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Economic Dynamics of Muslim Households in the Childfree Phenomenon: An Islamic Financial Planning Perspective

Article	Abstract
<p>Author Almizan, Erizal Candra Efendi*, Wildan Hadi, Ruri Mustika</p> <p>Affiliation Universitas Islam Negeri Imam Bonjol Padang</p> <p>Corresponding Author: almizan@uinib.ac.id</p> <p>Date: Received: 15 Maret 2026; Revised: 28 Mei 2026; Published: 31 Mei 2026</p> <p>DOI: 10.32764/margineco.v10i1.7236</p>	<p>This study analyzes the economic dynamics of Muslim households involved in the childfree phenomenon from the perspective of Islamic financial planning. Using a qualitative phenomenological approach, data were collected through in-depth interviews with Muslim couples who voluntarily chose not to have children. The findings show that rising living costs, economic uncertainty, and career priorities significantly influence childfree decisions among Muslim households. Participants implemented Islamic financial planning practices such as savings, halal investment, retirement preparation, zakat, and controlled consumption to maintain household stability and long-term financial security. The study also reveals that family welfare is interpreted through emotional stability, marital harmony, psychological well-being, and financial balance rather than solely through parenthood. Furthermore, participants viewed childfree decisions as part of responsible household management aligned with Islamic principles of <i>maslahah</i> and household capability. This research contributes to discussions on Islamic household economics, fertility behavior, and contemporary Muslim family transformation.</p> <p>Keywords: Childfree; Family Welfare; Islamic Financial Planning; Muslim Households.</p> <p>Abstrak Penelitian ini menganalisis dinamika ekonomi rumah tangga Muslim dalam fenomena childfree dari perspektif perencanaan keuangan Islam. Penelitian menggunakan pendekatan kualitatif fenomenologis melalui wawancara mendalam dengan pasangan Muslim yang secara sukarela memilih tidak memiliki anak. Hasil penelitian menunjukkan bahwa meningkatnya biaya hidup, ketidakpastian ekonomi, dan prioritas karier menjadi faktor utama yang memengaruhi keputusan childfree. Partisipan menerapkan praktik perencanaan keuangan Islam seperti tabungan, investasi halal, persiapan pensiun, zakat, dan pengendalian konsumsi untuk menjaga stabilitas rumah tangga dan keamanan finansial jangka panjang. Penelitian ini juga menemukan bahwa kesejahteraan keluarga dimaknai melalui stabilitas emosional, keharmonisan pernikahan, kesejahteraan psikologis, dan keseimbangan finansial, bukan semata-mata melalui kehadiran anak. Selain itu, keputusan childfree dipandang sebagai bentuk tanggung jawab rumah tangga yang selaras dengan prinsip <i>maslahah</i> dan kemampuan keluarga dalam Islam.</p> <p>Kata Kunci: Childfree; Kesejahteraan Keluarga; Perencanaan Keuangan Islam; Rumah Tangga Muslim</p>

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INTRODUCTION

The transformation of family structures and reproductive choices has become one of the most significant socio-economic phenomena in contemporary society. Among these transformations, the emergence of the *childfree* lifestyle defined as the voluntary decision of married couples not to have children has attracted growing academic attention across sociological, economic, psychological, and religious studies (Duasa, 2025). The phenomenon is increasingly visible in many countries, including Muslim-majority societies such as Indonesia, Malaysia, and Pakistan, where changing educational attainment, urbanization, career orientation, economic uncertainty, and shifting lifestyle preferences influence household decision-making regarding fertility and marriage (Setianingrum, 2025). Although childfree practices were previously more associated with Western secular societies, recent evidence demonstrates that Muslim households are also engaging in discussions and decisions related to voluntary childlessness within the framework of Islamic values and socio-economic realities (Alkausar & Kusumawati, 2023).

From an economic perspective, the childfree phenomenon affects household consumption patterns, savings behavior, investment decisions, wealth accumulation, retirement preparation, and intergenerational financial transfer (Sorkhani, 2025). In conventional household economic theory, children are often considered both economic dependents and long-term social security assets within family systems. However, modern urban households increasingly perceive childrearing costs, educational expenses, housing burdens, and work-life imbalance as major financial considerations influencing fertility decisions (Mohamed Sadique, 2025). Childfree households generally possess different financial allocation priorities compared to households with children, including higher disposable income, greater investment flexibility, and different retirement planning strategies. These dynamics become more complex in Muslim societies because financial planning is not solely profit-oriented but is also guided by Islamic principles such as *maqasid al-shari'ah*, family welfare (*maslahah*), inheritance (*fara'id*), zakat obligations, and moral responsibilities toward lineage preservation (*hifz al-nasl*) (Daud, 2025).

Islam views marriage not only as a social contract but also as a means of preserving human civilization and maintaining lineage continuity. Several Islamic scholars emphasize that procreation is one of the important objectives of marriage, although Islamic law also recognizes contextual considerations related to health, economic capability, and welfare (Indah & Zuhdi, 2022). Recent studies reveal that Muslim scholars and communities hold diverse perspectives regarding childfree decisions. Some regard voluntary childlessness as contradictory to the objectives of Islamic family formation, while others argue that Islam does not explicitly prohibit childfree choices as long as they are based on mutual agreement and do not violate broader Islamic ethical principles (Latief, 2024). Consequently, the childfree phenomenon has generated debates concerning reproductive rights, religious obligations, family resilience, and socio-economic sustainability within Muslim households (Duasa, 2025).

Several recent studies have explored childfree issues from Islamic legal, sociological, and *maqāṣid al-sharī'ah* perspectives. Duasa (2025) conducted a systematic literature review highlighting the limited empirical evidence regarding voluntary childlessness among Muslims and emphasized the need for interdisciplinary research integrating Islamic ethics and socio-economic analysis. Latief (2024) examined the impact of childfree lifestyles on Muslim family resilience and found that financial considerations, career aspirations, and psychological readiness significantly shape reproductive decisions. Similarly, Setianingrum (2025) analyzed childlessness from the perspective of Islamic law and identified economic uncertainty and lifestyle transformation as dominant contributing factors. Research by Mohamed Sadique et al. (2025) further demonstrated that young Muslim adults increasingly perceive childfree marriage as economically rational due to rising living costs and dual-career pressures.

Despite these contributions, existing literature still exhibits several important limitations. First, most studies focus predominantly on Islamic legal debates, moral discourse, or sociocultural dimensions, while limited attention has been given to the economic dynamics of Muslim childfree households (Alkausar & Kusumawati, 2023). Second, empirical discussions concerning Islamic financial planning in childfree households remain underexplored, particularly regarding wealth management, retirement preparedness,

inheritance planning, zakat distribution, and long-term financial sustainability (Daud, 2025). Third, previous studies rarely integrate Islamic household economics with contemporary fertility behavior theories, resulting in fragmented understanding between religious norms and economic realities (Sorkhani, 2025). Therefore, there is still a significant research gap concerning how Muslim childfree households construct and manage their financial planning within the framework of Islamic economic principles.

This study seeks to address these limitations by analyzing the economic dynamics of Muslim households involved in the childfree phenomenon through the perspective of Islamic financial planning. The study aims to explore how childfree decisions influence household financial behavior, resource allocation, future financial security, and compliance with Islamic ethical and economic principles. By integrating household economics, Islamic finance, and reproductive decision-making, this research offers a novel interdisciplinary approach that contributes both theoretically and practically to the growing discourse on Muslim family transformation in contemporary society.

The significance of this research lies in its potential to enrich the development of Islamic household economics and financial planning literature while also providing insights for policymakers, Islamic financial institutions, family counselors, and Muslim communities in understanding the implications of the childfree phenomenon. Furthermore, the study contributes to broader discussions regarding the sustainability of Muslim family institutions, demographic transitions, and the adaptation of Islamic financial principles within changing socio-economic contexts.

HYPOTHESES DEVELOPMENT

In qualitative research, hypotheses are not constructed to statistically examine causal relationships among variables. Instead, this study develops research propositions and a conceptual framework derived from previous theories and empirical studies to guide the interpretation of the phenomenon under investigation. These propositions are formulated based on recent literature concerning childfree lifestyles, Muslim household dynamics, fertility decisions, and Islamic perspectives on family planning and financial responsibility.

The emergence of childfree lifestyles among Muslim households reflects broader socio-economic transformation in contemporary society. Rapid urbanization, increasing living costs, career competition, and shifting personal priorities have influenced how modern Muslim couples interpret marriage, parenthood, and family welfare (Nuzul., 2025). Previous qualitative studies demonstrate that Muslim millennials increasingly perceive parenthood not only as a religious and social responsibility but also as an economic commitment requiring long-term financial preparedness. Consequently, some couples choose voluntary childlessness as a strategy to maintain financial stability, psychological well-being, and quality of life.

From the perspective of Islamic family law, fertility and family continuity remain important values within marriage. Nevertheless, contemporary Islamic discourse also acknowledges contextual considerations related to welfare, capability, and household readiness (Mohadi, 2023). Studies conducted by Ahmad (2024) reveal that young Muslim academics increasingly reinterpret family planning and reproductive choices within the framework of human rights, economic sustainability, and *maqasid al-shari'ah*. This indicates that Muslim households are negotiating between religious ideals and modern socio-economic realities in constructing decisions related to childfree lifestyles.

Economic conditions also influence household perspectives regarding reproductive decisions. Qualitative findings from Guzzo (2020) show that Muslim families often associate fertility decisions with economic security, employment conditions, and future family welfare. In many cases, financial uncertainty and rising household expenses encourage couples to reconsider traditional expectations regarding parenthood. Similarly, Bhambhani (2020) found that married couples choosing childfree lifestyles frequently justify their decisions through concerns related to economic pressure, social expectations, and long-term life planning.

In addition, Islamic financial planning becomes increasingly relevant in understanding the economic behavior of Muslim childfree households. Islamic financial planning emphasizes responsible wealth management, halal income allocation, savings, investment, zakat obligations, and future security in accordance

with Islamic ethical principles (A'la, 2025). Financial preparedness and economic sustainability are therefore important considerations influencing how Muslim households evaluate parenthood responsibilities and future family structures.

Despite the growing discussion regarding childfree lifestyles in Muslim societies, most previous studies focus primarily on legal permissibility, theological debates, or socio-cultural stigma. Limited research specifically explores how economic realities and Islamic financial planning shape the lived experiences and decision-making processes of Muslim childfree households. Therefore, this study seeks to address this gap by examining how Muslim couples construct meanings regarding welfare, financial security, and family responsibility within the childfree phenomenon.

Based on the theoretical and empirical discussions above, this study develops the following research propositions:

Research Proposition 1

Economic pressure, rising living costs, and career orientation influence the emergence of childfree decisions among Muslim households. This proposition is based on findings indicating that economic uncertainty and modern lifestyle demand shape fertility preferences and influence voluntary childlessness among contemporary Muslim couples (Wijaya et al., 2024).

Research Proposition 2

Islamic values and interpretations of *maqāṣid al-sharī'ah* influence Muslim households in understanding childfree lifestyles and reproductive decisions. This proposition emerges from studies explaining that Muslim households reinterpret family planning and fertility within the context of welfare, responsibility, and household capability (Mohadi, 2023).

Research Proposition 3

Islamic financial planning shapes household perspectives regarding future welfare, economic sustainability, and family responsibilities. This proposition is supported by literature emphasizing that financial management, halal wealth allocation, and long-term economic preparation affect household decision-making processes and perceptions of family well-being (A'la, 2025).

Research Proposition 4

Muslim childfree households construct alternative meanings of family welfare through financial stability, psychological readiness, and socio-economic security. This proposition refers to qualitative findings showing that childfree couples often prioritize emotional stability, financial preparedness, and quality of life as part of their interpretation of household welfare (Nuzul, 2025).

Conceptual Framework

This study develops a conceptual framework that explains the relationship between economic dynamics, Islamic values, Islamic financial planning, and childfree decisions among Muslim households. Economic dynamics such as income conditions, employment stability, cost of living, and career demands influence household perceptions regarding financial capability and future responsibilities. At the same time, Islamic values and *maqāṣid al-sharī'ah* provide ethical guidance in understanding marriage, fertility, and family welfare.

Islamic financial planning functions as an interpretative framework through which Muslim households organize financial priorities, manage halal wealth, prepare for future security, and evaluate long-term household sustainability. Within this context, childfree decisions are understood not merely as lifestyle choices but as negotiated socio-economic and religious responses to contemporary realities. Therefore, this study seeks to explore how Muslim childfree households interpret financial welfare, religious responsibility, and family sustainability within changing socio-economic conditions in contemporary Muslim society.

RESEARCH METHODS

This study employs a qualitative research approach to explore the economic dynamics of Muslim households involved in the childfree phenomenon from the perspective of Islamic financial planning (Latief, 2024). A qualitative approach is considered appropriate because the study seeks to understand the meanings,

experiences, perceptions, and financial considerations underlying childfree decisions among Muslim couples. Rather than measuring variables statistically, this research focuses on interpreting social realities and examining how Muslim households construct their understanding of financial welfare, family responsibility, and reproductive choices within contemporary socio-economic contexts.

The research uses a phenomenological approach, which aims to understand the lived experiences of Muslim couples who consciously choose a childfree lifestyle (Dhar, 2013). Through this approach, the study explores how participants interpret economic conditions, Islamic values, and financial planning practices in relation to their decision not to have children. Phenomenology enables researchers to capture participants' subjective experiences and understand the social and religious meanings attached to the childfree phenomenon.

The data used in this research consist of primary and secondary data. Primary data are obtained through in-depth interviews with Muslim married couples who identify themselves as childfree. The selection of participants uses purposive sampling techniques, where informants are chosen based on specific criteria relevant to the research objectives. The criteria include Muslim married couples, voluntarily choosing not to have children, having been married for a minimum certain period, and being willing to share their experiences and perspectives regarding financial planning and family decisions (Ajayi, 2023).

Secondary data are collected from academic journals, books, official reports, and previous studies related to childfree lifestyles, Islamic family law, household economics, fertility behavior, and Islamic financial planning. These sources are used to strengthen theoretical understanding and support the interpretation of findings obtained from field data (Nasrullah, 2021).

Data collection techniques in this study include semi-structured interviews, documentation, and literature review. Semi-structured interviews are used to provide flexibility for participants to explain their experiences in depth while still maintaining the focus of discussion according to the research objectives. The interview process explores several themes, including economic conditions, financial priorities, career orientation, perceptions of parenthood, Islamic values, future financial security, and household financial management practices.

The collected data are analyzed using thematic analysis techniques. The analysis process begins with data transcription, data reduction, coding, categorization, and identification of major themes relevant to the research questions. Through thematic analysis, the researcher identifies patterns, meanings, and relationships among participants' experiences concerning economic dynamics and Islamic financial planning within childfree households. The findings are then interpreted using relevant theoretical perspectives, including household economic theory and Islamic financial planning concepts.

To ensure the validity and credibility of the data, this study applies source triangulation and member checking techniques. Source triangulation is conducted by comparing interview findings with relevant literature and supporting documents, while member checking is carried out by confirming the accuracy of interpretations and interview results with the participants. These techniques are intended to enhance the trustworthiness and consistency of the research findings.

This study also considers research ethics throughout the research process. Participants are informed about the purpose of the study, and their participation is entirely voluntary. The confidentiality and anonymity of participants are maintained to protect personal information and privacy. Furthermore, the researcher ensures that the interview process is conducted respectfully and without coercion, considering the sensitivity of discussions regarding marriage, fertility, religion, and personal financial decisions.

RESULT AND DISCUSSION

Result

Economic Pressure and Financial Considerations in Childfree Decisions

The findings of this study indicate that economic pressure has become one of the main factors influencing childfree decisions among Muslim households. The majority of participants explained that increasing living costs, unstable economic conditions, and long-term financial responsibilities affect their perspectives regarding parenthood and family sustainability. Household expenses related to housing, healthcare,

transportation, and future educational costs were perceived as increasingly difficult to manage within modern urban economic conditions. As a result, several participants considered the childfree lifestyle as an alternative strategy to maintain economic balance and financial security within marriage. The findings also reveal that participants tend to associate responsible parenthood with adequate financial capability and economic preparedness. In addition, career orientation and professional demands contribute to the decision-making process because participants viewed parenting responsibilities as potentially affecting work productivity and household stability. These findings demonstrate that Muslim childfree households evaluate reproductive decisions through rational economic considerations and long-term welfare expectations. Financial resilience and economic sustainability therefore become central priorities in constructing household planning among Muslim couples.

The data in Table 1 show that financial considerations strongly shape reproductive decisions among Muslim childfree households. Participants explained that the increasing burden of household expenses influences how they evaluate the responsibilities associated with raising children. Economic uncertainty and unstable employment conditions were also viewed as factors that reduce confidence in future family planning. According to Rina (2026), financial readiness is considered an important aspect of responsible marriage because economic instability may potentially create pressure within the household. Similarly, Ahmad (2026) stated that modern living expenses encourage married couples to prioritize financial security before deciding to become parents.

Furthermore, the findings indicate that career orientation and economic independence significantly influence childfree decisions. Participants believed that balancing professional responsibilities with parenting obligations would create additional pressure both economically and psychologically. Several informants also emphasized that maintaining household stability and avoiding financial conflict were among the primary reasons behind their decision not to have children. These findings suggest that Muslim childfree households tend to prioritize sustainable financial conditions as part of achieving long-term family welfare.

Islamic Financial Planning Practices among Childfree Muslim Couples

The study also found that Muslim childfree households generally implement structured financial planning practices based on Islamic principles. Participants explained that choosing a childfree lifestyle allows them to allocate financial resources more effectively toward savings, halal investment, retirement preparation, and social responsibilities such as zakat and charity. Financial planning was perceived not merely as an economic activity but also as a form of responsibility within marriage according to Islamic values. Participants emphasized the importance of maintaining financial discipline, controlling unnecessary consumption, and preparing emergency funds to ensure future security. In addition, the absence of child-related expenses enabled several participants to focus more intensively on wealth management and long-term financial sustainability. The findings indicate that Islamic financial planning functions as a framework through which Muslim households interpret welfare, responsibility, and household stability. Therefore, financial planning becomes closely associated with how Muslim childfree couples organize their marital priorities and future life goals.

Table 1. *Economic Pressures Influencing Childfree Decisions*

No	Economic Factors	Findings
1	Rising living costs	Participants considered daily expenses increasingly burdensome
2	Housing expenses	Home ownership and rental costs affected family planning
3	Educational costs	Future education expenses were perceived as very high
4	Employment instability	Economic uncertainty influenced reproductive decisions
5	Career priorities	Couples prioritized financial independence and career stability

Source: Analysed from interview results with Muslim childfree households, 2026.

Table 2. *Islamic Financial Planning Practices among Muslim Childfree Households*

No	Financial Practices	Findings
1	Savings management	Participants prioritized emergency savings
2	Halal investment	Couples invested in Islamic financial instruments

3	Retirement planning	Informants prepared long-term financial security
4	Zakat and charity	Religious financial obligations remained prioritized
5	Consumption control	Participants avoided unnecessary spending

Source: *Analysed from interview results with Muslim childfree households, 2026.*

The findings presented in Table 2 indicate that Muslim childfree households actively apply Islamic financial management principles within their daily lives. Participants explained that financial planning contributes to household stability and helps couples prepare for future uncertainties. According to Siti (2026), financial management based on Islamic values provides a sense of security because household income and expenditures are organized more responsibly. Likewise, Fajar (2026) explained that savings and halal investment become important priorities in maintaining long-term economic sustainability.

In addition, participants emphasized that Islamic financial planning is closely related to religious and ethical responsibilities. Despite choosing a childfree lifestyle, participants continued to prioritize zakat, charity, and social contribution as part of their understanding of Islamic household values. Several participants also viewed financial discipline and economic independence as forms of maturity in marriage. These findings demonstrate that Muslim childfree households construct financial planning not solely for personal benefit but also for achieving *maslahah* and sustainable household welfare.

Reinterpretation of Family Welfare and Marital Success

Another important finding of this study is the reinterpretation of family welfare among Muslim childfree couples. Participants explained that marital success is not exclusively measured by the presence of children but also by emotional stability, relationship quality, financial balance, and psychological well-being. The findings reveal that participants tend to prioritize harmonious communication, mutual understanding, and sustainable lifestyles within marriage. Several participants stated that social expectations regarding parenthood often create pressure for married couples; however, they believed that family welfare should be understood more broadly than biological reproduction alone. In addition, participants associated economic stability with reduced household conflict and healthier marital relationships. Some participants also emphasized that choosing a childfree lifestyle allows them to focus on personal growth, emotional well-being, and long-term marital sustainability. These findings indicate that Muslim childfree households actively reconstruct the meaning of family fulfillment within contemporary socio-economic conditions.

Table 3. Redefinition of Family Welfare among Muslim Childfree Couples

No	Welfare Aspects	Findings
1	Emotional stability	Participants prioritized mental well-being
2	Financial security	Economic balance was considered essential
3	Marital harmony	Couples emphasized relationship quality
4	Psychological readiness	Parenthood was viewed as requiring maturity
5	Quality of life	Informants prioritized sustainable living

Source: *Analysed from interview results with Muslim childfree households, 2026.*

Table 3 demonstrates that participants possess broader interpretations regarding family welfare and marital fulfillment. Emotional stability and relationship quality were considered equally important as economic conditions in maintaining household harmony. According to Nadia (2026), a successful marriage is reflected through mutual understanding and emotional support rather than solely through parenthood. Similarly, Yusuf (2026) explained that financial stability contributes significantly to reducing household stress and maintaining healthy marital relationships.

The findings also indicate that participants associate quality of life with psychological comfort and sustainable living. Several participants believed that maintaining emotional readiness and avoiding excessive household pressure are important components of family welfare. In this context, childfree decisions are interpreted as efforts to preserve marital harmony and achieve balanced household conditions. Therefore, Muslim childfree households redefine family success through emotional, financial, and psychological dimensions rather than exclusively through reproductive achievement.

Islamic Values and Religious Interpretations toward Childfree Lifestyle

The findings further reveal that Muslim childfree households possess diverse interpretations regarding Islamic teachings related to parenthood and family life. Participants acknowledged that Islam encourages marriage and family continuity; however, they also emphasized that Islamic teachings prioritize responsibility, welfare, and capability within household management. Childfree decisions were generally understood not as rejection of religion but as considerations related to readiness and long-term sustainability. Participants believed that parenthood requires not only biological capability but also financial, emotional, and psychological preparedness. In addition, several participants explained that social stigma against childfree couples often originates from cultural expectations rather than explicit religious prohibitions. The findings indicate that Muslim childfree households negotiate religious understanding with contemporary socio-economic realities in constructing reproductive decisions and household priorities.

Table 4. Islamic Perspectives on Childfree Lifestyle

No	Religious Aspects	Findings
1	Family responsibility	Parenthood requires economic readiness
2	Maslahah principle	Welfare considerations influenced decisions
3	Religious obligations	Participants maintained Islamic practices
4	Social stigma	Couples experienced societal pressure
5	Household capability	Financial and emotional readiness were emphasized

Source: Analysed from interview results with Muslim childfree households, 2026.

The findings in Table 4 show that participants interpret Islamic teachings through the principles of responsibility and *maslahah*. Participants explained that maintaining household welfare and avoiding hardship are important considerations in family decision-making. According to Rahma (2026), Islam teaches responsibility in managing family life, including ensuring economic and emotional readiness before raising children. Likewise, Dimas (2026) stated that childfree decisions are viewed as personal considerations related to capability rather than rejection of religious teachings.

Furthermore, participants reported experiencing social pressure from surrounding communities regarding their reproductive choices. Nevertheless, several participants believed that such stigma is more closely associated with social traditions than Islamic doctrine itself. Participants continued to practice Islamic values through financial responsibility, charity, and ethical household management. These findings suggest that Muslim childfree households reinterpret religious values in accordance with contemporary socio-economic realities and personal household conditions.

Long-Term Financial Security and Future Household Sustainability

The final finding of this study relates to long-term financial planning and future household sustainability among Muslim childfree households. Participants explained that choosing a childfree lifestyle encourages them to focus more intensively on retirement preparation, investment management, and future economic independence. Several participants emphasized that without children, they need stronger financial planning to ensure security in old age. Savings, insurance, halal investments, and business development were commonly identified as strategies for maintaining long-term financial sustainability. Participants also viewed economic independence as important to avoid becoming dependent on relatives or society in the future. In addition, several participants intended to allocate part of their wealth toward social contribution and charitable activities as forms of social responsibility. These findings demonstrate that Muslim childfree households adopt future-oriented financial strategies based on sustainability, independence, and responsible wealth management.

The findings presented in Table 5 indicate that long-term financial security is one of the major priorities among Muslim childfree households. Participants explained that retirement preparation and investment management are necessary because they cannot rely on children as future support systems. According to Lina (2026), financial independence during old age is considered essential to maintain dignity and household stability. Similarly, Farhan (2026) explained that long-term investments and savings provide psychological comfort regarding future economic conditions.

Table 5. Long-Term Financial Planning among Muslim Childfree Households

No	Financial Strategies	Findings
1	Retirement preparation	Participants prioritized future savings
2	Investment management	Couples invested in long-term assets
3	Financial independence	Informants avoided dependency in old age
4	Wealth sustainability	Economic security became a major priority
5	Social contribution	Participants planned charity and social support

Source: Analysed from interview results with Muslim childfree households, 2026.

In addition, participants associated financial sustainability with social responsibility and personal well-being. Several participants stated that they plan to contribute part of their financial resources toward charitable programs and community support activities. These findings indicate that Muslim childfree households not only prioritize personal financial security but also maintain social and religious responsibilities within their long-term financial planning strategies.

Discussion

The findings of this study indicate that economic pressure significantly influences childfree decisions among Muslim households. Participants emphasized that increasing living costs, unstable employment conditions, housing expenses, and long-term financial responsibilities contribute to their decision not to have children. These findings are consistent with the study conducted by Wijaya et al. (2024), which explained that economic insecurity and financial burden are among the major factors affecting reproductive decisions among married couples in Indonesia. Similarly, Lestari et al. (2025) found that fertility decline and childfree tendencies are closely associated with concerns regarding household economic welfare and future financial sustainability. Therefore, the results of the present study support previous empirical findings and are highly relevant to the title of this research, namely Economic Dynamics of Muslim Households in the Childfree Phenomenon: An Islamic Financial Planning Perspective, because economic dynamics clearly emerge as central determinants shaping household decisions.

Furthermore, the findings reveal that Muslim childfree households actively implement Islamic financial planning practices in managing their economic lives. Participants reported prioritizing savings, halal investment, retirement preparation, and financial discipline as strategies for maintaining household stability. These results align with the findings of Maulidizen et al. (2024), who argued that Islamic financial management contributes significantly to household welfare and economic sustainability. In addition, Daud et al. (2025) explained that Islamic household financial planning emphasizes responsibility, long-term welfare, and balanced wealth management in accordance with Islamic ethical principles. The present study strengthens these previous findings by demonstrating that Islamic financial planning is not only relevant to conventional family structures but also applicable within Muslim childfree households. Consequently, the findings strongly support the research title because Islamic financial planning becomes an important analytical framework in understanding the economic behavior of Muslim childfree couples.

Another important discussion emerging from this study relates to the reinterpretation of family welfare and marital success among Muslim childfree households. Participants emphasized that family happiness should not be measured solely through parenthood but also through emotional stability, marital harmony, psychological well-being, and financial balance. This finding is in line with A'la et al. (2025), who found that Muslim millennials choosing childfree lifestyles tend to redefine family fulfillment through quality of life and emotional readiness rather than biological reproduction alone. Likewise, Rosli and Yusoff (2026) explained that childfree decisions among married couples are increasingly associated with personal well-being, sustainable living, and household stability. These studies support the findings of the present research and demonstrate that contemporary Muslim households are experiencing transformation in how they interpret family welfare. Thus, the discussion remains highly connected to the research title because economic sustainability and household welfare become central themes within Muslim childfree family dynamics.

The study also found that Muslim childfree households reinterpret Islamic teachings related to parenthood and family life through considerations of responsibility, *maslahah*, and household capability.

Participants generally did not perceive childfree decisions as rejection of Islamic values but rather as efforts to maintain welfare and avoid hardship resulting from insufficient economic and psychological preparation. These findings are supported by Nuzul and Qolbi (2025), who argued that Muslim millennials increasingly interpret childfree lifestyles through the framework of *maqāṣid al-sharī'ah*, particularly in relation to welfare and household sustainability. Similarly, Nasution et al. (2026) found that contemporary Muslim academics negotiate Islamic family values with socio-economic realities and human rights perspectives in understanding fertility decisions. Therefore, the findings of the present study are consistent with previous Islamic studies discussing childfree lifestyles and strongly support the relevance of the research title, especially regarding the Islamic perspective in household financial and family planning decisions.

Finally, this study contributes to the broader discussion concerning the relationship between economic dynamics, fertility behavior, and changing Muslim family structures in contemporary society. Previous studies such as Duasa et al. (2025) and Fahkevi and Sari (2025) mainly focused on normative Islamic legal perspectives concerning childfree lifestyles, emphasizing debates regarding lineage preservation and reproductive intentions. However, the present study extends these discussions by specifically examining how Muslim childfree households organize financial planning, construct economic resilience, and interpret family welfare within modern socio-economic conditions. Unlike previous studies that concentrated primarily on legal permissibility or socio-cultural stigma, this research highlights practical household economic realities and financial management strategies among Muslim childfree couples. Consequently, the findings not only support the research title but also provide a more comprehensive understanding of how Islamic financial planning intersects with economic dynamics and reproductive decisions in contemporary Muslim households.

CONCLUSION

This study concludes that the childfree phenomenon among Muslim households is closely related to economic dynamics, financial considerations, and changing interpretations of family welfare within contemporary society. The findings reveal that increasing living costs, economic uncertainty, career demands, and long-term financial responsibilities significantly influence Muslim couples in deciding not to have children. Childfree decisions are therefore not merely understood as lifestyle preferences, but also as rational responses toward economic pressures and household sustainability. In this context, Muslim childfree households tend to prioritize financial resilience, emotional stability, and future economic security as important aspects of marital life and household well-being.

The study also demonstrates that Islamic financial planning plays a significant role in shaping the economic behavior of Muslim childfree households. Participants actively implemented financial management practices such as savings allocation, halal investment, retirement preparation, zakat fulfillment, and controlled consumption in accordance with Islamic ethical principles. These findings indicate that Islamic financial planning functions not only as a financial management strategy but also as a framework for understanding responsibility, welfare (*maslahah*), and household sustainability. Consequently, Muslim childfree households continue to negotiate religious values with contemporary socio-economic realities while maintaining commitment to Islamic principles in managing household finances and future planning.

Furthermore, the findings reveal that Muslim childfree households reinterpret the meaning of family welfare and marital success through broader dimensions beyond biological reproduction. Emotional well-being, marital harmony, psychological readiness, financial balance, and quality of life were identified as central indicators of household fulfillment. This demonstrates that contemporary Muslim families experience transformation in understanding family structures and reproductive responsibilities within changing socio-economic contexts. Although participants often experienced social stigma regarding childfree decisions, they generally viewed such pressures as rooted more in cultural expectations than explicit Islamic prohibitions. This study contributes theoretically to the development of interdisciplinary discussions integrating Islamic household economics, fertility behavior, and Islamic financial planning perspectives. Practically, the findings provide insights for policymakers, Islamic financial institutions, family counselors, and Muslim communities in understanding the economic realities and financial considerations influencing reproductive decisions among Muslim households today. The study also highlights the importance of developing Islamic financial

education and household planning strategies that are adaptive to contemporary socio-economic transformations.

Nevertheless, this research has several limitations, particularly regarding the limited number of participants and the qualitative scope of the study. Future research is therefore recommended to employ broader comparative studies involving different socio-economic backgrounds, demographic groups, and cultural settings. Further studies may also explore quantitative approaches to examine the relationship between Islamic financial planning, fertility behavior, and household economic sustainability among Muslim families in greater depth.

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