

## **Building Family Resilience Through Islamic Family Law Approach**

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### **Abstract:**

The digital age is fundamentally changing global economic governance, creating new opportunities and presenting new challenges in terms of economic transition and family resilience. In a situation of global recession, the digital economic transition is becoming increasingly important as significant economic shifts and changes can affect family stability and resilience. This research aims to provide an understanding of the role of Islamic family law in building family resilience to the digital economic transition in the era of global recession. This research analyzes how the concepts of family resilience, digital economic transition and global recession in an Islamic perspective, the impact of digital economic transition in the era of global recession on family resilience, and how Islamic Family Law builds family resilience against digital economic transition in the era of global recession. This research is a qualitative research with data collection using literature review techniques. The data used in this research comes from secondary data. This research uses content analysis as a data analysis technique and deductive concepts in making conclusions. The results of this research show that the Islamic family law approach has an important role in building family resilience from the impact of the digital economic transition in the era of global recession. The principles of justice, economic responsibility, education, solidarity, and balance between the world and the hereafter taught in Islam can help families face economic challenges wisely and with dignity.

**Keywords:** law; family; Islam; resilience; recession

### **Introduction**

Currently, the world has entered the digital era characterized by rapid advancements in information and communication technology. The innovative digital technologies, such as the internet, mobile devices, and digital platforms, have revolutionized the way people communicate, interact, and conduct transactions. The digital economic transition refers to the shift from traditional economies based on physical transactions to an economy closely linked with digital technology. This transformation has brought about new opportunities in various economic sectors, including e-commerce, digital finance, and remote work. However, the digital economy transition also has significant impacts on families. Amidst the global recession, families are vulnerable to the structural economic changes resulting from

the transition to the digital economy. This can lead to shifts in employment patterns, job losses, income reductions, and increased dependence on technology. Families play a central role in society, and the stability and resilience of families have important implications for the well-being of individuals and society.

In recent years, the world has witnessed significant global recessions. These recessions have been triggered by various factors, including financial crises, commodity price fluctuations, trade wars, and the ongoing COVID-19 pandemic. Global recessions have far-reaching effects, including decreased economic growth, increased unemployment, declining purchasing power, and market instability. In times of global recession, it is crucial for families to have strong resilience to cope with the economic challenges arising from economic changes and the transition to the digital economy. The issue of family resilience is a concern in facing the era of global recession and digital economic transactions along with the increasing number of divorces filed with the court. Statistical Yearbook of Indonesia 2023 from Badan Pusat Statistik (BPS) of Indonesia noted that in 2022 there were 110,939 divorce cases due to Financial Problems. The data also shows that most causes of divorce are motivated by two major factors that are often experienced by families in Indonesia, namely Financial Problems in second place and Constant Arguing in first place with 284,169 divorce cases in 2022.<sup>1</sup> The issue of the lack of ability to meet the economic needs of the family gets a considerable number in many divorce cases. In fact, economic problems are one of the causes of disputes and arguments between husband and wife<sup>2</sup> with a rate of 33%.<sup>3</sup> These facts show that economic problems have a big influence on family harmony and integrity, and economic problems are one of the problems that every family will experience when there is a global recession.

Within the scope of Islamic legal studies, there is a study of Islamic family law known as *al-ahwal al-syakhsiyyah*. *Al-ahwal al-syakhsiyyah* is a legal relationship that arises between individuals in the family starting from marriage until the end of marriage, either the termination of marital relations due to death or divorce. The *al-ahwal al-syakhsiyyah* has a broad scope including marriage, guardianship, trusts, wills, inheritance, grants, *nafkah*, and *hadhanah*.<sup>4</sup> Islamic Family Law is derived from the Qur'an and Hadith. In Indonesia, Islamic Family Law is also derived from Law No. 1 of 1974 concerning Marriage and the Compilation of Islamic Law.<sup>5</sup> An Islamic family law approach has great potential to build family resilience from the impact of the digital economy transition in the era of global recession. The Islamic family law

<sup>1</sup> Badan Pusat Statistik, *Statistical Yearbook of Indonesia 2023* (Jakarta: BPS-Statistics Indonesia, 2023).

<sup>2</sup> Dewi Khurin'In et al., "Perceraian Akibat Perselisihan Dan Pertengkaran Perspektif Hukum Islam," *Ma'mal: Jurnal Laboratorium Syariah Dan Hukum* 3, no. 1 (February 5, 2022): 18–37, <https://doi.org/10.15642/mal.v3i1.114>.

<sup>3</sup> Christine Purnamasari Andu, "Faktor – Faktor Pertengkaran Antara Suami Dan Istri Di Dalam Rumah Tangga Serta Pemicunya," *Communications* 3, no. 1 (February 13, 2021): 18–42, <https://doi.org/10.21009/Communications.4.1.2>.

<sup>4</sup> Azizah et al., *Ketahanan keluarga dalam perspektif Islam* (Tangerang Selatan: Pustaka Cendekiawan Muda, 2016), <https://repository.uinjkt.ac.id/dspace/handle/123456789/45670>.

<sup>5</sup> Ibnu Radwan siddik Turnip, "Perkawinan Beda Agama: Perspektif Ulama Tafsir, Fatwa MUI Dan Hukum Keluarga Islam Di Indonesia," *Al-Tadabbur: Jurnal Ilmu Al-Qur'an Dan Tafsir* 6, no. 01 (2021): 107–40.

approach combines aspects of religious and civil law to formulate policies and regulations relating to various matters in Muslim families, such as marriage, divorce, inheritance, the rights and obligations of husband and wife, as well as the rights of children and other family members. This approach considers the values and teachings of Islam in formulating laws and rules that apply in the family environment. Islamic principles and values provide a solid framework to deal with such changes in an ethical, just, and sustainable manner. In the Islamic view, the family is considered a strong foundation in building a healthy and harmonious society. Therefore, it is important to understand how Islamic family law can be applied to deal with the impact of the digital economy transition and global recession and how Islam views this issue.

This research aims to enhance understanding of the role of Islamic family law in building family resilience in the era of digital economy transition and global recessions. Family resilience is important because it provides a protective buffer for individuals within the family unit, particularly children, who may be vulnerable to the negative effects of economic transitions and recessions. Resilient families create a nurturing and supportive environment that promotes the well-being and development of their members, fostering a sense of security, stability, and optimism even in challenging times. By focusing on building family resilience in the face of digital economic transitions and global recessions, families can better adapt to changing circumstances, minimize the negative impact on their well-being, and seize opportunities for growth and success.

This research is a qualitative method. Qualitative research is research to examine the conditions of natural objects.<sup>6</sup> Qualitative research aims to gain a deeper understanding of human and social problems, not just explaining the surface aspects of a reality as is done in quantitative research.<sup>7</sup> The data collection technique in this research is literature review or literature study. Literature study is a theoretical study, references and other scientific literature related to culture, values and norms that develop in the social situation under study.<sup>8</sup> Literature study (library research) aims to solve problems through data collection and scientific papers sourced from related literature. This concept involves critical and in-depth analysis of relevant library materials.<sup>9</sup> The information used in the literature study can be obtained from various reference books and the results of previous similar studies which are useful for obtaining a theoretical basis for the problem to be studied.<sup>10</sup>

The data used in this study are secondary data. Secondary data is data used in a study that refers to data obtained indirectly from research subjects.<sup>11</sup> Secondary data used in this study are books, journals, scientific articles, official websites, which

<sup>6</sup> Rifa'i Abubakar, *Pengantar Metode Penelitian* (Yogyakarta: SUKA-Press UIN Sunan Kalijaga, 2021).

<sup>7</sup> Muhammad Rijal Fadli, "Memahami Desain Metode Penelitian Kualitatif," *Humanika, Kajian Ilmiah Mata Kuliah Umum* 21, no. 1 (April 30, 2021): 33–54, <https://doi.org/10.21831/hum.v21i1.38075>.

<sup>8</sup> Sugiyono, *Memahami Penelitian Kualitatif* (Bandung: Alfabeta, 2022).

<sup>9</sup> Anwar Sanusi, *Metodologi Penelitian Bisnis* (Jakarta: Salemba Empat, 2016).

<sup>10</sup> Jonathan Sarwono, *Metode Penelitian Kuantitatif & Kualitatif* (Yogyakarta: Graha Ilmu, 2006).

<sup>11</sup> Suliyanto, *Metode Penelitian Kuantitatif* (Brebes: Universitas Peradaban, 2017).

have information relevant to research topics such as Islamic economics and Islamic family law. The analysis technique used in this research uses content analysis techniques. Content analysis is research that is an in-depth discussion of the content of written information.<sup>12</sup> Furthermore, the conclusions in this study are drawn using the deductive concept, which is to analyze the data obtained in general and then draw conclusions in particular. The research is expected to provide new insights and significant contributions in addressing the challenges faced by families in the face of digital economic changes and global recessions, as well as to provide a solid policy foundation for building family resilience through the approach of Islamic family law.

## Result and Discussion

### Family Resilience in Islamic Perspective

Family resilience is a condition of adequate and sustainable access to income and resources to meet various basic needs including food, clean water, health services, educational opportunities, housing, time to participate in the community, and social integration.<sup>13</sup> Family resilience is the ability of a family to effectively navigate and adapt to challenging circumstances, such as economic transitions in the digital era and global recessions. It encompasses the family's capacity to maintain stability, well-being, and positive functioning despite facing adversity. Resilient families are characterized by their ability to withstand and recover from stressors, maintain strong relationships, and utilize available resources to cope and thrive in the face of challenges.

Essentially, somebody who as of now features a family needs a family that can confront all circumstances that occur in life. Hence, family versatility is required to attain this. The significance of family strength is expressed in Law Number 52 of 2009 which clarifies that the energetic condition of a family that has relentlessness and strength and contains physical-material and psychological-spiritual capacities to live freely and create themselves and their families to live agreeably in making strides physical welfare and internal joy. From this explanation, it means that family resilience is a stable condition that can be created by a family. This means that in daily life all basic needs can be met properly without any shortcomings.<sup>14</sup> Families also face disruptions/threats from various aspects of social, economic, and natural environment that can cause family fragility in various aspects, such as social, economic and environmental.<sup>15</sup>

In building family resilience and family welfare, there are supporting factors, including readiness to marry, functioning, fulfilling tasks, managing resources,

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<sup>12</sup> AM Irfan Taufan Asfar, *Analisis Naratif, Analisis Konten, Dan Analisis Semiotik (Penelitian Kualitatif)*, 2019.

<sup>13</sup> T Frankenberger and M McCaston, "The Household Livelihood Security Concept: Food Nutrition and Agriculture," *FAO: Rome, Italy*, 1998.

<sup>14</sup> Farah Tri Apriliani and Nunung Nurwati, "Pengaruh Perkawinan Muda terhadap Ketahanan Keluarga," *Prosiding Penelitian dan Pengabdian kepada Masyarakat* 7, no. 1 (July 14, 2020): 90–99, <https://doi.org/10.24198/jppm.v7i1.28141>.

<sup>15</sup> Seieun Oh and Sun Ju Chang, "Concept Analysis: Family Resilience," *Journal of Nursing* 4, no. 13 (2014): 980.

managing stress, preventing, and predicting vulnerability, and increasing family resilience.<sup>16</sup> These family resilience factors can also be a prerequisite in forming family resilience, one of which is readiness to marry. The characteristics of family resilience in general are an attitude of service, familiarity of couples, parents who teach their children, children who respect their parents, the spirit of altruism between family members, maintenance of family member relationships, a positive environment created in a family, etc.<sup>17</sup> Family resilience orientation is seen based on the belief that all families have strengths and potential that can be developed to become a family protection and recovery factor to secure resources and foster family resilience.<sup>18</sup>

In Islam, the family is a very important institution and a noble task from Allah. It is a strong foundation for family resilience. Allah says in the Qur'an,

﴿وَمِنْ آيَاتِهِ أَنْ خَلَقَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا لِتَسْكُنُوا إِلَيْهَا وَجَعَلَ بَيْنَكُمْ مَوَدَّةً وَرَحْمَةً إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يَتَفَكَّرُونَ﴾

*"And of His signs is that He created for you from yourselves mates that you may find tranquillity in them; and He placed between you affection and mercy. Indeed, in that are signs for a people who give thought".<sup>19</sup>*

This emphasizes the need for togetherness, love, and support between husband and wife in facing the challenges of life. In building a family, everyone wants goodness and happiness in their family life. This is a manifestation of his love for them, which is a fitrah that Allah has assigned to the soul of every human being. Allah *subhanahu wa ta'ala* said,

﴿زَيْنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْخَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاَبِ﴾

*"Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return".<sup>20</sup>*

Islam also teaches the value of high family commitment through mutual care and protection of family honor. This is illustrated in the word of Allah,

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا قُوا أَنْفُسَكُمْ وَأَهْلِيكُمْ نَارًا وَقُودُهَا النَّاسُ وَالْحِجَارَةُ عَلَيْهَا مَلَائِكَةٌ غِلَاطٌ شِدَادٌ لَا يَعْصُونَ

<sup>16</sup> Euis Sunarti, *Studi Ketahanan Keluarga Dan Ukurannya: Telaah Kasus Pengaruhnya Terhadap Kualitas Kehamilan* (Bogor: IPB Press, 2001).

<sup>17</sup> Herien Puspitawati, Tien Herawati, and Ma'mun Sarma, "Reliabilitas dan Validitas Indikator Ketahanan Keluarga di Indonesia," *Jurnal Kependudukan Indonesia* 13, no. 1 (August 16, 2018): 1–14, <https://doi.org/10.14203/jki.v13i1.283>.

<sup>18</sup> Keri Black and Marie Lobo, "A Conceptual Review of Family Resilience Factors," *Journal of Family Nursing* 14, no. 1 (February 1, 2008): 33–55, <https://doi.org/10.1177/1074840707312237>.

<sup>19</sup> Q.S. *Al-Rum*: 21.

<sup>20</sup> Q.S. *Ali 'Imran*: 14.



اللَّهُ مَا أَمَرَهُمْ وَيَفْعَلُونَ مَا يُؤْمَرُونَ ﴿٢١﴾

*“O you who have believed, protect yourselves and your families from a Fire whose fuel is people and stones, over which are [appointed] angels, harsh and severe; they do not disobey Allah in what He commands them but do what they are commanded”.*<sup>21</sup>

One of the main elements in building family resilience is exemplary worship and piety. When family members see the head of the family taking the initiative in practicing worship and living religious values, this will affect the spiritual resilience of the family.

### Digital Economic Transition in Islamic Perspective

Digital Economic Transition refers to the process of transitioning from traditional economic models to digital ones. This transition involves the integration of digital technologies into various aspects of the economy, including business processes, marketing, and commerce.<sup>22</sup> The goal of this transition is to improve efficiency, reduce costs, and increase competitiveness in the global market. The transition to a digital economy is also related to the country's transition to a digital path of development, where any transformations will depend on the general level of digitization of the state and its components.<sup>23</sup> The digital transformation of economic and social sectors is conditioned by the need for a critical reflection of the cultural processes taking place in modern society under the influence of transition to sustainable development.<sup>24</sup> The modern digital transition and Industry 4.0 (I4.0) technologies are proposing to transform human-machine relations, with a significant impact on social and organizational aspects. At the same time, digitization can help companies to define and implement sustainability by correlating production with proper evaluation metrics.<sup>25</sup>

Keynes said that the current economic system is characterized by the fact that although the economy has experienced high growth in output and employment, this instability has not led to social dislocation. In addition, it is expected that the system will be able to withstand critical conditions and will operate within reasonable limits without showing signs of deterioration. Furthermore, attempts to show substantial

<sup>21</sup> Q.S. At-Tahrim: 6.

<sup>22</sup> Alla Lialiuk, Tetiana Sak, and Svitlana Bortnik, “Marketing Risks of Trading Enterprises in The Digital Economy,” *International Scientific Journal “Internauka”*. Series: “Economic Sciences,” 2022, <https://doi.org/10.25313/2520-2294-2022-7-8139>.

<sup>23</sup> Nataliia Chernikova, Roman Dolyna, and Olesya Didenko, “Improvement of The Concept Of Business Processes of Enterprises in Conditions of Digital Changes,” *Economic Scope*, no. 181 (2022): 158–61, <https://doi.org/10.32782/2224-6282/181-27>.

<sup>24</sup> Irina A. Levitskaya and Martin Straka, “The Digital Culture of Industry in the Transition to Sustainable Development,” *E3S Web of Conferences*, 2021, <https://doi.org/10.1051/e3sconf/202127803019>.

<sup>25</sup> Giuditta Contini and Margherita Peruzzini, “Sustainability and Industry 4.0: Definition of a Set of Key Performance Indicators for Manufacturing Companies,” *Sustainability* 14, no. 17 (January 2022): 11004, <https://doi.org/10.3390/su141711004>.

employment are rare events, and if they do occur, they will not last long. The trade sector is one of the determinants of whether a country goes into recession. The global economy is not as stable as expected, with the world's poor not benefiting enough from stronger economic growth.<sup>26</sup>

Nowadays the world is facing a significant change with the industrial revolution 4.0. Digital technology is growing rapidly all over the world. People's lifestyle which was originally manual switched to using digital technology. All information can be obtained quickly through the devices we have so that the world is getting narrower without distance and time. Likewise with an economic system that is so easy, able to sustain the economy become more advanced.<sup>27</sup> Digital economic transition is driven by advancements in technology, particularly the internet, mobile devices, artificial intelligence, big data analytics, cloud computing, and the Internet of Things (IoT). These technological developments have transformed the way businesses operate, consumers engage with products and services, and the overall structure of the economy.

Research on digital economic transition examines its impacts on various stakeholders, explores strategies for managing the transition, and identifies opportunities for harnessing digital technologies for sustainable economic development. One study found that entrepreneurs have had to adjust their businesses by using digital platforms such as e-commerce and online applications to maintain their revenue streams. The study also found that businesses need to prepare contingency plans for future crises by digitalizing their business processes, planning stronger cash flows, and strengthening supply chains.<sup>28</sup> Another study found that the digitalization of wakaf (Islamic endowment) collection in Indonesia is still not optimal, with the regulator aspect being the most problematic. The study suggests that developing the professionalism of nazirs (trustees) is the priority solution. These studies highlight the importance of digitalization in the economic sector and the need for businesses and regulators to adapt to the changing landscape.

Education and knowledge are highly valued in Islam. In the digital economy transition, access to education and knowledge has become easier through technology. Islam encourages its followers to learn and improve their knowledge. The Prophet Muhammad ﷺ said,

«طَلَبُ الْعِلْمِ فَرِيضَةٌ عَلَى كُلِّ مُسْلِمٍ»

*“Seeking knowledge is a duty upon every Muslim”.*<sup>29</sup>

Therefore, the use of digital technology to gain knowledge and education is

<sup>26</sup> Morten O. Ravn and Vincent Sterk, “Job Uncertainty and Deep Recessions,” *Journal of Monetary Economics* 90 (October 1, 2017): 125–41, <https://doi.org/10.1016/j.jmoneco.2017.07.003>.

<sup>27</sup> Muhasim Muhasim, “Pengaruh Teknologi Digital Terhadap Motivasi Belajar Peserta Didik,” *Palapa* 5, no. 2 (May 25, 2019): <https://doi.org/10.37547/TAJSSEI/VOLUME02ISSUE11-07>.

<sup>28</sup> Kasman Sinring, “Analisis Sikap Wirausaha Terhadap Perubahan Status Sosial Ekonomi Dimasa Pandemi Covid-19: Sebuah Tinjauan Pustaka,” *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis* 10, no. 2 (July 31, 2022): 1413–20, <https://doi.org/10.37676/ekombis.v10i2.2802>.

<sup>29</sup> Muḥammad bin Yazīd al-Qazwaini Ibnu Mājah, *Sunan Ibni Mājah* (Kairo: Dār Ihyāi al-Kitāb al-‘Arabīyyah, 2009).

highly encouraged in the Islamic view.

The use of digital technology in Islam is seen as possible, as long as it does not contradict religious principles. In the Quran, Allah ﷻ says:

﴿وَلَا تَلْبِسُوا الْحَقَّ بِالْبَاطِلِ وَتَكُنُوا لِلْحَقِّ غَافِلِينَ وَأَنْتُمْ تَعْلَمُونَ﴾

*“And do not mix the truth with falsehood or conceal the truth while you know [it]”.*<sup>30</sup>

This shows the importance of separating beneficial and harmful uses of technology. Therefore, Islam views positively the use of digital technology that helps in advancing life and making work easier if it remains within the corridors of Islamic rules.

### Global Recession in Islamic Perspective

A global recession is a period of economic decline that affects multiple countries around the world.<sup>31</sup> It is characterized by a significant decrease in global GDP growth, which falls below 3% according to the IMF definition. The effects of a global recession can include reduced trade and travel, job losses, and decreased economic growth in many countries.<sup>32</sup> The causes of a global recession can vary, but they often include factors such as financial crises, changes in economic relationships between countries, and pandemics. The COVID-19 pandemic, for example, has had a significant impact on the global economy and has caused a recession in many countries.<sup>33</sup> The effects of a global recession can be felt by individuals and businesses around the world, and can have long-lasting impacts on the global economy.<sup>34</sup>

Global recession is a term used to describe a period of economic decline that affects countries around the world. The most recent global recession occurred in 2008 and was caused by a financial crisis in the United States. The effects of the recession were felt worldwide, with many countries experiencing high levels of unemployment, decreased economic growth, and increased poverty. Since then, there have been concerns about the possibility of another global recession, particularly considering the COVID-19 pandemic. The pandemic has caused significant disruptions to the global economy, with many businesses closing and many people losing their jobs. Governments around the world have implemented various measures to try to mitigate

<sup>30</sup> Q.S. Al-Baqarah: 42.

<sup>31</sup> Georg Erber, “Are We Already in a Global Recession?” *SSRN Scholarly Paper* (Rochester, NY, October 24, 2016), <https://doi.org/10.2139/ssrn.2858208>.

<sup>32</sup> Michael A. Peters, “Global Recession, Unemployment and the Changing Economics of the Self,” *Policy Futures in Education* 7, no. 1 (February 1, 2009): 129–33, <https://doi.org/10.2304/pfie.2009.7.1.129>.

<sup>33</sup> Lenka Nigrinová, “The Impact of the Spread of COVID-19 on Globalization: The Future of Globalization,” *Practice, Progress, and Proficiency in Sustainability*, 2022, <https://api.semanticscholar.org/CorpusID:244935528>.

<sup>34</sup> Viktor Sabadash, Yaroslava Chorna, and Kateryna Falko, “International Logistics Systems: Research of Transformations under the Influence of Recession and Definition of Perspective Directions of Logistics Architecture Development,” *Mechanism of an Economic Regulation*, no. 4 (2020): 70–80, <https://doi.org/10.21272/mer.2020.90.05>.



the economic impact of the pandemic, but it remains to be seen how effective these measures will be in preventing a global recession.

The impacts of a global recession extend beyond economic factors. They can have far-reaching social consequences, including increased inequality, social unrest, political instability, and a strain on public services. Vulnerable populations, such as low-income households, marginalized communities, and developing nations, are often disproportionately affected by the negative consequences of a global recession. In the Islamic view, tests and trials are part of human life. The global recession can be considered a test of Allah that must be faced with patience, trust, and effort. Allah said in the Quran,

﴿كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ وَنَبْلُوكُم بِالشَّرِّ وَالْخَيْرِ فِتْنَةً وَإِلَيْنَا تُرْجَعُونَ﴾

*"Every soul will taste death. And We test you with evil and with good as trial; and to Us you will be returned".<sup>35</sup>*

Allah also said,

﴿إِلَّا الَّذِينَ صَبَرُوا وَعَمِلُوا الصَّالِحَاتِ أُولَٰئِكَ هُم مَّغْفِرَةٌ وَأَجْرٌ كَبِيرٌ﴾

*"Except for those who are patient and do righteous deeds; those will have forgiveness and great reward".<sup>36</sup>*

This view teaches that in the face of a global recession, Muslims must maintain a patient heart and remain surrendered to Allah. In a global recession, Islam emphasizes the importance of ethics in economic management. Islam teaches that the rich help the poor, and its people are taught to share their wealth. According to Abdullah ibn Umar, the Prophet ﷺ said,

«الْمُسْلِمُ أَخُو الْمُسْلِمِ لَا يَظْلِمُهُ وَلَا يُسْلِمُهُ...»

*"A Muslim is the brother of a fellow-Muslim. He should neither commit oppression upon him nor ruin him".<sup>37</sup>*

In the face of the global recession, Islam teaches the importance of relying on *tawakal* to Allah while still making serious efforts. *Tawakal* does not mean just staying silent and hoping for sustenance to come by itself, but also doing the best possible effort. 'Umar bin Khattab narrated that the Messenger of Allah ﷺ said,

«لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلُونَ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرُزِقْتُمْ كَمَا تُرْزَقُ الطَّيْرُ تَعْدُو خِمَاصًا وَتَرْوَحُ بِطَانًا»

*"If you were to rely upon Allah with the required reliance, then He would provide for you just as a bird is provided for, it goes out in the morning empty, and returns*

<sup>35</sup> Q.S. Al-Anbiya: 35.

<sup>36</sup> Q.S. Hud: 11.

<sup>37</sup> Muslim bin Al-Hajjaj Al-Naisaburi Muslim, *Ṣaḥīḥ Muslim* (Mesir: Mathba'ah 'Īsa, 1955).

*full*".<sup>38</sup>

This teaches that reliance and effort must come together in the face of recession.

### **The Impact of Digital Economy Transition on Families**

The digital economic transition in an era of global recession can have a complex impact on family resilience. Family resilience involves the family's ability to adapt to changing employment opportunities, technological advancements, and shifts in the economic landscape. It requires families to develop new skills, embrace digital technologies, and explore innovative ways to generate income and meet their financial needs. During global recessions, family resilience becomes even more crucial as families face increased economic pressures, such as unemployment, financial instability, and limited resources. Resilient families demonstrate effective coping strategies, financial planning, and mutual support systems that enable them to weather the storm and emerge stronger.

The transition to a digital economy has significantly transformed employment patterns, impacting the work opportunities available to family members. This transition can lead to challenges in finding comparable employment or requiring individuals to adapt their skills to meet the demands of the digital economy. Additionally, the digital economy can affect family income through income disparities between those with digital skills and those without, as well as changes to wage structures resulting from technological advancements. While the digital economy brings benefits such as improved access to information and communication, it also poses potential negative impacts, including disruptions in personal lives, addiction, and decreased quality of family interactions. Moreover, the digital divide can deepen existing social and economic inequalities between families with adequate access to technology and those without. The transition to a digital economy has significantly transformed employment patterns. Certain traditional jobs may experience a decline in demand or even disappear, while new jobs related to digital technology, such as software development, data analysis, and digital marketing, become more critical. These changes can impact the work opportunities for family members involved in sectors affected by digitalization. If traditional job opportunities decline, family members may face difficulties in finding comparable employment or may need to adapt their skills to meet the demands of the digital economy.

The transition to a digital economy can affect family income in several ways. Digital economy-related jobs often require higher skill levels, leading to income disparities between those who possess the necessary digital skills and those who do not. Additionally, digitalization can alter business models and result in changes to wage structures. Some jobs may become automated or replaced by technology, resulting in reduced wages or even job loss for family members. These implications can affect the family's ability to meet basic needs and overall economic stability. In the era of the digital economy, several factors can influence family well-being. Digital technological advancements can bring benefits such as easier access to information,

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<sup>38</sup> Muḥammad bin ʿĪsā At-Tirmidẓi, *Sunan At-Tirmidẓi al-Jāmi' al-Kabīr* (Beirūt: Dār al-Garbi al-Islāmi, 1996).

more efficient communication, and new opportunities in education or entrepreneurship. However, there are also potential negative impacts. Excessive use of digital technology within families can lead to increased disruptions in personal lives, heightened addiction, and a decrease in the quality of interactions among family members. Furthermore, a digital divide can emerge between families with adequate access to technology and digital skills and those without, exacerbating social and economic inequalities.

### Building Family Resilience through Islamic Family Law Approach

In the face of digital economic changes and global recession, families can continue to embrace the values and principles of Islamic family law by adapting to the changing times while still upholding the core principles of Islamic family law. This may include finding new ways to support their families financially, while still adhering to the principles of Islamic finance and avoiding practices that are not allowed in Islam.<sup>39</sup> Islam encourages its believers to give their full attention to their families and avoid distractions that could damage the strong bonds between family members. Islam also teaches that trials are part of human life. The strength of the family is seen in its ability to face these trials together. In the Quran, Allah says,

﴿لَقَدْ خَلَقْنَا الْإِنْسَانَ فِي كَبَدٍ أَيْحَسِبُ أَنْ لَنْ يُفْعِلَ عَلَيْهِ أَحَدٌ﴾

*"We have certainly created man into hardship. Does he think that never will anyone overcome him?"*<sup>40</sup>

By relying on faith and family support, trials can be faced with courage.

The essence of family economic security is that it is our obligation to provide for ourselves, our families, anticipate emergency needs and leave behind strong offspring. Even the Qur'an teaches us how to anticipate these emergency needs through the following Surah Yusuf,

﴿قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأَبًا فَمَا حَصَدْتُمْ فَذَرَوْهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ ثُمَّ يَأْتِي مِنْ بَعْدِ ذَلِكَ سَبْعٌ شِدَادٌ يَأْكُلْنَ مَا قَدَّمْتُمْ لَهُنَّ إِلَّا قَلِيلًا مِمَّا تَحْصِنُونَ﴾

*"[Yusuf] said, 'You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat. Then will come after that seven difficult [years] which will consume what you saved for them, except a little from which you will store.'*<sup>41</sup>

This verse is the basis of how a Muslim prepares for difficult times. Broadly speaking, this difficult time for those of us living in this era can be in the form of a

<sup>39</sup> Nurrohman Syarif, "The Discourse and Practice of Islamic Family Law in Indonesia," *Psychology and Education Journal* 58, no. 1 (January 20, 2021): 5201–12, <https://doi.org/10.17762/pae.v58i1.1774>.

<sup>40</sup> Q.S. Al-Balad: 4-5.

<sup>41</sup> Q.S. Yusuf: 47-48.

monetary crisis like the one we experienced at its peak in 1997-1998. the many calamities of drought, earthquakes, and floods are all causes of difficult times for the ummah. Then individually this difficult time can mean loss of job/income, retirement, illness, death of the head of the family, and so on.<sup>42</sup> In a global recession, economic hardship means that some people may be tempted to engage in unethical practices to make a living such as usury through the proliferation of online lending platforms. Islam emphasizes the importance of abstaining from actions that are harmful and contrary to religious values. The Messenger of Allah ﷺ said:

«دِرْهَمٌ رِبَاً يَأْكُلُهُ الرَّجُلُ وَهُوَ يَعْلَمُ أَشَدُّ مِنْ سِتَّةٍ وَثَلَاثِينَ زَنِيَةً»

*"A dirham which a man knowingly receives in usury is more serious than thirty-six acts of fornication".<sup>43</sup>*

In the face of recession, Muslims are reminded to adhere to Islamic ethical principles in all aspects of life. Islamic family law is a set of principles, norms, and values that govern family relations in Muslim-majority countries. The legal system, family law, and the question of paternal filiation are some of the areas that Islamic family law covers.<sup>44</sup> The conditions and obstacles to marriage, as well as the socio-economic, spiritual, and cultural foundations of the conditions of marriage, are also part of Islamic family law. The principles of Islamic family law are based on the Quran, Sunnah, and Shariah Law. The Shariah Law is particularly important to the study of Islamic family law because it is the epitome of Islamic thought, the most typical manifestation of the Islamic way of life, the core and kernel of Islam itself.<sup>45</sup> The conditions and obstacles to marriage, as well as the socio-economic, spiritual, and cultural foundations of the conditions of marriage, are also part of Islamic family law.<sup>46</sup>

In Indonesia, family law is contained in Law No. 1 of 1974 concerning marriage, Government Regulation No. 9 of 1975 concerning the implementation of Law No. 1 of 1974 concerning marriage and the Compilation of Islamic Law (KHI). In the Law, matters concerning marriage, divorce, multiple marriages, and all matters relating to the family are listed in it. This is perfected by KHI which has three book chapters, each of which has a different discussion.<sup>47</sup> The Islamic family law approach

<sup>42</sup> Azizah et al., *Ketahanan keluarga dalam perspektif Islam*.

<sup>43</sup> Ahmad ibn Muhammad ibn Hanbal, *Musnad Al-Imām Ahmad Ibn Hanbal* (Beirut: Mu'assasah ar-Risalah, 2009).

<sup>44</sup> Baudouin Dupret et al., "Paternal Filiation in Muslim-Majority Environments: A Comparative Look at the Interpretive Practice of Positive Islamic Law in Indonesia, Egypt, and Morocco," *Journal of Law, Religion and State* 10, no. 2-3 (April 21, 2023): 167-217, <https://doi.org/10.1163/22124810-20230002>.

<sup>45</sup> Dube Edmore, "Islamic Marriage: A Panacea to the Problems of HIV and AIDS? Reflections on the Islamic Family Laws" 3, no. 10 (2012).

<sup>46</sup> Nigora Yusupova, "Important Terms And Conditions Of Marriage Agreement In Islamic Law.," *The American Journal of Social Science and Education Innovations* 02, no. 11 (n.d.): 36-48, <https://doi.org/10.37547/TAJSSEI/VOLUME02ISSUE11-07>.

<sup>47</sup> Holan Riadi, "Sistem Hukum Keluarga Islam Di Indonesia," *Minhaj: Jurnal Ilmu Syariah* 2, no. 1 (2021): 77-90.

has an important role in building family resilience from the impact of the digital economic transition in the era of global recession. Islamic family law, which is based on the teachings of the Quran and Sunnah, provides a strong framework to face economic changes with ethics, justice and balance. In this case, there are several important aspects of the Islamic family law approach that can build family resilience in the face of the impact of the digital economic transition in the era of global recession. The Islamic family law approach refers to ways of interpreting and applying the law in the family context based on Islamic principles. It involves a combination of Islamic legal sources, such as the Qur'an and Hadith, as well as secular laws applicable in the country concerned, such as the marriage law and the compilation of Islamic law in Indonesia.

Islamic family law teaches responsibility in the management of family finances. In the transition to a digital economy, prudent financial management is becoming increasingly important. Islam teaches that the head of the family is responsible for balanced and sustainable financial management. Applying the principles of responsible financial management can help families cope with any economic stress that may occur. Islamic family law also regulates the responsibility of the head of the family in providing for the family. In an era of digital economic transition and global recession, income may become unstable or decline. Islamic family law teaches that the husband as the leader of the family has the responsibility to ensure that the livelihood provided to the wife and children is sufficient to fulfill their basic needs. Husbands are also encouraged to strive hard in earning a living, as well as maintaining the quality of their work or business so that it remains halal and beneficial. In this situation, meeting the basic needs of the family becomes more important. This principle encompasses the wife's right to receive adequate maintenance from her husband and the children's right to have their needs cared for and met.

Islamic family law views the importance of education within the family. The need for financial literacy and an understanding of digital investments is becoming increasingly relevant. Islamic Family Law encourages families to provide family members with education on financial management, investment, and halal business. These skills will help family members make wise financial decisions and maintain the family's economic stability. Islamic family law also emphasizes the importance of mutual support and cooperation in the face of economic hardship. In the transition of the digital economy, there is a possibility of income fluctuations that can affect the financial stability of the family. The principle of *mu'aasyarah* between husband and wife teaches that families should support and help each other in overcoming economic difficulties. Families are encouraged to maintain solidarity and help among family members and neighbors in need.

Finally, Islamic family law also emphasizes the importance of maintaining a balance between the world and the hereafter in the face of the impact of the digital economy transition and global recession. Islam teaches that the wealth of this world



is only temporary, while the hereafter is the goal. In an era of digital economic transition, where materialism and consumerism can become more dominant, Islamic family law reminds families to maintain a focus on spiritual and human values. In this regard, families are taught to manage economic resources wisely, avoid waste, and focus more on investing in the hereafter.

## Conclusion

The digital economic transition in an era of global recession has significantly impacted family resilience, requiring families to adapt to changing employment opportunities, technological advancements, and economic shifts. This transition has transformed employment patterns, income, and wage structures, leading to income disparities and a digital divide. While digital technology offers benefits like improved access to information and communication, it can also cause disruptions in personal lives, addiction, and decreased quality of family interactions. The Islamic family law approach has an important role to play in building family resilience from the impact of the digital economy transition in the era of global recession. The principles of justice, economic responsibility, education, solidarity and balance between the world and the hereafter taught in Islam can help families face economic challenges with wisdom and dignity. By applying these principles, families can build a solid and harmonious resilience in the face of rapid and complex economic changes.

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