

# The Meaning of *Amānāh* In Managing Household Finances Towards Blessing

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## Abstract

*Amānāh is all religious obligations or burdens covering the affairs of the world and the hereafter which are addressed to humans. The concept of Amānāh that is built cannot be separated from the cultural and social influences of one's place of residence. This study aims to develop the concept of Amānāh values from household financial managers and scientific experts by using a phenomenological qualitative approach from the main informants as housewives and from experts in various scientific fields, namely the field of Islamic economics, Islamic religion, psychology and sociology. The results of the research show that the concept of the meaning of Amānāh is a mandate, an honesty, a trust and proportionality.*

**Keyword:** *Amānāh*, Blessing, Finances, Household

## Abstrak

*Amānāh adalah segala kewajiban atau beban agama yang meliputi urusan dunia dan akhirat yang ditujukan kepada manusia. Konsep Amānāh yang dibangun tidak lepas dari pengaruh budaya dan sosial tempat tinggal seseorang. Penelitian ini bertujuan untuk mengembangkan konsep nilai-nilai Amānāh dari para pengelola keuangan rumah tangga dan*

*para ahli keilmuan dengan menggunakan pendekatan kualitatif fenomenologis dari informan utama sebagai ibu rumah tangga dan dari para ahli di berbagai bidang keilmuan yaitu bidang ekonomi Islam, agama Islam, psikologi dan sosiologi. Hasil penelitian menunjukkan bahwa konsep makna Amānāh adalah amanah, kejujuran, amanah dan proporsionalitas.*

**Kata Kunci:** *Amānāh*, Keberkahan, Keuangan, Rumahtangga

## Introduction

Financial management in the household is very important in improving the economic situation of the household towards realizing a family of sakinah, mawaddah, warohmah and blessings (Nuryadin, 2014). Deryl Norchoat in his research stated that there are four basic financial management practices in the household. These four basics are: making simple household budget reports, keeping financial records, making financial decisions and long-term financial planning (Northcott & Doolin, 2000). Laetitia Overney also said the same thing (Overney, 2019).

Mistakes in managing household finances due to a lack of openness and trust between husband or wife in the household will be the biggest problem that causes arguments (Woods, 2015). The behavior of a wife who is wasteful and unable to manage finances and the desire to spend excessively or be bigger than a peg, is one of the causes of quarrels, and often even leads to divorce (Marzuki, 2016). The economic problems that cause divorce are not solely caused by the husband being unable to meet household needs but are more caused by problems in managing finances in the household (Andini, n.d.).

Household financial management is generally dominated by a woman as a housewife (Dwiastanti, 2018). The role of women in the household greatly determines the characteristics of the family in the community. A woman's application of Amānāhan values in managing her household finances is very necessary in organizing and dividing priorities according to the degree of interests and needs in her household.

Management of household finances in the concept of Islamic teachings is very perfect, namely how to obtain it, spend it and how close the heart is to these assets (Departemen Agama, 2007). Wealth is a gift from Allah, therefore it must be accounted for in the afterlife. Deposit means that it contains other people's rights that must be returned or given in accordance with the 8 asnaf in the Al-Qur'an (at-

Taubat verse 60). The assets that are distributed are the actual assets that are owned so that what is meant by the blessing of assets appears.

Household financial management is one of the instruments to restrain consumption levels for women, especially during critical times. (Garry D. Carnegie and Stephen P. Walker, 2007). In managing household finances, mutual trust in family members is needed. (Sofia at all, 2016). Mutual trust or trustworthiness in the Big Indonesian Dictionary is defined as *Amānāh* (Pusat Bahasa Departemen Pendidikan Nasional, 2008). same as what said Muhammad Rasyd Ibn Ali Ridlo (M. Rasyd Ridlo, (1990) and Abu Hayyan. (Abu Hayyan Muhammad ibn Yusuf al-Andalusī, 1993).

*Amānāh* is a positive value that plays an important role in social life. *Amānāh* is the basic foundation in social and state life. (Novi Maria Ulfah, 2016). *Amānāh* All religious duties or impositions include world and hereafter matters which are aimed at humans. Without the value of *Amānāh*, social and state life can be damaged, including life in a household.

Many studies related to the value of *Amānāh* have been carried out by previous researchers and the meaning of the value of *Amānāh* is attached to the accompanying subjects, including: The concept of *Amānāh* associated with banking, means: trustworthy, honest, responsible, keeping customer secrets. (L. Latifah & Zahro, 2020) which comes from Allah SWT, which is given to his creatures, and humans as the bearer of the highest mandatory value to carry out, maintain and implement it, with security between humans there will be a belief and this trust will ultimately cultivate an inner calm or soul. To find out and measure philosophical values of the trust in both conventional and Islamic banking, then in this study will present the results of the study with respondents divided into two groups, the first group is those with a bachelor's degree in general and the second group is those who have S2 degrees and doctoral candidates for Islamic Economics. Quantitative research methods, with frequency distribution and cross-tabulation of selected variables with data analysis using SPSS. Based on the results of the study, the values of security from the highest to the lowest are: In the first group of respondents, the values of security from the highest to the lowest are: (1 The concept of *Amānāh* in a trader means: kindness, honesty, professional and positive character. (Ivan Muhammad Agung and Jhon Herwanto, 2017). The concept of *Amānāh* in leaders means: patriotic, trustworthy and strong in defending their

identity. (Moh. Rosyid, 2016). The concept of *Amānāh* in students when taking exams means: honest, not cheating, believing in one's own abilities. (Muhizar Muchtar, 2018). The concept of *Amānāh* in employees means carrying out their duties showing a sense of responsibility, high work commitment and transparency in carrying out their duties. (Sri Herianingrum, Meri Indri Hapsari, and Syahrudin, 2015).

Some concepts of *Amānāh* are built with various approaches, for example a library approach based on the Qur'an, (Zainal Abidin; Fiddian Khairudin, 2017). and based on Hadist, (Reza Pahlevi Dalimunthe, 2018). Indigenous psychology approach, (Agung and Herwanto, 2017). Quantitative approach, (Muflihah Azahra Iska Hasibuan, 2018). Quantitative and qualitative approach. (Ivan Muhammad Agung and Desma Husni, 2017).

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 meaning of being trustworthy. (Iwan Triyuwono, 2004). then the term *Amānāh* is attached to people who can be trusted. However, this concept is not yet operationally clear. (Agung and Husni, 2017). Therefore, it is necessary to understand the meaning of the mandate both conceptually and operationally. All of this will be investigated and discussed later in this research, not only capturing the value of *Amānāh* from a conceptual point of view but will be explained operationally

The concept of *Amānāh* in this research was built using a qualitative approach using main informants and key informants. The qualitative approach here functions for exploration so as to find hypotheses on the phenomenon of the *Amānāh* of housewives as the main informant. Housewives as research objects who directly experience household life will interpret and describe what they feel in managing their household finances without any assumptions, presumptions and concepts from researchers so that the deepest essence of the housewife's experience will be obtained.

Key informants play an important role in providing input from various scientific angles. Key informants consist of experts as expert judgment. Input from expert judgment is a collection of data provided according to each scientific field regarding the *Amānāh* phenomenon of housewives in managing household finances. These various scientific fields are the field of Sharia economics, the field of Islamic religion,

the field of psychology and the field of sociology

The meaning of *Amānāh* in this study was built with a qualitative approach from the main informants as housewives and from experts in various scientific fields related to the value of the *Amānāh* itself which is associated with household financial management. The various scientific fields are the field of Sharia economics, the field of Islamic religion, the field of psychology and the field of sociology.

## Literature Review

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* of household financial managers in managing household finances.

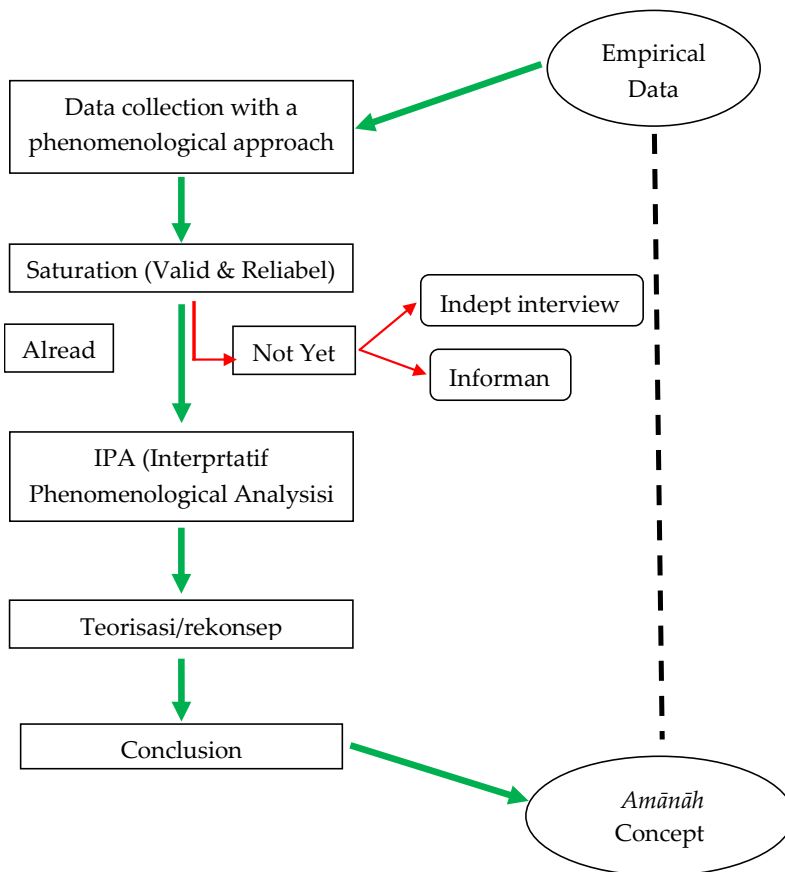
This research was conducted qualitatively with a phenomenological approach to obtain results or theories about how the meaning of *Amānāh* in household financial management is. This phenomenology comes from the philosophy that surrounds human consciousness which was initiated by Edmund Husserl who lived in 1859-1938 a German philosopher. 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, 2018).

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 that 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, 1971).

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 meaning of Amanah in household financial management. The analytical framework as below:

**Fig. 1. Research Analysis Framework (Dashline- Relationship Between Concept And Data, Redline-Notyet Saturated, Greenline-Already Saturated)**



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, 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.

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 and others, Expert Judgment: The use of expert judgment in humanitarian analysis - Theory, methods and applications.

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

## Methodologi

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* of household financial managers in managing household finances.

The method used is in-depth interviews with semi-structured questions, the aim is that the main informants in this case are housewives have the opportunity to express their opinions, judgments, feelings and knowledge related to the phenomenon under study, namely in-depth information about the value of *Amānāh* in managing finances. his household.

Furthermore, in-depth interviews were also conducted with expert judgment as key informants for validation purposes. The use of open-ended questions was used so that the informants could choose their own words. The researcher explores the experience of the informants in interpreting their experiences in managing household finances and interpreting the experiences of the informants directly.

The data collection tool uses notes and a voice recorder with a cellphone, to record in-depth interviews with housewives as key informants. Voice recorders were also used during in-depth interviews with key informants from experts. The interview guide is in the form of semi-structured questions to help researchers so that the questions asked remain in line with the research objectives.

#### A. Determination of informants

Determining research informants according to the topic or theme of the research to be carried out. According to Creswell, the determination of informants depends on the capability of the person being interviewed to be able to articulate their life experiences (Creswell, 2006). According to Evi and Marta, the determination of informants is based on theories and presumptions about the depth of understanding of the informants' experiences (Marta, 2016). This is in accordance with this study there were two group of informans. The main informants are those who are directly involved in the social interaction of the object of research in this case are housewives who are directly related to the management of their household finances. Key informants are those who know and have the basic information needed in research. Key informants in this study are experts.

Housewives as the main informant will be able to articulate their life experiences in managing household finances. Experts as key informants in various scientific fields according to the expertise of the experts.

The selection of informants in this study used a purposive sampling technique or sampling with the aim of determining the informant determined intentionally based on certain criteria, objectives and considerations. Sugiyono, *Metode Penelitian Kualitatif* (Bandung: Alfabeta, 2013), 115. Considerations in this case are people who have the criteria and are considered to know the most about the research topic.



## B. Research Informants Criteria

The selection of informants in this study is based on people who meet the criteria and are considered capable of providing complete information related to the topic and research objectives so that the data to be obtained can be recognized as true. (Sugiyono, 2021)

The criteria for selecting the main informants are housewives who are Muslim. The selection of key informants in this study were experts in the field of sharia economics, experts in the field of Islamic religion, experts in psychology, and experts in the field of sociology.

The criteria that became the benchmark for researchers to choose key informants were: Male or female, Muslim, able to be invited to communicate, willing to become informants by providing a letter of willingness or informed consent, if as an academic you must have a professor or a professor in Economics, Psychology or Sociology except in the field of Islam. In the field of Islam, one should concentrate on the development and education of Islam or a figure in a social organization (Ormas). This is in line with what was stated by Speziale and Carpenter, (Helen Streubert. Speziale and Dona Rinaldi. Carpenter, 2003). that informants in phenomenological research are selected based on their knowledge or experience. The experts or informants in this study are related to the phenomenon to be studied, namely the Amānāh phenomenon in household financial management. The basis for this selection is so that the informants can share their knowledge according to their respective fields or expertise.

## C. Informant Determination Techniques

Before carrying out all the series of research activities, the first step taken by the researcher was to make an application for a research permit to the relevant agency. The number of requests for research permits made is in accordance with the number of experts or areas of expertise who will become informants in this research.

After the research permit application is completed, the researcher then contacts the main informants and selected experts based on the criteria that have been determined according to point a. above (research informant criteria) for the interview process. The steps of researchers in conducting interviews with informants can be explained as follows: (1) The researcher introduces himself first and explains the intent and purpose of contacting the informant. (2) If the experts state their willingness, then the researcher will provide a statement

of willingness signed by the experts. (3) Researchers make schedules and interview techniques with informants. (4) Researchers conducted interviews according to the time and technique that had been agreed with the informants.

Researchers used three techniques in conducting in-depth interviews. This was adjusted to the request and agreement with the informants, especially the key informants, due to the very busy schedule of the key informants, in accordance with the research principles in interview techniques.

Interview techniques in this study are: (1) If the informant wants an interview with a written answer, the researcher sends a written interview guide, and waits for the answer in writing. (2) If the informant wishes to conduct an interview by telephone, the researcher prepares a telephone recording device and is ready to conduct an interview by telephone according to the agreed time. (3) If the informant wants to conduct interviews with face-to-face meetings, the researcher will also conduct interviews with a face-to-face system at an agreed place, while bringing a recording device and notes.

#### D. Data Collection Techniques

The research steps carried out in collecting data from informants are as follows:

##### 1) **Preparation**

Beginning with an informal approach to informants with the aim of building relationships and facilitating initial data. The researchers took care of the licensing process in academics aimed at informants and agencies. Then proceed with the data collection process.

##### 2) **Implementation**

Interviews were conducted based on a time contract, whether the interview was attended or online. All interviews were recorded with a tape recorder, considering that the current situation is still a COVID-19 pandemic, so health protocols will still be prioritized. The interview time ranged from 60-120 minutes. Meanwhile, the frequency of meetings depends on the informants according to the information needs and according to the research objectives.

In addition to recording devices, field notes were used by researchers to record nonverbal communication and environmen-

tal conditions displayed by informants. During the interview process, the researcher concentrated on the participants' answers, dug in depth based on the answers of the informants and at the same time took notes on things other than verbal that were felt to support the informant's statement, such as facial expressions, speech intonation, repetitive gestures and the environmental atmosphere that influenced the informant.

Researchers carried out a bracketing process during the interview process, namely holding back from issuing assumptions, concepts, and personal responses. Views, ideas, assumptions, concepts held by researchers about the research phenomenon are temporarily locked or bracketed. Thus allowing the informant to express his experience in managing household finances, how the informant interprets it, interprets the experience. Researchers must also recognize and understand the context of the informant's experience so that the interpretation of the experience is accurate and can produce a new, special and unique theoretical nuance.

To expand, deepen and test the credibility of the data from the main informants, the researchers then collected data on key informants consisting of various experts or experts. Islamic Religious Experts will provide information on data from the point of view of Islam, Sharia economists will provide information on data from a Sharia economic point of view, psychologists will provide opinions from a psychological point of view and experts from the field of sociology will provide information from a sociological perspective.

### 3) **Terminal**

The final stage of the meeting with the informants was done by validating the transcript. The researcher validated the description of the phenomena experienced by the informants before combining the data that emerged during data validation into an in-depth final description.

This validation process is carried out by reading out the results of the interview transcript in accordance with what has been conveyed by the informant during the interview process. Researchers will also validate by using a grid of theme analysis results to informants.

## E. Data Analysis Techniques

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, 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 has a theoretical commitment to the person as a cognitive, linguistic, affective, and physical being and assumes a chain of relationships between people's speech and thoughts and their emotional states. 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.

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

### 1) **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.

### 2) **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 all on the transcript.

3) **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. It is this larger data set that forms the focus of the next stage of analysis in developing emerging themes.

4) **Develop super ordinate themes (Searching for connection across emergent 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.

Results and Discussion

The characteristics of the informants in this study are presented in table 1 below:

**Table 1: Characteristics of Informants**

Informant code	Age (Year)	Profession	Sex	Last Education	Marital status	Expert
Ag1	63	Head of LKAJ Researcher at R & D MoRA	Woman	S-3	Married	Islamic
Ag2	51	LPMI Al-Izza’s coach	Man	S-3	Married	Islamic
Ag3	59	Rector /Lecture	Man	S-3	Married	Islamic

Informant code	Age (Year)	Profession	Sex	Last Education	Marital status	Expert
Ag4	53	Preacher	Man	S-2	Married	Islamic
Es	57	Rector/Lecture	Man	S3	Married	Sharia Economic
Psi	64	Lecture	Man	S3	Married	Psychology
Sos	61	Lecture	Man	S3	Married	Sociology
Dn	50	Housewife	Woman	S1	Married	Main Informant
Ir	47	Housewife	Woman	S1	Married	Main Informant
Ev	35	Employee	Woman	S1	Married	Main Informant
Tn	45	Housewife	Woman	Senior	Married	Main Informant
Is	47	Employee	Woman	Diploma	Married	Main Informant
Nn	50	Housewife	Woman	Yunior	Married	Main Informant

Source: Author's Research Results

The informants in this research were 13 (thirteen) people consisting of 7 (seven) key informants who were experts in their respective fields, and 6 (six) main informants were housewives who experienced firsthand the management of their household finances. The educational background of key informants is generally S-3 (Doctoral) only one is Master. On average, the experts are professors in their fields and are still actively working in academia as rectors or deans. Key informants are still active in their careers and work, the experts are still active in their work, as illustrated by the age range from 51 years to 64 years, this age is a productive age. As for the education of the main informants, it is evenly distributed starting from junior high school, high school and undergraduate (S-1) who are domiciled in 5 areas of Surabaya as research sites.

There are 4 informants from the Islamic Religion field, each representing Nadhatul Ulama (Ag1), Hidayatullah (Ag2) and Muhammadiyah (Ag3). Ag1 is a professor who is currently a researcher

at the Research and Development Department of the Ministry of Religion of the Republic of Indonesia, chairman of the LKAJ (Institute for the Study of Religion and Gender), secretary general of the ICRP (Indonesian Conference on Religion and Peace) and a team of experts on the Indonesian Criminal Law Law on the prohibition of child marriage.

#### A. Key Informant

Ag1 is an Indonesian female figure who has received awards both from within and outside the country, such as: Indonesian female figure from *Femina* magazine, *Tempo* magazine, Muri. International Women of the year in 2009 and the Yap Thaim Hien award, as well as the International Women of Coynage Award USA in 2007.

The informant with the code Ag2, is a coach and owner of a modern Islamic boarding school with thousands of students studying at his pesantren and coming from various corners of the country. Ag2 has a doctoral education (strata 3), who has been active in educational institutions since he was young, until he was given the responsibility as a research and development center for education (research and development) in a community organization. Until finally managed to establish a boarding school based on religion and general knowledge with the number of students in the thousands.

The informant with the code Ag3, is a chancellor at the largest private university in Indonesia. Ag3 is known as a Muslim intellectual who has multidisciplinary expertise. Ag3 is known as an educational figure who was born from the Muhammadiyah association and devoted most of his time to taking care of the people and the nation through education.

The informant with the code Ag4, is an ustad and preacher who has traveled to several corners of Indonesia. He obtained religious knowledge from the Darrussalam Gontor Islamic boarding school and from Selangor Malaysia, besides that he also received general knowledge from the University of Wales UK, England. It has many worshipers from various cities and is a reference in Islamic religious studies.

In the field of Islamic Economics, there is an informant with the code Es, is a professor at a well-known PTN in West Java, he is also the main commissioner of BRI Syariah, commissioner of PNM (Civil National Capital), Vice Chancellor at one of the leading state

universities in Indonesia. West Java, and the Chancellor at a private university (PTS) in West Java. In addition, he is also a member of the supervisory board of the Indonesian Sharia Bank Association (ASBISINDO), served as an advisory team to the president of the Susilo Bambang Yudoyono era in the economic field, and also sits on the National Economic Committee (KEN) so there is no doubt about his expertise in the economic field. especially Islamic economics.

In the field of Psychology, there is an informant with the code Psi, who is a professor in psychology at a large PTN in East Java. He has expertise in industrial and organizational psychology, with research areas on group performance, group culture, intergroup relations and an expert in psychology research methodology.

In the field of Sociology, there is an informant with the code SOS, is a professor at a well-known PTN in East Java, who currently serves as Deputy Dean. He has expertise in Sociology which has produced research on corporate social responsibility and its implications for the development of Indonesian society.

## B. Main Informant

The main informant with the code Dn is a housewife who is 50 years old and has been married for 14 years and has one daughter. Educational background is undergraduate, before the pandemic, exactly 2 years ago, he was still active in the private sector for approximately 20 years and decided to stop his career outside 2 years ago. Informant Dn lives in the area of South Surabaya.

The main informant with the code Ir is a housewife who is 47 years old and has been married for 21 years, has four sons and daughters, her educational background is a bachelor, previously had a career outside and after having two children decided to stop and become a housewife. Informant Ir lives in the Central Surabaya area.

The main informant with code Ev is a 35-year-old housewife who is married and has three daughters, the age of marriage is 13 years. Ev since graduating from college has a career outside the home until now. This Ev informant lives in the West Surabaya area.

The main informant with the code Mr. is a 45-year-old housewife who is married and has three children, the age of marriage is 20 years. The last education that was successfully completed was SMA (High School). Before getting married, he worked as a restaurant manager owned by his family and after marriage he was no longer the manager



of a food stall because he had to follow his husband. The informant, Mr. lives in the East Surabaya area.

The main informant with the code Is, is a career woman who is 47 years old, has a D-3 education, has 3 sons and a daughter. Since before getting married to having 3 children, Is has a career in a private company. Is marriage age until it has reached 19 years. Informant Is lives in the North Surabaya area.

The main informant, Ms., is a housewife who is 50 years old, has a junior high school education, has 3 children and has been married for 30 years. Her husband is a shoe sole repairman who earns uncertain income, often not even enough for household needs. Informant Ms lives in the North Surabaya area.

## Research Result

Interpretation is emphasized to understand the structure of the existence of a phenomenon and the phenomenon appears as itself. Life experiences and the essence of certain phenomena are the basis of phenomenology, while the main focus is the meaning of various experiences, events and statuses held by informants. This study seeks to explore personal experiences and focus on the personal perceptions or opinions of key informants and experts about the experience, knowledge and assessment of the value of Amānāh in the financial management of a household.

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 (J. A. at all Smith, 2009). This study resulted in 3 themes, namely: 1) The meaning of Amanah in household financial management according to the informants.

The meaning of Amanah in managing household finances is obtained from the expressions of the informants regarding their understanding of Amanah in managing the finances of a household. The meaning of Amānāh is then broken down into 4 sub-themes and 8 indicators. Schematically depicted in table 4.2 below.

**Table 2: The meaning of *Amānāh***

Theme	Sub theme	Category
The meaning of <i>Amānāh</i>	a mandate	Managing mandate
		Accountability
	A trust	Carry out tasks
		Fulfill responsibilities
	An honesty	Can be trusted
		Make the best use of your deposit
	Proportional	Balance between rights and obligations
		Sufficient for his needs

Source: The Author's Research Results are processed

#### A. The First Subtheme, The Meaning of *Amānāh* is a Man

The first sub-theme is a mandate which consists of two categories, the first category is managing mandates and the second category is accountability, schematically illustrated in the following transcript:

##### 1) **The first sub-theme, the first category is managing mandates:**

*"Amānāh is a psychological area, so it has to do with how to manage or manage a mandate." (Ag2, 2021.)*

*"An Amānāh means, managing the given mandate in a transparent and responsible manner, accountability is not only to humans or the environment but also to Allah SWT." (Ag4, 2021.)*

##### 2) **The first sub-theme, the second category is responsibility:**

*"This is important, but often forgotten (ignored) will report it to the giver of the Amānāh." (Sos, 2021.)*

*"Making people happy because I have returned the goods entrusted to me, that is proof of my responsibility to him." (Dn, 2021.)*

#### B. The Second Sub-theme The Meaning of *Amānāh* is a Trust

This second sub-theme is formed from 2 categories, namely carrying out tasks and carrying out responsibilities, schematically revealed in the following transcript:

1) **The Second Sub-theme, the first category is carry out the task:**

*“Amānāh is trust. The context is, if someone is given a task or trust by someone (anyone) it must be carried out correctly, but usually from a person (institution) who has the authority to carry out certain jobs.”(Sos, 2021).*

*“I as a wife have to carry out my duties at home even though I am also busy working outside the home, my husband also does not hesitate to carry out household tasks, especially when there is no helper like today.”(Ev, 2021.)*

2) **The Second Sub-theme, the second category is fulfill obligations:**

*“When I manage my household finances in accordance with the posts that we have agreed with my husband, then I feel that I have Amānāh.”(Ev, 2021)*

*“Amānāh means reliable in carrying out responsibilities, which will be carried out as well as possible.”(Es, 2021.)*

C. The Third Sub-theme, the Meaning of *Amānāh* is a Honesty

The meaning of *Amānāh* an honesty, is formed from 2 categories, namely the category of being trustworthy and using the best possible deposit. Schematically illustrated in the following interview transcript:

1) **The Third Sub-theme, the first category is can be trust:**

*“Amānāh usually defined as honest. The term Amānāh can also be interpreted as trustworthy.”(Ag3, 2021.)*

*“I realized that I couldn’t hold money, my husband gave me shopping money which was planned for one month but I spent it only in 2 days, luckily my husband wasn’t angry hehe... it’s just that my husband can’t entrust the money to me and I don’t have a problem because I stay I was given money to buy vegetables and side dishes as a family meal, the rest such as the cost of children’s education, rice, soap, building a house and buying the furniture all my husband managed it, so I don’t have to worry.”(Tn, 2021.)*

2) **The Third Sub-theme, the second category is make the best use of the deposit:**

*“Must Amānāh lead and use this deposit as well as possible, provide benefits, and become a bridge for jihad. Not the other way around.”(Ag4, 2021).*

*“I have been entrusted with goods by someone and I take care of the goods as well as possible, not to be damaged or not to be used without the permission of the owner. Until then the person who left the item came and took it back, then I handed over the item, because I was trying to be Amanah.”(Ir, 2021.)*

D. The Fourth Sub-theme, the Meaning of *Amânâh* is Proportional.

The meaning of this proportional *Amânâh* is formed from two categories, namely a balance between income and expenditure and the category can meet their needs.

**1) The Fourth Subtheme, the first category is balance between income and expenditure:**

*"The meaning of this proportional trust is formed from two categories, namely a balance between income and expenditure and the category can meet their needs." (Ag1, 2021.)*

**2) The Fourth Subtheme, the first category is can meet their needs:**

*"Could be enough because from there he could buy this and this was finally enough. enough, their needs, managing their expectations, which so far have been about money, but they are not, even though they are not more complex than the indicator." (Psi, 2021.)*

*"No matter how much shopping money my husband gives me, I will try to make enough according to my family's needs." (TN, 2021)*

## Interpretation And Discussion Of Research Results

The meaning of *Amânâh* according to the opinion of the main informants and key informants was identified through four sub-themes, namely a mandate, a trust, an honesty and proportionality. The four sub-themes produce one theme, namely the meaning of *Amânâh* in household financial management according to the opinions of informants:

The meaning of *Amânâh* in the opinion of the informants was identified through four sub-themes, namely a mandate, a trust, an honesty and proportionality. The four sub-themes produce one theme, namely the meaning of *Amânâh* in household financial management according to the opinions of experts from various fields:

### A. The Meaning of *Amânâh* is a Mandate

The mening of *Amânâh* in This research was defined by informants as a mandate of trust, and the person who was given the *Amânâh* was actually the person who was given a mandate to carry out reliably. This definition is in accordance with that put forward by Imam al-Qurtubi (Al-Qurtubi, 1964); that *Amânâh* is everything that is carried or borne by humans, something that is carried and endured

is a mandate to carry out. The mandate is related to religious affairs and world affairs, which are carried out in a trusted manner. The mandate given to humans and must be carried out reliably will lead to accountability from the recipient of the mandate which the informants in this study said that in managing the mandate given it must be transparent and responsible. Accountability is not only to humans or the environment but also to Allah SWT.

This is in accordance with the research submitted by (Eny Latifah, 2020). In her research, Latifah stated that cooperative employees carry out work as a mandate that she must carry out with a sense of responsibility so that the Amanah is carried out with sincerity, not only maintaining the *hablum minan naas* but also maintaining the *hablum mina Allah* because what is done in this world does not go unnoticed. from Allah SWT. *Amânâh* as a mandate when explored further in the Qur'an is actually an *Amânâh* that is imposed on humans that must be carried out, and only humans are willing to accept it while other creatures (heaven, earth and mountains) refuse when offered the mandate. this. This is stated in the Al-Qur'an surah al-Ahzab chapter 33, verse 72 which means:(Depag, 2007)

“Indeed, We have presented a mandate to the heavens, the earth and the mountains, so all of them are reluctant to carry out the mandate and they are afraid that they will betray it, and the people will carry the mandate. Verily, man is very unjust and very stupid.”

When *Amânâh* covers all things, then the one who is given *Amânâh* must fulfill his *Amânâh* it is the same as being given *Amânâh* for a lot of wealth or just one dinar. For example, Amanah in managing finances in his household. Whoever manages it, be it a husband or wife, must fulfill the Amanah, because Allah SWT commands to fulfill the Amanah and forbids betraying him.

#### B. The Meaning of *Amânâh* is a Trust

The meaning of *Amânâh* in the second sub-theme interpreted by informants as a trust. This trust is formed by two category is that is an assignment that is entrusted to carry out and carry out responsibilities as well as possible. The first category of *Amânâh* is a trust, in its context, if a person is given a task or trust by a person, institution or person, who has the authority to carry out a particular job. The second category *Amânâh* means trustworthy in carrying out responsibilities, which he will carry out as well as possible.

This is in accordance with Rasyd Rida's opinion, that *Amānāh* is a trust that is mandated to others so that peace of mind arises without worrying at all. Also in accordance with the opinion of Abu Hayya, that all forms of trust given to someone, both in the form of orders and prohibitions, both related to worldly affairs and ukhrawi affairs, so that all of God's laws are that all forms of trust given to someone, both in the form of orders and prohibitions, both related to worldly affairs and ukhrawi affairs, so that all of God's laws are *Amānāh*.

### C. The Meaning of *Amānāh* is Honesty

The meaning of *Amānāh* in the third sub-theme is honesty. The honesty informed two category is can be trust and make the best use of the deposit. That is the same with opinion the experts that *Amānāh* can be interpreted is a honesty and the term *Amānāh* can also be interpreted as trustworthy.

Then for the second category, use the best possible deposit, According to M. Quraish Shihab that something that is deposited will be properly maintained and when the person who entrusted it asks for it back, he will receive it intact as it is without objections from the person who was entrusted, the recipient will also accept it on account of foundation of trust from the giver. (Quraish Shihab, 2003).

Entrustment does not have to be in the form of goods but can also be in the form of a position or being a leader, namely Amanah in leading, leading this is a deposit that must be carried out and used as well as possible in order to provide benefits and become a bridge for jihad. This opinion is in accordance with the verse of the Qur'an contained in QS Al-Mu'minun verse 8, with the translation: "And those who keep the mandates (which they carry) and their promises." (Kementerian Agama RI, 2014) From the verse above, it means that maintaining Amanah is a trait of a believer and the maintenance of Amanah should be as good as possible not dependent on time.

This is in accordance with the research submitted by Zainal Abidin, that *Amānāh* to oneself is in the form of all the blessings that exist in humans that are useful for themselves, so that the person concerned has an honest and trustworthy nature.

### D. The Meaning of *Amānāh* is Proportional

The fourth sub-theme that forms the meaning of *Amānāh* from the experts in this study calls it proportional. This proportion is formed

by two categories, the first category is a balance between rights and obligations and the second category is sufficient for their needs.

The first category of informants said that the money should not be spent only on cigarettes, nor should the money be spent only for the pleasure of one group, for example, only to go to a salon because it is not called *Amānāh*. So each must be proportional, must know their rights and obligations.

This is as expressed by al-Kafumi, (Abu Hayyan Muhammad ibn Yusuf, 1993) that *Amānāh* are all obligations assigned to a *hamba*. According to what was written by al-(Razi, 1990) that *Amānāh* is an expression of a right that must be fulfilled by others. The second category is can suffice because from there he can buy this and this is finally enough. It is enough for him to manage his expectations, which so far have been about material things about money, but they are not, even though they are not more complex than material or money. But it can be by managing time, managing work and managing others so that if in a family the family can be independent, the child can develop himself better than his parents.

## Conclusion

The meaning of *Amānāh* in household financial management is divided into four, namely:

1. As a mandate, and the person given the mandate is actually a person who is given a mandate. When *Amānāh* covers everything, then those who are given *Amānāh* must fulfill their mandate, it is the same as if they were given *Amānāh* for large amounts of wealth or just one dinar. For example, *Amānāh* manages finances in her household. Whoever the manager is, be it husband or wife, must fulfill this mandate, because Allah SWT commands to fulfill the *Amānāh* or mandate and forbids betraying it.
2. A *Amānāh* which is a task that is en *Amānāhed* to carry out and carry out responsibilities as well as possible good. This means that there must be trust in managing household finances, whether managing the wife or husband.
3. An honesty, which is formed from the category of being *Amānāh*-worthy and using the best possible deposit. Honesty in managing household finances means truly managing finances as well as possible, not being arbitrary and trustworthy, not being wasteful

and doing whatever you like.

4. A proportional condition formed by two categories, the first category is a balance between rights and obligations and the second category is sufficient for their needs. can manage time, manage work and manage household finances in a balanced and proportional manner, not bigger pegs than poles.

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