
The role of husband and wife in managing family finances from the perspective of maqashid sharia

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Abstract: Every married couple certainly wants harmony and happiness from their marriage. However, in reality, marriages often fail to realize these noble goals, and end in divorce. One of the most common causes of divorce is economic factors. The good role of husband and wife in managing family finances is expected to be part of the solution to these problems. Islam has noble goals in its legal regulations (maqashid sharia), including those related to marriage. This study was conducted with the aim of analyzing how good the role of husband and wife is in managing family finances from the perspective of maqashid sharia to realize the desired harmony and happiness. This research is a literature review, and uses library research as a data collection method, using maqashid sharia theory as the analytical tool. The results of the study show that in order for the goals of marriage to be realized, husband and wife need to play an equal role and synergize with each other in managing family finances, both during planning, implementation and evaluation. How big each role is in managing family finances can vary from one family to another, depending on each family's expertise in financial management, but still by considering the husband's status as head of the household. Allocation of funds should be based on needs, not just following desires. The more urgent the need, the more worthy it is to be the reason for allocating funds. Likewise, it is necessary to weigh the priority scale when there is a contradiction between needs according to the maqashid sharia, so that financial management is successful, a harmonious family is realized and happiness in the world and in the hereafter is achieved which is desired by every human being.

Keywords: Role of husband and wife, family financial management, maqashid syariah

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Introduction

Every married couple certainly wants harmony and happiness from their marriage. However, in reality, often a marriage is unable to lead a family to achieve the noble goals of marriage or some of them, and often the household fails and ends in divorce. The factors that cause divorce are diverse, and one of the most common causes of divorce is economic factors. Based on records from the Directorate General of the Religious Courts, in 2021 there were 4 things that were most often the cause of divorce in Indonesia: first: disputes and quarrels 36%, second: economic factors 14%, third: leaving home 7%, and fourth: domestic violence 0.6% (Ferinda, 2022.).

Disputes and quarrels in the household, as well as economic factors which are the biggest cause of divorce in Indonesia, can arise from many causes, one of which is poor family financial management. Because poor family financial management has the potential to cause household conflict and economic problems in the family. Therefore, a good role from husband and wife in managing family finances is expected to be part of the solution that can be offered to overcome these problems.

Islam is a perfect religion, revealed by Allah as a guide for human life to be happy in this world and in the hereafter. Allah said:

الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتْمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا

Meaning: “This day I have perfected your religion for you, and I have completed My favor upon you, and I have approved for you Islam as religion.” (QS. Al Maidah: 3)

Allah also said:

أُنزِلَ فِيهِ الْقُرْآنُ هُدًى لِّلنَّاسِ

Meaning: “... The Qur'an was revealed in the month of Ramadan as guidance for humans.” (QS. Al Baqarah: 185)

As a perfect religion, for the benefit of mankind, Islam has noble goals in the regulation of each of its laws, known as maqashid sharia. Maqashid Syariah is the reason, wisdom and purpose that Allah pays attention to in enacting laws to lead His servants to happiness in this world and the hereafter. Some of these maqashid sharia are general in nature covering all aspects or the majority; some are specifically related to certain chapters or chapters such as the purpose of the regulation of worship, the purpose of the permission of various types of sales and purchase transactions and the like, the purpose of criminal punishment, etc, there are also those that are specifically related to a certain problem such as the purpose of the regulation of prayer, zakat, fasting, hajj, etc. No exception, Islam also has noble goals in the regulation of marriage (Khuluq et al., 2024).

Departing from that, this research was conducted with the aim of analyzing how good the role of husband and wife is in managing family finances from the perspective of maqashid sharia to realize the desired harmony and happiness. From the search for previous studies, the author has not found any research that focuses on how good the role of husband and wife is in managing family finances from the perspective of maqashid sharia. Some previous studies that are very closely related to this theme are as follows.

First “Peran Suami Istri dalam Mengelola Keuangan Keluarga Mantan Buruh Migran Di Wilayah Kabupaten Ponorogo” (Kususiyannah, 2019). The results of the study show that the roles of family members of former migrant workers vary according to the family pattern that is built, such as the pattern of the husband as the policy owner, the pattern of the husband and wife both as policy owners although the owner of the larger income has a more dominant role, or the pattern of each husband acting as a conflict reducer by understanding his duties and responsibilities. The results of the study also show that a harmonious family is a family that applies the following in financial management: Planning, allocating funds according to planning, and controlling it.

Second “Pengelolaan Keuangan Keluarga Solusi Keluarga Sakinah” (Jalil, 2019). The results of the study show that good family financial management is one that is able to manage finances, increase income and save expenses. This is done by managing income, expenses, dreams and desires, as well as managing surpluses and deficits and anticipating unwanted bad things. Third: “Manajemen Keuangan Keluarga Untuk Mengokohkan Keutuhan Rumah tangga” (Hermaliana, 2019). The results of the study show that good family financial management is when the use of funds is adjusted to the existing funding sources in a balanced manner according to the plan and utilization. Likewise, between the realization and the target should be appropriate and realistic. And periodically it is necessary to evaluate the financial management.

Some previous studies have similarities with this study in terms of discussing family financial management. But this study has a different side from these studies because it focuses on studying how good the role of husband and wife is in family financial management from the perspective of maqashid sharia to realize the desired harmony and happiness. From this research, it is expected that there will be a contribution of knowledge that can be utilized by the community and they can apply it in managing family finances. Hopefully this will be part of the solution to the household problems they are facing so that the harmony and happiness they desire can be realized.

Method

This study uses literature review as its research method, by using library research as its data collection method, namely by studying the problem based on data from various library references, both the Qur'an, books of hadith and fiqh, as well as various scientific articles that are closely related to the theme of this research. This research and data collection method is used because it is in line with the maqashid sharia which is used by the author as his analytical tool, where the discussion of maqashid sharia is theoretical matters that are widely studied by scholars in their books. In analyzing the data, the author uses the theory of maqashid sharia as his analytical tool, because that is what is in line with the purpose of this study, namely to provide a contribution in the form of knowledge to society so that they can realize the harmony and happiness they desire, which is part of the objectives of the sharia of marriage as will be explained in the discussion.

Results and Discussion

The Role of Husband and Wife in Family Financial Management

a. Division of Roles between Husband and Wife in the Family

Muslim families should strive to always follow the teachings of Islam to achieve happiness. Because Islam was revealed to be a guide for humans in achieving happiness in the world and the hereafter. There are several verses from the Qur'an and Hadith that are closely related to the division of roles between husband and wife in the family. Among them are:

1) Allah Ta'ala said:

الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ ۚ فَالصَّالِحَاتُ قَانِتَاتٌ حَافِظَاتٌ لِّلْغَيْبِ

Meaning: "Husbands are the leaders of their wives, because Allah has made some of them (husbands) excel others (wives), and because they (husbands) have spent part of their wealth. Therefore, a righteous wife is one who is obedient to Allah and takes care of herself in her husband's absence..." (QS. An-Nisa': 34)

This verse shows that in a household a husband is given a role by Allah Ta'ala as a leader who is tasked with managing his family's affairs for their benefit and educating them to carry out the obligations that Allah has imposed on them. This verse also explains that there are two advantages of a husband which are the reason why Allah Ta'ala made a husband the leader of the household, namely: First, the advantages that Allah gives to men in general, in the form of the power of logical thinking, patience and physical strength and readiness to bear the heavy burdens of life; which is needed by a leader. Second, the advantages that Allah has imposed on men (husbands), namely the obligation to provide support for their wives and children (Muhammad Shalih Al-Munajjid, 2018).

2) The Prophet sallallahu 'alaihi wasallam said:

أَلَا كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ، ... وَالرَّجُلُ رَاعٍ عَلَى أَهْلِ بَيْتِهِ وَهُوَ مَسْئُولٌ عَنْهُمْ، وَالْمَرْأَةُ رَاعِيَةٌ عَلَى بَيْتِ بَعْلِهَا وَوَلَدِهِ وَهِيَ مَسْئُولَةٌ عَنْهُمْ ...

Meaning: "Know that each of you is a leader, and each of you will be asked about what is under his leadership. A husband is a leader for his family, and he will be asked about them. A wife is a leader who manages her husband's house and her children, and she will be asked about them..." (HR. Muslim, No. 1829).

In this hadith, both husband and wife are referred to as *raa'in*, which means a leader/person who guards and manages the people under his authority. Even though

husband and wife are both called leaders, their duties and the people under their leadership are different. The people who are under the leadership of the husband are his wife and children. While the people who are under the leadership of the wife are her children. So the husband is not included in the people who are under the leadership of the wife.

As for the duties, the husband's leadership duties are to manage the affairs of his wife and children to lead them to happiness in the world and in the hereafter, by fulfilling their life needs in the world, socializing with them well and guiding them to always carry out religious teachings well (Putung & Azahari, 2020). While the wife's duties are to help her husband in managing the affairs of the house and children as well as possible to support the realization of a shared dream, namely happiness in the world and the hereafter (Ulpah et al., 2017).

So it can be concluded that the husband is the highest leader in the household, while the wife is like a minister who helps the husband in managing his household. So the husband is fully responsible for all matters in his household. The husband also has the authority to make decisions in matters in his household. However, of course it does not mean that the husband acts arbitrarily in his household, in fact it is appropriate to consult with his wife in managing his household affairs, because the wife in the household - as mentioned in the hadith above - is tasked with helping the husband in managing the affairs of the house and his children. On the other hand, even though the wife has the authority to manage the affairs of the husband's house and his children, it does not mean that the wife can manage all the affairs as she pleases, because the leadership of the wife in the husband's house is a leadership that is under the husband, so the wife needs to communicate with her husband and listen to his direction or decisions. So good communication and synergy are needed between husband and wife when managing household affairs.

b. Family Financial Management

Family financial management is an effort to organize family finances so that family income is sufficient to meet family needs. Family financial management aims to ensure the availability of funds for daily needs, emergency conditions, and to achieve dreams in the future (Kususiyannah, 2019). For Muslim families, this dream in the future is not only a dream that they want to achieve in the world, but also includes the dream of achieving happiness in the hereafter. And wealth is an important means for a Muslim to achieve happiness in the hereafter, because with wealth, a Muslim can do various deeds that God willing can bring great rewards, even the rewards continue to flow even though the owner has died. Examples are ongoing charity/waqf, useful knowledge that is taught to others, having pious children, etc., all of which require wealth to achieve them. The Messenger of Allah shallallahu 'alaihi wasallam said:

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ: إِلَّا مِنْ ثَلَاثَةٍ: إِلَّا مِنْ ثَلَاثَةٍ: أَوْ عِلْمٍ يُنْتَفَعُ بِهِ، أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ

Meaning: "If a person dies, all his deeds are cut off except for three things: alms, useful knowledge or pious children who pray for him. (HR. Muslim, No. 1631).

For this reason, the companions who had no wealth said to the Messenger of Allah shallallahu 'alaihi wasallam:

يَا رَسُولَ اللَّهِ، ذَهَبَ أَهْلُ الدُّثُورِ بِالْأَجُورِ، يُصَلُّونَ كَمَا نُصَلِّي، وَيَصُومُونَ كَمَا نَصُومُ، وَيَصَدَّقُونَ بِفُضُولِ أَمْوَالِهِمْ

Meaning: "O Rasullallah, those who have wealth go away with many rewards. They pray as we pray, they fast as we fast, and they give charity with their wealth (while we cannot do that)." (HR. Muslim, No. 1006).

Family financial management includes the following aspects: first: planning, second: implementation/allocation of funds, third: control and fourth: evaluation. Planning is an effort to

plan the allocation of family funds by paying attention to the priority scale, by looking at the level of urgency and when the allocation of funds needs to be done. Allocation of funds is the implementation of the use of funds which should be in accordance with the plan that has been made. Control is an effort to be disciplined in allocating funds so that they are truly in accordance with previous plans. While evaluation is an effort to assess the level of suitability of fund allocation with previous plans for the purpose of improving family financial management in the future. If necessary, in the future changes can be made if it is more beneficial (Hermaliana, 2019). The ideal condition expected from family financial management is a surplus condition, namely a condition where the income exceeds the total amount of funds allocated so that wealth increases (Jalil, 2019), and can be used to achieve dreams in the future.

c. Family Financial Manager

Usually the family financial management is carried out by the wife, for various reasons, including: first: wives are considered to understand household needs better, because wives are the ones who are more involved in household matters, and second: wives are considered to be more careful, meticulous and diligent when managing household finances, because wives are diligent in taking care of the house and its occupants

However, husband and wife are equally likely to play a role in family management. Because there are many factors that can improve a person's ability to manage finances. Among them are: First, financial literacy, the better a person's knowledge of financial management, God willing, the better their ability to manage family finances (Siswanti, 2022), if they consistently practice their knowledge (Arganata & Lutfi, 2019; Yulistia, 2018). Second, financial experience, the more experience a person has in managing finances, God willing, will make a person more competent in managing family finances. Because he has more confidence in solving existing financial problems. Likewise, the financial experience he has will teach him to be wiser in managing family finances. Third, education level, this is because the higher a person's education, God willing, will make them act more wisely and rationally, including when managing family finances (Yulistia, 2018). Fourth, spiritual intelligence or level of religiosity, a muslim can have spiritual intelligence from his understanding of the teachings of his religion. The better a person's appreciation of the teachings of his religion, God willing, will make him better and more responsible in managing family finances (Arganata & Lutfi, 2019), to achieve happiness in this world and the hereafter, because the Islamic religion was indeed revealed to guide humans to achieve this.

Based on the above, husband or wife can both play a role in managing family finances. How big a role a husband or wife plays in managing family finances can be adjusted to how much and how good these factors are in each of them. So the role of managing family finances can be divided between both of them according to these considerations. It can even involve the role of children, if the child has the ability to manage finances. From here it can be understood that the role of husband and wife in managing family finances can differ from one family to another, and does not have to be the same, but is adjusted to these considerations, while still remembering the role of the husband as the highest leader in the household, and the wife as his minister as discussed previously.

So in a family if it is likened to a company, the husband can be considered as the top manager, the wife as the middle manager and also the low manager. And it is also possible to make an adult child as a low manager. The top manager is the highest manager who leads all activities of family members. The middle manager is the person who manages family affairs according to the authority given to him. And sometimes the middle manager can delegate some of his authority to the lower manager if the lower manager is a different person. (Kususiyannah, 2019).

Maqashid Sharia

In terms of language, the word maqashid sharia is formed from two words: maqashid and sharia. The word maqashid is a plural form of the word maqshad which is the mashdar mimi of the word qashada which has the same meaning as qashd. In terms of language, the word maqshad or qashd has many meanings, and the meaning that is most related to the theme of maqashid sharia is to come, go to or want. As for the word sharia, in terms of language it means the path to the water source (Khuluq et al., 2024). The Islamic religion is called sharia because it is the path to the source of happiness in this world and in the hereafter (Febriadi, 2017). The term maqashid sharia is the reason, wisdom or goal that Allah takes into account when revealing sharia laws in order to realize the welfare of His servants both in this world and in the hereafter (Khuluq et al., 2024; Zatadini & Syamsuri, 2019).

Maqashid sharia is divided into several types with various reviews. If viewed from the urgency of the welfare that is the object of Islamic attention to realize human happiness, maqashid sharia can be divided into three, namely:

1. *Dharuriyyat*, which are primary needs that must be met, because not meeting these needs will have very fatal impacts, such as death, great harm, instability of worldly life and even have an impact on misery in the afterlife (Bakry, 2019; Zatadini & Syamsuri, 2019). So, not fulfilling the *dharuriyyat* threatens human safety both in this world and in the hereafter (Jalili, 2021). There are five benefits included in the *dharuriyyat* category: *first*: religious protection, *second*: soul protection, *third*: protection of offspring, *fourth*: maintaining reason, and *fifth*: safeguarding of assets

The five benefits, although equally urgent, but among the five, maintaining religion is the most urgent maqashid sharia. This is because the damage to religion will have an impact on the damage to the soul, descendants, intellect and property. Maintaining the soul is at the second level after maintaining religion, because maintaining the soul is maintaining people who carry out religious teachings which are a means of maintaining religion. Regarding which is more urgent, whether maintaining descendants or protecting the intellect, in this case the scholars have different opinions. Some argue that maintaining descendants is more urgent because it is closely related to maintaining the soul. And at the last level is maintaining property.

2. *Hajiyyat*, which is a secondary need. It is said to be secondary because the unfulfilled need causes an unreasonable feeling of heaviness/difficulty (Khuluq et al., 2024), but not to the point of causing death, great harm, or instability in life. So *hajiyyat* plays a role in facilitating human affairs and preventing them from unnatural difficulties/trouble (Zatadini & Syamsuri, 2019).
3. *Tahsiniyyat*, which are tertiary needs, which play a role in beautifying and improving life (Bakry, 2019). Judging from the impact of its absence, if this need is not met, it will not result in great harm, death, or instability of life; nor will it cause any unreasonable hardship/distress; but it could result in the imperfection of *dharuriyyat* or *hajiyyat* needs (Khuluq et al., 2024).

So *dharuriyyat* is more urgent than *hajiyyat*, and *hajiyyat* is more urgent than *tahsiniyyat*. This is important to understand so that when you cannot combine them and have to choose some of them, someone is able to act wisely (Khuluq et al., 2024).

Marriage is prescribed with various purposes for the welfare of mankind. The various purposes of marriage are called maqashid nikah. Among the maqashid nikah are (Khuluq et al., 2024): First, protecting descendants and increasing their numbers to ensure the continued existence of humans on this earth. The continuity of human existence needs to be maintained because it is humans who prosper this earth, and it is also humans who practice religious teachings. So that the interests of religion and the world will be maintained. Second maintaining lineage and honor, which will support efforts to protect descendants. Because someone will really pay attention to the welfare of their child if they believe that he is truly their child. It is different if someone doubts about it, then it will be very potential to make

someone not care about their child. Third, realizing peace and love between husband and wife. Likewise, cooperation and mutual assistance in goodness between husband and wife, all of which will increase family harmony which will also support the maintenance of offspring or efforts to increase them. Fourth, forming a pious Muslim family, from which a pious society will be formed. Fifth, keeping society away from various physical illnesses and moral decline.

The priority scale is doing the most important things first, then the important things, then the somewhat important things and then the less important things. Meanwhile, determining the priority scale means positioning everything proportionally, namely by not ending something that should come first, and not prioritizing something that should be postponed. Likewise, by not considering small things that are big and not considering things that are small and not taking things that are important for granted and also not considering things that are trivial (Endrianti & Laila, 2016).

Meanwhile, what is meant by the priority scale from the maqashid sharia perspective is the priority scale that a person should pay attention to so that his attitude is appropriate when he finds contradictions between several benefits, contradictions between several harm or contradictions between benefits and harm, with the maqashid sharia scales. The following is the explanation (Khuluq et al., 2024):

1. Contradiction between some benefits, this means that if someone is faced with two or more benefits, if he can get them all then of course he should take them all. However, if that is not possible for him to do, meaning that if he takes one benefit then he will lose the other benefit, then at that time he should take something that has a greater benefit compared to the other. Some things that can be used as considerations for choosing are: *Dharuriyyat* is more important than *hajiyyat*, and *hajiyyat* is more important than *tahsiniyyat*. If both are *dharuriyyat*, then the order of urgency is according to the previous discussion, namely protecting religion, then life, descendants, intellect and property. Public interest takes precedence over personal or group interest. Benefits that are needed in the near future are prioritized over benefits that are not needed in the near future. So these things need to be combined and mixed together to become considerations when having to choose one of the existing benefits.
2. Contradictions between several harm, this means that if someone is faced with two or more harm, if he can abandon them all then he must abandon them all. However, if it is impossible for him to do this, in the sense that if he abandons one harm he will fall into another harm, then at that time he should prioritize leaving the larger harm even if he has to fall into a smaller harm. Some things that can be taken into consideration when choosing are: Harm related to *dharuriyyat* is greater than harm related to *hajiyyat*, and harm related to *hajiyyat* is greater than harm related to *tahsiniyyat*. If both are equally *dharuriyyat*, then the order of greatest harm is also in accordance with the previous discussion, namely safeguarding religion, then soul, descendants, intellect and property. General harm is more important to avoid than personal or group harm. Harm which is estimated to occur in the near future is given priority to be avoided rather than harm which is estimated not to occur in the near future. Therefore, these things need to be combined and mixed together to become considerations when choosing which harm should be avoided when there is a contradiction between several harm.
3. Contradiction between benefit and harm, this means that if someone is faced with benefits and harm, if he can take the benefit and at the same time leave the harm, then he should do that. However, if it is impossible for him to do this, in the sense that if he takes the benefit then he will fall into the harm, and conversely if he leaves the harm then he will lose the benefit, then at that time he should compare which is greater, namely the benefit or the harm, then take the following stance: He should take the benefit even if he has to fall into the harm if the benefit is greater. He should leave the harm even if he has to lose the benefit if the harm is the same as the benefit, especially if the harm is greater.

Analysis of Maqashid Sharia Review Regarding the Role of Husband and Wife in Managing Family Finances

In fact, the role of husband and wife in managing family finances has many connections with the maqashid sharia, both in relation to the maqashid sharia in general and when related to the maqashid of marriage in particular. Here are the details:

1. One of the maqashid of marriage that is greatly desired by all couples is the realization of peace and love between husband and wife and the creation of a harmonious family (Khuluq et al., 2024). To realize this, of course, all husband and wife activities must be managed to be in line with the beautiful things they desire. This includes family financial management. So financial management must be carried out in such a way as to lead to the desired goal. Among them is by both playing their roles as well as possible with compact and harmonious synergy, so that family financial management strengthens the bonds of love, not fading them because there are often quarrels when managing finances. So it takes mutual understanding, mutual trust and mutual support in managing family finances, both when planning, implementing/allocating funds and when evaluating.
2. When husband and wife both play a role in managing family finances, how big is each role? This is closely related to one of the maqashid sharia, namely the protection of assets. Because as explained previously, ideally family financial management can produce a surplus condition, where income exceeds the total amount of expenses so that there are savings funds that can be allocated to achieve happy dreams in the world and in the hereafter (Jalil, 2019). And God willing, it can be realized if family financial management is accompanied by full efforts to protect assets from being allocated to things that are less beneficial, not beneficial, especially those that cause harm, which actually make assets wasted or without significant benefits, which of course is very contrary to the protection of assets which is one of the maqashid sharia. Therefore, expertise is needed in family financial management so that family financial management is successful. So regarding how big the role of husband and wife is in family financial management, it cannot be the same for all families, it can even vary from one family to another, depending on each family's expertise in financial management, which is influenced by many factors, including financial literacy, financial experience, education level and a person's level of religiosity (Arganata & Lutfi, 2019; Siswanti, 2022; Yulistia, 2018). So how big the role of husband and wife is in managing family finances really depends on that.
3. When husband and wife both play a role in managing family finances, then one of the important things that needs to be considered is the husband's status as head of the household. Because as explained previously, Islam has given roles to husbands and wives in the family. Islam has made the husband the highest leader in the family, while the wife is like his minister who helps him and works with him in managing his household. And of course there is deep wisdom behind this, because Allah who divides the roles is Al Hakim, who has deep wisdom when legislating something. So it is fitting for Muslim families to really remember the roles that Allah divides so that the household runs harmoniously, and financial management does not result in disharmony in the family. So even if a wife plays a big role in managing the family's finances because she has the ability to manage finances, she must still remember that the husband is still the highest leader in the family, so decisions should be left to him. Conversely, the husband, even though he is the highest leader in the family, should not act as a dictator, but should consult with his wife if necessary, and listen to input from his wife, especially if the wife is proven to have better financial management skills than him.
4. In managing family finances, to decide whether to allocate funds or not, husband and wife should pay attention to the maqashid sharia, both maqashid in general and maqashid of marriage in particular. Likewise, it is necessary to weigh the priority scale according to the maqashid sharia,

so that the noble goals of marriage are achieved, and happiness in the world and in the hereafter is realized.

Among the most important things to consider when allocating funds is the level of need for the purpose of allocating the funds. Whether it is needed or not. If it is not needed, then it is certainly not worthy of being a reason for allocating funds, especially if the allocation of funds has a bad impact. If it is needed, then it is necessary to pay attention to how urgent the need for it is. Does it reach the level of *dharuriyyat*, *hajiyyat* or just *tahsiniyyat* (Jalil, 2019).

If it reaches the level of *dharuriyyat* then it is appropriate for funds to be spent for that. Because if the need is not met then it will result in great harm, death, or the destruction of a person's religion and afterlife (Bakry, 2019). For example, the need for treatment for a serious illness that if not treated is very likely to result in death related to the protection of the soul; the need for religious education for children which is very much needed so that children have the correct faith, good morals and can worship their creator properly related to the protection of religion and children; the cost of a child's marriage if it is feared that the child will fall into adultery if not married immediately, which is related to the protection of descendants, etc. So funds should be allocated for these things because of their urgency.

If the need is at the level of *hajiyyat*, then funds should be allocated because the absence of *hajiyyat* will result in unreasonable hardship and distress, which, although the impact is not as severe as the impact of not fulfilling the *dharuriyyat*, can cause discomfort in life, and can even affect more important things (Khuluq et al., 2024). Of course, the allocation of funds for the *hajiyyat* is on the condition that it does not clash with more important needs.

Regarding *tahsiniyyat*, the needs at this level are not as urgent as *hajiyyat*, let alone *dharuriyyat*. Because its function is to beautify, and its absence does not have a major impact or unreasonable hardship/trouble (Khuluq et al., 2024). So funds may be allocated for this need if you have funds that exceed the needs of *dharuriyyat* and *hajiyyat*. But of course it should not be excessive so that it ends in waste. Do not let it seem as if the need is at the level of *hajiyyat* let alone *dharuriyyat*. If the funds you have do not exceed the needs of *dharuriyyat* and *hajiyyat*, then it is appropriate that the funds are not allocated for *tahsiniyyat*, but allocated for more important needs.

So when a husband and wife want to allocate funds for a need, it is very necessary to consider how urgent the need is. So the allocation of funds is based on consideration of needs, not just to follow desires. Likewise, when wanting to allocate funds, husband and wife need to ensure whether or not there are other needs that are more urgent than theirs. Because more urgent needs are certainly more worthy of being prioritized (Endrianti & Laila, 2016). For example, when someone wants to buy a car, he needs to weigh how important it is. The need for a car is not at the level of *dharuriyyat*, but between *hajiyyat* or *tahsiniyyat*. Does he really need a car at that time so that if he doesn't have a car it will make it difficult for him to live his daily life, or is it just a complement to life, the absence of which does not have a significant effect on his daily life?

If the condition turns out to be the second condition, then maybe buying a car is not a wise choice. Because if he does not buy a car, there will be no significant impact on his life, it will actually add to the burden of his life, because he will be burdened with various financial burdens, such as car tax, maintenance costs, replacement costs for damaged parts, etc.

If the absence of a car does indeed cause difficulties in life, for example because he has many small children so that he really needs a car for daily transportation with his children and wife, then perhaps buying a car is the right choice, if you have funds that exceed the *dharuriyyat* needs. If the desire to buy a car collides with a more urgent need, then of course the more urgent need is more worthy of being prioritized. For example, when he wants to buy a car because of that need, his children need quite a lot of money for their school fees. So if he buys a car at that time, it will have an impact on the neglect of his children's education. Of course, children's education is more worthy of being prioritized than buying a car. Because children's education, especially if it is religious education, is an effort to

protect their descendants and religion which is certainly more urgent than buying a car which at that time is included in the *hajiyyat*. Likewise, picking up and dropping off children can still be done with other alternatives, for example using a motorbike or renting someone, so buying a car can be postponed first. So in this condition, of course postponing buying a car is the right attitude.

Another example is when he wants to buy a car, he still has an unpaid debt. If he pays off the debt he must postpone buying the car. But if he buys a car at that time, it will have the effect of not paying off his debt. So of course paying off the debt is more appropriate to do first, because not paying off the debt even though he has the ability to pay it off is injustice which is a sin, while postponing buying a car is not a sin. So, when a husband and wife want to allocate funds, they must really consider how important the needs are, and consider the priority scale of the existing needs if there is a contradiction, as previously mentioned in the provisions.

Conclusion

Family financial management, including planning, implementation/allocation of funds and evaluation, should be carried out as well as possible so that the maqashid of marriage such as household harmony can be realized and lead to happiness in the world and even in the hereafter. In this case, husband and wife can both play a role in managing family finances. The roles of both in managing family finances must be carried out with good synergy, accompanied by an attitude of mutual understanding, mutual trust and mutual support, both during planning, implementation/allocation of funds and during evaluation. The extent of the role of husband and wife in managing family finances depends on their respective skills in managing family finances which are influenced by many factors such as financial literacy, financial experience, level of education and level of religiosity. In managing the family, the status of the husband as the highest leader in the family and the wife as his minister must always be remembered so that each plays a role according to the role that Allah has determined, so that harmony is maintained. The decision remains in the hands of the husband, but deliberation is appropriate to be carried out with the wife, especially in matters that require careful consideration. And in allocating funds, the reason for allocating funds should be the need, not just following the desire to maintain assets, avoid waste or greater harm. The more urgent the need, the more appropriate it is to be the reason for allocating funds. Likewise, if there is a contradiction in needs, then it is necessary to weigh the priority scale by prioritizing the most urgent and defeating the less urgent or postponing it. Consideration of the priority scale by following the provisions related to this matter is linked to the maqashid sharia and the maqashid of marriage as explained.

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