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OVERVIEW OF ISLAMIC FAMILY FINANCIAL MANAGEMENT PLANNING: A PERSPECTIVE OF THE QUR'AN AND HADITH

Lifia[1], Nanik Wahyuni[2], Meldona[3]
[1]Postgraduate of Sharia Economics UIN Maulana Malik Ibrahim Malang,
[2,3]Accounting Program Faculty of Economics UIN Maulana Malik Ibrahim Malang
Jl. Gajayana No.50, Dinoyo, Malang City, East Java, 65144, Indonesia
220504210008@student.uinmalang.ac.id

ABSTRACT
This review investigates the planning of Islamic *family financial management* by focusing on the perspective of the *Qur'an and Hadith* as the main sources of guidance. Involving an in-depth analysis of Islamic teachings, this study limits its scope to aspects of financial planning that include financial goal setting, management of expenditures, sound investment, and financial protection. By focusing on Muslim families, this review explains the principles of Islamic ethics and morality that form the foundation of *family financial planning*. Special aspects, such as debt management, separation of property and responsibilities, and their effect on family welfare, are central points in the discussion. The results of this review are expected to provide a deep insight into how important it is to integrate Islamic values in family financial planning to achieve financial sustainability and holistic well-being

Keywords: family financial planning, Qur'an and Hadith, family financial management

INTRODUCTION

As of March 2021, Indonesia has the largest Muslim population in the world. Overall, about 87% to 90% of Indonesians identify themselves as Muslims (BPS,2021). With a population of more than 270 million people, Indonesia is a significant Muslim-majority country, and Islam is the dominant religion in the country (Azmi et al., 2018). Islamic financial planning is basically a prevailing discipline of wealth management with unique needs and individual concerns based on sharia. One component in Islamic financial planning is to prepare a monthly budget consisting of income and expenses(Pambudi et al., 2020; Yaqin et al., 2021). Without proper and careful planning, there can be chaos in our finances. The low financial literacy of Indonesia has an impact on public investment interest, especially in the capital market(Amriza et al., 2023). Capital market is one of the goals to do business in the form of investment. But the capital market is still very rarely used by the people of Indonesia as an investment destination, based on the Financial Services Authority survey in 2022 only 1.8% of urban communities and 1% rural people who choose capital markets as their investment destination. Before making a decision to invest a prospective investor must first analyze in investing to minimize the risk that will occur, as well as, so the individual must have a good understanding of financial literacy so that his financial decisions have a clear (Saraswati & Zidnia, 2022).

A family does not have a clear financial plan, and as a result, they tend to use credit cards impulsively or take out loans without careful consideration. As a result, their debt can continue to swell at high interest rates, causing a heavy financial burden. Without financial planning, families may not have enough emergency funds to cope with emergency situations, such as job loss, urgent medical expenses, or unexpected property damage(Zahro & Tunjung Hapsari, 2023). This can lead to significant financial instability. Families may tend to buy unnecessary items without budget considerations(Nany Budi Hardjayanti & Satrya Bayu Irawan, 2023). This can result in waste and lead to difficulties in meeting basic needs. Families may not have clear financial goals, such as savings for children's education or retirement preparation. Without a plan, they may have trouble reaching this goal and feel financially insecure in the future. Financial planning includes saving and investing for long-term wealth growth. Without awareness and understanding of this, families may miss out on opportunities to increase their wealth and create financial stability. Financial problems are one of the common causes of arguments in marriage. Without good financial planning, inequalities in views about money and

financial decisions can lead to serious conflicts in marital relationships(Kartiawati, 2017). Families may not have adequate insurance to protect them from health risks or death. Without this protection, they may face great financial hardship in the event of an unexpected event. Without financial planning that includes retirement preparation, families may find it difficult to live a comfortable and financially secure retirement life(Yulianti et al., 2020).

Planning finances for the family is very important because it brings a number of significant benefits. Here are some reasons why family financial planning is so necessary: 1) Financial Stability: Financial planning helps create financial stability for families. By setting short and long-term financial goals, the family can manage its financial resources more effectively(Ariani et al., 2021); 2) Fulfillment of Basic Needs: Through financial planning, families can ensure the fulfillment of basic needs such as food, clothing, shelter, education, and health. This helps prevent financial uncertainty that can hamper family well-being; 3) Debt Management: Financial planning helps families manage debt wisely. By planning debt repayment and avoiding unnecessary debt, families can minimize the financial burden that may arise(Harun et al., 2023); 4) Investing for the Future: Financial planning involves making smart investments for the future. By saving and investing, families can ensure future financial sustainability, such as children's education, home ownership, and retirement(Saraswati & Zidnia, 2022); 5) Financial Protection: The financial planning aspect also includes insurance to protect the family from unforeseen financial risks, such as severe illness or death of the head of the family. This insurance can provide financial security in difficult situations (Azmi et al., 2018); 6) Improved Quality of Life: With good financial planning, families can improve their quality of life. This includes the ability to enjoy a vacation, invest in higher education, and have greater financial freedom(Indrarini & Samsuri, 2022); 7) Crisis Management: In crisis or emergency situations, financial planning helps families respond better. A pre-planned emergency fund can be used to address unforeseen situations without harming long-term financial stability(Nany Budi Hardjayanti & Satrya Bayu Irawan, 2023); 8) Harmonization of Family Relationships: Good financial planning can help reduce the strain in family relationships related to financial problems. With a clear plan in place, family members can work together to achieve common financial goals (Kusumastuti, 2021).

By planning family finances, family members can create a strong financial foundation, minimize financial stress, and achieve long-term well-being. Economic uncertainty, market fluctuations, and changes in family needs demand a prudent strategy for planning and managing finances. This study aims to provide a deeper understanding of how family financial management planning can be integrated with the Islamic values contained in the Qur'an and Hadith. Through this understanding, it is hoped that Muslim families can face economic challenges more resiliently and able to create sustainable financial stability.

LITERATURE REVIEW

Financial Planning

Planning or planning is an activity that starts or starts in the work done in the form of thinking related to the things of a job to achieve optimal or desired results (Didin Hafidhuddin dan Hendri Tanjung, 2003)(Janah & Ghofur, 2018). What is said by the concept of sharia financial planning is financial planning based on the principle of Islamic law. In accordance with the teachings of Islam, which encourages its people in conducting economic activities to meet their daily needs in order to manage property well and right. Islamic financial planning is defined as a technique or way in the process of doing a better future life planning by planning, choosing to manage wealth and finance both for the short term,medium-term and long-term with a goal for the life of the world and the hereafter (Saadah 2018) (Harun et al., 2023).

In sharia financial planning or Islamic Financial has guidelines that must still be done according to Purnomo and maulida stated that the Islamic Financial guidelines include

Islamic Wealth Management consisting of three parts of guidelines namely: looking for property (kasb), spending property (infaq) and set aside property in accordance with Islamic law (Sumarni, 2020; Wardaty, 2018). To carry out sharia financial planning, there are 6 stages or pillars that are carried out as follows: 1) Wealth Accumulation, wealth Accumulation. 2) This pillar is a collection of wealth done by planning investments, deposits, mutual funds or can also plan the development of new businesses in a business and business(Ruwaidah et al., 2021). 3) Wealth Development, for example, The implementation of this pillar is the development of the assets obtained from the efforts made in the business and the business that is run to be developed through various instruments both through investment,deposits or mutual funds in developing its business activities by adding business expansion (Harun et al., 2023); 4) Wealth Preservation, please, This third pillar is a pillar related to the process of maintenance of the property obtained, by doing insurance or saving which in its implementation must be separate between individuals or related companies(Rusli Siri & Abdullah, 2021); 5) Wealth Distribution, This pillar is a pillar in channeling wealth that can be obtained from the results of business or business by carrying out the obligations on the vomit of Allah and the Apostle, namely issuing zakat, alms and the rule of the most liquid government with tax payments (Janah & Ghofur, 2018; Wardaty, 2018); 6) Wealth Purifaction, Related to Pillar 5 is a pillar related to the purification of wealth or property obtained by carrying out payments of zakat, wakakaf, infak and alms which are the contributors and protectors of wealth, namely by carrying out payments of zakat, wakaf, infak and alms which are the contributors and protectors of wealth,business or business being run (Minan, 2022); 7) Wealth Protection, for example, Is the last pillar in financial planning, it is related to the protection of wealth obtained by insuring the company or business venture carried out on individual property/personal from the risk or things that are not desirable as a protector or protection against the business or business that is run (Purnomo & Maulida, 2017).

Family

Understanding the family in general explained in the Law of the Republic of Indonesia Number 10 Year 1992 article 1 paragraph 10 About the Development of Population and Development of Prosperous Families describes the notion of the family is the smallest unit in society that it consists of a husband-wife, or husband-wife and his child, or a father and son, or a mother and her child, or a father with his child, or a mother with her child (Desi Pratiwi, 2020; JAYANTI & NOVIANTY, 2021). Family life is a life with two people of the opposite sex who are not mahramnya who have tied themselves with the rope of marriage and their offspring resulting from the consequences. Family has two dimensions; family as a kinship bond between individuals. This statement refers to those who have a blood relationship and marriage. And as a synonym of "household" in this sense kinship ties are very important, but what is emphasized is the existence of habitability and economy(Azmi et al., 2018; Kartiawati, 2017).

According to the concept of Islam, the family is a unity of relationship between men and women through marriage agreement according to Islamic teachings. With the marriage contract is intended child and offspring produced to be legally legitimate religion. As described in Q. S. Al-Tahrim: 6

METHODS

Research studies using library research or library research is by exposing the data obtained by various literatures that have a relationship with the topic under study such as books, articles, documents, journals, and other scientific works. Descriptive-analysis approach that certainly describes and analyzes the concept of sharia financial planning. This research is a literature review that draws on a number of previous studies and is supported by data from research that has been published in journals and other academic works by different institutions(Jaharuddin, 2022; JOKO PURNOMO, SHI, 2016).

RESULTS

Behavioural Finance

Financial behavior is a person's ability to organize (planning, budgeting, checking, managing, controlling, searching and storing) financial funds on a daily basis. The emergence of management behavior finance is the impact of the magnitude of a person's desire to meet the needs of his life in accordance with the level of income obtained (Yundari &Dwi, et al, 2021). Financial behavior indicators are a) pay bills on time, b) make spending and spending budgets, c) record spending and spending (daily, monthly, etc.), and, d) provide funds for unexpected expenses, e) save periodically and, f) compare prices between stores or supermarkets or supermarkets before deciding to make a purchase (Fitrianti Baiq, et al, etc, 2018).

Family Financial Problems

Weak and limited family financial circumstances result in swollen spending.

This problem is usually a weak source of family finances and only enough for daily needs. In fact, many consider small salaries to be a source of family financial problems. In fact, having a large salary does not guarantee we can live a quiet life without financial problems. Especially if you cannot manage your salary wisely. How to manage the wrong money can make spending swell. As a result, it causes a larger amount of expenditure than the monthly income and causes small commotions and will be large if not resolved properly(Much Maftuhul Fahmi et al., 2023).

Worrying wife or husband

In the household, extravagant attitude will also bring problems. Applying a wasteful lifestyle aka squandering money will definitely backfire. If this attitude continues to be maintained family financial problems will never be enough. Wasteful people will certainly be difficult to save. This is because couples have difficulty controlling themselves withholding desires(Azmi et al., 2018).

However, in theory, family financial problems are divided based on the type of cash flow or cash flow owned by each family such as : 1) Cash Flow Surplus's, In this situation a family has a larger income than the amount of expenditure so the problem arises is how to allocate the excess income, whether the excess income can solve the needs in the future (Azizah et al., 2022; Syarofi & Silviatus, 2022). 2) Cash Flow Deficit, In this situation a family has a larger amount of expenditure than the amount of income so the problem that arises is how to meet the shortage of existing expenses, how to owe, how to save(Bonang, 2019; Kurniawan, 2019); 3) Cash Flow Neutral or Zero, In this situation a family has an income amount equal to the amount of expenditure, in a certain period of time will not cause significant problems but in long-term circumstances, will cause problems in the form of difficulties in meeting the needs of – needs in the future (Harun et al., 2023; Rifdah & Handayani, 2022).

Islamic Family Financial Management

Understanding the Basic Concepts of Sakinah Finance

Managing family finances requires discipline. If not smart to manage, there can be a deficit. Conversely, if good at organizing, surely the family finances will experience a surplus. At least balanced, balanced or surplus conditions will make the heart calm and calm. In accordance with the meaning, sakinah is a condition of tranquility in a family, of course it becomes the desire of all of us(Ach Fawaidul Anam et al., 2021; Azmi et al., 2018). The process of obtaining income and financial expenses properly and correctly in an Islamic manner. The road to Sakinah Finance must be done with the right intention, focused on finding the halal to work hard, to be in touch, to clean up property, to be calm and grateful. Many young families live from salary to salary. More importantly, life from credit card loans and debt twists. To be able to avoid and solve these problems we can be overcome by learning them in management and planning(Azmi et al., 2018; Azwar, 2018; Yulianti et al., 2020).

Implementing Family Financial Management

Islamic family financial management must be based on the principle of belief that the determinant and rezki is Allah with an early effort to meet the needs of the family in order to worship solemnly' so that it has a commitment and priority of halal income which brings blessings and avoids disastrous illicit income(Kemiskinan & Perspektif, 2021; Nurwahyuni & Ma'ruf, 2021). In family financial management also cannot be separated from the optimization of the potential of the family including children to produce the provision of God. Islam always pays attention to the problem of child growth with the recommendation that children be trained independently and earn from the age of adolescence in addition to frugality so that the economic growth of Muslim families can run smoothly which is the meaning of the realization of blessing in a healthy way quantity then Islam forbids parents to pamper children so that they grow up to be lazy, not independent and dependent on others(Bonang, 2019; Yulianti et al., 2020).

Doing Islamic Shopping and Consumption Pattern

Expenditure or expenditure is to manage property that is halal to get material or spiritual benefits so as to help family members in meeting their needs. In this case there are several types of spending that will benefit the generations to come, and spending in a good way (amal shaleh) to get the reward in the afterlife, such as zakat and alms. Shari'a Islam teaches some rules that govern the spending of Muslim families, among which in general is the commitment of spending and the fulfillment of financial needs is the obligation of the husband, the obligation to support parents in need, and the obligation to support parents in need, Wife Can Help the Finances of Husband, Responsible Wife Manage Household Finances, Wife is obliged to be economical and economical, Balanced Between Revenue and Useful Expenditure, Priority Scale of Expenditure (Needs/Needs Vs Want/Wants)(Bonang, 2019; Nany Budi Hardjayanti & Satrya Bayu Irawan, 2023).

Implementing Family Financial Separation

There are still many entrepreneurs who mix personal finance (family) and business finance (company). His account in his name is also his company's account. For good, you should separate between personal accounts and business accounts. After the portion is determined, the next step is to do a financial recording of the business. Indeed, if the scale of the business is still small, we tend to equate the money received by the business and personal money. In fact, we usually keep the money in one account number. But if the business and business finance (Hadija et al., 2020; Umar, 2021).

As one, we will have difficulty monitoring income or expenses. By separating business financial records from personal finance it will be easier to distinguish between the flow of funds from business and the use of money for personal gain. As important as the separation of personal accounts with business accounts is the separation of records, because it can provide more information about the financial state of the business. An important point in financial arrangements is self-discipline. Indeed, the main key to managing business finance is the discipline of obeying the portion that we set for business and personal finance. Temptations often arise. Items were not too important so like "request purchase". There are times when money comes in large quantities, we feel we need this and that(Indrarini & Samsuri, 2022; Mustiko & Putra, 2022). We must be able to distinguish between needs and desires. Before buying something for business reasons, ask first whether it is an urgent need or a desire that can be postponed. The answer will help us not determine where the money will be u

CONCLUSION

A family consists of one leader and several members and is bound by marriage and blood ties. In a family, of course, there is also a bond of love and affection and there are dreams together both in the world and the hereafter. A family certainly has the finances to meet their needs every day both worldly needs and worship needs, of course they have a source of income to meet all these expenses, he said, but in theory the family financial problems are divided based on the type of cash flow or cash flow owned by each family such as: cash flow surplus, cash flow deficit, cash flow neutral.

To solve all family financial problems, it can be solved by learning the Basic Concepts of Sakinah Finance, Implementing Family Financial Management, Doing Islamic Spending and Consumption Patterns and Implementing Family Financial Separation.
Achievement of financial goals directed towards justice and balance between the life of the world and the hereafter. This puts families on a path that brings blessings and sustainability to their lives. The Qur'an and Hadith provide guidance on the separation of property and responsibility between husband and wife. By understanding this principle, the family can create a balanced and fair financial relationship.

LIMITATION

Limitations include the application of the principle of separation of property and responsibility between husband and wife in the context of Islamic financial planning. This analysis is limited to the Qur'an and Hadith as the main sources of guidance. The interpretations and views given are based on the understanding and interpretation of Islamic teachings. It is expected to be more observable related to problems arising from no financial planning in the family and can apply sharia family financial planning to training or community service, he said, because in this journal is still a study of theory and ideas from qualitative research.

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