

## WOMEN AND FINANCIAL INDEPENDENCE: ANALYSIS OF IMPLICATIONS FOR NEGOTIATION OF POWER IN THE HOUSEHOLD

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### Abstract

Women's financial independence has become an important issue in recent decades. As women's participation in the workforce increases, they have greater control over their own finances and can make more independent decisions about their lives. This can have significant implications for power dynamics in the household and relationships between women and men. The aim of this research is to analyze the implications of women's financial independence on power negotiations in the household. This study used qualitative research methods. The data collection technique in this research is literature study. The data that has been collected is then analyzed in three stages, namely data reduction, data presentation and drawing conclusions. The research results show that women's financial independence has complex implications for power negotiations in the household. In some cases, women's financial independence can increase their bargaining power in negotiations with their partners and lead to positive changes in their relationship dynamics. However, in other cases, women's financial independence can cause tension and conflict in the household.

**Keywords:** Women, Financial Independence, Power Negotiation, Household

### Introduction

Women are one component of society that has an important role in development. According to various global literature, one of the key moments in a country's development is when women begin to enter the workforce on a national scale. A country's economic potential is largely determined by the size of its workforce, and in general, women make up at least half of the country's population (Ministry of National Development Planning, 2019). However, patriarchal culture which prioritizes male dominance in structure and control, and limits women to domestic affairs with primary responsibility in the household, is believed to be a factor inhibiting women's development (Haris & Burhan, 2023).

Increasing the quality and quantity of women's involvement and empowerment in labor and economic activities will help increase state income through increasing overall productivity, which will ultimately improve the welfare of families and the state. Apart from macro-economic benefits, increasing gender equality also has significant benefits for women, children, families and society at the micro level. Gender equality will produce women who are healthier, more educated and economically productive, and contribute to decision making. Apart from that, children will grow and develop more optimally because they receive balanced education and care from both parents, thanks to a fairer distribution of domestic roles (Ministry of Finance, 2022).

As women's participation in the workforce increases, they gain greater control over their personal finances and can make more independent decisions about their lives, including within the household. So, by having their own income, women have more

freedom to determine the use of funds, invest in education or personal development, and contribute significantly to family expenses. This not only improves their own well-being, but also strengthens their bargaining position in power negotiations within the household, allowing them to play a more active and equal role in family decision-making.

Independence grows and develops due to two main factors, namely discipline and group commitment. Therefore, an independent person can be recognized by his courage to make his own decisions based on his knowledge and understanding of all the consequences of his actions. This independence is an example of social independence, where individuals do not burden other people with their problems. Apart from that, there is also economic independence which is characterized by an individual's ability to meet their own needs with adequate income (Djuwairiyah & Wisri, 2019).

Previous research by Nuris and Puspitasari (2023) shows that this can improve family welfare and make housewife family members more independent and capable, so that selling online becomes one way for housewives to help family finances, especially in facing economic challenges. Another research by Sabrina et al. (2023) found that women's participation in efforts to realize equitable development is still considered as the second group. Even though women have equal potential as humans. The country will not achieve prosperity if women are still left behind in fulfilling their rights and obligations in development activities in all aspects. With the active role of women in Karangmangu village, they can create equality between rights and obligations in regional participation.

The novelty of this research lies in the object of research, namely the implications of women's financial independence on power negotiations in the household, which has never been studied before. This research can help in designing education and training programs aimed at increasing women's financial independence, so that they can manage their finances better and have a more active role in family financial decision making. The aim of this research is to analyze the implications of women's financial independence on power negotiations in the household.

### **Research Methods**

This study used qualitative research methods. Qualitative research methods are research approaches that aim to understand social phenomena through in-depth interpretation of the meaning, context and experiences of the subject. This approach focuses on collecting detailed descriptive data, which can be words, images, or objects, and uses qualitative analysis to uncover patterns, themes, and relationships that emerge from that data. Qualitative methods emphasize flexibility, reflexivity, and involved research, where researchers are often involved in the process of collecting and interpreting data (Sari et al., 2022). The data collection technique in this research is literature study. In a literature study, researchers identify and review existing literature on the topic under study to understand the theoretical framework, historical context, previous findings, and debates occurring in the field. This technique allows researchers to build a solid understanding of the research topic and strengthen the foundation of their research with a strong theoretical foundation. The data that has been collected is then analyzed in three stages, namely data reduction, data presentation and drawing conclusions.

### **Results and Discussion**

The issue of gender equality, especially regarding the role of women both in the household and in the public sector, is an issue that will continue to be relevant and will

never be obsolete because there are always developments in efforts to achieve a balance of rights and opportunities between men and women (Fadilah, 2018). Especially after the era of emancipation, this moment was deemed appropriate to make changes in various fields, including gender relations. These changes affected all aspects of human life, including the role and participation of women in various activities, one of which had an impact on employment opportunities for women. Encouraged by economic conditions that continue to develop, requiring the participation of human resources, including women, to be involved and contribute in various aspects of life (Bayumi et al., 2022).

Apart from that, according to Fadilah (2018), there has been a change in the view of women's economic role in the household. In the past, women were often only seen as companions or followers of their husbands, but now they often take on the role of backbone of the family by working and contributing income to the family. This means that it marks a significant paradigm shift, where women are no longer only seen as supporters, but also as main contributors in increasing the family's financial options.

In the current era of globalization, the demand for women to work to earn a living as a backbone or because they are forced to meet their living needs is something that is commonplace in society. In fact, it is increasingly common for women to occupy prestigious or even leading positions (Octaviani & Rahmah, 2024). This phenomenon creates financial independence for women, where they have greater financial control, so they do not need to depend completely on men, even though they are married. They have independence in managing their own finances.

Independence means a person's ability to make decisions or take actions without requiring help from other people in their life (Rizal et al., 2016). Indicates that the individual has the capacity to do things on his own without needing to rely on help or support from others. Meanwhile, based on the definition from (Irawan, 2018), financial independence is a situation where a person has the ability to finance his personal needs with income generated from his own business. Thus, the individual is no longer dependent on financial assistance from other people because they have a sustainable source of income, which is sufficient to support the desired lifestyle.

Financial independence is a very important aspect for every individual, by having financial independence, a person can fulfill their basic personal needs, such as food, transportation and health (Irawan, 2018). These needs are very vital and must be met so that individuals can live a decent life. Financial independence can be achieved through work, considering that currently, the concept of work is no longer limited to one gender, because women also have the opportunity to work. Therefore, financial independence is not only owned by men, but also by women.

Women's financial independence can influence the dynamics within the household, which traditionally consists of a relationship between two individuals, namely a woman and a man. In general, women are often in a less dominant position in the household. Patriarchal culture supports men's domination over women, by giving special rights to men, and they are dominant in controlling, exploiting, subduing and oppressing women (Annatasya & Saksono, 2021). This dominance is also reflected in the negotiating power within the household, which is usually controlled by men. However, if women have financial independence, this can change this dynamic.

Women's financial independence has a complex impact on power negotiations in the household. For example, financial independence can strengthen women's bargaining position in negotiating with their partners. According to Telaumbanua et al. (2018), one of the concerns of husbands is that wives tend to take over household responsibilities and

decisions if their income is higher than their husbands. This means that the higher women's financial independence, the greater their responsibility and influence in family financial decisions.

Additionally, women's ability to achieve financial independence and not depend on men gives them more power to resist unfair or unwanted demands from their partners. Greater gender equality may be associated with lower levels of domestic violence. This occurs because women's abilities reduce the power imbalance between men and women, which in turn reduces the possibility of men using violence to maintain control in the household (Wadei et al., 2023). This means that women's ability to generate their own income increases their self-esteem, so that men become more reluctant to use violence.

Then the broad impact of women's ability to achieve financial independence can encourage better economic prosperity, which in turn has a positive impact on family stability and harmony (Fauzi, 2023). When a family has more financial resources, they can enjoy a better quality of life, reduce stress associated with financial issues, and increase overall happiness in the household. Thus, showing that women's financial independence is not only beneficial for them as individuals, but also for the family as a whole.

Meanwhile, on the other hand, in some cases, women's financial independence can cause tension and conflict in the household. This conflict arises when women's financial independence challenges existing patriarchal norms and structures. In the traditional view, women's position is considered to be diligent and hardworking in taking care of household work, which is often referred to as women's work. Meanwhile, men are considered strong and logical, so they are the head of the household and breadwinner (Nurhaliza, 2024). When women try to achieve financial independence, they are seen as rejecting these traditional roles, which can trigger tension due to changing power dynamics in the household. Males may feel threatened by the loss of their traditional dominance, which could lead to conflict.

This phenomenon is further exacerbated by the view that money is considered a form of distribution of power within the household, as explained by (Jurczyk et al., 2019). Resulting in the emergence of resistance or conflict with the partner who usually holds financial control and power in the household. According to Hapsari (2021), explaining that husbands may feel disturbed if their wife's income is much greater than their own income, which changes the traditional perception of the husband as the main breadwinner. For example, if a partner is uncomfortable with changes in the distribution of power brought about by a woman's financial independence, this can create tension and conflict in their relationship. Difficulty adjusting to changing roles and power dynamics in the household can be a significant source of conflict.

In an effort to find solutions and achieve balance in these conflict issues, it is important for couples to communicate openly and negotiate regarding roles, responsibilities and decision making related to women's financial independence. Communication and negotiation between husband and wife need to be carried out to ensure family harmony (Hapsari, 2021). By openly talking and negotiating about each other's roles and responsibilities, couples can achieve a satisfying balance and build a healthy partnership, considering the positive impact of financial independence in promoting family well-being.

Changes in the productivity of working women have strategic potential to support increased family income by helping their husbands, thereby ensuring the fulfillment of family needs. This potential becomes beneficial when family members have quality

human resources, which are reflected in a high level of education and skills, thinking ability, and good physical and spiritual health (Telaumbanua & Nugraheni, 2018). This positive impact is not only felt by the woman herself, but also by the family as a whole. Contributing additional income by women can increase family happiness and life satisfaction, as well as help increase access to health and education services for children. So that means creating a healthier and more educated family environment, which can then contribute to the development of a better society.

Based on these findings, it shows that when women have financial independence, this can have a positive impact on family welfare and have implications for the position of negotiating power in the household. The implications include increasing women's power in family decisions. However, there are other implications that need to be considered. Although women's financial independence can increase women's negotiating power within the household, it can also trigger conflict between partners. Therefore, it is important to openly discuss and negotiate the importance of women's financial independence. The aim is to achieve optimal family welfare, while minimizing potential conflicts that may arise due to changes in dynamics within the household.

### Conclusion

Women's financial independence has complex implications for power negotiations within the household. In some cases, women's financial independence can increase their bargaining power in negotiations with their partners and lead to positive changes in their relationship dynamics. In this context, women who have greater financial control tend to have more decisions regarding family finances, and this can increase their sense of self-confidence and autonomy. However, in other cases, women's financial independence can cause tension and conflict in the household. For example, if a partner is uncomfortable with the changes in the distribution of power brought about by a woman's financial independence, this can result in tension and conflict in their relationship.

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