



ORIGINAL RESEARCH PAPER

## Analyzing the Women's Role in the Family Economy based on Religious Teachings

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*I appreciate family and especially my wife, for her helping me to compile the article.*

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### ABSTRACT

**SUBJECT AND OBJECTIVES:** The issue of economy, occupation and livelihood is one of the most primitive and urgent issues that always accompany human life and form a major part of his life. The economic system governing the family should be such that it can overcome the existing problems and obstacles as the human life advances in any era.

**METHOD AND FINDING:** In this regard, the study of family economy and the methods of its management, the explanation of the economic fundamentals of family and the role of each member in its management are of particular importance. It is necessary to identify the correct pattern of consumption in the family and to explain successful strategies in the family economic management. Each family member with their good tactfulness has a strong role in managing the family economy. Meanwhile, women's role is more than others considering their position and responsibility. Identifying the costs and managing the income at home brings about the right consumption and optimal usage of the facilities, resulting in balance, the salvation of problems, the reduction of anxiety and worries, and the governance of peace and tranquility on the family atmosphere.

**CONCLUSION:** Simplicity and avoidance of formalities, creation of love and intimacy, reduction of wastefulness, creation of a spirit of patience and endurance and attention to the poor are the effects of the correct economy in the family. According to this research, the how of household economy management has become clear, in the light of which the existing economic problems in the families can be partly overcome.

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## **Introduction**

In the teachings of Islam, God Has Provided a healthy and balanced economic pattern for human life so that the man can recognize the right path from the wrong one. Undoubtedly, the most important pillars of human life are financial issues, and the greatest losses that bother human being are the extremes; until this issue is not resolved, the peace of society is not fully realized.

In Islamic culture, the excessiveness of wealth, descendants, power, beauty, authority, and other assets are considered as the means of testing mankind so that the individual's behavior towards these divine bonds and social and family responsibilities are measured. Wealth is one of the divine trusts that, when given to a man, he should not sacrifice the interests of the society and the family for personal inclinations and should

not forget his responsibilities (towards society and family). Development and welfare deserves admiration and praise only when it is accompanied with the spiritual training and moral refinement. Thus, it is crucial for the families to consider the spiritual development and moral construction of the family atmosphere along with the economic issues.

The family is the most important factor in production and consumption of goods and services in the community, and its important responsibility is the continuation of the generation. In order to achieve this important goal, the family needs the economic effort. Accordingly, economists consider the family as the basis for the economic life of societies.

In order to achieve a healthy economy in the family, it is necessary for the members of the family to cooperate with

each other, and in the middle of all this, the role of a mother is more important considering her responsibilities of being both a mother and a wife. Excessive and unnecessary expenditure not only reduces the level of family profit, but also transfer this unhealthy culture and habit to future generations. Mother can maximize the welfare and peace of the family members by providing proper conditions and management in the family so that all family members can use their human capital to achieve their transcendental goals with self-esteem and high mental and physical health, and in the future, they become beneficial people to the society.

## **Theoretical Foundations of Research**

### **1. Economics**

The economics literally means “intent”; that is, the endurance in the way of preservation and

moderation against disorientation. The above-mentioned concept applies to financial issues and organization of activities related to production, distribution and consumption (of goods). Applying the specific concept of economy about the financial issues is accepted by all cultures and is considered as an independent concept for this term.

Some has taken the word “intent” in the sense of being away from the extremes in the financial issues. A group of linguists also have defined this term as the middle ground between the wastefulness and extravagance. (*Mousavi Isfahani, 2008:18*)

In today's term, “economics” is the way to show how to use the least facilities to gain the most profit. Or, in the other words, the science of economics is the knowledge of the

properties and wealth.  
(*Motahari, 1979: 31*)

In relation to the meaning of "economics", Paul Samuelson states:

Economics is the study of how people and society use scarce resources with different uses in order to produce various goods and distribute them among individuals and groups of society for the present and future consumption.  
(*Samuelson, 2005: 5*)

## **2. Family**

The family, as the smallest social institution plays the greatest role in human societies. Sociologists have provided many definitions for the family:

Family is a social institution made up of people who are mutually interconnected by marriage, co-blood, or adoption of a child, as the wife, mother, father, sister, brother, son and daughter, to create a common culture, and live together in a particular unit called "Home".

## **3. Management**

Management is the way to achieve goals which are taken in the view for an organization, or in another words, it is working with individuals and groups to achieve goals and objectives. If we consider the family as an organization, it is essential that a person is selected as the head of the family for future planning for the family and the management of the current affairs, and this person can be called the family manager. (*Hashemidaran and Shirani, 2005: 43*)

## **4. Consumption**

Consumption means "the cost" and in the economic terms, it is: the monetary value of goods and services purchased and procured by individuals. To explain this "cost", some have stated that wealth is the source of income, and the net income is used for two purposes. One

part is dedicated to the accumulation of wealth and savings, and the other part is used to gain pleasure. The part of income which is spent on gaining pleasure is called "consumption". (Kalantari, 2005: 19)

Considering the mentioned definitions (for consumption), economy means moderation in life affairs in order to correctly and optimally use divine blessings and gain more pleasure.

### **Economics from the Perspective of the Holy Qur'an**

The Holy Qur'an is the long live miracle of the Prophet of Islam that has paid attention to all aspects of human life with its exalted teachings and commands. By reviewing the verses, it is concluded that the economic issues of the society and the family have a special place in the Qur'an, as it is

mentioned in 80 verses of the Qur'an, such as the following:

*"Do not give the feeble-minded your property which Allah has assigned you to manage..."*  
(Qur'an, 4: 5)

In this verse, property is deemed to be the reason of continued existence and we are ordered not to entrust it to the feeble-minded person. Therefore, not only does not Islam consider the property as bad and evil, but also it takes the property as the basis of human life. (Motahari, 1979: 36)

*"Those who, when spending, are neither wasteful nor tightfisted, and moderation lies between these (extremes)".*  
(Qur'an, 25: 67)

Moreover, studying the life style of the religious leaders and Islamic scholars in terms of

their family aspect indicates the simplicity of their life, their avoidance from the world's formalities and material luxuries, and the enjoyment of love and intimacy in family relationships.

## **The Economic Pillars of the Family**

### **1. The Role of Women's**

The income of most households is limited, and the household has a cost that is paid from this income. People need a lot of goods for the continuation of their life and most of their income is spent on goods such as food, clothing, housing, education, and more. Since their income is limited, a limited amount of these needs are met, and the rest remain unanswered. The first question in the management of the household economic affairs is how this revenue should be dedicated for the consumption of all kinds of goods and services?

The art of economics means how to identify the limited resources available to meet human limited needs. The management of family financial resources is one of the most important tasks that is shaped by the tactfulness of all members. If the right and essential measures are taken into account, family members can take the most advantage of the least amount of facilities. The family members should be able to analyze the issues related to their life costs and determine the how of their expending based on the national interests and material and spiritual resources. Man's dominance over his own destiny and life based on what is considered to be the principle seems to be out of reach; however, the determination to act consciously, acquire knowledge and act appropriately, are the first practical and changing steps in this path. (*Hashemidaran and Shirani, 2005: 59*)

In these changes and turnarounds, all family members can perform a considerable and important role; the father is in charge of gaining income, mother is the manager of the house, and children are the consumers, and so on.

What makes the household economy unique is the existence of interconnected relationships between occupational and family roles; that is, the relationships that are not commonly found in other than household economic issues. Understanding this inner connection can be considered as the key to the well-being of the family economy.

The system view provides a clear understanding of the interplay of the family system and the economy on one another and on the environment. It should be believed that the family economy is a serious and formal activity, and not for entertainment

and amusement; however, this does not mean one cannot or should not establish an emotional connection related to economic activities; rather the main subject is that in order to procure the costs, a successful economy is needed. (*Razzaghi, 2005: 70*)

The household economic management in the normal situation should be adjusted according to the amount of household income and the expenses. As in the family, parents should have emotional, psychological, and social management, management is also needed in spending and balancing the income and expenditure. Every family is referred to as a small business that needs resource management. Thrift, contentment, luxury avoidance, and competition are the prerequisites of implementing family economic management and ensuring its success. Hence, if the importance and role of

every family member is explained in the household economy, the possibility of its success will be greater.

The family economy means how to organize and manage the resources of the house; the family is an organization which provides the production and distribution of the needed goods, and the wife undoubtedly is one of the two pillars of the family that plays an essential role in this organization and management. The position of being a wife and a mother entrusts the major consumption resources to the woman and it is expected she can balance the income and consumption with proper organization and management; or, she plays an effective role in the growth and development of the household economy with proper planning and its correct implementation. Since the family economy has a significant impact

on the society's regulation of the sketch of the economic development and growth and the major programs of various public and private sectors, it can be said women have a key role in the optimal usage of the resources, such as time, money, income...

The best way to examine the status of women and productivity at the international levels is the use of human development indicators which include the general status of women from the point of view of numbers, habitat, marriage, the number of women in charge of family and in terms of education, health and nutrition as well as politics and decision. Considering all these mentioned items can better define the role of women in the family economy more.

The existing barriers on the way of women's supervision and management, financial



problems, lack of work experience with the family members, etc. can disappear the management role of women at home. But the experienced women can tackle the problems with their correct and wise tactfulness and provide the best use of the least facilities for family members.

The role of religious patterns in directing human life to prosperity and salvation is vivid and bright. The Holy Lady Zahra, the daughter of the Prophet Muhammad is a good example for the Muslims with regard to the family management and family economic organization. In the practical life style of the Holy Lady Zahra, the role of immaterial resources in Islamic economy is more important than the financial resources that she made the most sensible and reasonable use of these resources; like she created the highest level of free will for the family

members by thanking God, praying to and getting help from God to fulfill the material needs of the family. (*Afshari, 2001: 12*)

This is the best model for playing the role of the mother and paying attention to the emotional needs of the child and choosing the right allocation and optimization of the economy.

The result is that the role of woman in the household economy should always be at the focus of the attention of senior managers of the society on the basis of the family desires and cultural and social preferences, spending time at home to meet the family needs or spending the same time outside the house or even the finance jobs in work at home. It is obvious that neglecting this issue or paying attention to the minor and marginal roles of women will be irretrievable

damage to her personality, as well as the reduction of social utilization of her abilities.

## **2. The Role of Other Family Members**

The principle of commitment and accountability which is the basic teachings of all religions has been extremely emphasized in Islam; especially, in the economic issues. In the light of this principle, life is properly reorganized, and the suffering of human masses is reduced. Since the home environment, which is the most original institution, cannot grow and become lofty without proper management, considering the man and woman identity, it is obvious that the most rightful person to manage the house is the man; because the woman cannot be as successful as the man in the home management due to her enormous emotions and feelings. The members of

the family are obliged to act upon and follow the family director, and this is not in conflict with the consultation of the director with the members. *(Rashidpour, 2001: 75)*

The primitive humans traveled to the deserts to meet their essential needs and supplied their food through hunting and fishing. With the passage of time and changes in the circle of human life and the beginning of agriculture and husbandry, women have partnered with men in such products. Gradually, the traditional live gave way to the mechanical life and a huge transformation was created in the families and society, to the point that these changes affected the role of family members and in some families, the woman plays the role of a man and vice versa; this style is not the Islam's way of life. The desirable family is the family

that the man works as the breadwinner outside the house, and the woman is doing her main duty which is the management of the in-house works, the role of being a mother and a wife.

The role of children, who are the main consumers in the families at one hand and will have a significant role in the future household economy on the other hand, emphasizes the necessity of paying attention to their proper education and guidance. With the correct leadership in the family economy, characteristics such as collectivism, honesty, compassion, saving, accountability, courtesy, etc. are nurtured in the children. Children should get acquainted with the spirit of contentment and saving. This educational process should start from the childhood so that it is institutionalized in the family. Children should be informed

that saving money is to deal with the sudden and unusual expenditures, and they should be taught the "a penny saved is a penny earned".

The children should learn that material differences are not a criterion for the valuation of human beings; and if someone wants to look at others' life regardless of what God has given him such as the facilities, the amount of income, contentment and satisfaction, undoubtedly, he jeopardizes the mental peace and children's overall health; because human being is greedy in the earning of material things, and whenever he advances in this regard, he will be more drowned and never will be relieved. (*Mousavi Kashmiri, 2006: 95*)

Given that all parents' efforts are aimed at achieving happiness and prosperity of children, guiding and educating children

in all aspects of life should be at the top of all programs. In order to achieve this goal, the parents should be unified with one another and familiarize children with the religious and Islamic values in a proper and logical way. (*Rashidpour, 2001: 49*)

### **The Household Economy Management**

The family economy has two aspects: the income management and costs management by achieving a proper consumption pattern. The efforts to gain economic benefits keeps the family's economy healthy and sustainable if it is accompanied by the right principles. For example, if the children do not know anything about the source of family income, they get used to meet their own needs only and are indifferent towards the needs of other family members. Soon, they

become greedy consumers, who in the future will bring about irreparable losses for themselves and the community.

Moreover, if parents, especially mothers, are only interested in solving the needs of their children, while they pay little or no attention to their own needs, unknowingly they raise the expectations of the children. This makes the children unaware of their parents' needs and only recognize the way to satisfy their own desires. On this basis, it is suitable to always consider the economy management of the family as a good place to educate and raise the awareness and readiness of children to confront the financial and economic problems.

The woman, as the director of the house, has had an important role in the economy of the nations throughout the history. A significant part of

businesses is based on family management or ownership, so that it accounts for about half of the gross national income.

The economic management of the families forms a major part of their identity and is followed by the economic rise and the growth and prosperity of the family. What keeps and flourishes the economy of the families and consequently, the economy of the nations is to learn how to have a healthy and proper communications with those we are emotionally interested in. (*Afshari, 2001: 64*)

The people of the society should have economic education and their economic and cost activities should be carried out within the framework of computation and management. The importance of this dimension of education is that the family economic system, if measured and calculated, will create a

constructive ground for the material and spiritual growth of the members and the timely utilization of the facilities and forces, and prevent the loss of power, thought and capital of humans.

An uncalculated life does not have the necessary balance and coordination and in spite of large amount of power and capital, it has a very little restitution. As the result, the facilities and forces will be wasted and the stability and steadiness of the individual and society will be at risk.

The family's purpose, which forms an interconnected set, is not just raising the children; rather, the parents, who are the main pillars of their family, should have the right to apply their views on the family economic management. The freedom and free will of children should be within the limits they have the capacity and capability to

take responsibilities; otherwise, the family foundation will be based on the children's commitment of operation and injustice towards their parents.

Women, who are in charge of the household economy management, in addition to justifying the children in economic affairs and preventing a higher expectations above family economic power, should pay attention to the number of children in the distribution of facilities among them so that the necessary conditions for women's business inside or outside the house to increase the income are prepared. For example, children's common use of some of the facilities not only has impact on the promotion of family economy, but also is a practical training of mutual association and solidarity. (*Hashemidaran and Shirani, 2005: 64*)

The measures that women can think of for the economic management of the family can be put into the following categories:

### **1. Identifying the Cost Cases**

The first criterion in managing the family economy is to separate and recognize the costs. Costs can be divided into two categories: short-term and long-term costs. The short-term costs are those that should be spent on a daily basis or in the next few days, like food, clothing, etc. Long-term costs are those which are related to capital items or the cases which can be achieved within the next few months or years by a program or saving, such as buying a car or household appliances, etc.

In the other category, the costs are divided into essential and extraordinary ones. Extraordinary costs can be costs which are completely necessary such as

illness treatment, educational fees in a given year or completely luxurious costs. That is, every individual should plan their living expenses on the basis of their income. Hence, everyone should have special plan for himself or herself to achieve the balance between the income and expenditure. It is necessary to adhere to this standard even in different economic conditions of life. (*Muhammadi Reyshahri, 2009: 20*)

Establishing a harmony between the needs, the how of their fulfillment and adherence to the essential principle of economic discipline is one of the basic economic and educational programs in Islam. (*Hakimi, 1991: 45*)

## **2. The Consumption Pattern**

One of the main pillars of economic development of the society and the family is the “reformation of the consumption pattern”, which plays an

effective role in the sustainable development; because, the inappropriate consumption ruins the investment resources and eradicates the economic growth basis and the society and family welfare in long term. Moreover, it destroys the possibility of participating in public spending and improving the distribution of income. Thus, the issue of “reforming the consumption pattern” is of particular importance in Islamic system.

The reformation of consumption pattern is not just an economic issue; rather, it has cultural and social dimensions. The reformation of consumption pattern can help human self-fulfillment and inhibition of his instinctive tendencies such as selfishness, greed, cupidity, luxurious tendencies, and bring about the material and spiritual prosperity of human with voluntary austerity. (*Muhammadi Reyshahri, 2009: 18*)



From Islam's point of view, property and wealth is not reprehensible; rather, Islam has set particular conditions and rules for all economic activities and businesses that lead to earnings. In Islam, the wealth is not junk and disposable; but it is forbidden to reject it (extravagance, lavishness, dissipation of property). Islam opposes and hard-fights this process that earning wealth and property becomes one's goal and passion and human beings sacrifice their entire life for it. (Motahari, 1989: 18)

*"... and (as for) those who hoard up gold and silver and do not spend it in Allah's way, announce to them a painful chastisement". (Qur'an, 9: 34)*

In the instructions of Islam, the principles of contentment and proper economic rules

have been taken into consideration and the believers are obliged to avoid lavishness and indulgence. However, since the Western life style has become the model for Oriental life style, one of the most beautiful traits which is the spirit of continence gradually faded. As the result, the family's mental relaxation has declined.

Studying and investigating the status of families indicates that most families are involved in economic, educational, health care problems, etc. Unlike the past, men and women spend most of their time working outside the house and sacrifice their peace and comfort for these infinite efforts.

The "consumption standard" is one of the other influential options in the consumption pattern. The standard of the consumption is a criterion which affects the household



consumption in some ways. The higher the standard of income, the higher is the level of consumption. Although the form of consumption varies from one family to another, it is noteworthy that the consumption should be proper and desirable and be free from any extravagance and lavishness; since in the sacred rules of Islam, it is severely criticized.

The word "lavish" is used for all divine blessings: eating, wearing, even for the time and place. Lavishness is not just limited to the quantitative aspect and the magnitude of profitability of the property, wealth and divine blessings; rather, not consuming correctly and optimally is also an example of lavishness. "Lavishness" is a relative issue and depends on the conditions of time, place, development and lack of economic development, welfare, livelihood, and so on.

It is possible that using an amount of good in a society is considered as the lavishness, while it is not considered the same in other society or for another person. (*Haerian, 2002: 3*)

If there is no lavishness in a society and people institutionalize the spirit of contentment and satisfaction of blessing in their lives, there will be no poverty, class differences will be eliminated and all people will live in peace. The only objective of avoiding lavishness is not just to help the poor; but to respect the blessings, strengthen the financial ability of the family and society, and provide a global welfare are among the other objectives of avoiding lavishness.

### **The Success Strategies in the Household Economy**

If we want to make the family economy permanently be based

on the religious and scientific principles, we can make use of the following principles:

### **1. Household Economic Planning**

Planning is a clear picture of the goal and appropriate tools and methods for achieving the goal. Today, most decisions are based on the pre-planned plans and programs, i.e. planning. In the family economic system model, we cannot separate the family and economy from each other. Considering the future needs of the family, as well as recognizing the opportunities and threats of family economy is in line with this model. Considering the above-mentioned issues can be the subject of women's training sessions. (*Rashidpour, 2001: 117*)

### **2. Collection of Information on the Current Status of Family Budget**

This strategy also has a positive effect on the household economy. In order to plan and set family budgets, the most important task is to take notes of the costs and income of the family. By taking notes of the costs and income on the daily, weekly or even monthly basis, in addition to specifying the amount of spent costs, there will be the possibility of analyzing and investigating the costs as well. It will be of a great help to predict and plan the family budget realistically in the future if we know what the most important expenditure figure belongs to which purchases, how much of this spending is essential and crucial for the living and how much it affects the family budget.

By writing down the expenses, the family finds out on what unnecessary items it has spent money, and as the result they will avoid it in the future. If the family expenses do not meet its income, they have to change the pattern of spending the income. Changes in costs should be as such that it puts minimum amount of pressure on the family and creates the least feeling of deprivation of consuming goods and services. The continuation of this method to reduce the costs leads to conviction of members opposing saving in the family. (*Hashemidaran and Shirani, 2005: 88*)

### **3. Making the Ends Meet**

The other successful solutions in the family economy is the balance between the costs and income. The balance of income and expenditure has special importance in the family budget.

Some people spend their income with no prior planning as soon as they receive it, which causes their budget deficit at the end of each month and make them take loans. Planning for the spending of family not only cause the family not to face budget deficit, but also result in the surplus income. Therefore, to reach the balance of income and cost, having a proper economic plan is necessary. Since the behavioral style of the family especially mother has a significant impact on children, a proper model should be institutionalized in the family so that this proper model is transferred to the society and future families in a serial manner. (*Mousavi Isfahani, 2008: 91*)

### **4. Order in Family Expenses**

In the family budget, expenses need to be categorized and

affairs which are of higher importance should be in priority, and the surplus income should not be spent on buying unnecessary and luxurious items. The surplus income should be used correctly and extravagance should be avoided. Most of economic problems of the families stem from the disorder in living expenses.

#### **5. Economic Counselling**

Sometimes, families cannot manage the family economically, or they face problems which they cannot solve on their own. Today, there are many sources and references on the issue of household economy which families can refer to and get help from in their economic management of the family.

#### **6. Attention to Religious Teachings**

Promoting the Islamic economic and religious issues in the family and avoiding the spirit of extravagance and lavishness can make the family economy stronger.

#### **Conclusion**

The needs of life and economic issues are one of the greatest concerns of man. Addressing these concerns is possible only when the families raise their awareness and knowledge in this regard, combine their economics with value issues and religious teachings and avoid the luxuries, extravagance and lavishness. The woman as the house manager can have a major role in improving the healthy atmosphere of life and community with proper and timely measures and bringing peace to the family.

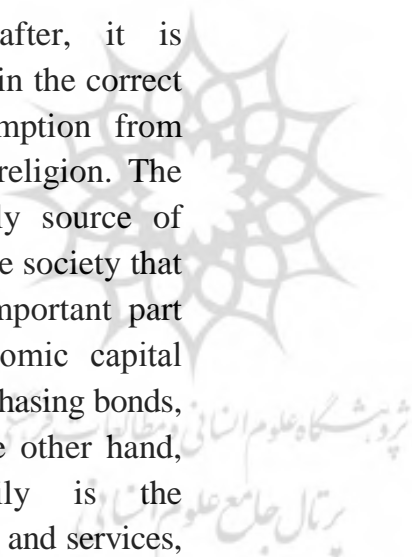
Laws cannot create the necessary commitment and deep accountability in humans on their own and reduce the problems of life and deprivation so that we have a proper economic program. Hence, ethics should come to help the economic criteria and the social justice

should lighten the fiscal policies and small (family) and macro (society) economic systems.

Since the how of human's livelihood and the way of earning and spending money has direct impact on one's prosperity and wrath in this world and hereafter, it is necessary to explain the correct pattern of consumption from the viewpoint of religion. The family is the only source of labor supply for the society that can provide an important part of society's economic capital by depositing, purchasing bonds, and so on. On the other hand, since the family is the consumer of goods and services, the proper method of consumption increases the productivity rater and prevents the loss of opportunities and achievements.

The growth and development of the country in the form of culturalizing families through

the basis of education which is the mother is possible. Mother can play the greatest role in the family and society in the course of proper economic management.



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