

Well-Being in Islamic Income Utilisation: A Longitudinal Qualitative study on Muslim Family

Indah Dewi Nirwana¹, Agus Suman², Iswan Noor³, Atu Bagus Wiguna⁴

Universitas Brawijaya^{1,2,3,4}

MT. Haryono 165, Malang, Jawa Timur

Correspondence Email: indahdewi.nirwana@gmail.com

ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Nirwana, I. D., Suman, A., Noor, I., & Wiguna, A. B. (2022). Well-Being in Islamic Income Utilisation: A Longitudinal Qualitative study on Muslim Family. *Journal of International Conference Proceedings*, 5(2), 696-705.

DOI:

<https://doi.org/10.32535/jicp.v5i2.1976>

Copyright©2022 owned by Author(s).
Published by JICP



This is an open-access article.
License: Attribution-Noncommercial-Share Alike (CC BY-NC-SA)

Received: 15 June 2022
Accepted: 15 July 2022
Published: 11 November 2022

ABSTRACT

This study aims to describe income utilization at the household level from an Islamic perspective. A qualitative approach with semi-structured interviews was carried out on 3 Muslim families longitudinally in 2015 and 2022. In the framework of household income management, Muslim families conduct the planning, implementation, and monitoring processes to spend income meeting their needs. During the planning stage, Muslim families prepare the planning process based on *lillahi taala's* (everything for god) intentions. Then at the implementation stage, Muslim families carry out activities to fulfill their needs in a halal and Thayib way. As for the monitoring stage, Muslim families spend some of their income through zakat, infaq, and sadaqah as a sustainability act toward the afterlife. Adaptation in income utilization practices can result from several factors: 1) socio-economic status and 2) technological change.

Keywords: Income Utilization, Household Needs, Muslim Family.

INTRODUCTION

A family is a group of two or more people related by blood, marriage, or other ties (Knox & Schacht, 2013). In Islam, the family has an important meaning in society because the family is the smallest unit where a person grows, develops, and knows various values, including religion. Muslim families, guided by Islamic law in living their lives, make the Qur'an, hadith, *qiyas*, and *ijma'* as guidelines in living life as a form of worship, including all efforts to fulfil needs (Dahlan, 2014; Tafsir, 2008).

The fulfilment of needs is closely related to individuals' roles in the family. This role gives rise to obligations and rights for family members (Jawas, 2014). For example, in the family, the husband and wife must understand the rights and obligations where the husband must provide a living for the family (Mubina, 2013), and the wife must assist her husband in managing income so that family needs can be met according to applicable regulations.

Muslim families must know and manage family income according to applicable guidelines because income is a form of property held accountable in the afterlife (Zaman, 2009). It is related to one of the five questions that a Muslim will be asked on the Day of Judgment: how one gets wealth and how to use it (Hadith Ahmad). One of the reasons that underlie someone not doing something according to the rules is the lack of knowledge in humans (Ghiesari, Zamani, & Eftekhari, 2014). Researchers believe that Muslim families who understand income management should manage based on Islamic law.

The relevance between religious injunctions containing values and ways of life has been investigated with a focus on decisions made by individuals to manage their income. However, research to provide an overview of the implementation of income management run by Muslim families based on Islamic law has not been widely carried out (Kurt, Inman, & Gino, 2018). Therefore, this research needs to be carried out to expand the study of family income management based on Islamic law.

LITERATURE REVIEW

The Islamic Concept of Human Well-Being

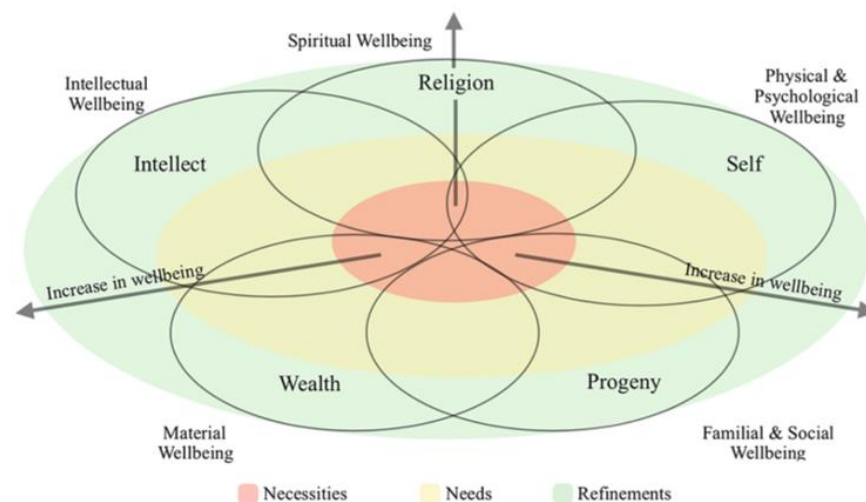
Conventionally, the process of meeting needs can be seen through efforts to manage income which can be different by considering individual preferences and the existence of budget (income) constraints. Revenue management is the income management process that includes planning, implementation, and monitoring activities (Schermerhorn, 2013). Planning is making designs or concepts regarding family income to achieve goals. Then, implementation carries out a design regarding the income made following the Shari'a. Finally, monitoring is an evaluation or correction of all activities to fulfil the needs that have been carried out.

From the Islamic economics perspective, individuals carry out consumption activities to meet needs that have a fairly broad meaning. Not only related to income utilization, but satisfaction is also a will motivation with a tiered stage according to the urgency of action. In the Islamic worldview, the purpose of fulfilling needs can be explained in several words, such as success (*falah*), *sad'ah* (happiness), or inter-temporal well-being. Then according to Kader (2020), the level of needs is divided into three groups that form a priority level or hierarchy of need fulfilment, namely: 1) Necessities (*dharuriat*), namely consumer goods that are universally needed and are not tied to a particular context so that they describe the deepest level of need for individuals; 2) Needs (*haji*at), are

consumer goods that are bound by the context of place and time; 3) Refinement (*tahsiniat*) is a procedure or value implemented to improve consumption activities.

Then, in the thought of al-Ghazali and al-Shatibi, the level of individual needs is described in more detail based on the characteristics of individual needs. This thought is known as the higher objectives of the Shari'a (*maqasid al-sharia*), which include Religion (*Din*), the Soul (*Nafs*), Intellect (*'Aql*), Progeny (*Nasl*), and Wealth (*Mal*). The scope of needs based on *maqasid al-sharia* can be seen in Figure 1.

Figure 1. The Islamic Concept of Human Well-being Based on Al-Ghazali and Al-Shatibi



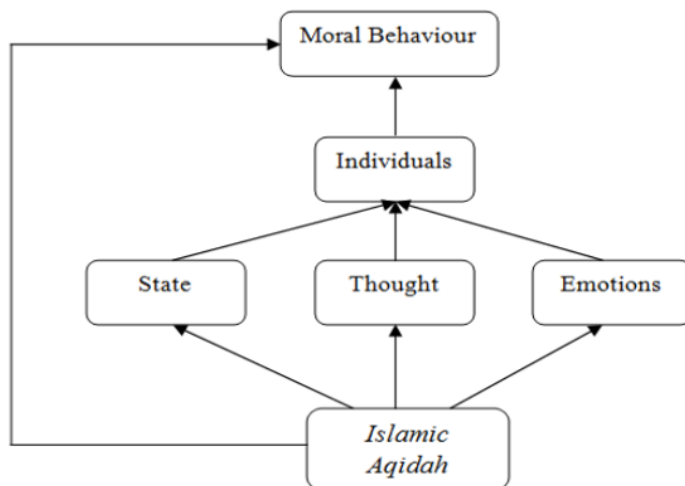
Sources: Kader (2020)

In Figure 1, religion (spiritual needs) is related to the existence of individuals born into the world to worship and associated with The Five Pillars of Religion (belief, prayers, fasting, charity, and pilgrimage). Then, the Self aspect is all physical and psychological needs such as food, shelter and clothing, health, equality, legal transaction, liberty, and freedom. The intellect aspect is a need related to the state of mind & heart, including the essential creed (*'aqidah*), jurisprudence (*fiqh*) and spiritual purification (*tazkiyah*), and worldly knowledge that is acquired through observation and research. Furthermore, Progeny is a need that includes familial and social environment as an effort to preserve human dignity through marriage, neighbors, and brotherhood. Finally, the Wealth aspect is all material needs in income, assets/property, and sustainability (individual efforts to share with the surrounding environment).

Aqidah as the Intellectual Basis for Moral Behavior

It is *aqidah* (individual's creed) that functions as guidance to direct the intentions towards behaviour derived from the Quran and Sunnah. Aqidah also refers to *iman* to explain the solid creed upon which the individual heart is fixed without hesitation or doubt. *Aqidah* has three components that affect moral behaviour: emotions, thoughts, and state (Obid & Demikha, 2011). Thought and emotion are the components related to Muslim intellectuals. Meanwhile, state refers to the existence of systems/institutions guided by Islamic values.

Figure 2. Structural Framework of a Moral Behavior in Islam



Source: Obid and Demikha (2011)

Although the framework depicts *aqidah* as the foundation of Moral Behavior, it is essential to note that reality could reveal the reverse. For instance, there is the practice of a good personality, which is not based on *Aqidah*; even worse, peaceful moral behaviour could have abstained even though Islam is believed to be the guidance of life. Therefore, this research has an important role in showing how the practice of Islamic value is in reality, especially in the income utilization for consumption behaviour.

RESEARCH METHOD

Kimbal (2020) states that data collection in qualitative research is carried out to reach the saturated level of initial information. This study uses a qualitative approach using thematic analysis methods (Clarke & Braun, 2016). This analysis allows for identifying patterns in a data set based on the research objective regarding managing Muslim family income. Data were collected through semi-structured interviews conducted in different periods with interview booklet instruments. The data that has been collected is documented in the form of transcripts and written interview notes, then analyzed by thematic analysis procedures, namely: 1) Data identification; 2) Develop a qualitative code on the data; 3) Arrange and sort data, and 4) make a synthesis and concept mapping. As for evaluating the data quality, validity and triangulation techniques are used (Berg, 2001; Babbie, 2013).

The data collection period was carried out twice. The first was carried out in 2015 to 3 Muslim families (Family A, B, and C). In determining research informants using purposive techniques (Berg, 2001). The selection of informants was carried out using several criteria, namely a) Muslim families where husband and wife do not work, b) Muslim families where husbands work and wives do not work, and c) Muslim families where husbands and wives work.

In 2022, the study was conducted again on the same Muslim family. The scope of the research in the second period was carried out to re-examine the renewal of the theme and deepen the income management run by Muslim families. However, in this period, it was only carried out for 2 (two) families, namely: Family A and B, due to incomplete data in family C. The profile description of the informant is shown in table 1.

Table 1. Informant Profile

Information	Year	Family A		Family B		Family C	
		Husband	Wife	Husband	Wife	Husband	Wife
Year of Marriage		2014		2011		1991	
Dependents	2015	1		2		3	
	2022	2		3		3	
Address	2015	Sleman, Daerah Istimewa Yogyakarta		Malang, Jawa Timur		Malang, Jawa Timur	
	2022	Osaka, Jepang		Malang, Jawa Timur		Malang, Jawa Timur	
Education Attainment	2015	Bachelor degree	Bachelor degree	Bachelor degree	Bachelor degree	Doctoral	Doctoral
	2022	Master degree	Bachelor degree	Bachelor degree	Bachelor degree	Doctoral	Doctoral
Employment status	2015	X	X	V	X	V	V
	2022	V	V	V	X	V	V

Notes: V (data obtained from informants); X (data not obtained from informants)

Source: Processed data 2022

RESULTS

Muslim Family Consumption Behavior

Revenue management is the income management process that includes planning, implementation, and monitoring activities (Schermerhorn, 2013). Planning is making designs or concepts regarding family income to achieve goals. Good deeds are based on good intentions or plans, implementation procedures follow the Shari'a, and do them with sincerity to bring benefits. Then, implementation is the activity of carrying out the design or concept of income that has been made. Islam encourages individuals to do everything in an organized and neat manner. Furthermore, monitoring is an effort to correct and improve (Diana, 2008).

Based on the view of the Muslim family, business is an activity to welcome, pick up, beg, and seek sustenance that has been spread in all corners and the surface of the earth lawfully according to one's abilities based on the right intention lillah ta'ala. After doing business, the human task is to put their trust in believing that every event is a gift Allah gives.

To get the sustenance of a Muslim family, try to do it in a good and right way and come from a halal source. These efforts are manifested in various actions. Examples of actions taken by Muslim families are: aligning the intention that worship is the purpose of life; trying to balance between rights and obligations; being careful (wara') by ensuring that

the efforts carried out are haq or not and can bring benefits and good results; not negligent in planning and implementing activities; as well as understanding the basics or procedures following Islamic teachings. By understanding, the family knows the boundaries of whether the business is good or bad and right or wrong so that its implementation will be under the commands of Allah and the example of the Prophet.

Muslim families avoid several ways of doing business, namely usury (Qur'an 2: 275), unfair scales (Qur'an 83:1-5), bargaining (Qur'an 4:29; History of Imam Five Sahih Hadith according to Hakim), manipulate information or lie (Qur'an 9:119), and set prices or tariffs that are not appropriate (Qur'an 4:29; Qur'an 2:188); Muttafaq Alaih). In addition to avoiding the ways mentioned, several means also must be avoided in doing business; namely, hoarding of goods (Hadith Muslim), gambling and liquor trading (Qur'an 5:90-91), stealing (Qur'an 5:38), forget prayer and zakat (Qur'an 41:6-7; Qur'an 107:4-5).

Muslim families believe that the determination of intentions and methods as an effort to collect sustenance will affect the results obtained. If the intentions and methods are right, then the right results will be obtained. Vice versa, wrong results will be obtained by doing business with wrong intentions and methods. Therefore, Muslim families always try to set the intention of lillahi ta'ala and try in a good and right way to obtain halal sustenance, thayyib, and barakah.

On the belief that their income will always meet the family's needs, the Muslim family can set aside a portion of the income to be given to other people in need. Giving part of the income earned to others is one way to distribute income as a form of obedience to Allah's commands (Qur'an 2:254; Qur'an 2:267).

Income distribution is a social identity in which Muslim families with wealth help other people in need, such as the needy, poor, debtors, ibn sabil, orphans, and others who need help. In general, according to fiqh experts, those who are obliged to pay zakat are those who have assets that must be zakated as much as one nisab with certain conditions (related to meeting needs, including being able to meet their needs and those who are their dependents) (Qardhawi, 2011).

In Islam, a husband is obliged to provide and ensure halal and thayyib food for himself and his family because it is one of the main elements of livelihood. Ensure halal and thayyib food so as not to cause damage to self and body. Because by consuming halal and thayyib food, the energy used for work, thinking, worship, et cetera will get the blessing of Allah.

Based on the understanding of Muslim families, halal food is food that is allowed to be consumed following Islamic provisions (there are no texts of the Qur'an and hadith that prohibit consumption). Halal foods, for example, are plants, animals that are slaughtered in the name of Allah, not prohibited animals (pork, venomous, fanged, poisonous), not food that is maysir (derived from gambling) and subhat (Qur'an 2:173; Qur'an 5:3; Qur'an 2:219; Qur'an 5:90-91; Hadith Muslim; Hadith Al-Bukhari and Muslim; Qur'an 5:90-91). In addition to trying to meet the need for halal food, a husband must strive to meet the need for good (thayyib) food for himself and his family. According to Muslim families, thayyib food is halal food that can clearly provide benefits or clearly does not cause the slightest harm to its users (Qur'an 16:114; Qur'an 2:168). For example, Muslim families are trying to consume food that is thayyib regarding sugar. One example is excessive sugar use by family members with diabetes. Because sugar is something to be avoided, this must be avoided because sugar can be something that brings harm to the person so that the food ingredients are not thayyib.

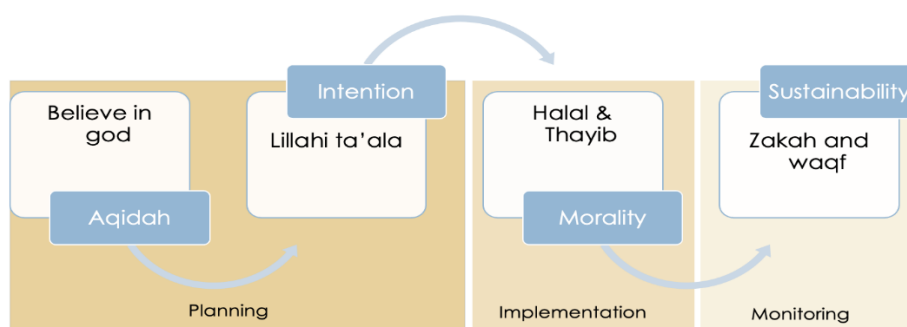
Furthermore, Muslim families always try to wear clothes that follow sharia rules. According to them, clothes that follow sharia are clothes that can cover the genitals, are comfortable when worn for activities, are neat, clean, simple, and meet the requirements of propriety and courtesy. The meaning of the clothes being able to cover the genitals is to really cover the genitals, or it can be said not to cover them halfway. Another example is to avoid wearing transparent and/or too-tight clothes because they cannot cover the aurat. After all, the shape of the body part that is covered can be imagined or seen from the outside. In Islam, a man must cover his genitalia between the navel to the knees. So for male Muslim family members, it is obligatory to wear clothes that cover that part—for example, not wearing pants that are too short and/or too tight (Hadith Daruquthni and Baihaqi; Hadith Tirmidhi). In addition, Mr. A and B try to wear clothes according to Islamic law, such as not wearing clothes made of silk (Hadith Tirmidhi; Hadith Nasa'i; Hadith Bukhari; Hadith Muslim), not wearing clothes that resemble women's clothing (Hadith Abu Dawud), and not decorated with gold (Hadith Nasa'i).

For women, the aurat that must be covered is the whole body except the face and wrists or palms. So for female Muslim family members, wearing clothes covering the genitals is obligatory. For example, wives and daughters wear covered clothes whenever they leave or have guests visit the house. Mother A, Mother B, and their daughters try to wear clothes according to Islamic law, such as clothes must cover the genitals (Qur'an 24: 31; Qur'an 33: 59), clothing that is not thin (transparent) so that it shows the shape of the body from the outside, clothing that is not tight and narrow (loose) (Hadith Muslim), dark clothing colors (black, gray, brown), or colors that can show softness so that men do not lust when they see it (Narrated by Hadith Ahmad, Abu Dawud, and Nasa'i; Hadith Abu Dawud). In addition, clothes are never worn with fragrant fragrances (Hadith Nas'i); (Abu Dawud)), clothes do not resemble me's clothing (Hadith Abu Dawud), and do not wear clothes for boasting or adornment (Qur'an 24:31; Hadith Ahmad).

DISCUSSION

As described above, the complexity of planning and implementing the management of Muslim family income can then be simplified through Figure 2 below. In general, revenue management includes a planning phase based on Islamic aqidah and intention; then implemented based on morality which refers to the consumption of halal goods and Thayib; then maintained through a monitoring phase that seeks to maintain the sustainability of consumption through zakat and waqf.

Figure 3. The phase of Income Utilization in Islam



Sources: results of written interview data processing 2022

Muslim families believe that life is not aimed at improving on's welfare but at worship as a form of devotion to Allah. One of the acts of worship is to fulfil the obligation to obtain

sustenance by following the teachings of Allah. Families A and B, as research informants interviewed in different timelines, used the sustenance to meet the needs of themselves, their families, and others in need. In the following table are the results of the analysis of the views of Muslim families on income management in several aspects.

Table 2. Income Management of Muslim Families

No	Consumption Aspects	Islamic Perspective	Conventional Perspective
1.	View on goods and services	Goods and services have material and spiritual benefit	Goods and services are consumed to satisfy people's satisfaction
2.	Guidance	Fiqh	Freewill
3.	Focus	Individual and social benefit	Individual benefit
4.	Pattern	Planned consumption	conspicuous consumption
5	View on adaptation	socio-economic status and technological change	

Source: results of written interview data processing 2022

For Muslim families, religion is essential in everyday life (Berggren & Bjørnskov, 2011). One of them is closely related to economic activities carried out by individuals (Iyer, Kitson, & Toh, 2015). In carrying out economic activities, individuals will seek pleasure, satisfaction, or fulfillment of needs from their economic activities. Families A and B do not focus on satisfaction but set on choices that can meet needs according to Go's teachings. They try to allocate their income to consuming halal goods.

Muslim families realize that Islam provides an understanding of how a person acquires, evaluates, uses, and disposes goods and services. Islam also guides obtaining from lawful sources, using it for lawful things, and giving part of the income to those in need. In addition, when consuming something, do not only pay attention to the combination of goods or services that can bring satisfaction. In this case, Muslim families must pay attention to the goods or services they consume. They do this because not all commodities have the same characteristics, which there are haram and halal (Hadith Bukhari).

In carrying out consumption, Muslim families will behave rationally in consuming goods and services following Alla's orders (Alam, Mohd, & Kamaruddin, 2011). Muslim families consume enough goods and services to lead an efficient life. In addition, they consume halal food and drinks, do not consume prohibited goods and services, and are not extravagant or boastful. In addition, consumption is not to achieve satisfaction but as a way of worship. In doing consumption, Muslim families try not to spend their income on expensive or branded goods and services but rather on the value obtained. In addition, Muslim families do not incur additional expenses that are not necessary and are not permitted in Islam. They believe one must be wise in managing income by applying the precautionary principle because excessive purchases are not good behavior (Stillman, Fincham, Vohs, Lambert, & Philips, 2011; Kurt et al., 2018).

Muslim families try not to overuse their income to meet basic needs. In the Qu'an, a Muslim is commanded to take a moderate attitude in acquiring and using resources. Muslim families are neither excessive (israf) nor stingy (bukhl). The consumption behavior of Muslim families is more based on needs, not only on fulfilling desires (Qur'an 17:26-27; Qur'an 25:67).

Income will affect consumer demand for goods and services. A common reason given by economists is that if a person has a higher income or wealth, it will be easier to consume. As a result, they can afford to buy goods and services in greater quantities, of better quality, and at higher costs.

Consumption patterns of Muslim families may be less affected by increased income due to the prohibition against waste. In addition, there are differences between Muslim and non-Muslim consumers. Muslim consumers use part of their income to spend in the way of Allah, such as zakat, while non-Muslim consumers do not focus on this. In consuming goods and services, Muslim families do not only pay attention to their income, desires, prices, tastes, and others. The thing that concerns Muslim families is that they must pay attention to the guidelines for goods and services that follow Islamic law. For Muslim families, consumption is not a way to achieve satisfaction but a way of worship.

CONCLUSION

This study seeks to expand the study of income management in Muslim families based on Islamic law, which does use not only a theoretical perspective (seeing the basis of the Qu'an and Hadith) but also explores the practice or implementation of income management carried out by Muslim families to meet basic needs. According to Islamic law, Muslim families manage income with a commitment to the right intentions and ways to get halal, thayyib, and barakah sustenance as provisions for survival in this world and the hereafter. Hence, the management of income earned to meet basic needs under the role (of husband and wife) to bring value that improves life. In the income management, Muslim families carry out planning, implementation, and monitoring activities.

First, planning activities are based on the right intentions and ways of Allah T'ala. The planning is carried out at the stage of earning, distributing, and using income to meet the basic needs of the family. Furthermore, the implementation of revenue management is carried out with the principles of halal and thayyib in terms of procedures, use, and distribution in meeting needs. Then, monitoring is carried out to evaluate and maintain the income use sustainability so that it is oriented not only to the world but also to the hereafter.

ACKNOWLEDGMENT

N/A

DECLARATION OF CONFLICTING INTERESTS

The authors declared no potential conflicts of interest.

REFERENCES

- Alam, S. S., Mohd, R., & Kamaruddin, B. H. (2011). Is religiosity an important determinant on Muslim consumer behavior in Malaysia? *Journal of Islamic Marketing*, 2(1), 83-96. doi: 10.1108/17590831111115268
- Babbie, E. (2013). *The practice of social research*. Boston: Wadsworth Cengage Learning.
- Berg, B. L. (2001). *Qualitative research methods for the social sciences* (4th ed.). New Jersey: A Pearson Education Company.
- Berggren, N., & Bjørnskov, C. (2011). Is the importance of religion in daily life related to social trust? Cross-country and cross-state comparisons. *Journal of Economic Behavior and Organization*, 80, 459-480. doi: 10.1016/j.jebo.2011.05.002
- Clarke, V., & Braun, V. (2017). Thematic analysis. *The Journal of Positive Psychology*, 12(3), 297-298. doi: 10.1080/17439760.2016.1262613
- Dahlan, A. R. (2014). *Ushul fiqh*. Jakarta: Amzah.
- Diana, I. N. (2008). *Hadis-hadis ekonomi*. Malang: UIN-Malang Press.
- Ghiesari, E., Zamani, Z., & Eftekhari, N. (2014). Quran's approach in economic sphere of ignorant Arab's culture. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 4(1), 267-277. doi: 10.12816/0018911
- Iyer, S., Kitson, M., & Toh, B. (2005). Social capital, economic growth, and regional development. *Regional Studies*, 39(8), 1015-1040. doi: 10.1080/003434300500327943
- Jawas, Y. A. Q. (2014). *Panduan keluarga sakinah*. Jakarta: Pustaka Imam Asy-Syafi'i.
- Kader, H. (2021). Human well-being, morality and the economy: An Islamic perspective. *Islamic Economic Studies*, 28(2), 102-123. doi: 10.1108/IES-07-2020-0026
- Kimbal, R. W. (2020). Strengthening human capital through social capital (A study on Kacang Tore Small Enterprise). *International Journal of Applied Business and International Management*, 5(1), 12-22.
- Knox, D., & Schacht, C. (2013). *Choice in relationship an introduction to marriage and the family*. Boston: Wadsworth Cengage Learning.
- Kurt, D., Inman, J. J., & Gino, F. (2018). Religious shoppers spend less money. *Journal of Experimental Social Psychology*, 78, 116-124. doi: 10.1016/j.jesp.2018.03.019
- Mubina, F. (2013). *Menjadi suami yang mampu membawa serta istri masuk surga*. Yogyakarta: Diva Press.
- Obid, S. N. S., & Demikha, L. (2011). Earnings management: Islamic perspective. Retrieved from https://accounting.feb.ui.ac.id/apjaf/pub/pub3/6_paper%204_normala.pdf
- Qardhawi, Y. (2011). *Hukum zakat: Studi komparatif mengenai status and filsafat zakat berdasarkan qur'an and hadis*. Jakarta: PT. Mitra Kerjaya Indonesia.
- Schermerhorn, J. R. (2013). *Introduction to management*. New Jersey: John Wiley & Sons, Inc.
- Stillman, T. F., Fincham, F. D., Vohs, K. D., Lambert, N. M., & Philips, C. A. (2012). The material and immaterial in conflict: Spirituality reduces conspicuous consumption. *Journal of Economic Psychology*, 33(1), 1-7. doi: 10.1016/j.joep.2011.08.012
- Tafsir, A. (2008). *Ilmu pendidikan dalam perspektif islam*. Bandung: PT. Remaja Rosdakarya.
- Zaman, A. 2009. Islamic economics: A survey of the literature. *Islamic Studies*, 48(3), 398-424.