

The Assistance in Household Financial Governance through the *Maqashid Sharia* Approach during the Covid-19 Pandemic

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Abstrak

Pengabdian masyarakat ini bertujuan untuk memperkenalkan tatakelola keuangan rumah tangga dengan pendekatan maqosid sharia pada majelis Ta'lim Aisiyah Pucang Gading Demak Jawa Tengah. Pelaksanaan kegiatan pengabdian melalui beberapa tahapan yaitu Observasi, penentuan target mitra, sosialisasi dan pendampingan secara offline dengan mematuhi protokol kesehatan Kelompok mitra dapat memahami dan menerapkan tata kelola keuangan Rumah tangga berdasarkan pendekatan maqosid sharia untuk penjagaan jiwa, agama, akal, keturunanan dan harta dalam skala prioritas kebutuhan serta impian keluarga yaitu kebutuhan dzaruriyat, hajiyat dan tahsiniyat. Perencanaan keuangan berdasarkan Maqosid Sharia yang dikemas dalam Islamic Financial Planning (IFP) harus hadir untuk menata ulang perencanaan keuangan individu maupun keluarga agar tetap sustainable di pandemi Covid-19. Memperkuat ketahanan keuangan keluarga kelompok Majelis Ta'lim di masa pandemi Covid 19 dengan optimalisasi penerapan maqosid sharia dan akuntansi keluarga.

Keywords: Tata kelola keuangan; Maqashid Sharia; rumah tangga; Pandemi Covid-19

Abstract

This community service aims to introduce household financial governance with Maqashid Sharia approach to Majelis Ta'lim Aisiyah, Pucang Gading, Demak, Central Java. The implementation of these community service activities is through several stages, namely observation, determining target partners, socialization, and offline assistance by complying with the health protocols. Partner groups can understand and implement household financial governance based on Maqashid Sharia approach for the protection of life, religion, mind, offspring, and assets on a priority scale for family needs and dreams, namely dzaruriyat, hajiyat and tahsiniyat needs. The financial planning based on Maqashid Sharia packed in Islamic Financial Planning (IFP) should be present to rearrange individual and family financial planning to remain sustainable during the Covid-19 pandemic. Strengthening the financial resilience of Majelis Ta'lim family group during Covid-19 pandemic by optimizing the implementation of Maqashid Sharia and family accounting.

Keywords: Financial governance; Maqashid Sharia; Household; Covid-19 pandemic

INTRODUCTION

Financial for an organization becomes one of the keys in maintaining the organizational sustainability and the strategy for achieving the organizational goals. There are various forms of organizations, for example, the organization with profit and non-profit orientations, formal and non-formal organizations, small and big organizations, etc. Studying the financial governance of an organization can be started from small, non-formal, non-profit-oriented organizations such as families. However, the phenomena indicated that there are not many families used to conduct financial governance properly either by writing or by mapping the list of needs and dreams in a certain period. Doyal and Gough (1984) develop the human needs theory (THN) which divides two types of essential needs, namely individual and social essential needs. The fulfillment of individual essential needs is a prerequisite to achieving the social essential needs. The individual essential needs consists of survival/health, autonomy/study while the social essential needs consists of production, reproduction, communication, and authority (Deci and Ryan 2000).

The society still assumes that recording every family income and expenditure is the culture of stingy or too calculating people. This results in the family's financial resources being confiscated in meeting their consumptive needs, the source of family deficit has also not been able to be identified properly due to a poor record. The implementation of family accounting is a simple governance that can be applied.

The need/want theory discusses the same underlying issue in which human needs are tiered. In this regard, the “want” will not be fulfilled before the “needs” is fulfilled. Likewise, the social needs will not be fulfilled before the individual needs is fulfilled. Different from the need/want theory, it is stated that human needs are systematic or interrelated. The social-contextual conditions motivate human to become proactive, engaged, passive, or alienated (Firdaus 2021). The implementation of family accounting requires a cooperation from all family members. However, there is still a person holding more control in managing how the family accounting is implemented in the family. It has become a common view that a housewife is a financial minister or financial manager in organizing her family. Therefore, the assistance of family accounting implementation is really appropriate if it is targeted to the mothers of Majelis Ta’lim members, the community service program is conducted in order to provide assistance, conduct a household financial accounting with Maqashid Sharia approach during covid-19 pandemic in the area of Batusari Village RW 36, Mranggen District, Demak. It is known that the Majelis Ta’lim members are among mothers with various professions. Most of the members are housewives working in home businesses, market, and regular housewife who does not work. Some of the others are employees.

In reality, the family accounting governance had not been entrenched among partners. Most of them had not understood how to allocate family income based on Maqashid Sharia principal. As a result, some participants often experienced financial deficit problem because of too consumptive and could not make a proper financial planning, especially during pandemic era which had a big impact on the financial income of partner families. Housewives who were responsible for the use of family money should work hard to cut several expenditures in order to survive the pandemic era which was still uncertain when it would over.

The fact which currently happened was the global and Indonesian economic experienced a financial issue because of covid-19 pandemic and was in the phase of uncertain economic condition. The economic activity stopped, many work terminations happened, as well as loss income, this case also happened to all countries which allocated their state budgets to overcome the covid-19 pandemic. When an individual or a state corporation made a decision by only using a conventional financial performance barometer focusing only on money, getting rich, and accumulating wealth, the conclusion was there was no hope for being sustainable/going

concern. Islamic Financial Planning (IFP) needed to be present in reorganizing the individual, corporate, and state financial planning in order to keep having the hope for going concern.

Q.S. An-Nisa verse 9 saying “*and fear Allah those who leave behind them weak children who are worried about their (welfare)*”. Muslim should commit to financial planning so as not to leave debts to his children or heirs.

Well-being consists of two components: hedonist and eudemonic (Delle Fave et al. 2011; Gillet et al. 2012; Gough, McGregor, and Camfield 2007; M.Sheldon and Bettencourt 2000; Ryan and Deci 2001; Summers et al. 2012). Hedonist well-being refers to the psychological well-being and it is usually associated with the pursuit of pleasure, enjoyment, and comfort (Delle Fave et al., 2011). Psychological essential needs includes autonomy, competence, and relatedness (Akdeniz et al. 2018; Baard, Deci, and Ryan 2004; Van den Broeck et al. 2010; Deci and Ryan 2008; Gillet et al. 2012; Olafsen, Deci, and Halvari 2018; Vansteenkiste et al. 2007). Eudemonic well-being refers to the material and social attributes contributing or reducing individual or community well-beings and it is usually associated with a good life or human potential actualization (Deci and Ryan 2008; Gillet et al. 2012). Included in the eudemonic well-beings are essential, economic, and environmental needs. A family commitment is needed to maintain family stability and resilience. In this regard, the proponent identified that mothers had an important role in managing family by implementing family accounting. However as found in the observation, there were not many families, one of which was in the target partner area conducting a financial governance through recording family financial transactions properly. Therefore, it became the issue needed to be overcome by providing assistance in the context of managing financial household with Maqashid Sharia approach during covid-19 pandemic in the area of Batusari Village RW 36 Mranggen District, Demak.

METHOD

This implementation of this activity was conducted through a comprehensive approach from observation, determining target partners, socialization, distributing guidelines, and assistance, as well as evaluation. Direct meetings with residents were held several times in the socialization and assistance stages. The implementation time was conducted at the regular monthly meeting of Majelis Ta’lim.

The evaluation was conducted in the assistance stage. In this stage, the proponent collected the partner’s responses and observed the progress of family accounting implementation based on the partner’s reports. The followings were the criteria, indicators, and benchmarks for the progress of family accounting implementation by partners:

Table 1. Evaluation of Assistance Stage

No.	Criteria	Indicators	Benchmarks	Assistance Results
1.	Setting family goals, needs and dreams	The existence of family goals, needs and dreams	Partners are able to respond by explaining their family needs and dreams	Partners are able to understand the concept of Islamic financial family planning
2.	Arranging initial family balance sheet and budgeting	The existence of initial family balance sheet and budgeting archives	Partners are able to arrange initial family balance sheet and budgeting	Partners are able to arrange initial family balance sheet and budgeting archives
3.	Financial family planning	The existence of financial family planning records	Partners have financial family planning records	Partners are able to implement financial family planning
4.	The expenditure automation	Having an expenditure automation application	Partners take advantage of the expenditure automation application	Partners are able to take advantage of the expenditure automation application
5.	Make a daily recording for family income and expenditure	The existence of daily recording for family income and expenditure	Partners have daily recording for family income and expenditure	Partners are able to make daily recording on family income and expenditure
6.	Make a family financial statements and balance sheets	The arrangement of family financial statements and balance sheets	Partners arrange the family financial statements and balance sheets	Partners are able to make family financial statements and balance sheets



Figure 1. Assistance Activities with Majelis Ta'lim Aisyiyah

RESULTS AND DISCUSSIONS

Accumulating the income or property in the second stage was by conducting a collection and gathering of wealth or property owned by partners. The collection as well as gathering of property were conducted according to Maqashid Sharia principal. In this principal, the foundation, ethic, and principal on the sequencing of financial funds owned should be based on Islamic concept as in staying away from 10 forbidden elements, namely *gharar*, *tadlis*, *ghabn*, *masyir*, *inah*, *ihtikar*, *najash*, *bai'atain fi bai'ah*, and non-halal objects.

The third stage was a safeguard of the entrusted assets. A safeguard needed to be conducted in accordance with Maqashid Sharia. Afterwards, in the fourth and fifth stages were Sharia Takaful products in the form of purifying which could be done by providing the wealth we have to the poor people. Furthermore, proceed with the distribution on the basis of justice to the descendants, relatives, and entitled people according to the Sharia provisions. In the Islamic finance view, all people can and are able to plan their finances to be used for main activities in the future. There are no views and limits in judging whether someone who can own a house is a rich person and whether someone who is able to perform hajj pilgrimage is a person who has lots of income.

From various criteria in the activity's result conducted through the comprehensive approach of observation activity, setting target partners, socialization, distributing guidelines, and assistance as well as evaluation. Direct meetings were conducted several times in the socialization and assistance stages. The implementation time was conducted in the regular monthly meeting of Majelis Ta'lim. Based on the benchmark of successful service, this activity was elaborated with the final sampling result as follows:

Description of respondent characteristics

This activity involved 48 respondents with the following characteristics.

Table 2. Respondents' Characteristics

Characteristics	Frequency	Percentage
Age		
25 – 35 years old	2	4.2
36 – 45 years old	8	16.7
46 – 55 years old	24	50
> 55 years old	14	29.2
Gender		
Women	48	100
Last Education		
Junior High School/Madrasah Tsanawiyah	2	4.2
High School/Madrasah Aliyah/Accounting		
Economic High School	15	31.3
Diploma	1	2.1
Undergraduate	27	56.3
Master	1	2.1
Others	2	4.2
Professions		
Civil Servants	5	10.4
Private Employees	10	20.8

Entrepreneurs	2	4.2
Teachers	10	20.8
Housewives	5	10.4
Others	16	33.3
Monthly Income		
< 2 million	33	68.8
2 – 5 million	14	29.2
5.1 – 10 million	1	2.1

Based on Table 2, it could be seen that respondents with the age ranging from 46 – 55 years old were the majority (50%), followed by the age of > 55 years old as many as 29.2% and only two respondents (4.2%) who were in the age ranging from 25 – 35 years old. All respondents were women. Based on the educational level, some respondents (56.3%) had last education of undergraduate degree (S1), followed by 31.3% of respondents with High School/Madrasah Aliyah/Accounting Economic High School.

The majority type of respondents' professions was the type of other jobs (33.3%), followed by private employees and teachers (as many as 20.8% each). Based on the level of monthly income, most of the respondents (68.8%) had income lower than 2 (two) million rupiahs and only one respondent (2.1%) whose income above 5 (five) to 10 (ten) million rupiahs.

Obstacles to the community service implementation

Overall, the activity went smoothly as planned. Although the implementation was limited by health protocol, the assistance process was still well implemented. However, the thing that might hinder the activity a little was the limited time in which this activity was conducted at the regular meeting activity of Majelis Ta'lim. In addition to the limited time, there is also an issue with the local area technical network.

Many parties supported the success of this program especially the management of Majelis Ta'lim Aisyiyah Family, Pucang Gading who happily accepted the community service team of Unissula and helped provide the required facility and infrastructure. Moreover, the well-situated participants also helped run the program so the limited time and the local area technical issue could be optimized as much as possible.

CONCLUSIONS

This community service program was conducted in order to provide assistance by conducting household financial governance with Maqashid Sharia approach during Covid-19 pandemic era in the Area of Batusari Village RW 36, Mranggen District, Demak. The partners were the members of Majelis Ta'lim Aisyiyah Pucang Gading, Mranggen, Demak. The activity was started with the socialization of Sakinah financial planning conducted offline by implementing health protocol on 1 December 2021 in the hall of Majelis Ta'lim Aisyiyah Pucang Gading. 46 participants attended. The socialization activity was presented by the team leader Dr. Kiryanto SE. M.Si. Ak., CA, and accompanied by Hj. Dyah Farida Fatah as the management of Majelis Ta'lim Aisyiyah Pucang Gading, Mranggen, Demak. The participants took part in the activity enthusiastically and two-way discussion happened in the activity so that the benefit of this program could be felt by many families.

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