

## ANALYSIS OF ECONOMIC WELFARE ON MENTAL HEALTH FROM AN ISLAMIC ECONOMIC PERSPECTIVE

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### Abstract

*This study aims to analyze whether there is a relationship between economic well-being and mental health when viewed from the perspective of Islamic economics, which is based on QS. Al-Quraish verses 3-4 have clearly shown that Islamic economics includes non-material or spiritual factors that are not present in the conventional view. The results of this study indicate that: 1) in Islam success is not only about wealth or material things, it can be in the form of physical and mental health and (spiritual) peace of mind that arises because of monotheism, 2) fulfillment of one's consumption needs can also be one of the indicators that can keep a person's mental health maintained, 3) Each individual has their own anxieties, and the solution for them to overcome their fears and anxieties to continue to obtain spiritual well-being in life in general is to return to the values of monotheism or beliefs mentioned in the welfare indicator the first Islamic economy and it turns out that each of these indicators synergizes with each other.*

**Keywords:** Welfare, Islamic Economics, Mental Health

### INTRODUCTION

It is very important for humans to have good mental health. One of the things that affect physical health is mental health. To achieve harmony between body and spirit, one of the issues that must receive special attention is mental health. When a person is free from physical or mental health symptoms, or when they are able to achieve harmony between their mental processes, this mental health can be noticed through individual circumstances.

Mental is an abstract concept with many potential definitions and interpretations, mental health is a topic with a lot of knowledge and understanding. However, a number of variables may indicate this mental health problem. So even though they are abstract in nature, these elements can be used to conclude something about how a person's mental health is. In contrast to diagnosing diseases that manifest in general terms, mental health cannot be detected. In fact, someone in the early stages of a mental health problem is often not aware of the symptoms they are feeling. Mental health is a psychological symptom that may only be felt by the sufferer, but when the disease reaches its peak, the individual may exhibit behaviors that can be seen by others.

In Indonesia, mental disorders are a big enough problem. In 2018 based on data (RISKESDAS), more than 19 million people over the age of 15 experienced mental illness in the form of mental emotional disorders, according to 2018 Mental Health Research data, and more than 12 million people over the age of 15

experienced depression. Economic well-being has been identified as one element that may contribute to mental illness in previous research on the relationship between mental health and economic well-being. There are many possibilities for mental health illness to be triggered by poor economic well-being.

According to statistics from the Central Bureau of Statistics (2022), the traditional conception of economic well-being places more emphasis on meeting one's material needs than taking care of one's spiritual needs, which is something that is often overlooked. This indicates that various actions can be performed. used to measure the economic well-being of people in them including consumption patterns and levels, family income and employment status, health and nutrition, education, housing and environmental conditions, and other social factors.

According to research by Sugiharto (2007), the Central Bureau of Statistics uses eight indicators to measure a person's welfare level: income, family consumption or expenditure, living conditions, housing choices, health of family members, ease of access to health services, ease of registering. children at school, and ease of access to transportation options.

Based on the BPS data above, it appears that there is not a single indicator of mental well-being which shows problems related to well-being from a spiritual perspective. Islamic economics, on the other hand, views economic well-being as a more general notion that includes spiritual well-being as well as moral and material well-being as measures of economic well-being. Thus, achieving human goals to obtain happiness in the world and the hereafter (falah), as well as living a good and honorable life, is the main goal of Islamic economics (al-hayah al-thayyibah). (Chapra, 2001; 102)

Meanwhile, according to Q.S Al-Quraisy verses 3-4 there are three indicators to measure welfare and happiness in Islam, namely monotheism, consumption, and the disappearance of all forms of fear and anxiety. This is then used as a basis by researchers to analyze indicators of spiritual well-being itself.

Based on this description, there are several interesting topics that will be examined, such as the impact of economic welfare on mental health from the perspective of Islamic economics. To analyze whether there is a relationship between economic well-being and mental health when evaluated from the point of view of Islamic economics, where it is clear that Islamic economics includes non-material or spiritual factors.

## LITERATURE REVIEW

### Mental Health

Initially, mental health was only relevant to people with psychiatric problems and was not meant to apply to everyone. However, this perspective has changed so that mental health is now also reserved for mentally healthy people, especially how that person is able to explore himself in relation to how he interacts with his

environment. Mental health is no longer only reserved for people who have psychiatric disorders (Diana Vidya Fakhriyani, 2019: Part 2).

The World Health Organization (WHO) defines health as a state of total physical, mental and social well-being, and the absence of disease or infirmity (Treaties 1946). The definition of health includes not only physical well-being but also psychological well-being and achieving social well-being. According to WHO, mental health is a state of well-being that enables people to reach their full potential, face daily challenges, work professionally and usefully, and give back to their communities ("WHO A state of well-being known as mental health" t.t.)

The WHO Conference in Geneva in 1959 succeeded in establishing a healthy mental standard. A person is said to have a healthy soul if he can: (a) Adapt positively to reality, even if that reality is unfavorable for him. (b) Finding satisfaction in the results of his efforts. c. Giving is more satisfying than receiving. (d) Relatively free from anxiety, hopelessness, and tension (stress). (e) Develop mutually beneficial and enjoyable relationships with other people (Hawari, 2002: 13). Therefore, it was immediately apparent from the results of the WHO meeting in 1959 that this topic of mental health had long been used as a discussion that was considered vital and must be considered.

Mental health issues require information and understanding from the fields of psychology, medicine, psychiatry, biology, sociology, and religion, according to a quote from H.C. Witherington. A range of ideas, rules, and practices are included in mental health science to promote spiritual health. People who are mentally healthy are people who consistently feel peaceful, safe, and secure in their hearts or at a spiritual level (Jalaluddin, 2015).

The realization of true harmony between mental functions and the creation of adjustments between humans and themselves and their environment based on faith and piety are two other perspectives on mental health (Hasneli, 2014). This perspective aims to achieve a meaningful and happy life in this world and the hereafter.

Thus, it can be said that a person's mental health is a state that allows for their full physical, intellectual and emotional development, in harmony with the growth of others, and in a way that allows them to engage with their environment. Thoughts, feelings, wills, attitudes, perceptions, opinions, and beliefs in life are examples of mental symptoms or mental processes that must be in harmony with one another to prevent feelings of uncertainty, worry, or internal conflict (resistance). to the person himself).

### **Economic Prosperity**

The definition of well-being in the concept of the modern world is a condition in which a person can fulfill his basic needs, be it the need for food, clothing, shelter, clean drinking water and the opportunity to continue his education and

have an adequate job that can support his quality of life so that he has social status. which leads to the same social status as fellow citizens (Ikhwan Abidin Basri, 2005).

Economic welfare is a branch of economics that uses microeconomic techniques to simultaneously determine the allocative efficiency of macroeconomics and the consequences of the interrelated distribution of income (Lincoln Arsyad, 1999).

Economic welfare can be divided into two categories: conventional economic welfare and Islamic economic welfare, which can be described as follows:

- a. Conventional economic well-being ignores spiritual and moral well-being and exclusively promotes financial well-being. The Neo-Classical Method and the new (modern) welfare economics approach are two approaches used by conventional welfare economics to determine economic well-being. The Neo-Classical method presupposes that use-value is fundamental and more consumption results in lower marginal utility decreases or increases in use-value (Dominick Salvatone, 2009).
- b. Economic welfare based on sharia. Islamic economic welfare seeks to promote the overall well-being of human beings, including their material, spiritual and moral well-being. Islamic economic welfare is not only based on the expression of economic ideals but also on moral, spiritual, social and political values of Islam (Ikhwan Abidin Basri 2005).

There are several aspects of life that can be used to assess welfare: (1989; Bintarto)

- a. By examining real life aspects, such as food and shelter standards
- b. By examining the physical aspects of life, such as physical health, the environment, and other factors.
- c. Taking into account factors that affect mental health, such as access to educational opportunities and a rich cultural environment.
- d. By considering aspects of quality of life from a spiritual perspective, such as morality, ethics, harmony of change, and so on.

## METHOD

This type of research is a qualitative research using descriptive analysis method. In this case, the researcher tries to reveal the correlation/relationship between economic welfare and mental health in an Islamic economic perspective, which mainly focuses on the spiritual aspect in an Islamic economic perspective by describing or describing the findings during the research, especially those originating from the answers of the informants. The source of the data for this study are economic articles, both conventional economic articles and Islamic economic articles as a form of comparative thought and also sourced from interview data shared via the Google form, in which there are several questions

concerning the focus of the research, the direction of the questions provides opportunities for informants to convey their arguments and not limit informants to only answer yes or no.

The data source is intended to get answers to problems and research objectives. The main instruments in this study were the researchers themselves and the interview guide. The technique of taking or collecting data from this research is literature study and interviews. While the sampling technique in this study is the quota sampling technique.

## RESULTS AND DISCUSSION

### 1. Monotheism

The first indicator mentioned in the verse above is about monotheism (oneness of Allah). Where, on this indicator, a person recognizes the existence of Allah SWT and has full hope only in Him, the Lord of the Kaaba. This indicator is an elaboration of mental development. This shows that if all welfare indicators based on material aspects have been fulfilled, this does not guarantee that the owner will get happiness.

We often hear that there are people who have luxurious homes, lots of vehicles and abundant wealth, but their hearts are always restless and never calm, and not a few even end their lives by committing suicide, even though all their material needs have been met. Therefore, human dependence on God which is applied in serving (worship) to Him sincerely is the main indicator of one's well-being (essential happiness) as experienced by residents of Bhutan, a country that has the highest happiness index and is the safest country in the world (Amirus Shodiq, 2015: 390).

Based on the interviews, the data obtained was that there were ten respondents who were included in the informant category in this study. The ten informants were mostly female informants, namely seven women and three men, all of whom were Muslim. The age range of the most dominant and productive informants was nine people "21-30 years" and one person "31-40 years". The education strata of the most informants were six undergraduates, one senior high school student, and two masters students. Out of the ten informants, there were four who were "unmarried" and six who were "married". As for the number of dependents of the informants, there were four people who "did not have" dependents and those who had "1-3" dependents were six people. As for the income/income and distance of residence to work location, it varies quite a bit. There are as many as seven people who have an income of "<2 million" per month, there are as many as two people who have an income of "2-4 million" and there is as much as one person who has an income of "5-8 million". The distance of residence to the work location also varies and the most dominant is "<5 km" namely

as many as five people and the distance "16-20 km" there are as many as two people, the rest are rarely "5-10 km" and "11-20 km" one person each.

Based on this data, all informants believe and admit that God exists and is one. They also perform the five daily prayers and other obligations as a Muslim. Then they believe that sustenance has been arranged by Allah swt, but sustenance does not just come without effort and endeavor, as said by A. Juni Afrianti. A more detailed statement regarding the view of sustenance has been regulated by Allah SWT as stated by Sisca Damayanti, she said that sustenance is destined and given by Allah SWT as a cover for no effort in seeking sustenance. They think that people who have been destined to be rich by Allah, then he will be rich even if he is just waiting at home. Likewise, a person who is destined to be poor will be poor even though he is a smart person, works diligently and has great effort. But in fact, Allah swt predestined sustenance for his creatures related to the cause anyway. Just as Allah ordained that so and so use his mind and intelligence, to earnestly work and strive with the aim of earning a living, then Allah will surely extend his sustenance to him. Meanwhile, other people who live in laziness, surrender in lack, and prefer to live in humiliation, then Allah will narrow their sustenance. Then Hargianto also added that sustenance is not only about material things, but sustenance can be in the form of health and peace.

As for the opinion about someone staying at home and waiting for sustenance to come, all informants agreed that sustenance must be picked up by trying and working and then putting their trust in the endeavors that have been made. Then according to Aisyah Suwedi, people who just stay silent without any excuse are people who have high faith. It's not wrong either, because indeed Allah will surely provide sustenance to someone until he dies, but staying alone at home without a certain excuse is also not right. He also said that there are indeed a number of conditions so that a person waits for sustenance to come, for example due to illness or taking care of the family at home or even having to work at home (WFH), in line with Nur Awalia Rahman's opinion. However, if that person deliberately stays at home without an excuse or ascetic reason, then they are among those who do not follow the Sunnah of the Prophet. M. Arafah also said that silence.

## **2. Fulfillment of Consumption / Avoidance of Hunger**

The most basic human needs are the fulfillment of physiological needs such as eating, drinking, sleeping, breathing, clothing and also shelter. Based on this, as explained in the introduction, that the fulfillment of basic needs, especially consumption for humans or avoiding humans from hunger, according to the Islamic view, is one of the indicators so that a person can be said to be prosperous. So when it is connected between economic welfare in the Islamic view, especially in

the indicator of preventing humans from feeling hungry with mental health, of course it is expected to be able to prevent someone from mental health disorders, which is mainly the existence of excessive anxiety. Although in reality there are many other indicators that cause a person's mental disturbance.

Based on the results obtained from the informants, that basically they believe that Allah SWT will make them avoid hunger because of the efforts and prayers that are made, but this does not necessarily make them feel completely calm. As conveyed by the informant Dea Patricia who said that when there is effort and prayer, of course Allah will prevent hunger at any cost as long as it is halal and also thayyib. However, he does not feel so calm because according to him that economic issues are not only about what is in the stomach or what to eat. In line with this statement, another informant, Sisca Damayanti said that not feeling hungry every day, of course, does not make all burdens go away because needs are not only about food but many other things that need to be met.

Nur Awalia Rahman said that nowadays there are many needs that must be met, not only about hunger, there are still various needs that must be met such as the use of water, electricity, data for communication and others. So that when something cannot be fulfilled, of course our feelings become uneasy and tend to feel anxious. Andi Juni Afrianti said that with the food available, of course, she is very grateful because it can eliminate hunger, but of course other needs still make her feel anxious and dizzy. Jumarlina said that the loss of hunger is one of the blessings for which of course one should be grateful.

Based on the informants' statements about fulfilling consumption or avoiding hunger, it can be understood that this does not necessarily make them feel mental disorders or excessive anxiety, but also does not completely make them feel calm because there are many indicators that can make them feel anxious like other costs. other than for food and other purposes. But there are also other indicators that make them feel calm, namely gratitude that every day they can meet their consumption needs so they don't feel hungry. So it can be said that the fulfillment of a person's consumption needs can also be an indicator that can keep a person's mental health maintained because at least there are basic

needs that can be fulfilled and do not add to the person's mental burden, especially if accompanied by gratitude.

### 3. Avoid Anxiety

Anxiety is born from the fear of the future or something unexpected will happen or there is a conflict within. In the concept of economic well-being in Islam the loss of fear and anxiety is one of the things that becomes a measure of one's spiritual well-being. From the interviews we conducted with several informants with different ages, incomes and occupations, we were able to collect data regarding triggers or reasons that become fear and anxiety in a person. The reasons or triggers are then grouped into several things, namely material, work, expectations that do not match reality, and burdens of life.

Based on these reasons, the researcher then analyzes the relationship between anxiety and fear that is often experienced by someone and the way they respond to this anxiety so that it has a different influence on their well-being which depends on the spiritual values that exist in them. For matters related to material where if income or salary starts to run low, according to Jumarlina, there are often feelings of misgivings that affect mental health. humans only try and pray according to their capacity. In line with this, Nur Awaliah Rahman also believes that anxiety with a dwindling salary makes her think about saving even more which makes her anxiety increase but once again belief in oneself regarding the provision of sustenance and the endeavor to get it is always the solution to minimize this fear and anxiety.

In managing finances to keep it under control, several informants implemented various solutions which can also be said to be solutions in preventing anxiety and fear itself. As was done by Hargiyanto, who tried to meet basic needs first, then looked for income from other sources with the expertise he had, or like Ahmad Rusyaid Rapi, who minimized all unnecessary expenses, and was patient with the situation.

In addition to material things, work is also something that often becomes a burden in a person's life which is one of the triggers for anxiety in him. As said by A. Juni Afrianti, unfinished work can disturb the mind so that it makes it restless

and sometimes even makes it stressful. When this happens, remaining strong in front of the family is an alternative solution for him. Regarding work, M. Arafah also expressed her anxiety if one day she would not be able to support herself and her family. One way to overcome anxiety about this is by being calm in managing existing finances and still feeling confident that God is always there as a helper. Sisca Damayanti revealed that anxiety often occurs to her related to something that happens outside of the plan and has not found a solution for it. In line with that, Aisyah Suwedi also mentioned that anxiety often occurs when expectations and reality are not aligned. Pray and read the arguments about sustenance and believe that money is spiritual and emotional that comes to people who are happy, grateful and calm.

## CONCLUSION

1. Based on Surah Quraish/106: 3-4, it is explained that there are three indicators that are benchmarks for welfare in Islam. The first indicator mentioned in the verse above is about monotheism (oneness of Allah). Based on the interview data, it was concluded that all informants were Muslim and performed the five daily prayers and other obligations as a Muslim. All informants believe that sustenance has been arranged by Allah SWT, but it takes effort and effort to obtain this sustenance. Meanwhile, for someone who just stays at home and waits for sustenance to come without any clear excuse, for example being sick, taking care of the family at home or doing work at home (WFH), then this is categorized as laziness which is prohibited in religion. As for maximum effort does not guarantee one's success is true. Because there are X factors that influence success, for example God's blessing, parents' blessing and several tools used to achieve this success. If the efforts we put in have not produced maximal results, we must be patient and never give up and do self-evaluation. Then the meaning of success is relative, in Islam success is not only about wealth or material things, it can be in the form of health and (spiritual) peace of mind, and one example is a pedicab driver who pays for his child's schooling to the highest level can be categorized as success.
2. Based on the results obtained from the informants, regarding the fulfillment of consumption or avoiding hunger, it can be understood that this does not necessarily make them feel a mental disorder or excessive anxiety, but also does not completely make them feel calm because there are many indicators that can make them feel anxiety. So it can be said that the fulfillment of a person's consumption needs can also be an indicator

that can keep a person's mental health maintained because at least there are basic needs that can be fulfilled and do not add to the person's mental burden, especially if accompanied by gratitude.

3. Based on the statements of several sources above, a conclusion can be drawn that anxiety with its various triggers can affect anyone with different educational backgrounds, ages, occupations and income levels. Each informant has their own worries about something, and the solution for them to overcome their fears and anxieties in order to continue to obtain spiritual welfare in life in general is to return to the value of monotheism or belief which is mentioned in the first indicator of spiritual well-being which turns out to be the strongest indicator. synergize with each other

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