
ONE-THIRD RULE IN FAMILY FINANCIAL PLANNING: INSIGHTS FROM HADITH MUSLIM

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ABSTRACT

This paper explores the application of the "One-Third Rule" from Hadith Muslims in family financial planning. Through a thorough examination of existing literature, it delineates three essential components of personal financial management: charity, consumption, and investment, with each allocated a one-third portion. This allocation strategy aims to foster a balanced approach to financial decision-making, where material needs are harmonized with spiritual and long-term financial objectives. By adhering to this principle, individuals and families can cultivate a comprehensive strategy that optimizes resource allocation. The research underscores the importance of mindful spending, prudent investment, and regular charitable giving in achieving financial stability and fulfillment. Moreover, it emphasizes the holistic nature of financial planning, integrating both material and spiritual dimensions to ensure a fulfilling and purpose-driven financial life. This paper contributes practical insights for individuals and families seeking to align their financial practices with Islamic principles. It provides a structured framework for decision-making, enabling them to navigate the complexities of financial management with clarity and confidence. Overall, it highlights the relevance and applicability of the "One-Third Rule" in promoting financial well-

being and sustainability within families, offering guidance for informed and conscientious financial stewardship.

Keywords: *Financial, Hadith, One-Third Rule, Planning, Family.*

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1. INTRODUCTION

Family financial planning is a cornerstone of a stable and prosperous household, ensuring not only material well-being but also aligning with the principles of Islam as a comprehensive way of life. In Islam, financial matters are deeply intertwined with spiritual beliefs and ethical values, guiding individuals and families toward responsible stewardship and equitable distribution of resources.

Islamic teachings emphasize the importance of managing wealth wisely and in accordance with the principles of justice, compassion, and accountability. The Qur'an and Hadith guide various aspects of financial planning, from earning halal income to spending and investing in ways that benefit individuals, families, and society as a whole.

However, despite the clear guidance provided by Islam, many families struggle with financial management, often due to a lack of knowledge, cultural influences, or economic challenges. In today's fast-paced world, where consumerism and materialism often overshadow spiritual values, families may find it challenging to strike a balance between their material needs and their religious obligations (Pusparini, Atmaja, Hidayat, & Fiddareini, 2023).

Moreover, economic uncertainties, debt burdens, and insufficient financial literacy further exacerbate the challenges faced by families in managing their finances effectively. Without proper planning and guidance, individuals may fall into cycles of debt, struggle to meet their basic needs or fail to prepare adequately for the future.

The concept of family financial planning in Islam extends beyond mere budgeting and saving; it encompasses a holistic approach to managing resources in a manner that reflects Islamic values and principles. This includes prioritizing spending on essentials, avoiding extravagance and wastefulness, giving to those in need, and making prudent investments that generate halal income (Yusoff, Adawiah, & Zakariyah, 2021).

Furthermore, Islam encourages collaboration and mutual support within the family unit, emphasizing the importance of collective decision-making and shared responsibility in financial matters. By involving all family members in the planning process and fostering open communication, families can strengthen their bonds and work together towards common financial goals.

In light of these challenges and opportunities, there is a growing need for families to prioritize financial planning and integrate Islamic principles into their decision-making process. By seeking knowledge, consulting with qualified experts, and adhering to the guidance provided by Islam, families can navigate the complexities of modern finance while upholding their faith and values.

The objective of this research is to investigate the practical application of the "One-Third Rule" derived from Hadith

Muslims in the context of family financial planning. The study aims to conduct a comprehensive analysis of existing literature to delineate and understand the three fundamental components of personal financial management: charity, consumption, and investment, each allocated a one-third portion as per the rule. By examining the theoretical underpinnings and practical implications of this allocation strategy, the research seeks to elucidate its potential to foster a balanced approach to financial decision-making within families. Furthermore, the study aims to explore how the integration of spiritual and long-term financial objectives can contribute to enhancing overall financial well-being and stability among households.

2. REVIEW OF LITERATURE

Extensive research has been conducted on Islamic financial planning, exploring its principles, practices, and impact on individuals and families. These studies delve into topics such as halal investments, ethical banking, and wealth management within the context of Islamic guidelines. Researchers such as Ahmed and Salleh (2016) have examined how families can integrate these principles into their financial decision-making process while upholding their faith and values. The findings contribute valuable insights into the field of Islamic finance and provide practical guidance for families seeking to align their financial goals with religious beliefs.

Ahmed and Salleh (2016) propose an inclusive Islamic financial planning (IFP) framework that combines traditional institutions of zakat and *awqaf* with modern concepts of financial inclusion and literacy. The framework caters to the financial goals of the

poor, emphasizing the role of non-poor households in supporting zakat and *awqaf*.

During the Covid-19 pandemic, family financial planning plays a pivotal role in establishing resilience during crises. Research by Puspardini et al. (2023) covered financial assessments, cash flow management, emergency fund creation, social contributions, the Islamic perspective on wealth, education, healthcare expense planning, and the implementation of ZISWAF (*Zakat, Infaq, Sadaqah, and Waqf*) in Indonesia. In Malaysia, Yusoff et al. (2021) highlighted the importance of financial preparedness. Prior to the pandemic, over 60% of Malaysians had savings lasting less than 6 months in case of income loss. Only 10.8% of urban households were financially resilient. In these uncertain times, Islamic financial planning knowledge is crucial for the well-being of Muslim families.

Family financial planning is the systematic process of assessing, managing, and optimizing a family's financial resources to achieve specific short-term and long-term goals while ensuring financial security and stability (Hayes, 2023). It involves evaluating a current financial situation, setting objectives, and developing a strategy to attain those goals (Plancorp Team, 2023).

The key stages of family financial planning (Tamplin, 2024) are:

- Assessing the financial situation. Begin by creating a budget, which assigns the earnings to various expenses (such as rent, utilities, groceries, and leisure). Analyze income and expenses to calculate net income (earnings

after taxes and deductions). Identify areas where may be overspending.

- Saving and investing. Set aside funds for savings and investments. Consider both short-term and long-term goals. Explore investment options such as stocks, bonds, real estate, and retirement accounts.
- Managing risk with insurance. Evaluate insurance needs (life, health, property, etc.) and ensure adequate coverage to protect against unexpected events.
- Planning for major life events. Anticipate significant life events (marriage, children, education, retirement) and plan accordingly. Consider estate planning, including wills, trusts, and inheritance distribution.

2.1 The Rules of Family Financial Planning in Conventional Methods

- 50-30-20 Rule

The 50/30/20 budget rule, popularized by U.S. Senator Elizabeth Warren in her book *"All Your Worth: The Ultimate Lifetime Money Plan"*, provides a straightforward framework for managing personal finances (Warren & Tyagi, 2006). The budget breakdowns are:

- 50% for Needs (Obligatory Expenses)

Allocate 50% of after-tax income to cover essential needs and obligations. These are the bills and expenses to maintain a lifestyle and survival. Examples of mandatory expenses include

mortgage or rent, utilities, health care, basic groceries, transportation, and childcare.

- 30% for Wants (Discretionary Spending)

Reserve 30% of the income for discretionary spending, things that enhance personal quality of life but are not absolutely essential. Examples of “wants” include: cable/internet/phone, dining out, entertainment, personal care, shopping, and travel.

- 20% for Savings and Investments

Aim to allocate 20% of net income toward savings and investments. Build an emergency fund (at least three months’ worth of living expenses) and consider long-term investments for retirement or other financial goals.



Figure 1. 50-30-20 Rule

- 40-30-20-10 Rule

The 40-30-20-10 rule is a practical guideline for managing personal finances effectively (Tran, 2023). The breakdown is:

- 40%: Allocate 40% of income (after taxes) to necessities such as rent/mortgage, utilities, and groceries. These are essential expenses that keep life running smoothly.
- 30%: Dedicate 30% of income to discretionary spending. This category covers lifestyle choices like dining out, entertainment, and shopping. It allows individuals to enjoy life while staying within budget.
- 20%: Set aside 20% of income for savings or paying off debt. Prioritize building an emergency fund, reducing debt, or saving for future goals.
- 10%: Finally, allocate 10% of income to charitable giving or other financial objectives.

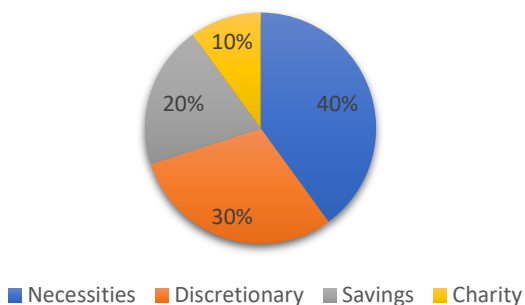


Figure 2. 40-30-20-10 Rule

Whether it is supporting a cause one cares about or working toward specific goals, this portion helps make a positive impact. These percentages can be adjusted slightly based on the priorities. For example, if someone wants to emphasize savings, consider reallocating the percentages to align with that goal. Consistent allocation and mindful spending will lead to steady progress on the financial journey (Mayer, 2023).

2.2 *Hadith* of One-Third Rule

Taken from *Hadith Sahih Muslim, The Book of Zuhd and Softening of Hearts, Chapter: The Virtue of Spending on The Poor and Wayfarers*, no. 2984a, narrated that Abu Huraira reported:

“While a person was in the wilderness, he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. (After that the clouds slinked aside and poured water on a stony ground. It filled a channel amongst the channels of that land and that person followed that water and he found a person standing in the garden busy in changing the course of water with the help of a hatchet. He said to him: Servant of Allah, what is your name? he said: So, and so. And it was that very name which he had heard from the clouds. and he said to him: Servant of Allah, why do you ask me my name? He said: I heard a voice from the clouds of which is the downpour, saying: Water the garden of so and so, like your name. What do you do (for the favour) shown to you by Allah in this matter? He said: Now as you state so. I look what yield I get from it, and I give one-third as charity out of it and I and my children eat one-third of it and one-third I return to it as investment.” (SunnahCom, n.d)

2.3 Fatwas About the *Hadith*

Mufti Ismail Moosa (n.d), in the website Islamqa.com, highlights the commendable intention behind the inquiry into the allocation of charity in accordance with the "One-Third Rule" from the *Hadith*. However, the scholars' commentary on the *Hadith* suggests that the essence of the *Hadith* emphasizes the importance of giving charity from lawful profits gained through trade and business, rather than prescribing a specific portion such as one-third.

The discretion to allocate one-third for charitable purposes is left to the individual trader or businessman, as it may vary depending on their financial circumstances and needs. Some may find allocating one-third detrimental to meeting their basic expenses, while others may be able to give generously.

The key emphasis lies on the act of giving charity itself, rather than the specific amount. It is recommended that after allocating funds for reinvestment and meeting one's expenses, any surplus should be given to charity.

Therefore, it is concluded that the stipulation of one-third of profit gains for charitable purposes cannot be universally applied as an optimum amount, as it is a matter that varies from person to person. Each individual should assess their own financial situation and give charity per their means while striving to fulfill their religious obligation of giving to those in need.

Another fatwa from Sohail ibn Arif (Desai, n.d), a student *Darul Iftaa* and approved by Mufti Ebrahim Desai, emphasizes Islam's encouragement to protect and utilize wealth wisely. It quotes *Hadiths* illustrating the detestable nature of wasting wealth and

the importance of managing it properly. One Hadith illustrates a man's practice of giving one-third of his garden's yield to charity, consuming one-third, and reinvesting one-third. Another hadith states, *"Whoever sells a house or piece of land and does not reinvest its price in something similar, will not find blessings in it"*. This hadith advises against selling property without reinvesting in similar assets, highlighting the benefits of immovable property.

While the default currency during Prophet Muhammad's time was gold and silver, today, with fiat currency not backed by gold, investing in gold or silver is seen as a means of safeguarding wealth, especially during economic uncertainties like hyperinflation. However, investing in precious metals carries risks and is not guaranteed to protect against economic downturns.

The fatwa advises considering various halal investment avenues, seeking divine guidance through *istikharah*, consulting others, and ultimately relying on Allah as the Provider and Bestower. It underscores the importance of prudent financial management while acknowledging the risks associated with investments, emphasizing the need for reliance on faith and careful consideration in financial decisions.

3. RESEARCH METHODOLOGY

In this study, we begin by conducting a comprehensive review of existing literature related to Islamic financial principles, family financial planning, and relevant Hadiths. Our exploration encompasses scholarly works, research articles, and religious

texts that delve into the intricate web of financial obligations toward parents and other family members.

Next, we delve into the specific Hadith from Muslim sources that introduce the concept of the “One-Third Rule”. Through rigorous analysis, we seek to unravel its context, implications, and practical applications within the framework of family financial support. By understanding the essence of this rule, we aim to shed light on its significance in guiding responsible financial decisions within families.

4. RESULTS AND DISCUSSION

4.1 Explanation of *Hadith*

Quote of the hadith, “*He said: Now as you state so. I look what yield I get from it, and I give one-third as charity out of it and I and my children eat one-third of it and one-third I return to it as investment.*” (Sahih Muslim, no. 2984a)

Dr. Umar Sulaiman Al-Asyqar (2008) in his book “*Shahih Qashashin Nabawi*” explains this hadith. He said that The Prophet Muhammad (peace be upon him) conveyed to us a story about a man who heard something mysterious. This man walked to a secluded place, and as he stood there, a cloud passed overhead. From the cloud, he heard a voice instructing him to water a specific person’s garden. We know that Allah assigns angels to direct clouds, commanding them to release rain in specific locations. The voice the man heard was undoubtedly that of an angel. *Sunnatullah* (the divine practice) demonstrates that we only hear the words of angels when there is a purpose behind them.

In this case, the purpose was to reveal the goodness and blessings resulting from the garden owner's righteous conduct toward his garden. The man's curiosity was piqued by the voice, and he wanted to meet the person whose name he had heard.

Following the direction of the rain, he arrived at a piece of land with black stones. There, he observed the rain forming channels and flowing toward a particular garden. The man continued to trace the water's path until he reached the garden. In the garden, he found another man diligently diverting the water with his hoe, ensuring it reached every corner of his garden. Curious, the first man approached the garden owner and asked for his name. To his surprise, the name matched the one he had heard from the voice in the cloud.

The owner of the garden found it strange that the man asked about him, but he was informed about the divine message and the name he had heard from the voice in the cloud. The command had been issued to the attendants responsible for the clouds to water his garden. The man inquired about the reason that made him deserving of rain from the instructed cloud. Clearly, the garden owner had done something that pleased his Lord. The garden owner explained that he divided the produce of his garden into three parts: one-third was given to the poor and those in need (charity); one-third was for himself and his family (personal use); and the remaining third was reinvested in the garden (reinvestment).

Dr. Umar Sulaiman Al-Asyqar emphasizes that we understand that charity preserves wealth, nurtures it, and brings blessings. Providing for one's family is an obligation from Allah, and maintaining the garden through cultivation, fertilization, and

irrigation is a necessity. From this, we recognize that the garden owner was a conscientious Muslim farmer who understood his responsibilities to both his Lord and his family. His expertise in tending and cultivating the land further exemplified his balanced approach.

Lessons and Benefits from the Hadith:

- Allah watches over and sustains His righteous servants who follow His commands. The command to the cloud was to provide water to the garden of the righteous man who had donated one-third of his garden's produce.
- Allah loves a servant who maintains balance in all aspects of life and action, giving each their due. The garden owner's fair division of the harvest demonstrates this balance.
- Allah preserved this man due to his righteous deeds and charity. Righteousness isn't limited to mere worship; it encompasses fulfilling responsibilities toward family and work, contrary to misconceptions held by some.

If Allah is pleased with a servant, He will subdue the heavens and the earth for him. Allah has commanded the clouds to water the righteous man's garden.

4.2 Classification of the One-Third Rule

The "One-Third Rule" is a concept rooted in Hadith Muslim and Islamic teachings that encourages a balanced approach to

financial management. It can be an alternative to family financial planning, especially during budgeting stages, besides conventional methods as mentioned in the previous chapter. It suggests dividing one's income into three distinct categories: consumption, working capital/investment, and charity. The categories are:

1. Consumption

This category covers essential expenses related to daily living. It includes items such as food, clothing, household operations, communication, transportation, healthcare, and entertainment. By allocating a portion of income to consumption, individuals and families ensure their basic needs are met. However, it's essential to avoid excessive spending and focus on necessities.

Islam encourages mindful spending. The family needs to pause, reflect, and deliberate before every purchase. Is this a necessity or an indulgence? Does it align with Islamic values? By allocating one-third of the income to consumption, there will be a balance meeting our needs without excess. Mindful spending is not about deprivation. It's about conscious choice. It liberates us from impulsive buying and cultivates contentment.

2. Working Capital/Investment

This category emphasizes long-term financial stability and growth. It includes investments, savings, and business capital. The key components are:

- Sharia-Compliant Home Ownership/Mortgage Installments: Investing in a home provides stability and a sense of ownership.

- Allocations for Work-Related Assets: If a communication device or IT equipment is used for work, its installment or depreciation falls into this category.
- *Takaful* (Islamic Insurance) Premiums: Ensuring financial protection through *takaful*.
- Investment Funds in Sharia-Compliant Instruments: Allocating funds to grow wealth while adhering to Islamic principles.
- Additional Business Capital: Supporting entrepreneurial ventures.

The working capital/investment serves as a bridge connecting the present to the future. It encompasses various facets, such as savings, investments, and business ventures. Prudent investment should be carried out in an Islamic way, such as involving Sharia-compliant investment and avoiding *riba*. *Riba* (interest) is strictly forbidden in Islam. All financial transactions should be based on fairness and mutual benefit. Prudent investment in the Islamic way ensures financial growth while upholding ethical and religious values. By investing beyond financial returns and considering life dividends, individuals and families ensure not only their own well-being but also contribute positively to society.

3. Charity

This category reflects the Islamic principle of obligation to Allah, social responsibility, giving back to the community, and supporting those in need. The components are:

- *Zakat Maal* Installment: Although *zakat maal* is mandatory to be paid annually (based on *haul* in the Hijri calendar), monthly allocation or installment can be done to avoid hardship in annual payment.
- Supporting Parents: Allocating funds for parents' livelihood.
- Investing in Children's Education and Marriage: Prioritizing their future.
- Savings for Religious Goals: Funding *umrah*, *hajj*, *qurban*, and *aqiqah*.
- *Takaful* Contributions (*Tabarru* Fund): Ensuring mutual assistance.
- *Waqf* (Endowment): Allocating for charitable purposes.
- Zakat and Other Charitable Acts: Fulfilling religious obligations.

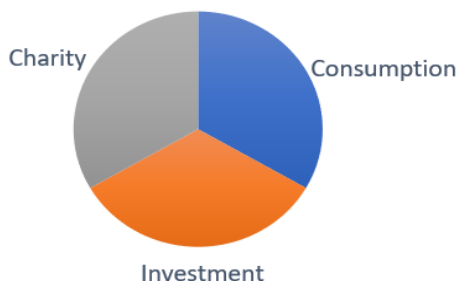


Figure 4. One-Third Rule

Table 1. Example of Classification of the One-Third Rule

Spending/Consumption	Investment / Working Capital	Charity
Food.	Sharia-Compliant Home Ownership/Mortgage Installments.	Zakat Maal Installment.
Clothing.		Allocation of Livelihood Funds for Parents.
Daily Household Operations.	Installments/Depreciation for Vehicles or IT/Communication Devices (work purpose).	Investment Allocation for Children's Education & Marriage.
Communication.		
Transportation.	Investment Premium Value in Takaful.	Investment/Savings Allocation for Umrah, Hajj, or Other Islamic Financial
Healthcare Expenses		Goals such as Qurban (Sacrifice) and Aqiqah (Birth Celebration).
Entertainment.	Allocation of Investment Funds in Instruments at Sharia Financial Institutions.	
Household Furniture Purchases.		Allocation of Monthly Takaful Premium (Tabarru Fund Contribution).
Installments for Consumptive Financial Goals.	Allocation for Additional Business Capital.	
Installments/Depreciation for Vehicles or IT/Communication Devices (non-work purpose).		Allocation of Waqf Fund for Waqf (Endowment) within Sharia Insurance
Monthly Savings for Property Tax, Vehicle Tax, Home Maintenance, and Vehicle Maintenance.		Sadaqa, Charity, and Other Waqf Allocations

4.3 Benefits of the One-Third Rule

The One-Third Rule provides a structured framework for financial decision-making, ensuring clarity, balance, spiritual fulfillment, and long-term sustainability. The benefits are:

1. Clarity

The One-Third Rule simplifies financial decision-making by clearly dividing income into three distinct categories. This clarity helps individuals and families understand where their money is going and ensures that they allocate funds purposefully. When a Muslim family knows exactly how much to allocate for consumption, investment, and charity, they can make informed choices without confusion.

2. Balance

The rule acts as a financial compass, preventing overspending and promoting responsible consumption. Balancing these three areas ensures that no single aspect dominates family financial planning. It encourages moderation and prevents excessive spending on immediate desires.

3. Spiritual Fulfillment

Aligning financial practices with Islamic values brings a deeper sense of purpose and contentment. When the family allocates funds for charity (sadaqa), it becomes more than a financial transaction. It becomes an act of worship to Allah, compassion, and social responsibility.

4. Sustainability

By consciously balancing consumption, investment, and charity, families create a sustainable financial ecosystem. Savings and investments contribute to long-term stability, while charitable giving ensures the well-being of others and strengthens the community.

Family financial planning in Islam is not just about securing a comfortable lifestyle; it is about fulfilling one's duty as a trustee of Allah's blessings, ensuring equitable distribution of wealth, and contributing to the well-being of society. Through mindful stewardship and adherence to Islamic principles, families can achieve financial stability and prosperity while living a life that is pleasing to Allah.

5. CONCLUSION

The exploration of the Hadith Muslim regarding the divine directive to water a specific person's garden, and profound insights into the workings of *Sunnatullah*, or the divine practice, are unveiled. The story serves as a testament to the divine attention bestowed upon those who strive to maintain balance and righteousness in their lives. The narrative imparts invaluable lessons on the principles of charity, stewardship, and responsibility. The garden owner's conscientious allocation of his resources—dividing the produce into portions for charity, personal use, and reinvestment—illustrates a holistic approach to wealth management guided by Islamic teachings. His actions exemplify the profound impact of practicing righteousness not only in worship but also in everyday affairs, including familial and economic responsibilities.

Furthermore, the concept of the One-Third Rule elucidated in Islamic teachings offers a structured framework for financial management, promoting clarity, balance, and sustainability. By dividing income into categories of consumption, investment, and charity, individuals and families can navigate their financial affairs with purpose and mindfulness, ensuring not only their own well-being but also the welfare of others and the broader community. Ultimately, the narrative and the One-Third Rule underscore the profound interconnectedness between faith, stewardship, and societal responsibility in Islam, guiding believers toward a path of spiritual fulfillment.

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