

## REVIEW OF MAQASHID SHARIA AS A BASIS FAMILY FINANCIAL PLANNING

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### Abstract:

Family welfare is an important goal of Islamic law in building the welfare of society and the state. For this reason, the financial stability of the family is considered an important way to realize family prosperity by including elements of essential needs such as food, clothing, health, education and security. Lack of literacy about family financial management will cause disruption and problems in the family. Financial management means planning, controlling, monitoring and prioritizing financial activities to improve the lives of family members. Where Islamic law has taught that every activity should be planned and carried out in a well-organized manner in order to achieve the expected goals. Apart from that, from an Islamic perspective, wealth is a trust that is accountable for at the end of the day. So, there is a need to understand the use of assets owned by regulating all behavior in accordance with sharia principles. Therefore, this research describes several definitions of maqashid sharia with the meaning of urgency, essentiality, ideas and determining priorities for family financial management based on religious texts, journals and other publications related to maqashid sharia. With the aim of this paper, it can present concepts and ideas for managing family finances to improve the quality of life.

Keywords: Maqashid Sharia, Family Finance, Priority, Family Welfare.

### INTRODUCTION

Islamic Sharia is a guide to human life that directs to prosperity and safety in this world and the hereafter. To understand Islamic law Comprehensive understanding is needed as well as property and wealth owned is a trust that must be managed well and will accountable later in the afterlife. For this reason, Islamic law emphasizes review maqashid on financial management, especially family finances for welfare of family members.

According to Al-Ghazali, maqashid sharia has five theoretical foundations which is fundamental to human needs as a continuation of life and humanity, namely aspects of religion, science, soul, property and so on descendants. In the aspect of religion, it becomes an umbrella for life and directed guidance. Also, with knowledge which provides the rationale to continue to develop new thoughts. Meanwhile, offspring must be protected so that they do not become extinct, and Wealth is important to fulfil the needs of a decent life (Paryadi. Haq, 2020) One step to achieve property protection is to planning family finances at can create family prosperity.

Where the family is a micro community, whose order has an impact positive and negative towards society at large. Hence, financial literacy among the community it is very important to minimize its occurrence disorders and problems in the family.

*Hifz al maal* which is the maintenance of assets can be an aspect family financial planning by applying maqashid sharia, which in the priority arrangement can be adjusted to the categories of dharuriyah, hajiyah and tahsiniyah. By interpreting dharuriyah as an essential primary need, hajiyah is a secondary need, while tahsiniyah is a tertiary need.

Family financial planning according to Islamic law has been regulated by guided by the Quran and al-Hadith which are technically in the study of muamalah discusses how to organize income planning, expenses, management debt and risk, zakat, infak, alms, investment and waqf. Then planning family finances also have a positive impact on individuals analyse their personal needs from an early age. Because it doesn't rule out the possibility, later it will develop into financial planning for industry, society and the state.

Indonesia is a country with a majority Muslim population with educational and economic levels that are still relatively low in comparison with other countries. Indonesia's education level is ranked 67<sup>th</sup> from 203 countries in the world after Albania in 66<sup>th</sup> position. Meanwhile, the economy of Indonesia based on Gross Domestic Product (PBD) records from the Central Agency Statistics (BPS) Indonesia is ranked 53<sup>rd</sup> out of 185 countries in the world. This manifest Indonesia has an economic growth rate of above five percent (Lahsasna, 2013).

Family problems in Indonesia are currently facing challenges and terrible problems, especially the economic factors that exist considerable influence on its stability. Lack of financial literacy is problems among the community, especially rural communities. In addition to being unable to make rational family financial decisions, as well as incapable plan finances for the long term.

The main reason for the high divorce rate in Indonesia. Every year, problem finance became the main priority as the reason the marriage ended divorce. Research presented by Ramadhani (2023), Afifatimah (2023) and Ruum & Chasanah (2023) show that 70% of divorce cases are due to unstable economic problems. Divorce can cause chaos in various aspects including mental health and family resilience. Family resilience (family strength) is a condition of sufficient and continuous access to income and resources to meet various basic needs, including: food, clean water, health services, educational opportunities, housing, time to participate in society, and social integration.

There are other findings that people have habits or addicted to expensive things even though they don't have enough money despite relatively low-income levels. That's what most of them are for being financially unattainable to buy all valuable items high with cash and they buy on credit.

## METHOD

The type of research used in this research is expert opinion which takes from various sources journals, books and other scientific articles. Besides, the authors also use the references topic of discussion from library research, namely taking data from journals, books, websites, databases, etc that's relate to the main topic.

There are two categories for library sources, primary data and secondary data. The primary data in writing this research are the books of maqashid sharia from some Scholars who discovered the main concept. The secondary data is some scientific articles that are relevant to this topic. The data collection technique in this paper uses documentation techniques of urgency, essentiality, ideas and determining priorities for family financial management based on religious texts, journals and other publications related to maqashid sharia. Finally, the author provides a conclusion based on data obtained from various sources on the answers to the problems studied. The following are the results of the data studied by the researcher to explain the problems above.

## RESULT

Based on data obtained from the various sources' journals, books and other scientific articles this paper describes maqashid sharia emphasizes concepts *maslahah* in Islamic finance aims to create a just and prosperous society which can start from managing family finances with broad implications in material and spiritual contexts. Which will influence family decision making in planning finances according to priorities that are adjusted to needs.

So that Family financial planning is prepared to be more effective and focused.

***Dharuriyyah*** : Primary can be interpreted as anything that is more essential and vital for continuity life or the lack thereof can lead to the collapse of life. In understanding This idea, in Maqashid's view, essentially includes the protection of life, religion, heredity, property and intellect. These are the five essential interests or goals (maqashid) life.

Primary can also be defined as a personal interest that is the basis people or things that are important to him. It can be concluded that each families have important needs and if they are not met, they will lose its stability and dignity. Therefore, housing, food, water, electricity, and Security is a primary and essential need that cannot be relied upon to other people.

***Hajiyyah*** : The secondary needs referred to are needs that are of a nature complete the primary needs above. This maqsid is intended to maintain the fivethe main things needed by the family for

each family member works fine. So that the benefits sought can eliminate levels difficulties that can pose a threat to the continuity of the order of life normal.

**Tahsiniyyah** : Tertiary needs enter at the third level, understood as needs that are according to human desires. They strive to achieve perfection and desired achievement. Needs related to this family include: living in luxury at a higher social level.

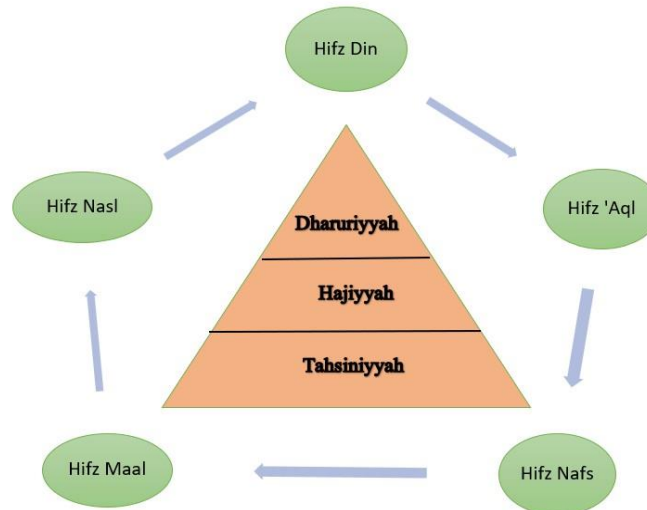


Figure 1: Priority scale on family needs

## DISCUSSIONS

### Maqashid Sharia

According to Imam Al-Ghazali, there are five objectives of maqashid sharia, namely existence protection of religion, reason, life, property and descendants. Whatever that leads to in its implementation it can be called *maslahah* (Ar-Raisuni, 2014). On the contrary, *mafsadah* means detrimental to the five essences that can be prevented and eliminated. The five concepts This protection is summarized by the term *al-Mabaadi' al-Khamsah* which became the aim of establishing Sharia law is to achieve benefits in this world and the hereafter as well avoid various damages (*mafsadah*).

For Imam Syatibi, every text of the Quran and al-Hadith in it including Islamic law definitely has certain desired goals. Where The law maker has a goal (*maqsid*) that the Shari'a must cause achieving benefits for humanity (*maslahah*) or preventing harm (Yasir, 2014).

Syatibi discusses maqshid sharia by dividing it into two things, namely *qasdu al-syari'* and *qasdu al-mukallaf*. In *qasdu al-syar'i* it is reduced to four part namely: *qasdu al-syari' fi wadhi' al-syariah*

(intention) in other words the shariah for enforce sharia; second, *qasdu al-syari 'fi wadhi' al-syariah lil ifham*, namely sharia which intends to make sharia as a concept; third, *qasdu al-syari fi wadhi 'al sharia li taklif wa muqtadhaha* in the sense of the intention of the sharia to uphold valid sharia on orders (taklifi) and obligations; Fourth, *qasdu al-syari' fi dukhuli al-mukallaf takhta ahkam al-syar'iyah*, namely the intention of the sharia to include the mukallaf into legal law (Ar-Raisuni, 1995).

In addison Ibn Asyur gave the construction of maqashid with *maqashid Al-Ammah 'Amah* which has a principle of aim that is not only specific to one law (Fauzan, 2023). Thus, the overall aim of Islamic law is to regulate everything that exists It contains human rights and all forms of human activity fulfil his life needs. Ibn Qayyim said that this Sharia was built on the wisdom that leads to salvation in this world and the hereafter based on by absolute justice. For this reason, if there is a problem that is contrary to justice and benefit then this is not the aim of the Sharia (Al-Jauziyyah, 2006).

Etymologically, maqashid sharia consists of two words, namely maqashid and sharia. Maqashid means intention or purpose. Maqashid is the plural form of maqsud which comes from the syllable qashada which means 'will'. Maqashid means things that are desired and desired. While in terminology, sharia means the path to the water source. The path to the water source can also be interpreted as walking towards the source of life (Kasdi, 2019).

According to Abu Zahrah, maqashid sharia has three objectives The important thing is cleansing the soul with goodness, justice and benefit. In terms of cleansing the soul with virtue is intended for humans to do good and does not make himself a source of evil. Justice is being fair between people fellow Muslims and justice between humanity as a whole which this becomes highest priority on Islamic goals which include the domains of muamalah, facts, law and humanity. Meanwhile, benefits can be realized in various legal aspects which is of course based on the Qur'an and al-Hadith which refers to the protection of al-maqashid al-khamsah (Zahrah, 1994).

Muslim intellectual and contemporary Scholar, Yusuf Qardhawi (1993) believes that basically Mashalah is an important factor that can change determination of fatwa laws caused by changes in time and place. While in essence, humans can adapt themselves to the goals and causes of benefit

that have been regulated by Islamic sharia. Meanwhile, the definition of maqashid sharia is as the aim of the text of the particular laws that will be applied in daily life can take the form of orders or prohibitions for individuals and families and society or can also be interpreted as wisdom which is the aim of legal provisions.

The maqashid sharia theory compiled by Lahsasna emphasizes concepts *maslahah* in Islamic finance aims to create a just and prosperous society which can start from managing family finances with broad implications in material and spiritual contexts. Because in the maqashid sharia analysis you can used to determine *maslahah* and *mafsadah*, besides being able to identify understanding the objectives of sharia, its categories and priorities. Maqashid sharia can facilitate muamalah's legal reasoning which continues to develop by facilitating the realm of *ijtihad* of contemporary ulama (Kim et al., 2017).

### **Family Financial Planning**

In general, there is no specific definition of financial management family. Even so, financial management experts have found a definition different regarding financial management. Family financial planning is the art of financial management carried out by individuals or families through the process of planning, organizing, leading and controlling finances to achieve efficient, effective and beneficial goals so that the family becomes a prosperous and peaceful family.

Therefore, financial management is a core activity in any organization. Which includes the process of organizing, planning, controlling and monitoring resources finances that are tailored to the desired goals and objectives of the organization. Another meaning of the definition is as a collection of administrative functions that exist within an organization in which cash and credit arrangements are interconnected so that the organization gets the means to use to implement it the goal (Kim et al., 2017).

There are several steps and stages of family financial planning that need to be done to ensure that family finances are always blessed and financial peace is realized, namely: a) Income (managing income), b) Expenditure (managing needs), c) Dreams and Desires (managing dreams), d) Managing Surplus and Deficits, e) Managing Contingencies that something may happen in the future, but cannot be predicted with certainty. contingency arises, because in every action and activity there are consequences that will arise, good or bad (Jalil, 2019).

Furthermore, Irwan (2021) defines it in line with Sharia. planning or financial management is a field that deals with decisions and activities relate to finance. Therefore, the sharia view of wealth

and Finance is very important in Islamic finance. Next, in the corner Sharia point of view, material wealth and mental resources provided to humans are a trust that must be used for personal and social welfare.



From the definition above it can be said that financial management aims to manage the activities of an organization related to financial behaviour achieve the expected goals and objectives. Likewise with activities family financial institutions should require some general principles in order for their activities his finances were successful. Other benefits that can be obtained from knowledge and implementing family financial planning are fulfilling the economic needs of family members, stability of family economic life, and better family economic growth (Mansor, 2022).

### **The Relationship Between Family Benefits and Wealth**

Family stability is highly dependent on financial factors, in particular on aspects of human behaviour that depend largely on finances. So that a family parameter appears if the family finances are fulfilled then the family will get prosperity in life. For that, one of the variables Maqashid sharia is protection for property and wealth because it is almost all family endeavours and activities rely on financial matters such as basic needs for food, shelter, health, education, security, etc (Attia, 2007).

The welfare of modern families is very dependent on financial aspects, Strong financial strength will also provide protection to the lineage (descendants). Different from the more classic family welfare concept emphasizes the aspect of protecting offspring, so that sharia has sanctions punishment to an unfaithful partner in order to protect the partner (Zuhri, 2019).

Umar Chapra (2008) made an important note that the most important thing is protection wealth does not negate other important maqsid. But like four the other main maqashid is an important need that must be met to support the improvement of family welfare and general welfare. Therefore, the welfare of the family depends on one hand with success fair utilization and distribution and avoiding waste. Family requires principles and methods for carrying out successful financial management.

Family welfare through Islamic financial management which is expected to be able to realize the existing maqashid sharia. Because by implementing maqashid sharia will realize the benefits for humanity. In achieving this, humans are given the responsibility to obey the laws of sharia which contain wisdom. Because the essence of the legal rules that have been established by sharia is intended to create the welfare of humans and their environment. from this it can be seen that

maqashid sharia is a concept to find out the wisdom or values of sharia to achieve the ultimate goal, namely human welfare (Latifah, 2023).



## Managing Family Finances as a Sharia Goal

Islamic Sharia pays more attention to family welfare as al-Quran and al-Hadith mention various propositions regarding procedures for creating a family who is *sakinah mawaddah rahmah*. Furthermore, the Shari'a aims to direct to manage finances well to maintain good relations between people in line with the goal of a prosperous life. Therefore, the Shari'a has provided different rules and regulations to govern financial assets such as plans income, use of assets, maintenance rules, inheritance and wills (Lahsasna, 2013).

However, this article aims to propose several principles from Maqasid Sharia perspective to plan, organize and control as well monitoring the distribution of a Muslim family's finances, resulting in avoidance losses and enjoyment of benefits can be realized. Nevertheless, preservation family and wealth are one of the highest goals of Sharia, Sharia scholars lack of attention to this important area. Classical and modern maqashid very rarely discuss family financial aspects. In particular, Maqashid's proposal related to family where he brings order to the financial aspects Islamic perspective financial management is planning, organizing, monitor and control the financial activities of Muslim families following the principlesharia principles.

All of this management is necessary to improve the welfare of the family in this world and the hereafter, namely *Falah*. Therefore, Islamic law has drawn three conditions related to the acquisition and distribution of wealth. First, wealth must be obtained in the right way. Second, wealth must be managed in a very responsible way so that it not only benefits him own owners and families but also the wider community. Third, wealth does not distract Muslims from remembering Allah (Irwan, 2021).

The objectives of maqashid sharia conveyed by Lahsasna (2013) on finance the family aims to:

- a. Circulation of business transactions regulated through financial planning appropriate.
- b. Creating transparency in wealth
- c. There is investment to develop wealth
- d. Prevent difficulties and risks
- e. Ensure fairness in income and expenditure

From the several goals mentioned above, steps are needed to aligning family financial management with the investment planning stages, zakat expenditure, housing construction, and pension fund payments.

The role of Islamic finance in the *sakinah* financial model studied by Latifah (2023) includes:

Managing Income, Managing Needs, Managing Dreams/Desires, Managing Surplus/Deficit, and



Managing Contingencies in fulfilling the maqashid sharia. namely (1) As a controller of household expenditure including: education, health, investment and Zakat Infaq Alms (2) As an evaluation in managing family finances so that there is no waste. (3) As a good and careful financial planner in fulfilling the needs of family members. so that the management of sharia finances with the sakinah financial model can realize the maqashid sharia as the goal of a happy and blessed life.

### **Maqashid Sharia as a Basis for Financial Planning**

Muslims are encouraged to plan their lives economically and financially to achieve the goals of the sharia (maqashid sharia). The intention to undertake Islamic financial planning must be in line with the implementation of maqasid sharia, which emphasizes protecting the essential needs of Muslims which include the preservation of wealth. Financial planning provides direction and meaning to every financial decision.

As emphasized by several researchers above that for can minimize the problems of the family's economic factors formulated financial literacy to increase public knowledge. With include the following maqashid sharia review formula to reduce family financial problems and managing them well:

1) Understand the importance of family financial planning on a scale Priority

This is an important factor in financial planning, especially distribution of portions to meet family needs and desires. Family management is a must understand the appropriate level of needs and requirements. With that, classifying maqashid based on level and priority will help make the family's wishes come true.

Therefore, al-Ghazali's concept of three levels maqashid sharia is classified based on requirements, namely essential things which are called *Dharuriyah* (primary needs), *Hajiyah* (secondary needs) and *Tahsiniyah* (tertiary needs)(Ar-Raisuni, 2014). This means the first level needs that must be takes precedence over the other two levels then secondary needs and fulfill tertiary needs in the form of luxury. It is very important to connect this level of maqashid with the need's family by classifying the priority scale.

The thing that needs to be taken into account is the wishes of each individual families will be at different levels. These differences can grow from customs or the surrounding environment. So that the classification of each family's needs will also be different in this tahsiniyah. This requires understanding from each member family on these three levels of interconnected needs in order to create prosperous family.

## 2) Plan for the Future by Gaining Benefits and Avoiding Loss

Preparing future plans for financial activities is part very important in family life. As Islamic law provides attention to the future of descendant in accordance with the words of the Prophet SAW to Sa'ad bin Abi Waqash:

إِنَّكَ أَنْ تَذَرَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ أَنْ تَذَرَهُمْ عَالَةً  
يَتَكَفَّفُونَ النَّاسَ ، وَلَسْتَ تُنْفِقُ نَفَقَةً تَبْتَغِي بِهَا وَجْهَ اللَّهِ إِلَّا  
أَجِزْتَ بِهَا ، حَتَّى اللُّقْمَةَ تَجْعَلُهَا فِي فِي امْرَأَتِكَ

*Meaning: "Indeed, if you leave your heirs rich, it is better than leaving them poor so that they are forced to beg from fellow humans. "Indeed, whatever you earn with the intention of seeking Allah's approval you will definitely be rewarded, including what your wife eats."(HR. Bukhari No.4409 & Muslim No.1628, n.d.)*

Prophetic traditions lead to planning for the future with conditions good and prosperous family economy. To avoid poverty and economic instability which can later impact children and descendants. So that this principle applies to achieve benefits in human behaviour.

Islam strongly recommends that families have a vision and mission that is far-sighted to achieve prosperity. Furthermore, there are many hadiths of the Prophet that explain the command to plan future efforts and avoid bad consequences such as the Prophet's words, 'take advantage of five before five' and stay away from poverty. Indeed, eradicating poverty is very important, because it will reduce human dignity both individually, as a family, nation and state. Which if poverty occurs, humans will not be able to maintain their religion and descendants to carry out their main duties on earth as Allah's caliphs (Ramadhani et al., 2023).

The 7 principles of managing finances in Islam Anggraini are consist of: *First*, Income which is a source that must be owned by a Muslim household. In seeking income, it must be in accordance with Islamic law, must be halal and toyyib. *Second*, expenditure requires good planning in the form of a financial budget. In planning expenditure, a division of basic needs is made. *Third*, Long-term planning needs to be done in household life, for example to determine children's education up to university level, handle emergency conditions such as illness or accidents, prepare to perform the Hajj or Umrah, etc. To face future conditions, there needs to be a good financial commitment.

*Fourth*, Insurance is a form of self-protection and property that is recommended to be insured in sharia products. *Fifth*, Islam allows its people to take out debt for urgent needs, but it is not allowed if the debt contains elements of usury. *Sixth*, next is Investment with the aim of utilizing excess funds owned. The investment can be in the form of gold, deposits or stocks that are indexed by

sharia. *Seventh*, Zakah is the last pillar of Islam that is obligatory for Muslims if they have met the nisab. The purpose of zakah is to purify the assets owned and to help fellow human beings (Anggraini et al., 2017).

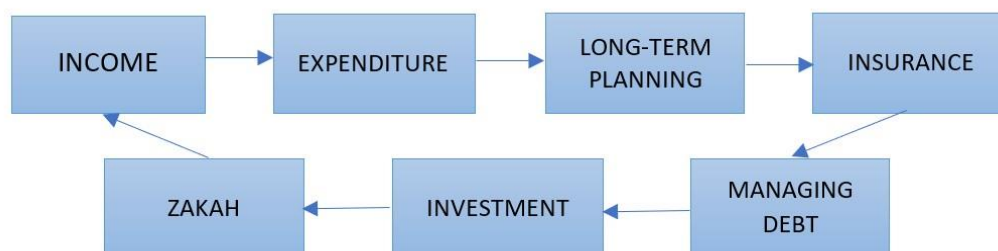


Figure 2: The 7 Principles of Managing Finances

### 3) Moderation and Fairness in Financial Distribution

Another important sharia principle in financial planning is moderation of financial distribution and expenditure. By maintaining balance income and expenses in family finances will make it easier to create a prosperous family life. This is in line with the verse of the Quran:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ  
 ذَلِكَ قَوَامًا

Meaning: "And, those who when giving are not excessive and are not (also) stingy. (Their income) is the middle between the two." (Al-Furqan 4: 67)

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ  
 وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

Meaning: "And spend of your substance in the cause of Allah and make not your own hands contribute to your destruction: but do good; for Allah loveth those who do good" (Al-Baqarah 2:195)

Islamic Sharia recommends not to overdo giving and charity not stingy, which if you understand the recommendation for balanced financial distribution expenditure of assets owned for the good of helping other people or not apply excessive savings. Islam forbids excessive consumption. However, Islam teaches how to behave in consuming rationally or proportionally. Excessive consumption behaviour will harm oneself and others because income expenditure exceeds the limits of one's ability.

In insurance that uses the principle of risk-sharing between insurance participants. Insurance participants agree to bear together and act in a mutually beneficial manner against the possibility of a disaster that is commonly called risk with the allocation of charity funds or *tabarru'*. In the distribution of wealth, it is managed and distributed with the principle of equitable economic activity by avoiding excessive exploitation, excessive hoardings, unproductive, speculative, and arbitrariness. There is a balance of activities in the real-financial sector, risk-return management, business-social activities, spiritual-material aspects & the principle of environmental benefits-sustainability and is oriented towards the welfare which means protecting the safety of religious life, the regeneration process, and the protection of the safety of life, property and mind (Hazmi, 2018).

So, Sharia does not allow excessive use of assets because it will not bring benefit, but *mafsadah*. Apart from that, Prophet Muhammad (PBUH) also directed people to live a balanced life. Moreover, he recommends living simply and using wealth sparingly without exaggeration. For this reason, Islam urges its followers to practice moderation and justice in all behaviour, especially in financial distribution. So, every family needs moderation in financial management that can be felt by all family members fairly and wisely.

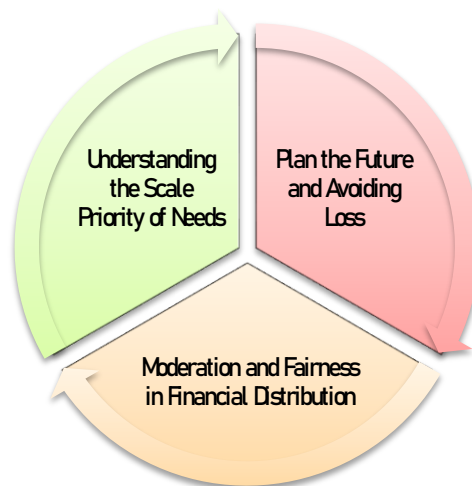


Figure 3: Moderation in Financial Distribution

## CONCLUSIONS

Family financial planning ideas based on maqashid sharia is very important in building a prosperous family. As part of a family's efforts to create balance with moderate income and

expenditure based on family needs sharia maqashid levels. Namely dharuriyah (primary), hajiyah

(secondary) needs and tahsiniyah (tertiary) by prioritizing in the order of each level.

In the end, family financial planning will help enlighten the aim of maqashid sharia in the family which will realize the existence of *al-Mabaadi' al-Khamsah* which includes hifz al-din (guarding religion), hifz al-nafs (guarding the soul), hifz al-'aql (guarding reason), hifz al-nasl (protecting offspring) and the most important thing is hifz al-maal (guarding wealth).

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