, vacations, additional needs for her children (eating out, social costs for her children at school, etc.) and her own personal needs (skin care, make up, bags, clothes, etc.). Working wives tend not to be stingy with themselves nor with their families so that they can reward themselves the pleasure they want within the limits they have calculated. Wives who can provide pleasure for themselves tend to be happier in living their daily lives and carrying out their roles as a wife and a mother.

All respondents believed that since education shapes someone's thinking patterns, thus highly educated wives tend to be preferred by highly educated man because they are considered as having a similar way of thinking and being an equal soulmate, in terms of domestic management, childcare, healthcare and even family financial management

Discussion

The Importance of Education for Women

According to SISDIKNAS Law No.20 of 2003, education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves and society. Education is an effort that is intentionally chosen to influence and help children with the aim of improving knowledge, body and morals so that it can slowly lead children to their highest goals and ideals. So that the child has a happy life and what he does can benefit himself, society, nation, state and religion (Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional 2003).

Education is an effort in developing knowledge, skills, forming a strong personality in facing various kinds of problems both in the world of education and everyday life. It plays an important role in determining the nature and fate, not only of an individual but also of the society and the country. Education is needed to pass on a cultural inheritance from one generation to another. It should be manifested with a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves and society. According to H. Horne, education is a continuous and eternal process of higher adjustment for human beings who have developed physically and mentally, who are free and conscious of God, as in the intellectual, emotional, and humanitarian surroundings of humans (Abd Rahman BP 2022; Nurkholis 2013; PGSD PGRI University Yogyakarta, n.d.).

Education is as important for women as it is for men. One of the criterias of a true Muslimah is to have knowledge that can be taught to her children and for the benefit of society. To put this into reality, women must be given the same right to education as men. Islam does not discriminate against women in studying. As Rasulullah SAW said:

"Demanding knowledge is the duty of every Muslim and Muslimah" (HR. Al Tabrani through Ibn Mas'ud)

A woman, must have the trait of intelligence (fathaanah). Fathaanah means an intelligence, skill, or mastery of certain fields including intellectual, emotional, and spiritual. Fathaanah means wisdom and to become a problem solver. In addition, the fathaanah characters could also be elucidated in several points, there are: having the ability to adapt regard to the development and the changing items; having superior competence, quality, and competitiveness; and having intellectual, emotional, and spiritual intelligence (Chanifah 2021). Before marriage, she is the child of her parents. Later if she gets married, then she will be responsible for her household and family. If she is not married, then she will be responsible for herself as a mukallaf adult. Sheikh Muhammad Nawawi Al Bantani formulated mukallaf as: a person who has reached baligh (adulthood) and has a mind, with which he has the ability to know the functions and functions, and with that knowledge he is able to do taklif-taklif syar'iyah. (Tihami 1998) As mother to be, a woman must prepare herself not only to be a mukallaf but also to educate her children in the future to be able to become a mukallaf, too.

A woman must also be beneficial to others, because the Prophet said: "The best of mankind is the most beneficial to mankind" (HR. Ahmad). So the best woman is the one who benefits others the most. History tells us that a highly educated woman will be more beneficial than an uneducated woman. We know the story of Aisyah RA's who memori thousands of hadith. Al-Hafidz Adz-Dzahabi in his book *Siyar A'lam An-Nubala'*, said:

ولا أعلم في أمة محمد -صلى الله عليه وسلم- بل ولا في النساء مطلقاً امرأة أعلم منها

"I do not know of any woman in the Ummah of Muhammad (peace and blessings of Allaah be upon him) who is more knowledgeable than 'Aisha."

منذ عشرين: يبلغ الفين وستين وعشرون حديثاً. نقل لها البخاري ومسلم على مئة وأربعة وستين حديثاً والفرد البخاري بأربعة وخمسين والفرد مسلم بن يسير بمئتين

From a quantitative point of view, the number of hadith memorized by Abu Hurairah is more than Sayidah Aisha, more than 5,000 hadith memorized by Abu Hurairah, but in terms of delivery Sayidah Aisha is better (Muhsin & Inah, 2014).

Past Research on The Benefits of High Education for Women

Several journals have described previous research on the relationship between a woman's education and its benefits for herself and her family. As a mother, an educated woman is more concerned about exclusive breastfeeding for her baby which will have an impact on the baby's health and intelligence in the future. Educated mothers also pay more attention to the growth and development of their children in the golden period (ages 3-5 years) so that they can optimize their brain growth and the health of the child (Farida et al., 2022; Hidayah & Adini, 2016). Leah Witcher Jackson, The Vice Dean of the Law School at Baylor University School of Law, stated that the world needs to focus on women's education to fight poverty and to achieve global economic growth and development and social development, because women's education turns out to be the best investment for a country to grow and develop for the better (Jackson, 2006).

Another study conducted in Australia and took data from HILDA: The Household, Income And Labor Dynamics In Australia, states that higher levels of education in women lead to higher levels of *eudaimonic* well-being, hedonic well-being, positive affect, and reduced psychological distress, highlighting the non-monetary benefits of education. *Eudaimonic* comes from the Greek *daimon*, which means self. *Eudaimonic* happiness means that happiness is the result of the struggle to achieve self-actualization,

which in the process will be greatly influenced by the talents, values, and needs of individuals in living life (Baumgardner, 2010). Therefore, policymakers should continue to promote education widely, so that women can achieve higher levels of well-being in the future. In addition, findings show that the relationship between education and well-being is mediated by healthy behaviors, such as engaging in physical activity, abstaining from drinking and smoking, social interactivity, and higher income. Therefore, public health campaigns that promote healthy behaviors among women have the potential to reduce the formal education gap (Tran et al., 2021).

From the Middle East, the world noted the figure of Fathima Al Fithriyah who founded the Al Qawariyyin mosque in Morocco in 857-859. She was a person who contributed greatly to the field of education and was one of the few people who worked for the emancipation of society in general and the improvement of the status of women in particular. Later in the 19th century in West Africa, there was Nana Asma'u, the daughter of Shehu Usman and Fodio who was a prominent female Islamic scholar, poet, teacher, and a very genius Muslim woman writer who had written more than 60 books. Her brother, who was a Khalifah, used to respect her advice in administrative matters because of her intellectual capacity. She also kept records of written instructions, discussed and engaged in official discourse with foreign delegates and scholars. Highly educated in classical Arabic, mastering four languages, Arabic, Fula, Hausa and Tuareg; Asma'u was not only respected as a Nigerian scholar today, but also regarded as a pioneer of modern feminism in Africa and as the epitome of the independent woman under Islam. In more than 60 literary works written over more than 40 years, Nana Asma'u left behind a large number of poems in Arabic. Like most members of her family, she became a prolific writer. She created nearly 1830 female cadres as an educational project that began to integrate poor and rural women, training teachers, called *jajiss*, who travelled throughout the Khalifah era to educate women in the homes of students. Each of these

jajiss used the writings of Nana Asma'u and other Sufi scholars through memorization and poetry to train a group of educated women. Recent republications and translations of her works have brought so much attention to the pure literary value of her prose and poetry. Nana Asma'u has become a subject of several studies in the modern era of the 21st century (Nazli, 2022).

The pandemic period that we have just passed over the past two years has provided a new perspective on education for women. A journal written by Astrid and friends from IAIN Bone about the opportunities and challenges of child education in the pandemic era for career women concluded that the pandemic provides working mothers with more opportunities to spend more time with children at home and thus provides good emotional intimacy between mother and child. The mother's time management is also more flexible as work can be done from home. The result of more time spent together gives the mother the opportunity to assist the child in learning including through social media which seems more appealing to children. However, there are also challenges in addition to these opportunities, namely that children tend to be less obedient when directed by their parents than when directed by their teachers, mothers are also required to spend quite a lot of time teaching their children and there is a dependency of children in the use of technology (Niar et al., 2023).

Discussion From The Results Of The Questionnaire

The result of the research confirms the theory that a woman needs education to help her become a wife and a mother in her home. She can be a good manager to handle her chores at home: she looks after the health of family members, takes care of children's education, and makes sure all the affairs that took place in her house went smoothly. She knows how to treat and educate her children even since before they were born. She takes good care of her husband and makes a good partner for him to talk to and to discuss things at home and at work. In terms of economy, an educated woman helps her husband in some ways, from giving her husband a peace of mind when he goes to work, to being the second bread-winner or even the main

bread-winner in the house (for some cases). An educated woman is an effective mom that manages the household finances and balances the family cashflow. A highly educated man prefers to look for an educated wife to be an equal partner in household.

Education is important and needed by a woman as much as it is needed by a man, whether she works fulltime at the office or as part-timer or becomes a housewife. The prophet said,

خَيْرُ النَّاسِ أَفْعَمُهُمُ لِلنَّاسِ

Meaning: "the best of people are those who are most beneficial to people." (hr. Ahmad).

As servants of Allah, women must also strive to be the best human beings, it means they need to be beneficial to others. And one way to become beneficial to others is through education. A woman, whether as a wife, a mother, or as herself, will become a more useful human being by pursuing higher education. She can achieve the quality of being a better person with education, one of which is being Fathaanaah, that means an intelligent and wise woman who can be a problem solver in her environment.

A wife and mother, whether she works or does not work in an office, still needs a high education to support her success in educating children. As the mother is usually the centre and manager of a household, her education will really help her in fulfilling her duties well. She can be a problem solver along with her husband for every issues that might come up at home. And in terms of economic value, a highly educated woman will provide more economic benefits for her family. It is undeniable that if the economy of a family is in a good position, then the level of happiness and family harmony are also relatively better maintained and can be achieved. Of course, the religious values and religiosity of a married couple in addressing economic stability also affect the level of family happiness.

There are several reasons why a woman must pursue higher education and become an intelligent human being:

1. Mother is the first madrasah for her children. A smart and highly educated woman will later be a

mother and she will likely give birth to smarter children because she knows how to treat and educate them since they are still in her womb. Highly educated women even prepare their children's education since before marriage, one of which is by looking for a husband who is suited to be a good and responsible father for their children. So, an educated woman builds stronger and more planned family including in terms of its economic plans in the future.

2. Highly educated wives are more able to manage their households in a more orderly and organized manner, she knows how to handle family income to fulfill all the family needs, she can manage time better so each member of the family can do their daily activities comfortably. A mom usually is the one who makes plan and arranges everything at home, the children's education plan, the family's health insurance, the daily menu for family meals, the holiday plan, et cetera. The good arrangement of the household will eventually affect the family economy plan, so an educated woman makes a more effective mom for family economy.

3. Higher education expands women's knowledge and heightens the rationality of their thinking. This enables women as wives, mothers, or on their own to take more rational steps in acting or making decisions. An educated wife can also be a comfortable discussion partner for her husband and can provide views for decisions that the husband should make, whether at home or at work. Thus a higher education of mom will ensure the ongoing improvement for the whole family.

Conclusions

The result of the research confirms the theory that a woman needs education to help her become a wife and a mother in her home. She can be a good manager to handle her chores at home: she looks after the health of family members, takes care of children's education, and makes sure all the affairs that took place in her house went smoothly. She knows how to treat and educate her children even since before they were born. She takes good care of her husband and makes a good partner for him to talk to and to discuss things at home and at work. In

terms of economy, an educated woman helps her husband in some ways, from giving her husband a peace of mind when he goes to work, to being the second bread-winner or even the main bread-winner in the house (for some cases). An educated woman is an effective.

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