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Multiparadigm Informal Accounting and Family Resilience in Hajj Souvenir and Supply Businesses

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ABSTRACT

Hajj souvenir and supply enterprises earn within a short season yet finance stock months ahead. Mandatory halal certification for micro and small food and beverage products was due on 18 October 2026, until Government Regulation No. 40 of 2026, announced on 17 October 2026, extended the phasing to 17 October 2028. Interpretative phenomenological analysis was applied in Pekanbaru, with ten informants from six family businesses, interviewed from August to November 2026 (seven before, three after the announcement). Accounting passages were re-read as functionalist and interpretive, and themes mapped to maqasid al-shariah. Seasonal profit was divided among working capital, household needs, and reserves in five of six businesses; women joined financial decisions in all six; none reported formal financing. Certification carried religious meaning throughout, yet seven of ten informants described supplier documents as partial or limited. The study contributes a maqasid-anchored multiparadigm reading of informal accounting as a cash resilience arrangement and a documentation barrier.

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1. INTRODUCTION

Hajj and Umrah anchor one of the largest religious economies in the Muslim world. Saudi Arabia's religious tourism sector is estimated at roughly 7% of GDP, with a Vision 2030 target of USD 50 billion in annual revenue [1]. Pilgrimage goods and services reach pilgrims largely through family-run enterprises, whose bookkeeping shapes whether they survive [2], [3]. Indonesia shows the tension sharply: roughly 203,000 pilgrims were dispatched in the most recent season, and 83.5% relied on a single Islamic bank for pilgrimage garments alone [4], while halal-industry exports reached USD 64.11 billion in 2024 and the souvenir market remains dominated by goods bought in the Holy Land [5], [6]. Aggregates cannot explain this gap, so this study looks inside the household enterprise

turnitin Page 6 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

through family economic resilience, a household's capacity to sustain material and non-material wellbeing under external pressure [7], [8].

Three pressures converge on these enterprises. Demand is seasonal, so cash arrives in bursts while stock is financed months ahead. Many enterprises keep informal, owner-dependent records, which SME research links to weaker performance [2]. Furthermore, under Law No. 33 of 2014 [9], halal certification became mandatory for micro and small food and beverage products on 18 October 2026 [10], a deadline many MSMEs were not ready to meet [11]. The mandate does not fall evenly: ingestible souvenirs such as dates and nuts require traceable records of ingredients, suppliers, and production steps [10], [12], and a producer holds the process records that a reseller must document through its suppliers.

Prior work approaches the problem from directions that rarely meet. Family-business accounting research is fragmented and says little about how family firms account under pressure [3], [13], while resilience research leaves financial dimensions under-theorised [7], [14]. Skill-and-performance studies imply that informality is a deficit [2], [15], whereas action research with Indonesian women micro-entrepreneurs suggests that simple bookkeeping builds the financial skills behind family resilience [16]. This split reflects a deeper disagreement about what accounting is. In the functionalist tradition [17], accounting is a technical device that records an objective reality, and resilience is measurable through liquidity buffers, cost control, and separation of household and business funds. In the interpretive tradition, accounting is a practice through which people make sense of their situation and answer to one another, so a handwritten ledger or a verbal agreement carries trust and obligation. In the halal domain, studies concentrate on intention, knowledge, and readiness, mostly through quantitative designs [11], [12], [18], [19], and say little about the family-level accounting through which compliance is absorbed.

This leaves a gap with three layers. Empirically, no study has examined family economic resilience among Hajj souvenir and supply enterprises, where seasonality, family labour, and a halal mandate meet. Paradigmatically, existing studies are either variable-based and positivist [2], [11], [18] or interpretive but detached from family-business accounting and halal compliance [16], [20], and none reads functionalist and interpretive accounts of the same family side by side, despite calls to diversify accounting and Islamic finance research [21]–[23]. Normatively, maqasid frameworks have been applied to Islamic banks [24], [25] but not to how households account for survival.

This study combines what these layers have kept apart. It adopts a multiparadigm stance, following Gioia and Pitre [26]: the functionalist reading identifies what informal practices do, the interpretive reading shows what they mean, and the contrast between them is treated as data. It anchors this stance in maqasid al-shari'ah, because multiparadigm accounting is silent on what resilience is for; read functionally, maqasid becomes observable indicators [24], [25], and read interpretively, lived meaning, as when halal certification is both a compliance cost and an expression of piety [27]. Moreover, it treats informal accounting as a resilience mechanism through four propositions, examined against lived accounts rather than assumed: liquidity visibility across the off-season [2],

turnitin Page 6 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

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[15]; boundary management between household and enterprise money [3], [13]; relational accountability in credit sales and supplier trust [3], [16]; and compliance readiness, where informal records become either a bridge to certification documentation or a barrier to it [11], [12]. Gender cuts across all four, since where women carry the bookkeeping [16], resilience rests on labour that formal accounts do not show.

This study therefore aims to explain how families operating Hajj souvenir and supply businesses construct, practise, and account for economic resilience across the seasonal cycle and the 2026 halal-certification mandate, through a multiparadigm accounting lens informed by maqasid al-shari'ah. It asks: (RQ1) How do these families construct and enact the meaning of economic resilience across the Hajj business cycle? (RQ2) How do their informal accounting and record-keeping practices mediate that resilience when read through functionalist and interpretive paradigms? (RQ3) How do gendered family roles and maqasid-based values shape their response to the halal mandate across different product types? The study connects family-business accounting and resilience research [3], [7], offers a maqasid-anchored multiparadigm reading of informal accounting [21], and can guide halal governance bodies and local policymakers toward support that distinguishes product types and business roles and recognises women's bookkeeping labour [4], [5].

2. METHOD

2.1. Research Design and Unit of Analysis

This study adopted a qualitative phenomenological design guided by Interpretative Phenomenological Analysis (IPA) to examine how family members make sense of, enact, and account for economic resilience in micro-scale Hajj souvenir and pilgrimage-supply businesses. IPA fits because it is phenomenological in its attention to lived experience, hermeneutic in recognising that the researcher interprets participants' own interpretations (the double hermeneutic), and idiographic in analysing each account in depth before patterns are drawn across cases [28], [29]. The unit of analysis is the individual informant's account (n = 10); the business (B1 to B6) is context, not a source of themes. All informants share one phenomenon, managing a short seasonal earning window inside a family-run Hajj supply micro-business, and differ in role, gender, generation, and product type [30]. Members of one business share a household and records, so their accounts are not independent evidence, and each theme is reported with the informants and businesses behind it (Table 4). The study is IPA-informed [28], [29], [31]; matrices served only for data management [32]. The functionalist/interpretive reading and maqasid mapping are later, bounded steps applied to themes already formed inductively (Section 2.7).

2.2. Research Location, Timeline, and Regulatory Context

The study was conducted in Pekanbaru, Riau Province, where family-run micro-enterprises trade Hajj and Umrah souvenirs and pilgrimage supplies. Data collection ran from August to November 2026. Under Article 160 of Government Regulation No. 42 of 2024 [10], halal certification for micro and small food and beverage products was due on 18 October 2026. Government Regulation No. 40 of 2026 [33] amended Articles 160 and

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161, extended the phasing period to 17 October 2028 [34], and was announced on 16 and 17 October 2026 [35]. Seven interviews took place before the announcement and three after, so certification statements are read as responses to an imminent deadline or to a granted extension.

Fieldwork fell largely outside the peak, 10 to 24 weeks after the Hajj of late May 2026, because owners are least available then, the study concerns allocation after the season closed, and ethics approval came in July 2026. Four businesses (B1, B2, B4, B6) shared records covering April to July 2026, against which reported patterns were checked; B3 and B5 rest on recall alone. Because recall bias and certification pressure cannot be excluded, the Findings report what participants reported, not what families did.

2.3. Participants and Sampling

Purposive sampling identified information-rich participants [36], supplemented by snowball referrals, a practical strategy for small, informal enterprises absent from business directories [37]; every referral was screened against the inclusion criteria. Eligible businesses had operated for at least two consecutive Hajj seasons with more than one family member in management, and informants had direct experience of operations, finances, record-keeping, or halal compliance. Medium and large enterprises were excluded. Selection aimed at variation in role, gender, generation, and product type (Table 1), so that differences in role and gender could be examined (RQ3).

Ten informants (five women, five men, aged 24 to 59) were drawn from six family businesses (B1 to B6), with three to 18 years of experience. B1 and B2 contributed three members each and B3 to B6 one each, so intra-family comparison was possible only for B1 and B2. Sample size was judged by information power [38]. Recruitment ended when the planned range of roles was covered, and the last two interviews added no new personal experiential themes. Six businesses cannot support generalisation, so findings are stated as patterns among these informants, not as what “most families” do.

Table 1. Participant profile

Code (Bus.)	Gender, age	Family role	Product group	Exp.	Int.
P1 (B1)	Female, 56	Founder; purchasing, suppliers	Hajj souvenirs, accessories	18	1
P2 (B1)	Male, 59	Spouse; finance, daily records	Hajj souvenirs, accessories	15	2
P9 (B1)	Female, 51	Savings and reserve funds	Hajj souvenirs, accessories	13	3
P3 (B2)	Female, 32	Manager; operations, sales	Pilgrimage supplies, prayer items	8	5
P4 (B2)	Male, 35	Purchasing, inventory	Pilgrimage supplies, prayer items	9	6
P6 (B2)	Male, 27	Bookkeeping, digital payments	Pilgrimage supplies, prayer items	5	7
P5 (B3)	Female, 29	Sales, customer relations	Hajj souvenirs, travel kits	6	8
P7 (B4)	Female, 43	Production and packaging	Prayer garments, accessories	11	4
P8 (B5)	Male, 46	Suppliers and logistics	Pilgrimage supplies, travel items	12	9
P10 (B6)	Male, 24	Online sales and orders	Online Hajj gifts, souvenirs	3	10

Note. Int. = interview order. All businesses are resellers except B4 (producer).

turnitin Page 8 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

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2.4. Data Collection

Interview protocol. The semi-structured protocol opened with how the business started and how the family became involved, then covered seasonal cash flow, household-business financial flows, record-keeping, family roles and decision-making, and halal requirements per product line, including supplier documentation. Closing questions asked about broader business purposes without introducing religious objectives, so that maqasid-related meanings could emerge unprompted. Two experts (Islamic economics and qualitative methods) reviewed the protocol, and a pilot with one family business outside the sample led to reordered cash-flow questions and simpler halal-documentation wording [39].

Interviews. Interviews were conducted in Indonesian, keeping local Malay expressions where they carried the intended meaning. Each informant was interviewed once (45 to 75 minutes), audio-recorded with consent, and transcribed verbatim. Members of one business were interviewed separately, two to five days apart; some mutual influence cannot be excluded, so their accounts are read for convergence and divergence, not as mutual verification, and inconsistencies were retained as divergent evidence. A bilingual colleague with an Islamic economics background checked the English translations and back-translated a random 30 percent; three wording differences were resolved by discussion [40].

Observation and documents. Each business was visited twice (60 to 90 minutes) for non-participant observation of task division, informal bookkeeping, inventory, and supplier documents; mismatches with interview statements were logged as divergent evidence. Documents were reviewed only when participants chose to share them, so holdings are partial: B1 shared sales notes, supplier invoices, and a savings record; B2 a ledger, digital-payment summaries, and purchase notes; B4 purchase notes, labels, and supplier halal documents; B6 online order records; B3 and B5 none. Supplier-documentation completeness was recorded against a six-item checklist (supplier contact; halal certificate or declaration; composition note; halal label; invoice linking supplier to product; certificate validity date), covering only what participants showed and without third-party verification. Documents were read as situated written data [41], and a missing document was not read as non-compliance.

2.5. Instruments and Analytic Tools

The researcher was the primary instrument, supported by the interview protocol, an observation focus, a document-review checklist, and reflexive notes. Codes and memos were stored in NVivo and cross-case matrices built in a spreadsheet, with an audit trail of dated memos and a coding-decision log.

2.6. Analytical Constructs

No variables were measured. Four sensitising constructs oriented the inquiry without predetermining findings: family economic resilience [7]; informal accounting, everyday practices of recording, tracking, and discussing business resources outside formalised systems; halal compliance, explored through product categories, supplier

turnitin Page 10 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

documentation, and practice; and maqasid al-shari'ah, applied as a normative-ethical lens only after themes had been developed inductively [24], [25], [42].

2.7. Data Analysis

Analysis followed the IPA sequence [28], [29], [31]: reading and re-reading each transcript with the audio, field notes, and documents, one case at a time; exploratory notes on the participant's own sense-making (the double hermeneutic); experiential statements linked to transcript lines; personal experiential themes within each informant, with no comparison across informants at that stage; group experiential themes across informants, where business-level comparison only checked convergence or divergence and support was counted by informants and businesses (Table 4); and verification through return to transcripts, member reflections, and an audit of themes. The F/I re-reading and maqasid mapping come after theme formation and cannot create or rename themes, so the inductive, idiographic core stays intact; this hybrid inductive-then-deductive ordering follows established practice [43].

Functionalist/interpretive coding. Tags describe a passage, not a person. F was applied when a passage stated a practical function or decision consequence (planning, control, verification, compliance), I when it stated meaning (trust, obligation, identity, family relation, religious sense), and F/I only when both were explicit in the same passage, each with its own textual cue (Table 2); passages fitting neither were left untagged. Of 148 accounting-related passages, 61 were tagged F, 29 I, 44 F/I (30 percent, so not the default), and 14 untagged. The researcher coded all passages, and a second analyst independently coded the transcripts of three informants (about 30 percent of passages), with 87 percent agreement (Cohen's $\kappa = 0.81$); disagreements were resolved by discussion with the transcript as arbiter. The F/I reading is an analytic extension of IPA and is reported as such.

Table 2. Examples of coding to distinguish functionalist and interpretive readings

Informant (business)	Excerpt	Decision cue	Tag
P6 (B2)	"I record every payment and tell the manager the cash balance before new stock is ordered. We agree on a spending limit together."	Recording and reporting for approval and limits	F
P1 (B1)	"For me, halal certification is mainly a religious responsibility because our products should comply with Islamic principles."	Religious responsibility; no control function	I
P10 (B6)	"My parents taught me that a trader must be honest about the goods and must not sell anything doubtful."	Honesty taught within the family; no control function	I
P9 (B1)	"I have used savings, retained earnings, and limited informal family capital. I am cautious about fixed debt because sales are uneven across the year."	Function: financing choice. Meaning: family capital, risk disposition	F/I
P5 (B3)	"I put aside a small reserve from each week's sales, and my husband and I decide together whether it can be used for new stock."	Function: reserve rule. Meaning: decision shared in the marriage	F/I

turnitin Page 10 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 11 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

Maqasid al-shari'ah mapping. A link between a theme and one of the five objectives [24], [25] was retained only when (a) at least one verbatim excerpt states the practice and its purpose or consequence, (b) the link is not inferred from role or gender alone, and (c) the link survived re-reading against the transcript after the theme was fixed. The researcher performed the mapping, and a lecturer in Islamic economics not involved in coding checked every proposed link against the excerpts; seven proposed links were dropped (Table 3). The theme "hybrid succession and Islamic accounting ethics" denotes how a family prepares successors to run the business while passing on honesty, amanah, fairness, and avoidance of doubtful transactions.

Table 3. Mapping of group-level themes to maqasid al-shari'ah

Group-level theme	Maqasid link retained	Informants (businesses); first interview	Analytic rationale
Disciplined fund allocation	Hifz al-mal	P7, P9 (2); interview 3	Retained capital and reserves set aside before household use (P7, Table 5; P9, Table 2) protect liquidity. No hifz al-nafs or hifz al-nasl link is claimed.
Gendered financial authority	Hifz al-mal	P5, P6, P7 (3); interview 4	Joint inventory, reserve, and spending-limit decisions (P5, P6, Table 2) are shared stewardship of business funds. A hifz al-nasl link was dropped.
Layered social capital	Hifz al-mal (tentative)	P7 (1); interview 4	P7 borrowed or bought stock from other traders for urgent orders (Table 5), which sustains legitimate trade. One informant supports the link, so it is tentative.
Halal-certification documentation	Hifz al-din; hifz al-mal	P1, P7 (2); interview 1	P1 framed certification as religious responsibility (hifz al-din). P7 tied administrative compliance to customer assurance, which protects legitimate trade (hifz al-mal).
Hybrid succession and Islamic accounting ethics	Hifz al-nasl; hifz al-din	P4, P7, P9, P10 (4); interview 3	Preparing the next generation for operational roles (hifz al-nasl) and passing on honesty, amanah, fairness, and avoidance of doubtful transactions (hifz al-din; P10, Table 2). Hifz al-mal is not claimed separately.
Risk-averse capital behaviour	Hifz al-mal	P4, P5, P9 (3); interview 3	P9 avoided fixed debt because sales are uneven (Table 2), which limits financial exposure; P4 and P5 report the same caution.

Note. First interview = interview in which the theme first appeared (order in Table 1).

2.8. Trustworthiness

Quality followed the IPA criteria of Smith, Flowers and Larkin [28] and Yardley's four principles [44] (audit trail, Table 3). The researcher coded all transcripts, and a second analyst reviewed all experiential themes against them, leading to two reworded labels and one relocated statement. Contradictory accounts were reported within themes, as when P2 and P9 differed on reinvesting versus saving seasonal profit, and reflexive memos recorded the researcher's assumptions. Reading interviews alongside observation, documents, and other members' accounts supported credibility without treating one source as verification

turnitin Page 11 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 12 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

[45], [46]. Transferability, dependability, and confirmability rest on contextual description, the audit trail, and reflexive memos [47].

Each informant received a summary of their own interpreted account to correct factual inaccuracies; nine responded and four requested changes to amounts or wording, so member checking tested accuracy and resonance, not agreement with every interpretation. Adequacy was judged by information power and transparency, not saturation: all six themes had appeared by the fourth interview, and interviews 5 to 10 elaborated them without new group-level themes (Table 3). The one maqasid link resting on a single informant's excerpt (layered social capital: P7) is presented as tentative.

2.9. Ethical Considerations

Participation was voluntary, and informants were identified by anonymised codes (P1 to P10). Purpose, procedures, risks, and data use were explained in Indonesian, informed consent was obtained separately from each informant, and informants could decline any question or withdraw without penalty. Family members' accounts were kept separate. Identifying information in business and financial documents was removed or masked, documents with financial information were used only with the owner's permission, and digital files were stored securely with restricted access.

3. RESULTS AND DISCUSSION

3.1. Results

3.1.1. Overview of the Findings

This section presents findings from interviews, observation, and shared documents for ten informants in six family businesses. It presents six themes: (1) fund allocation, (2) women's participation in financial decisions, (3) layered social capital, (4) halal-certification documentation and religious meaning, (5) hybrid succession and Islamic accounting ethics, and (6) risk-averse capital behaviour. The study is qualitative, so no hypotheses are tested, and counts show only how many informants and businesses expressed a pattern. Because fieldwork followed the 2026 Hajj season and spanned the certification announcement, peak-season accounts are retrospective, observation covered post-season operations only, and documents served as supporting material, not verification.

3.1.2. Participant Characteristics

Six informants belonged to founder-led businesses (P1, P2, P5, P7, P9, P10) and four to inherited ones (P3, P4, P6, P8); by business, four are founder-led (B1, B3, B4, B6) and two inherited (B2, B5). B1 and B2 supply six of the ten accounts, so every theme is reported by informants and by businesses (Table 4), accounts from one business are treated as complementary views of one case, and no theme is called group-level unless more than one business supports it. The three longest-tenured informants (P1, P2, P9) all belong to B1, so ownership origin, tenure, and business circumstances are confounded, and the contrasts below are exploratory, with no statistical contrast implied. Allocation was reported in both groups (flexible in B1 and B5), no business used formal financing, and all informants wished the business to continue. Women's decision authority and the absence

turnitin Page 12 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 13 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

of trader help both appeared only in B1. Three founder-led informants framed certification as religious only, whereas all four inherited informants gave religious and administrative accounts, and core-document completeness varied within both groups.

3.1.3. General Pattern of the Findings

A business counts toward a theme when at least one informant described the pattern; where members differ, it is coded present but mixed, so B1 counts toward Theme 1 because P2 and P9 allocate, although P1 is flexible. Table 4 lets readers verify every count. A theme is F/I when its excerpts include F/I, or both F and I, and the dominant dimension is named: P4 separates profit into reserves, household needs, and an emergency buffer (F) as protection against price changes and emergencies (I), so F/I, whereas P5 tracks sales weekly only to avoid cash shortages, so F.

Table 4. Informant-by-theme cross-check and spread of the six themes

Informant	Bus.	T1 allocation	T2 women's role	T3 community	T3 trader	T4 religious	T5, T6
P1	B1	Flex.	Cons.	Yes	No	Yes	Yes
P2	B1	Alloc.	Subst.	Yes	No	Yes	Yes
P9	B1	Alloc.	Subst.	Yes	No	Yes	Yes
P3	B2	Alloc.	Cons.	Yes	Yes	Yes	Yes
P4	B2	Alloc.	Cons.	Yes	Yes	Yes	Yes
P6	B2	Alloc.	n.s.	Yes	Yes	Yes	Yes
P5	B3	Alloc.	Cons.	Yes	Yes	Yes	Yes
P7	B4	Alloc.	Cons.	Yes	Yes	Yes	Yes
P8	B5	Flex.	Cons.	Yes	Yes	Yes	Yes
P10	B6	Alloc.	Cons.	Yes	Yes	Yes	Yes
Informants (of 10)		**8**	**2 / 7 / 1**	**10**	**7**	**10**	**10**
Businesses (of 6)		**5**	**6**	**6**	**5**	**6**	**6**

Note. Flex. = flexible; Alloc. = allocates; Cons. = consultative; Subst. = substantive; n.s. = not specified. T4 = religious meaning (three religious only, seven also administrative); T5 = wish for continuity; T6 = no formal financing. Evidence: interviews for all themes, plus records where shared (T1), cross-member comparison in B1 and B2 (T2), and supplier messages or transaction notes (T3).

3.1.4. Theme 1: Reported Fund Allocation as a Functional Routine with Protective Meaning

Eight informants (P2, P3, P4, P5, P6, P7, P9, P10) allocated seasonal profit among business capital, household needs, and emergency reserves before discretionary household withdrawals, while P1 and P8 used a flexible approach. The practice appeared in five of six businesses (B1 mixed, B5 the exception). Accounts are retrospective self-reports and shared records did not suffice to confirm the stated rules, so the theme describes reported practice, not disciplined allocation or protected liquidity. The functional dimension is an informal rule that prioritised working capital, household spending, and reserves; the interpretive dimension is the framing of reserves as protection against slow months, price increases, and emergencies (P4, P7, P10). The theme is F/I with the functional dimension dominant, because every excerpt describes an explicit rule (Table 5).

turnitin Page 13 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 14 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

3.1.5. Theme 2: Women's Participation in Family Financial Decisions as a Multiparadigm Accounting Governance Mechanism

All ten informants described women as taking part in financial decisions. A role is substantive when the woman sets or decides an amount or operational choice and consultative when she advises or discusses while someone else decides. By this rule (Tables 4 and 5), two accounts are substantive (P2 and P9, both B1), seven consultative (P1, P3, P4, P5, P7, P8, P10), and one (P6) does not state the woman's role. The data support women's participation in all six businesses but decision authority only in B1, so the claim is joint discussion only. In B3 to B6, one informant speaks per business, and P5, P8, and P10 describe a spouse who was not interviewed, so these are self-reports or proxy reports open to social desirability; cross-member checks were possible for two businesses only. The functional dimension is spending ceilings, reserve management, sales monitoring, and inventory decisions, and the interpretive dimension is the negotiation of trust, legitimacy, and responsibility, so the theme is F/I. P7 described settling disagreements through sales records and cash-flow projections, which suggests accounting information may act as a shared reference point, but this is an inference from one excerpt, and trust between spouses, religious norms of consultation, and family hierarchy are equally plausible.

3.1.6. Theme 3: Layered Social Capital as an Informal Information-Verification System

Two layers appeared. The first is support from the pilgrim community (jamaah) and repeat customers, reported by all ten informants as trust, referrals, and repeat purchases; it is interpretive because its value lies in relationships and reputation. The second is trader networks, beneficial for seven informants from five businesses (B2 to B6) for supplier information, stock availability, and urgent orders; it is functional because it helps businesses handle shortages and information gaps. Verification is a practice across both layers: informants treated community and trader information as an early signal and checked important matters through formal channels (Table 5). The theme is F/I. P1, P2, and P9, all from B1, reported no trader help; because they share one business, their accounts count as one case, and the contrast cannot be attributed to ownership origin or tenure. One reading is that an established local customer base reduces B1's need for trader help, a conjecture the data cannot test.

turnitin Page 14 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 15 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

Table 5. Illustrative excerpts and coding for Themes 1 to 3

Theme; informant (business)	Excerpt	Tag and cue
T1; P7 (B4)	"I set a seasonal target for retained business capital before taking profit for household use. I also keep a reserve for slow months and unexpected supplier price increases."	F/I: planning; reserve as safeguard against slow months and price shocks
T1; P5 (B3)	"I use a simple budgeting rule. A fixed share of seasonal profit stays as business capital, another share covers household needs, and the remainder becomes a reserve."	F: allocation rule and sales monitoring; instrumental reason only
T2; P2 (B1, M)	"My spouse manages the daily financial records, and we discuss larger purchases together so that operating cash remains sufficient."	Substantive: spouse administers daily records
T3; P7 (B4)	"Trader networks have been important when a supplier could not fulfill an order. We have borrowed or purchased stock from other traders to complete urgent customer orders."	F/I: trader layer; stock continuity through relationships
T3; P10 (B6)	"I treat community information as an early signal and verify important matters through formal channels."	F: verification across both layers

3.2. Discussion

3.2.1. Summary of Main Findings

This study asked how families running Hajj souvenir and supply businesses construct resilience, how informal accounting mediates it, and how gender, family roles, and maqasid-based values shape their response to the halal mandate. Resilience was described as built through seasonal profit allocation, joint family financial discussion, and layered social capital, readable both functionally and interpretively; religious conviction about certification was universal but did not coincide with documentary readiness; and formal financing was avoided because sales are uneven. Findings on women's participation rest on one person's account in four businesses and are read with that limit.

3.2.2. Interpretation of the Findings

Why allocation rules emerged. Seasonal cash arrives in bursts while stock is financed months ahead, so a household that spends what it earns at the peak has nothing left for the trough. An allocation rule, even an unwritten one, turns lumpy income into a schedule. Allocators ranged from three years of experience (P10) to 15 (P2), which suggests the rule is learned from the cycle, and it required no formal ledger. P1 and P8 adjusted allocations to immediate needs, a different practice, not none.

Gender: participation, and what it does not show. Informants' statements point to one mechanism: household and business money are handled together (P1, P9). This fits research on joint negotiation of household money [48], [49]. Spousal employment, religious norms of consultation, and co-ownership could each produce the same pattern, and these data cannot separate them. Participation in B3 to B6 rests on one person's account, most excerpts describe joint discussion, and only two accounts, both from B1,

turnitin Page 15 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 16 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

describe a woman administering records or reserves; P6, a man, held bookkeeping. These are patterns within these families, not evidence about Muslim family enterprises in general.

Intergenerational relationships. All ten informants wished the business to continue. Inherited-business informants described role transfer in more detail, but because B1 supplies three of the six founder-led informants, this is a hypothesis about how succession is narrated, not a result about ownership origin.

Religious motivation, readiness, and compliance. Compliance can be read as a chain: conviction that certification matters, traceable records of ingredients, suppliers, and production steps [12], and then the application. All ten informants attached religious meaning to certification, yet seven described their core documents as partial or limited, so conviction was universal but did not coincide with readiness. Because no informant lacked conviction and compliance was not observed, the data cannot show whether conviction is necessary or sufficient. Informal bookkeeping makes cash visible but does little for supplier certificates and ingredient traces, which are not cash records, so informality appears as a resilience arrangement for money and a possible barrier for documentation. The chain is an interpretive model to be tested (Section 3.2.8).

3.2.3. Comparison with Previous Studies

Studies linking owners' accounting skills to SME performance imply that informal bookkeeping is a deficit to be corrected [2]. Our findings qualify that view: families without formal statements still ran allocation rules and held reserves, closer to informality as a working arrangement [16], although performance was not measured and the practices fell short for halal documentation. Shock-based work reads resilience from ratios observed during a lockdown [15], whereas our informants describe a prospective rule set against a predictable trough, so findings on one cannot be carried to the other without testing.

Adhariani reports that simple bookkeeping built financial skills among women micro-entrepreneurs within a lending context [16]. We find women taking part in financial decisions without any programme, which converges in direction but differs in mechanism, and because women did not always keep the books, the claim that their bookkeeping labour is hidden is not demonstrated here. Our data agree with the readiness-gap picture in halal studies [11], add a family-accounting angle on why strong intention can coexist with partial documents, and fit the view that certification expresses piety and carries cost at once [27].

3.2.4. Theoretical Explanation

Multiparadigm accounting. Gioia and Pitre argue that paradigm boundaries are permeable and that theory building gains from the transition zones [26]. Our extension is procedural: we applied both readings to the same passages, coded them F, I, or F/I, and treated divergence and convergence as data. The paradigms are two questions asked of one practice: what it does and what it means; we claim no new paradigm.

Do the two readings differ? Single-tag passages exist: P5's weekly sales monitoring and P10's checking of informal signals against formal sources are F, while P10's account of community support and P1's account of certification are I. The readings also pull apart:

turnitin Page 16 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 17 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

a flexible, discussed allocation reads as weak control to a functionalist and as a settled family understanding to an interpretivist, and nothing here adjudicates. However, dual tags are frequent, 44 of 148 passages (30 percent). Because dual coding lets the analyst avoid choosing, the distinction is weaker than the framework implies and is offered as a heuristic lens, not as two separable kinds of practice. Coding rested on one researcher plus a second analyst for about 30 percent of passages, so the distinctness claimed is interpretive, not statistical.

Maqasid al-shari'ah as an interpretive lens. Multiparadigm accounting widens how resilience can be known but is silent on what it is for. Maqasid frameworks exist for Islamic finance and banks [24], [25] and as a normative basis for Islamic economics [50], [51], but we cite no study applying them to household accounting, so the application is analogical and we claim an interpretive lens, not a theoretical contribution. Informants did not use maqasid language, so "maqasid-aligned" is the analyst's reading. Hifz al-mal is the principal link in five of the six themes, but this risks circularity, because the themes concern money and wealth protection is almost guaranteed. We report it as a consequence of the subject, not a finding, and place the weight on conditional links such as lineage in succession and religion in certification (Table 3).

3.2.5. Unexpected Findings and Alternative Explanations

Two observations did not fit a simple story, and each is case-specific, not a pattern. B1 (P1, P2, P9; 18, 15, and 13 years) reported no trader help, which may reflect its product range, location, or customer base. Allocation was not tied to tenure in either direction, with flexible approaches at 18 years (P1) and 12 years (P8) and a fixed rule at three years (P10). Resilience here is how informants describe sustaining family wellbeing; survival, liquidity, and income stability were not measured, so the rival explanations below cannot be ranked.

1. Business experience. The eight allocators had three (P10) to 15 (P2) years of experience, and P1, with 18 years, described a flexible approach, so experience alone does not explain the rule.
2. Household income diversification. Six informants reported supplementary household income (P1, P2, P4, P5, P9, P10). Five of the eight allocators had it (P2, P4, P5, P9, P10) and three did not (P3, P6, P7), so allocation appears with and without diversification, yet informants said supplementary income keeps business reserves intact so that it may contribute independently of accounting.
3. Market access and product mix. Five of the eight allocators sold online as well as locally (P3, P5, P6, P9, P10) and three locally only (P2, P4, P7). Informants linked online demand, Umrah-driven off-peak trade, and durable consumables such as dates, olive oil, and Zamzam water to smoother trade, which may do part of the work attributed to accounting.

The fairest reading is that informal accounting, as informants describe it, is one component of a resilience configuration whose weight relative to experience, income, and market access cannot be established from ten informants. We therefore claim that informants perceive and describe accounting as protecting liquidity, not that it does so.

turnitin Page 17 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 18 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

3.2.6. Implications of the Study

Theoretical implications. The study connects family-business accounting and resilience research [3], [7] and recasts informal accounting as context-dependent: in informants' accounts, it protected liquidity but may be a barrier to certification records. It demonstrates a passage-level multiparadigm reading procedure, within the limits of Section 3.2.4, and proposes hybrid succession, layered social capital, and the compliance chain as constructs to test.

Practical implications. Conviction was universal while documents were partial, so assistance might start from readiness, not persuasion, though the data do not report which documents were missing. Programmes should first audit missing documents, distinguish producers from resellers, and build on records families already keep.

Policy implications. The October 2026 amendment of PP 42/2024 (Articles 160 and 161) moved the halal obligation for micro and small food and beverage products to 18 October 2028 [33], [35]. Policy attention is therefore still on preparation, and halal governance bodies and local governments could use the extension to prioritise supplier-certificate verification and simple record templates.

Seasonal profit-sharing financing: a design hypothesis. All ten informants relied on savings and retained earnings, and none used formal financing. The clearest reason, from P9, was uneven sales. Repayment that varies with revenue would fit this pattern, but the data show no demand: aversion to fixed repayment could also reflect autonomy, small borrowing needs, or lack of access, and informants were not asked about specific instruments. Mudharabah and musyarakah also need verifiable profit, while the informal records we saw are weak on exactly that, and small ticket sizes raise monitoring costs. Any pilot should pair financing with a simple seasonal ledger and compare it with other seasonal options, such as repayment tied to the Hajj cycle [52].

3.2.7. Limitations of the Study

This study has seven limitations. First, it was conducted in one city, and informants' jamaah networks likely overlap, which may explain part of the thematic homogeneity. Second, the ten informants are nested in six businesses, four with one informant each, so counts are not independent. Third, fieldwork followed the 2026 Hajj season, so peak-season practice rests on retrospective accounts, and it spanned the October 2026 extension so that certification statements may reflect different expectations. Fourth, resilience was not measured. Fifth, one researcher coded all excerpts, with a second analyst coding about 30 percent, and member checking tested accuracy and resonance, not interpretations. Sixth, informants reported on spouses' roles, which limits the gender findings. Seventh, separately interviewed family members may still have coordinated their accounts.

3.2.8. Suggestions for Future Research

Future studies could (a) replicate the design in other regions; (b) collect records across a full Hajj cycle, including the peak; (c) pair accounts with simple resilience indicators, such as months of reserve held, to test the rival explanations in Section 3.2.5;

turnitin Page 18 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 19 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

(d) report independent second-reader agreement on a larger excerpt set; (e) sample more businesses by ownership origin, product type, and role; (f) test the compliance chain quantitatively; and (g) pilot seasonally structured profit-sharing financing before drawing conclusions about demand.

4. CONCLUSION

Objective and findings. This study examined how Hajj souvenir and supply families build economic resilience through seasonal swings and the halal-certification mandate, and what informal accounting contributes when read through functionalist and interpretive lenses and maqasid al-shari'ah. Among ten informants from six family businesses in Pekanbaru, resilience rested on three practices: most informants divided seasonal profit among working capital, household needs, and reserves before discretionary withdrawals; women took part in financial decisions, usually jointly; and families drew on community trust and, less evenly, on trader networks. All informants attached religious meaning to halal certification, yet few described relatively complete core documents. None had used formal financing, and the clearest reason given was uneven sales across the year.

Answers to the research questions. On RQ1, informants understood resilience as protecting household provision and the business from uncertain income, enacted through allocation rules, joint decisions, and social ties. On RQ2, informal accounting made cash and reserves visible and rule-bound without formal statements; its limit showed in certification, where cash-oriented records did not supply supplier and ingredient documentation. On RQ3, gender and religious values shaped the response mainly through who took part in decisions and the framing of certification as a religious duty; product-type differences could not be established with this sample.

Contribution, implications, and limits. Reading the same practices through two paradigms suggests that informal accounting is context-dependent rather than a deficit: useful for liquidity, a constraint for compliance records. Maqasid al-shari'ah served as an interpretive lens, with protection of wealth as the main link, though informants did not describe their practices in these terms. Layered social capital, hybrid succession, and the coding procedure are proposed constructs, not validated beyond this sample. As recommendations, not findings, certification assistance may work better as help with supplier documentation and traceable records than as further religious persuasion, and seasonally structured profit-sharing financing merits piloting, although the data show no demand for it. The study rests on ten informants from six businesses in one city, outside the peak season, with self-reported accounts and a single primary coder, so findings should not be generalised. Future studies should compare regions, business types, and certified and uncertified businesses, observe a full Hajj cycle, add simple resilience indicators, and test the proposed constructs directly.

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turnitin Page 19 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

turnitin Page 20 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

ran from August to November 2026 and included the government's 17 October 2026 announcement extending the halal certification phasing to 17 October 2028.

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turnitin Page 20 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351

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turnitin Page 22 of 22 - Integrity Submission Submission ID trn:oid:::3246:375248351