

DISSEMINATING KNOWLEDGE REGARDING SHARIA- COMPLIANT FAMILY FINANCIAL PLANNING

Eko Retno Indriyarti^{1)*}, Hermi Hermi²⁾, Nurhastuti Kesumo Wardhani³⁾

^{1,2,3)}Fakultas Ekonomi dan Bisnis, Universitas Trisakti

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Abstrak

Perencanaan keuangan Islam sangat penting bagi keluarga Muslim untuk memastikan kesejahteraan finansial dan kepatuhan terhadap prinsip-prinsip Syariah. Perencanaan membantu dalam membuat keputusan keuangan yang tepat, mengelola risiko, dan mencapai stabilitas keuangan. Perencanaan keuangan yang sesuai dengan prinsip-prinsip Syariah semakin dibutuhkan oleh masyarakat yang ingin memastikan bahwa pengelolaan keuangan mereka selaras dengan nilai-nilai Islam. Hal ini sejalan juga dengan cukup banyaknya pelaksanaan kegiatan pengabdian kepada masyarakat mengenai topik ini yang dilakukan di Indonesia. Termasuk dalam hal ini kegiatan yang dilaksanakan yang disiapkan oleh tim pelaksana yang terdiri dari para dosen di salah satu universitas di Jakarta. Kegiatan ini dilaksanakan pada pertengahan Desember 2024 secara tatap muka langsung. Metode yang digunakan dalam pelaksanaan kegiatan ini yaitu dengan pemberian materi dan diskusi tanya jawab. Secara keseluruhan, kegiatan ini berjalan dengan lancar. Pengukuran umpan balik hasil kegiatan dilakukan dalam 2 tahapan yaitu *pre-test* dan *post-test*. Berdasarkan hasil pengukuran umpan balik, terjadi peningkatan pengetahuan dimana secara rata-rata peningkatan pengetahuannya sebesar 15,89%. Peningkatan pengetahuan terbesar terdapat pada item 2 yaitu mengenai *gharar* dalam keuangan syariah dimana hampir mencapai 36%. Peningkatan terbesar selanjutnya (lebih dari 24%) yaitu pada item 5 yaitu mengenai dasar utama pengambilan keputusan dalam investasi syariah. Aspek berikutnya dimana terjadi peningkatan pengetahuan (hampir mencapai 21%) terdapat pada item 10 yaitu mengenai prioritas utama dalam alokasi pendapatan keluarga syariah. Kegiatan seperti ini harus terus dilakukan secara berkala. Dengan menumbuhkan budaya belajar, berbagi, dan saling mendukung, sosialisasi dan penyediaan pengetahuan memberdayakan keluarga untuk menerapkan prinsip-prinsip Syariah secara efektif dalam perencanaan keuangan mereka, yang mengarah pada kesejahteraan finansial dan tanggung jawab sosial yang lebih besar.

Kata Kunci: Keuangan Syariah, Pengabdian Kepada Masyarakat, Sosialisasi, Pembekalan, Pengetahuan.

Abstract

Islamic financial planning is crucial for Muslim households to guarantee financial stability and adherence to Sharia standards. Strategic planning facilitates sound financial decision-making, risk management, and the attainment of financial stability. There is a growing demand for financial planning that adheres to Sharia principles among individuals seeking to align their financial management with Islamic beliefs. This aligns with the considerable amount of community service initiatives on this subject conducted in Indonesia. This include activities conducted by the implementing team comprised of lecturers at a university in Jakarta. This activity was conducted in person in mid-December 2024. The approach employed in executing this activity was supplying materials and facilitating question-and-answer discussions. This activity proceeded seamlessly. The assessment of feedback regarding the activity's outcomes was conducted in two phases: pre-test and post-test. The feedback measurement results indicated a knowledge growth, with an average enhancement of 15.89%. The greatest significant enhancement in understanding was in item 2, namely concerning gharar in Islamic finance, which approached 36%. The subsequent most significant rise (exceeding 24%) was on item 5, specifically concerning the primary foundation for decision-making in sharia investment. The subsequent area of knowledge enhancement, nearly attaining 21%, was to item 10, namely concerning the primary priority in the distribution of sharia family income. Such activities must be conducted periodically. By cultivating a culture of learning, sharing, and mutual support, socialization and knowledge dissemination enable families to effectively implement Sharia principles in their financial planning, resulting in enhanced financial well-being and social responsibility.

* Corresponding author:
Email: ekoretno@trisakti.ac.id

Keywords: *Islamic financing, community engagement, social interaction, provision, knowledge dissemination.*

Introduction

Islamic financial planning is crucial for Muslim households to guarantee financial stability and adherence to Shariah standards. Planning facilitates prudent financial decisions, risk management, and the attainment of financial stability (Mufidah et al., 2022; Othman et al., 2018). Comprehending Islamic financial literacy is crucial for personal financial management and planning in alignment with Islamic law (Mufidah et al., 2022). The adoption of Islamic financial planning can lead to a favorable financial status for the family (Syariah et al., 2023). This planning prioritizes ethical ideals and aligns with the aims of Shariah, particularly wealth preservation. Advocating for awareness of Islamic financial planning can enhance financial literacy and inclusion (Abdullah & Muhammad, 2013). This is particularly crucial in confronting economic issues, such as those presented by the COVID-19 pandemic (Amilahaq et al., 2022; Pusparini et al., 2023). This is particularly crucial in confronting economic issues, such as those presented by the COVID-19 pandemic (Yusoff et al., 2021). Comprehending Maqasid Syariah is crucial for the advancement of Islamic banking and finance systems (Noor et al., 2016).

There is a growing demand for financial planning that adheres to Sharia principles among individuals seeking to align their financial management with Islamic beliefs. This aligns with the quantity of reports regarding community service activities on this topic conducted in Indonesia, as illustrated in Table 1. Consequently, numerous individuals and families require expertise in Sharia financial planning to attain prosperous and lasting financial well-being. This encompasses women who frequently assume the role of home financial managers, enabling this demographic to acquire a sustainable comprehension of Sharia-compliant family financial planning. The Indonesian Kartini Professional Association (called as IKAPRI) is an association including professional women from several industrial areas, including entrepreneurship, academia, and business. IKAPRI was founded to promote the role of women in society, particularly regarding economic empowerment and education. IKAPRI, as an organization that emphasizes equality and empowerment, actively offers training, assistance, and networking opportunities to its members to enhance their career and business potential.

Nevertheless, in overseeing family and corporate finances, numerous IKAPRI members lack a comprehensive understanding of the significance of applying Sharia financial principles. An internal poll of 100 IKAPRI members revealed that over 70% continue to utilize traditional financial methods for managing their personal and commercial affairs. This results from insufficient understanding of Sharia financial planning and restricted access to financial training aligned with Islamic values. Numerous IKAPRI members are engaged in the entrepreneurial sector at the upstream level. They operate small to medium enterprises (SMEs) across several sectors, including culinary, fashion, and services. Nonetheless, the primary obstacles encountered by these SME participants include disorganized financial planning, inadequate cash flow management, and limited understanding of halal investing and risk management in company. Consequently, numerous individuals encounter issues including elevated debt levels, challenges in sustainably managing revenues, and uncertainties regarding the financial soundness of their enterprises.

Table 1. Community Engagement in Sharia-Compliant Family Financial Planning

Area of activity	Methods	Results	Author
Harapan Jaya Beach Village	Socialization	Participants can comprehend the significance of adopting sharia-compliant household finances to establish favorable family financial circumstances.	Rahman et al. (2023)
Tugu Cimanggis Village, Depok	Presentation and discussion	Housewives acquire a favorable comprehension of managing family finances in accordance with sharia.	Lindiawatie et al. (2024)
Tempurejo, Surabaya	Socialization, mentorship, and the process of acclimatizing to Islamic financial management.	The Tempurejo community has enhanced its understanding of income and expenditure, resulting in more organized and balanced financial management within households in the area.	Setiyowati et al. (2023)
Bakti Jaya Village, Setu District, South Tangerang	Community-Based Participatory Research (CBPR) Interactive lectures, simulations of	Training activities enhance sharia financial literacy. The feedback evaluation from participants indicated that this program was highly beneficial and applicable to the financial planning of Muslim families.	Nurhaida et al. (2023)
South Kediri Village, West Lombok, West Nusa Tenggara	Sharia-compliant financial management design, and conversations.	Interactive lectures, simulations of Sharia-compliant financial management frameworks, and discussions.	Muhtarom et al. (2024)
Malawele Village, Aimas District, Sorong Regency	Training and counselling	Participants comprehend the significance of management as a foundation of peace and calm inside the family, which epitomizes the concept of Sakinah.	Hardjayanti & Irawan (2023)
Donoloyo Hamlet, Banguntapan, Bantul, Yogyakarta	Training	Offering advantages to members to enhance their financial acumen in managing family funds, hence preventing waste that leads to indebtedness.	Setiawan et al. (2022)
Lumbunrejo Village, Yogyakarta, Central Java	Intensive counselling and mentoring	Participants attain certification as sharia financial planners, gaining enhanced insights and advancements in sharia financial planning for their families.	Malik et al. (2023)
Meteseh Village, Tembalang District, Semarang City	Presentation of material and discussion	Participants acquire specific advantages in comprehending the management of household finances to achieve success in both this life and the afterlife.	Lasmiatun et al. (2024)
Tubanan Village, Kembang District, Jepara Regency	Discussion, training and mentoring	Enhancing literacy in sharia family financial management and promoting sharia financial inclusion for participants.	Windawati et al. (2023)

Several IKAPRI members at the downstream level possess relatively steady enterprises. Nonetheless, in the realm of business development, they continue to encounter significant obstacles pertaining to expansion in alignment with Sharia principles. Challenges in locating halal funding sources and a lack of understanding of Sharia financial management pose substantial barriers for individuals seeking to broaden their business operations both nationally and globally. The primary issues encountered by IKAPRI members encompass numerous key factors. Firstly, insufficient

comprehension of Sharia financial planning: Numerous individuals lack the knowledge to incorporate Sharia financial principles into their personal and professional endeavours. This encompasses debt management, investment strategies, and cash flow analysis. Secondly, Challenges in Securing Sharia-Compliant money: While certain members have initiated enterprises, they encounter obstacles in acquiring money that adheres to Sharia norms, including interest-free funding and halal investments. Third, Insufficient Knowledge Regarding Halal Investment: Most members lack enough understanding of several halal investment products, such Sharia-compliant mutual funds, Sharia equities, or properties adhering to Islamic law. Consequently, they have been unable to employ these instruments for their financial advancement.

The activity consists of knowledge-sharing through material presentation, discussion, and question-and-answer sessions. Consequently, this initiative seeks to empower IKAPRI members regarding family financial planning and Sharia-compliant enterprises. This knowledge-sharing initiative aims to provide professional women with a fundamental understanding of Sharia finance and its practical application in daily life, enabling them to enhance family financial management, including income, expenses, savings, and investments in compliance with Sharia principles. Moreover, participants in this activity can enhance their understanding of planning and operating their enterprises in a halal manner, adhering to Islamic law. This activity seeks to equip participants with knowledge to enhance their access to halal finance sources and investments that can facilitate business development. This activity aims to significantly enhance women's economic freedom while complying with Sharia rules that ensure prosperity in financial management. IKAPRI members will acquire enhanced knowledge on managing their familial and corporate funds in a halal, secure, and sustainable way. This will promote more inclusive and Islamic-compliant economic development within society.

Methods

This activity consists of two primary stages: the preparation stage and the implementation stage, as illustrated in Figure 1. Initially, the implementation team gathers data regarding the assessment of participant needs. The implementing team is permitted to further investigate the participants' needs at this level. Furthermore, the implementation team is permitted to devise the appropriate way to address the participants' demands. Additionally, in the subsequent phase, the implementation team executes the planned actions. The activity was carried out on December 17, 2024, with a socialization method, which includes the presentation of materials and question-and-answer discussions. The in-person presenting approach has been extensively employed in community service initiatives (Christian et al., 2022, 2023; Silalahi et al., 2022).



Figure 1. Stages of Activity Preparation and Implementation

The assessment of the execution of this action was conducted utilizing a questionnaire. The questionnaire consisted of 12 measuring items (as detailed in Table 2), which highlighted the participants' literacy regarding Islamic finance. Each item was provided with four answer options compiled by the implementation team. This questionnaire was administered twice: prior to the

content presentation (pre-test) and after the material presentation (post-test). The evaluation of participant input was determined by the percentage of right responses in both the pre-test and post-test.

Table 2. Assessment criteria for feedback

No.	Item
1	What are the primary attributes of the Islamic financial system?
2	What is “gharar” in Islamic finance?
3	What is the function of zakat in Islamic financial planning?
4	Which contract is utilized in the Islamic financing model for purchasing a residence?
5	What is the primary foundation for decision-making in Islamic investment?
6	What are the primary steps in developing a Sharia-compliant family finance plan?
7	How to manage debt according to Islamic financial principles?
8	What is the objective of maintaining an emergency fund in familial financial planning?
9	What is the appropriate amount of zakat to be distributed from assets in Islamic financial planning?
10	What are the primary priorities in distributing income for a Sharia-compliant family?
11	What are examples of savings instruments that comply with Islamic principles?
12	What is the significance of sharia-compliant insurance (takaful)?

Results and Discussion

This activity proceeded seamlessly (Figure 2). The content was distributed to 75 individuals who were members of IKPARI and attended. Prior to the delivery of the content, participants were handed a questionnaire to complete. This seeks to assess the participants' preliminary understanding of Islamic finance. Additionally, after the delivery of the information, feedback assessments were provided to the participants. According to the feedback results from the pre-test and post-test illustrated in Figure 3, there was an average knowledge increase of 15.89%. The greatest significant enhancement in understanding was in item 2, namely concerning gharar in Islamic finance, which nearly attained 36%. The subsequent most significant rise (exceeding 24%) was on item 5, specifically concerning the primary foundation for decision-making in Islamic investment. The subsequent area of knowledge enhancement, nearly attaining 21%, pertained to item 10, namely concerning the primary priority in the distribution of Islamic family income. All measured items demonstrated a gain in knowledge according to participant comments from the pre-test and post-test data.



Figure 2. Activity documentation

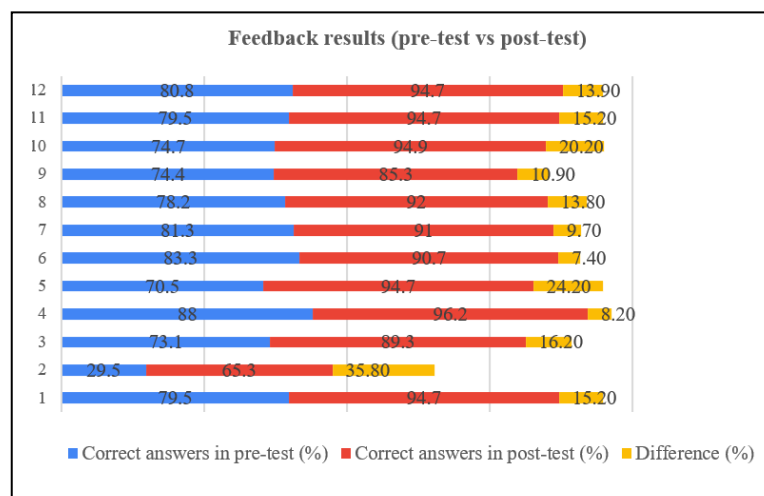


Figure 3. Feedback Results From The Pre-Test And Post-Test

The Islamic financial system functions based on rules established by Islamic law. These concepts profoundly impact financial activities, encompassing familial financial planning. Islamic finance is differentiated from traditional systems by several essential characteristics. Islamic finance advocates for investment in activities deemed permissible (halal) and dissuades engagement in activities regarded as harmful or unethical (haram), including gambling, alcohol, and specific forms of entertainment. Religious convictions significantly influence the utilization of Islamic banking; yet, consumers also evaluate the bank's reputation and service quality (Gait & Worthington, 2008). Financial transactions should be associated with tangible assets, promoting genuine economic activity and deterring excessive speculation. Islamic finance is an asset-oriented system founded on risk-sharing in permissible operations (Jobst & Sole, 2020). The rising popularity of Islamic finance signifies its heightened importance for individuals and families pursuing ethical and value-oriented financial alternatives. By comprehending the fundamental concepts and attributes of Islamic finance, families may make informed decisions that correspond with their values and financial objectives.

Investing decisions complying with Shariah are governed by Islamic principles, establishing a distinct investing framework in contrast to traditional methods. These principles are grounded on the Quran and Sunnah (the teachings and practices of the Prophet Muhammad) and are elucidated by Islamic scholars. The fundamental principle of Islamic finance is the ban on usury. Sharia-compliant investments exclude interest-bearing securities, including bonds and conventional loans. The implementation of Sharia influences the political economy and necessitates the abolition of interest rates (Alam Choudhury & Al-Sakran, 2001). This is further supported by the emphasis on the significance of "fair and honest" income and the ban on usury (Khan et al., 2018).

Subsequently, it is crucial to avoid Gharar. Investments ought to be grounded in tangible assets and eschew undue risk or speculation. This promotes transparency and equity in transactions. Instruments for investment protection in Islamic venture capital emphasize the significance of mitigating uncertainty (Ibrahim & Kahf, 2020). The subsequent point is the ban of haram activities, specifically the restriction on investing in enterprises deemed harmful or unethical, including gambling, alcohol, tobacco, and certain forms of entertainment. Investments should be conducted responsibly and foster social justice to underscore justice and fairness. The profit-sharing approach is favoured, as it guarantees that investors and entrepreneurs distribute both risks and profits. The

standardization of Islamic financial law and its incorporation into the global economy, highlighting the significance of Sharia principles, must guarantee equity (Ercanbrack, 2019).

The tenets of Islamic finance profoundly affect family financial planning under the Sharia framework. Families construct a portfolio comprising Sharia-compliant equities, mutual funds, real estate, and other allowable investments. Ethical spending and consumption involve financial decisions that extend beyond investments to include purchasing habits, emphasizing the prioritization of halal goods and services. Shariah principles promote long-term financial planning, emphasizing wealth preservation and intergenerational wealth transfer. Zakat, a required form of donation, is included into financial planning, fostering social responsibility and wealth redistribution. Families employ Takaful, a cooperative insurance model, for risk management and safeguarding.

Although Shariah-compliant investing provide distinct advantages, families may encounter specific problems, including restricted product availability. The selection of Shariah-compliant financial products may be less varied than conventional alternatives. Comprehending the intricacies of Shariah-compliant investing may necessitate specialized expertise. Fees and charges for Shariah-compliant products may occasionally vary from those of normal products. Notwithstanding these hurdles, the increasing demand for ethical and value-oriented investments has fostered the expansion of the Islamic finance sector, offering additional chances for families pursuing Shariah-compliant financial planning solutions. By comprehending the ideas and obtaining counsel from knowledgeable experts, families can proficiently incorporate Shariah principles into their financial planning process.

Shariah principles offer direction on income distribution, highlighting necessities, obligations, and ethical considerations. These factors influence family financial planning within an Islamic context. Fundamental priorities encompass essential requirements. Prioritization is given to fulfilling fundamental necessities, including sustenance, habitation, attire, medical care, and education. The management of wants is a critical indicator of the financial management within a Sakinah household (Hadady et al., 2021). Moreover, it is essential to address the comprehensive wellness of family members, encompassing their emotional and spiritual requirements.

Prompt debt repayment is crucial, underscoring the significance of fiscal prudence. In this context, Qard al-Hasan (interest-free loans) serves as a means to enhance the living standards of the impoverished (Mansori et al., 2015). The subsequent component involves the encouragement of saving and investing for future need, such as retirement or children's education, while adhering to Shariah compliance. Expenditure on non-essential products is allowed, provided it remains within reasonable boundaries and avoids excessive or unnecessary outlays. This aligns with the focus on regulating desires as a component of financial management within a Sakinah household (Hadady et al., 2021).

These principles constitute a holistic strategy for family financial planning. Budgeting and expense monitoring are critical components. Families establish budgets that according to Sharia norms, emphasizing fundamental necessities and religious duties. Sharia-compliant investments favour halal possibilities, eschewing interest-bearing securities and businesses deemed impermissible. Enhancing financial education is essential to augment knowledge in this domain. In this context, acquiring knowledge and comprehension of Islamic financial principles is crucial for effective planning. By prioritizing fundamental requirements, adhering to religious commitments, and making prudent investment decisions, families can attain financial well-being in accordance with Sharia.

Conclusion

The dissemination of knowledge regarding Islamic finance is crucial for advancing and executing family financial planning in alignment with Sharia principles. It addresses the

comprehension, insight, and pragmatic implementation of Islamic principles in financial decision-making. The significance of socializing Islamic financial planning for families fosters a favorable environment for the adoption of Sharia-compliant practices. Moreover, the exchange of experiences and knowledge among families and communities cultivates a feeling of communal responsibility and promotes adherence to Sharia values. Interactive discussions and support groups promote the acquisition of knowledge through the sharing of others' experiences and the resolution of shared issues. The results were derived from activities conducted with 75 participants from the Indonesian Kartini Professional Association (IKAPRI). This activity proceeded seamlessly. The pre-test and post-test feedback evaluations indicated a 15.89% average improvement in knowledge among participants. Such activities must be conducted periodically. By cultivating a culture of learning, sharing, and mutual support, socialization and knowledge dissemination enable families to adeptly use Shariah principles in their financial planning, resulting in enhanced financial well-being and social responsibility.

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