

## HEADING TO RECIPROCITY IN ISLAMIC PSYCHOLOGY: COPING ADAPTIVE STRATEGY FOR FAMILY RESILIENCE DURING THE PANDEMIC

Septi Gumiandari\*, Abd. Madjid\*\*, Eti Nurhayati\*\*, Wanda Listiani\*\*\*, Iman Nafi'a\*\*

\*Department of Islamic Educational Psychology. Postgraduate Program of Islamic Education. Universitas Muhammadiyah Yogyakarta. 55183. Indonesia.

\*\*Department of Islamic Education. Faculty of Tarbiyah and Teacher Training. IAIN Syekh Nurjati Cirebon. 45132. Indonesia.

\*\*\*Visual Communication Design Program. Faculty of Arts and Design. Institut Seni Budaya Indonesia Bandung. 40265. Indonesia.

Email:

\*septigumiandari@sye  
khnurjati.ac.id

DOI:

<https://doi.org/10.22452/afkar.vol26no1.11>

### Abstract

This study aimed to analyze the factors contributing to family economic resilience in Muslim communities and introduce the *mubadalah* concept as a reciprocal thinking paradigm to enrich family practices and comprehension for achieving robust economic resilience. Conducting a mixed-methods approach involving interviews and questionnaires, the findings of the research highlight the interconnectedness between robust family economic resilience and the active engagement of all family members, particularly spouses, in fortifying economic stability. The study emphasizes the significance of comprehensive religious understanding to foster balanced and mutually beneficial relationships within the family. The introduction of the concept of *mubadalah* serves as a reciprocal thinking paradigm, highlighting

#### Article History:

Acceptance date: 17 May 2024  
Available Online: 30 June 2024

**Funding:** This research received no specific grant from any funding agency in the public, commercial or not-for-profit sectors

**Competing interest:** The author(s) have declared that no competing interest exist.



©The authors (2024). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (<http://creativecommons.org/licenses/by-nc/4.0/>) which permits non-commercial reuse, distribution, and reproduction in any medium, provided the original work is properly cited.

interdependence and mutual benefit, particularly within the family context guided by Islamic values. The research concludes that comprehensive religious understanding, a balanced gender perspective, and an adaptive family organizational structure are key factors in building family economic resilience. In situations where families lack comprehensive religious knowledge, economic challenges and difficulties in sharing adaptive roles between husbands and wives may arise. Consequently, the research advocates for a more balanced and mutually beneficial understanding in interpreting Islamic teachings, intending to achieve a more equitable comprehension and prevent biased interpretations that could lead to disparities.

**Keywords:** *Mubadalah*; family resilience; pandemic; family organizational pattern; family flexibility; family connectedness; utilization of social-economic resources.

### **Khulasah**

Kajian ini bertujuan menganalisis faktor-faktor yang menyumbang kepada ketahanan ekonomi keluarga dalam masyarakat Muslim dan memperkenalkan konsep *mubadalah* sebagai paradigma pemikiran resiprokal untuk memperkaya amalan dan pemahaman keluarga dalam mencapai ketahanan ekonomi yang kukuh. Dengan mengaplikasi kaedah penyelidikan campuran yang melibatkan temubual dan soal selidik, dapatan kajian menyorot hubungan antara ketahanan ekonomi keluarga yang kukuh dengan penyertaan aktif semua ahli keluarga, terutamanya suami isteri, dalam mengukuhkan kestabilan ekonomi. Kajian menekankan kepentingan pemahaman agama yang menyeluruh untuk membina hubungan yang seimbang dan saling menguntungkan dalam keluarga. Pengenalan konsep *mubadalah* berfungsi sebagai satu paradigma pemikiran resiprokal, menyoroti ketergantungan dan manfaat bersama, terutamanya dalam konteks keluarga yang dipandu oleh nilai-nilai

Islam. Kesimpulan kajian ialah pemahaman agama yang menyeluruh, perspektif gender yang seimbang, dan struktur organisasi keluarga yang adaptif merupakan faktor utama dalam membina ketahanan ekonomi keluarga. Dalam keadaan di mana keluarga kurang memiliki pengetahuan agama yang menyeluruh, cabaran ekonomi dan kesukaran dalam berkongsi peranan yang bersesuaian di antara suami dan isteri mungkin timbul. Oleh itu, kajian ini menyeru kepada pemahaman yang lebih seimbang dan saling menguntungkan dalam menafsirkan ajaran Islam, dengan tujuan mencapai pemahaman yang lebih adil dan mencegah penafsiran yang berat sebelah yang boleh menyebabkan ketidakseimbangan.

**Kata kunci:** *Mubadalah*; ketahanan keluarga; pandemik; corak organisasi keluarga; fleksibiliti keluarga; keterikatan keluarga; penggunaan sumber sosio-ekonomi.

## Introduction

The protracted Covid-19 pandemic has triggered a cascading impact across virtually all nations globally, including Indonesia. Predominantly, the economy has borne the brunt of this crisis, experiencing a sluggish and precarious trajectory that, in turn, has compromised the resilience of its populace.<sup>1</sup> Implementation of diverse pandemic prevention policies has precipitated a decline in

---

<sup>1</sup> P. P Perdana, "Faktor Ekonomi Saat Pandemi Alasan Utama Tingginya Perceraian di Kabupaten Bandung," *Kompas*, <https://Regional.Kompas.Com/Read/2020/08/24/14320461/Faktor-Ekonomi-Saat-Pandemi-Alasan-Utama-Tingginya-Perceraian-Di-Kabupaten>, August 24, 2020; E. Sunarti, *Ketahanan Keluarga Indonesia di Masa Pandemi Covid 19* (Bandung: PT Penerbit IPB Press, 2021); N Prawoto, E Priyo Purnomo & A. Az Zahra, "The Impacts of Covid-19 Pandemic on Socio-Economic Mobility in Indonesia," *International Journal of Economics and Business Administration* 8(3) (2020), 57–71; D. K. Irawaty, *Pengelolaan Keuangan Keluarga Pada Era Pandemi Covid-19* (Jakarta: Badan Kependudukan Keluarga Berencana Nasional, 2020).

the daily earnings of the workforce, who constitute the backbone of their respective families.<sup>2</sup> Consequently, the primary breadwinners within households found themselves deprived of income and job security, thereby posing a significant threat to the overall survival of family members.<sup>3</sup> Simultaneously, avenues for securing alternative employment dwindled, exacerbating the crisis further.<sup>4</sup>

This predicament, with its direct repercussions on households, has fomented upheaval within families. A report by the National Commission for Women highlighted a staggering increase of 299,911 cases in violence against women throughout 2020. This finding is corroborated by empirical evidence indicating a surge in divorce rates in Java during the pandemic.<sup>5</sup> The incapacity of family members to adapt to the drastic economic fluctuations and income shocks has precipitated domestic conflicts, giving rise to issues encompassing violence, gender dynamics, family disintegration, escalating unemployment, and entanglement in debt to ensure survival. Consequently, the discourse surrounding family resilience emerges as an

---

<sup>2</sup> L. Handayani, "Peran Keluarga Hadapi Pandemi Covid-19", Suara Merdeka, <https://www.suaramerdeka.com/news/opini/228739-Peran-Keluarga-Hadapi-Pandemi-Covid-19>, 2020.

<sup>3</sup> H. Herispon, "Dampak Ekonomi Pembatasan Sosial Berskala Besar Terhadap Masyarakat Kota Pekanbaru di Provinsi Riau," *Eko Dan Bisnis: Riau Economic and Business Review* 11(2) (2020), 164–173, <https://doi.org/https://doi.org/10.36975/jeb.v11i2.269>.

<sup>4</sup> S. Pratama, K. Kismartini & A. Z. Rahman, "Dampak Kebijakan Pembatasan Sosial Berskala Besar (PSBB) Terhadap Ekonomi Pelaku Usaha di Pasar Tanah Abang Jakarta," *Journal of Public Policy and Management Review* 10(4) (2021), 59–78, <https://doi.org/https://doi.org/10.14710/jppmr.v10i4.32034>.

<sup>5</sup> F Taufiqurrahman, "Ada 2.000 Kasus Perceraian di Cianjur, Salah Satu Pemicunya Karena Faktor Ekonomi," *Kompas*, <https://Regional.Kompas.Com/Read/2020/06/30/19372991/Ada-2000-Kasus-PercEraian-Di-Cianjur-Salah-Satu-Pemicunya-Karena-Faktor?Page=all>.

imperative and pivotal consideration in addressing the multifaceted challenges engendered by the pandemic.

Number of studies has delved into the realms of family resilience, economics, and gender dynamics amid the pandemic. Among these, the research conducted by M Cusinato et al. illuminated the profound impact of the coronavirus and its variants on familial psychological well-being in Italy.<sup>6</sup> Evidenced by phenomena such as parental stress, a decline in children's resilience, alterations in working conditions, and a spectrum of psychological and physical challenges, the study underscored the imperative for early detection of determinants affecting family psychological health. This, in turn, could mitigate the adverse effects on both familial well-being and economic stability while the pandemic persisted.

In a parallel vein, the investigation by A. Kasdi et al. unearthed the less-than-favorable economic conditions prevalent among Indonesian Muslim families.<sup>7</sup> The root cause, the study posited, lay in the inadequate internalization of gender partnership values within the attitudes and behaviors of family members. Echoing this sentiment, concluded that optimizing the roles of spouses through collaborative economic activities emerged as a viable alternative for addressing domestic challenges during the pandemic.<sup>8</sup> This strategic approach not only facilitated economic resilience but also served as a potential

---

<sup>6</sup> M Cusinato et al., "Stress, Resilience, and Well-Being in Italian Children and Their Parents during the COVID-19 Pandemic," *International Journal of Environmental Research and Public Health* 17 (2020), 1–17.

<sup>7</sup> A Kasdi & S. Saifudin, "Resilience of Muslim Families in the Pandemic Era: Indonesian Millennial Muslim Community's Response against COVID-19," *Jurnal Penelitian* 17(1) (2020), 81–94, <https://doi.org/https://doi.org/10.28918/jupe.v17i1>.

<sup>8</sup> U. H Sa'idah, "Peningkatan Ketahanan Ekonomi Keluarga Berbasis Pemberdayaan Perempuan Melalui Proram UPKKS Dimasa Pandemi Covid-19: Studi Kasus Di Kecamatan Magetan Kabupaten Magetan," Doctoral Dissertation, 2021, UIN Sunan Ampel, Surabaya.

remedy for various issues that surfaced within households amid these trying times.

The collective findings from prior studies consistently underscore a shared correlation—the pivotal role played by the active participation of all family members, notably husbands and wives, in bolstering the economic resilience of the family. However, these results notably lacked a comprehensive exploration of the interconnectedness between gender perspectives, Islamic teachings, and familial organizational structures as potential pathways to alternative solutions for fortifying family economic resilience. Consequently, this study endeavors to scrutinize the equality inherent in gender-based relationships within the framework of religiosity, specifically aiming to construct family resilience.

In the Indonesian cultural landscape, religion has an important role in shaping the framework of society. In this effort, we introduce the concept of *mubadalah* as a thinking paradigm based on reciprocal reasoning, which emphasizes reciprocity and mutuality. This paradigm seeks to foster harmonious relationships, especially in a family context, guided by Islamic values. *Mubadalah* is a way of thinking and method of interpretation that prioritizes mutual reasoning in fostering harmonious relationships, especially within the family, while adhering to Islamic principles. This is an alternative perspective for reinterpreting the Islamic holy book, with the aim of achieving a more balanced understanding and preventing biased interpretations that can lead to gaps. In simpler terms, *mubadalah* encourages reciprocal thinking and harmony within family relationships, fostering a more equal interpretation of Islamic texts.

The main argument we posited asserts that the economic resilience of predominantly Muslim Indonesian families is intricately linked to the interplay of gender perspectives, religious comprehension, and familial

organizational structures. In instances where a family lacks comprehensive knowledge and substantive understanding of their religion—emphasizing equal and mutual relationships among individuals—they encounter impediments in navigating decisions to address economic challenges and in sharing adaptable roles between spouses.

The research methodology employed a comprehensive mixed-method approach, utilizing interviews and questionnaires to collect opinions from two distinct respondent categories: expert groups and the general public. The former comprised academics specializing in family psychology, Muslim scholars advocating gender justice, and practitioners engaged in family resilience development. Their insights were expected to provide substantial insights into constructing the family economic resilience concept grounded in the Islamic principle of reciprocity, as proposed in the concept of *mubadalah*.

On the other hand, the general public category, consisting of 168 individuals, was selected based on inclusive criteria as outlined by Robinson, including Muslim families with less than 10 years of marriage, couples aged between 25-40 years old, and families belonging to the lower-middle economic class. A total of 168 individuals, representing the second respondent group, willingly completed the closed questionnaire. The gathered data underwent analysis using Miles and Huberman's qualitative data analysis technique, comprising three interconnected stages: data reduction, data display, and data verification and conclusion drawing.<sup>9</sup>

## Literature Reviews

### Family Economic Resilience

A family will have resilience if they are prosperous. Family resilience is conceptualized as the adaptive and survival

---

<sup>9</sup> J. Miles, M. B., Huberman, A. M. & Saldana, *Qualitative Data Analysis: A Methods Sourcebook* (London: Sage, 2014).

mechanisms employed by a family amid ever-changing conditions, including external factors such as the ongoing global pandemic.<sup>10</sup> In this context, family resilience becomes imperative—a process through which a family confronts and adapts to critical situations or life-threatening incidents.<sup>11</sup> Consequently, family economic resilience denotes a family's capacity and endeavours to withstand challenges jeopardizing their economic sustainability, utilizing all available resources.<sup>12</sup> If a family consistently possesses access to income and resources, ensuring the

---

<sup>10</sup> Froma Walsh, "Applying a Family Resilience Framework in Training, Practice, and Research: Mastering the Art of the Possible," *Family Process* 55(4) (2016), 616-632, <https://doi.org/10.1111/famp.12260>.

<sup>11</sup> Haleema Sadia, Boonjai Srisatidnarakul & Jen Juian Liaw, "Exploring the Experiences of Flood-Affected Families to Develop Constructs and Themes for Family Resilience Assessment Scale," *International Journal of Disaster Risk Reduction* 46 (2020), <https://doi.org/10.1016/j.ijdrr.2020.101500>; Shantanu Pal et al., "Security Requirements for the Internet of Things: A Systematic Approach," *Sensors* 20(20) (2020), 5897, <https://doi.org/10.3390/s20205897>; Ivana Maurović, Linda Liebenberg & Martina Ferić, "A Review of Family Resilience: Understanding the Concept and Operationalization Challenges to Inform Research and Practice," *Child Care in Practice* 26(4) (2020), 337–357, <https://doi.org/10.1080/13575279.2020.1792838>; Carolyn S. Henry, Amanda Sheffield Morris & Amanda W. Harrist, "Family Resilience: Moving into the Third Wave," *Family Relations* (2015), <https://doi.org/10.1111/fare.12106>; Laura Stiel et al., "Family Resilience Predicts Socioeconomic Mobility of HUD Participants," *Journal of Human Behavior in the Social Environment* 24(7) (2014), 759, <https://doi.org/10.1080/10911359.2013.873755>

<sup>12</sup> Bruno Amann & Jacques Jaussaud, "Family and Non-Family Business Resilience in an Economic Downturn," *Asia Pacific Business Review* 18(2) (2012), 203–223, <https://doi.org/10.1080/13602381.2010.537057>; P. K. Wulandari, "Inovasi Pemuda Dalam Mendukung Ketahanan Ekonomi Keluarga (Studi Di Kampung Warna-Warni Kelurahan Jodipan, Kecamatan Blimbing, Kota Malang)," *Jurnal Ketahanan Nasional* 23(3) (2017), 300-319.

fulfillment of their basic needs during crises, it attains the status of economic resilience.<sup>13</sup>

One of the main aspects of the family economic resilience concept is the family organizational pattern.<sup>14</sup> The family organizational pattern refers to how a family is structured, how its members interact, and how resources are managed during a crisis. A well-organized and adaptable family is more likely to empower all its members, facilitate collaboration, and effectively adjust to any situation by creating new habits and strategies. This adaptability is a key component of family resilience, helping the family not only withstand challenges but also thrive despite them.<sup>15</sup> Furthermore, family organizational patterns have three pillars supporting family economic resilience, namely 'family flexibility', 'family connectedness', and 'utilization of social-economic resources.'<sup>16</sup>

Family flexibility refers to a family's capacity to adapt to changing situations by reallocating roles and responsibilities.<sup>17</sup> It does not imply a lack of pattern but

---

<sup>13</sup> John B. Williamson et al., "Path Toward Economic Resilience for Family Caregivers: Mitigating Household Deprivation and the Health Care Talent Shortage at the Same Time," *The Gerontologist* 53(5) (2013), 861–873, <https://doi.org/10.1093/geront/gnt033>; Lomboy, C. et al., "Building Household Economic Resilience to Secure a Future for near Shore Fishers in the Philippines," *Marine Policy* 99 (2019): 334–342.

<sup>14</sup> Walsh, "Applying a Family Resilience Framework", 616; Anka Roberto et al., "Impact of Spirituality on Resilience and Coping during the COVID-19 Crisis: A Mixed-Method Approach Investigating the Impact on Women," *Health Care for Women International* 41, no. 11–12 (December 2020): 1313–34, <https://doi.org/10.1080/07399332.2020.1832097>

<sup>15</sup> C. Stevenson et al., "Family Identification Facilitates Coping with Financial Stress: A Social Identity Approach to Family Financial Resilience," *Journal of Economic Psychology* 78, no. 102271 (2020).

<sup>16</sup> Walsh, "Applying a Family Resilience Framework", 616.

<sup>17</sup> E. Brivio et al., "Patients Living with Breast Cancer during the Coronavirus Pandemic: The Role of Family Resilience, Coping Flexibility, and Locus of Control on Affective Responses.," *Frontiers*

entails a re-adjustment of the entire social structure and individual roles within routines and rituals to overcome a crisis.<sup>18</sup> In essence, if the head of the family is unable to fulfill their typical role due to a specific situation, another family member takes the initiative to assume that role in a different way.<sup>19</sup>

To elaborate, the conventional pattern in many families designates the father as the primary breadwinner, responsible for the family's income, while the mother manages the household and cares for the children. However, in the face of a sudden and severe illness preventing the father from working for an extended period, the family exhibits flexibility. In response to the crisis, the mother assumes the role of the primary earner, seeking employment or exploring alternative income sources to support the family financially. Concurrently, an older child, who may not have previously been responsible for household chores, steps in to assist with daily tasks and caregiving. This example underscores how family flexibility entails a readiness to adapt and redistribute roles when necessary, addressing challenges or changes in the

---

*in Psychology* 11(3711) (2021); Jennifer S. Daks, Jack S. Peltz, & Ronald D. Rogge, "Psychological Flexibility and Inflexibility as Sources of Resiliency and Risk during a Pandemic: Modeling the Cascade of COVID-19 Stress on Family Systems with a Contextual Behavioral Science Lens," *Journal of Contextual Behavioral Science* 18 (2020): 16–27, <https://doi.org/10.1016/j.jcbs.2020.08.003>; A. Ruiz-Frau et al., "Using Graph Theory and Social Media Data to Assess Cultural Ecosystem Services in Coastal Areas: Method Development and Application," *Ecosystem Services* 45 (2020), 101176, <https://doi.org/10.1016/j.ecoser.2020.101176>.

<sup>18</sup> George A. Bonanno & Charles L. Burton, "Regulatory Flexibility," *Perspectives on Psychological Science* 8(6) (2013), 591–612, <https://doi.org/10.1177/1745691613504116>.

<sup>19</sup> Maurović et al., "A Review of Family Resilience," 337; S. K. Reader et al., "Family Resilience from the Perspective of Caregivers of Youth with Sickle Cell Disease," *Journal of Pediatric Hematology/Oncology* 42(2) (2020), 100–106.

family's circumstances. It exemplifies the capacity of family members to step in and undertake different roles as needed, contributing to the family's overall resilience.

Family connectedness pertains to the strong emotional bonds among family members, a vital aspect ensuring their unity and effective functioning<sup>20</sup>. This emotional connectedness is crucial for maintaining cohesion, fostering a commitment to mutual support among individuals. The ultimate objective is to achieve togetherness.<sup>21</sup> Without it, a crisis has the potential to cause destruction and disunity within the family. The essence of connectedness becomes evident as family members collaboratively fortify their commitment to overcoming a crisis, viewing it as a transformative process leading to a better life.<sup>22</sup>

Utilization of social-economic resources is linked to the effective optimization and distribution of these

---

<sup>20</sup> Kahyun Choi, Jin Ha Lee & J. Stephen Downie, "What Is This Song about Anyway? Automatic Classification of Subject Using User Interpretations and Lyrics," *Proceedings of the ACM/IEEE Joint Conference on Digital Libraries* (2014), 453-454, <https://doi.org/10.1109/JCDL.2014.6970221>.

<sup>21</sup> Theresa Vermeulen & Abraham P. Greeff, "Family Resilience Resources in Coping with Child Sexual Abuse in South Africa," *Journal of Child Sexual Abuse* 24(5) (2015), 555-571, <https://doi.org/10.1080/10538712.2015.1042183>; Ivelisse Torres Fernandez et al., "Family Resilience and Parenting," in *Handbook of Family Resilience* (New York, NY: Springer New York, 2013), 119-136, [https://doi.org/10.1007/978-1-4614-3917-2\\_8](https://doi.org/10.1007/978-1-4614-3917-2_8)

<sup>22</sup> Froma Walsh, "Community-Based Practice Applications of a Family Resilience Framework," in *Handbook of Family Resilience* (New York, NY: Springer New York, 2013), 65-82, [https://doi.org/10.1007/978-1-4614-3917-2\\_5](https://doi.org/10.1007/978-1-4614-3917-2_5); Hena Faqurudheen, Sini Mathew & T. Manoj Kumar, "Exploring Family Resilience in a Community Mental Health Setup in South India," *Procedia Economics and Finance* 18 (2014), 391-399, [https://doi.org/10.1016/S2212-5671\(14\)00955-1](https://doi.org/10.1016/S2212-5671(14)00955-1)

resources.<sup>23</sup> According to Walsh, relatives and social networks play crucial roles as significant resources when a family is confronted with challenges.<sup>24</sup> Both entities provide practical and psychosocial support, serving as groups with whom the family can share thoughts, feelings, and information, and from whom they receive mutual support, encouragement, and hope.<sup>25</sup> As highlighted by Strozier, social support typically emanates from close individuals or significant others who offer moral and material support. Through collaboration with these supportive networks, families can sustain and enhance their economic well-being.<sup>26</sup>

---

<sup>23</sup> P. Cavazos-Rehg et al., "Social and Economic Equity and Family Cohesion as Potential Protective Factors from Depression Among Adolescents Living with HIV in Uganda," *AIDS & Behavior* 24(9) (2020), 2546; Amalsh Sharma & Sourav Bikash Borah, "Covid-19 and Domestic Violence: An Indirect Path to Social and Economic Crisis," *Journal of Family Violence* (2020), 1–7, <https://doi.org/10.1007/s10896-020-00188-8>

<sup>24</sup> Walsh, "Applying a Family Resilience Framework", 616.

<sup>25</sup> Jennifer Metheny & Ellen Hawley McWhirter, "Contributions of Social Status and Family Support to College Students' Career Decision Self-Efficacy and Outcome Expectations," *Journal of Career Assessment* 21(3) (2013), 378–394, <https://doi.org/10.1177/1069072712475164>; T. B. Omorogiuwa, "Social Work Practice in Strengthening Household Economic Empowerment and Support: Building Sustainable Livelihoods for Working Children's Parents," *Social Work and Education* 7(1) (2020), 53–64, <https://doi.org/https://doi.org/10.25128/2520-6230.20.1.4>

<sup>26</sup> Apollo Kivumbi et al., "Utilizing a Family-Based Economic Strengthening Intervention to Improve Mental Health Wellbeing among Female Adolescent Orphans in Uganda," *Child and Adolescent Psychiatry and Mental Health* 13(1) (2019), 1–7, <https://doi.org/10.1186/s13034-019-0273-4>.

### **Theological Perspective of *Mubadalah***

*Mubadalah* is an Arabic term composed of three syllables, namely *ba-da-la*, signifying 'to replace' or 'to change'.<sup>27</sup> This concept revolves around the notions of mutuality (*mufa'alah*) and cooperation between two parties (*musharakah*) involving the replacement, alteration, or exchange of roles and functions.<sup>28</sup> According to Faqihuddin, *mubadalah* represents an Islamic theological perspective elucidating the interrelationships among individuals in executing marital, personal, family, and social roles, both in domestic and public spheres, guided by egalitarian principles.<sup>29</sup>

*Mubadalah* is a concept rooted in Islam, drawing from references in the Holy Qur'an and Hadith. One such reference is Surah al-Tawbah verse 71, which underscores the essence of mutuality or complementary dialectics between men and women. This interaction involves supporting, loving, leading, being responsible for, protecting, and mutually assisting one another, encompassing the implementation of worship, religious rites, and rituals. Within this interaction, spouses are obligated to enjoin what is good and forbid what is wrong (*al-amr bi al-m'ruf wa al-nahy 'an al-munkar*), establish prayer, pay zakat, obey Allah and His Messenger, and engage in *hijrah* and *jihad* (Surah Ali 'Imran verse 195; al-Ma'idah verse 2; al-Nisa' verse 19; al-Baqarah verse 187; al-Rum verse 21). The Hadith, as narrated by Anas (r.a),

---

<sup>27</sup> Taufan Anggoro, "The Methodology of Contemporary Gender Interpretation: A Study of *Qira'ah Mubadalah*," *Sawwa: Jurnal Studi Gender* (2020), <https://doi.org/10.21580/sa.v15i1.5198>; Atun Wardatun & Bianca J. Smith, "Woman-Initiated Divorce and Feminist Fiqh in Indonesia: Narrating Male Acts of *Nushuz* in Marriage," *Ulumuna* (2020), 266, <https://doi.org/10.20414/ujis.v24i2.416>

<sup>28</sup> Ibn Manzur, *Lisan al-'Arab*, (Cairo: al-Matba'ah al-Amiri, 1990), 97814.

<sup>29</sup> Faqihuddin Abdul Kodir, *Qiraah Mubadalah; Tafsir Progresif Untuk Keadilan Gener dalam Islam* (Yogyakarta: IRCiSoD, 2019).

conveys the concept: "None of you [truly] believes until he loves for his brother that which he loves for himself."<sup>30</sup>

One of the focal points in constructing *mubadalah* is *Tawhid*. Epistemologically, *Tawhid* refers to a singular essence known as the Creator, positioned at the center of understanding creation. *Tawhid* encapsulates the declaration of faith, "*la ilaha illa Allah*", conveying two fundamental principles. Firstly, it signifies the acknowledgment of the oneness of Allah and His exclusive status as the only deity worthy of worship. Secondly, it encapsulates the philosophy of human equality as the highest creation. In this context, the husband-wife relationship exemplifies an equal yet complementary union. Despite distinct genders and social roles, both stand as equals before Allah, the Creator. Consequently, the concept of gender equality, affirming that men and women are created equal and not subordinated to each other, inherently exists. Both men and women share an equal status in His creation.<sup>31</sup>

The application of this concept entails that man and woman possess equal rights in fulfilling social relationships and domestic responsibilities. Both genders are obligated to actively contribute both inside and outside the home for the collective welfare.<sup>32</sup> They share identical rights and

---

<sup>30</sup> Muhammad bin Isma'il al-Bukhari, *Sahih al-Bukhari*, vol. 2, <https://hadeethenc.com/ar/browse/hadith/4717>

<sup>31</sup> Wilis Werdiningsih & Ahmad Natsir, "Gender Equality and Equity with *Mubadalah* Concept and Its Implementation in Islamic Education," *ADDIN* 14(2) (2020), 71, <https://doi.org/10.21043/addin.v14i2.7179>.

<sup>32</sup> Habib Sulthon Asnawi & Habib Ismail, "Discrimination against Wife in the Perspective of CEDAW and Islam *Mubadalah*," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 20(2) (2020), 253-268, <https://doi.org/10.18326/ijtihad.v20i2.253-268>; Jason E. Hickey, Steven Pryjmachuk & Heather Waterman, "Reciprocity Membership: A Potential Pathway towards Recovery from Mental Illness in a Middle Eastern Context," *Transcultural Psychiatry* 58(1) <https://doi.org/10.1177/1363461519892369>

responsibilities, allowing them to complement and strengthen one another, collaboratively constructing a social environment beneficial to the community.<sup>33</sup> Consequently, it can be deduced that *mubadalah* is a concept encompassing reciprocity, equality, and cooperation among humans, manifesting both in the public domain and within the family—the smallest unit of society. Men and women, husbands and wives, are regarded as fully capable individuals tasked with fulfilling their respective roles independently, within marital bonds, domestic spheres, and broader social contexts where their roles and presence are required. In pursuit of mutuality, equality, and cooperation, *mubadalah* emerges as a progressive method of religious interpretation, addressing the constraints often associated with literal interpretations of religious texts that may limit roles based on gender.

## **Result and Discussion**

The Minister of Finance for Indonesia officially reported that the Covid-19 pandemic had a substantial impact on the country's economy. The pandemic caused a significant decline in economic growth, dropping from an initial prediction of 5.4% to 2.5%, which was far lower than anticipated, and there were concerns that it might even reach as low as 0.4%. This situation severely disrupted the overall progress of the national economy. Additionally, data provided by the Ministry of Manpower highlighted the direct consequences of the pandemic on businesses in Indonesia. In 2020, a total of 114,340 companies were

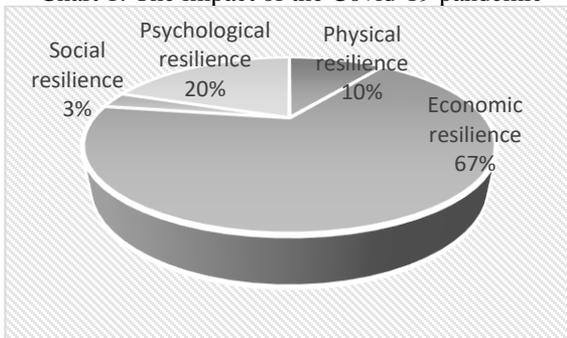
---

<sup>33</sup> Atun Wardatun & A. Wahid, "Demokratisasi Rumah Tangga: Dari Subyek Menuju Sifat Kepemimpinan," *Egalita* 14(2) (2019), 14; Khoirotin Nisa', Muslih Muslih & Abu Hapsin, "Rereading the Concept of *Nusyuz* in Islamic Marriage Law with *Qira'ah Mubadalah*," *Analisa: Journal of Social Science and Religion* 5(2) (2020), 139, <https://doi.org/10.18784/analisa.v5i02.1176>; Adis Duderija, "Contemporary Muslim Male Reformist Thought and Gender Equality Affirmative Interpretations of Islam," *Feminist Theology* 28(2) (2020), <https://doi.org/10.1177/0966735019886076>

affected by the pandemic, resulting in the layoff of 1,943,916 employees. The majority of those affected, approximately 1,500,156 individuals (77%), were laid off from 83,546 formal sector companies, while the remaining 23% came from the informal sector.

Consequently, the Covid-19 pandemic led to the emergence of a new wave of unemployment in Indonesia, impacting those who were responsible for supporting their families. This situation is further reinforced by the results of a questionnaire distributed to 168 respondents, indicating that the most significant impact of the pandemic on the Indonesian population is the weakening of family economic resilience.

Chart 1: The impact of the Covid-19 pandemic

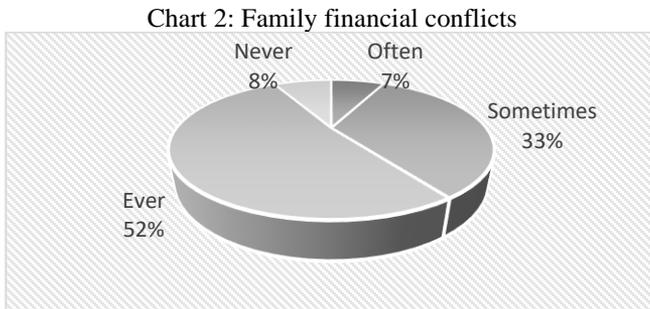


(Source: Authors' own questionnaire data)

The chart above illustrates that family economic resilience was the major issue during the pandemic. Out of the 168 respondents, 113 (67%) faced economic difficulties. The second most significant impact, in the form of psychological resilience problems, was experienced by 33 people (20%), followed by 17 people (10%) experiencing a decrease in physical endurance, and 5 families (3%) struggling with social resilience.

The weakening of family economic resilience was triggered by two factors. The first factor was external,

involving government policies to contain the virus's spread, such as tightening and restricting social activities. According to Putra, the consequences of extending the Community Activities Restriction Enforcement adversely affected the community's economy, particularly lower-middle-class families relying on daily income for their livelihoods. It was evident that the Large-Scale Social Restrictions imposed by the government led to a decrease in family income and ultimately weakened the economic resilience of many families during the pandemic.<sup>34</sup> The second factor was internal family issues. Questionnaire results indicated the occurrence of domestic conflicts during the pandemic.



(Source: Authors' own questionnaire data)

Chart 2 illustrates that financial conflicts occurred in Indonesian Muslim families during the pandemic. A total of 87 respondents (52%) testified to experiencing conflicts related to capital flow and economic management, while 56 respondents (33%) sometimes experienced such conflicts, and 13 respondents (8%) reported never experiencing them.

Financial conflicts within families were triggered by various factors, including the hierarchical family structure where husbands dominated decision-making related to the

---

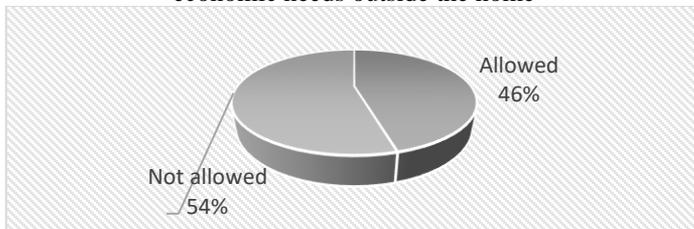
<sup>34</sup> Dwi Aditya Putra, "Dampak Ekonomi Dipertaruhkan Jika PPKM Diperpanjang," *Merdeka.Com*, 2021.

family economy. This led to a rigid and inflexible distribution of roles between husbands and wives. This condition was rooted in the literal understanding of scriptures prevalent in the majority of Muslim families. One respondent from the academic category stated:

“Muslim societies in Indonesia still believe that man is the sole head of the family and the breadwinner. This belief departs from the narrative contained in the Compilation of Islamic Law Article 79, Paragraph 1, which states that the husband is the head of the family and the wife is the housewife. Ironically, the rigid distribution of roles between husband and wife in the household is strengthened by religious understanding biased towards equality in interpreting the sacred text of Surah al-Nisa’ (4) verse 34.”<sup>35</sup>

This view was confirmed by survey evidence, which showed that 91 respondents (54%) refused the involvement of their wives in earning a living for their families, while 77 (46%) were open and allowed their wives to take part in the family economy. The graphic can be seen in Chart 3 below.

Chart 3: The wife helps earn a living and fulfills the family’s economic needs outside the home



(Source: Author’s own questionnaire data)

---

<sup>35</sup> Interview with NR, October 1, 2023.

The reasons for respondents' refusal or approval of their wife's participation in supporting the family economy are presented in the following table.

Table 1. Reasons for allowing or not allowing the wife's participation in the family economy

Reasons for allowing	<ul style="list-style-type: none"> <li>▪ She obtains permission from her husband, and her work does not exceed her role as a wife and mother to her children.</li> <li>▪ On the condition that she does not forget her nature as a woman, she must obey her husband and avoid humiliating him.</li> <li>▪ She does not neglect her primary duty and role as a housewife, prioritizing household chores and providing services for her children and husband.</li> <li>▪ The job taken does not conflict with Islamic law.</li> <li>▪ The job is still considered reasonable</li> </ul>
Reasons for not allowing	<ul style="list-style-type: none"> <li>▪ Livelihood is the responsibility of the husband, not the wife.</li> <li>▪ The wife's primary duty is to be a housewife, serving her husband and educating her children at home.</li> <li>▪ Working outside the home may lead to neglect of their roles as a mother and wife.</li> <li>▪ If a woman has a higher economic status than her husband, it may lead to humiliation.</li> <li>▪ Working only at home allows a wife to protect her modesty, as a woman's body can be a source of gossip.</li> </ul>

(Source: Author's own data from open-ended questionnaires)

Based on the findings from the table above, it is crucial to note that these insights are drawn from a specific sample

and may not fully capture the diverse variations within society. The observed patterns are indicative of the sample under study, and it's important to acknowledge that other variations may exist in the broader community.

Specifically related to women's participation in the economy, the table identifies two types of family organizational patterns. The first construct describes families with open and flexible structures for sharing work but imposes restrictions on wives working outside, often guided by Shari'ah rules. In such families, wives are responsible for domestic work, education, and childcare at home, potentially leading to a double burden scenario where they are required to work in both domestic and public sectors, while husbands have no obligation to participate in domestic work. The second type refers to families with rigid structures and patterns in sharing household responsibilities, grounded in a literal interpretation of religious values found in the Holy Qur'an. This organizational pattern, biased towards equality, may weaken family resilience as the economy relies solely on the man (husband) as the primary source of livelihood. It is essential to interpret these findings cautiously, recognizing the limitations of the sample and the potential for broader societal variations.

### **The Construct of Family Organizational Patterns based on *Mubadalah***

In response to the economic resilience challenges faced by these Muslim families, addressing the principles of family flexibility, connectedness, and the utilization of social-economic resources becomes crucial. These principles are grounded in Islamic reciprocity, encapsulated within the concept of *mubadalah*. An academic respondent emphasized:

"The utilization of family organizational patterns based on *mubadalah* should integrate the established construct of positive

psychology, incorporating its previously outlined indicators for family resilience. By doing so, we can seamlessly align Islamic values of reciprocity, drawing from the concept of *mubadalah*, as both a perspective and a methodology."<sup>36</sup>

This construct, as revealed in the interview, shares similar indicators with the concept of family resilience within positive psychology.

Firstly, family flexibility, grounded in the concept of *mubadalah*, refers to a family's capacity to adjust and restructure when confronted with evolving circumstances and emerging challenges. This adaptability is intricately influenced by the family's adherence to shared religious beliefs that underscore mutual roles and responsibilities within the familial framework. During interviews with a Muslim scholar advocating gender justice among our respondents, a distinctive emphasis was placed on the interconnected nature of responsibilities both in the domestic and public spheres. The scholar highlighted the collaborative nature of familial duties and the collective responsibility for ensuring the family's sustenance. Particularly poignant was the scholar's articulation of the imperative need for flexibility in times of economic turmoil, exemplified by a global pandemic. In such crises, the scholar advocated for couples to actively engage in collaboration, drawing upon each other's strengths, and pooling their efforts to fortify the family's economic resilience. This insightful perspective was shared during an interview with BF conducted on October 3, 2023.

In addition to the aforementioned insights, the scholar went on to offer a nuanced reinterpretation of Surah al-Nisa' verse 34, a verse previously perceived as a source of rigidly assigned roles within families. Serving as the author

---

<sup>36</sup> Interview with SS, April 20, 2023.

of the book titled *Qira'ah Mubadalah*, the scholar sought to dispel the common understanding that the verse upholds men's inherent leadership over women based solely on gender distinctions. Instead, the scholar illuminated that the verse specifically addresses individuals endowed with eminence (*fadl*) and wealth (*nafaqah*). The primary emphasis lies on their obligation to provide support to those who are disadvantaged and lack financial means. Importantly, the scholar stressed that, from a practical standpoint, the responsibility of earning a living can be undertaken by either the husband or the wife individually or collaboratively by both. This comprehensive perspective was shared during an interview with FA conducted on October 3, 2023.

The second aspect, family connectedness, grounded in the concept of *mubadalah*, denotes a robust emotional and structural bond between spouses as they navigate challenges based on their religious conviction of shared roles and responsibilities within the family. An enlightening perspective from a respondent belonging to the category of Muslim scholars advocating gender justice sheds light on this interconnectedness:

"The cohesion between a husband and wife in Islam is elucidated through the concept of *mietsaqanghazlidzan*—a strong bond of promises entrusted by Allah SWT. The interpretation of *mubadalah* derived from Surah al-Nisa' verse 21 reveals that the purpose of marriage extends beyond fulfilling biological needs; it encompasses the implementation of religious values to cultivate a harmonious family, bringing benefits not only to the marital partners but also to their families and society at large. This connectedness is evident in *mu'asharah bi al-ma'ruf* (good relationship), commitment, and a collaborative partnership

aimed at supporting and fortifying one another."<sup>37</sup>

Consequently, it becomes apparent that Islam strongly encourages married couples to establish a supportive bond that encompasses both structural and emotional elements. This bond proves essential for the sharing of resources, positive emotions, and financial aspects, particularly in overcoming challenges presented by a pandemic.

Thirdly, the utilization of social-economic resources grounded in *mubadalah* reflects a family's ability to leverage all available social and economic assets when facing economic challenges, guided by their religious conviction in the mutual roles and responsibilities shared between husband and wife. In a marital relationship, couples require economic and social support from each other and their extended families. The perspective of *mubadalah* aligns with scriptures emphasizing the joint responsibility of both genders in seeking sustenance and livelihood (Surah al-Jumu'ah verse 10; al-Baqarah verse 3; al-Baqarah verse 267; al-Talaq verse 7; etc.), dismissing the notion that these responsibilities are exclusive to men. Husband and wife are enjoined to pool their potential, networks, and social-economic resources to fulfill their family's needs.

This insight suggests that both partners share equivalent roles and responsibilities, contributing psychological, social, and financial support during family crises. Collaborative optimization of their knowledge and skills is underscored as a crucial indicator of family strength in the face of challenges. Additionally, the scholar respondent highlighted verses from the Qur'an, specifically Surah al-Baqarah verse 30 and Surah al-Tawbah verse 71, to emphasize that the caliphate, or role of stewardship on earth, is designated not only for men but also for women.

---

<sup>37</sup> Interview with BF, September 19, 2023.

This insight reinforces the mutual responsibility of believers, men and women alike, as guardians of one another. The interpretation suggests that husband and wife, created by Allah to complement and assist each other, share the responsibility of managing finances and acquiring economic and social resources to optimize their family resilience.

In conclusion, the interviews underscored that embracing the principles of family flexibility, connectedness, and the effective utilization of social-economic resources, rooted in the Islamic concept of *mubadalah*, is imperative to address economic resilience challenges faced by Indonesian Muslim families. These principles, elucidated by academic and Islamic scholar respondents, align with both positive psychology constructs and Quranic verses, emphasizing mutual responsibilities and collaboration between husbands and wives. The *mubadalah*-based family organizational patterns, incorporating these three aspects, are envisioned as a comprehensive approach to enhance economic resilience amid any pandemic, offering a nuanced understanding and practical guidance for navigating the complexities of family life.

### ***Mubadalah* and Family Economic Resilience**

The exploration of family organizational patterns grounded in the *mubadalah* concept above offers promising benefits for strengthening the economic resilience of Indonesian Muslim families. This perspective introduces an alternative framework for interpreting sacred texts, effectively countering potential biases toward gender equality in followers' interpretations. Functioning as a prospective guide, this construct has the potential to foster collaborative thinking and actions within families, enabling them to navigate economic challenges more effectively.

An interviewee from the family resilience practitioner group emphasized the necessity of adopting a holistic and

multidimensional approach. They pointed out that addressing economic issues during the global Covid-19 pandemic requires not only an economic science approach but also a religious and gender perspective. This perspective is crucial, as biased religious interpretations favoring strict gender roles may impede family adaptability during challenging times. Consequently, the *mubadalah*-based family organizational patterns hold promise in fortifying the mindset and actions of Indonesian Muslim families, contributing to the enhancement of their economic resilience.<sup>38</sup>

Moreover, empirical evidence from the interviews underscores the practical relevance of the *mubadalah*-based family organizational patterns in effectively addressing economic challenges. Respondents consistently emphasized the inadequacy of relying solely on economic science, highlighting the importance of integrating religious and gender perspectives. The experiences shared by family resilience practitioners shed light on the immediate impact of biased religious interpretations on gender roles during the pandemic. Embracing a multidimensional approach, the *mubadalah* concept not only provides theoretical insights but also presents a pragmatic framework for Indonesian Muslim families to adapt and thrive amid economic uncertainties. This holistic perspective aligns with the broader consensus emerging from the interviews, indicating that *mubadalah*-based family organizational patterns serve as a nuanced and adaptive strategy, significantly contributing to fortifying the economic resilience mindset and actions within these families.

As a method for interpreting texts, this construct can contribute to transforming the belief system of Muslim families regarding verses that exhibit biases towards gender

---

<sup>38</sup> Interview with DD, October 5, 2023.

roles and rigid family structures. A respondent from the category of scholars highlighted its potential, stating:

“*Mubadalah* can serve as a method for Muslims to read and understand texts from a gender-equality perspective. Fundamentally, Islam is a religion that extends grace not only to humans but also to the entire universe. Muslims who have traditionally believed that women are confined to domestic roles and restricted from engaging in public domains should reconsider and adopt a more equitable interpretation. For the benefit of the entire family, even though lexically in Arabic these verses seem to pertain to men in public affairs, they are equally applicable to women, emphasizing shared responsibilities in bolstering the family economy.”<sup>39</sup>

This interview excerpt demonstrates that this construct has the potential to challenge patriarchal interpretations by Indonesian Muslim families of sacred texts, influencing perceptions of the roles and access of women within the public sphere.

Moreover, this construct proves beneficial during difficult times as it addresses economic challenges faced by Indonesian Muslim families. A respondent from the family resilience practitioner category stated:

“If women are granted the opportunity to participate and contribute to their family’s economic well-being without being constrained by patriarchal values and societal norms, any potential economic challenges can be effectively anticipated. Evidence shows that many micro and small-medium businesses managed by housewives have successfully

---

<sup>39</sup> Interview with HM, October 3, 2023.

weathered this pandemic. Therefore, it is time to dispel pessimistic perceptions about women's competence in public sectors. By empowering women to actively engage in strengthening their family's economy, their economic resilience is likely to increase."<sup>40</sup>

This statement suggests that the construct of family organizational patterns based on *mubadalah* offers benefits both theoretically and practically. Theoretically, it provides families with insights and knowledge about the importance of fostering gender-equal relationships rooted in Islamic values. On a practical level, this construct encourages married couples to actively support and strengthen each other, taking on shared responsibilities for the family's economic resilience.

### **Analysis**

This analysis, drawn from expert insights within the field, identifies specific constructs rooted in Islamic values of reciprocity that could serve as potential alternative strategies for enhancing family economic resilience during challenging times. The findings reveal nuanced challenges hindering the economic resilience of numerous families amidst the pandemic. Among these challenges is a gender-biased interpretation of religious values, notably stemming from a misinterpretation of the Qur'anic verses such as Surah al-Nisa' 4:34. In some Muslim communities, this verse has been employed to justify a hierarchical structure within families, designating husbands as leaders and primary earners. Adherence to such a vertical family organization and rigid role distribution has been observed to contribute to prolonged conflicts and may present limitations in building socioeconomic resilience within families.

---

<sup>40</sup> Interview with DD, July 20, 2023.

In terms of family flexibility, *mubadalah* appears to redefine the interpretation of roles, workloads, and the responsibility of fulfilling the family economy that has traditionally been assigned solely to the husband.<sup>41</sup> Through the interpretation of *mubadalah*, Surah al-Nisa' verse 34 is directed to include women (wives) in taking responsibility for earning a living and obtaining income for the family. In substantive Islamic teachings, the assignment of this responsibility is not solely based on gender but is given to whoever possesses eminence (*fadl*) and wealth (*nafaqah*), be it man or woman. The interpretation of the phrase, "Allah has favored some of them over others," confirms that whoever (either man or woman, husband or wife) has eminence and wealth is responsible for supporting those who are unfortunate and lack wealth. Thus, the demand for husbands to earn a living is not inherent to them. The obligation to provide a living extends not only to men (husbands) but also to anyone in the household who can afford it, including wives.<sup>42</sup>

Similarly, in terms of family connectedness and the utilization of social-economic resources, *mubadalah* emphasizes that husband and wife have a spiritual attachment to live together, work together, and help each other fulfill family needs.<sup>43</sup> In Islam, marriage doesn't only signify a biological relationship but also a union of two

---

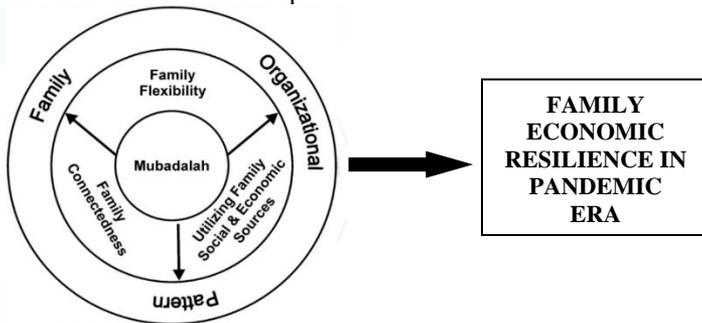
<sup>41</sup> Walsh, "Applying a Family Resilience Framework," 616; Yumary Ruiz et al., "Ultra-Rapid Development and Deployment of a Family Resilience Program during the COVID-19 Pandemic: Lessons Learned from Families Tackling Tough Times Together," *Journal of Military, Veteran and Family Health* 6(2) (2020), 35–43, <https://doi.org/10.3138/jmvfh-CO19-0013>; Bonanno & Burton, "Regulatory Flexibility," 591.

<sup>42</sup> Faqihuddin Abdul Kodir, "Mafhum Mubadalah: Ikhtiar Memahami Qur'an dan Hadits Untuk Meneguhkan Keadilan Resiprokal Islam dalam Isu-Isu Gender," *Jurnal Islam Indonesia*, 6(2) (2016), 1.

<sup>43</sup> Walsh, "Applying a Family Resilience Framework", 616; Cavazos-Rehg et al., "Social and Economic Equity and Family Cohesion," 2546; Sharma & Borah, "Covid-19 and Domestic Violence," 1.

people bound together structurally, socially, and emotionally to complement and sustain each other using all the economic and social resources of the family in dealing with life's problems. By collaboratively and interdependently optimizing their knowledge and skill resources, husbands and wives can generate double incomes for families and navigate difficult situations. The three indicators in the construct of the *mubadalah*-based family pattern can be observed in the following figure.

Figure 1. The Construct of Economic resilience during the pandemic



The figure above illustrates that *mubadalah* serves as the central axis in constructing family organizational patterns. It emerges as a response to the prevailing patriarchal culture within the Indonesian Muslim community.<sup>44</sup> This phenomenon is further reinforced by gender-biased religious understandings and practices.<sup>45</sup>

<sup>44</sup> Bertha Sri Eko Murtiningsih, Maria Advenita & S. Ikom, "Representation of Patriarchal Culture in New Media: A Case Study of News and Advertisement on Tribunews.Com," *Mediterranean Journal of Social Sciences* 8(3) (May 2017), 143–154, <https://doi.org/10.5901/mjss.2017.v8n3p143>.

<sup>45</sup> C. Alexander, A. C., & Welzel, "Islam and Patriarchy: How Robust Is Muslim Support for Patriarchal Values?" *International Review of Sociology* 21(2) (2011), 249–276; Siti Aisyah, "Rereading Patriarchal Interpretations on the Qur'an from Hadith Perspective in the Eve of Law No. 23/2004 on the Elimination of Domestic Violence," *Journal*

Such biased and partial religious understanding impacts the mindset and actions of Muslim families, leading some Indonesian Muslim communities to uphold a traditional, rigid family organizational pattern where only the husband is deemed responsible for the family's sustenance, while the wife is tasked with domestic roles and child education.<sup>46</sup> This mindset, in turn, contributes to conflicts and domestic violence.<sup>47</sup> If this condition persists, the socio-economic resilience of families in coping with various challenges posed by the global pandemic will undoubtedly face continued obstacles.

The construction of family organizational patterns based on the principles of Islamic mutuality (*mubadalah*) can be implemented as an alternative solution for Indonesian Muslim families to cultivate resilience in the

---

of *Indonesian Islam* 6(1) (2012), 48, <https://doi.org/10.15642/JIIS.2012.6.1.48-75>; S Sudarso, S., Keban, P. E., & Mas'udah, "Gender, Religion and Patriarchy: The Educational Discrimination of Coastal Madurese Women, East Java," *Journal of International Women's Studies* 20(9) (2019), 2–12.

<sup>46</sup> Abu Rokhmad & Sulistiyono Susilo, "Conceptualizing Authority of The Legalization of Indonesian Women's Rights in Islamic Family Law," *Journal of Indonesian Islam* 11(2) (2017), 489–508, <https://doi.org/10.15642/JIIS.2017.11.2.489-508>; L. G Eidhamar, "My Husband Is My Key to Paradise.'Attitudes of Muslims in Indonesia and Norway to Spousal Roles and Wife-Beating," *Islam and Christian-Muslim Relations* 29(2) (2018), 241–264.

<sup>47</sup> M Sillars, A., Canary, D. J., & Tafoya, "Communication, Conflict, and the Quality of Family Relationships," in *The Routledge Handbook of Family Communication*, eds. Anita L. Vangelisti, Anita L. Vangelisti. UK: Routledge, 2004), 413; N Li, X., Cao, H., Curran, M. A., Fang, X., & Zhou, "Traditional Gender Ideology, Work Family Conflict, and Marital Quality among Chinese Dual-Earner Couples: A Moderated Mediation Model," *Sex Roles* 83(9-10) (2020): 622–635; Ann Hergatt Huffman et al., "Gender Role Beliefs and Fathers' Work-Family Conflict," *Journal of Managerial Psychology* 29(7) (2014), 774–793, <https://doi.org/10.1108/JMP-11-2012-0372>; A. J Thompson, L., & Walker, "Gender in Families: Women and Men in Marriage, Work, and Parenthood," *Journal of Marriage and the Family* (1989), 845–871.

face of economic crises during a pandemic. This construct integrates gender perspectives, religious interpretations, and family organizational patterns, aligning with suggestions from positive psychology.

It is pertinent for the Muslim population to apply Islamic principles of reciprocity within the concept of family's social and economic resilience. The family organizational pattern based on *mubadalah* can find practical application in domestic life, especially in challenging times like this pandemic, as every burden and responsibility in both domestic and public affairs must be shared jointly by the married couple.<sup>48</sup> Roles within the family ideally should be flexibly distributed among all family members. Hierarchical relationships tend to foster authoritarian attitudes, hegemony, and domination, while partnerships promote mutuality and synergy between a couple in carrying out their responsibilities, thus fostering resilience and harmony within the family.

## **Conclusion**

While there has been a prevailing belief that economic challenges and income reduction during the Covid-19 pandemic were key contributors to the decline in family resilience, this study suggests an alternative perspective. According to the findings, there seems to be a connection between the weakening of family resilience during the pandemic and factors that include economic problems and religious understanding. Specifically, this is observed among individuals who adhere to rigid family patterns based on a one-sided, literal interpretation of scriptures. The interpretation of Quranic texts, which some argue emphasizes the sole responsibility of men for family economic fulfillment, appears to potentially restrict the flexibility of other family members in participating according to the principle of reciprocity.

---

<sup>48</sup> Handayani, "Peran Keluarga Hadapi Pandemi Covid-19".

From an academic standpoint, this study suggests a potential contribution to a new concept, tentatively labeled as the family organizational pattern based on *mubadalah*. The concept of family's economic resilience needs to be approached and integrated with the perspective of the *mubadalah* concept. It is important to note the limitations of this study. In disciplines such as psychology, which require measurable concepts and tested instrument validity, further studies may be warranted to enhance scientific standardization within the parameters demanded by these disciplines.

### References

- Abdul Kodir, Faqihuddin. *Qiraah Mubadalah: Tafsir Progresif untuk Keadilan Gender dalam Islam*. Yogyakarta: IRCiSoD, 2019.
- Aisyah, Siti. "Rereading Patriarchal Interpretations on The Qur'an from Hadith Perspective in The Eve of Law No. 23/2004 On the Elimination of Domestic Violence." *Journal of Indonesian Islam* 6(1) (2012): 48-75. <https://doi.org/10.15642/JIIS.2012.6.1.48-75>.
- Alexander, A. C., & Welzel, C. "Islam and Patriarchy: How Robust is Muslim Support for Patriarchal Values?" *International Review of Sociology* 21(2) (2011): 249–276.
- Amann, Bruno & Jacques Jaussaud. "Family and Non-Family Business Resilience in an Economic Downturn." *Asia Pacific Business Review* 18(2) (2012): 203–223. <https://doi.org/10.1080/13602381.2010.537057>.
- Anggoro, Taufan. "The Methodology of Contemporary Gender Interpretation: A Study of *Qirā'ah Mubāḍalah*." *Sawwa: Jurnal Studi Gender* 15 (1) (2020): 51-98. <https://doi.org/10.21580/sa.v15i1.5198>.
- Asnawi, Habib Sulthon & Habib Ismail. "Discrimination against Wife in the Perspective of CEDAW and Islam Mubāḍalah." *Ijtihad: Jurnal Wacana Hukum Islam dan*

- Kemanusiaan* 20(2) (2020): 253-268.  
<https://doi.org/10.18326/ijtihad.v20i2.253-268>.
- Bonanno, George A. & Charles L. Burton. "Regulatory Flexibility." *Perspectives on Psychological Science* 8(6) (2013): 591–612.  
<https://doi.org/10.1177/1745691613504116>.
- Brivio, E, P Guiddi, L Scotto, A. V Giudice, G Pettini, D Busacchio & G. Pravettoni. "Patients Living with Breast Cancer during the Coronavirus Pandemic: The Role of Family Resilience, Coping Flexibility, and Locus of Control on Affective Responses." *Frontiers in Psychology* 11(3711) (2021). doi: 10.3389/fpsyg.2020.567230
- Cavazos-Rehg, P, C Xu, E Kasson, W Byansi, O. S Bahar & F. M. Ssewamala. "Social and Economic Equity and Family Cohesion as Potential Protective Factors from Depression Among Adolescents Living with HIV in Uganda." *AIDS & Behavior* 24(9) (2020): 2546-2554.
- Choi, Kahyun, Jin Ha Lee & J. Stephen Downie. "What Is This Song about Any way? Automatic Classification of Subject Using User Interpretations and Lyrics." *Proceedings of the ACM/IEEE Joint Conference on Digital Libraries* (2014), 453–454.  
<https://doi.org/10.1109/JCDL.2014.6970221>.
- Cusinato, M., S. Iannattone, A. Spoto, M Poli, C. Moretti, M. Gatta & M. Miscioscia. "Stress, Resilience, and Well-Being in Italian Children and Their Parents during the COVID-19 Pandemic." *International Journal of Environmental Research and Public Health* 17 (2020): 1–17.
- Daks, Jennifer S., Jack S. Peltz & Ronald D. Rogge. "Psychological Flexibility and Inflexibility as Sources of Resiliency and Risk during a Pandemic: Modeling the Cascade of COVID-19 Stress on Family Systems with a Contextual Behavioral Science Lens." *Journal of*

- Contextual Behavioral Science* 18 (2020): 16–27.  
<https://doi.org/10.1016/j.jcbs.2020.08.003>.
- Duderija, Adis. "Contemporary Muslim Male Reformist Thought and Gender Equality Affirmative Interpretations of Islam." *Feminist Theology* 28(2) (2020).  
<https://doi.org/10.1177/0966735019886076>.
- E. Hickey, Jason, Steven Pryjmachuk & Heather Waterman. "Reciprocity Membership: A Potential Pathway towards Recovery from Mental Illness in a Middle Eastern Context." *Transcultural Psychiatry* 58(1) (2021). <https://doi.org/10.1177/1363461519892369>.
- Eidhamar, L. G. "My Husband is My Key to Paradise.' Attitudes of Muslims in Indonesia and Norway to Spousal Roles and Wife-Beating." *Islam and Christian-Muslim Relations* 29(2) (2018): 241–264.
- Faqurudheen, Hena, Sini Mathew & T. Manoj Kumar. "Exploring Family Resilience in a Community Mental Health Setup in South India." *Procedia Economics and Finance* 18 (2014): 391–399.  
[https://doi.org/10.1016/S2212-5671\(14\)00955-1](https://doi.org/10.1016/S2212-5671(14)00955-1).
- Fernandez, Ivelisse Torres, Jonathan P. Schwartz, Heejung Chun & Ginger Dickson. "Family Resilience and Parenting." In *Handbook of Family Resilience*. New York, NY: Springer New York, 2013: 119–136.  
[https://doi.org/10.1007/978-1-4614-3917-2\\_8](https://doi.org/10.1007/978-1-4614-3917-2_8).
- Handayani, L., "Peran Keluarga Hadapi Pandemi Covid-19", *Suaramerdeka.com*.  
<https://www.suaramerdeka.com/news/opini/228739-Peran-Keluarga-Hadapi-Pandemi-Covid-19, 2020>.
- Henry, Carolyn S, Amanda Sheffield Morris & Amanda W. Harrist. "Family Resilience: Moving into the Third Wave." *Family Relations* (2015).  
<https://doi.org/10.1111/fare.12106>.
- Herison, H. "Dampak Ekonomi Pembatasan Sosial Berskala Besar Terhadap Masyarakat Kota Pekanbaru Di Provinsi Riau." *Eko dan Bisnis: Riau Economic and*

- Business Review* 11(2) (2020): 164–173.  
<https://doi.org/https://doi.org/10.36975/jeb.v11i2.269>.
- Huffman, Ann Hergatt, Kristine J. Olson, Thomas C. O’Gara Jr. & Eden B. King. “Gender Role Beliefs and Fathers’ Work-Family Conflict.” *Journal of Managerial Psychology* 29(7) (2014): 774–793.  
<https://doi.org/10.1108/JMP-11-2012-0372>.
- Ibn Manzur. *Lisan al-‘Arab*. Cairo: al-Matba‘ah al-Amiri, 1990.
- Irawaty, D. K. *Pengelolaan Keuangan Keluarga Pada Era Pandemi Covid-19*. Jakarta: Badan Kependudukan Keluarga Berencana Nasional, 2020.
- Kasdi, A. & S. Saifudin. “Resilience of Muslim Families in the Pandemic Era: Indonesian Millennial Muslim Community’s Response against COVID-19.” *Jurnal Penelitian* 17(1) (2020): 81–94.  
<https://doi.org/https://doi.org/10.28918/jupe.v17i1>.
- Kivumbi, Apollo, William Byansi, Fred M. Ssewamala, Nabunya Proscovia, Christopher Damulira & Phionah Namatovu. “Utilizing a Family-Based Economic Strengthening Intervention to Improve Mental Health Wellbeing among Female Adolescent Orphans in Uganda.” *Child and Adolescent Psychiatry and Mental Health* 13(1) (2019): 1–7.  
<https://doi.org/10.1186/s13034-019-0273-4>.
- Abdul Kodir, Faqihuddin. “*Mafhum Mubadalah*: Ikhtiar Memahami Qur’an Dan Hadits Untuk Meneguhkan Keadilan Resiprokal Islam Dalam Isu-Isu Gender.” *Jurnal Islam Indonesia* 6(2) (2016): 1-24.
- Lee, D. S. "The Psychological Resilience of Transracial Korean American Adoptees: The Mediating Effects of Family Cohesiveness and Conflict During Adversity". *Adoption Quarterly* 19(3) (2016): 145–165.
- Li, X., Cao, H., Curran, M. A., Fang, X., & Zhou, N. “Traditional Gender Ideology, Work Family Conflict, and Marital Quality among Chinese Dual-Earner

- Couples: A Moderated Mediation Model." *Sex Roles* 83(9-10) (2020): 622–635.
- Lombay, C. G, F Belinario, R Pomeroy, J Pedrajas, R. S Tirona, S Box & K. Balbido-Ramirez. "Building Household Economic Resilience to Secure a Future for near Shore Fishers in the Philippines." *Marine Policy* 99 (2019): 334–342.
- Maurović, Ivana, Linda Liebenberg & Martina Ferić. "A Review of Family Resilience: Understanding the Concept and Operationalization Challenges to Inform Research and Practice." *Child Care in Practice* 26(4) (2020): 337–357. <https://doi.org/10.1080/13575279.2020.1792838>.
- Metheny, Jennifer & Ellen Hawley McWhirter. "Contributions of Social Status and Family Support to College Students' Career Decision Self-Efficacy and Outcome Expectations." *Journal of Career Assessment* 21(3) (2013): 378–394. <https://doi.org/10.1177/1069072712475164>.
- Miles, M.B., Huberman, A. M. & Saldana, J. *Qualitative Data Analysis: A Methods Sourcebook*. London: Sage, 2014.
- Murtiningsih, Bertha Sri Eko, Maria Advenita & S. Ikam. "Representation of Patriarchal Culture in New Media: A Case Study of News and Advertisement on Tribunews.Com." *Mediterranean Journal of Social Sciences* 8(3) (2017): 143–154. <https://doi.org/10.5901/mjss.2017.v8n3p143>.
- Nisa', Khoirotin, Muslih Muslih & Abu Hapsin. "Rereading the Concept of *Nusyuz* in Islamic Marriage Law with *Qira'ah Mubadalah*." *Analisa: Journal of Social Science and Religion* 5(2) (2020): 139-151. <https://doi.org/10.18784/analisa.v5i02.1176>.
- Omorogiwa, T. B. "Social Work Practice in Strengthening Household Economic Empowerment and Support: Building Sustainable Livelihoods for Working Children's Parents." *Social Work and Education* 7(1)

Septi Gumindari et al., "Heading to Reciprocity in Islamic Psychology; Coping Adaptive Strategy for Family Resilience," *Afkar* Vol. 26 No. 1 (2024): 343-384

(2020): 53–64.

<https://doi.org/https://doi.org/10.25128/2520-6230.20.1.4>.

Pal, Shantanu, Michael Hitchens, Tahiry Rabehaja & Subhas Mukhopadhyay. "Security Requirements for the Internet of Things: A Systematic Approach." *Sensors* 20(20) (2020): 58-97.  
<https://doi.org/10.3390/s20205897>.

Perdana, P. P., "Faktor Ekonomi Saat Pandemi Alasan Utama Tingginya Perceraian di Kabupaten Bandung," *Kompas*, August 24, 2020, <https://regional.kompas.com/read/2020/08/24/14320461/faktor-ekonomi-saat-pandemi-alasan-utama-tingginya-perceraian-di-kabupaten>.

Pratama, S, K Kismartini & A. Z. Rahman. "Dampak Kebijakan Pembatasan Sosial Berskala Besar (PSBB) Terhadap Ekonomi Pelaku Usaha di Pasar Tanah Abang Jakarta." *Journal of Public Policy and Management Review* 10(4) (2021): 59–78.  
<https://doi.org/https://doi.org/10.14710/jppmr.v10i4.32034>.

Prawoto, N, E Priyo Purnomo & A. Az Zahra. "The Impacts of Covid-19 Pandemic on Socio-Economic Mobility in Indonesia." *International Journal of Economics and Business Administration* 8(3) (2020): 57–71.

Putra, Dwi Aditya, "Dampak Ekonomi Dipertaruhkan Jika PPKM Diperpanjang," *Merdeka.com*, <https://www.merdeka.com/uang/dampak-ekonomi-dipertaruhkan-jika-ppkm-diperpanjang.html>.

Reader, S. K, A Pantaleao, C. N Keeler, N. M Ruppe, A. E Kazak, and J. A. Rash-Ellis, D. L Deatrck. "Family Resilience from the Perspective of Caregivers of Youth with Sickle Cell Disease." *Journal of Pediatric Hematology/Oncology* 42(2) (2020): 100–106.

Roberto, Anka, Alicia Sellon, Sabrina T. Cherry, Josalin Hunter-Jones & Heidi Winslow. "Impact of Spirituality

- on Resilience and Coping during the COVID-19 Crisis: A Mixed-Method Approach Investigating the Impact on Women." *Health Care for Women International* 41(11–12) (2020): 1313–1334.  
<https://doi.org/10.1080/07399332.2020.1832097>.
- Rokhmad, Abu & Sulistiyono Susilo. "Conceptualizing Authority of The Legalization of Indonesian Women's Rights in Islamic Family Law." *Journal of Indonesian Islam* 11(2) (2017): 489–508.  
<https://doi.org/10.15642/JIIS.2017.11.2.489-508>.
- Ruiz-Frau, A., A. Ospina-Alvarez, S. Villasante, P. Pita, I. Maya-Jariego & S. de Juan. "Using Graph Theory and Social Media Data to Assess Cultural Ecosystem Services in Coastal Areas: Method Development and Application." *Ecosystem Services* 45 (2020): 101176.  
<https://doi.org/10.1016/j.ecoser.2020.101176>.
- Ruiz, Yumary, Shelley M. MacDermid Wadsworth, Cézarne M Elias, Kristine Marceau, Megan L Purcell, Thomas S Redick, Elizabeth A. Richards & Elizabeth Schlesinger-Devlin. "Ultra-Rapid Development and Deployment of a Family Resilience Program during the COVID-19 Pandemic: Lessons Learned from Families Tackling Tough Times Together." *Journal of Military, Veteran and Family Health* 6(2) (2020): 35–43.  
<https://doi.org/10.3138/jmvfh-CO19-0013>.
- Sa'idah, U. H. "Peningkatan Ketahanan Ekonomi Keluarga Berbasis Pemberdayaan Perempuan Melalui Proram Upkks Dimasa Pandemi Covid-19: Studi Kasus Di Kecamatan Magetan Kabupaten Magetan." *Doctoral Dissertation*, 2021, UIN Sunan Ampel Surabaya.
- Sadia, Haleema, Boonjai Srisatidnarakul & Jen Jiuan Liaw. "Exploring the Experiences of Flood-Affected Families to Develop Constructs and Themes for Family Resilience Assessment Scale." *International Journal of Disaster Risk Reduction* 46 (2020).  
<https://doi.org/10.1016/j.ijdr.2020.101500>.

- Sharma, Amallesh & Sourav Bikash Borah. "Covid-19 and Domestic Violence: An Indirect Path to Social and Economic Crisis." *Journal of Family Violence* (2020): 1–7. <https://doi.org/10.1007/s10896-020-00188-8>.
- Sillars, A., Canary, D. J. & Tafoya, M. "Communication, Conflict, and the Quality of Family Relationships." in *The Routledge Handbook of Family Communication*, eds. Anita L. Vangelisti, Anita L. Vangelisti. UK: Routledge, 2004.
- Stevenson, C, S Costa, J. R. H Wakefield, B Kellezi, and R. J. Stack. "Family Identification Facilitates Coping with Financial Stress: A Social Identity Approach to Family Financial Resilience." *Journal of Economic Psychology* 78(102271) (2020). <https://doi.org/10.1016/j.joep.2020.102271>.
- Stiel, Laura, Julie Estrella, Solomon Wang & Brian Distelberg. "Family Resilience Predicts Socioeconomic Mobility of HUD Participants." *Journal of Human Behavior in the Social Environment* 24(7) (2014): 759-774. <https://doi.org/10.1080/10911359.2013.873755>.
- Sudarso, S., Keban, P. E., & Mas'udah, S. "Gender, Religion and Patriarchy: The Educational Discrimination of Coastal Madurese Women, East Java." *Journal of International Women's Studies* 20(9) (2019): 2–12.
- Sunarti, E. *Ketahanan Keluarga Indonesia di Masa Pandemi Covid 19*. Bandung: PT Penerbit IPB Press, 2021.
- Taufiqurrahman, F., "Ada 2.000 Kasus Perceraian di Cianjur, Salah Satu Pemicunya Karena Faktor Ekonomi." *Kompas*, <https://regional.kompas.com/read/2020/06/30/19372991/ada-2000-kasus-perceraian-di-cianjur-salah-satu-pemicunya-karena-faktor?page=all>, 2020.
- Thompson, L., & Walker, A. J. "Gender in Families: Women and Men in Marriage, Work, and Parenthood." *Journal of Marriage and the Family* (1989): 845–871.

- Vermeulen, Theresa & Abraham P. Greeff. "Family Resilience Resources in Coping with Child Sexual Abuse in South Africa." *Journal of Child Sexual Abuse* 24(5) (2015): 555–571. <https://doi.org/10.1080/10538712.2015.1042183>.
- Walsh, Froma. "Applying a Family Resilience Framework in Training, Practice, and Research: Mastering the Art of the Possible." *Family Process* 55(4) (2016): 616-632. <https://doi.org/10.1111/famp.12260>.
- Walsh, Froma. "Community-Based Practice Applications of a Family Resilience Framework." In *Handbook of Family Resilience*. New York: Springer New York, 2013: 65–82. [https://doi.org/10.1007/978-1-4614-3917-2\\_5](https://doi.org/10.1007/978-1-4614-3917-2_5).
- Wardatun, Atun & Bianca J. Smith. "Woman-Initiated Divorce and Feminist Fiqh in Indonesia: Narrating Male Acts of *Nushuz* in Marriage." *Ulumuna* 24(2) (2020): 266-295. <https://doi.org/10.20414/ujis.v24i2.416>.
- Wardatun, Atun & A. Wahid. "Demokratisasi Rumah Tangga: Dari Subyek Menuju Sifat Kepemimpinan." *Egalita* 14(2) (2019): 14-27.
- Werdiningsih, Willis & Ahmad Natsir. "Gender Equality and Equity with Mubadalah Concept and Its Implementation in Islamic Education." *ADDIN* 14(2) (2020): 71-79. <https://doi.org/10.21043/addin.v14i2.7179>.
- Williamson, John B., Melissa A. Simon, Brian Gunia, Emily J. Martin, Charles E. Foucar, Tapas Kundu, Daiva M. Ragas & Linda L. Emanuel. "Path Toward Economic Resilience for Family Caregivers: Mitigating Household Deprivation and the Health Care Talent Shortage at the Same Time." *The Gerontologist* 53(5) (2013): 861–873. <https://doi.org/10.1093/geront/gnt033>.
- Wulandari, P. K. "Inovasi Pemuda Dalam Mendukung Ketahanan Ekonomi Keluarga: Studi di Kampung Warna-Warni Kelurahan Jodipan, Kecamatan Blimbing,

Septi Gumiandari et al., "Heading to Reciprocity in Islamic Psychology; Coping Adaptive Strategy for Family Resilience," *Afkar* Vol. 26 No. 1 (2024): 343-384

Kota Malang." *Jurnal Ketahanan Nasional* 23(3) (2017): 300-319.

Septi Gumiandari et al., "Heading to Reciprocity in Islamic Psychology; Coping Adaptive Strategy for Family Resilience," *Afkar* Vol. 26 No. 1 (2024): 343-384