

THE INFLUENCE OF ISLAMIC PRIZE BEHAVIOR ON INCOME AND EXPENDITURES AND FAMILY WELFARE (CASE ON THE WIFE WHICH WAS RUNNING IN THE CITY OF MATARAM)

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ABSTRACT

This study aims to determine the effect of Islamic bertijarah behavior on income and expenses as well as family welfare on wives who are bertijarah in the city of Mataram. This research was conducted in the city of Mataram, West Nusa Tenggara. The population of this study was 972 people and the sample taken was 10%, namely 97 people. The data collection method was carried out by structured interviews. Data analysis was carried out using a quantitative approach complemented by intuitive and qualitative analysis. Quantitative data analysis used the Partial Least Square (PLS) analysis method with the SmartPLS version 2.0 M3 program. The results of the study show that Islamic pilgrimage behavior has a positive and significant effect on the wife's income; the wife's income has a positive and significant effect on the wife's expenses; wife's income has a positive but not significant effect on family welfare; and the wife's expenditure has a positive and significant effect on family welfare. The norms in the Qur'an and the Sunnah of the Prophet related to Islamic pilgrimage behavior that are trustworthy, honest, tolerant and do not hoard goods have been well implemented by the wife in making pilgrimages in the Mataram City market. Likewise, the wife's income has been spent in the way of Allah to achieve family welfare in the maqasid sharia perspective.

Keywords: Islamic pilgrimage behavior, wife's income, wife's expenses, family welfare

ABSTRAK

Studi ini bertujuan untuk mengetahui pengaruh perilaku bertijarah Islami terhadap pendapatan dan pengeluaran serta kesejahteraan keluarga pada isteri yang bertijarah di Kota Mataram. Penelitian ini dilaksanakan di wilayah Kota Mataram Nusa Tenggara Barat. Populasi penelitian ini sebanyak 972 orang dan sampel yang diambil sebanyak 10% yaitu 97 orang. Metode pengumpulan data dilakukan dengan wawancara terstruktur. Analisis data dilakukan dengan pendekatan kuantitatif yang dilengkapi dengan analisis intuitif dan kualitatif. Analisis data kuantitatif menggunakan metode analisis Partial Least Square (PLS) dengan program SmartPLS versi 2.0 M3. Hasil studi menunjukkan bahwa perilaku bertijarah Islami berpengaruh positif dan signifikan terhadap pendapatan isteri; pendapatan isteri berpengaruh positif dan signifikan terhadap pengeluaran isteri; pendapatan isteri berpengaruh positif namun tidak signifikan terhadap kesejahteraan keluarga; dan pengeluaran isteri berpengaruh positif dan signifikan terhadap kesejahteraan keluarga. Norma dalam al-Qur'an dan Sunnah Rasulullah yang terkait perilaku bertijarah Islami yang amanah, jujur, toleran dan tidak menimbun barang sudah diimplementasikan dengan baik oleh isteri dalam bertijarah di pasar Kota Mataram. Demikian pula pendapatan isteri sudah dibelanjakan pada jalan Allah untuk mencapai kesejahteraan keluarga dalam perspektif maqasid syariah.

Kata kunci : Perilaku bertijarah Islami, Pendapatan isteri, Pengeluaran isteri, kesejahteraan keluarga

A. INTRODUCTION

Islam only requires men to work to earn a living in order to meet the needs of themselves and their families. Women including wives are allowed to carry out activities outside the home such as trading activities (*tijarah*). Qardhawi (2006:161) states that Islam allows women to work outside the home in accordance with their character and nature, and does not damage their femininity. There is a limitation that a wife may work outside the home if the wife's duties as a housewife and educator of her children cannot be neglected because that is her main obligation.

Work is a worship, so it must be in accordance with Islamic law, namely in a way that is lawful, good, and beneficial. Allah commands humans to make a living on earth as emphasized in the Qur'an surah al-A'raaf verse 10, which means: "We have placed you on earth and there We provide (a source of) a living for you" (Religious Ministry of the Republic of Indonesia, 2011 :261). Siddiqi (2004:15), states that the goals of perfect economic activity according to Islam are: (1) meeting one's basic needs in a simple way; (2) meet family needs (3) meet long-term needs; (4) provide for the needs of the family left behind; and (5) provide social assistance and donations in the way of Allah.

The female population working in the agriculture, forestry and fisheries sectors in 2019 was 40.34% and those working in the trading sector were 35.86%. The female population aged 15 years and over working in the trade sector in Mataram City is 43.52% (BPS Nusa Tenggara Barat, 2019). This is a fact that in household life there are many women including wives who work for a living for various reasons, such as financial reasons, expanding association, self-actualization, developing knowledge and gender equality.

The main motivation of wives who work outside the home, including as traders, is to provide for themselves and their families, namely to meet the needs of food, clothing, housing, educational expenses for their children, and other needs. All of this boils down to achieving a prosperous family life. Dadang Sudirman (2016) found that the motivation of women/wives to work is to increase the family economy (73.33%), and partly for social status after graduating from school wanting to work (23.33%) and 3.33% so that they are not dependent on their husband's money.

The wife's work as a trader outside the home can have positive and negative impacts on herself and her family. The positive impacts of working wives include increasing family income, developing self-potential, and participating in development. While the negative impacts include the lack of time to educate children, especially toddlers, increased existence of wives, delays in reproductive restrictions, less than optimal completion of household chores. Afif Muamar (2019) found that psychologically the existence of career women can affect marriage and family arrangements. The concept of a career woman in Islam does not mean that a wife/mother is free to work, neglecting the fate of her marriage and family.

The wife in running her business as a market trader in the city of Mataram is bound by Islamic *tijarah* behavior such as being trustworthy in selling halal goods and goods that are good and not expired, honest in weighing (measuring goods), not cheating, tolerant of buyers and fellow sellers and not hoarding goods with the aim of increasing the price. If all of this is violated, then the sustenance (income) obtained will not be a blessing according to Islamic law.

Along with the wife's motivation to work as a trader, the income earned is used to meet the needs of herself and her family. According to Keynes in Nasution et al. (2008:36), consumption is a function of income. Unlike the case with Islamic consumption which emphasizes that consumption depends on income after deducting *zakat* and *infaq/sadaqah* Metwally (1995:50-51). Spending in Islam is aimed at fulfilling the need for achieving Islamic welfare as reflected by the maintenance of religion (*al-Din*), soul (*al-Nafs*), intellect (*al-Aql*), offspring (*an-Nasl*), and property (*al-Mal*) . The purpose of this study is to reveal: (1) the effect of pedigree behavior on the wife's income; (2) the influence of the wife's income on the wife's

expenses; (3) the influence of the wife's income on family welfare; and (4) the effect of the wife's expenditure on family welfare.

B. LITERATURE REVIEW

1. Working In Muslim Households

Syahatah (2004: 38) defines a Muslim family as a group of individuals consisting of parents and children who live together in a household with an Islamic atmosphere and are bound by Muslim family norms that base various matters of life on sharia. According to Narwoko and Suyanto ed, (2006:234), several functions of the family are: (1) the function of setting offspring; (2) the function of socialization or education; (3) economic function or production unit; (4) protective or protective function; (5) status determination function; (6) maintenance function; and (7) affective function.

According to Qardhawi (2006:107), work in the Islamic view states that work is part of worship and jihad, if workers are consistent with God's rules, are pure in their intentions and do not forget Him. Through work, a person can make ends meet, meet the needs of his family, and do good to his neighbors. It is further said, secular work is not only beneficial for individual actors but also important for achieving the benefit of society in general. According to him, the purpose of being required to work is: (1) to make ends meet; (b) for the benefit of the family; (c) for the benefit of society; (c) live for life and for all that lives; (e) work for the prosperity of the earth; and (f) work for work.

2. Tijarah

Disclosure of trade in the Koran is found in several forms, namely *tijarah* (trade), *bay'* (selling) and *syira'* (buying). The word trade in Arabic is called the term *at-tijârah* () which means buying and selling. Sabiq (2006: 120), etymologically, buying and selling means absolute exchange. The word *al-bai'* means selling and *asy-syira'* means buying, its usage is equated between the two. The two words each have a different meaning. In Islamic law, buying and selling is the exchange of certain assets for other assets based on the pleasure of the two of them. The two words have the same wording and different meanings.

According to Az-Zuhaili (2011: 25), etymologically, buying and selling is the process of exchanging goods for goods. The word *bay'* which means buying and selling is a word that has two opposite meanings, like the word *syiraa'*. In terms of terminology, buying and selling according to Hanafi scholars is the exchanging of malls (goods or assets) for malls in a certain way.

3. Ethics Concept

Ethics is an attitude to limit one's freedom to do something. Therefore a person's behavior in doing something including trading must be based on ethics. Bertens (2000:65), emphasized that business ethics is the application of general ethical principles to specific human behavior, namely economic and business activities. Etymologically, the word ethics comes from the Greek word *ethos* (singular) which means custom, habit, character, attitude, feeling and way of thinking. The plural form is *ta etha*, which means the customs or mindset adopted by a group of people called society or patterns of action that are upheld and maintained by that community (Yosephus 2010:3). Furthermore Beekun (2004: 3) provides a definition of ethics as a set of moral principles that distinguish good from bad. Beekun emphasized that in Islam the term closest to the term ethics in the Koran is *khuluq*. Also in the Koran there are several terms that describe the concept of goodness, namely *khayr* (goodness), *birr* (truth), *qist* (equality), *'adl* (equality and justice), *haqq* (truth and goodness), *ma' ruf* (knowing and agreeing), and *taqwa* (piety).

Ghonim, (2008:98-119) states that to get sustenance from trade or transactions in the market requires an ethics that refers to the Koran and sunnah. Muslim Trader Ethics contains three main points, namely:

- a. Traded goods, namely the ethics of Muslim traders related to merchandise. It is obligatory for Muslim traders to be careful in choosing their merchandise and must comply with the following conditions: (a) merchandise is a halal commodity; (b) goods sold are goods that are still good; (c) may not hoard merchandise; (d) may not buy goods offered by other people; (e) may not be najasy, that is, increase the price of commodities but do not really want to buy them. This is done to deceive other buyers so that the price of the commodity will increase; (f) may not deceive the scales and sizes; (g) giving moderate prices, not taking too much profit; and (h) Honest in the agreement
 - b. The ethics of traders towards buyers, namely the behavior of traders towards other people must pay attention to the following matters: (a) be tolerant in buying and selling; (b) trust; (c) honest; (d) not cheat; and (d) preaching to Allah.
 - c. Merchant ethics towards himself, namely concerning the behavior of traders towards himself, should pay attention to the following matters: (a) choosing a good name for his shop; (b) keep praying; (c) guarding Islamic symbols; (d) not perjury; (e) maintain eye contact; (f) paying zakat; (g) issuing sadaqah; (h) good appearance; and (i) trade with God.
4. Income

Income is essentially a remuneration received by factors of production in the production process. Remuneration for land/land production factors in the form of rent, remuneration for labor in the form of wages/salaries, remuneration for capital in the form of interest/dividends and remuneration for skills or entrepreneurship in the form of profit. Boediono (2002: 170), states that the income of a member of the community is the result of selling the factors of production they have to the production sector. This production sector buys these factors of production to be used as inputs to the production process at prices prevailing in the factors of production market. Rosyidi (2000: 100) distinguishes the income earned by members of the public, namely income in the form of wages and salaries, interest, rent and profits and on the other hand obtained by producers which are the results obtained from selling their products to the community.

Islamic view, income is not only in the form of goods and services, but is interpreted more broadly, namely sustenance. Fortune can be obtained even if you don't work or don't use production factors. Fortune from Allah SWT, some are worldly and some are ukhrawi, all based on His will.

5. Expenditure

Expenditures are all expenditures made by a person or household to meet their material and non-material needs in maintaining their life. Mangkusubroto (1992) there are several theories of consumption expenditure that discuss the relationship between consumption expenditure and factors other than income. This expenditure theory was originally put forward by Keynes, which became known as the absolute income theory. This absolute income theory was put forward by Keynes, stating that the relationship between consumption expenditure and national income is measured based on constant prices.

According to Islam, what is meant by spending is managing halal assets to obtain material or spiritual benefits, in order to meet the needs of all Muslim household members. Islam distinguishes two types of expenditure made by Muslim consumers, namely the first type of expenditure is expenditure made by a Muslim to meet his worldly needs and family (expenditure made to meet the needs of the world but has an effect on the reward in the hereafter). The second type of expenditure is expenditure incurred solely with the motive of seeking the hereafter, such as zakat, inpaq and sadaqah.

6. Well-being

Prosperous in general is defined as prosperous, safe, peaceful and safe. While welfare is interpreted as a thing or state of well-being, namely prosperity, security, safety, and peace.

Suharjo in Shalabi (2007) explains the notion of welfare as prosperity (physical dimension) in the form of clothing, food, health boards, nutrition and income) and happiness (taste dimension: sense of security and peace). Meanwhile, according to Todaro and Stephen (2003), welfare is something that is subjective. Considering that everyone has different views on life, goals in life, and ways of life, the values given to the factors that determine their level of well-being are also different.

The meaning of welfare from an Islamic point of view can be derived from the Koran surah an-Nahl verse 97 which means: "Whoever does good deeds, both men and women in a state of faith, We will surely give him a good life and We will surely reward them with a better reward than what they have done ". (Religious Ministry of the Republic of Indonesia, 2011: 488). Based on this verse, it seems clear that there is a guarantee for a good life for humans in this world for people (Muslims) who believe and do good deeds. Commentators such as Ibnu Katsir and Quraish Shihab have drawn the meaning of *hayaatan tayyibah* (good life) to be a peaceful and prosperous life. A good life implies that people who believe and do good deeds get a life that is different from the lives of most people. *Hayatan tayyibah* (good life) does not mean a luxurious life that escapes trials, but it is a life filled with luck in obtaining sustenance, a sense of relief, willingness, and patience in accepting trials and gratitude for God's blessings.

According to Imam Satibi in Darusmanwiati (2010), Imam sathibi was the first person to popularize *maqasid al-Syari'ah*. He divided this benefit into three important parts, namely *daruriyyat* (primary), *hajiyyat* (secondary) and *tahsiniyat* (tertiary, lux). *Maqasid daruriyyat* is something that must exist in order to realize the benefit of religion and the world. If this is not there, it will cause damage and even loss of life and lives, such as eating, drinking, praying, fasting, *zakat* and other acts of worship. There are five *maslahat* or *maqasid dharuriyyat*, namely: religion (*al-Din*), soul (*al-Nafs*), *aqal* (*al-Aql*), offspring (*an-Nasl*), and wealth (*al-Mal*).

C. RESEARCH METHODS

This research is an explanatory research which was carried out in the area of Mataram City, West Nusa Tenggara Province (NTB). Mataram City was chosen for the reason that it is the provincial capital of NTB, as well as a trade center and there is the largest wholesale market in NTB. From a number of markets in the city of Mataram, the 3 largest markets were taken in the districts of Sandubaya, Mataram and Ampenan on the basis of the consideration that geographically each of these districts represents the eastern, central and western regions of the city of Mataram. The selected markets are markets that have the highest number of traders, namely the Mandalika market in Sandubaya District, Dasan Agung Market in Selaparang District, and Kebon Roek Market in Ampenan District.

The population in this study were Muslim women whose status was food vendors in three market samples in the city of Mataram, totaling 972 people. Determination of the sample is done by means of probability sampling by taking a sample of 10% of the population or as many as 97 people. The data collection method was carried out by structured interviews.

The variables of this study are four variables (contracts) which are classified into exogenous variables and endogenous variables. The exogenous variable is Islamic behavior (X) as measured by indicators, namely trustworthiness, honesty, tolerance and not hoarding, with a Likert scale measurement, a score of 1 to 5; The intervening endogenous variable is the wife's income (Y1) measured by the indicator of the amount of the wife's income resulting from the *tijarah*, measured in rupiah units and the wife's expenditure variable (Y2) measured by the indicator of expenditure on food, clothing, education costs, health/self-care and various household goods as well as expenditures for *zakat*, *infaq* and *sadaqah* (ZIS), measured in rupiah units; and the dependent endogenous variable is family welfare (Y3) measured by the implementation of the five elements of *maqasid sharia* with indicators *Hifzh al-Din*

(maintaining religion), Hifzh al-Nafs (maintaining the soul), Hifzh al-'Aql (maintaining the mind), Hifzh al-Nasl (maintaining offspring), Hifzh al-Mal (maintaining wealth), with a Likert scale measurement, with a score of 1 to 5.

Data analysis used a quantitative approach supplemented by qualitative analysis. Quantitative analysis used the Partial Least Square (PLS) analysis method with the Smart PLS version 2.0 M3 program. The steps for completing the PLS model are: (1) designing the inner mode (inner relations, structural model); (2) designing outer models (outer relations, measurement models); construct path diagrams; (4) conversion of path diagrams into equations; (5) parameter estimation (Solimun and Nurjannah, 2006:10).

D. DISCUSSION

Yamin and Kurniawan (2011: 173), confirm that convergent validity can be evaluated in three stages, namely validity indicators, construct reliability, and average variance extracted (AVE) values. The validity indicator can be seen from the factor loading value of each indicator. An indicator is declared valid if it has a factor loading value of more than 0.70. It is further emphasized that if the factor loading value is greater than 0.5 and the t-statistic is greater than the t-table then the indicator is declared valid and vice versa is invalid if the factor loading value is less than 0.5 and the t-statistic is smaller than the t-table. According to Ghazali (2011: 40), in the early stages of research a factor loading value of 0.50 to 0.60 is still acceptable. then all indicators in this study are declared valid, because they have a factor loading value greater than 0.6 (original sample value). Likewise, the t-statistic value for factor loading indicators is more than the t-table value at $\alpha = 0.05$, which is greater than 1.64 (one-tailed test), so all indicators in this study are declared valid. Based on the evaluation of factor loading values and t-statistic values, it was concluded that all indicators can be used to measure all latent variables in this study, which consist of living behavior (X1), wife's income (Y1), wife's expenses (Y2) and family welfare (Y3). Therefore all indicators are predictive relevance to the late construct.

Evaluation of convergent validity is seen from construct reliability with reference to the value of composite reliability. A construct is declared reliable if the composite reliability value is greater than 0.70 (Yamin and Kurniawan, 2011: 174 and Ghazali (2011: 43). In this study the composite reliability value of all constructs is greater than 0.8 (exceeding the standard of 0.7 This means that all the contracts in this study, namely Islamic *tijarah* behavior, wife's income, wife's expenses, and family welfare can be declared reliable.

Evaluation of convergent validity is seen from the average variance extracted (AVE) results. Chin in Yogiarto and Abdillah (2009:61) that convergent validity is good if the AVE value is greater than 0.5. The AVE value in this study indicated that all constructs were greater than 0.6 (exceeding the standard of 0.5). This means that all the constructs in this study which consist of Islamic religious behavior, wife's income, wife's expenses, and family welfare are declared to have good convergent validity.

Furthermore, the evaluation of discriminant validity according to Yamin and Kurniawan (2011: 175) is carried out by looking at the cross loading value with the criterion that each indicator that measures the construct must have a higher correlation with the construct compared to other constructs. The cross loading value in this study shows that the correlation value of each indicator of trustworthiness (X1), honesty (X2), tolerance (X3), and not hoarding (X4) with the construct, namely Islamic pilgrimage behavior (X) has a higher correlation value (correlation value above 0.74) compared with the correlation value of each of these indicators with the wife's income construct (Y1), the wife's expenditure construct (Y2) and the construct of family welfare (Y3). Likewise the correlation values of the indicators Hifzh al-Din (Y3.1), Hifzh al-Nafs (Y3.2), Hifzh al-Aql (Y3.3), Hifzh al-Nasl (Y3.4), and Hifzh al-Din (Y3.5) with the construct that is family welfare (Y3) has a higher correlation value (correlation value above 0.80) compared to the correlation value of each of these indicators with the construct of Islamic

religious behavior (X), wife's income (Y1) , and the wife's expenditure construct (Y2). Based on the results of cross loading, all indicators used to measure the construct can be said to have good discriminant validity.

1. Influence Between Variables and Hypothesis Testing

Evaluation of the structural model in PLS includes the significance of the path relationship (path coefficient) and the coefficient of determination (R2). The influence between variables and hypothesis testing (inner model) in this study can be seen in the results of calculating Path Coefficients (Mean, STDEV, T-Values) through the bootstrapping procedure.

The influence between variables using the Partial Least Square (PLS) analysis method is shown in the following figure.

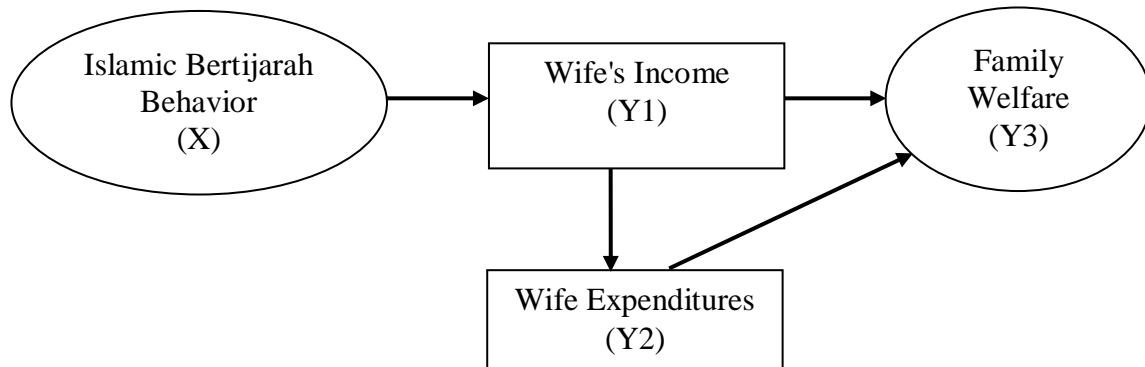


Figure 1 Flow of Influence Between Variables

Referring to the purpose of the study, of the four hypotheses proposed there are three hypotheses that are proven and acceptable. There is only one hypothesis, namely the third hypothesis, which is not proven or rejected (unacceptable), namely the relationship between the wife's income variable and family welfare, which has no significant effect.

2. The Influence of Bertijarah Behavior on Wife's Income

Islamic bertijarah behavior has a positive and significant effect on the wife's income in the city of Mataram. This is shown by the effect coefficient of 0.695 and the t-statistic value of 15.43 which is greater than the t-table, namely 1.64 at the error rate (α) = 0.05. The positive influence of the findings of this study means that the more Islamic the wife's bertijarah behavior, the higher the wife's income tends to be. The implication of this empirical finding is that the wife as a Muslim woman trader has behaved in an Islamic manner in making her way to the Mataram City market.

The variation in the influence of Islamic tijarah behavior on the wife's income is indicated by the R Square (R2) value of 0.4826 which means that Islamic bertijarah behavior is able to explain the variability of the wife's income by 48.26 percent while the remaining 51.74 percent is explained by factors not observed in this study. These are factors such as working time, selling price of goods, business capital, historical motivation and work culture.

The score achieved by the variable behavior of bertijarah is 88.70%, which means that the wife in her pilgrimage at the Mataram City market is in a very strong category in behaving in an Islamic manner in carrying out Islamic law, namely behaving in a trustful manner, being honest, tolerant and not hoarding goods. This Islamic pilgrimage behavior can lead to satisfaction, good image and customer loyalty. Customer loyalty has an impact on increasing demand so that it can accelerate the circulation of goods sold by traders, which in turn can increase merchant income. This is in line with the findings of Ya'ti Ikhwani Nasution (2019), business ethics in the form of unity, free will, responsibility and kindness have a positive effect on the Welfare of Medan Central Market traders. While the balance variable has a negative effect on the welfare of traders. Hulaimi A, et al (2017), found that cattle traders in Masbagik

District have not fully implemented the principles of Islamic business ethics, which include the principles of honesty, looseness and generosity and building good relationships. On the other hand they have behaved without perjury, and always kept their promises in trading. Likewise Nurhadi (2019), concluded that the Islamic view of street vendors (PKL) is a form of hard work, but in carrying out trade, PKL must comply with the symbols of Islamic law, such as behaving honestly, being trustworthy, not cheating and keeping promises.

Islamic *tijarah* behavior carried out by the wife as a Muslim trader who is trustworthy, honest, tolerant and does not hoard goods is a good deed and is the obligation of every Muslim, including the wife's obligation to make *tijarah*. Therefore, the Islamic pilgrimage behavior studied in this study is supported by Immanuel Kant's "Deontological Theory" (1980). Deontological Ethical Theory measures the merits of an act in terms of whether it is obligatory or not. An act is said to be good if the action is carried out on the basis of an obligation that must be carried out regardless of the purpose and consequences of that action.

Bertens (2000: 69), confirms whether or not religious people adhere to the Deontological Theory. Religious people view that good deeds are commanded by God and bad deeds are forbidden by God. The human task according to this theory is to carry out God's commands. While Bentham in Yosephus, (2010:91), an action results in the greatest benefits such as the most advancing the prosperity, welfare, and happiness of society, then that action is good. Conversely, if the action brings more harm than the benefits, then the action must be considered bad. *Tijarah* behavior from the wife as a trader can achieve big profits (biggest benefits) by not being trustworthy, such as selling mixed meat, dishonest, such as reducing the scales, hoarding goods to raise prices when goods are needed by the community. Referring to the theory of utilitarianism which emphasizes the greatest benefits, this study is not supported by the theory of utilitarianism.

Viewed from local wisdom, that Islamic behavior is trustworthy, honest, tolerant and does not hoard goods which is the implementation of local wisdom values of the Sasak tribe, namely "Solah mum gaweq (doing good deeds such as being trustworthy, honest, tolerant and not hoarding), solah eam daet (obtaining good results) namely the amount of income that the wife receives from the results of the *tijarah*.

The Islamic view according to Saebani and Hamid (2010: 206), the main indicators of good deeds are: 1) actions commanded by Allah and the Prophet contained in the Koran and as-Sunnah; 2) actions that bring benefit in this world and the hereafter; and 3) actions that increase human dignity before God and fellow human beings. Likewise Huda (2011: 14), emphasized that in order to manifest a good deed, outwardly the deed must be carried out according to God's will. Islamic pilgrimage behavior that is trustworthy, honest, tolerant and does not hoard goods is a good deed and part of Muslim obligations according to Allah's instructions in the Koran and sunnah of the Prophet.

In carrying out her *tijarah*, the wife has behaved in a trustworthy manner as emphasized in the Koran surah an-Nisaa' verse 58 (Religious Ministry of the Republic of Indonesia, 2011: 148), which is indicated by the halalness of the goods being sold, explaining the condition of the expiration of the goods and information on the cost of goods purchased. Has behaved honestly in weighing or measuring goods as emphasized in the Koran surah al-A'raaf verse 85 (Ministry of Religion of the Republic of Indonesia, 2011: 279), also behaved tolerantly towards buyers and fellow sellers as confirmed in the al-Quran surah al-Baqarah paragraph 280 (Ministry of Religion of the Republic of Indonesia, 2011: 76), and do not hoard goods to be sold as emphasized in the Koran sura al-Hasyr verse 7 (Ministry of Religion of the Republic of Indonesia, 2011: 1034). This is proof of obedience in carrying out the obligations commanded by Allah in the Qur'an and the Sunnah of the Prophet regarding *tijarah*.

Honest, trustworthy, tolerant behavior and not hoarding goods is the behavior of traders who have been exemplified by the Prophet. The key to the success of trading the Prophet

Muhammad SAW lies in being honest and fair in conducting trade relations with customers. Along with the trading behavior exemplified by the Prophet Muhammad, the wife as a trader in the Mataram City market who behaves honestly, is trustworthy, tolerant and does not hoard goods in her *tijarah* has received grace from her *tijarah* business in the form of obtaining sustenance in the form of income and blessings in the form of kindness as worship to God.

3. Effect of Wife's Income on Wife's Expenditures

The wife's income has a positive and significant effect on the wife's expenditure in the city of Mataram. This is shown by the effect coefficient of 0.988 and the t-statistic value of 515.89 which is greater than the t-table, which is 1.64 at the error rate (α) = 0.05. The positive influence of the findings of this study means that the greater the wife's income from the *tijarah* in the Mataram City market, the greater the wife's expenses to meet family needs. Vice versa if the wife's income decreases. The significant influence of the wife's income on the wife's expenditure can be explained because the wife's expenditure depends on the wife's income. This dependence can be seen from the high marginal desire for consumption from the wife as referred to above (MPC=0.988).

According to Islam, the wife's income is her full right to spend her income. There is no obligation for the wife to spend her income for the needs of her husband and children, because the family's needs are the responsibility of her husband as the head of the household. Therefore the wife's spending to meet the needs of her family is *sadaqah*. The variation in the effect of the wife's income on the variation in the wife's expenditure can be seen from the R Square (R²) value of the wife's expenditure of 0.9755, this means that the variation in the wife's income is able to explain the variability of the wife's expenditure of 97.55% while the remaining 2.45% is explained by a construct that is not observed in this research. This shows that the variation of the wife's expenditure is largely determined by the wife's own income. Meanwhile, the influence of other factors such as the number of family members, consumption tastes and environmental influences is very small.

The average wife's income contribution is 44.03% of family income. Wives who have an income contribution of 50% and above are 25.7%. This shows that there are quite a number of wives who have the same income or even exceed their husband's income. The implication of the finding is that the wife can finance her own primary needs in the form of food, clothing and self-care needs. The wife's average expenditure is IDR 1,906,753 per month or 88.08% of her average income (IDR 2,164,794). This shows that most of the wife's income is used to meet the needs of herself and her family. The rest of the wife's income that is not spent is saved and used as a precaution as an additional capital when her business experiences a decline or loss. The results of this study are in line with the results of Sitohang's research (2011), finding that the average contribution of working women (wives) is 46.1% of family income. Also research by Tahoba (2007), found the contribution of the wife's income to family income of IDR 2,145,000 per month or 79.79% of family income, so that the wife is the main breadwinner for the family.

The greater the wife's income, the greater is spent to meet the needs of herself and her family. Therefore this finding is supported by the Absolute Income Theory from Keynes (1992), which states that the amount of consumption depends on the amount of income. The greater the income, the higher the consumption and vice versa. An increase in income will increase consumption but the increase in consumption will be smaller than the increase in income. This theory supports the aspect of the dependence of expenditure or consumption on income. In the consumption function proposed by Keynes, that income used for consumption has not been reduced by *zakat*, *infaq/sadaqah* according to obligations in Islamic teachings. There is no obligation to pay *zakat*, *infaq* and *sadaqah* (ZIS) on this income, because there is no obligation to pay ZIS for this income. Therefore the findings of this study are not fully supported by Keynes's Theory of Absolute Income (1992).

In contrast to the Islamic view, on the income of a Muslim there is an obligation to issue zakat according to the determined nisab as well as infaq and sadaqah expenses. Islam distinguishes two types of expenditure for Muslim consumers, namely expenditures to meet their worldly needs and expenditures that are only motivated to seek the hereafter, such as zakat, infaq and sadaqah (ZIS). The wife's income in this study is allocated for food, clothing, education, health/care, ZIS expenses and expenses for various goods. This is in accordance with the concept of Islamic consumption expressed by Fahim Khan (1995) in Muhammad (2004: 175), asserting that the amount of income used for worldly needs in accordance with priorities must be balanced with meeting the needs of the hereafter, namely spending in the way of Allah. Therefore the income used for worldly consumption must first be deducted by the obligation to pay zakat (according to the nisab) and infaq or sadaqah.

Qardhawi (2006:139), put forward two goals for spending wealth, namely fiisabilillah (spending wealth in the way of Allah) in various forms and expenses for oneself and family. This is confirmed by Suprayitno, (2005:53), on the Islamic consumption function, that consumption for muzakki (zakat payers) depends on income after deducting ZIS. The wife's expenditure on food is an average of 64.27%, clothing is 6.31%, education is 4.57%, health/care is 4.71%, ZIS expenditure is 2.56% and miscellaneous goods expenditure is 5.66% of average wife's income (Rp. 2,164,794, -).

Referring to the results of the study that the wife has spent her income in the way of Allah by prioritizing fulfilling the needs of herself and her family as emphasized in the Qur'an surah al-Baqarah verse 267, which means O you who believe, spend (in the way of Allah) some of the results of your good efforts -good and some of what We bring out of the earth for you (Ministry of Religion of the Republic of Indonesia, 2011: 72). Expending a wife for herself and her family is a commendable act as well as a reflection of the wife's obedience in carrying out the teachings of Islam.

4. The Effect of Wife's Income on Family Welfare

The wife's income has a positive but not significant effect on families in Mataram City. This is shown by the effect coefficient of 0.011 and the t-statistic value of 0.028 which is large from the t-table, which is 1.64 at the error rate (α) = 0.05. The positive influence of the findings of this study means that the greater the wife's income from the *tijarah* in the Mataram City market, the tendency for family welfare to increase, but this increase is not significant. It can also be said that an increase in income does not significantly affect the increase in family welfare. This is understood because the wife's income is part of the family income that is used to meet family needs in an effort to achieve family welfare.

In this study, the wife's income is measured by the amount of income (profit) earned by the wife from trading in the market. While welfare is measured by achieving sharia objectives (*maqashid sharia*), namely *Hifzh al-Din* (maintaining religion) as seen from the amount of zakat, infaq and sadaqah (ZIS) issued by the wife from the proceeds of *tijarah* in the market; *Hifzh al-Nafs* (care for the soul) which is reflected by the wife's efforts to provide halal and good food for herself and her family; *Hifdz al-Aql* (maintaining the mind) as seen from the wife's efforts to increase religious knowledge and increase general knowledge; *Hifzh al-Nasl* (caring for offspring) as seen from the efforts of the wife in educating children to obey worship and educating them to be diligent in school (formal and non-formal); and *Hifzh al-Mal* (maintaining property) which is seen from the understanding and implementation of procedures for obtaining lawful income and the allocation of the use of the wife's income for herself and her family. Referring to these welfare indicators it appears that not all family welfare indicators are measured by material measures.

True welfare according to Islamic sharia is not always realized only in maximizing wealth and consumption. It demands the fulfillment of the material and spiritual aspects of human beings in a balanced way (Chapra 2001:50). Material needs include adequate clothing,

food, shelter, education, transportation, life security and possessions, and all goods and services that help provide real comfort and well-being. Meanwhile, spiritual needs include piety to Allah, peace of mind, inner happiness, harmony in family and society, and absence of crime. Referring to this, it is understood that income is not the only factor that influences welfare.

The insignificant effect of the wife's income on family welfare means that the wife's income has not been able to realize family welfare, as measured by the achievement of sharia goals (maqasid sharia). This is because the wife's income is one of the many aspects that create family welfare. Family welfare is determined by many material and spiritual aspects, such as the husband's income to meet family needs, the role of husband and wife in providing education to their children, both religious education, moral education in the family and formal education (school/college).

This study only examines the role of the wife (through the wife's income) in realizing family welfare. The husband's role in this study was not examined and this is a limitation of this study. It is understood that the family consists of husband, wife, children and other people who live together in one kitchen. Husband and wife in the family have educational functions, economic functions and maintenance functions (Narwoko and Suyanto, (2006: 234). Likewise, the family has a religious function (Naajiyah, 2010). In this study, the function of education is in caring for offspring (Hifzh al- Nasl) for their children in the family is only carried out by the wife. Also the economic function in maintaining wealth (Hifzh al-Mal) in the form of income allocation to meet family needs is only seen from the wife's income and the husband's income is not examined in this allocation. Also the function of religion, maintaining religion (Hifzh al-Din) in the form of issuing zakat, infaq and sadaqah (ZIS) is only seen from the ZIS issued by the wife only.

Variations in the effect of the wife's income on variations in family welfare can be seen from the R Square (R²) value of family welfare of 0.7804, which means that variations in the wife's income and expenses simultaneously can explain the variability of family welfare by 78.04% while the remaining 21.96% explained by constructs that were not observed in this study, such as the number of family members, husband's income, consumption tastes and environment.

Welfare in this study is a condition of fulfilling the material and spiritual needs of the wife and family as reflected by the achievement of sharia goals. The welfare condition achieved in this case is seen as a result of the wife's role in realizing the welfare of herself and her family. Therefore, this study does not include the role of the husband and other family members in the welfare of the family. The family is seen as the target for the wife's actions in realizing family welfare.

This study is in line with the results of the study by Puspitawati (2009), there is a real negative effect between balancing strategies and subjective family welfare, which means that the more respondents do strategies that prioritize work interests greater than family interests, the effect on decreasing the level of subjective family well-being both physically , social, and psychological.

Fulfillment of family needs is the responsibility of the husband. The wife has the status of a party that assists the husband in earning a living to meet the needs of the family. Therefore, the wife's spending on her income to meet the needs of herself and her family is a reflection of the wife's virtue in realizing family welfare. Islam teaches every Muslim to help each other in doing good as emphasized in the Koran surah al-Maa'idah verse 2 which means "And help you in (doing) virtue and piety, and do not help each other in sin and enmity" (Ministry of Religion of the Republic of Indonesia, 2011: 183). This command to help each other is emphasized by the following hadith of the Prophet which means: "You two should work hand in hand, don't disobey each other, and let you make it easy for each other, don't make it difficult for each other" (Narrated by Thabrani, al Ausath).

Referring to the word of Allah in surah al-Maa'idah verse 2 and the hadith of Thabrani, al Ausath, the wife's income from the proceeds of *tijarah* which is used to meet the needs of herself and her family is a reflection of the wife's virtue and piety in realizing family welfare. Likewise, before the husband gave permission to his wife to work to earn additional income for the family, it was an act of facilitating each other to create a prosperous family. Likewise, before the husband gave permission to his wife to work to earn additional income for the family, it was an act of facilitating each other to create a prosperous family.

5. The Effect of Wife's Spending on Family Welfare

Wife's expenditure has a positive and significant effect on family welfare in the city of Mataram. This is shown by the effect coefficient of 0.893 and the t-statistic value of 2.42 which is greater than the t-table, which is 1.64 at the error rate (α) = 0.05. The positive influence of the findings of this study means that the more the wife's expenses are used to meet family needs, the better the family welfare tends to be and vice versa. On the other hand, it means that if the wife's expenses are used to meet the family's needs less and less then the family welfare tends to decrease.

Expenditure is a reflection of the fulfillment of physical and spiritual needs in achieving family welfare. The wife's expenses in this study are allocated for food, clothing, education, health/care, ZIS expenses and miscellaneous goods expenses. While family welfare is measured by achieving sharia goals, namely *Hifzh al-Din* (preserving religion), *Hifzh al-Nafs* (preserving the soul), *Hifzh al-Aql* (preserving the mind), *Hifzh al-Nasl* (preserving offspring), and *Hifzh al-Mal* (maintaining property).

The significance of the effect of expenditure on welfare can be explained by the fact that the amount of expenditure and the accuracy of the expenditure allocation of the wife determines the realization of family welfare as seen from the maintenance of religion (*al-Din*), soul (*al-Nafs*), reason (*al-Aql*), offspring (*an-Nasl*), and treasure (*al-Mal*). Expenditure that is large and not accompanied by the accuracy of its allocation is not enough to realize the intended welfare. Because it may be that these large expenses are not right on target, such as spending to buy prohibited goods (alcohol, drugs and other illicit goods), as well as excessive spending on food which can be categorized as a waste. Therefore these expenditures must be on target, namely aimed at meeting the needs to realize sharia goals.

The percentage score achieved by the family welfare variable is 85.93%, which is included in the very strong category. This shows that the welfare of the family of the wife who resides in the Mataram City market is included in the prosperous category in achieving sharia objectives (*maqasid sharia*) namely maintaining religion, soul, intellect, lineage and property. Therefore the findings of this study are supported by the theory of *maqasid sharia* from Al-Gazali (2003), namely *Hifzh al-Din* (preserving religion), *Hifzh al-Nafs* (preserving the soul), *Hifzh al-Aql* (preserving the mind), *Hifzh al-Nasl* (preserving offspring), *Hifzh al-Mal* (maintaining property).

The variation in the effect of wife's spending on variations in family welfare can be seen from the R Square (R^2) value of family welfare of 0.7804, which means that variations in wife's expenditure and wife's income simultaneously can explain the variability of family welfare by 78.04% while the remaining 21.96% is explained by constructs that were not observed in this study.

The wife's expenditure is dominated by expenses to meet food needs, which is an average of Rp.1,391,340, - (64.27%) of the average wife's income. Other expenses are less than 10% each. Specifically for Zakat Infaq and Shodakah (ZIS) spending of 2.56% (an average of IDR 55,464) per month. This finding is in line with the study of Rambel et al. (2008), concluded that food expenditure in poor families (56.4%) is greater than non-food expenditure (43.6%). In contrast, in non-poor families, spending on food (33.6%) was lower than non-food (66.4%) which was statistically significant. Also in line with research conducted by Muflih (2006: 115-

117), found that respondents who belong to the low income class spend an average of Rp. 23,000 in alms, respondents who belong to the middle income class spend an average of Rp. 50,000 in alms - while the respondents who belong to the high income class, the average sadakah issued is Rp. 320,000, -.

When viewed from the expenditure allocation made by the wife, it appears that the expenditure allocation has fulfilled the efforts to achieve Islamic welfare, namely the achievement of sharia goals. Nasution, et al. (2006:64) confirms that a person can be said to be prosperous if he has fulfilled the needs of daruriyah, hajiyah and tahsiniyah based on the 5 (five) main components of maqasid sharia that must be maintained as stated by Al-Ghazali, namely: religion (al-Din), soul (al-Nafs), mind (al-Aql), offspring (al-Nasl) and property (al-Mal) in rank, both daruriyah, hajiah and tahsiniyah.

The findings on wife expenditure allocations in this study are supported by the theory of reasoned action put forward by Ajzen and Fishbein (1980) in Azwar (2012:11). This theory reveals that a person will perform an action if he views the action positively and he believes that other people want him to do it. The wife allocates her income to meet the needs for food, clothing, education costs, health/care, ZIS expenses and the need for various goods for herself and her family with the reason to achieve the welfare of herself and her family. Referring to this, the theoretical implications of the findings of this study are the theory of reasoned action from Ajzen and Fishbein (1980) which is used to explain the wife's actions in allocating her income.

Fulfillment of basic needs (daruriyah) for his wife and family illustrates the achievement of tayyibah life (good life) in terms of achieving sharia goals. Because of this the norms of the Koran in surah an-Nahl verse 97 regarding the attainment of a good life for people who believe and do good deeds have been felt by his wife and family.

E. CONCLUSION

Islamic pilgrimage behavior has a positive and significant effect on the wife's income; the wife's income has a positive and significant effect on the wife's expenses; wife's income has a positive but not significant effect on family welfare; and the wife's expenditure has a positive and significant effect on family welfare. The norms in the Qur'an and the Sunnah of the Prophet related to Islamic pilgrimage behavior that are trustworthy, honest, tolerant and not hoarding goods have been implemented properly by wives in making pilgrimages in the Mataram City market, but have not been fully implemented (kaffah) by all wives as Muslim traders. Likewise, the wife's income has been spent in the way of Allah to achieve family welfare in the maqasid sharia perspective.

It is suggested to the wife as a trader to learn more about Islam through reading fiqh books, especially fiqh muamalah, asking experts such as a teacher or kiyai and following Islamic religious lectures. The government through the Mataram City Ulema Council coordinated the Tuan Guru/kyai to give more tausiyah/lectures related to muamalah issues including Islamic tijarah. Similar research needs to be developed by expanding the study of variables and indicators and developing this study with a qualitative approach.

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