

Boarding House Ownership as a Strategy for Women's Economic Liberation from a Radical Feminist Perspective

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Abstract

This study examines boarding house (kos-kosan) ownership as a strategy for women's economic liberation from patriarchal structures in Sidoarjo Regency, East Java, Indonesia, analysed through a radical feminist lens. While substantial scholarship addresses women's economic empowerment in Indonesia, no study has specifically theorised boarding house ownership as a site of patriarchal resistance. Using qualitative case study methodology with in-depth semi-structured interviews, participatory observation, and document analysis, three women boarding house owners were studied in October 2025. Data were analysed thematically following Braun and Clarke's (2006) framework, with methodological triangulation and member checking ensuring rigour. Findings reveal that women's motivations transcend financial calculation to encompass aspirations for economic autonomy, identity reconstruction, and psychological liberation. Women navigated structural barriers including gender-biased banking systems, patrilineal inheritance complexities, and discriminatory licensing bureaucracy, alongside cultural barriers rooted in domestic role expectations and social stigma. The multidimensional impact of ownership encompasses stable passive income, transformed social identity from relational to individual, enhanced psychological agency, and renegotiated gender power relations within families. Theoretically, this study contribution to radical feminist discourse by demonstrating how productive property ownership functions as embodied resistance against patriarchal dependency structures in a Global South context, extending Walby's (1990) and Kabear's (1999) frameworks beyond Western settings. Practically, findings inform policy directions in gender-responsive financing, property licensing reform, and women's financial literacy programmes.

Keywords: *women's economic autonomy, boarding house ownership, radical feminism, patriarchal structures, gender power relations*

INTRODUCTION

Women's economic liberation constitutes a foundational prerequisite for substantive gender justice. Within patriarchal systems, women's economic dependency on men perpetuates subordination across both domestic and public spheres (Hidayah, 2023; Sultana,

2011). In Indonesia, despite growing female labour force participation, structural inequalities in asset ownership persist significantly: women hold disproportionately less property and land than men, reflecting a patriarchal logic that positions men as primary controllers of family economic resources (Supraptiningsih et al., 2023; World Bank, 2022).

Feminist scholarship has long established that women's economic marginalisation is not a natural condition but a product of structural arrangements that systematically disadvantage women in access to, ownership of, and control over productive resources (Walby, 1990; Kabeer, 1999). In the Indonesian context, this structural marginalisation is compounded by cultural patriarchal norms rooted in religious interpretations, customary law (*adat*), and colonial historical legacies that have reinforced male-dominated patterns of inheritance, property rights, and economic decision-making (Sudarso et al., 2019).

Existing scholarship on women's economic empowerment in Indonesia concentrates predominantly on micro-enterprise, MSME participation, and wage labour (Rohmatilah, 2023; Hidayah, 2023). Studies addressing women's property ownership emphasise barriers: cultural exclusion from inheritance rights among Madurese communities (Supraptiningsih et al., 2023), and how persistent patriarchal norms undermine microfinance-based empowerment even when women have formal capital access (Shohel et al., 2021). Ummiroh et al. (2022) demonstrate that Muslim women social entrepreneurs must continuously negotiate patriarchal expectations from spouses and communities even when commercially successful. Collectively, these studies foreground obstacles women face with limited attention to concrete strategies women successfully deploy to achieve long-term economic independence through productive asset ownership. A critical gap exists: no study has examined boarding house ownership as a specific economic liberation strategy within a radical feminist framework in the Indonesian context.

Boarding house (*kos-kosan*) ownership constitutes a distinct and underexplored economic form with particular significance for women's agency. Unlike MSMEs or wage employment, boarding house ownership provides autonomous management independent of male-dominated organisational hierarchies, generates stable passive income with relatively lower operational risk compared to active businesses, accumulates intergenerational fixed assets that appreciate over time, and accommodates dominant social expectations of women's domestic roles while simultaneously enabling substantial economic agency (Hilmiana & Alviani, 2023; Kusuma Fadhillah et al., 2024). The rapid growth of Indonesian

higher education and accelerating urbanisation has intensified demand for affordable temporary housing near universities and industrial zones, making the boarding house sector an increasingly significant economic space. Yet this sector remains almost entirely absent from gender studies scholarship, an omission this study seeks to address.

Radical feminism provides the most analytically appropriate framework for examining this phenomenon. Unlike liberal feminist approaches that emphasise improving women's access and participation within existing institutional structures (Goyal, 2024), radical feminism locates women's oppression in the patriarchal system itself, a system that structurally positions men in primary control of economic, political, and cultural resources and reproduces this control through both formal institutions and cultural norms (Walby, 1990; Sultana, 2011). From this perspective, women's control over productive assets is not merely an individual material achievement but a form of structural resistance that challenges the very mechanisms through which patriarchal dependency is reproduced (Kabeer, 1999; Husni et al., 2023). Prior radical feminist applications in Southeast Asian contexts have largely focused on political participation and legal reform (Nofrima et al., 2021; Rahmawati, 2020); the theorisation of productive property ownership as embodied patriarchal resistance within Indonesian political economy remains undeveloped.

This study fills this gap by in-depth exploring how boarding house ownership functions as a strategy for women's economic liberation from a radical feminist perspective in Sidoarjo Regency, East Java, a strategically significant location adjacent to Surabaya with a large and growing university and industrial population sustaining high demand for rental housing. Four research questions guide the inquiry: (1) What are women's primary motivations for choosing boarding house investment as an economic strategy? (2) What structural and cultural barriers do women encounter in acquiring and managing boarding houses? (3) How does boarding house ownership impact women's economic independence and the configuration of gender power relations within their families and communities? (4) To what extent can boarding house ownership be theorised as a form of resistance to patriarchal structures from a radical feminist perspective?

The novelty of this research lies in three dimensions. First, it applies a radical feminist analytical framework, rather than the more common liberal feminist lens, to the specific phenomenon of productive property ownership in Indonesia, enabling a more structurally critical analysis of both barriers and transformative possibilities. Second, it fills an empirical gap

by examining boarding house ownership as a subject of gender studies scholarship, demonstrating the unique characteristics that make this economic form particularly significant for women's agency. Third, it makes a theoretical contribution by contextualising key radical feminist concepts, including patriarchy, economic autonomy, and resistance, within the distinct socio-cultural realities of Indonesia, where patriarchal dynamics are shaped by the intersection of religious norms, customary law, and post-colonial institutional legacies (Sudarso et al., 2019).

This research employs a qualitative approach with case study methodology (Yin, 2018), chosen for its capacity to enable in-depth exploration of complex bounded phenomena in their real-world context. The case study method is particularly appropriate for this research because it allows examination of the nuanced motivations, experiences, strategies, and impacts of boarding house ownership within the specific social, cultural, and economic context of Sidoarjo City, East Java. Sidoarjo was selected as the research location due to its characteristics as a buffer city for Surabaya with a large student and industrial worker population, creating sustained and growing demand for rental housing that makes it a strategically significant site for the boarding house business.

Three women boarding house owners participated in this study, selected through purposive sampling based on the following criteria: (1) ownership and independent management of a boarding house for at least two years, ensuring sufficient experience to reflect on the full process; (2) full autonomous control over boarding house management and income, distinguishing them from women who manage properties formally owned by husbands or families; and (3) willingness to share their experiences in depth, including sensitive dimensions related to family dynamics and patriarchal barriers. The three informants reflect meaningful diversity across key social dimensions: Mrs. Siti (45 years old, teacher, married with adult children), Mrs. Ratna (38 years old, housewife, married with young children), and Mrs. Dewi (32 years old, private sector employee, single), representing variation in age, marital status, educational background, professional status, and initial capital acquisition pathways.

Data collection was conducted in October 2025 through three complementary methods. In-depth semi-structured interviews of 60 to 90 minutes each were conducted with each informant, covering themes of motivation, capital acquisition processes, structural and cultural barriers encountered, management strategies, and perceived impacts on economic independence and family dynamics. Participatory observation was conducted at each

informant's boarding house facility, observing day-to-day management practices, interactions with tenants, and physical characteristics of the properties. Document analysis examined financial records, property ownership certificates, licensing documents, and relevant correspondence with government agencies. Interviews were conducted in Bahasa Indonesia, audio-recorded with participants' informed consent, transcribed verbatim by the research team, and verified for accuracy through member checking.

Data analysis followed Braun and Clarke's (2006) six-phase thematic analysis framework: familiarisation with the data through repeated reading of transcripts, generation of initial codes across the dataset, searching for themes by clustering related codes, reviewing themes against the coded data extracts and the full dataset, defining and naming themes with clarity and precision, and producing the final analysis. Thematic analysis was conducted with an explicit radical feminist theoretical lens, sensitising the analysis to issues of patriarchal power, structural dependency, resistance, and agency. Analytical rigour was ensured through methodological triangulation across interview, observation, and document data sources; member checking whereby informants reviewed and validated preliminary findings; and researcher reflexivity, with the research team maintaining reflective journals to acknowledge positionality in relation to gender, class, and institutional affiliation throughout the research process.

RESULTS AND DISCUSSION

Women's Motivations for Boarding House Ownership: Beyond Rational Economic Calculation

The three informants articulate motivations that significantly exceed financial calculation, encompassing aspirations for autonomy, social identity transformation, and psychological liberation. This multidimensionality is consistent with radical feminist understandings of economic control as inherently political: access to economic resources is inseparable from the power to define one's own life direction, resist subordination, and renegotiate one's position within patriarchal structures (Kabeer, 1999; Walby, 1990; Molyneux, 1985).

Financial Independence as Primary Motivation

All three informants explicitly prioritised financial independence from patriarchal economic structures as a core motivation. Mrs. Siti (45, teacher, married) frames her primary

motivation in terms of independence from spousal financial control and the desire for autonomous decision-making power over personal economic resources. Her boarding house, comprising 10 rooms rented at an average of IDR 800,000 per month, generates a gross income of IDR 8,000,000 and a net income of approximately IDR 5,500,000 monthly after operational costs, a figure that exceeds her salary as a teacher and represents a qualitative transformation in her economic position within the household:

"I want to have my own income without having to bother my husband. With this boarding house, I feel more independent and don't always have to ask for money for my personal needs. (Interview, October 15, 2025)"

This testimony illustrates what Kabeer (1999) terms "agency" in the context of women's empowerment: not merely access to resources, but the capacity to define one's own goals and act upon them with autonomy. Mrs. Siti's strategic economic calculations, including her analysis of investment feasibility and income projections, simultaneously refute patriarchal stereotypes of women's financial irrationality (Andrianingsih & Laras Asih, 2022) and directly challenge the patriarchal household mode of production wherein women's income and labour remain subordinate to male authority and approval (Walby, 1990).

Mrs. Ratna (38, housewife, married) articulates her motivation in terms of dual liberation: financial and identity-based. She built her boarding house using approximately IDR 300,000,000 obtained from the partial sale of inherited land, achieving a return on investment of 15 to 20 percent annually, which she explicitly compares favourably to bank deposits and gold investments. Beyond the financial dimension, she describes a transformation in her social standing from the stigmatised position of the "unproductive housewife":

"Owning a boarding house gave me a new identity as a property entrepreneur who was more valued within my social circle. (Interview, October 18, 2025)"

Ratna's motivation resonates with Molyneux's (1985) analytical distinction between women's "practical gender interests," arising from immediate material needs within existing gender divisions, and "strategic gender interests," which challenge the structural basis of gender subordination itself. Her boarding house investment serves both: it addresses practical financial security while simultaneously contesting the patriarchal social order that devalues women whose identity and worth are not defined through domestic roles subordinate to a male breadwinner (Husni et al., 2023).

Mrs. Dewi (32, private employee, single) offers the most structurally subversive

motivation from a radical feminist perspective. She frames boarding house investment as a deliberate strategy to build long-term economic security independent of marriage as an institution. Her land, purchased for IDR 150,000,000 five years prior to the interview, had appreciated to IDR 250,000,000, generating significant capital gains alongside consistent rental income:

“I don't know if I'll get married or not, but I definitely want to have my own financial security. This boarding house is an investment for my old age. (Interview, October 22, 2025)”

Dewi's autonomous capital accumulation directly challenges the patriarchal norm that positions marriage as the primary economic security institution for women (Sultana, 2011; Hilmiana & Alviani, 2023).

Across all three cases, the common analytical thread is the desire to control economic resources as a form of liberation from patriarchal dependency structures, not merely individual financial advancement. This confirms the radical feminist argument that women's economic motivation is inseparable from the politics of gender power relations: economic control is, simultaneously, social and psychological power (Walby, 1990; Kabeer, 1999; Husni et al., 2023).

Structural and Cultural Barriers: Navigating Institutionalised Patriarchy

Women's boarding house ownership does not occur in a social vacuum but requires continuous, effortful negotiation with patriarchal structures embedded simultaneously in formal institutions and in everyday cultural norms. The findings reveal a systematic dual structure of barriers that operate across legal, financial, bureaucratic, and cultural domains, reflecting what Walby (1990) theorises as the six structures of patriarchy: paid work, household production, culture, sexuality, violence, and the state, each of which the informants encountered in their property ownership journeys.

Structural Barriers: Capital Access, Bureaucracy, and Inheritance

Access to initial capital constitutes the most fundamental structural barrier. Mrs. Siti accumulated capital through years of personal savings from her teaching salary and a loan from a teachers' cooperative, yet despite having independent income and a sound business plan, she was required to obtain her husband's approval before proceeding with the investment. This

reflects what Ummiroh et al. (2022) identify as the spousal veto mechanism embedded within patriarchal marriage: women's formal economic independence does not automatically translate into autonomous investment authority. Mrs. Siti managed this obstacle by constructing a rigorous data-driven business case to secure her husband's support, demonstrating strategic adaptability within structural constraints.

Mrs. Ratna's situation illustrates the particular complexity of women's property rights within patrilineal inheritance systems. Although the land she used for her boarding house was legally inherited from her parents and registered in her name, her extended family, particularly her brothers, asserted collective entitlement to determine how the land should be used:

“My siblings, especially my brothers, feel entitled to interfere in my decisions about the inherited land. They advised me to just sell it and share the proceeds. But I want this land to generate long-term income, not to sell it all at once. (Interview, October 18, 2025)”

This experience reflects the patrilineal cultural construction that Supraptiningsih et al. (2023) document in their study of Madurese women's land rights: even when women possess formal legal ownership, patriarchal family structures effectively continue to claim authority over women's property decisions. The gap between formal legal rights and substantive property autonomy constitutes a critical dimension of women's structural disadvantage in Indonesian property contexts (Rahmawati, 2020).

Mrs. Dewi encountered a different form of structural discrimination in the formal financial system. As a single woman applying for a property ownership loan (KPR), she was subjected to additional documentation requirements and collateral demands that would not have been imposed on a married male applicant with comparable financial capacity:

“When I applied for a mortgage as a single woman, the bank questioned my ability to repay the loan. They asked for additional documents and collateral that are not required when the applicant is a married man. (Interview, October 22, 2025)”

This experience confirms systematic gender discrimination in financial institutions that effectively penalises women, and particularly single women, for seeking independent access to investment capital (Kumar, 2024; Demirguc-Kunt et al., 2018). Such discrimination materially constrains women's capacity to accumulate productive assets independently, reinforcing the patriarchal logic that frames women's economic security as properly mediated through male breadwinners rather than independently constructed.

Beyond capital access, all three informants encountered gender-biased bureaucratic

practices in property licensing and management processes. Mrs. Siti reported that government officers repeatedly inquired about her husband's whereabouts during licensing appointments, as though women are inherently incapable of independently managing property legal affairs. Mrs. Ratna's land certification process required signatures from multiple male family members, reflecting the persistence of patrilineal assumptions within formal administrative and legal procedures (Rahmawati, 2020). Most strikingly, Mrs. Dewi was required by her neighbourhood association (RT/RW) to provide a character reference certifying her as a morally upright woman suitable to operate a boarding house, a requirement with no equivalent for male applicants:

“I feel this is very discriminatory. Men are not required to have such a letter. It's as if a single woman running a boarding house is suspicious. (Interview, October 22, 2025)”

This instrumentalisation of moral surveillance over women's economic activities exemplifies what Rosyidah and Jamilah (2022) term the habitus of female respectability: a set of internalised and institutionalised norms that subject women's public economic conduct to moral scrutiny in ways that men's economic activities are not.

Cultural Barriers: Double Burden, Stigma, and Negotiation Strategies

In addition to structural-institutional barriers, all three informants navigated significant cultural barriers rooted in patriarchal norms about appropriate gender roles, the double burden of domestic and economic responsibility, and social stigma directed at women who challenge conventional definitions of female success.

Mrs. Siti faced persistent community comments suggesting that a woman who focuses on business management will inevitably neglect her domestic duties and responsibilities as a mother and wife, even though her children were already adults and she continued to manage all household tasks. This reflects the double burden that patriarchal ideology imposes on women who participate in public economic life: they are expected to maintain full domestic responsibilities while any economic activity is treated as secondary and potentially threatening to family wellbeing (Husni et al., 2023). Mrs. Ratna faced a distinct form of cultural resistance when her boarding house income surpassed her husband's salary, provoking family comments suggesting she was challenging masculine dignity and threatening marital stability. This confirms radical feminist analysis of how patriarchal systems activate defensive mechanisms when women's economic success visibly exceeds men's (Shohel et al., 2021; Walby, 1990). Mrs. Dewi

confronted the most persistent cultural stigma related to her single status, with community members routinely questioning the value of her economic achievements in the absence of marriage, reinforcing patriarchal norms that define women's worth and success through marital rather than individual professional and economic achievement (Hilmiana & Alviani, 2023).

Despite these multi-layered structural and cultural barriers, all three informants demonstrated remarkable resilience and strategic agency in developing creative responses. Mrs. Siti employed a rational data-driven argument strategy to secure her husband's investment approval, demonstrating that analytical financial competence can be deployed as a tool for negotiating patriarchal authority within marriage. Mrs. Ratna employed an evidence-based strategy: she invited sceptical family members to physically inspect her boarding house and review her financial statements, effectively shifting the terrain of dispute from gender norms to empirical business performance that was difficult to contest. Mrs. Dewi built a support network through online communities of fellow boarding house owners, generating collective emotional support and practical business knowledge that partially compensated for the absence of family support (Ponce et al., 2020). These strategies confirm that women are active agents negotiating structural constraints rather than passive victims of patriarchal systems (Balint, 2024; Kabeer, 1999).

Impact of Boarding House Ownership on Economic Independence and Gender Power Relations

Economic Independence and Renegotiation of Household Bargaining Power

The most direct and measurable impact of boarding house ownership is enhanced economic independence, which in turn generates substantive shifts in household gender power dynamics. All three informants achieved stable passive income comparable to or exceeding their other income sources, fundamentally altering their financial position within their households and communities. This economic independence translates directly into what Kabeer (1999) identifies as strengthened "bargaining power," the capacity to negotiate terms of domestic and social relationships from a position of economic leverage rather than dependency.

Mrs. Siti reports a qualitative transformation in household decision-making dynamics since her boarding house income became substantial. She no longer requires spousal permission for personal or significant financial decisions, and her husband has shifted toward a more consultative approach to major family decisions:

“Previously, to buy something a bit expensive, I had to ask my husband's permission. Now, with my own income, I can make my own decisions. My husband now listens to my opinion more. He used to be more dominant in decision-making, but now he's more democratic. (Interview, October 15, 2025)”

This transformation in household decision-making patterns illustrates how economic control can shift gender power relations within the domestic sphere, challenging the patriarchal household structure that Walby (1990) identifies as one of the primary sites through which patriarchal relations are produced and reproduced. Importantly, this shift occurred not because of the husband's ideological conversion to gender equality, but as a structural consequence of Mrs. Siti's changed economic position, demonstrating the material basis of gender power relations (Kabeer, 1999).

Mrs. Ratna experienced the most dramatic household transformation. When her boarding house income surpassed her husband's salary, a renegotiation of both financial authority and domestic labour division occurred organically within the family:

“My husband recognises that my economic contribution is now greater, so he helps out more with the housework. This is a big change because he used to consider housework entirely my responsibility. (Interview, October 18, 2025)”

This shift in the division of domestic labour is theoretically significant because it challenges one of the central pillars of the patriarchal system: the gendered separation of public and private spheres that assigns reproductive domestic labour exclusively to women (Protosavitska et al., 2023; Walby, 1990). When men begin participating in domestic work as a response to women's economic contributions, this erodes the normalization of gendered domestic labour division, with broader implications for gender equality within the household.

For Mrs. Dewi, economic independence eliminates the material pressure to marry as a financial survival strategy, enabling genuinely autonomous decision-making about her life course:

“Many women marry for economic reasons, needing financial security. I don't need that because I already have a stable source of income. If I marry in the future, it will be for love, not economic necessity. (Interview, October 22, 2025)”

Dewi's perspective illuminates a dimension of women's economic liberation that extends beyond the household to the fundamental institution of marriage itself. Radical feminism has consistently argued that when women are economically dependent on men, marriage functions as much as an economic survival mechanism as a personal and romantic

institution (Sultana, 2011). Economic independence through asset ownership creates the conditions for marriage, if and when it occurs, to be entered on genuinely voluntary terms rather than economic compulsion.

Social Identity Transformation, Psychological Empowerment, and Intergenerational Impact

Beyond economic and household impacts, boarding house ownership has generated significant transformations in the informants' social identities, psychological self-perception, and their strategies for transmitting economic independence to the next generation.

All three informants report a fundamental shift in how they are perceived and identified within their communities, moving from identities defined relationally through their connections to men (as wives, daughters, mothers) to individual identities anchored in their own economic achievements. Mrs. Siti is now regularly invited to PKK (Family Welfare Movement) community meetings as a resource person on entrepreneurship and property investment, a role that confers significant social recognition. Mrs. Ratna is identified by community members as a successful property entrepreneur in her own right rather than as someone's wife or mother. Mrs. Dewi reports that community conversations have shifted from questions about her marital status to questions about her business strategy and investment approach. These identity transformations confirm Muwazah scholarship's analysis of how women's economic leadership substantively reconfigures social perceptions and opens access to community decision-making and leadership spaces previously dominated by men (Nofrima et al., 2021; Muslimah, 2021).

Psychologically, boarding house ownership generates what Balint (2024) conceptualises as constrained-choice agency: the capacity for self-directed action and autonomous decision-making within structural constraints. Mrs. Siti reports significantly heightened self-confidence in making important decisions independently. Mrs. Ratna describes a profound sense of pride and self-validation from the success of a decision her family had opposed. Mrs. Dewi articulates a qualitative sense of freedom from anxiety about economic dependency and an uncertain future. These psychological transformations are analytically significant beyond their individual dimensions: radical feminism identifies the internalisation of dependency norms and the erosion of women's confidence in their own capacities as central mechanisms through which patriarchal systems maintain women's

complicity in their own subordination (Sultana, 2011; Walby, 1990). When women develop autonomous economic capacity, the psychological basis of this complicity is disrupted.

A particularly significant dimension of impact concerns intergenerational asset transmission and the deliberate effort to break cycles of female economic dependency across generations. Mrs. Siti has explicitly planned to bequeath her boarding house to her daughter, challenging the patrilineal norms in Javanese inheritance culture that have historically privileged male heirs. Mrs. Ratna has gone further, designating her daughter as the future general manager of the boarding house in a formal estate plan, transmitting not only material assets but the managerial skills and entrepreneurial legitimacy associated with property ownership. These deliberate choices represent intergenerational feminist praxis, a conscious linking of personal economic strategy to the long-term project of disrupting the reproduction of female economic dependency within patriarchal family structures (Nofrima et al., 2021). Critically, however, this study acknowledges that the transformation of gender power relations observed in the informants' households remains contingent on their economic contributions, raising the theoretical question of whether household equality within patriarchal systems requires women to continuously demonstrate and justify their economic worth (Roifah, 2023). This contingency represents an important limitation of the individual economic liberation strategy.

Boarding House Ownership as Resistance to Patriarchal Structures: A Radical Feminist Reading

From a radical feminist analytical framework, the experiences of the three informants in owning and managing boarding houses can be theorised as a form of embodied resistance to patriarchal structures operating simultaneously at material-economic, ideological-cultural, and intergenerational registers. Radical feminism recognises that resistance to patriarchy does not always take the form of collective organised political action, but can also be expressed through individual actions that challenge and disrupt the mechanisms through which patriarchal relations are reproduced in everyday life (Walby, 1990; Sultana, 2011).

At the material-economic register, boarding house ownership constitutes a direct rejection of structural economic dependency. Radical feminism identifies women's economic dependency on men as one of the primary mechanisms through which patriarchal systems maintain their hold over women's lives: when women lack independent economic resources, they

lack the material leverage to resist subordination (Walby, 1990; Kabeer, 1999). By establishing independent income streams through productive asset ownership, the three informants create the material foundation for autonomy that enables resistance to patriarchal dependency structures. Mrs. Dewi's explicit rejection of marriage as an economic necessity is particularly radical in this regard, demonstrating that women's economic security can be constructed entirely outside of the patriarchal institution of marriage.

At the ideological-cultural register, the informants' demonstrated competence challenges the patriarchal ideological narrative of women's economic incompetence. Mrs. Siti's rigorous ROI calculations, Mrs. Ratna's comparative investment analysis, and Mrs. Dewi's sophisticated capital appreciation and retirement planning all directly counter the patriarchal stereotype of women as financially irrational and incapable of strategic economic decision-making. This competence has a demonstrative effect that extends beyond the individual: when Mrs. Siti shares property investment advice in community forums, when Mrs. Ratna becomes a role model in her neighbourhood, and when Mrs. Dewi inspires younger single women through online communities, they collectively erode the credibility of the patriarchal narrative of female economic incapacity (Rai, 2017). This aligns strengthen women's economic agency challenges dominant patriarchal discourses in Indonesian society (Husni et al., 2023; Nofrima et al., 2021; Susanto, N. H., et.al., 2025). At the intergenerational register, the deliberate strategies to ensure daughters inherit and manage productive assets represent an attempt to transform feminist praxis from individual action into a generational project, challenging the intergenerational reproduction of female economic dependency within patriarchal family systems.

However, a critical radical feminist analysis must also acknowledge the significant limitations and internal contradictions of boarding house ownership as a liberation strategy. First, this resistance remains predominantly individual and has not crystallised into a collective movement capable of challenging patriarchal structures at a systemic level, a dimension radical feminism identifies as essential for transformative change (Sultana, 2011). Second, the strategy is structurally inaccessible to women from lower economic classes who lack access to initial capital through savings, inheritance, or credit, raising serious concerns about the class-stratified nature of this liberation pathway and its potential to deepen inequalities among women themselves. Third, boarding house ownership as a strategy operates within and reinforces capitalist property accumulation logic, situating women as property owners

within an inherently exploitative economic system: the informants' economic liberation as landlords coexists with their tenants' position as renters in conditions of economic precarity. A comprehensive radical feminist analysis requires acknowledging these contradictions rather than eliding them in the interest of a celebratory narrative of individual empowerment.

CONCLUSION

This study demonstrates that boarding house ownership by women in Sidoarjo constitutes a multidimensional strategy for economic liberation with significant transformative impact on gender power relations within patriarchal structures.

Theoretically, this research makes three contributions to radical feminist scholarship. First, it contextualises Walby's (1990) theory of patriarchal structures and Kabeer's (1999) resources-agency-achievements framework within the specific socio-cultural context of Indonesia, where patriarchal dynamics are shaped by the intersection of patrilineal customary law, religious norms, and post-colonial bureaucratic legacies, demonstrating the cross-cultural applicability and necessary contextualisation of these frameworks. Second, it operationalises Molyneux's (1985) distinction between practical and strategic gender interests in the concrete context of productive property ownership, showing how individual economic strategies can simultaneously address both dimensions of women's gender interests. Third, it contributes to Muwazah's scholarly mission by providing empirical evidence from an Indonesian context of how gender power relations are renegotiated through women's economic agency, enriching the journal's sustained engagement with women's liberation discourse in Southeast Asia (Nofrima et al., 2021; Husni et al., 2023).

Empirically, findings reveal that the motivations, barriers, impacts, and resistance strategies of women boarding house owners are structurally interconnected in a mutually reinforcing dynamic: economic independence generates household bargaining power, which enables social identity transformation, which challenges patriarchal narratives of women's incompetence, which creates social space for other women to pursue similar strategies.

Practically, the findings of this study support five concrete policy directions: first, the development of gender-responsive financing schemes that provide equitable credit access for women regardless of marital status, eliminating discriminatory collateral and documentation requirements; second, reform of property licensing bureaucracy to remove gender-biased procedural requirements that subject women's economic activities to unnecessary moral

scrutiny; third, systematic expansion of women's financial literacy programmes specifically targeting productive property investment, including boarding house economics, ROI analysis, and estate planning; fourth, public awareness campaigns addressing cultural norms that obstruct women's productive asset ownership and stigmatise women's economic success; and fifth, the institutional support of networks and communities of women property owners to facilitate peer support, collective knowledge-sharing, and advocacy for structural reform.

The limitations of this study, notably its small purposive sample of three informants in a single city and the class-specific nature of the liberation strategy documented, suggest important directions for future research. Studies examining boarding house ownership and other forms of productive asset ownership among lower-income women are needed to develop more inclusive liberation strategies. Research exploring pathways from individual resistance to collective feminist mobilisation in the Indonesian property sector would address the critical gap between individual and systemic transformation identified in this study. Comparative research across different Indonesian regions, with their distinct patriarchal configurations shaped by varying customary law, religious, and urbanisation dynamics, would enrich understanding of the relationship between productive property ownership and women's economic liberation in diverse contexts.

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