

The Behavior of Housewives in the Management of Fixed and Non-Fixed Income to Anticipate Economic Problem in the Future Macassar, Indonesia

Dr Rustan MSi

Lecturer At Faculty Of Economics, Muhammadiyah University Makassar

Abstrak

Type of qualitative research through phenomenological, approach as for hsl research shows that the role of housewives in managing finances and anticipating the future is increasingly recognized, especially in the context of gold investment as a strategy to protect family wealth from market fluctuations and economic uncertainty. Gold investment is seen as a stable and profitable option in the long run, which allows housewives to plan wisely for the future of their family. The majority of housewives view gold as the ultimate investment, based on a good understanding of the benefits and associated risks, as well as adopting a careful investment strategy, including setting clear goals, consistency in investment, choosing a trusted investment platform, and following market developments. With awareness of the importance of gold investment and continuing financial education, housewives can build a strong foundation for family financial stability, maintain peace of mind in the face of an uncertain future, and provide a solid foundation for future generations.

Keyword: Investment, Strategy, Income, Gold, Management

CHAPTER 1

INTRODUCTION

A. BACKGROUND

As we step into the 21st century, we recognize that global and national economic dynamics present significant challenges to society, especially in terms of financial planning and investment. Rapid changes in the economy, including stock market fluctuations, volatile inflation, and political uncertainty, give rise to the need for smart and measured investment strategies.

In the midst of the uncertain dynamics of the global economy, many individuals, including Generation Z, are beginning to look for investment alternatives that can provide protection to the value of their assets from unexpected market fluctuations. As a generation growing up in an era digital and widespread information, Generation Z in Makassar city has shown significant interest in finding ways to manage their own finances, especially in anticipation of various economic problems in the future.

Investment is one step that is considered important to prepare for economic uncertainty that may occur in the future. However, for most of Generation Z, Understanding the type of investment that suits their needs and can deliver optimal returns remains a challenge. Therefore, it is necessary to have a deeper

understanding of the investment options available, as well as the risks and benefits associated with each of them.

In this context, gold has long been considered one of the most stable and safe investment instruments. Gold has a long history as a store of value and has been recognized as an asset that can protect the value of one's wealth from unexpected market fluctuations. In the midst of economic uncertainty, interest in gold investment has increased again, not only among professional investors but also among the general public.

One form of investment that has long been known for its stability is gold investment. Gold has been a symbol of value and wealth for centuries, and remains a sought-after asset in a variety of economic situations. The uniqueness of gold as an investment instrument lies in its resilient nature to fluctuations in currency values and stock market instability. Therefore, in the context of the future economic challenges that Generation Z in Makassar may face, the consideration of investing in gold becomes more relevant and important.

Makassar, as one of the largest and most populous cities in Indonesia, has not escaped the impact of global and National Economic Complexity. Generation Z mothers in Makassar, in their role as family financial managers, are directly involved in ensuring the economic stability of their households. As part of a generation that grew up in the digital age and is accustomed to wide access to information, Generation Z mothers have the potential to become agents of change in family investment decision-making.

However, gold investment decisions among Generation Z mothers in Makassar have not been studied in depth. Lack of understanding of the factors that influence their gold investment decisions, as well as the strategies they use to managing risk and maximizing profits, complicates their financial decision-making process.

Therefore, this study aims to bridge the knowledge gap by investigating the factors that influence gold investment decisions of Generation Z mothers in Makassar. With a better understanding of their motivations, preferences and investment strategies, it is expected to provide valuable insights for individuals, families and the wider community in managing their finances more effectively in the future. Thus, this study has not only academic relevance, but also significant practical implications in supporting the economic sustainability of families and communities in the city of Makassar. With a better understanding of the dynamics of gold investment, it is expected to prepare Generation Z mothers to face future economic challenges with more confidence and intelligence.

B. FORMULATION OF THE PROBLEM

1. How do Housewives behave in making gold investments to anticipate upcoming problems
2. What are the advantages and disadvantages of gold investment?
3. Why gold investment attracts many women

CHAPTER II LITERATURE REVIEW

A. Investment

The word investment is an adopted word from the English language, namely investment, the word invest as the basic word of investment has the meaning of planting. Investment is defined as the outlay of money used for income or profit. In the dictionary of Capital Market and financial terms the word

investment is defined as the investment of money or capital in a company or project for the purpose of making a profit.

According to Kamiruddin Ahmad, what is meant by investment is placing money or funds in the hope of obtaining additional or certain benefits over the money or funds. Investment is a sacrifice made today to expect profits in the future. Generally, investments are divided into two, namely investments in tangible assets (real assets) and investments in financial assets (financial assets).

In the context of the economy, there are several investment objectives, among others, as follows:

1. To get a more decent life in the future. The need to get a decent life is the desire of every human being, so efforts to achieve it in the future will always be done.
2. Reducing inflationary pressures inflation factors can never be avoided in economic life, what can be done is to minimize the risks due to inflation, because inflation variables can correct all existing income. Investing in a particular business can be categorized as an effective mitigation measure.
3. As an effort to save taxes in several countries around the world many policies that encourage the growth of investment in the community through the provision of tax facilities to people who invest in certain businesses.

Investment becomes important for economic growth in relation to the contribution it makes. The contribution of investment to economic growth can be seen from the demand and supply side. On the demand side, increased investment will stimulate economic growth by creating effective demand. While from the supply side, increased investment will stimulate economic growth by creating more capital reserves which then develop in the form of increased production capacity.

Investment can also be used for equalization, both equalization between regions, between sectors and between individuals. Investment as a means of equity, of course, cannot be allowed to run alone or allowed to run according to market mechanisms but there must be government intervention. The rapid investment of both local and foreign capital in a country is an indicator that the country has a good economic system, because it is supported by the adequacy of resources, both natural resources and human resources. Moreover, security guarantees, as well as social and political stability are maintained. This condition will attract investors to invest. The rise of investment in a country, of course, will bring positive benefits to the country concerned. For example, the opening of jobs, transfer of knowledge, increase regional/central income. Also able to accelerate the progress of the area through infrastructure improvements, and other public infrastructure. Therefore, the greater the number of investors and the greater the nominal investment invested, this will definitely affect the acceleration of the country's economic growth in a positive direction. Here are the types of investments :

- a.) investment based on assets investment based on assets is a classification of investments from the aspect of capital or wealth. Investments based on assets are divided into two types, namely:
 1. Real assets, namely tangible investments such as buildings, vehicles and so on.
 2. Financial asset is a document (letters) indirect claims of the holder against the real activities of the party that issued the Securities
- b.) investment based on influence investment according to influence is an investment that is based on factors that affect or do not affect investment activities.
- c.) investment based on sources of Financing (Law No. 1 of 196seven on Foreign Investment; Law No. 11 of 1968 on domestic investment).
- d.) an investment based on its source of financing is an investment based on the origin from which it was obtained.

e.) investment based on its Form investment based on its form is an investment based on how to invest its investment. This method of investment is divided into two types, namely: portfolio investment and direct investment. This portfolio investment is made through the capital market with securities instruments, such as stocks and bonds. Direct investment is a form of investment by building, buying capital, or acquiring companies The investment process consists of five stages :

- a). Determination of investment objectives. The goals of investors between one another are not the same, depending on the decisions made.
- b). Determination of investment policy. This stage is the stage of determining policies to meet the investment objectives that have been set.
- c). Portfolio strategy selection. There are two strategies chosen, namely active portfolio strategy and passive portfolio strategy. Active portfolio strategy involves the active use of available information and forecasting techniques to find better portfolio combinations. A passive portfolio strategy involves investing in a portfolio that is consistent with the performance of a market index.
- d). Asset selection. This stage is the process of evaluating each security that wants to be included in the portfolio.
- e). Measurement and evaluation of portfolio performance. This stage includes the performance of the portfolio and the comparison of the measurement results with other portfolio performance through the benchmarking process (Tendelilin:2000). An efficient portfolio is a portfolio that provides the greatest expected return with a fixed risk or a portfolio that contains the least risk with a fixed expected return. An efficient portfolio is determined by choosing a certain expected rate of return and then minimizing the risk or determining a certain level of risk and then maximizing the expected return (Hartono:2000).

B. Gold

Gold in English is called "gold". This word is an absorption of the old German language, namely "ghel" which means shining or yellow.²⁵ Gold is a chemical element that has the symbol Au (Aurum). Gold is a solid, shiny metal. This metal is bright yellow so it attracts the attention of everyone who sees it. In addition, the yellow color of gold is also eternal because it cannot be oxidized by air or water. Not infrequently gold is also often called a precious metal used as a symbol of wealth and power. The names of gold by shape are as follows :

1. Gold jewelry: usually gold jewelry is purchased with the aim of beautifying the appearance.
2. Gold bars: usually gold bars are bought for investment purposes
3. Gold coins: gold coins have several forms that are usually traded for collection purposes, savings, or as a medium of exchange.
4. Granule gold: this gold is in the form of granules that are usually used for the purpose of being melted into other forms of gold. Usually this gold is bought by the gold shop and to buy this type of gold, the minimum weight is 5 kilograms.

Types of gold :

1. Red color: the result of the fusion of pure gold and copper
2. Yellow color: the result of a combination of pure gold and pure silver
3. White color: the result of a combination of pure gold, tin cider, nickel, and white silver.
4. Green color: the result of a combination of pure gold, pure silver, cadmium, and copper.
5. Blue color: the result of a combination of pure gold and iron.
6. Orange color: the result of a combination of pure gold, pure silver and copper.
7. Brown color: the result of a blend of pure gold, palladium, and pure silver.

8. Gray color: the result of a blend of pure gold: copper, and iron.
9. Purple color: the result of a combination of pure gold and aluminum.

Gold is one of the most profitable gold investment options compared to gold jewelry (gold jewelry) and gold coins (gold coin). This is because gold bars are easier to resell, and do not cut manufacturing costs as well as jewelry gold. Gold bars are large and come from the casting process (cast bars) and there are also small ones that come from the printing (minted bars). Gold bars of 1 kg or more are not subject to a printing fee, while those under 1 kg are subject to a printing fee.

Gold bullion is very suitable for long-term investment, because this investment product is considered resistant to inflation and economic crisis. Gold is widely known as the safest investment option especially when economic conditions are experiencing crisis, uncertainty, and difficult to predict. Gold is a type of asset that can determine its own value, tangible, easy to carry, and cashed anytime and anywhere.

C. Economy

Economics is the human activity that deals with the production, distribution, exchange, and consumption of goods and services. Economics in general or specifically is household rules or household management. Economics is also said to be a science that explains how to produce, circulate, divide and use goods and services in society so that people's material needs can be met as well as possible. Economic activity in society is to regulate the affairs of wealth both related to ownership, development and distribution.

Economics according to Jimmy Hasoloan in a book entitled Introduction to economics (PIE) (Hasoloan, 2010). According to Jimmy economics is a branch of social science that studies the various behaviors of economic actors towards the decisions made. Jimmy said that this science is needed to be able to make choices on a variety of limited resources to meet unlimited human needs.

Adam Smith as the main character of Economics, Adam Smith stated that economics is a science that studies human efforts in achieving prosperity or human efforts in managing material resources owned to achieve their goals in the market or trade. (Ismail, 2012, p. 5). Then the economy has two branches, namely macroeconomics and microeconomics.

Human beings live in a group that forms a system. A simple system can be defined as the interaction, connection, or relationship of smaller elements to form a larger and complex unit. Thus the economic system is the interaction of small units (consumers and producers) into larger economic units in a particular region.

The community economy is an economic system based on the economic strength of the community. Where the economy of the community itself is part of the economic activities or businesses carried out by most people who by self-help manage any economic resources that can be cultivated, hereinafter referred to as small and medium enterprises (SMEs) mainly include the agricultural sector, plantations, livestock, handicrafts, food and so on. The purpose of the economy is to prosper and meet the needs of people's lives, as well as achieving ease and satisfaction. With the fulfillment of the needs of the community will create the welfare of productive survival.

In general, economic growth shows the economic activity of a country or region in generating additional income for the community in a certain period. According to Sadono, economic growth is defined as the development of activities in the economy that cause goods and services produced in society to increase.¹⁹ according to Todaro and Smith economic growth is a process of increasing productive capacity in an economy continuously or continuously over time so as to produce increasingly greater

levels of national income and output.

Economic growth is the increase in overall community income that occurs in the region, namely the increase in all added value (added value). Regional income describes the payoff for the factors of production operating in the area (land, capital, labor and technology) which means it roughly describes the prosperity of the area.

As the most widely used benchmark to measure the economy of a region is the Gross Regional Domestic Product (GRDP) is the product of goods and services of people and companies. It is called gross because it enters the depreciation component. It is called Domestic because the boundary is a region or country, so it includes the results of the company's goods and services and what is calculated is the production of goods and services.²² therefore, the economic growth of a region can be obtained through the growth rate of the value of GRDP on the basis of constant prices (ADHK). Economic growth of a region can be determined by comparing the real GDP in a particular year (GRDP) with the previous year (GRDP-1)

Arsyad viewed economic growth as an increase in output without looking at whether the growth was greater or less than population growth and whether there was a change in economic structure or not. Economic growth itself is characterized by a high rate of increase in per capita product, so to encourage regional economic growth needs to be determined regional development priorities. Through GRDP data, it can be seen how much economic growth has been achieved and the role of each economic sector that supports the economy of a region

A general definition says that economic growth is a quantitative measure that describes the economic development of a country in a certain period when compared to the previous period. In other words can it is said that economic growth shows the extent to which economic activity will generate additional income as a result of the increase in Gross Domestic Product (GDP) real per capita in a given period. Economic growth is also very important and needed because without growth there will be no increase in welfare, employment opportunities, productivity and income distribution. It was concluded that the production process always requires human resources as the driving factor of an economy in a region and its impact on increasing people's income.

CHAPTER III

RESEARCH METHODS

Types of qualitative research through phenomenological approach

CHAPTER IV

DISCUSSION

A. Housewife behavior in investing in gold to anticipate future problems

The role of the housewife in managing finances and anticipating future problems is increasingly recognized as an integral part of the family's financial dynamics. In the current era of global economic uncertainty, more and more housewives are choosing to involve themselves in various forms of investment as a strategy to secure their family's future. One form of investment that is becoming increasingly popular is gold investment. Gold investment has long been recognized as one of the effective ways to protect the value of wealth and overcome economic uncertainty.

The role of housewives in making gold investments is becoming increasingly important. They are not only responsible for the day-to-day financial management of the family, but also have a strategic role in planning for the long term to deal with financial challenges that may arise in the future. Thus,

understanding the behavior of housewives in making gold investments is a relevant and interesting topic for further research.

Gold investment has its own appeal for housewives because it is stable and its value tends to increase over time. Gold has long been recognized as an asset that is resistant to market fluctuations and economic changes. As a result, many housewives see investing in gold as an effective way to protect their family's wealth from inflation and other economic risks. However, it is important to remember that any investment decision should be based on a good understanding of the risks and potential returns. Although gold investment can provide long-term benefits, it also has certain risks that need to be carefully considered. Therefore, the behavior of housewives in making gold investments not only includes the decision to buy gold, but also involves a deep understanding of the gold market, the right investment strategy, as well as the appropriate risk management plan.

According to Gustina (2013) gold investment is the safest investment compared to other types of investments. In fact, it also opens up opportunities that gold investments can provide returns (profits) exceeding high risk investments if only the situation and conditions allow, such as a very high inflation surge and rising world gold prices. In general, many people choose to invest in gold in order to gain profits in the long term. Gold can also be used as collectibles and jewelry. Gold investment can also be considered practical because it can be done by all groups ranging from housewives, mediocre salaried workers or professionals because gold can be purchased from 1 (one) gram.

The attitude of housewives to gold varies. The majority of housewives see gold as an investment or protection, with some also taking it as Pride. Previous studies have shown that gold is considered a stable investment and as a refuge when economic conditions are unstable. In terms of holding gold, the majority of housewives tend to hold gold in the long term, indicating that gold is considered an investment vehicle. However, they are in no hurry to resell it unless it urgently needs money, suggesting that gold is also considered a means of protection. Overall, the motivation for owning gold varies between investment, protection, and pride, with the majority of housewives viewing gold as a valuable and stable asset.

the majority of housewives have a fairly good understanding of the advantages and risks of owning gold. They see gold as a promising investment because it has the potential to rise in price in the future and can provide benefits. In addition, the ease of selling gold in gold shops is also a positive consideration for them.

In general, Housewives tend to view gold as a primary investment, followed by considerations for protection and pride. gold is considered an attractive investment and has good advantages compared to other investments. Therefore, it can be concluded that the majority of housewives in the region have a fairly good understanding of the purpose of buying gold, as well as well as well-considered the advantages and risks associated with owning gold.

As a housewife, financial responsibility is often one of the main focuses. Managing family finances wisely is a must to ensure family well-being. In the face of economic challenges and future uncertainties, investment is an important key to achieving financial stability. One form of investment that many housewives choose is gold investment.

It is important for a housewife to understand why gold is considered a safe and profitable investment. Gold has long been recognized as an asset that is stable in value over the long term. History has shown that gold tends to increase in value over time, even when the economy is unstable. This makes it an attractive investment option to protect family wealth from market fluctuations.

Gold investment is not only about getting financial benefits, but also about security and Financial Protection. In the face of economic uncertainty or crisis situations, owning a physical asset such as gold can provide peace of mind. As a responsible housewife, this is a very valuable thing to have, especially when planning the future of children and retirement.

A wise Housewife will consider gold investment as an important part of a long-term strategy to anticipate problems that may come. This can include setting aside an emergency fund, planning children's education, or preparing for retirement. Gold investment can be a solid foundation in building sustainable family wealth.

For housewives, allocating funds for gold investment requires wise planning. Here are some strategies that can be applied:

- 1. Setting investment goals:** it is important for housewives to set clear investment goals. Whether it is to prepare for children's education, retirement, or emergency reserves, those goals will guide investment strategies.
- 2. Consistent in investments:** while it may be difficult to allocate a large amount to a gold investment at once, housewives can start with a small amount and consistently increase the investment over time.
- 3. Using a trusted investment Platform:** choosing a trusted gold investment platform or provider is very important. This helps to avoid the risk of fraud or unprofitable investments.
- 4. Keeping Up With Market Developments:** Housewives need to stay up-to-date with the development of the gold market. Information on prices, trends, and factors that influence the market can help in making investment decisions.

Gold investment can be a powerful tool for a housewife to anticipate financial problems that may come. With a good understanding of the importance of gold investment, wise financial management, and awareness of Financial Protection, a housewife can build a strong foundation for her family's future. Through continued financial education, gold investment can also be a source of wisdom and stability for generations to come.

Advantages and disadvantages of gold investment

Gold investment has long been one of the favorite choices for investors around the world. Its appeal lies not only in its intrinsic value as a rare and precious metal, but also in its role as an instrument of hedging and portfolio diversification. Along with global economic uncertainty, currency fluctuations, and geopolitical tensions, interest in gold investment is growing.

gold investment has been the subject of growing talk, especially in the face of financial market fluctuations and geopolitical uncertainty. Although many investors are interested in the potential benefits that can be derived from gold investments, it is important to understand that each form of investment has advantages and disadvantages that need to be carefully considered.

The advantages and disadvantages of gold investment is an important discussion in planning a financial strategy. In mixed views, Gold has been seen as a symbol of stable wealth, as well as a reliable source of long-term profits. However, as with any other investment, there are pros and cons that need to be carefully considered before deciding to inject funds in the form of gold.

Advantages Of Gold Investment:

- 1. Gold prices tend to rise:** if we look based on long-term investments, gold prices tend to be positive

and continue to rise above average inflation. So, it automatically makes the value of the money we invest in gold does not decrease in value.

- 2. The value of gold is most resistant to recession:** we take as an example a comparison at the time of the pandemic in 2020, the value of the Composite Stock Price Index (JCI) fell sharply to reach 26.43% (quoted from laman cnnindonesia.com), in contrast to the value of gold in the same year it tends to rise.
- 3. Gold is easy to cash out:** compared to the type of property investment that is relatively long in the process of selling it, gold can be said to be very easy to cash out if we are in a condition to have fast funding needs.
- 4. Can be with small capital:** there are 2 types of gold investment today, including physical gold if we start investing in physical gold, it can start only with a variety of various denominations, starting from 0.5 grams or around Rp500, 000. But keep in mind the smaller the denomination, the basic price is also more expensive. This is because the factory has the same production costs for packaging costs. and Digital Gold another form of physical gold is digital gold. Digital gold services even provide gold investments starting from Rp50, 000 only.
- 5. There is no Maintenance Fee:** apart from the PPH 22 tax imposed when purchasing gold, the rest of the gold investment does not have maintenance costs or other costs.

Lack Of Gold Investment:

- 1. High Spread value:** this is the most prominent shortcoming of gold investments when compared to other types of investments. For example, if our gold investment is in the form of physical then per gram of its spread value is an average of about 11%, in contrast to stock investments that have an average spread value of not up to 1% depending on the platform we use.
- 2. Risk of loss:** if we invest in physical gold both bullion and jewelry, and store it ourselves, then there is a considerable risk of loss. Especially if the gold owned in the form of gold jewelry. But don't worry, digital gold can answer those concerns. Secure digital gold investment is free from the risk of theft and of course also convenient, especially those registered and supervised by the Financial Services Authority (OJK).
- 3. Slow price increase:** the disadvantage of the next gold investment is that the price increase tends to be slow. The price of gold has increased precisely when the economic situation is unstable. When economic conditions are stable, gold prices also tend to be stable. But behind the slow rise in price, gold actually offers investment certainty. In the trend of gold prices rose from year to year even above the national average inflation, meaning the value of our investments also rose.
- 4. Relatively small profits:** unlike other types of investments, gold investments do not provide large profits. Gold tends to retain value rather than add to it. But behind it, gold is a safe haven. Safe haven assets are investment instruments that are able to maintain their value despite unstable world economic conditions.
- 5. The impact is small on the real economy:** having a gold investment does not contribute positively to economic growth in real terms. This is because the profits that are owned tend to be used for personal interests. However, gold should be taken into account as one of our tools in investing, especially if we want a form of investment in the long term. The benefits of having a new gold investment will be felt maybe in the next 5 to 10 years.

By considering these advantages and disadvantages, housewives can make a more informed decision about whether a gold investment is appropriate for their risk profile and financial goals. With a deep understanding of market dynamics and appropriate investment strategies, gold investment can be a valuable component in achieving long-term financial goals.

C. Gold investment attracted many women

Gold investment has become one of the options that are in demand by many people in order to secure wealth and achieve financial benefits. However, interestingly, this trend is not only dominated by men, but also significantly in demand by women. This phenomenon raises an interesting question: Why is gold investment so much in demand among women?

No.	Nama Data	Nilai
1	Emas	69,8
2	Tanah	34,5
3	Bisnis	31,1
4	Properti	24,8
5	Reksadana	24,2
6	Saham	20
7	Deposito Bank	17,9
8	Hewan Ternak	15,9
9	Asuransi	15,7
10	Cryptocurrency	10,9

According to a survey by the Katadata Insight Center (KIC), gold is the type of investment that is most widely owned by women in Indonesia with a proportion of 69.8%. In addition to gold, Indonesian women invest in land with a percentage of 34.5%. Followed by Business / Business by 31.1%, property 24.8%, and mutual funds 24.2%.

When viewed in general, women have more investments with lower risk such as gold, land, and property. While the types of investments that are high enough risk, such as stocks and cryptocurrencies are only 20% and 10.9%. In addition to the low risk, the reason women prefer gold investment is to be the future savings of families and children, non-aggressive investment, and simply the value of gold is quite stable from year to year.

Basic knowledge of the types of gold investment instruments is considered important to start an investment activity. In accordance with the opinion (Mahastanti, 2011) which states that an investor before making an investment will consider the investment risk, economic conditions, reviews of the investment to be selected and the performance of the investment. Where with the provision of general knowledge about gold investment, the public will be able to easily predict or calculate profits to losses that are likely to occur. In addition, with general knowledge about gold investment, qualified people can also predict or read gold price fluctuations so that they can estimate the right opportunity to sell or increase their investment 'amount' in order to get maximum investment results, profitable, accurate, and planned

Investing in gold is nothing new in the financial world. For centuries, gold has been considered one of the most stable and safe forms of investment. However, the shift in investment behavior has seen an increase in women's participation in this arena. This arouses interest in understanding the reasons behind this preference.

First of all, we can see that gold investment offers security and stability that is quite attractive to many women. Second, gold is often considered a hedge against inflation and economic uncertainty, which is a common concern for individuals who want to protect their wealth from market fluctuations. In this regard, women, like men, are looking for ways to maintain their financial stability.

In addition, gold investment also offers flexibility that is highly appreciated. Compared to other investments such as stocks or property, gold can be purchased in a physical form that is relatively easy to store and access. This provides a greater sense of control over their assets, which may be an important factor for women who want to manage their own finances without dependence on others.

In addition to these practical reasons, there are also psychological factors to consider. Gold investment is often considered a symbol of wealth and success. For many women, having a gold investment can provide confidence and feel more financially independent. This can be a way for them to take control over their own financial future. With more economic opportunities opening up for women, it's no surprise that they are increasingly active in managing their finances and making investment decisions.

Conclusion

The role of housewives in managing finances and anticipating the future is increasingly recognized, especially in the context of gold investment as a strategy to protect family wealth from market fluctuations and economic uncertainty. Gold investment is seen as a stable and profitable option in the long run, which allows housewives to plan wisely for the future of their family. The majority of housewives view gold as the ultimate investment, based on a good understanding of the benefits and associated risks, as well as adopting a careful investment strategy, including setting clear goals, consistency in investment, choosing a trusted investment platform, and following market developments. With awareness of the importance of gold investment and continuing financial education, housewives can build a strong foundation for family financial stability, maintain peace of mind in the face of an uncertain future, and provide a solid foundation for future generations.

Gold investment has become a favorite choice for investors around the world because of its stable intrinsic value and its role as an instrument of portfolio diversification and hedging in the face of global economic and geopolitical uncertainty. Although it offers long-term profit potential and is easy to cash out, it is important to carefully weigh its advantages and disadvantages. The advantages include stable price increases, resistance to recession, ease of liquidation, and low start-up capital, while the disadvantages include high spread values, risk of loss, slow price increases, relatively small profits, and little impact on real economic growth. By understanding both the advantages and disadvantages such, housewives can make more informed investment decisions according to their risk profile and long-term financial goals.

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