Transformation and Sustainability of Livelihoods in Muslim Families

*Ahmad Alamuddin Yasin¹, Adang Djumhur Salikin², Aan Jaelani³, Edy Setyawan⁴

Sekolah Tinggi Ilmu Tarbiyah Buntet Pesantren, Indonesia¹
Institut Agama Islam Negeri Syekh Nurjati Cirebon, Indonesia²,³,⁴

Corresponding author: *ahmadalamuddin11@gmail.com

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Abstract

From the perspective of classical scholars, the only things that constitute a livelihood are clothes, food, and lodging. According to traditional scholars, the husband is not responsible for taking care of the family's health, education, or any essential needs except clothing, food, and shelter. Wives frequently demand goods that are not even primary needs, which causes complications. The implementation of a living is not in accordance with the notions of classical *fiqh* since of course how individuals see how to provide for themselves has changed through time. The implementation of maintenance in Islamic families in Indonesia and the causes that cause different maintenance implementations will be the main topics of this study. Therefore, this study aims to analyze the transformation of livelihood in Muslim families. Multiple case studies, also known as collective case studies, are used in this study. Primary and secondary data sources were used to gather the data. Data reduction, data presentation, and data verification were used in the data analysis process. According to the study's findings, although life was once thought of as a gift a husband gave to his wife and only addressed a few basic necessities, it is no longer the same. The findings of this study offer a notion of five changes in livelihood. Specifically, transformation and continuation of the
definition of subsistence, transformation and continuation of subsistence customs, transformation and continuation of subsistence forms, and transformation and continuation of subsistence processes.

Keywords: Livelihood transformation; Sustainability of livelihood; Muslim family

Introduction

According to Al-Ghazali, the purpose of marriage is to obey God's laws, practice the Prophetic tradition, bear offspring, and channel desires. Marriage is a gathering, as stated in the Quran. The husband has a duty to provide support and maintenance for the wife and children, regardless of the wife's wealth. The husband's responsibility includes providing food, clothing, shelter, and other basic needs. Both the husband and wife have rights and responsibilities in a marriage. These duties are based on their capacities and can be adjusted to meet their needs and way of living.

A person is required to support people who are entitled to their family to some amount or level. The husband owes his wife (even if she's wealthy), the parents owe their kids, and the wealthy owe those who can't afford it a living. To put it another way, both parties must recognize and fully discharge the rights and obligations that result from marriage. What is required of the husband is a right that the wife must receive, and vice versa, what is required of the woman is a right that the husband must receive. Among the husband's duties to his wife is to provide for her financial requirements by working to support her and their children.1

According to the teachings of Allah SWT, there is a great urgency to live a life that is fulfilled, which means: Men serve as role models for women because Allah has favored some men over other women and because some of the men's riches has been spent (An-Nisa: 34). And His word about the matter of livelihood which means, "Let each person contribute what they can in order to support themselves. And the person whose means of subsistence are little should make a living from the riches Allah has bestowed upon him. A person is only burdened by Allah in accordance with what Allah has given him." At-Thalaq (7).

According to the Syafi'i Madzhab (where the majority of Indonesians are adherents), the husband's living for his wife is paid according to the ability of the breadwinner, if the husband is classified as a rich person, then he is obliged to provide food for 2 'mud'.2 daily clothing in the form of decent clothing, as well as a decent location to reside. If the husband falls into the intermediate

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2 Food size is approximately 6-7.5 ounces
income bracket, he is required to give his wife 1 1/2 mud each day, adequate clothing, and a decent home to live. If the husband falls into a lower income bracket, he is required to give his wife one meal per day, clothing that covers his genitalia, and a safe area to reside away from potential dangers.\(^3\)

According to traditional fiqh, a husband's primary duty is to provide for his family. The husband's obligation to support his family to the best of his abilities, as opposed to the author's revelation of the numerous requirements, is also described in classical fiqh. However, in fact, the wife expects a lot from her husband in order to take care of the requirements of the family, even while her husband is unable to do so. What's even more unfair is that the wife is permitted to petition for divorce even if the husband cannot support the family due to illness or another circumstance.

The author believes that a household is something that should be created jointly. Divorce is not at all a solution. There are many women in the contemporary era, including now, who are wealthier than men. However, there are many societal presumptions that the wife's money is likewise the husband's, despite the fact that this is untrue. Although frequently made fun of, these generalizations are actually used in the real world. If we consider the fundamental idea of classical scholars, livelihood merely consists of clothing, food, and lodging. According to traditional scholars, the husband is not responsible for taking care of the family's health, education, or any essential needs except clothing, food, and shelter.\(^4\)

Wives frequently demand goods that are not even primary needs, which causes complications. It is necessary to build a new understanding of the concept of livelihood. Islam has a thorough discussion of livelihood in its jurisprudence, which can grow at any period or location and is therefore flexible and will change as necessary. The implementation of livelihood is not in accordance with the notions of classical fiqh since of course how individuals see how to provide for themselves has changed through time. The implementation of maintenance in Islamic families in Indonesia and the causes that cause different maintenance implementations will be the main topics of this study.

The author discovers variances and shifts in meaning that are quite noticeable in the meaning of sustenance from the results of his calculations regarding the meaning of subsistence in the Qur’an, as well as from comparing it with what is in the field. 57 times, Allah SWT uses the word "subsistence" in a variety of contexts and delivery methods. Six of the 57 definitions of "subsistence" refer to zakat, two to marriage dowries, five to family assistance, 36 to alms, one to blessing, three to expenditure, and four to unconditional

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\(^3\) Muhammad bin Qasim Al-Ghazi, *Fathul Qarib*, (Jakarta: Dar Al-Kutub Al-Islamiyah, 2014), pp. 147.

giving. The four schools of thought first limited their discussion of sustenance to the three basic necessities of food, clothes, and shelter. Then, it was expanded into six principles during the reign of Imam Nawawi. Specifically, basic foods, side dishes, housekeepers, clothes, a place to live, and cleaning supplies.

There have been previous literature discussing family sustenance and livelihood. One such article is written by Dri Santoso et al., which focuses on Jamaah Tabligh who leave their families for months to engage in missionary work without considering their family's livelihood. The influence of Jamaah Tabligh's understanding has negative impacts on the families left behind, considering the crucial role of a husband in providing for the family. From this article, it can be concluded that the role of a husband is still necessary to sustain the family. However, this study does not present any new transformative models regarding the husband's role in providing sustenance and the wife's supportive attitude in family livelihood.

A similar study conducted by Elimartati et al. concluded that the pandemic period was challenging for husbands due to difficulties in providing for their families. This resulted in an increase in domestic violence and even divorce. However, the research did not yield transformative findings to improve the family's economic situation. Therefore, this study did not offer insights or solutions for families facing economic hardships during the pandemic.

There is also research on the obligation of a husband who is unable to work during the pandemic in Minangkabau. Many husbands have lost their jobs, and their families have been forced to accept this situation. The article was written by Fatahuddin Aziz Siregar et al. We assess that the acceptance of a wife in this article does not have any new significant impacts. There is no transformative value in this research, and it only describes the emergency condition.

From all the descriptions of the research above, no transformative research has been evident in terms of household dynamics. This study will focus

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on the transformation of livelihood (nafkah) within Muslim families and observe its development over time. The research aims to uncover new patterns in the realm of family sustenance, shedding light on emerging issues.

This study focuses on exploring livelihood practices, income distribution, and their impact on families through a multiple case study approach. The primary data sources comprise independent information directly collected and analyzed from working individuals, both husbands and wives. Secondary sources include reputable books, scholarly works, and journal articles related to the concept of livelihood.

The data analysis process involves organizing data into patterns and classifications. Descriptive analytics is used to describe and explain existing livelihood practices, processes, and their effects. Data reduction is employed to handle the extensive data collected during fieldwork. This entails summarizing, focusing on key elements, identifying themes, and eliminating irrelevant information to facilitate further analysis.

The condensed data helps researchers comprehend events and guide subsequent work. Qualitative research aims to holistically present data for a comprehensive understanding. Conclusions drawn from preliminary findings are subject to revision if additional data collection is needed for verification.

Discussion

Transformation and Sustainability of the Meaning of Livelihood

Livelihood Goals

Marriage, as per Allah SWT's guidance, aims to bring genuine contentment. However, individuals marrying often have diverse goals. Scholars categorized marriage law accordingly. Multiple objectives for livelihood emerge from respondent interviews:

Family Growth: Many prioritize family well-being. Prosperity means children outgrowing parents, particularly through superior education.

Family Responsibility: Providing solely for the family, even if the spouse doesn't work, is a common goal. Husbands become living providers, while the future is hopeful.

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**Family Safeguard:** Ensuring family safety against various challenges, including hunger, inequality, and environmental factors.\(^{12}\) Supporting the family involves all members.\(^ {13}\)

In 2021, high divorce rates due to financial issues highlight economic success's importance.\(^ {14}\) Providing for the family safeguards against various threats, unifying the family's vision and mission.\(^ {15}\)

**The Changing Meaning of "Livelihood"**

The author's analysis reveals shifts in the meaning of "livelihood" in the Qur'an and real-life contexts. Allah SWT uses it 57 times with diverse connotations: zakat, dowries, family support, alms, blessings, spending, and giving.\(^ {16}\)

The ranking of livelihood meanings emerges as follows:

**Alms and Gifts:** "Livelihood" is akin to alms and grants, often indicating gifts used for consumption. Qur'an and commentators emphasize giving alms.

**Income for Family:** Initially giving for spending, it evolved into a husband supporting wife and kids, becoming complex in Madzhab 4.

**Supporting Parents:** Later stages see livelihood encompass providing for elderly parents, primarily focusing on food, clothing, and shelter.\(^ {17}\)

**Family Priority:** Evolving needs led to various forms, from Imam Nawawi's 3 portions to 6: food, utensils, clothing, housing, servants, and cleaning supplies.

**Family Needs:** Changing times added education costs to family obligations, reflecting shared responsibilities.\(^ {18}\)

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Cost of Family Living: Contemporary view includes women's dual roles as financial managers and homemakers, satisfying family needs, desires, and comforts.

Transformation and Sustainability of Livelihood Practices

Husband's Income Supports the Family

The author's exploration into the dynamics of husbands providing for their wives revealed multifaceted insights. Among 30 respondents, the majority shared a monthly financial support system for their wives, dedicating their earnings to household necessities like clothing, housing, and food. Remarkably, income disparities didn't significantly alter this pattern, with both higher and lower earners adhering to it. Interestingly, some with ample resources chose to allocate more funds to secondary expenses, such as leisure activities, weekends, and family vacations.

However, the scope of a husband's responsibility extended beyond livelihood essentials. Education expenses, internet charges, motherhood costs, beauty treatments, religious services (Hajj, sacrifices, aqiqah), and school snacks emerged as other commitments husbands readily acknowledged. Notably, certain elements traditionally associated with livelihood, like breastfeeding payments, posed cultural variations, highlighting the dynamic nature of societal norms.19

Historically, survival centered on daily sustenance, but contemporary times have shifted work motivations toward broader aspirations. This transformation reflects the evolving nature of human needs and societal expectations. Within this context, a profound hadith resonates, illustrating a wife's right to her husband's possessions for maintenance, even without explicit consent.20

Embedded within Islamic principles, Shari'a emphasizes mutual support within a family unit. Husbands stand as providers while wives often assume domestic roles, fostering a balance that underpins the family's well-being. In essence, the act of providing for a wife transcends financial realms, embodying an intricate interplay of responsibilities and obligations that define marital dynamics.21

20 Muhammad bin Isma’il Al-Bukhari, Sabih Bukhari, Juz ke-7, (Kairo: Dar Al-Tashil, 2012), 185.
21 Kompilasi Hukum Islam Bab XII Tentang Hak dan Kewajiban Suami Istri.
Wife's Contribution to the Family's Income

The role of wives in contributing to household sustenance is not to be overlooked. Even though their income might not match that of their husbands, they play a significant part in maintaining the family's financial stability. The field study revealed several ways through which wives support their families:

Supporting the Ill Husband: Wives engage in selling products online or in person to financially assist their families, especially when the husband is unwell. Earnings go towards medical expenses and children's education. 22

Utilizing Free Time: Some well-educated women opt to work due to their skills and to save for their children's future, despite their husbands earning sufficiently.

Supplementing Low Income: Wives contribute financially when their husbands' salaries can't cover expenses, avoiding the need to juggle dual roles as homemaker and wage earner.

The story aligns with a narration in Al-Tadzkirah Al-Hadramiyah, where a woman asked Rasulullah SAW about charity. Her husband's belief that aiding family is the best form of charity was affirmed by Rasulullah SAW. 23

Regarding fiqh and Hadith, women supporting the family isn't considered earning a living or obligatory. Classical fiqh emphasizes men's responsibility as leaders and providers based on Quranic verses. However, the societal perspective evolves beyond mere physical strength, highlighting the role of both genders in sustaining a household. 24

While women's roles in the workforce have grown, their primary role remains as homemakers, taking care of household needs. The traditional fiqh viewpoint differentiates between a housewife's responsibilities and those of a maid. Housewives manage household chores, while hiring a maid is the husband's duty.

In essence, women's contributions to the family's well-being, both financially and domestically, complement their traditional roles, creating a harmonious balance within the context of modern society.

23 Sayyid Muhammad bin Salim bin Hafidz, Tadzkirah hadramiyah, (Jakarta: Dar Al-Kutub Islamiyah, 2012)
Husband and Wife's Income for the Family

In cases where both husband and wife are employed, they jointly provide financial support to their parents, children, and other relatives in need. Observations from the field reveal the following dynamics:

**Income Disparities**: If the husband's income exceeds the wife's, his earnings are spent on her preferences, while the wife's income is allocated for more significant expenses.

**Income Dominance**: When a wife earns more than her husband, she tends to have greater control over financial decisions, which may shift her role to a more dominant position in the household.

**Extended Family Support**: Financial support for parents, siblings, and other relatives is provided within limits, as a husband and wife cannot fulfill all their wishes. However, children's needs are wholly taken care of by the couple.

**Income Categories**: Couples with an income above a certain threshold allocate funds into categories such as immediate livelihood needs, savings for the future, and investments in various areas, including health, education, and property.

From infancy to adulthood, parents' love and care for their children remain steadfast, catering to their needs across various stages of development. In the Qur'an, the term "child" encompasses both genders, and psychological factors recognize the distinct phases of early childhood, first childhood, late childhood, adolescence, and early adulthood.

The laws governing child support are well-established. Support is obligatory when parents are financially capable, children lack assets or the ability to work, and there's no religious bias. Obligatory support extends until the child turns 18, except if they marry before that age. However, education-related expenses after the age of 12 are generally not included in parents' financial responsibilities.

In essence, the financial support provided within families is a complex interplay of income distribution, family dynamics, and societal norms.

**Children's Responsibilities to Parents**

Children play a vital role in supporting their parents, not just husbands or wives. Parents who can't work or lack a pension but live fulfilling lives due to their children's support attest to this. Children's assistance is often a joint effort, and the author found:

Boys are more likely than girls to financially support parents, especially if girls rely solely on husbands' income.

Working boys and girls earn equally.

Unmarried, childless youngsters tend to contribute more to their parents than those with families. Those supporting themselves may contribute, though limited.

Parents usually over 60, or retirement age, depend on children. Some kids view gifts or pocket money as fulfilling parents' needs.

According to traditional fiqh, wives can't donate property, even to their parents, as it's considered their husband's. But if the family's essentials are met, wife-owned property is fine.

A companion of Prophet Muhammad complained his father stole his belongings. The Prophet's guidance, "you and your riches belong to your parents," indicates a healthy, capable child must support non-working parents.  

Livelihood Forms' Transformation and Sustainability

Primary Livelihood

One of the most fundamental types of livelihoods is primary. The social environment can be used to characterize this. When something plays a significant role in a person's life, it is categorized as primary income. The main source of income is:

Livelihood in food

Food is a fundamental necessity, and rice is the main staple for all income groups. The Qur'an emphasizes consuming "tayyib" (wholesome) food. Early fiqh scholars define halal food in two aspects:

Ingredients: Halal foods are divided into animal and non-animal categories. Most animals are halal except those explicitly prohibited, like human flesh, certain animals, and repulsive creatures. Animal products are permissible if not harmful, unhygienic, or repugnant.

Procurement: Even if items fall under halal categories, if obtained through forbidden means, they become haram.

The Qur'an suggests that consuming wholesome food is a virtuous deed, implying its rewards. Fiqh norms generally consider an order as obligatory

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26 Muhammad bin Ahmad bin Umar Al-Syathiri, Syarb Al-Yaqut Al-Nafis, (Jeddah: Dar Al-Minhaj, 2011).
27 Jalaluddin Muhammad Al-Mahalli & Jalaluddin Abdurrahman Al-Suyuthi, 432
28 Muhammad bin Ahmad bin Umar Al-Syathiri, Syarb Al-Yaqut Al-Nafis.
29 Muhammad bin Ahmad bin Umar Al-Syathiri, Syarb Al-Yaqut Al-Nafis.
unless there's reason to believe otherwise, making the consumption of halal food an obligation. 30

The breadwinner must ensure the money recipient receives halal-compliant food both in content and sourcing. This is linked to protecting oneself and loved ones from undesirable consequences, as highlighted in At-Tahrir verse 6. The focus is on providing food that adheres to halal standards, thus safeguarding from undesirable elements.

1. Livelihood in clothes

The author discovered various types of clothing livelihoods during interviews:

a. Fashion Clothing: Includes attire for family events, invitations, etc. Style corresponds to age and modern trends, covering clothes, headwear, and undergarments.

b. General Attire/Everyday Wear: Basic clothing like negligees, t-shirts, sarongs, pants, shorts, etc., worn regularly.

c. Worship Clothes: Religious attire like mukenah, prayer mats, hats, sarongs, and koko clothing, crucial for worship, especially prayer.

d. Clothing is essential in Islam. Quran emphasizes covering during prayer. Different opinions exist regarding genital covering:

e. Shafi‘i: Navel to knees for men, parts except hands/face for women.

f. Shafi‘i qaul qadim: Slave women neck to knees, hands shoulders to elbows.

g. Muslims must adhere to these standards for a fulfilling Islamic life.

Wearing white is advised due to its simplicity, affordability, and reminder of the afterlife. Prophetic attire included black, green, and qamis, always neat and clean. Islam doesn't focus on appearance but on covering private parts.

Islam allows various clothing styles/colors but discourages pride. Dress can serve functional purposes too, like protection in battles. Clothing reflects identity and position in society, which Islam doesn't oppose. 31

2. Livelihood for staying

The importance of home location is discussed in traditional fiqh, but specific standards for living and earning aren't clearly defined. Respondents shared details about their homes and work locations:

Privately Owned Residence: Respondents mentioned privately owned land and structures. Some acknowledged limited ownership due to ongoing payments, as ownership was influenced by gift and inheritance rights.

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Housing Provision Laws: Various views exist. Ahmad bin Hanbal, Hanafi majority, and Maliki school link housing to a husband's ability and wife's situation. Shafi'i suggests providing based on wife's circumstances. Al-Syirazi emphasizes husband's ability over wife's preferences. Homes can't be made of gold or silver as per Al-Bajuri, though Hanafi differs. 32

Leasehold Home: Many mentioned living in leased homes. Leasing isn't seen as ownership. Academics suggest gifts like loans, leases, or waqf (endowment). If wife lives in her home, husband maintains it, known as Ijarah in fiqh 33.

No Home Ownership: Some, especially recently wed, lack a private gathering place due to proximity. They visit neighbors' homes.

3. Livelihood for Education

Education was mentioned as one of the respondents' priorities. As a result, they use education as one of their main means of support for their family. Children make up the bulk of respondents who receive income for education. According to statute number 20 of 2003, the government now demands 12 years of obligatory education, up from the previous requirement of just 9 years. The significance of studying 12 among other things to improve their abilities and readiness for employment. If they start primary school at age 7, they graduate and are considered to have complied with government regulations when they are 19 years old. A person is deemed grown and ready to enter the outer world when they are 19 years old. 34

Rasulullah SAW commanded every Muslim to study knowledge, according to the book Ta'lim Al-Muta'allim, which conveys the importance of learning. Also, it is said in the Hadith that having knowledge is a quality of a person who is in Allah SWT's good graces. Al-Risalah Al-Jami'ah also states that if a Muslim completes his or her study period, Allah will make it simple for them to reach heaven. 35

Although children have not yet reached the age of tamyiz, the law requiring compulsory education has been in effect. Those who are still young are not subject to the duty. Instead, it is their parents' responsibility to lead and direct them. According to Sayyid Bakri Syatha, parents have a responsibility to instil in their kids the knowledge that Allah is the creator of the universe and that He sent Prophet Muhammad SAW as His messenger. teaches as well that

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32 Wahbah Zuhaili, Al-Fiqhul Islami Wa Adillatuhu.
33 Wahbah Zuhaili, Al-Fiqhul Islami Wa Adillatuhu, Juz ke-X (Beirut: Dar Al-Fikr, 2012)
35 Al-Zarnuji, Ta'lim Al-Muta'allim (Surabaya: Charisma, 2010).
the Prophet Muhammad SAW was born, sent, and travelled to Medina before dying there.36

According to academics, parents have a duty to educate their children how to write and read in addition to giving them clothing, food, and a roof over their heads. After that, they must impart the practice of prayer and other acts of worship.37

4. Livelihood for Health

Health is one of everyone's fundamental necessities. Every person must pay a charge to exercise their right to health. As a result, respondents to this income study disclosed that their families' main source of income is health care expenses. The respondents' methods for delivering healthcare were also distinctive.

The expenses for health care include: Health insurance costs; drug costs; Health care costs and hospitalization costs (if any).

In the context of classical fiqh, healthcare expenses are not considered part of the cost of living. Ibn Hajar claimed that in order to preserve the original purity of the Syafi'i school of thinking, these expenses were not considered the responsibility of a husband.38 Yet, it is mentioned in Syarh Al-Yaqt Al-Nafis that the husband must pay for his wife's whole medical care if she becomes ill.39 The fundamental justification given in the book Syarh Al-Yaqt Al-Nafis is that eating and health are equally important. While referring to this text, even the importance of health must come before housing.

Verse 19 of the letter Al-Nisa, according to Allah SWT, states that there is a directive from Allah that calls for having constructive interactions with the wife. According to academics with professional interpretations, maintaining excellent relationships with spouses entails earning the maximum amount of money.40 Furthermore, there are other significant events from the modern era that have not been documented in the traditional fiqh works. So, in this age, the function of fatwas in upholding the duty to provide for health care is necessary. Thus, while referring to this clause, the person providing for the breadwinner deems the provision of health care to be a requirement.

36 Al-Bakri bin Muhammad Syatha Al-Dimyathi, I’anat Al-Thalibin, Juz ke-IV, (Jakarta: Dar Al-Kutub Al-Islamiyah, 2010).
37 Muhammad bin Ali Al-Syaukani, Nailul Author (Beirut: Dar Al-Fikr, 2010).
38 Ahmad bin Hajar Al-Haitami, Tuhfatul Muhtaj (Beirut: Dar Al-Kutub Al-Ilmiyah, 2016)
39 Muhammad bin Ahmad bin Umar Al-Syathiri, Syarh Al-Yaqt Al-Nafis
40 Muhammad Nawawi Al-Jawi, Marah Al-Labid, (Beirut: Dar Al-Fikr, 2008).
5. Livelihood for Religious things

Religious practices are a priority in Islam, with Maqashid Syariah emphasizing Hifdz Al-Din (defending religion). Technological advancements make rituals like pilgrimage and sacrifices more time-consuming and expensive. Interview findings show:

a. Hajj: Responsible person pays for spouse's Hajj. Partnerships and wife's non-employment lead to joint applications.
b. Walimah (Marriage Feast): Parents share marriage expenses due to high costs, which most couples can't cover.
c. Sacrifice and Aqiqah (Child's Sacrifice): Parents cover costs for these worship practices, even though not obligatory.

Religion's pillars include Ihsan, Islam, and Faith, with Hajj being crucial. Umrah is equated to jihad for women. Hajj is a human duty (Quran). Pilgrimage's significance includes cost (hadith). Sacrifice and Aqiqah involve expenses, rewarded due to scholars' emphasis. Animals must meet specific criteria, often costly. Walimah signifies happiness (marriage, circumcision, etc.). Different scholars' opinions exist on its regulation - it's sunnah or required. In summary, Islamic practices prioritize religious duties, despite their costs. Hajj, sacrifices, Aqiqah, and Walimah have financial implications, but their rewards are considered significant in fulfilling a Muslim's faith.

Alternative Livelihood

Secondary income is a type of livelihood seen from needs without looking at the most important thing. The types are as follows:

1. Additional food and additional snacks

Together with the sustaining of staple foods, side dishes are a way of subsistence. Although it is extremely difficult to discover families that manage basic food subsistence without side dishes, the author included side dishes and pocket money since, in the writer's perspective, without side dishes and pocket money they can still eat. The following is how the income is implemented: 1) cheap side dishes 2) Medium side dish and 3) Fancy side dish.

He breadwinner's allowance, in contrast to the sides, varies since each respondent's region has a diverse selection of snacks. The respondent's nominal payment made to satisfy the allowance will be described by the author as follows: 1) The UMR salary per income recipient aim for owners is an average of $300,000 per month for light snacks. 2) An average of 450-650 dollars per target beneficiary of a livelihood for owners of salaries above the UMR.

The side dishes served can reflect the delicacy of the main course. In Al-Qur'an's Al-Waqi'ah, there's mention of plentiful dishes in paradise – from delectable birds to fruits. Hadiths suggest Prophet Muhammad enjoyed lamb-based side dishes, like thighs and back portions, along with olive oil on bread, honey, and desserts.  

Some Hadith accounts stand out. One narrates how the Prophet relished vinegar as the best food when visiting Aisyah. This underscores side dishes' importance, as he contentedly ate vinegar alone. This perspective suggests basic sides are better than none.

Another Hadith underscores valuing offered meals. The Prophet praised food without criticizing it, which doesn't mean vinegar was his favorite. It stresses not demeaning food.

The third Hadith teaches food economy. The Prophet's view that food for two can serve three, and food for three can serve four, emphasizes moderation. He exemplified frugality by not seeking food outside, being content with what was home.

Rasulullah SAW enjoyed fruits, especially dates and grapes, but also relished watermelon and cucumber. Islamic jurisprudence allows most fruits, but prohibits haram and intoxicating foods.

A Hadith shows the Prophet's prayer for blessing fruits and the city, relating food to city prosperity. This underscores side dishes' significance in a meal.

2. Livelihood for Furnishings and Facilities

Although it plays a significant role, the primary in this case does not contain household furniture, because the respondent's life is not hampered by the presence of furniture and other items. The availability of furnishings and various amenities demonstrates a better way of life and provides access to making life easier. The breadwinner provides the following furniture and living accommodations: 1) Furniture for the living room; 2) Interior décor; 3) Cleaning equipment; 4) Kitchenware; 5) Technology devices and 6) Motorized.

According to academics, every husband must provide domestic furniture for his wife. Mattresses, pillows, and blankets are all used for sleeping. Cookware, plates, spoons, glasses, and other kitchenware are examples. toiletries like soap, toothbrushes, and other things. Lighting supplies like lights, electricity prices, and so on, with relation to furniture for the home. Drinking from a gold vessel is forbidden, according to Rasulullah SAW, who made this clear in

42 Abdurrahman Al-Juzairi, Al-Fiqhu ‘ala Madzahib Al-Arba’ah. Abu Isa Al-Tirmidzi, Al-Syamail Al-Muhammadiyah
43 Zainuddin Al-Malibari, Fath Al-Mu’in.
44 Wahbah Zuhaili, Al-Fiqhul Islami Wa Adillatuhu.
Similarly, Rasulullah SAW's wife informed her of what her husband had said to her regarding utilizing a silver container. Jahannam, that the heat of the fires of hell will compel those who drink water from silver vessels in the afterlife to turn hot and boil.

In other words, all household furniture that is required by law is acceptable. As long as there is no indication that it is prohibited and there is no element of immorality. Of course, a sensible Muslim household knows the difference between right and wrong.

3. Livelihood for Style

Tools for fashion and beauty are becoming more and more necessary as the times change. Wives today often take care of their appearance for numerous reasons. Among other things, the wives will take every opportunity to improve their appearance since they don't want their husbands to remarry. In order to avoid being viewed as dated and tacky, following current trends is among the reasons. Many applications of livelihood from responders who give this money to the family they support were discovered by the author. several others: Clothes and beauty products and Accessories.

Similar decorative items listed in the Hadith are stylised. The Imamate that Rasulullah SAW wore changed frequently. The Arab practice of Imamah is head covering. Rasulullah SAW utilized both the Imamate and a ring. It was also mentioned that Muhammad Rasulullah was engraved on Rasulullah SAW's ring, which was composed of silver.

Moreover, it is claimed that King Najasyi gave Rasulullah SAW a black khuf as a present. In the winter, people wear khuf, which are leather socks or shoes. The objective is to protect the feet from the cold. It is made to be snug so that water cannot get on the feet's skin. Rasulullah SAW's sandals, in contrast to the khuf, are composed of smooth leather with two straps that are insulated with several stitches and are hairless. Rasulullah SAW additionally wore a turban. The Prophet's turban was worn, and there were two of them. Yet, the Prophet Muhammad had a lot of them. Other turbans include those in black, green, and white. Rasulullah SAW is regarded as someone who is clean and smells nice, aside from the accessories worn. Rasulullah SAW's preferred scent is musk perfume.

45 Yahya bin Syarof Al-Nawawi, Riyadh Al-Shalibin.
46 Ahmad bin Hajar Al-Asqalani, Bulughul maram.
47 Abdul Hamid Hakim, Mabadi Awaliyah.
48 Yahya bin Syarof Al-Nawawi, Riyadh Al-Shalibin.
49 Abu Isa Al-Tirmidzi, Al-Syamail Al-Muhammadiyah.
4. Livelihood for Social

Humans are the most sociable and communicative species. As a result, they live a social life. Today, however, they need to pay a charge to purchase internet quota in order to grow social networks. The internet is a necessity for communication even today. As a simple illustration, numerous tertiary institutions implemented lectures using an internet method during the Covid-19 pandemic. Without a set internet allowance, the lecture will not proceed. About the use of internet quota money, the author obtained the findings of interviews with respondents.\textsuperscript{50}

5. Livelihood for Tertiary

The application of tertiary living comes next. This kind of work is uncommon and not of the utmost importance. But, because this way of life exists, it has the potential to advance and possibly take over as the dominant one. The author conducted interviews with respondents to get their thoughts on family needs that may not be given top priority but are nonetheless significant. The findings in the area are as follows:

6. A Recreational Income

Some respondents acknowledged that they frequently invite their families on vacations in order to relieve the stress and boredom that the family may be experiencing. Because it is done on vacations, recreation is quite uncommon.

7. Interest and Talent Development Income

Children's natural creativity talent is frequently disregarded. Although earning a living is the greatest priority, many responders tell their kids to pursue their interests. Even some survey participants acknowledged that their current position is a contribution of their talents.

Each person has unique hobbies and creative abilities, similar to those who are skilled in and interested in memorization of the Qur'an. Despite the fact that memorizing the Al-Qur'an is not required by law, parents must encourage and assist their children in doing so.\textsuperscript{51}

\textbf{Transformation and Sustainability of The Livelihood Mechanism}

\textbf{Livelihood Routine}

The income received by the respondents generally consists of two types: food sustenance and monthly sustenance. Food sustenance is provided in the form of cash, which the recipients use to purchase food according to their


\textsuperscript{51} Ibnu Katsir, \textit{Qashas Al-Qur'an} (Beirut: Dar Al-Kutub Al-Illmiyah, 2010).
needs. The majority of respondents consume food three times a day. In addition, there is also monthly sustenance that is used to meet emergency needs and the needs of the wife and children, such as snacks.

Non-Routine Livelihood

On the other hand, non-routine livelihood practices were also identified through respondents' insights:
1. Health Expenses: Medical bills and prescriptions aren't always covered monthly, leading to the need for dedicated funds for health-related expenses. Ensuring that health insurance complies with shari'ah principles is crucial.
2. Education Costs: Education-related expenses, including supplies, uniforms, and electronic devices, fluctuate and aren't consistent. Such costs play a vital role in effective learning. 52
3. Home Renovation and Furnishing: Irregular expenses for home renovation and furnishing depend on the state and requirements of the living space, occurring as needed.
4. Transportation: Costs like vehicle maintenance and fuel are not regularly covered on a daily basis, often requiring separate funds specifically designated for transportation.

In essence, various aspects of livelihood, encompassing health, education, home improvements, and transportation, may necessitate additional expenses beyond the scope of regular monthly income.

Conclusion

According to the study's findings, livelihood now is different from what it was historically understood to be a livelihood provided by a husband to his wife and simply based on minimal necessities. The findings of this study offer a notion of five changes in livelihood. Specifically, transformation and sustainability of the definition of livelihood, transformation and sustainability of livelihood customs, transformation and sustainability of livelihood forms, and transformation and sustainability of livelihood processes.

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Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia NO:150/DSN—NIU1/V1/2022 Tentang Produk Asuransi Kesehatan Berdasarkan Prinsip Syariah.


Kompilasi Hukum Islam Bab XII Tentang Hak dan Kewajiban Suami Istri.


