The Islamic Perspective On The Improvement Of Family Economy In The New Normal
Iskandar Budiman
Institut Agama Islam Negeri Langsa
Email: iskandarbudiman@iainlangsa.ac.id

Abstract: This paper concerns with how to build a balance of rights and obligations of husband and wife in fulfilling the economic needs of the family, especially in unusual circumstances. The paper aims to give an overall picture of the authority of the husband and wife regarding the domestic and public rights in the family, as well as to deal with the issue on family economy during the Covid-19 pandemic. The study of this paper used the explorative-qualitative research methods, with data obtained by disseminating questionnaires and studying documents related to the responsibilities carried out by the husband and wife. An initial investigation was conducted by taking into account the provisions stipulated in the formal legality of positive law. The data were then analyzed by utilizing a descriptive phenomenological approach through the interpretation of the data obtained from observation, interview, documentation, and literature review. The findings of this study indicate that men and women have equal rights. The concept of nature show that there is normative justification between husband and wife, stating that the domestic responsibilities are closely related to the shared rights and obligations that are balanced within the family and society, and that both husband and wife have the same rights in taking legal actions. In this new normal era, to strengthen the economically weak family in the community requires joint co-operation between the husband and wife so that they can meet the needs of the family and create a harmonious family.

Keywords: Family Economy, New Normal, Islamic Perspective.

Abstrak: Permasalahan utama dalam artikel ini adalah bagaimana membangun keseimbangan hak dan kewajiban suami istri dalam memenuhi kebutuhan ekonomi keluarga, terlebih lagi disaat kondisi tidak normal. Pembahasan ini bertujuan untuk memberi gambaran secara menyeluruh tentang kewenangan hak-hak domestik dan publik antara suami-istri dalam keluarga, serta bagaimana mensikapi poblematika ekonomi keluarga dalam kondisi pandemik Covid-19 saat ini. Penelitian ini merupakan penelitian...
Introduction

In our society, no individual can live alone, and normally, he/she will be with his/her family regardless of whether the family is complete. Family is the smallest institution in society wherein a person grows up and gets education from his/her parents in order to thrive in the society. A family consists of a husband, a wife, a child, and other family members that are still bound by blood ties (nasab) and by marriage relationship. In Islam, there are certain criteria for building and carrying out the functions of a family.

Islam does not differentiate between men and women, either as servants of Allah (God) and as social beings. Human beings were created by Allah Almighty into male and female, and into tribes and nations so that they can interact with each other (hablumminannas). The difference between them lies only on the level of devotion to their Lord (hablumminallah). This is clearly stated in the Qur’an Surah al-Hujurat (49:13) (Ministry of Religious Affairs, 2007): 1

[“O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is All-Knowing, All-Aware.”]

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Today, many life events can be held together with almost no gender dominance, except in basic rights that are of nature (fitrah) and irreplaceable. These events include seeking knowledge, improving welfare through economic and productive activities, and being involved in the political, medical, social, and other public domains (Banjarani & Andreas, 2019).²

The role of husband and wife in a family has begun to experience a significant change in recent years. In the past, a wife only had a role to help her husband in making a living, but today a wife can also go to work even if her husband can cover their household expenses. Women are now required to be independent in their lives, and in many developed countries there are many career women who are professional in pursuing their activities in the public sectors (Khuseini, 2017).³

With such situations, women may feel satisfied that they can get out of the confines of old traditions and stereotypes that the women’s world only revolves around the domestic/household affairs. However, today’s modernization has also led to internal conflict within families that requires sacrifices from family members to carry out both public and domestic affairs or to create synergy between two interests for the welfare of the family (Akhmetova, 2016).⁴

In normal and well-established living conditions, when the husband as the head of the family is responsible for the welfare of the family, it will not cause a lot of problems in the household. In contrast, if the husband fails to meet the needs of the family, the wife has to share the work and feels it is her responsibility to work for the sake of fulfilling the family needs. However, if these conditions are not dealt wisely, unhealthy turmoil begins to arise within the family.

Likewise, a problematic issue such as the Covid-19 outbreak today has led to adverse effects on the family economic resilience (Devereux, Béné, & Hoddinott 2020).⁵ The pandemic, starting from the end of 2019

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⁵ Devereux, S., Béné, C., & Hoddinott, J., Conceptualising COVID-19’s impacts on household food security. Food Security. https://doi.org/10.1007/s12571-
until today, has caused many restrictions on access (distancing) in work that affect the family income. Moreover, due to an enforcement system of a new style of life order (the new normal), the authority of the husband and wife in building the resilience of the family economy also needs to be more cooperative and flexible (Sina, 2020).6

Here, this study sought to analyze comprehensively about the way to properly manage the division of duties so that it is balanced in the current condition, in particular the way to establish a joint responsibility between husband and wife in an attempt to form a prosperous family. The study also sought to analyze the contemporary issues associated with the Covid-19 pandemic which has affected negatively the growth of the global economy, leading to troubled family economy.

The study aimed to provide a thorough description about the limits of responsibility (justification of rights and obligations) between husband and wife in improving the family welfare, especially in carrying out the responsibilities of the family, in terms of household (private/domestic) affairs as well as external (public) affairs which concern the socio-political interests of the wider community.

To better understand the scope of the study, it is necessary to describe several terms analyzed later in the discussion as follows (KBBI Online, 2020):7

1. Domestic Demands refer to the rights and obligations in the household, carried out by husband and/or wife which should adhere to the Islamic sharia and the terms and agreements made together.
2. Authority of the husband-wife refers to a balanced division of tasks between husband and wife in various aspects (domestic or public) by adhering to the principle of family welfare.
3. Family Economy refers to the family income that is distributed for the welfare of all family members as a consequence of marriage institution.
4. The New Normal refers to a change in lifestyle that must be carried out by the community in relation to a new order and adaptation of habits in order to live productively and avoid the transmission of Covid-19.

The Covid-19 pandemic that has swept the world today has already influenced the order of the normal life of the society. This becomes another challenge for any individual to improve their family welfare. Thus, the division of tasks that is impartial to every family member following the principles of cooperative and synergy in this new normal era will have a positive impact toward the economy and the harmonization of family. The real condition of family economy plays a role in creating a family with sakinah (tranquility), mawaddah (love), and rahmah (compassion), and this domestic authority can only be controlled by the husband and wife as the leaders in the family.

Research Methods

This study used qualitative research methods. The phenomenon of the economic activities during the Covid-19 pandemic became the primary data source, whereas library research became the secondary data source (Sugiyono, 2016). The data were analyzed by using a phenomenological approach based on the information of the family economic growth during the Covid-19 pandemic, literature review, and documentation study (Rijali, 2019).

As this was an exploratory study on a current growing problem and criticized argumentatively toward the bias gender issue, it was necessary to conduct an initial investigation on the domestic and public rights carried out by husband and wife. This study intended to review the provisions that have been set in the family law, Islamic jurisprudence on marriage (fiqh munakahat), Marriage Law No. 1 of 1974, Compilation of Islamic Law, Court Decisions, experts’ opinions, and official information from various scientific journals about the impact of the Covid-19 pandemic on the growth of the economy and the level of the family welfare.

The data were obtained from literature review, documentation, the views of the experts, and previous studies on the role and participation of spouses in strengthening the family economy and the impact towards the development of family welfare. The study utilized qualitative data analysis with several normative indicators, showing the interplay between the work of husband and wife as a breadwinner and the development of family

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Iskandar Budiman
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institutions (Iskandar, 2007). The data from documents were analyzed substantially, involving the thematic interpretations of the views of Islamic jurists and other experts. The results were analyzed comparatively and presented in the form of a comparative analysis description.

Discussion

Family Domestic Authority

The Qur’an emphasizes that a man and a woman who combine cooperatively through a marriage bond called husband and wife have become a single self (nafs wahidah). According to M. Quraish Shihab, min nafs wahidah refers to one type, meaning that the female was created from the same type as the male, which is the humankind. However, humans later often raise differences as a result of an error of understanding of their cultures without considering the potential of the capacity and capability of each person (Quraish Shihab, 2015).

Allah Almighty has set an appropriate and balanced set of responsibility for men and women for every work they do. Men are created to carry out tasks specially assigned for them and will receive special rewards for those work; likewise, women will also get special rewards from their assigned work. In this case, household chores, which are relatively mild work assigned for women, are in accordance with the female nature, whereas rough and tough jobs are meant to be done by men; and thus, every person should work with sincerity and seek for Allah’s mercy (an-Nisa’ 4:32) (Ministry of Religious Affairs, 2007).

In terms of the position of husband and wife in the family, it is closely related to the justification of rights and obligations as well as the role of each party carried out in the family. The Marriage Law No. 1 of 1974 states that the position of husband and wife is balanced and equal, both in the family and in society (article 31 paragraph 1) (Nurhadi, 2018).


13 Nurhadi, N., Undang-Undang No. 1 Tahun 1974 Tentang Pernikahan (Perkawinan) di Tinjau dari Maqashid Syariah. UIR Law Review.

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Article 31 paragraph 2 of the Marriage Law even explicitly states that husband and wife have the same rights in taking legal actions. This suggests that the position of the wife is the same as that of the husband before law. Therefore, as the wife can take any legal action, and the action is considered legal (Michael, 2017).14

Further, the Compilation of Islamic Law (Chapter XII, Section One, Article 77) has set about the relationship between husband and wife and also provided an explanation about the obligations of husband and wife (Syarifuddin, 2014) as follows:15

1. Husband and wife bear noble obligation to establish a sakinah, mawaddah and rahmah family which will become the basic foundation of the structure of society.
2. Husband and wife must love, respect, be loyal, and provide physical and spiritual assistance to one another.
3. Husband and wife bear the obligation to take care and nurture their children, including the growth of the physical, spiritual as well as intelligence and religious education.
4. Husband and wife are obliged to maintain one’s honor.
5. If a dispute occurs between husband and wife, each party can file a lawsuit to the Religious Court.

In the second part of the position of husband and wife (article 79), it is explained that the position of husband and wife is balanced, both in domestic life and in the community. The content of Article 79 is as follows (President of the Republic of Indonesia, 1974):16

a. The husband is the head of the family and the wife is the head of the household.

b. The rights and position of the wife are in balance with the rights and position of the husband in the domestic life and their joint interaction in society.

c. Each party has the right to take legal actions.


According to Muhammad Daud Ali, the provisions mentioned in the Marriage Law and the Compilation of Islamic Law are more focused on the division of tasks between husband and wife. In view of this, Sayyid Sabiq (based on understanding of the Qur’an Surah al-Baqarah 2:228) also states that position of husband and wife is balanced (the women’s rights are of equal proportion to the men’s rights) (Santoso, 2016).17

Islam has laid down the equity principle by nature to set the order of life, in which men are able to work and strive outside, whereas women are predominantly at home carrying out domestic (household) affairs, such as educating children and creating a pleasant atmosphere at home. Therefore, men are given tasks that are in accordance with their nature and women are given tasks adjusted to their feminine nature (Husaini & Husni, 2015).18

As such, Muhammad Ali Albar views that women who work in public sectors will affect the development of harmony in the family and the development of their children. In his book Amal al-Mar’ah fi al-Mizan, Ali Albar described the history of women seeking occupations (jobs) outside their homes which had an impact on the formation of bourgeois society as well as capitalism and feudalism. To support this opinion, he quoted the fatwa of Syeikh Abdul Aziz bin Baz (Mufti of Saudi Arabia) about the harms of women taking employment conflicting with the Islamic sharia texts that order the woman to remain at their houses (Mahmudah, 2008).19

Nevertheless, Muhammad al-Ghazali states that true religious teachings will reject the traditions of nations that shackle women, curb their freedom, and hinder their rights and obligations. A woman may work at home or outside their homes, and it is necessary to guarantee the future of the family and household. He further asserts that if there are a thousand doctors or one hundred thousand teachers in a society, there is no harm if half of them are women, as the most important in a Muslim society is the enactment of the norms of decency as taught by the sharia.

In his book as-Sunnah an-Nabawiyah bayna Ahl al-Fiqh wa al-Hadits, Muhammad al-Ghazali explains that: “I do not like the houses with no housewives. A housewife is a cool breeze that blows comfort and

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affection throughout the house. She is very influential in developing good and healthy human beings, physically and mentally. Therefore, anything that can distract women from this task must be carefully and cautiously considered and discussed.” (Syam, 2014).

However, as time changes, the functions of gender have also been generalized. Women have played a big role in the society by getting involved in a variety of ways, and in certain positions women have a more decisive role than men, as stated in the following: “Women are required to actively work, and they do not sit idly by or to stay cooped up at home as weak beings of God that men have to provide for. There are many jobs that are suitable for women to do; however, women need to remember that their femininity is still attached to them.” (Ermawati, 2016).

The balance of rights and obligations between men and women is a form of guarantee to strengthen the assumption that women have the ability to carry out tasks assigned to them, including the domestic tasks in the household and the public duties in the community. This is in accordance with the word of Allah in Surah at-Taubah 9:71 which describes the equal position between men and women. They are both loaded with the tasks to establish a harmonious society, who are faithful and devoted to Allah. Also, enjoining what is right and forbidding what is wrong are not only the duty of men, but also of women, making them a joint responsibility.

Women share the similarities in various rights with men, but as women they possess their own natural attributes and limitations than men. According to Yusuf Qardhawy, women are prepared by Allah to possess sensitive feelings that can support the tasks of motherhood. There are several important positions that are not given to women by Allah, such as prophethood and apostolate. However, despite that, it is still the women who gave birth to the prophets and apostles. Therefore, Mary, the mother of the Prophet Isa, is such a very honorable person that she is mentioned in the Qur’an as a pious and devoted woman. Likewise, Asiyah and Masyitah, female warriors in the era of Pharaoh, as well as Khadijah and Aisha in the time of the Prophet Muhammad were all figures of noble women (Jufri & Jupri, 2019).

22Jufri, M., & Jupri, R., Hak dan Kewajiban Istri yang Berkarier: Studi
The Qur’an Surah ar-Rum 30:21 has also mentioned that Allah created women from the same kind of men to be a companion or a friend in life. Allah has also created and instilled a sense of love and affection between the two human beings. Theologically, the Qur’an indicates that Allah Almighty created a woman from the same element as a man (wa kha laqa minha zujah) (Ministry of Religious Affairs, 2007).23

The wife obligation to educate children and take care of the household is more of “moral obligation” rather than “formal legal obligation”. There is a hadith that identifies that a wife is responsible for managing the affairs of the house. The hadith narrated by Imam Bukhari remarks that a wife is the leader (ra’iyah) in her husband’s house and is responsible for the leadership. According to Sa’id Abi Habi, tasks in the form of cooking, washing, cleaning the house and other household chores are categorized as permissible (mubah). However, Islamic scholars differ on the issue of women’s leadership (Nurhadi, 2019a).24

Islam has given a respectable position for women by giving them equal rights and obligations and raising the dignity of the women. This can be seen from some of the provisions of Allah in the Qur’an Surah an-Nahl 16:97 which explains that women are no different from men in carrying out the obligations of worship to Allah Almighty (Ministry of Religious Affairs, 2007).25

Islam views the position of women and men as equal, including in social, cultural, educational, economic, and political spheres. As part of society, each individual (male and female) has the right to achieve the best performance as the vicegerents of God on earth (khalifatullah fi al-ardh) that should be accounted for in the hereafter.

Husband and wife bear the noble obligation to enforce a family full of sakinah, mawaddah and rahmah which will become the foundation of life in the society. Family arrangement as required by Islamic teachings should be accompanied by efforts to achieve the benefits of the family. Prof. Hamka


has mentioned that after marriage, it takes time to adjust between husband and wife (Mahmud, 2016).26

To foster an Islamic family, continuous guidance is needed in various aspects. Thus, spouses as relevant parties with an authority in the household need to do several actions. First, early warnings (indhar) should be given to any action done by either husband or wife that will potentially endanger and threaten the integrity of the household. Second, maintaining good things (wiqayah) should be done through good examples and advice. Third, enjoining good (amar) should be done to remind each other to carry out religious orders and perform mahdhah worship such as prayer (salah), fasting, and obligatory almsgiving (zakat).

To live in happiness in a family is the goal of both husband and wife. If the opposite occurs, it indicates that either party or both of them have become suspicious to one another which leads to distrust and lies, and ultimately results in family breakdown.

Prof. Zakiyah Daradjat states that Islam has established a balanced division of duties between husband and wife. If the husband becomes the head of the family, then the wife becomes the head of the household. The following are aspects to maintain for household sustainability (Personaliti et al., 2018):27

a. Domestic harmony can be obtained by building each other important traits that will strengthen the harmony in the family, especially in three ways:
   1. Biological needs, as the channel to supply physical needs including eating, drinking, sexual relationship, and provision of facilities and infrastructure,
   2. Psychological needs, as the basic ability to develop feelings of affection and compassion as the basic signs of living, and
   3. Religious needs, as the consciousness to implement the religious teachings wholeheartedly in all aspects of life.

Islam pays homage to mothers who are able to become a leader in the household and promises them glory and elevates their status. Maternal role is

broader in scope, which includes biological and psychological needs. Mothers have a great influence on the progress and regress of a nation, and therefore they must be equipped with proper knowledge and skills.

Islam views women who are mothers as those with privileges not possessed by men. A home does not only function as a physical building made of concrete and wooden walls, but it also functions as an early educational institution decorated with a touch of gentleness and politeness from the head of the family, and then it becomes a place for educating the religious generation under the control of husband and wife.

**Justification of Public Sector Authority**

If there is a successful career woman who does not sacrifice her attention to her family, it is a special fortune for her. However, in reality there are many families undergo instability when women choose to pursue and prioritize career outside the home.

Psychologically, the influence of women who work for the benefits of their family members is enormous. Having a busy career for some parents will affect the opportunity to gather with family, and this will also affect the mental development of children. The major problems that often arise due to the busyness of husband and wife are depleted attention and affection to their children, insipid relationship between spouses, and feeling loneliness among family members, all of which will lead to negative family activities (Sunuwati & Rahmawati, 2017).

Further, problems faced by working women and their families are becoming increasingly complex. If children face a problem, they will tend to communicate with their mothers. So, when this is not optimally done due to busyness, the children will not know where to seek for a solution, and thus, this becomes an issue that leads to family breakdown.

In Islam, women gain freedom to work as long as they meet the requirements and they also have the right to work in any field that is in accordance with the sharia. During the time of the Prophet Muhammad p.b.u.h, women had considerable experiences in various fields, such as Khadija bint Khuwaylid (wife of the Prophet) who was known as the commissioner of a company, Zainab bint Tahsy who worked as an animal tanner, Ummu Saleem bint Malhan who pursued the bridal business, the wife of Abdullah bin Mas’ud and the wife of Qillat Ummi bin Anmar who were known as successful entrepreneurs, and also al-Shifa who worked as a

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secretary and was assigned a job by the Caliph Umar bin Khattab as an officer to handle the market of Medina city (Hidayati, 2019).

According to Haya bint Mubarok, the negative impact will occur when women perform economic activities outside the home (Bennett, 2005) including:

1) Children will be neglected as they will have lack of affection, care, and direct education from their mothers.
2) The women who work outside the home generally will mingle with men and even sometimes they stay secluded with men. Such activities will certainly be forbidden and can undermine the moral and religious values.
3) The women who work outside the home will generally take off their hijab and often travel by wearing perfume or make-up that can invite male desire.
4) The women who work outside the home will lose their female nature and instinct, lose their affection towards their children, and undermine the order of the family system, leading the family to have no more harmony and mutual help.

However, Muhammad al-Ghazali agrees with Dr. Yusuf Qardhawy that he rejects people who forbid women carrying out activities outdoors. The principle of gender equality in Islam is based on the provisions stated in the word of Allah, including:

(1) Surah al-Hujurat 49:13 which explains the equal position of men and women. The difference between men and women before law is not because of gender and ethnicity nor the role that adheres to each of them. Men and women are still within the scope of a solid unit. A person’s honor in the sight of Allah is very much determined by the performance of worship and the level of piety.

(2) Surah al-Nahl 16:97 which explains the positive view of the status and existence of women with equal rights and obligations with men in doing good deeds and getting rewards from Allah.

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The verses in the Qur’an also clearly state that there is no discrimination between men and women, nor “the second sex” exists like in the Western (Christian) or Jewish traditions. The ideal figure of Muslim women is described as those who have the independence in determining the right choices, even if faced with a husband, as mentioned in the Qur’an Sura at-Tahrim 66:11 that women are encouraged to work together with men in doing good and reject injustice, including improving social discrepancy in the community.

The context of gender equality in the household is inseparable from the responsibility for the completion of tasks in the family performed by the husband and wife, either jointly or individually. Household tasks do not only concern with domestic affairs, but also with public affairs. This can be felt by husband and wife who work in the public sector. In these circumstances, transfer of domestic tasks is needed at home by either husband or wife. However, Muslim scholars perceive that anyone is given the freedom to strive according to one’s nature (or one’s religion) and each will gain what is sought.

**Economic Phenomena in the New Normal**

The collapse of economic resilience nationwide due to the pandemic is characterized by weakening macro- and micro-economic indicators. At the macro level, the Central Bureau of Statistics (BPS) data showed that Indonesia’s economic growth in the first quarter of this year was at the level of 2.97 percent (yoy). This is the lowest economic growth since the Asian financial crisis. The investment sector grew only about 1.70 percent in the first quarter of 2020 (Damuri & Hirawan, 2020).

The preparation of economic resilience in the new normal was marked by the issuance of the Minister of Health Circular No. HK.02.01/Menkes/335/2020 on the Service and Trade Sector (public area) in supporting Business Continuity. In the circular, the health protocol is regulated for workplace managers, business actors and workers. The document becomes a reference for the business sector when they return to running a business by implementing new habit adaptations (Wulan, Patmarina, & Ardansyah, 2020).

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The government has targeted that the growth of Indonesian economy may remain positive in the second quarter and the third quarter of 2020 at the threshold of 2.3% - 2.5%. The implementation of the new normal is expected to support the economic growth. With the operation of the industrial sector, the economy can revive and spur economic growth (Silalahi & Ginting, 2020).

At the micro level, most companies in Indonesia have laid off their employees. The formal sector has so far laid off more than 1.4 million employees while informal sector has laid off 314,833 workers. Increased layoffs will increase unemployment and increase poverty rates in Indonesia (Setiawan & Nurwati, 2020).

The new normal enacted is a necessity for the economy. The process of normalizing life opens up hope for the economic recovery in Indonesia. The economic drives such as households, formal and informal enterprises, as well as investment and the financial sector have found an economic opportunity despite taking place in a light scale. At least, the new normal becomes the foundation for strengthening the economy in every aspect (Nový & Jarý, 2021).

Nevertheless, the normalization of economic activities in all economic drives still face serious challenges. For households, especially those affected by the termination of their employment contracts, normalization does not necessarily mean getting an offer from the company. On the other hand, companies in both formal and informal sectors need to proceed with limited finances. In addition, they must be faced with the problem of low demand. Similarly, real investments and investments in the money market are also filled with uncertainties.

Currently, what is prioritized is an economic institution that is able to strengthen the domestic economy. Economic institutions refer to rules, agreements, and work procedures. In the new normal condition, renewal should be done in terms of rules and procedures for work every economic subject. Thus, institutionally, what must be seriously addressed is the


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household sector, formal and informal companies, and also the financial sector. Praxis of the new normal for households, especially those affected by the impact of layoffs, is by slowly changing work orientation, from being wage workers to pioneering work (Mesran et al., 2020).

The economic actors today are required to create new economic climate. The direction of changes in the rules and working procedures of each economic actor must be carefully calculated to anticipate the risks that may arise. Accuracy to seek the economic opportunity sustained by a good economic institutional system will undoubtedly increase the economic recovery, especially for those directly affect the economic resilience of the family (Bofinger et al., 2020).

The socio-economic conditions of the economically weak community, especially non-regular workers and seasonal workers, such as street vendors, farm workers, laborers, and fishermen, experience fluctuations as the pandemic has broken the previously stable supply and demand chain of normal economic circulation (Oravský, Tóth, & Bánociová, 2020).

During the new normal, middle class workers also experience instability in their economy, thus demanding their marital negotiation to obtain the family economic sufficiency. Some of them are novices and housewives who try to get additional work. Such economic activities also exert significant influences toward family income (Setiawan & Nurwati, 2020).

By following the health protocol, those workers have showed the solid business collaboration among spouses. They work hard together to increase the family’s sources of income. A survey indicated that these people supported balanced responsibility between spouses to increase family


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economy during the pandemic and boost the family welfare (Mehfooz Ahmad & Aqeel Khan, 2018).\textsuperscript{41}

Here are some results of the questionnaire qualitatively conducted toward practical economic actors (from economically weak groups) in Langsa City, East Aceh District, North Aceh District, and Lhokseumawe City selected by accidental sampling (Triyono, 2018)\textsuperscript{42}:

a. Many husbands did not know that the household (domestic) responsibility is a joint responsibility, including the provisions stated in the Islamic sharia, whereas most wives agreed if the responsibility became joint authority.

b. Both husbands and wives agreed that in domestic affairs the wife was more influential toward the family members, excluding making a living, and to their understanding such a responsibility was the duty of the husband as the head of the family.

c. In general, families involved in the practical economy came from economically weak groups (such as street vendors, farm laborers, fishermen, and laborers) and agreed that they were not categorized into prosperous families as they still did not reach the minimum standards to meet the basic needs of their families.

d. During the Covid-19 pandemic with the implementation of strict health protocol, they (husbands/heads of the families) experienced a decline in income, and so this caused the wives to work on their own initiatives to help increase the family income, by having side jobs such as sellers, housekeepers, parking guards, and scavengers with an average additional income of Rp 750,000, - per month.

e. When the husbands’ income was not sufficient to meet the needs of families in the pandemic, the husbands took the initiative to owe money from certain parties, and this would have a high risk and likely cause disharmony in the household. To deal with such situations, generally the husbands would ask for the wives’ help to develop their home industry in order to add more income.

f. Most wives strongly agreed and acknowledged that Islamic sharia does not prohibit wives to earn a living to cover the family’s domestic needs. This condition is in accordance with the

\textsuperscript{41} Mehfooz Ahmad, & Aqeel Khan, Quality of life among married working women and housewives, \textit{Singaporean Jurnal of Social Science}, (2018), p. 12-17.

recommendation of Islamic teachings that working for a living for a wife is not a side job when the husband’s income is insufficient to meet the daily needs of the family.

g. Both husbands and wives from the economically weak community agreed that the work done by the wives to meet the basic needs of the family was classified into domestic responsibility, and the wives’ motivation to work was predominantly due to the insufficiency of the husband’s income.

h. In general, the economic growth of the economically weak families was strongly influenced by the joint income of spouses, which was obtained not only from the primary jobs, but also from other sources, and thus, the more economic resources managed by the family, the faster the economic growth of the family.

i. Many husbands perceived objectively the involvement of the wives in helping to increase the family income as it could affect the completion of the main tasks in the household, and most wives took pride in being able to help cover the basic needs of the family and to improve the financial planning welfare (Febi & Budiman, 2017).43

The husband’s authority and responsibility towards his wife are not only in matters of mental/spiritual development, but also in economic matters. The husband is obliged to feed his wife, give her clothes, and provides her a place to live (clothing, food, and shelter). In terms of family economy, it is highly suggested to rely on the ability of the husband. On the other hand, it is hoped that the wife does not demand much from her husband what he cannot afford to. Both must appreciate and respect each other with what they have based on their respective capacities.

As human beings, people always have limitations and weaknesses. Thus, to cover the weaknesses, people need good cooperation among them. The best cooperation in the family is to put feelings of mutual respect, mutual acceptance, and mutual support for one another. This cooperation will be much better if it contains full sincerity for the sake of Allah (lillahi ta’ala). However, it is not a sin if the wife willingly help some work at home or outside the home that she can properly do with her husband’s approval. Islam allows a wife to help her husband in regard to family economic improvement if she wants to and is capable to as long as it does not interfere with the principal obligations as a wife (Nurhadi, 2019b).44


44 Nurhadi, N., Woman Searching for Family Nafkah in Islamic Economic

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The wife may pursue a career to help ease the economic burden of the family if it does not make her feel burdened and it does not prevent her from doing her obligations as a wife. There are two important issues to consider in this case: she is capable of doing the job and the job does not lower her woman’s dignity. The principles are based on the provisions stated in the Qur’an Surah al-Hujurat 49:13 and Surah al-Nahl 16:97 which show a positive view of the equal position and existence of women as well as the equal rights and obligations as men in doing good deeds and getting rewards from Allah. (Ministry of Religious Affairs, 2007).45

The concern and concept of gender equality in Islam have been described by the Qur’an in several surahs, including al-Baqarah, al-Maidah, an-Nur, al-Ahzab, at-Talaq and an-Nisa’. Of the various explanations of the verses in the surahs, in principle, Islamic teachings ensure the freedom for women to interact in varied aspects of life and there is gender equality in terms of the rights and obligations, roles and responsibilities, as well as rewards and punishments.

In the context of gender in the family, it is closely related to the duty to complete household chores by the husband and wife, either done jointly or individually. However, the existence of the family is not only influenced by household chores, but also public tasks. This can be felt by husband and wife who work in the public sector. In such situations, it can be ascertained that the family needs to have a transfer of domestic tasks which can be shared or done separately by the husband or wife.

A social reality that we are experiencing today shows a social change that provides wide open opportunities for women to work besides being wives and housewives. This means some women may choose to prioritize their families only, while others may want to establish their families (domestic) and also work actively in various fields (public) at the same time. These are the alternatives to choose from by anyone (husband or wife) without having to be restricted by the traditional view of a dichotomy between male and female.

Another aspect that stands out the most recently is the drastic increase in female workers. Most of the job markets engaging in private business or government have been taken over by women. Likewise, the administrative staff has also been dominated by women. There are even
special schools for women which open up a great opportunity for women to have the same careers as men.

Conclusions

The study draws several conclusions as follows:

1) The balance of rights and responsibilities between men and women is a form of guarantee for strengthening the assumption that women has the ability to carry out tasks assigned to them, including household chores and public duties.

2) According to the formal legality in the Marriage Law No. 1 of 1974, the position of husband and wife is balanced and equal, both in the family and in the community. Husband and wife have the same right to take legal actions and the actions are valid.

3) Islam does not forbid women to pursue a career provided that the women do not abandon their role/task/function as a wife and housewife. Women are free to work as long as they meet the conditions that are allowed in Islam.

4) The Covid-19 pandemic has affected the socio-economic conditions of the economically weak community, especially non-regular and seasonal workers, such as street vendors, farm workers, laborers, and fishermen in the affected districts/cities. Such conditions occur due to fluctuations of the market activities (supply and demand) that were previously stable.

5) In this new normal era, the workers with a weak economy have been experiencing serious impact, thus demanding the negotiation between husbands and wives for mutual support to improve their family economy. Some of them are novice workers and housewives, who earn income from main jobs or side jobs. The collaboration of spouses in working during the pandemic gives a significant effect on their earnings to meet the needs of the family.

Suggestions

To build the family resilience during the pandemic, the study suggests the following points:

1) The harmony of the family will be established by developing important traits, such as each of the parties (husband and wife) chooses a job that conforms to their natural attributes.

2) Spouses should complete one another in terms of biological needs in order to channel their physical needs which include food, drink, sexual relationship, and facilities and infrastructure.
3) Spouses should meet their psychological needs, such as developing a sense of affection and compassion, understanding the religious sense, and carrying out religious teachings with sincerity in all aspects of life.
4) Spouses should organize their new lifestyle in the new normal and look for a solution to deal with the pandemic and negotiate properly to meet the family economy so that they can increase their earnings to meet the needs of the family during the pandemic.

**Recommendation**

It is undeniable that family economy during the Covid-19 pandemic encounters economic problems which may affect family harmony. Therefore, it needs to be wisely handled. Resolving the economic problems of the family in the new normal can be carried out by having cooperation in the form of division of tasks and responsibilities that is balanced according to the nature of the people. Islam has taught its people that there is no difference between husband and wife in terms of improving the family resilience as family is the center of civilization.

**References**


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