

Implementation of Maqashid Sharia In Household Financial Management: A Study On Women Members of The Aisiyah Ponorogo Regional Leadership

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ARTICLE INFO

Keywords

Maqashid Sharia, Household Finance, Islamic Femininity, Sharia Financial Literacy, Financial Resilience

Article history

Received: November 17, 2025

Revised: December 13, 2025

Accepted: December 13, 2025

Available online: December 25, 2025

DOI:

[10.61159/maaliyah.v1i2.715](https://doi.org/10.61159/maaliyah.v1i2.715)

(To cite in APA style)

Nisa, E. K., Hartono, A., & Rois, A. K. (2025). Implementation of Sharia Maqashid in Household Financial Management: A Study on Women Members of the Aisiyah Ponorogo Regional Leadership. *Maaliyah: Journal of Islamic Economic Law and Islamic Finance*, 1(2), 126-133. <https://doi.org/10.61159/maaliyah.v1i2.715>

ABSTRACT

This study examines the implementation of Maqashid Syariah principles in household financial management, focusing on women members of the Ponorogo Aisiyah Regional Executive (PDA). The goal is to analyze financial practices, evaluate the application of Maqashid Sharia, and identify the role of Aisiyah membership. This study employs a phenomenological qualitative approach, collecting primary data through in-depth interviews and observations of seven purposively selected key informants. The researcher analyzed the data through the stages of reduction, presentation, and verification of conclusions. Key findings revealed that members implemented strategic financial management and aligned with the five goals of Maqashid Sharia. They diversify their sources of income, prioritize expenditures (basic needs, religion, education), and invest in Sharia-compliant assets such as gold and land. The study also identifies mechanisms for operationalizing religious principles, such as the "logistics of faith," where religious obligations become a fixed budget post. Further analysis indicates a model of collaborative financial stewardship between husband and wife, and a strategy of building "layered resilience" through a combination of tangible and intangible assets. However, participants faced a "digital-sharia dilemma", which is the challenge of maintaining financial discipline in the era of digital consumerism. In conclusion, the principles of Maqashid Syariah have been operationalized in household financial management, although contemporary Islamic financial literacy education is needed to address digital challenges. This study recommends a follow-up study employing a mixed-methods approach to explore the dynamics of integrating the five aspects of hifz into maqashid sharia more comprehensively.

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INTRODUCTION

Creating a family of sakinah, mawaddah, wa rahmah is the ideal ideal of every Muslim couple. However, in reality, households are often faced with dynamics and challenges, especially in economic aspects, which can disrupt harmony (Kuswandi et al.,

2023). The family's economic function, which includes earning a living, planning expenditures, and allocating resources for the child's education, plays a central role. Imbalances in financial management not only affect economic stability but also the development and formation of children's character (Suryani & Kadi, 2020). Therefore, the welfare of the family is highly dependent on the capacity of each member, especially in managing finances wisely (Ningsih, 2021). This principle is increasingly relevant in the modern era, where families are not only required to meet daily needs but must also engage in mature long-term planning (Indania, Suryani, et al., 2024).

From an Islamic perspective, financial management is understood not only as an economic activity but also as a form of worship with a spiritual dimension. Islam emphasizes the principle of balance, avoiding extravagance (*israf*) and miserliness, as stated in QS. Al-Furqan verse 67. This approach is in line with the framework of Maqashid Sharia, which aims to protect five basic things (*al-dharuriyat al-khamsah*), namely religion, soul, intellect, descent, and property (Irwan, 2021a). The protection of property (*hifzh al-mal*) in the Maqasid al-Sharia emphasizes the importance of wise and sustainable management and serves as a bulwark against consumptive behavior. However, contemporary challenges such as low financial literacy, consumptive lifestyles, and ease of digital transactions actually trigger impulsive spending (Nuriman et al., 2023). Here, the role of religious beliefs and religious institutions becomes crucial in shaping the family's financial resilience.

This topic warrants study, given the complexity of family financial challenges in the digital era and the lack of research that integrates the maqashid sharia approach with the role of women's religious organizations. Previous studies have discussed family financial management in general (Kusumawati, 2011; Ningsih, 2021) and the concept of Maqashid Sharia in finance (Irwan, 2021; Jamal, 2010). However, the research gap identified is the lack of research on the implementation of Maqashid al-Sharia in household financial management among members of religious women's organizations, such as Aisyiyah. Therefore, this study offers novelty by combining the maqasid al-sharia approach with the context of women's religious organizations (Aisyiyah) in the study of household financial management. This study specifically highlights the role of organized Muslim women in applying sharia principles to family finance practices, which has not been widely explored.

The scientific contribution of this research is threefold. First, the development of a family financial management model based on the principles of Maqashid Sharia. Second, providing a gender perspective in Islamic financial literature by emphasizing the role and agency of women. Third, it provides practical recommendations for religious organizations, such as Aisyiyah, in designing programs to improve Islamic financial literacy for their members.

Based on the background and identification of the research gaps, the formulation of the research questions in this study are: (1) What is the profile and practice of household financial management in members of the Ponorogo Aisyiyah Regional Executive (PDA) (2) How is the implementation of the principles of Maqashid Sharia in their household financial management (3) How is the contribution of membership in Aisyiyah to the understanding and practice of sharia finance of members. Coherently, the objectives of the research were formulated to: (1) Analyze the practice of household financial management of PDA Ponorogo members, (2) Evaluate the application of Maqashid Sharia in financial management, and (3) Identify the role of Aisyiyah in improving the literacy and sharia financial practices of its members.

METHOD

This study uses a descriptive qualitative approach with a phenomenological research type to understand in depth the subject's experience in managing household finances based on the perspective of Maqashid Sharia (Farid & Sos, 2018; Moleong, 2014). The researcher serves as the primary instrument, in a full-observer role, and his presence in the field is essential for conducting in-depth interactions with the data source. Primary data were collected through structured interviews and direct observation (Sugiyono, 2011). The researcher used purposive sampling based on the following criteria: women who are active in PDA, who serve as the primary manager of household finances, who have experience managing finances in uncertain situations, and who have a background in financial management, both formal and self-taught. Of the 150 members, only 7 met the criteria and were interviewed as informants. Data analysis is carried out systematically through three stages: data reduction, data presentation, and conclusion drawing (Sugiyono, 2019). In the reduction stage, the researcher focused the analysis on the key aspects of household financial management in accordance with the Maqasid al-Sharia. Furthermore, the data are presented in a structured narrative to facilitate researchers' identification of patterns and relationships among categories. The final stage, the conclusion, is conducted through a careful verification process to ensure the accuracy and consistency of the findings. To maintain data validity, the researcher employed source triangulation by comparing interview results across informants and by conducting discussions and consultations with supervisors. This process ensures that research findings remain relevant, valid, and scientifically accountable.

RESULTS AND DISCUSSION

This study investigates the financial management practices of members of the 'Aisyiyah Regional Executive (PDA) of Ponorogo, Indonesia, through the theoretical lens of Maqashid Syariah. The findings reveal a complex interplay between economic pragmatism and religious principles, describing how these female members manage their household economies. The analysis is compiled into a descriptive overview of financial practices, classification based on the framework of Maqashid Sharia, and an in-depth thematic analysis of the core findings.

Descriptive Overview of Household Financial Management Practices

Financial management practices among PDA Ponorogo members demonstrate a strategic and often collaborative approach to maintaining household welfare. The analysis is categorized into four main domains: revenue structure, spending patterns, savings and investment strategies, and existing challenges.

Diversified Revenue Structure

The data reveal a spectrum of income structures that extend beyond the traditional single-breadwinner model. The pattern varies, ranging from a single dependence on the husband's income (e.g., from a salary or pension) to a two-income household in which both spouses work, often in education or government. A third, more complex model combines a spouse's income with an entrepreneurial venture, such as a stationery store, photocopying service, livestock, or agriculture. This diversification signifies the active role of women in providing for the economy, which increases household financial resilience and is in line with Islamic recommendations to seek halal sustenance (Siregar, 2022).

Prioritized and Categorized Expenses

A consistent finding across participants was the use of a structured monthly budgeting practice. Expenses are prioritized systematically, beginning with basic needs (e.g., food and utilities). The next allocation is allocated for religious obligations (e.g., alms,

infaq), savings, children's education, and health funds. This methodical allocation reflects a conscious effort to balance worldly needs with spiritual obligations, ensuring financial stability and avoiding extravagant consumption, which are core principles of Islamic financial ethics (Mashhar, 2025).

A Variety of Savings and Investment Instruments

The participants used a variety of instruments for future guarantees. This includes conventional savings, gold (Antam), and tangible assets such as land and livestock. The choice of instruments seems to be related to access, knowledge, and perception of individual risk. For example, some view land and gold as long-term, inflation-resistant investments, while others prioritize liquid savings for emergencies or specific purposes such as the hajj. This shows an intuitive understanding of the preservation of wealth (Hifz al-Maal), although it is not formally formulated as such (Adityawarman, 2019).

Common Financial Management Challenges

Despite having disciplined planning, some challenges still remain. The most frequently cited problems include difficulty maintaining savings consistency, the emergence of unexpected expenses that disrupt budgets, and the temptation of consumptive behavior, especially through easy access to online shopping and digital wallets. This challenge highlights the tension between modern consumerism and Islamic principles of financial simplicity and control, which indicates the need for increased financial literacy adapted to the digital age (Isman & Amalia, 2023).

Classification Based on the Maqashid Sharia Framework

The financial practices of PDA members were systematically analyzed using the five objectives of Maqashid Syariah as the analytical framework. This classification provides a coherent structure for understanding how religious principles manifest themselves in everyday economic decisions.

1. Hifz Ad-Din (Safeguarding Religion): Realized through the conscious allocation of funds for religious purposes, including regular almsgiving, charitable donations (infaq), and setting aside annual funds for Qurban. Ensuring a religiously permissible (halal) source of income is a fundamental aspect of this dimension.
2. Hifz An-Nafs (Safeguarding Souls): Appears to be in the top budget priorities to meet basic needs (food, shelter, utilities) and allocate funds for health (e.g., BPJS contributions) and emergencies. This reflects a commitment to maintaining the welfare and safety of family members.
3. Hifz Al-Aql (Keeping Mind): Realized through significant investment in children's education, which includes tuition fees, fees related to Islamic boarding schools, and educational materials. It also involves efforts to control consumption and to educate children about financial management from an early age.
4. Hifz An-Nasl (Safeguarding Offspring): Demonstrated through long-term financial planning that aims to ensure the future well-being of offspring. This includes investments in assets such as land or gold intended as an inheritance, as well as careful planning for a child's education up to the university level.
5. Hifz Al-Maal (Safeguarding Wealth): Implemented through a focus on halal income, a strong rejection of consumptive debt, and strategic wealth accumulation through diversified and often tangible investments (savings, gold, land, livestock) to protect and develop family assets (A. Jamal, 2010).

In-Depth Thematic Analysis

Beyond the usual classifications, a more in-depth thematic analysis uncovers the nuanced mechanisms and tensions in the application of the Maqashid Sharia, which offers new insights into the Islamic financial life experience at the household level.

Faith Attachment in Financial Logistics

The application of Hifz Ad-Din extends beyond incidental acts of charity; it is a logistical component deeply embedded in household budgeting. The participants did not describe charity as a leftover mind, but as a "post" (budget post) allocated in advance in their monthly financial plan. For example, the systematic allocation of funds by one participant for Qurban throughout the year illustrates the procedural and disciplinary approach to the implementation of worship (Indania et al., 2024)(Indania, Sari, et al., 2024). These findings show that for these women, faith is not separate from financial management, but is actually operationalized through it. "Logistics of faith" involves ensuring that religious obligations are financially feasible and carried out regularly, thus transforming abstract religious principles into concrete, actionable budget items. This procedural attachment strengthens religious practices by making them resilient to fluctuations in disposable income.

Gendered Financial Stewardship and Intra-Household Collaboration

This study reveals a sophisticated gendered model of financial stewardship that challenges simplified narratives. Although Islamic doctrine places primary responsibility for provision on the husband, the findings indicate that PDA members actively participate as partners and financial strategists. Their role goes beyond just expense management to include income (through career or business) and long-term wealth planning (Azizah & Aisyulhan, 2021). Collaborative dynamics are evident when one spouse's income is allocated to daily needs and the other's to savings, or when the husband manages an asset-development business, such as livestock, supported by the wife. This reflects a partnership in which financial roles are negotiated and complementary, which directly contributes to Hifz Al-Maal. This nuanced model of collaboration offers a new perspective on Islamic femininity, linking religious piety with economic agency and strategic household leadership.

The Digital-Sharia Dilemma: Navigating Modern Consumerism

A critical tension identified in the analysis is the "Digital-Sharia Dilemma", a conflict between Islamic principles to avoid waste (israf) and the seductive ease of digital consumerism. The participants explicitly cited online shopping and digital wallets as significant challenges to their financial discipline. The frictionless nature of digital transactions reduces the conscious considerations that are encouraged in Islamic finance, leading to impulsive purchases that disrupt carefully crafted budgets (Fazira, 2024). This dilemma is a modern test for Hifz Al-Aql and Hifz Al-Maal. Protecting common sense now requires protection against the algorithmic marketing and psychological triggers of digital platforms, while protecting wealth requires new strategies for self-control in a low-friction spending environment (Suharta et al., 2021). This theme underscores the urgent need for contemporary Islamic financial literacy that addresses the specific challenges of the digital economy, an area underexplored in traditional literature.

Instrumental and Expressive Modes in Keeping Offspring

The application of Hifz An-Nasl manifests itself in two distinct but complementary modes: instrumental and expressive. The instrumental mode involves making tangible financial preparations for the future, such as acquiring land or gold, or building savings to be inherited. These actions are concrete investments in the long-term economic security of offspring, ensuring that children have a material foundation on which to build their lives (Ridwan, 2022).

On the contrary, expressive modes are evident in educational priorities, particularly in religious education at pesantren. It is not only an instrumental investment in human capital, but also an expression of cultural and religious values that aim to reproduce Islamic identity and morality in the next generation. When parents allocate substantial resources to pesantren education, they invest in their offspring's spiritual and moral capital, thereby protecting them from spiritual danger. This dualistic approach provides both material assets and moral-spiritual formations, offering a holistic understanding of what it means to "guard posterity" in the context of Islam, ensuring resilience in both the temporal and spiritual realms.

Layered Resilience through Intangible and Tangible Assets

The strategy for Hifz Al-Maal and managing the challenges reveals a system of "layered resilience". Households do not rely on a single safety net, but build multiple overlapping layers of financial security. The first layer is liquid savings for immediate minor emergencies. The second layer comprises semi-liquid assets, such as gold, that can be sold to meet contingency needs. The third layer consists of productive tangible assets, such as livestock or agricultural land, which provide sustainable income and can be disbursed in severe crises (Hayat, 2020). For example, a participant's reliance on livestock sales in an emergency illustrates this third layer. Furthermore, this resilience is supported by intangible assets, especially social and religious capital built through the provision of regular alms (Hifz Ad-Din). Although not explicitly stated by the participants, the embedded charitable practices foster social networks and a sense of tawakal, which provide psychological and communal resilience to financial shocks. This layered model, combining liquid funds, convertible assets, productive capital, and socio-religious capital, demonstrates a sophisticated indigenous risk-management system aligned with Islamic principles that helps ensure household stability amid various challenges.

CONCLUSION

The study concludes that the household financial management practices of PDA members 'Aisyiyah Ponorogo show significant integration of Maqashid Sharia principles. The findings revealed that although the families showed systematic financial planning by prioritizing primary needs (Daruriyat) such as food, shelter, health, and education of their children they were also engaged in simple sharia-compliant investments such as gold, livestock, and savings. This reflects a conscious effort to uphold the core objectives of Islamic law: Hifz ad-din (safeguarding religion) through zakat and religious activities; Hifz an-nafs and Hifz al-aql (safeguarding the soul and intellect) through allocations for health and education; and Hifz al-maal (safeguarding wealth) by avoiding excessive consumption (israf) and speculative debt. However, challenges remain in controlling impulsive spending, particularly in online shopping, and in optimizing financial planning for secondary (Hajiyat) and tertiary (Tahsiniyat) needs.

The main academic contribution of this research lies in its empirical demonstration of how Maqashid Syariah is operationalized at the household level, moving beyond theoretical discourse to provide a nuanced understanding of the synergies and tensions between religious principles and modern economic pressures within communities. This research highlights that financial management is not just a technical exercise, but a holistic practice intertwined with faith and family well-being.

For future research, several specific gaps identified in this study warrant further investigation. First, the subjective nature of these phenomenological studies limits the generalization of the findings. Future research should employ a mixed-methods approach,

combining qualitative depth with quantitative surveys to establish correlations among variables such as financial literacy levels, adherence to Maqashid al-Sharia, and overall household financial well-being. Second, to mitigate potential respondent bias, subsequent studies should carefully select informants based on pre-established criteria for financial management experience and knowledge. Finally, researchers are encouraged to explore the five hifz (safeguards) in Maqasid al-Shariah not as isolated components but as an integrated and dynamic system by examining how they interact and potentially conflict across various socio-economic settings. Such a focused investigation will significantly advance the theoretical and practical application of Islamic economics in household finance.

In closing, the study affirms the feasibility of Maqashid Syariah as a robust framework for household financial management, while emphasizing the urgent need for targeted community education and more sophisticated research methodologies to navigate the complexities of contemporary economic life.

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