



Family Economic Resilience: An Overview of Islamic Economics Stance

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DOI:

<https://doi.org/10.46963/jam.v6i1.985>

Cite this article:

Munir, M., & Kusumah, E. P. (2023). Family economic resilience: An overview of islamic economics perspective. *AL-Muqayyad*, 6(1), 29-39.
<https://doi.org/10.46963/jam.v6i1.985>

ABSTRACT**Keywords:**

Resilience, economy, family

Informasi Artikel:

Accepted:

05/06/2023

Revised:

20/06/2023

Published:

30/06/2023

Economic resilience is very important in order to maintain survival, both at the nation-state level at the macro level, as well as at the group and individual levels at the micro level. At the group level, there is an important discussion regarding this economic resilience, namely family economic resilience. If you want to study it further, there are many things that can be discussed about family economic resilience. The purpose of writing this paper is to discuss family economic resilience in an Islamic economic perspective. The method used is to use a descriptive qualitative approach. Family economic resilience when viewed from an Islamic perspective is by realizing Islamic economic values as the principles that exist in masashid sharia.

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INTRODUCTION

Economic resilience is the most important part of life, so it needs to be considered in order to achieve stability and prosperity. Maintaining economic resilience within the scope of the "family" group is actually not an easy thing. Being able to survive amidst the uncertainties of life means having a strong economy. In the Qur'an it is explained that a human being should be worried if he leaves his family in a weak condition, both physically, religiously and economically (Departemen Agama, 2019:107).

A low level of economic resilience tends to make someone act recklessly and do things without thinking twice. Weak economic factors are often found, making people reckless in committing crimes, such as stealing and cheating. In addition, the weak economy makes people trapped in ribawi practices. This statement is in accordance with what the Prophet Muhammad SAW said that the poor are closer to disbelief. Kufr meant here is to make a mistake, to make a servant away from His Lord. Therefore, improving the economic level is highly recommended.

Ikhwan and Solihah (2021) stated that economic resilience is closely related to obligations and sunnahs that are firmly held by Muslims, such as praying and paying zakat. Before worshipping a believer is required to wear nice clothes. Good not in the sense of expensive but clean from dirt and covered nakedness. Nice clothes that must be owned and zakat that must



be paid, of course, are the basic reasons for families to continue working so that they have a better economy so that they are able to fulfill their obligations and sunnah properly.

According to Dolorosa (2019), as a religion of rahmatul lil 'alamin, Islam is often misunderstood. The reason is its adherents are accused of being radicalism by some circles. Of course, this is a wrong assumption. Even though the economic problems that arise can be solved in a gentle way based on his teachings. Because the Al-Qur'an is used as a guide in managing various factors, one of which is regarding economic problems in the family.

Whether you realize it or not, Islamic teachings do not only cover matters of worship, but are also accompanied by muamalah. This means that the studies contained therein do not solely discuss the relationship between the servant and His God but also discuss the relationship between humans and other humans, with the natural surroundings, including economic activities, such as trade.

At present, there are many business fields ranging from financial institutions, recreation areas, lodging, even snacks such as snacks with sharia labels. It's as if the presence of Islamic aspects has really been a dream since long ago. The existence of various business fields above indicates a wide spread of job vacancies, so as to reduce the unemployment rate. As a result, this has become an alternative in controlling the economy in the midst of a squeezed family economy that can lead to misery (Ikhwan & Solihah, 2021).

But in fact, the Central Bureau of Statistics recorded a higher poverty rate in September 2022 than March of the same year (2022), with the percentage of the unemployment rate also increasing quite a bit from before. This means that the community still has weak economic resilience. If this is left unchecked, it can be fatal to the survival of a "family".

Review literature in this field of study will be presented in this section. Several studies have been carried out previously in the field of family resilience. Some of these authors include, (Chang et al., 2022; Cihan & Var, 2022; Duncan et al., 2021; Finklestein et al., 2022; Harper & Debb, 2022; Kusumawaty et al., 2021; Nadrowska et al., 2022; Walsh, 2016; Yang et al., 2021; Yuda & Munir, 2022). Broadly speaking, the study of family resilience is faced with several conditions, for example regarding crisis conditions (Browne et al., 2021; Lin et al., 2016; Walsh, 2016; Yuda & Munir, 2022), pandemic conditions (Cihan & Var, 2022; Gayatri & Irawaty, 2022; Herfinanda et al., 2021; Kanewischer et al., 2022; Susilowati, 2020; Tang et al., 2023; Zhuo et al., 2022), conditions in single-parent families (Guo, 2019; Hsieh & Shek, 2008; Lin et al., 2016; Ng & Wan Sulaiman, 2017; Von Bardeleben, 2021). In this study, the authors specifically provide an overview of how family economic resilience is based on an Islamic economic perspective. This will provide important insights in the future, especially in participating in building Islamic economics knowledge that specifically addresses family economic resilience. A paper on family economic resilience is also important for Muslim to be able

to maintain the family's economic condition, especially when facing difficult times such as during the Covid-19 pandemic which occurred several years ago.

Thus, Muslims should know how the family's economic resilience is in an Islamic perspective, so that the "economic" wheel of life is at a more balanced level. It is hoped that this study will be able to explain issues surrounding the economy, answer challenges as well as public concerns in strengthening the economy through various alternative solutions written in the research results.

Discussions on family resilience are generally focused on family capacity, both at the individual level and at the group level, to respond in various ways when facing difficult times or crises. Family resilience is interpreted as a form or way of surviving the family in order to carry out its functions, both social functions and economic functions and so on (Leap & Thompson, 2018).

Another view states that family resilience is interpreted as a condition in which family institutions can adequately and sustainably meet basic needs in living life. Apart from that, the discussion on family resilience also discussed how the capacity of the family in carrying out its role in meeting needs through allocating existing resources. These resources are generally divided into two, namely physical and non-physical needs. Physical needs such as the need for food, food, shelter, and daily living needs. While non-physical needs such as the need for education, access to knowledge to increase thinking power and also needs that can increase happiness in life (Alie & Elanda, 2019).

Family economic resilience has a narrower scope than family resilience. If the previous discussion discussed the discussion of family resilience which consists of physical and non-physical, then in the discussion of family economic resilience it focuses more on physical resilience, which is specifically in the economic field.

Family economic resilience is interpreted as a way for families to meet economic needs when experiencing difficulties. These difficulties come in various forms, for example, as during the past COVID-19 pandemic. Many families cannot carry out their capacities because they cannot meet their needs economically. Family economic resilience focuses on meeting basic family needs such as food, shelter, and clothing. There are many derivatives of these three needs, such as the need for clean water, the need for healthy and nutritious food, the need for energy and so on. Physical family economic resilience is very important because it affects psychological (non-physical) conditions (Alie & Elanda, 2019).

The economy comes from the Greek words, namely oikos and nomos. Oikos means household, while nomos means to manage. In general, Islamic economics is understood as the study of household rules, or management within them (Nasuka, 2021:17).

According to Ikhwan and Solihah (2021), Islamic economics is defined as a social science that studies human activities where this is related to important factors in life such as production, distribution and utilization of the results of goods or services.

Islamic economics is an economic system in accordance with Islamic teachings which is based on the Al-Qur'an, hadith and so on (Amiral, 2017). He further explained Islamic economics as a scientific branch which relates to a person's ability to manage the resources they have so as to achieve the prosperity that has been established in Islamic teachings.

Meanwhile, several economists including Muh. Abduh, Yusuf Qoradhawi, and M. Akram Khan also explained the definition of Islamic economics. According to Muh. Abduh, economics as a study of science that discusses economics is then juxtaposed with adherents of Islamic principles. Yusuf Qoradhawi defines Islamic economics as a science based on divinity. Meanwhile M. Akram Khan defines Islamic economics as a science which is oriented toward *falah* (welfare).

The various explanations regarding Islamic economics do not become an obstacle for someone to study it, because each definition has the same meaning. So, it can be concluded that Islamic economics is a science that studies the procedures for human life based on sharia rules.

Initially, Islamic economics has existed since the time of the Prophet. Where he broadcast religion as well as carrying out trading activities from region to region. *Baitul Maal* is a form of institution that existed at that time. From that time, Islamic economics continued to develop.

Currently the economy is not a foreign thing in Indonesia. The entire majority of Indonesian people are Muslim, making the Islamic Economy more expansive than before. One of the first banks to be established in Indonesia was Bank Muamalat Indonesia (BMI). BMI was founded on November 1, 1991, and officially began operations in 1992. The establishment of this bank was based on the aspirations of the people. At that time most of the Muslim community in Indonesia expected a sharia-based economic system. In short, the government responded positively to the establishment of the first Islamic banking in Indonesia, namely Bank Muamalat Indonesia (Rusby, 2017:112).

Since then, several Islamic banks have started to emerge, such as BNI Syariah, BRI Syariah, and Bank Syariah Mandiri. Until gradually, the government enforced the policy by merging or combining the three banks into one large part, namely the giant Islamic bank which is currently known as Bank Syariah Indonesia (BSI) (Santoso, 2016:114).

From time to time, Islamic financial institutions are increasingly mushrooming. Such as the presence of Islamic cooperatives, Islamic insurance, Islamic pawnshops, and even Islamic capital markets. Meanwhile, the Islamic economic system in Indonesia is not only limited to financial institutions. But it also spreads to businesses using an Islamic context, such as sharia culinary, sharia tourism, sharia lodging, sharia clothing, even snacks using sharia labels.

From this it can be concluded that Islamic economics is experiencing rapid development. This is proven by the issuance of various government regulations including

Law no. 21 of 2008 concerning Islamic banking and Law no. 11 of 2020 concerning Job Creation which discusses the halalness of a product (Ikhwan & Solihah, 2021). The development of Islamic-based institutions and business fields has made people more interested in the Islamic economy and has made it a determinant of policy directions.

Islamic economics is generally recognized as an economic system based on Islamic values, including the Qur'an and sunnah. According to Nasuka (2021: 8), Islamic Economics is an economic system that is very different from conventional economics (capitalist and socialist). The location of this difference lies in the basic things, such as the concepts and systems contained therein. In the following, Nasuka (2021:15) also explains each of the differences in the three economic systems above. First, Islamic economics assumes that property owned by a person is not absolutely his, but there are other people's rights that must be issued. That is, this system emphasizes the existence of limits that become the control of one's property. In contrast to the capitalist and socialist systems which assume that all property owned is private or government property.

Second, the right to property. According to Islam, everyone has the right to own property. Islam does not prohibit its people from enjoying their own wealth. But with the provision that the assets owned are not just buried in certain groups. In a capitalist economy, everyone can own property at will. Meanwhile, in a socialist economy, a person has no right to own and use anything that exists. Because the concept used is that the assets owned belong to colleagues or the government.

Third, regarding the use of the economy. Islam realizes that every individual has a different economic level. As is the case, the birth of children from wealthy and underprivileged families. People who are able (wealthy) in Islam are obligated to give out some of their wealth to the poor. But in capitalist and socialist economies there is no obligation for this. According to them, the assets owned belong to the individual or the government.

Fourth, the distribution of assets. In Islam, a person is prohibited from hoarding wealth for his own sake. However, it must be distributed to other groups including the surrounding environment who are considered to have economic limitations. Whereas in the conventional economic system (capitalism and socialism) wealth in the form of money and supporting production activities is left to certain groups who are considered to have a major influence on economic activity. On the other hand, in a socialist system, assets that are fully owned are handed over to the state or government, so that this system makes society a machine that must work continuously, forcibly and non-stop.

The respective concepts used include: In a capitalist economy, wealth is very difficult to obtain. To get it one must work hard even though bloody. Therefore, everyone is allowed to hoard his wealth. In the socialist concept it is explained that wealth is very difficult to obtain. To get it done in various ways such as empowering the workforce and the business sector. After empowering the assets obtained are collected in large groups.

This is different when compared to the concept of Islamic economics, in which all property owned by a person does not actually belong to him but belongs to Allah SWT which can be taken at any time. The existence of this concept emphasizes awareness, if humans are only given the mandate by the creator to maintain and make the best use of what is in them. From the several comparisons of the economic systems above, it can be concluded that Islamic economics is capable of being an alternative life for all people, more precisely Muslims. Applying Islamic economic concepts and systems can lead a person to two things at once. First, by implementing the system or concept, a person lives life in a more orderly manner. Second, it means that someone has prepared a wide field of reward (practice hereafter) through activities and policies carried out based on the teachings of the Qur'an and sunnah.

METHOD

This research uses descriptive qualitative method. The data used is secondary data, namely data obtained indirectly. Reference sources or information in research are obtained through previous records, whether in the form of books, journals, articles related to research, official websites and so on. This research was carried out by collecting data or references, choosing to write that was in accordance with the research. Then it is studied and understood so that it is concluded into a narrative or reading that is easy to understand.

RESULTS AND DISCUSSION

A. Family Economic Resilience in Islamic Economics

The economic resilience of the family in the view of Islamic economics rests on the values of the Islamic economy itself. Islamic economic values as it is commonly known exist in the concept of maqashid sharia. The concept of maqasid sharia itself refers to a term which is interpreted as a form of obedience or obedience in carrying out Islamic sharia principles which in the end will bring benefit or goodness to humanity itself ('Audah, 2014).

The conception of maqasid sharia which aims to achieve mutual benefit, its implementation is on the orders of mankind to safeguard the five pillars of maqasid sharia, namely protecting religion, protecting the soul, protecting the mind, protecting property and protecting offspring. If we take it in the context of family economic resilience in the view of Islamic economics, then the implementation of family economic resilience must be able to implement maqasid sharia within the broad framework that exists in the Islamic economic system. The forms of implementation can vary, starting from carrying out the principles of the Islamic family economy, being modest, avoiding usury, giving alms, paying zakat, working diligently while intending to worship and so on.

B. Islamic Economics and Family Economic Welfare

The presence of Islamic economics provides warmth for all people. This system can help the community in improving the economic welfare of the family. Not only the upper class, but also the middle class, including the lower class, who actually need more understanding of the economic system (Doriza, 2015: 2).

The understanding of the Islamic economic system referred to here can later become a solution for how to address household economic problems. Good household conditions are not without problems, but how can someone solve this by determining a more appropriate policy direction. From several studies it is explained that solving economic problems to achieve prosperity in them can be done by implementing Islamic economics.

For example, in a family relationship, it is certain that someone longs for a peace-loving bond of love. However, this cannot be created instantly, instead one must pay attention to important factors in life such as the fulfillment of clothing, food and shelter. In order to establish family harmony as previously expected.

But in fact, the misery present in the midst of the family is caused by the actions of the family itself. Therefore, it is better to pay attention to several solutions to household economic problems that immediately arise and can only be solved using Islamic principles. The solution is as follows (Ikhwan & Solihah, 2021).

1. Implementing an Islamic economic system

To create economic prosperity within the scope of the family one must be able to control every problem that arises, one solution is to implement an Islamic economic system. This system must be applied as much as possible, including to even the smallest things. For example, in the field of muamalah, a person is encouraged to carry out buying and selling activities in an honest way, so that the results obtained become blessings so that they are able to provide for all the needs of the family.

2. Simple behavior

Someone who has a good level of religion certainly understands this very well. Where Islam teaches its people not to live in excess in the sense of extravagance or extravagance. But Islam also does not recommend its people to be miserly. Here a person is actually encouraged to always live in a simple way, for example buying necessities sufficiently and appropriately. Because an excessive attitude cannot be a solution when the economy is squeezed, instead it becomes a trigger for economic misery.

3. Stop the practice of usury

When the family's economy is at a weak point, some people sometimes decide to practice usury which is considered the best solution for them. In fact, usury actually brings incomparable misery to the perpetrators. Riba, which is known as the practice of adding to something that should be given, is an activity

that is forbidden in Islam. The reason is someone who applies the practice of usury in his life will always feel anxious and lacking. Because the assets owned have been mixed with vanity so that the blessings of the family have disappeared.

4. Put your trust in Allah SWT

There are many forms of effort in life. But what is meant here is trying to work. A good job is done in a good way even though the results are not so optimal. Sometimes low income also makes a person lose enthusiasm to try let alone pray. Because they think working or not working will not change the bad luck that befalls them. In Islam, of course, this is a very wrong assumption, because by continuing to try and pray, a person can achieve family economic stability.

5. Pay zakat

The obligation of a Muslim besides worshiping Allah (prayer) includes paying zakat. Whether it's zakat for self-purification (zakat fitrah) or cleaning assets (zakat maal). In Islam, the payment of zakat is highly recommended and even made mandatory. Because by making zakat payments a person can be a helper for other parties who have limited finances. In other words, assets owned by the upper class must be distributed to the middle or lower class in order to create economic health. That way, paying zakat is a solution in maintaining and prospering the family economy.

6. Give charity

In Islam charity is highly recommended, even when someone has nothing. Even though charity is punished as a sunnah, the reward of goodness will still be rewarded and returned to those who give kindness. There is a term that states if the hand above is better than the hand below. This means that giving is a nobler act than begging. Islam also explains that charity is due to the smooth running of the family's income. Thus, charity is one of the keys as well as a solution to creating family economic well-being.

CONCLUSION

Family resilience is interpreted as a form or way of surviving the family in order to carry out its functions, both social functions and economic functions and so on. Family economic resilience has a narrower scope than family resilience. Family economic resilience is interpreted as a way for families to meet economic needs when experiencing difficulties. The economic resilience of the family in the view of Islamic economics rests on the values of the Islamic economy itself. Islamic economic values as it is commonly known exist in the concept of maqashid sharia. The concept of maqasid sharia itself refers to a term which is interpreted as a form of obedience or obedience in carrying out Islamic sharia principles which in the end will bring benefit or goodness to humanity itself. The conception of maqasid sharia which aims to achieve mutual benefit, its implementation is on the orders of mankind to safeguard the five pillars of maqasid sharia, namely

protecting religion, protecting the soul, protecting the mind, protecting property and protecting offspring.

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