Side-hustle and women's empowerment in Indonesia

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Abstract

The gender wage gap remains an issue in the labor market, with women often marginalized. To address this gap, the side hustle phenomenon has emerged as a strategy for women to supplement their income. In addition, side-hustling also offers a space for women to achieve self-actualization. This study aims to analyze the determinants of women's decisions in Indonesia to engage in side-hustling, both in general and based on marital status. Using microdata from the August 2023 National Labor Force Survey (*Sakernas*), this study adopts a binary logistic regression method to identify the determinants of women's decisions to undertake side jobs. The results of the analysis show that individual characteristics, human capital, regional factors, and main job conditions are significantly related to women's decisions to side hustle. These findings provide in-depth insights into the dynamics of sidehustling among Indonesian women and their implications for more inclusive, gender-equitable employment policies.

Keywords: women; side hustle; Sakernas
JEL Classification: J16; J22; C25

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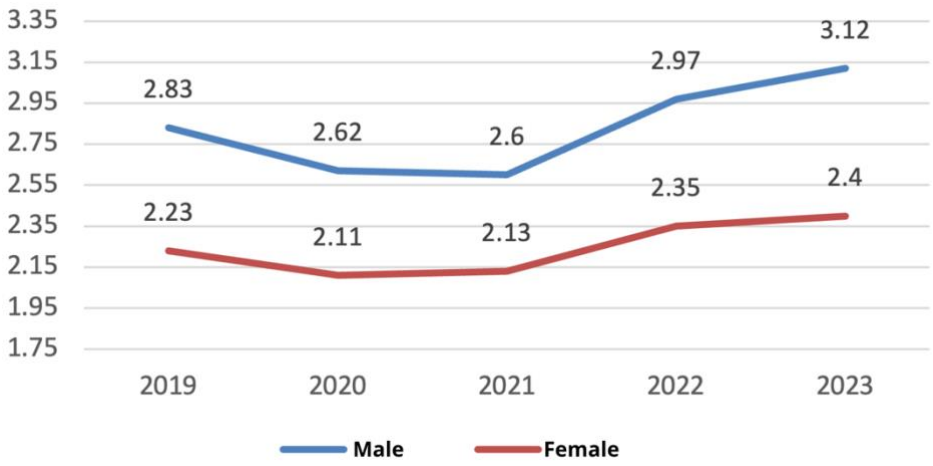
1. Introduction

Women are a relatively vulnerable group in the labor market compared to men (Chaudhuri, Sasidharan, and Raj, 2020; Jaim, 2021). Several challenges are faced by women in the labor market, such as wage gaps, gender discrimination, and limited access to managerial positions (Clark et al., 2021; Lee and Kray, 2021). This phenomenon of gender inequality remains evident and continues to negatively impact women's participation in the economy (Cuberes, Schmillen, and Teignier, 2023; Ivandić and Lassen, 2023).

In line with the Sustainable Development Goals (SDGs) point 8 (Bappenas, 2018), which emphasizes the importance of decent work and inclusive economic growth, women's participation in the labor market becomes essential. Accordingly, efforts to reduce gender inequality in the labor market and to empower women are crucial in realizing an inclusive economy.

One of the ways to evaluate inequality in the labor market is through the wage gap. Data from Statistics Indonesia (Badan Pusat Statistik/BPS) shows that a gender wage gap still exists in the labor market in recent years (Figure 1). The wage gap reflects gender discrimination in the labor market, and this gap persists even when factors such as age or educational attainment are considered (Miranti, Sulistyaningrum, and Mulyaningsih, 2022). Figure 1 illustrates that the wage gap between genders has widened, particularly in 2023. The issue of wage disparity experienced by women can drive them to seek additional work outside their primary jobs, a phenomenon commonly known as a side hustle.

Figure 1.
Average Monthly Wage, Salary, or Income of the Working Population in Indonesia (in millions of rupiah), 2019 to 2023



Source: BPS, 2024

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Side hustle, or additional work outside one's main job. In this context, a side hustle is defined broadly as any form of secondary employment that provides additional earnings beyond one's primary source of income. The type of additional work is not limited and there is no specific restriction regarding the number of hours worked per day or week. A side hustle is considered an effective strategy for increasing income, especially among women who face various economic and social challenges in their primary employment (Sessions et al., 2021; Sharma and Rautela, 2024). However, this phenomenon is not limited to a response to urgent financial needs, but also reflects women's efforts to achieve self-actualization beyond the constraints of their main jobs, which may not fully utilize their abilities, as well as their efforts to achieve a balance between work and leisure time (Sum Lo, 2023; Reynolds, Aguilar, and Kincaid, 2024). Amid increasingly dynamic and flexible labor market conditions, side hustling opens opportunities for women to explore personal interests, develop new skills, and strengthen their bargaining position in the labor market.

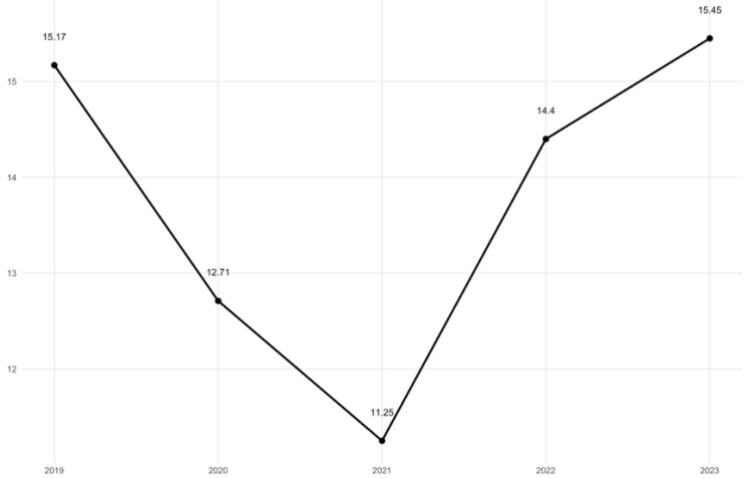
Over the past five years, the side hustle phenomenon in Indonesia has been on the rise, particularly in the post-pandemic period. In 2023, the percentage of workers in Indonesia engaged in side hustles reached its highest point in the last five years (Figure 2). Not only overall, but the percentage of both male and female workers with side hustles has also continued to rise. Interestingly, the proportion of female workers engaged in side hustles (10.62 percent) remains lower than that of male workers (16.23 percent). This condition indicates that women have not yet fully optimized their potential and opportunities to participate in side hustles. This phenomenon makes side hustling, particularly among women, an important topic to study, as it is closely related to the formulation of well-targeted policies aimed at optimizing women's empowerment in the economy.

The side-hustle phenomenon among women creates a complex trade-off. On the one hand, having an additional job can increase income and reduce the risk of being employed in precarious or low-quality work. The extra income earned through side hustles provides women with greater opportunities to achieve financial stability, reduce dependence on a single source of income, and even empower themselves more effectively (Scott, Edwards, and Stanczyk, 2020).

On the other hand, the increase in hustle activity is also associated with the risk of excessive working hours. For women, long working hours not only have negative impacts on physical and mental health but also potentially reduce the time available for household responsibilities (Ervin et al., 2024; Xue and McMunn, 2024). In addition, excessive working hours can worsen gender disparities in domestic responsibilities and reinforce traditional stereotypes that marginalize women in professional work environments. The pressure of performing multiple roles, working in a main job, managing a side hustle, and taking care of household duties can pose risks to both mental and physical health, which in the long term may affect

productivity and well-being. This is especially concerning given the limited labor protections available to safeguard the welfare of workers engaged in side hustles (Ravenelle, Kowalski, and Janko, 2021).

Figure 2.
Percentage of Workers in Indonesia Engaged in Side Hustles, 2020 to 2023



Source: BPS, 2024

The side hustle phenomenon among women is theoretically related to the perspective of the time allocation theory. Based on the time allocation theory, individuals allocate their time between work and leisure to maximize utility or satisfaction (Becker, 1965). Time is a limited resource; therefore, individuals allocate their time based on the expected rewards from each activity they undertake. In the context of women engaged in side hustling, the decision to take on additional work represents an effort to increase income and the utility they can achieve. However, this creates a trade-off between the time spent working and the time spent on leisure activities. The decision to engage in side hustling reflects the balance that women strive to achieve between economic needs and leisure preferences, which are influenced by their financial and social conditions.

Several related studies have analyzed the side hustle phenomenon. Research conducted by Scott, Edwards, and Stanczyk (2020) in the United States examined the estimated prevalence of workers engaged in side hustles. Furthermore, a study by Atherton et al. (2016) analyzed the determinants influencing the decision to pursue a side hustle among self-employed individuals compared to regular employees. Specifically in Indonesia, research conducted by Susan Shabrina, Elfindri, and Nasri (2020) analyzed the determinants of secondary employment among Indonesian workers using microdata from the 2015 Sakernas survey. However, this study remains limited to a general discussion of determinants without specifying gender or marital status.

Previous studies have generally analyzed the side hustle phenomenon without specifically considering women or differences based on marital status. It is important to note that marital status plays a significant role in determining women's incentives and motivations to engage in side hustles, underscoring the need for a more specific analysis. Married women may have different motivations than unmarried or widowed women, given varying household responsibilities and family financial obligations (Yu and Liu, 2021).

This study contributes not only academically but also by providing policy recommendations that support efforts to empower women in the economy more inclusively and sustainably amid an ever-transforming economic landscape with increasing demands. In brief, this research employs a quantitative method using microdata from the August 2023 *Sakernas* survey, analyzed through logistic regression. The findings reveal that the decision to engage in side hustles, both in general and when viewed through the lens of marital status, is influenced by varying determinants.

2. Methodology

In line with the objectives of this study, the unit of analysis is working women. Work is defined as any activity carried out to earn or help to earn income or profit, for at least one hour during the past week. This activity may be performed either continuously or intermittently, as long as the total duration amounts to one hour within a week (BPS, 2023).

Tabel 1. Variable Definition

Variable	Operational Definition	Description
Dependent Variable		
Side Hustle (hustle)	Respondents are considered to be engaged in side hustles if they have additional jobs beyond their primary occupation.	Categorical data, 0 = no 1 = yes
Independent Variable		
Marital Status (marital)	Defined as living together. Divorce or death indicates respondents who have separated from their spouse, either while alive or due to the spouse's passing.	Categorical data 0 = unmarried 1 = married 2 = divorce
Age (age)	Respondent's age in years	Ratio Data
Head of the Household Status (hhh_status)	The respondent's status as the head of household, defined as the person responsible for daily household needs..	Categorical data 0 = household member 1 = head of household
Number of Dependents (dependents)	The total number of individuals living in the respondent's household.	Ratio Data

Education (edu)	The last educational qualification held by the respondent. Basic education includes those who never attended school up to primary level, secondary education includes junior and senior high school, and higher education includes diploma, bachelor's, master's, and doctoral degrees.	Categorical data 0 = basic 1 = secondary 2 = higher
Training (training)	Training is defined as an activity aimed at providing specific skills over a certain period, conducted by either the government or private institutions, with or without certification.	Categorical data 0 = never attended 1 = have attended
Region (region)	Classification of respondents based on their place of residence, divided into two categories: urban and rural areas.	Categorical data 0 = rural 1 = urban
Internet (internet)	Use of internet for the respondent's main job	Categorical data 0 = no 1 = yes
Employment Status (emp_status)	Formal and informal work activities identified based on the main job status. Women in the formal sector include employers with permanent workers or employees, while those in the informal sector cover other groups.	Categorical data 0 = informal 1 = formal
Employment Sector (emp_sector)	The employment sector is classified based on the main business field, divided into three sectors: agriculture, manufacturing, and services.	Categorical Data 0 = agriculture 1 = manufacturing 2 = services
Income (income)	Earnings or profits include wages, salaries, or income received by employees or workers, as well as business income such as rent, interest, or profits received by employers in cash or in kind.	Ratio data (natural logarithm of income)

Source: Processed by Author

The August 2023 National Labor Force Survey (Sakernas) is used as the data source for this study. The survey covers all districts and municipalities in Indonesia with a total sample of 300,000 households. The sampling design employed is a two-stage stratified sampling method. In the first stage, census blocks were selected, and in the second stage, 10 households from each census block were chosen as samples.

Furthermore, this study observes a total of 207,916 female workers, categorized based on whether they have an additional job (side hustle) or not. The analysis examines and evaluates the influence of individual characteristics, human capital, regional factors, and main job characteristics on a worker's likelihood of engaging in additional employment. The operational definitions of the dependent and

independent variables, along with the grouping of variables used in this study, are presented in Table 1.

In this study, binary logistic regression analysis was used to address the second research objective. This method was chosen because it aligns with the characteristics of the variables being studied, in which the dependent variable has a nominal scale with two categories (Agresti, 2012). The results of the binary logistic regression analysis are interpreted using marginal effects, which indicate the influence of each independent variable on the probability of each category in the logistic regression model, assuming that the other independent variables remain constant (Greene, 2003).

$$\ln\left(\frac{\pi(x)}{1-\pi(x)}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_p X_p \quad (1)$$

where: p = 1, 2, 3, ..., p; the number of independent variables

Furthermore, specifically in this study, the econometric model used for the binary logistic regression estimation is presented in Equation (2) below.

$$\ln\left(\frac{\pi(x)}{1-\pi(x)}\right) = \beta_0 + \beta_1\, married + \beta_2\, divorce + \beta_3\, age + \beta_4\, hhhstatus + \beta_5\, dependents + \beta_6\, edu_secondary + \beta_6\, edu_higher + \beta_7\, training + \beta_8\, region + \beta_9\, internet + \beta_{10}\, emp_status + \beta_{11}\, manufacturing + \beta_{12}\, services + \beta_{13}\, income \quad (2)$$

From the resulting logistic regression model, significance testing is conducted both overall (simultaneously) and individually (partially). The simultaneous test in logistic regression analysis is performed using the G test, while the partial test uses the Wald test (Hosmer et al., 2013).

This study also conducts an in-depth analysis based on the marital status of female workers, namely unmarried, married, and divorced. This specific examination of women's marital status aims to provide a deeper understanding closely related to their motivation for engaging in side hustles, whether for meeting economic needs or for self-actualization. Next, Table 2 provides a general description of the data used in the analysis of this study.

Table 2. Descriptive Statistics of Research Variables

Characteristics	Frequency Percentage
Categorical Variable	
Marital Status	
Unmarried	16.67
Married	68.44
Divorced	14.89
Head of Household	
Household Member	84.13

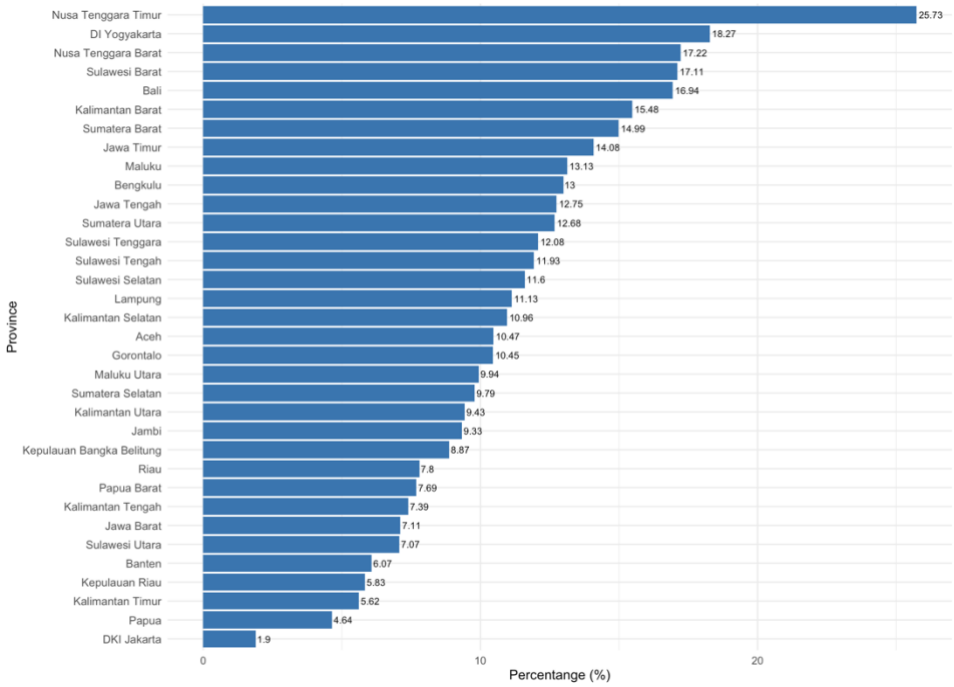
Head of Household	15.87
Education	
Primary	39.07
Secondary	44.75
Higher	16.18
Training	
Never Attended	78.36
Have Attended	21.64
Urban Area	
Rural	43.82
Urban	56.18
Internet	
No	55.91
Yes	44.09
Employment Status	
Informal	35.75
Formal	64.25
Employment Sector	
Agriculture	25.10
Manufacturing	16.33
Services	58.56
Ratio Variable (using mean)	
Age	42.36
Number of Dependents	3.79
Ln_Income	10.88

Source: Processed by Author

3. Results and Discussion

In general, Indonesian women who engage in side hustles are spread across all provinces in the country (Figure 3). The province with the highest percentage of women involved in side hustles is Nusa Tenggara Timur (NTT), while DKI Jakarta has the lowest. This phenomenon is closely related to the social and economic conditions of women in these two regions. In Nusa Tenggara Timur (NTT), the informal sector dominates the structure of female workers, accounting for 78.64 percent. Meanwhile, in DKI Jakarta, only about half as many female workers are in the informal sector, at 39.45 percent (BPS, 2023). This general picture emphasizes that side hustles among Indonesian women remain firmly linked to informality, which is closely associated with uncertainty and the lack of welfare protection in their primary employment (Bromley and Wilson, 2018; Deshpande, Goel and Khanna, 2018).

Figure 3.
Percentage of Female Workers Engaged in Side Hustles based on Provinces, 2023



Source: *Sakernas*, 2023

Based on the binary logistic regression results (Table 3), among working women, the decision to engage in a side hustle is significantly influenced by several variables. This finding highlights that women's participation in additional income-generating activities shaped by specific socioeconomic and employment-related factors that determine their capacity and motivation to take on side hustle.

Married working women are more likely to engage in side hustles than unmarried women. In addition, widowed women also have a higher likelihood of engaging in side hustles compared to unmarried women. These findings are related to the need to increase household income to meet more complex economic demands after marriage, especially when there are family dependents to support (Dolan and Stancanelli, 2021).

In addition, widowed women are more likely of engage in side hustles, as they often become the sole breadwinners, which drives them to seek additional sources of income to maintain financial stability. These two groups of working women face greater economic pressures, prompting them to explore work opportunities outside their main jobs to mitigate financial risks (Terri and Vidisha, 2019; Setyonaluri et al., 2021; Dube, 2023). This phenomenon also reflects a shift in traditional gender roles, where women are increasingly taking on active roles in the labor market.

Tabel 3. Binary Logistic Regression Results with Marginal Effects (ME)

Charateristic	Simulation 1 (Weighted Estimation)			
	General Model	Widowed Model	Married Model	Unmarried Model
	ME	ME	ME	ME

Marital Status				
Married	0.045***			
Divorced	0.020***			
Age	0.001***	-0.001***	0.001***	0.001***
Head of Household	0.021***	0.035***	0.021***	0.006***
Number of Dependents	0.002***	0.004***	0.003***	-0.001***
Education				
Secondary	-0.016***	-0.013***	-0.017***	0.001***
Higher	0.013***	0.008***	0.002***	0.040***
Training	0.051***	0.067***	0.053***	0.031***
Urban Area	-0.066***	-0.063***	-0.072***	-0.044***
Internet	-0.008***	-0.003***	-0.013***	0.007***
Informal	0.011**	0.021***	0.006***	0.008***
Sektor				
Manufacturing	-0.029***	-0.023***	-0.027***	-0.050***
Services	-0.044***	-0.057***	-0.045***	-0.041***
Income	0.002***	0.001***	0.002***	0.000***
Observation	54,615,804	8,132,173	37,379,372	9,104,259
Pseudo R^2	0.039	0.036	0.031	0.048
LR χ^2	1,518,696.250	217,394.510	870,529.480	207,942.120

Source: Processed by Author
Notes :
*** significant at the 1% level
** significant at the 5% level
* significant at the 10% level

Based on the binary logistic regression results (Table 3), among working women, the decision to engage in a side hustle is significantly influenced by several variables. To ensure the robustness of the findings, two simulation models were estimated, one with frequency weights and another without, as a form of robustness check. Married working women are more likely to engage in side hustles than unmarried women. In addition, widowed women also have a higher likelihood of engaging in side hustles compared to unmarried women. These findings are related to the need to increase household income to meet more complex economic demands after marriage, especially when there are family dependents to support (Dolan and Stancanelli, 2021).

Furthermore, widowed women have an even greater tendency to engage in side hustles, as they often become the sole breadwinners, driving them to seek additional sources of income to maintain financial stability. Both groups of working women face greater economic pressures, prompting them to explore work opportunities outside their main jobs to mitigate financial risks (Terri and Vidisha, 2019; Setyonaluri et al., 2021; Dube, 2023). This phenomenon also reflects a shift in traditional gender roles, where women are increasingly taking on active roles in the labor market.

Tabel 4. Marginal Effects from Simulation 2 (Unweighted Estimation) Across Marital Status Models

Charateristic	Simulation 2 (Unweighted Estimation)			
	General Model	Widowed Model	Married Model	Unmarried Model
	ME	ME	ME	ME
Marital Status				
Married	0.044***			
Divorced	0.019***			
Age	0.001***	-0.001***	0.001***	0.001***
Head of Household	0.028***	0.044***	0.024***	0.003
Number of Dependents	0.004***	0.005***	0.005***	-0.001
Education				
Secondary	-0.011***	-0.009*	-0.011***	0.003
Higher	0.014***	0.007	0.002	0.052***
Training	0.052***	0.067***	0.053***	0.035***
Urban Area	-0.067***	-0.066***	-0.073***	-0.046***
Internet	-0.007***	0.006	-0.013***	0.010**
Informal	0.005**	0.016***	-0.001	0.009*
Sektor				
Manufacturing	-0.014***	-0.011	-0.012***	-0.036***
Services	-0.041***	-0.046***	-0.042***	-0.034***
Income	0.001***	0.001	0.001***	0.000
Observation	207,916	30,456	146,815	30,645
Pseudo R^2	0.030	0.026	0.024	0.042
LR χ^2	4,870.190	668.580	2,926.110	723.530

Source: Processed by Author
Notes :
*** significant at the 1% level
** significant at the 5% level
* significant at the 10% level

As age increases, the likelihood of individuals engaging in side hustles also tends to rise. This finding is consistent with André et al. (2022). Older workers may face challenges such as stagnant income, career uncertainty, or inadequate retirement planning. This phenomenon can also be seen as an indication of labor market uncertainty and demographic changes that encourage workers to remain economically active in various capacities even as they age. This suggests that side hustles function not only as a means of financial fulfillment but also as an adaptive strategy in facing the continuously changing economic dynamics.

Working women who are heads of households are more likely to engage in side hustles. Similarly, the greater the number of dependents a woman has, the higher her likelihood of taking on side hustles. The role of household head of the household

pushes them to seek additional income to meet their family's basic living needs. A larger number of dependents, whether children, parents, or other family members, creates greater economic pressure, leading women to diversify their sources of income (Khanal, 2020; Bari, 2024).

Regarding the human capital characteristics of working women, compared to basic education, secondary education decreases the likelihood of engaging in side hustles, while higher education increases it. In addition, working women who have attended training programs are more likely to engage in side hustles. Women with secondary education tend to have lower odds of participating in side hustles, possibly because they have access to more stable, adequately paying main jobs. However, women with higher levels of education are more likely to take on side hustles. This finding aligns with Auray, Fuller, and Vandenbroucke (2021), who suggest that higher education can influence individuals' engagement in side hustles. Higher education not only provides access to better-paying job opportunities but also expands networks and skills, encouraging them to explore additional income opportunities, either to apply their knowledge practically or for entrepreneurial purposes.

Moreover, women who have participated in training programs are more likely of engage in side hustles. Such training enhances their skills and capabilities, making them more competitive in the labor market and better equipped to take advantage of economic opportunities beyond their main jobs. This indicates that human capital enables women to explore and capitalize on opportunities in an increasingly dynamic and flexible economy (Menon and Nath, 2022; Rotman and Mandel, 2023).

Working women in urban areas tend to be less likely of engage in side hustles than those in rural areas, even though urban areas offer broader access to economic opportunities. This can be explained by differences in economic structures and labor markets between urban and rural regions. In urban settings, women are more likely to work in the formal sector, which provides more stable wages and clearer career prospects, reducing their need to seek additional income sources (Deshpande, Goel, and Khanna, 2018; Klasen et al., 2021). Conversely, women in rural areas often work in the informal or agricultural sectors, where income tends to be more volatile and insufficient to meet household needs. This condition encourages them to engage in side hustles to supplement income and ensure household economic well-being. This phenomenon indicates that geographic context plays a vital role in shaping women's participation in the labor market and their decisions to engage in side hustles as a response to local economic conditions.

The characteristics of the main occupation also play an essential role in influencing women's decisions to participate in side-hustle. Women who use the internet in their main job are less likely to engage in side hustles, as internet-based jobs tend to offer more stability and already provide the desired flexibility in work arrangements. This finding aligns with Kasliwal (2020a), who found that women using the internet for work have successfully met their flexibility needs. Women working in the informal sector are more likely to engage in side hustles compared to those in the formal sector. This is due to income uncertainty and the lack of social protection in the informal sector, which push women to seek additional income to secure their financial needs (Bromley and Wilson, 2018; Deshpande, Goel, and Khanna, 2018; Bonnet, Vanek, and Chen, 2019).

Women working in the agricultural sector are also more likely to engage in side hustles than those in the manufacturing and service sectors. The farm industry often experiences unstable income, prompting women to seek additional sources of income. However, an interesting phenomenon emerges in the relationship between income from the main job and the likelihood of engaging in side hustles. The higher the income women earn from their primary job, the greater their likelihood of engaging in side hustles. This finding aligns with the notion that higher financial capacity increases access to investment or to more profitable side-business opportunities (Chapman and Mishra, 2019; Kasliwal, 2020b). With higher income, women tend to have the resources and networks to explore and take advantage of side-hustle opportunities of diversifying income and improve overall economic well-being.

Next, the determinants of women's side hustles were specifically analyzed based on marital status, with the estimation results presented in Table 3. Among working women who are widowed, the likelihood of engaging in side hustles is influenced by determinants that reflect their socioeconomic conditions. Being the head of the household and having a greater number of dependents significantly increase the likelihood of widows engaging in side hustles as a strategy to supplement their income and meet family needs. Participation in training programs and working primarily in the informal sector also strengthen this tendency, as the informal sector often lacks stable income. In contrast, training enhances widows' skills and capacities to explore additional work opportunities.

On the other hand, the likelihood of widowed women engaging in side hustles decreases with age, possibly reflecting physical limitations or a preference for stability in later life. Secondary education is also associated with a lower likelihood of engaging in side hustles, as it may increase the tendency to obtain more stable and sufficient primary employment. Living in urban areas and working in the service or manufacturing sectors also reduces the likelihood of engaging in a side hustle, due to the greater stability and income security in these regions and sectors. Interestingly, higher education, internet use in primary employment, and income level do not have a significant effect on widows' decisions to engage in side-hustle. This indicates that individual and job-related factors have a more dominant influence than human capital in determining such opportunities. This phenomenon illustrates how complex social and economic conditions can shape widowed women's decisions to diversify income through side hustles (Terri and Vidisha, 2019; Setyonaluri et al., 2021).

Furthermore, among married women, various characteristics significantly influence their likelihood of engaging in side hustles. Increasing age is often associated with greater responsibilities, prompting women to seek additional income to meet increasingly diverse household needs. Being the head of the household and having more dependents also reinforces this tendency, as women responsible for household economic well-being are more proactive in finding additional income sources. In addition, participation in training programs and higher income from the main job significantly contribute to the likelihood of engaging in a side hustle, as training enhances skills and capabilities. In comparison, higher income provides access to broader economic opportunities.

Conversely, married women with secondary education are less likely of engage in side hustles. This may be due to their access to more stable and adequate main jobs. Living in urban areas and working in manufacturing or service sectors further reduces this tendency, as these sectors generally provide higher income stability and

lessen the need for additional earnings. Similarly, the use of the internet in their main work negatively affects the likelihood of side hustling. In contrast, among unmarried women, the decision to engage in side hustles is driven more by self-actualization factors. Increasing age motivates them to seek extra income as preparation for financial stability, while higher education and training enhance access to side hustle opportunities through broader knowledge and professional networks. Employment in the informal sector also encourages unmarried women to seek supplementary income due to unstable earnings. In this group, the use of the internet in their main job increases the likelihood of engaging in side hustles. Overall, these findings suggest that for married women, household responsibilities are more influential than human capital factors in determining participation in side hustles. In contrast, unmarried women's decisions are shaped by self-development motives and economic considerations (Dube, 2023).

The increase in side-hustle participation among married women observed in this study may indicate a sense of compulsion rather than choice. This is supported by further exploration of the *Sakernas* microdata used in this research. The income distribution of married women from their primary job's clusters around the lower end. Specifically, the average monthly income of married women is 1.4 million rupiah, with a median of 700 thousand rupiah, the weakest among widowed and unmarried women. The persistently low income from main jobs among married women indicates a form of economic pressure that drives their decision to engage in side hustles.

Conversely, living in urban areas and working in the manufacturing or service sectors tends to lower their chances of engaging in side hustles. This may be due to greater income stability in manufacturing and service sectors compared to agriculture, as well as better access to adequate primary employment in urban regions. However, being the head of the household, having dependents, and having a secondary education do not have a significant effect on the decision to engage in side hustles. This suggests that for unmarried women, the motivation to pursue side hustles is more influenced by self-actualization and human capital capacity rather than family responsibilities or job structure stability (Allen and Finn, 2024). This phenomenon illustrates how unmarried women in Indonesia can adapt to economic challenges and opportunities in a dynamic environment by leveraging education and training as key assets in diversifying their income sources.

4. Conclusion

Based on the research findings, two main conclusion can be draw Based on the research findings, two main conclusions can be drawn: (1) In general, individual characteristics, human capital, regional characteristics, and main job characteristics influence the decision to engage in side hustles; (2) Specifically regarding marital status, the decision to pursue side hustles among widows is primarily influenced by individual and job-related characteristics. For married women, the decision to take on side hustles is primarily driven by household responsibilities, while for unmarried women, the decision is more motivated by self-actualization through their human capital capacity.

Future research should further explore the social and economic determinants that influence widows' choices of side hustles, as well as formulate inclusive, gender-based economic empowerment policies. It would also be valuable for future studies to

specifically examine full-time workers and account for potential regional effects, thereby providing a more nuanced understanding of contextual variations. Such policies should include support in the form of entrepreneurship training that can optimize side hustle activities while considering potential negative impacts. By enhancing human capital, productivity, and time management, income adequacy can be achieved without adverse effects such as excessive working hours.

Given that married and widowed working women are more likely to engage in side hustles due to greater economic responsibilities and the need to support household dependents, policy interventions should focus on strengthening their financial resilience and income security. This can be achieved through targeted programs such as subsidized access to microcredit, financial literacy initiatives, and entrepreneurship support schemes that enable women to manage multiple income sources more effectively. For married women, policies that promote shared household responsibilities and provide affordable childcare are crucial for reducing the dual burden of paid and unpaid work. Meanwhile, for widowed women who often become the sole earners, comprehensive social protection programs, including income support and employment assistance, are essential to ensure sustainable livelihoods and prevent economic vulnerability. Such measures would not only enhance women's economic participation but also contribute to broader goals of inclusive growth and gender-equitable labour markets.

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