ISLAMIC PRECEPTS FOR MARITAL HAPPINESS IN INDONESIA: THE ROLE OF RELIGIOUSITY AND SPOUSE'S CHARACTERISTICS

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ABSTRACT

Numerous studies have confirmed the positive effect of religion or religious belief on happiness. Nevertheless, most if not all of these studies use a conventional economic or social approach. We examine the effect of following Islamic guidelines in life and in selecting a spouse on the happiness of married individuals in Indonesia. Results from ordered logistic regression suggest that—while it is consistent with the importance of material determinants of happiness—religion has a notable effect on individual happiness. Also, while happiness is correlated with one's spouse's religiosity, the magnitude of the effect is somewhat weaker than that of one's own religiosity. Finally, a commensurate spouse is imperative for female happiness, more so than for male happiness.

Keywords: Religious; Happiness; IFLS; Married people; Mate selection

1. INTRODUCTION

Economists assume people seek to maximize utility and equate utility with satisfaction—or, more colloquially, happiness. Happiness can be defined in spiritual as well as material respects (Veenhoven, 2005), but conventional economics is equipped to address only the latter.

It is only recently that to have a more holistic indicator of development—rather than relying only on GDP per capita and the Human Development Index (HDI)—the General Assembly of the United Nations (UN) started using "subjective" well-being as a measure of happiness. However, even though religious belief is widely acknowledged as one of the factors that determine happiness, religiosity is absent from the happiness index.[1]

Conventional notions of welfare as material acquisition and self-interest are incompatible with the goals of Islamic precepts (*maqasid al-shariah*). *Maqasid al-shariah,* according to Imam Al-

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[1] Indonesia Central Statistics Agency (BPD) developed the happiness index as a composite index of satisfaction based on the ten following aspects: health; education; employment; household income; family harmony; the availability of leisure time; social relations; housing conditions and assets; the environment; and security conditions.

Ghazali, is to improve the welfare of all human beings and lies in the protection of religion (*ad-deen*), soul (*an-nafs*), intellect *(al-'aql)*, descent (*an-nasl*), and wealth (*al-maal*) (Khan, 1984). Though marriage began as a way for people to raise their offspring, it eventually became a determinant of happiness for married people.

Islamic economists address well-being as *maslahah,* an encompassing concept that covers all individual and collective aspects of life. Islam is a way of life. It covers the physical and spiritual life, the world and the hereafter, both in individual and community life.

Islam interpreted welfare as the term *Falah*[2] which means holistic welfare, balanced between the material and spiritual dimensions, the individual and the social, and prosperity in worldly life and the hereafter. The prosperity of the world is defined as everything that provides the enjoyment of sensory life, whether physical, intellectual, biological, or material. The welfare of the hereafter is defined as the pleasure that will be obtained after the death of a man. In Islam, it is a religious life that will bring people to Falah.

Indonesia as a country with a majority Muslim population most certainly is shaped by the law of Islam embraced by the population. Earlier studies of happiness in Indonesia done by Landiyanto, Ling, Puspitasari, and Irianti (2011) and Sohn (2013) emphasize the importance of material and non-material factors for the happiness of married Indonesians. Diener and Seligman (2004) and Kesebir and Diener (2008) note that when basic needs are met, and wealth is increasing, happiness is influenced by non-material factors such as faith and social relationships.[3]

In Islam, while the social relationship is essential, it is the relationship within a family that is being carefully directed. Even before a family has been set up, Islam specifies guidelines for selecting a spouse that lead to happiness. Rasulullah SAW prescribes the following for choosing a wife or a husband:

"*A woman may be married for four things: her wealth, her lineage, her beauty, and her religious commitment. Seek the one who is religiously-committed, may your hands be rubbed with dust (i.e., may you prosper).*" (Reported by Bukhari)

"*And let those (executors and guardians) have the same fear in their minds as they would have for their own, if they had left weak offspring behind. So, let them fear Allah and speak right words.*" (Qur'an 4: 9)
"*Marry women that are loving and fertile for indeed I will outnumber the nations through you*." (Reported by Abu Dawud)

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[2] *Falah* comes from Arabic, from the verb *aflaha-yuflihu*, which means success, glory, or victory. In the literal sense, *Falah* is glory and triumph; that is, glory and victory in life. Also, *Falahis* interpreted as physical welfare coupled with inner welfare, worldly and *ukhrawi* pleasures, material and immaterial balance. The term *Falah,* according to Islam, is taken from the Qur'an, which is often interpreted as luck in the long term, the world, and the hereafter, so that it not only looks at the material aspect but also puts emphasis on the spiritual aspect.

[3] Most recent studies, however, focus on political systems (Acemoglu, Johnson, & Robinson, 2001, 2005), legal rights of the individual (North, 1990), religion (Guiso, Sapienza, & Zingales, 2006), education (Glaeser, Porta, Silanes, & Shleifer, 2004), social capital (Putnam, 1993, 2000), and ethnic factionalism (Easterly & Levine (1997). Alesina and La Ferrara (2005) explain society's ability to generate innovation, wealth, and growth.

"*O! Ali, there are three cases that do not you delay its implementation; prayer when the time has come, bodies when you're ready for the burial, and if the woman has found her match that is commensurate*" (Reported by Tirmidzi)

In sum, there are six criteria for selecting a spouse that have been mentioned in Hadiths: religiosity; lineage; wealth; beauty (physical appearance); and fertility. From the above hadiths, it is a religious spouse that most matters for individual happiness in Islam. Therefore, we examine Islamic precepts of life (material and spiritual aspects) and of choosing the spouse to coincide with results from a survey of happiness among married individuals in Indonesia.

2. LITERATURE REVIEW

The study of happiness or well-being in economics was started by Easterlin (1974). His research shows the existence of a happiness paradox in which there is no relationship between GDP per capita and countries' level of happiness. Although there are numerous studies following Easterlin, it is accepted that income in absolute or in relative terms correlates with the level of happiness (Stevenson and Wolfers (2008), Clark et al. (2008), and Ball and Chernova (2008)).

At the individual level, a general finding is that married individuals are happier than unmarried individuals. Frey and Stutzer (2002) argue that marriage contributes to the increase of happiness because marriage increases self-esteem and creates intimacy to avoid loneliness. Diener et al. (2000) show that married people are happier than unmarried, divorced, separated, or widowed people. Also, Diener's research indicates that there is a similar degree of happiness among men and women who are married.

Recent studies of the effect of direct measures of income on marital quality have been limited and do not provide evidence for the importance of income as a predictor of marital happiness (White and Rogers, 2000). Nevertheless, indirect measures, including financial worry, are linked to lower marital happiness (Fox and Chancey, 1998). Economic hardship can create marital problems, especially among farm couples (Conger and Elder (1994), Rosenblatt and Keller (1983)).

The variety of findings suggests the need to search for further explanatory variables. Religious participation is one of the most important variables in predicting women's life satisfaction (Freudiger, 1983). While religiosity has not been linked to the marital happiness of working wife couples, a positive relationship has been suggested between marital happiness and religiosity (Terman and Oden, 1947). Filsinger and Wilson (1984), in a study of 208 couples from eight different Protestant churches, found that religiosity had a more significant impact on marital adjustment than any other variable investigated. However, others have theorized that highly religious people find more satisfaction and affection in marriage (Wilkinson and Tanner, 1980) and adapt better to life's problems (Filsinger and Wilson, 1984).

Spousal religiosity is one factor that has been examined in studies of marital happiness (Mahoney (2010), Perry (2015)). These studies find a positive relationship between spousal religiosity and marital happiness. Perry (2015) finds that women benefit more than men from having a religiously committed spouse. Other studies ask whether a shared religion or intrafaith marriage is more supportive of marital happiness (Ortega et al. (1988).

For the Indonesian case, Sohn (2013) indicates that Islamic culture may influence the factors that contribute to Indonesian happiness. Yet, since his study uses a conventional economic approach, Islam is viewed merely as a religion.[4] In addition, Sohn (2016a) addresses the effect of spousal characteristics on the wife's happiness in Indonesia. Nevertheless, he only focuses on the material aspect (income) of the husband.

We argue that religion and religiosity may become the major force in shaping the material and non-material aspect of a family. Religiosity may have a unique impact on groups and individuals in those religions which emphasize traditional family values, such as the importance of having children and the value of staying home with children when they are young, as well as espousing traditional gender roles. This stresses the importance of mate selection for marital happiness. However, the study of the relationship between spousal choice and marital happiness is still limited (Botwin et al. (1997), Boulier and Rosenweigz (1984), Blazer (1963)).

3.   RESEARCH METHODS

We examine data from married individuals in the Indonesia Family Life Survey (IFLS-5). There are 25,800 married individuals in IFLS-5. The observations then reduced to 3,870 married individuals in which both husband and wife were being interviewed.

Figure 1: Sample Selection Diagram
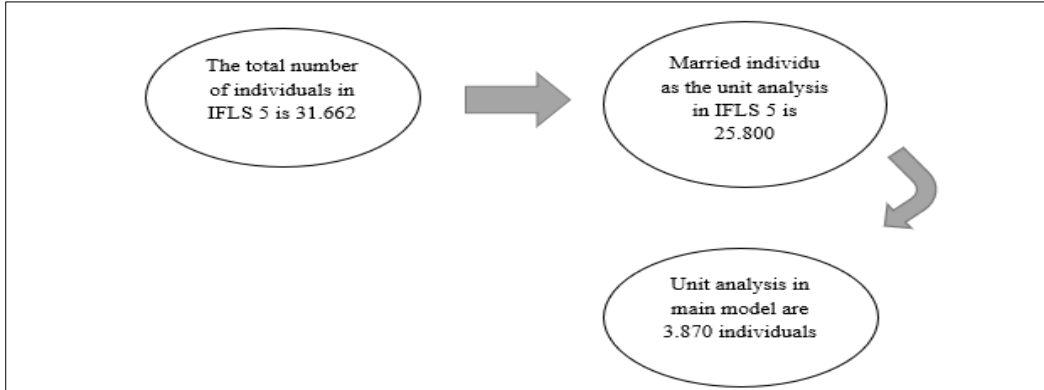
We transform the responses of respondents into independent variables in a regression to assesses how each corresponds to the happiness of married Indonesians. *Religiosity* is a variable determined by a respondent's answer to "How religious are you?" (code TR11 in IFLS 5, 3A). Responses are grouped as religious and not religious.

We proxy lineage and wealth of spouse with *the descent.* The descent in IFLS 5 consists of eight questions on what respondents think about her or his spouse's family's social and economic status compared to her or his family. We then categorize husbands and wives as commensurate if the status of their respective parents is approximately equal. For beauty, we proxy it by body mass

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[4] Sohn (2016b, 2017) investigates the effect of physical conditions or stature of Indonesians on their happiness.

index that divided height (kg) with weight square (m2). The BMI range from 18.5 to 25 is defined as ideal.[5] For *fertility,* our proxy is straightforward; we record the number of children in respondents' households (code EP04 in IFLS 5, 3A).

There are control variables that divided into two groups: individual characteristics and family characteristics. The individual characteristics are: religiosity; the BMI; and years of schooling while family characteristics are economic level/class, living area, and marriage duration.

The economic level is proxied by per capita expenditures and categorizes respondents as poor or not-poor compared to official poverty levels in each province. *Years of schooling* captures respondents' level of education. *Gender* is self-explanatory. The *residential area* is a dummy that captures whether respondents live in rural or urban areas. *Marriage duration* is measured by how long respondents had been married when surveyed.

Table 1: Summarizes The Description Of Each Variable.

Variable	Description
Degree of Happiness	Ordered 1-very unhappy, 2-unhappy, 3-happy, 4-very happy
Explanatory variables	
Individual characteristics	
Religiosity	Dummy 0-not religious, 1-religious
BMI	Dummy 0-ideal, 1-not ideal
Years of schooling	Individual's years of completed education
Partner characteristics	
Religiosity	Dummy 0-not religious, 1-religious
Commensurate	Dummy 0-not commensurate, 1-commensurate
BMI	Dummy 0-ideal, 1-not ideal
Number of children	Proxy for fertility
Family characteristics	
Economic level	Dummy 0-poor, 1-non poor
Residential area	Dummy 0-rural, 1-urban
Marriage duration	Years of being married

4. RESULTS AND DISCUSSION

4.1. *Religiosity, Wealth, and Happiness*

We look at two main variables according to the Islamic concept of Falah which are religiosity and wealth. Table 2 shows that most respondents stated that they are happy or very happy. While 18.9% of religious respondents are very happy, the number is lower at 13.5% for non-religious respondents. Becoming religious seems to correlate more with a higher degree of happiness, rather than with being happy or unhappy. Religiousity could enhance happiness. The correlation is also

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[5] BMI could also be used as a proxy for physical health.

true for the lower degree of happiness: There are more non-religious persons who are unhappy or very unhappy than religious ones. A similar pattern, yet in a weaker form, could be drawn from Table 3. Respondents who have religious partners are happier than those whose partners are non-religious.

The family economic condition seems to have the strongest correlation with the degree of happiness. Table 4 shows that low-income families make up a much lower proportion of the respondents who identify as "very happy" and a much higher proportion of those who identify as "unhappy." This stylized fact seems consistent with the conventional economics concept of happiness. Nonetheless, the relationship between religiosity and happiness is notable.

Table 2: Crosstab of Degree of Happiness and Individual's Religiosity

	Degree of Happiness				
	1	**2**	**3**	**4**	**Total**
Religious	12	100	2,197	537	2,846
	0,4%	3,5%	77,2%	18,9%	
Non-Religious	11	48	827	138	1,024
	1,1%	4,7%	80,8%	13,5%	
Total	23	148	3,024	675	3,870

Source: IFLS-5, processed

Table 3: Crosstab of Degree of Happiness and Partner's Religiosity

	Degree of Happiness				
	1	**2**	**3**	**4**	**Total**
Religious	12	108	2,176	527	2,823
	0,4%	3,8%	77,1%	18,7%	
Non-Religious	11	40	848	148	1,047
	1,1%	3,8%	81,0%		
Total	23	148	3024	675	3,870

Source: IFLS-5, processed

Table 4: Crosstab of Degree of Happiness and Poverty

	Degree of Happiness				
	4	**3**	**2**	**1**	**Total**
Poor	5	19	131	14	169
	3,0%	11,2%	77,5%	8,3%	
Non-Poor	18	129	2,893	661	3,701
	0,5%	3,5%	78,2%	17,9%	
Total	23	148	3,024	675	3,870

Source: IFLS-5, processed

4.2. **Estimation Results**

Table 5: Determinants of Individual Married Happiness (odds-ratio)

Independent Variables	Married Males	Married Females	Married Individuals
Individual Characteristics			
Religiosity	0.332**	0.348**	0.340***
	(0.138)	(0.162)	(0.105)
BMI	0.124	−0.085	0.018
	(0.125)	(0.125)	(0.088)
Years of Schooling	0.043**	0.089***	0.063***
	(0.018)	(0.023)	(0.015)
Spouse Characteristics			
Religiousity	0.142	0.206	0.180*
	(0.142)	(0.152)	(0.103)
Commensurate	−0.240	2.225*	0.123
	(0.582)	(1.264)	(0.537)
BMI	−0.075	−0.035	−0.053
	(0.112)	(0.141)	(0.087)
Number of Children	0.040	−0.281***	−0.133**
	(0.094)	(0.092)	(0.063)
Number of Children_2	−0.022*	0.012	−0.002
	(0.013)	(0.011)	(0.008)
Family Characteristics			
Economic Level	1.235***	0.867***	1.083***
	(0.272)	(0.329)	(0.210)
Living Area	0.122	0.153	0.136*
	(0.110)	(0.123)	(0.081)
Marriage Duration	−0.079***	0.003	−0.045***
	(0.018)	(0.021)	(0.014)
Marriage Duration_2	0.001***	−0.000	0.001***
	(0.000)	(0.000)	(0.000)
Obs	2059	1810	3869
Prob>chi^2	0.0000	0.0000	0.0000
Pseudo R^2	0.0342	0.0309	0.0289

Numbers in parentheses are robust standard errors.

***, **, and * Significance at 1%, 5%, and 10% levels, respectively.

Table 5 shows a consistent result for males and females: Religiosity is a statistically significant determinant of happiness. Education seems also to affect happiness, yet with a smaller magnitude compared to religion. Furthermore, happiness is not statistically affected by physical appearance.

On the other hand, spouse's religiosity, although significant, has a weaker effect on happiness compare to one's own religiosity. Commensurability between spouses enhances happiness only for

females. This finding is consistent with Sadalla, Kenricks, and Vershure (1987) that women value social standing of partners more than males. This result is open to the anecdotal observation that accomplished women or women of higher social standing seldom seek less than commensurate men. It may also coincide with the view of Taylor and Glenn (1976) that women seek husbands of higher status, whereas successful men pick wives for their attractiveness.

Furthermore, the number of children as a proxy of fertility has a negative effect on happiness. For many of us, this finding seems puzzling and in conflict with our personal experiences and beliefs. In fact, most parents consider their children as a source of love, joy, and personal growth. Although it may seem counterintuitive, many empirical studies have shown that children do not contribute to or have a negative effect on their parents' happiness (Di Tella et al. (2003); Alesina et al. (2013)).

For family characteristics, the significance of wealth (denoted by the economic level variable) for happiness is consistent with the traditional economic concept of utility. The Islamic perspective has also endorsed this finding. Seeking wealth is prescribed in many verses of the Qur'an. Finally, there is a nonlinear relationship between marriage duration and happiness. For males, over a short period, marriage duration has a negative effect on happiness, though over the long term, marriage duration increases the probability of happiness. For females, marriage duration seems does not affect happiness.

5.   CONCLUSIONS

Indonesia as a developing and Moslem-majority country provides a unique context for the study of happiness. While numerous articles have been done to explain happiness and to estimate the effect of religiosity on happiness, this study is the first to examine religiosity using a more deep and comprehensive approach. We provide evidence that following the precept of Islam in life is indeed positively correlated with happiness.

In particular, though regression results are consistent with the importance of wealth (material aspect) on happiness, ones' own and his or her spouse's religiosity have a notable impact on individual married happiness in Indonesia. The other factors that make a positive contribution to happiness are length of marriage and education. While we do not elaborate in detail the role of education in happiness, Islam itself puts great emphasis on education in life.

The study has some limitations. Use of cross-sectional data could not capture happiness over time. In particular, the BMI as a proxy of beauty may not be ideal. Further research could use panel data and more explanatory variables for a complete approach affecting Indonesian happiness. Future research could answer whether these results can be generalized to low-income countries or to other Muslim-majority countries.

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