

Original Article

# Indicators Amānāh on Household Financial Management to Achieve Blessing

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**Abstract:** Household financial management is very important in improving the economic situation of the household towards a family full of blessings. Mistakes in managing household finances due to the lack of openness between husband and wife can cause division and even divorce. This research is purpose to find out the indicators of Amānāh in managing household finances so that a household full of blessings is formed. The study employs a qualitative phenomenological approach and interpretative phenomenological analysis (IPA) for the analysis of data. The primary witnesses are housewives who serve as direct participants in the study. The main sources of information are professionals from a variety of fields, including sociology, psychology, Islam economics, and Islam religion. The results of the study about the indicators of Amānāh household finance management are responsibility, scheduled, planned, efficiency, organized, Islamic Philanthropy, Honest, Proportional, transparency, and communicative.

**Keywords:** Amānāh, Household, managers, finance, Blessing.

## I. INTRODUCTION

The concept of *Amānāh* that is built will not be separated from the culture and social influences of one's place of residence. In accordance with the term, the word *Amānāh* is taken from Islamic grammar and then adapted to the context of Indonesian society and has the indicators of being trustworthy. Then, the term *Amānāh* is attached to people who can be trusted. However, this concept is not yet operationally clear. Therefore, it is necessary to understand the indicators of *Amānāh* and what are the indicators of that *Amānāh*. All of that will be investigated and discussed later in this study, not only capturing the value of *Amānāh* from a conceptual point of view but will be explained operationally.

The indicators of *Amānāh* in this study were built with a qualitative approach from key informants as housewives and from experts in various scientific fields related to the value of *Amānāh* itself which is associated with household financial management. The various scientific fields are the field of Islamic economics, the field of Islam, the field of psychology and the field of sociology. After the *Amānāh* indicators are formed, then testing is carried out for the level of validity of these indicators by testing the validity and reliability in a quantitative approach so that the indicators of *Amānāh* that are formed are really valid and can be trusted.

The value of *Amānāh* in financial management and its relationship to blessing is reflected in the research conducted by Eny Latifah in 2020 (Latifah, 2020). Eny researched the application of Shari'ah Enterprise Theory, especially the level of *Amānāh* in the managerial performance of Sharia cooperatives in financial management. The results of his research state that employees in sharia cooperatives are able to apply Shari'ah Enterprise Theory in the application of the value of *Amānāh* and responsibility given by cooperative members to sharia cooperative managers. Employees are able to carry out their obligations as well as possible with full sincerity. Cooperative employees not only take care of the *hablum minan naas* but also keep the *hablum, minna Allah*, so that in carrying out their mandate and responsibility in managing their finances, they can be carried out with a sense of happiness and sincerity because what is done in this world does not escape the supervision of Allah SWT. From the description above, it can be concluded that the abundant wealth in a household, if there is no good management and based on the value of *Amānāh*, will cause unhappiness. In order to attain financial blessing, it is crucial to manage household finances according to the ideals of the household financial manager. Unblessings in the family will lead to arguments and, ultimately, divorce. The signals of Amānāh's value in managing household finances and their impact on financial blessings will be covered in this study.

## II. LITERATURE REVIEW

The theoretical basis that supports this research is that there are 3 types: the first is the theory of *Amānāh*, the second is about household financial management, and the third is about financial blessings.



### A) *Amānāh*

*Amānāh* is etymologically from Arabic in the form of masdar from (amina, mandate), which means honest or *Amānāh*. In Indonesian the word mandate is divided into two words, namely *Amānāh* and *Amānāt*. Mandate, according to KBBI (Indonesia Dictionary), means message, deliver. At the same time, *Amānāh* means something that is deposited (Kemendiknas, 2008). In Arabic, the word *Amānāh* is taken from the root: “أمن” then forms the word to be: أمن – يامن – أمانة which has the meaning of trust, straight, honest, and loyal (Muhammad Yunus, 2007).

*Amānāh* according to the term or terminology there are several opinions including:

1. According to Abū al-Baqā al-Kaffawī (Al-Kafu, 1998): “*Amānāh is all obligations imposed on a servant, such as prayer, zakat, fasting, paying debts and all other obligations.*”
2. According to Muhammad Rashīd Riḍā (Muhammad Rasyid ibn ‘Ali Rida, 1990): “*Amānāh is a trust that is mandated to others so that peace of mind appears without any worries at all.*”
3. According to Fakhr al-Dīn al-Rāzī (Al-Razi, 1981): “*Amānāh is an expression of a right that must be paid to other people.*”
4. According to Abu Ḥayyān al-Andah, (Al-Andalusi, 1993): “*in plain view, Amānāh is any form of trust given to someone, both in the form of orders and prohibitions, both related to worldly affairs and spiritual matters, so that all of Allah’s laws are Amānāh.*”
5. According to al-Qurṭubī, (Al-Qurtubi, 1964): “*Amānāh is everything that is borne or borne by humans, both something related to religious affairs and world affairs, both related to deeds and words where the peak of Amānāh is its maintenance and implementation.*”

### *B) Household Financial Management*

Households consist of one or more people who live together in a place to live and share food, living accommodation consisting of a family or a group of people (BPS, 2020). In a broad sense, households are not only limited to families, they can be company households, state households and so on (Cynthia Robin, 2003). According to BPS, a family is any individual or collection of individuals who occupy all or a portion of a physical or census facility; they typically share a kitchen and live together. (Nasional, 2017).

Household financial management or household financial management, starting from initial financial planning, organizing or recording finances, financial expenditure and financial control in a household, is very important to achieve good financial goals.

The verses in the Al-Qur'an and Hadith that underlie family financial management are:

1. The importance of paying attention to managing assets or finances properly according to Islamic law, Allah SWT says in QS al-Maidah verse 14(Kementeriaan Agama RI, 2014):

رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثُ ذَلِكَ مَتَاعُ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاٰبِ ۙ ١٤

It means:

*"It is made beautiful in (the view of) humans, love for what they want, namely: women, children, the wealth of various kinds of gold, silver, selected horses, cattle and fields. That is the pleasure of living in the world, and with Allah is a good place to return (heaven)"*

2. Household financial management is also reflected in the Al-Qur'an Surah Al-Kahf verse 46 (Kementerian Agama RI, 2014), property, jewelry, including children must be managed properly to get the good of the world and the hereafter before Allah SWT:

الْأَمْالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَةُ الصَّالِحَةُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا ٤٦

It means:

*“Wealth and children are the adornments of the life of the world, but good and lasting deeds are better rewarded by your Lord and better are their hopes.”*

3. The importance of managing household finances, especially in obtaining or where the source of wealth obtained by a household to support the family is very important. This is caused by the phenomenon of human indifference to sources of wealth that have been proven in everyday life, as conveyed by the Prophet 14 centuries ago, namely:

لَيَأْتِيَنَّ عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ بِمَا أَخَذَ الْمَالُ أَمِنْ حَلَالٍ أَمْ مِنْ حَرَامٍ

It means:

*“There will come a time for people when they will no longer care where they get their wealth, both lawful and unlawful.” (HR. Bukhari)”*.

### C) Financial Blessings

The meaning of blessing or barokah in Arabic means the stability of something and also means the increase or development of something. Blessings or blessings have the meaning of growth, addition, and happiness. Ibn Hajar al-Asqallānī explained the meaning of blessing, namely the increase or amount of goodness and grace. Blessings are constant and continuous additions (Farchanti, 2017).

Financial Freedom or financial freedom popularized by Robert T. Kiyosaki in his book *“Rich Dad Poor Dad”* says that financial freedom is when someone is in the way of business, where people work for him and in the field of investment, money will work for him so that person has free to work or not to do physical work (Kiyosaki, 2018). According to Kiyosaki, the term rich is how long you can survive while maintaining your standard of living without having to work physically, including your family.

Financial freedom in Islam does not only talk about freedom and poverty but also freedom from wealth so that blessings can be achieved. So that the blessing of wealth is a condition in which whatever is owned in any amount will provide optimal benefits for the afterlife and give a sense of prosperity *“ziyadatul khair”* which means an increase in goodness. Financial blessings are an easy way to manage finances and multiply wealth with spiritual intelligence.

Favors cannot be seen with the naked eye, but can only be felt because these blessings are filled with divine values for good in this world and goodness in the hereafter. Indicators of wealth blessings from several sources are listed below:

#### a. Adequacy of Fortune

The indicator of the sufficiency of fortune is an indicator of blessing from research conducted by Tubagus Chaeru Nugraha in 2019 (Nugraha, 2019). His research is entitled *Continuation of Blessings in the Culinary Business Community: CDA*. The purpose of this study is to determine the values of blessing in the culinary business community. The research method used is to use the CDA. The results of the study show that the values of blessing in the culinary business community include: 1) A strong belief that Allah is the giver of sustenance. 2) Pay zakat. 3) Comply with and practice Islamic trade ethics (Nugraha, 2019).

#### b. Health

The health indicator is an indicator of blessing that was studied by Pradipta Aditya in 2015. His research was conducted on Muslim laundry entrepreneurs about the meaning of blessing. The results of his research state that the Laundry business can be a blessing as long as it is carried out in accordance with Islamic law (Muamalah). The indicator of blessed sustenance is to bring a peaceful, happy, healthy life that always develops and brings the owner closer to Allah SWT (Aditya, 2015).

#### c. Well-being

Welfare indicators are indicators of blessing in research conducted by Muthofar with the title *“Analysis of indicators of blessing of zakat for muzaki in the Joglosemar route”* yields indicators of perceived blessing for muzaki respondents. The Muzaki describe the types of blessings they have experienced, including ease of affairs, feelings about Allah’s pleasure, effectiveness of wealth, welfare of life and avoidance of harmful things (Muthohar, 2018).

#### d. Inner peace

An indicator of inner calm is an indicator of blessing indirectly from Amānāhan according to the writings of Syafii Antonio in his book *“Encyclopedia: Prophetic Leadership & Management Wisdom, Amānāh Inter-Personal Capital (Inside the Success of Muhammad SAW)”*. Syafii Antonio writes that Amānāh’s character will create a belief, and trust will give birth to an inner peace (Antonio, 2013).

The inner calm written in Syafii Antonio’s book is an indicator of blessings according to research conducted by J. Nasution in his research entitled: *“Analysis of the Influence of Compliance Paying Zakat on Blessings (Nasution, 2017).”*

### III METHODOLOGY

This research uses qualitative methods. The approach used in the qualitative method is a phenomenological approach with data analysis techniques using IPA (Interpretative Phenomenological Analysis). (J. A. at all Smith, 2009). Qualitative phenomenological research was conducted with the aim of building a concept about the *Amānāh* indicators of household financial managers in managing household finances.

This phenomenology derives from the concept of human awareness, which was founded by German philosopher Edmund Husserl (1859–1938). According to Husserl, the definition of phenomenology is a subjective or phenomenological experience or a study of consciousness from the basic perspective of a person. Raco, in his book on qualitative approaches, translates the definition of phenomenology from Edmund Husserl as what is experienced and felt about something and how to interpret and interpret something. (Jozef Raco, Metode Penelitian Kualitatif: Jenis, Karakteristik Dan Keunggulannya, ed. by Conny R Semiawan (Jakarta: Grasindo, 2018), 81.

According to Edmund Husserl in his book in German and has been translated into English under the title, Idea of the Phenomenology says that:

*“To pure phenomenology the generalization of the correlative, mutually attached concepts “intuition” and “object” is not a casual whim but is compellingly demanded by the nature of things. The scientific crisis was caused by a misunderstanding of the scientific disciplines regarding the true theoretical concept. Through phenomenology, trying to find the relationship between theory and the living world, whose end goal is to produce a pure theory that can be applied to practice.” (Edmund Husserl, The Idea of Phenomenology (Belanda: Springer 1971).*

#### A) Concept and Analysis Framework

Edmund Husserl, in the explanation above, said that through phenomenology, trying to find a relationship between theory and the world of life, with the ultimate goal of producing a pure theory that can be applied to practice. For this reason, a phenomenological approach is used in this study with the aim of formulating or building a theory about the indicators of Amanah in household financial management. The analytical framework as Figure 1 below:

The phenomenological approach is used to approach the object of research with an innocent mind without assumptions, presumptions, prejudices or concepts. The views, ideas, assumptions, and concepts held by the researcher regarding the research phenomenon must be temporarily locked or bracketed and let the informant express his experience so that the deepest essence of the experience is obtained. (Raco, 2018).

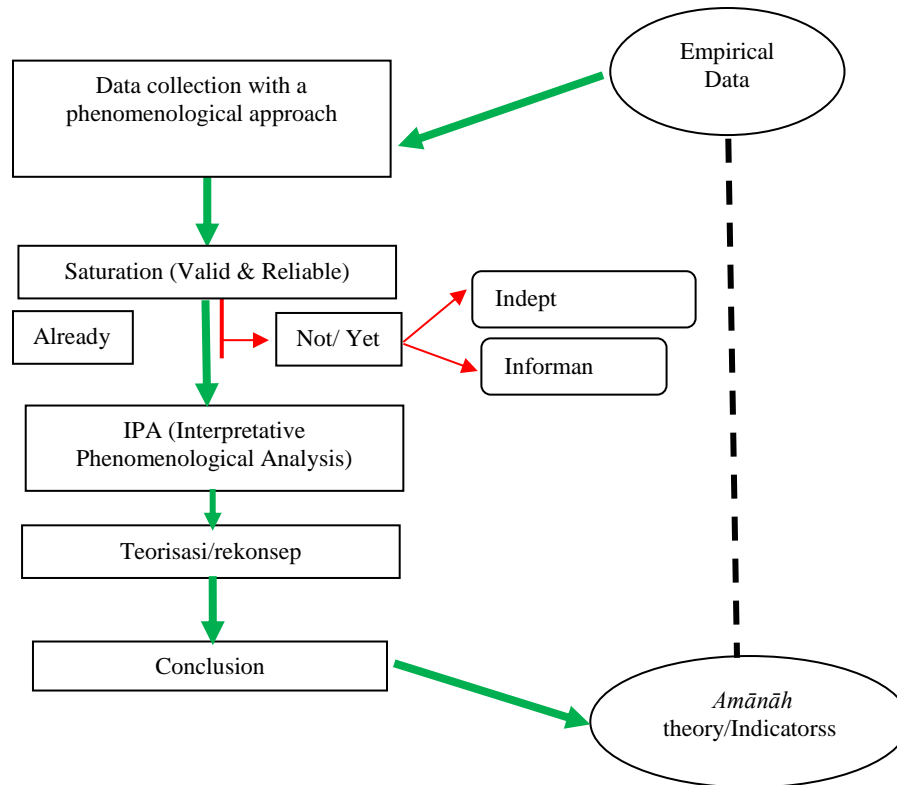
This study uses a phenomenological approach to describe what is experienced and felt by the informants consisting of the main informants, namely housewives and key informants, namely experts. Housewives, as the object of research, direct experience of married life will interpret and describe what is felt in the management of household finances so far when it is associated with security. The housewife is allowed to express her experience without any assumptions, presumptions or concepts from the researcher so that the deepest essence of the experience of the housewife will be obtained.

Key informants play an important role in providing input from various scientific angles. This key informant consists of experts, who are also known as expert judgment. Expert input or expert judgment is a collection of data provided by an expert or expert on a technical problem. (Benini et al., 2017).

This study uses expert judgment consisting of Islamic economics, Islam, Psychology and Sociology. The method used is an individual interview, which are conducted face-to-face and personal interviews with informants; both the main informants are housewives, and key informants are experts.

Data analysis in this study uses an Interpretative Phenomenological Analysis (IPA) approach or Interpretative Phenomenological Analysis, which aims to explore in detail how informants understand their personal and social world by interpreting experiences, events, and certain circumstances, in this case is the phenomenon of the value of *Amānāh* in household financial management ladder for informants. (Jonathan and Mike Osborn Smith, 2011).

The basis for using the data analysis method with IPA in this study is that IPA presupposes a series of links between people's words, thoughts, and emotional states and has a conceptual dedication to the individual as a mental, verbal, emotional, and physical entity. In this case, it is the theoretical commitment of the informants as experts in their respective fields and as cognitive, linguistic, affective and physical beings in exploring, assessing and interpreting the experience of the *Amānāh* value phenomenon in managing household finances for informants.



**Figure 1. Research Analysis Framework**

The stages in Interpretative Phenomenological Analysis (IPA) are Jonathan A. at all Smith, Interpretative Phenomenological Analysis (Theory, Method and Research) (London Inggris: SAGE Publications, 2009).

**a. Reading the transcript over and over (reading and re-reading)**

The initial step of the IPA analysis is that the researcher immerses himself in the original data. This original data is data from interviews with informants, both main informants and key informants, in the form of recordings that have been recorded in the form of written transcripts, and the researchers carried out the process of reading and rereading the data. If the transcript is from the interview, the researcher is assisted by listening to the audio recording, at least when reading the transcript for the first time. When reading the transcript, the researcher imagined the voice of the informant so that it could help in a more complete analysis of the data.

**b. Initial Noting (Initial Noting)**

The analysis was done by noting anything of interest in the transcript. This process ensures the researcher develops familiarity with the transcript file and begins to identify the specific ways that informants understand and think about a problem.

In this study, after every in-depth interview with the informant, the results were all written without anything being left behind. Whatever is felt, known and explained by the informant is written in a separate transcript with the name or initials of the informant; even the description of the informant's feelings when the researcher is interviewing is also written on the transcript.

**c. Developing emerging themes (Developing Emergent Themes)**

The data obtained grew substantially through comprehensive exploratory comments from informants. Even if the informant is very enthusiastic, the exploration will be wider. Analysis not only has a model but is potentially important to have an additional level of temporary records. In order to explore new themes, the next round of analysis will center on this larger data collection.

**d. Develop superordinate themes (Searching for connection across emerged themes)**

So far, the researcher has established a set of themes that are ordered chronologically, that is, in the order in which they appear. The next step involves developing a chart or mapping out how analytical thinking themes fit together. This analysis is to explore and innovate in the organization of analysis. Not all emerging themes should be included in this analysis phase, some may be discarded depending on the overall research question and its scope.

**IV RESULTS AND DISCUSSION**

**A) Informant Overview**

The general description of the informants in this study is the general description of the main informants and key informants, seen from the number of informants and the characteristics of the research informants.

**B) Number of Informants**

The number of informants is based on the information that needs to be obtained. This study used 13 (thirteen) informants consisting of 6 (six) main informants and 7 (seven) key informants. The six main informants are housewives who live scattered in the Surabaya area. The seven key informants are experts consisting of Sharia economists, Islamic Religion experts, Psychology experts and Sociologists. The basis for determining the number of informants is the achievement of data saturation, or the data is saturated; there are no new themes arising from the data collection; in other words, no new themes have been found. This is in accordance with what was stated by Speziale and Carpenter (Speziale, H.J.S & Carpenter, 2003), who said that data collection was carried out until the researcher was sure that data saturation had been reached. The thirteen informants consisted of seven key informants or experts and 6 main informants or housewives.

The number of key informants used in this research has represented every expert or field of expertise from the field of Islamic Economics, Psychology, Sociology, and Islamic Religion with representation from scholars or academics from various Islamic community organizations (Ormas), namely from NU (Nadlatul Ulama), from Muhammadiyah and from Hidayatullah.

**C) Characteristics of Informants**

The characteristics of the informants in this study were divided into two groups, namely the main informant group consisting of housewives and the key informant group consisting of experts. Housewives are direct subjects or actors in matters related to household finances, while experts are experts in their respective fields who can explain phenomena that occur in household financial management according to their expertise and expertise. . So in this study, there are special criteria for selecting experts, namely, if you are in the world of education, you must have become a professor or professor. If you are in the religious world, you must be a role model by the people or have a boarding school that is a reference for the people.

**D) Result Research**

Based on the results of in-depth interviews and notes during the data collection process, the researchers conducted a theme analysis using the Interpretative Phenomenological Analysis (IPA) method developed by Jonathan Smith. This study resulted in 3 themes, namely: 1) The indicators of Amānāh in household financial management according to the informants.

The Indicators of Amānāh in managing household finances are then broken down into 4 sub-themes and 10 indicators. Schematically depicted in table 1 below.

**Table 1.** Indicators of *Amānāh*

Theme	Sub-theme	Category
Indicators of <i>Amānāh</i>	Planning	Responsibility
		Scheduled
		Planned
	Organizing	Efficiency
		Philanthropy
		Confidence
	Actuating	Proportional
		Honest
	Controlling	Transparency
		Communicative

**Source:** Research Results processed

**a. The First Subtheme, The Indicators of *Amānāh* is Planning:**

The first sub-theme is a planning, which consists of three categories: the first category is responsibility, the second category is scheduled and the third category is planned, schematically illustrated in the following transcript:

1. The first sub-theme, the first category is responsibility:

“Planning responsibly even without the help of a partner.” (Es, ‘Interview date 01 March 2021’ (Bogor).

2. The first sub-theme, the second category is scheduled:

*"Always refer to the planned shopping plan, considering the priority scale."*(Sos, Interview date date 22 February 2021' (Surabaya).

3. The first sub-theme, the three category is planned:

*"My dowry money when I got married 20 years ago with my husband bought teak tree seeds and then planted them, yesterday when I came home to my in-laws' house my husband said that the teak tree which was already big and lush was a dowry for me first, if sold it could be up to hundreds of millions because of the size of the tree That teak, I got it, that's how my husband planned for the property even though I had forgotten it."* (Tn, indept interview 25 February 2021, (Surabaya).

**b. The Second Sub-theme the indicators of Amānāh is Organizing:**

This second sub-theme is formed from three (3) categories, namely efficiency, philanthropy, and confidence, schematically revealed in the following transcript:

1. The Second Sub-theme, the first category, is efficiency:

*"Doing the organization as efficiently as possible."* (Es, 'Interview date 01 March 2021' (Bogor).

*"Not all requests are obeyed according to the will, but must be in accordance with the needs of the existing money."* (Ag4, Interview date date 22 March 2021' (Surabaya )

2. The Second Sub-theme, the second category is philanthropy:

*"So in life it should pay attention to what problems? called philanthropy. Philanthropy is a philanthropic job, we have to help parents, we have to help the family, so keep thinking about helping people in need."*(Ag1, 'Indept interview 02 March 2021' (Batu).

3. The Second Sub-theme, the second category is confidence:

*"Financial management must have confidence in the partner. In other words, husband and wife have communicated honestly and transparently regarding financial income and expenses in the household."*(Ag3, 'Interview date date 08 March 2021' (Malang).

**c. The Third Sub-theme, the Indicators of Amānāh is Actuating:**

The indicators of *Amānāh*, honesty, are formed from 2 categories, namely proportional and honest. Schematically illustrated in the following interview transcript:

1. The Third Sub-theme, the first category is proportional:

*"The amount and type of shopping according to family needs."*(Sos, Interview date date 22 February 2021' (Surabaya).

*"The most prominent feature is that it is not wasteful and not stingy."*

2. The Third Sub-theme, the second category is honest:

*"So financial management in the household if it is honest (trustworthy) because it is part of the family institution, the impact is extraordinary.."*(Ag3, 'Interview date date 08 March 2021' (Malang).

*"Allocation or spending must be mutually agreed on honestly, openly, in a way that benefits all family members."* (Ag1, 'interview date 02 March 2021' (Batu).

**d. The Fourth Sub-theme, the Indicators of Amānāh, is Controlling.**

The indicators of this proportional *Amānāh* are formed from two categories, namely transparency and communicative. Schematically illustrated in the following interview transcript:

1. The Fourth Subtheme, the first category is transparency:

*"Shopping plans are prepared and "open": open to all family members, at least by husband and wife."*(Sos, Interview date 22 February 2021' (Surabaya).

*"Household finances are carried out transparently. Every expenditure is reported as is without being covered up."* (Ag3, 'Interview date date 08 March 2021' (Malang).

2. The Fourth Subtheme, the second category is communicative:

*"Household spending or financial systems need to be well communicated and discussed between husband and wife."*(Ag3, 'Interview date date 08 March 2021' (Malang).

*"In the past, my husband never told me about his plans in financial management, and I kept quiet, even though I was suspicious and there was even a split; Alhamdulillah, now my husband has changed.."* (Tn, interview, date 25 February 2021, (Surabaya).

## V. INTERPRETATION AND DISCUSSION OF RESEARCH RESULTS

The indicators of *Amānāh*, according to the opinion of experts, are identified through 4 sub-themes, namely planning, organizing, spending and monitoring. The four sub-themes produce one theme, namely the characteristics of *Amānāh* in household financial management according to the opinions of experts from various fields.

The indicators of *Amānāh* in managing household finances:

The first sub-theme is planning, formed by 2 categories, namely responsibility and agenda. Several experts in this study stated that preparing a plan in managing household finances must be responsible even though it was prepared independently without any help from a partner. Others said that in planning household financial management, they always refer to the planned expenditure plan by considering the priority scale. This is in accordance with research conducted by Elisanovi, that housewives will take time to do financial planning and have an awareness of the benefits of making household financial planning and are disappointed if they do not do financial planning. From the information above, it can be concluded that family financial planning is very important to be carried out and scheduled and carried out with a sense of responsibility.

The second sub-theme is organizing, formed by 3 categories, namely efficiency, trustworthiness, and philanthropy. Experts say that in organizing household financial management, it can be done as efficiently as possible. Some experts say that the financial organization can be trusted. In other words, husband and wife have communicated honestly and transparently regarding financial income and expenditure in the household. There are even experts who say that in life, one must pay attention to issues called philanthropy. Philanthropy is a philanthropic task, we have to help our parents, we have to help the family, so we always think about helping people in need. This is in line with the research conducted by Arnest, in his research saying that financial management in the household is very important, because it is one of the determinants of the financial adequacy of the family-owned by each household, and a measure of the family's financial health.

The third sub-theme is spending, formed by 2 categories, namely proportional and honest. Experts say that financial spending in the household, if done honestly, will have a tremendous impact because it is part of the family institution. Another expert said that financial spending in the family must be mutually agreed on honestly, openly, and in a way that benefits all family members, and the amount and type of spending must be adjusted to the needs (as planned). And spending in the household financial system needs to be well communicated and discussed between husband and wife. This is in accordance with research conducted by Northcott Deryl (Northcott & Doolin, 2000) who said that financial records, including practical and simple household financial expenditures used in a household, can be used to achieve various goals, one of which is to control financial security in the household.

The fourth sub-theme is supervision, formed by 2 categories, namely transparent and communicative. Experts say that supervision in family finances is prepared and "open" or is open to all family members, at least by husband and wife. Another expert said that household finances were monitored transparently. Every expense was reported as is without any cover-up. This is in accordance with research conducted by Gram et al. on households in Nepal in their research, Gram et al. said that the importance of the function of supervision or control over financial management, especially in young married families in rural Nepal, the control function carried out by the wife so-called secret financial system for the purpose of guarding against the autonomy of financial management powers over in-laws and husbands in Nepal. From the explanation above, it can be said that in financial management, especially in the supervisory function, it is very important to have an open transparent and communicative nature between husband and wife and other family members.

## VI. CONCLUSION

Household financial management is very important in improving the economic situation of the household towards a family full of blessings. Mistakes in managing household finances due to the lack of openness between husband and wife can cause division and even divorce. This research is purpose to find out the indicators of *Amānāh* in managing household finances so that a household full of blessings is formed. This research also resulted in the establishment of indicators of the *Amānāh* value of household financial management in managing their household finances. These indicators are (1) Responsibility, (2). Scheduled, (3) Efficiency, (4) Can be trusted, (5) Islamic Philanthropy, (6) Proportional, (7) Transparency and (8) Communicative.

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