Family Instability: A Study of Livelihoods during the Covid-19 Pandemic in Tanah Datar Regency, Indonesia

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Abstract: The Covid-19 pandemic resulted in a decrease in family income. Thus, it gave birth to various forms of difficulties in meeting family needs. Through research, the process of how families survived in earning a living during the Covid-19 pandemic was described. The process included the types of difficulties, impact, and solutions to the difficulties encountered. A qualitative approach was used in conducting this study in which the primary and secondary data were obtained using observation techniques, interviews, focus group discussion, and documentation. The research findings showed that there were three difficulties faced by families from a decrease in their income during the Covid-19 pandemic: difficulties in developing businesses, low family purchasing power, and increasing family needs. These three things then led to family instability with the emergence of conflicts such as domestic violence and divorce which continued to increase during the Covid-19 pandemic. Due to the difficulties, the family made creative business adjustments and got help. Families made business adjustments by looking for alternative sources of income, while external assistance was obtained from community and government institutions. This paper concludes that the creativity developed to meet family needs during a pandemic is urgently needed so that families can continue to survive in difficult conditions.

Keywords: Family Income; Livelihood; The Covid-19 Pandemic; Business Creativity.

Introduction

The Covid-19 pandemic had created various difficulties in a lot of business areas that had caused family fragility. In accordance with the results of research released by LIPI that there were 87.3 percent of household businesses and 64.8 percent of workers’ households experienced financial difficulties during the pandemic (LIPI Public Relations, 2020). Lockdown policies and restrictions on activities outside the home had been a factor in weakening the family economy during the Covid-19 pandemic (Del Boca et al., 2020; Zainuddin et al., 2022). As a result of the pandemic there had been a change in the pattern of husband-and-wife relations which had resulted in the wife participating in earning a living. In fact, it is the husband who is responsible for living. In essence, the wife is responsible for taking care of her husband and children. The needs that continued to increase due to the pandemic were not in line with the decrease in family income which caused long-term problems for the family’s economy (Chtouris & Zissi, 2020). Family structure can meet physiological needs. It is multifunction for education, socialization, protection, effectiveness, feelings, religious and economic, and biological functions. The economic function serves as an economic tool for earning a living, planning, learning, and utilization to meet the needs of family members (Ainun, 2017). Economic problems become pre-conditions for family conflict. In line with the Supreme Court’s data report which stated that there had been an increase in the divorce rate during the pandemic as a result of economic problems (MA, 2020). These various problems had become an important part of the fragility of families caused by the Covid-19 pandemic (Musyafa’ah et al., 2022).
There have been three study tendencies concerning meeting family needs during the Covid-19 pandemic. First, the pandemic as the cause of conflict and household problems (Chtouris & Zissi, 2020; Sachser et al., 2021; Spiranovic et al., 2021). The problems caused by the pandemic were related to parallel social and economic crises that affected family independence and integrity. Second, the role of women in maintaining the family economy during the Covid-19 pandemic (Ayatakshi-Endow & Steele, 2021; Parlak et al., 2021; Ye et al., 2021). Women took an active role in providing family needs during the pandemic; thus, mothers had a dual role (Ayatakshi-Endow & Steele, 2021). Third, financial strategies used to meet family needs during the Covid-19 pandemic (Calabrò et al., 2021; Ko & Kang, 2020; Lacomba-Trejo et al., 2020). Among those three trends, no one has seen the process of optimizing the fulfilment of family needs (support) in the perspective of Islamic family law by showing a process that starts from pre-conditions of the family to the creation of solutions to the existing problems.

This article is based on the argument that the Covid-19 pandemic was a global disaster that affects family habit, especially in fulfilling family income. Efforts to meet the needs of family were very important. On the one hand it had an impact on health and the role of parents during a pandemic, on the other hand it also affected parents-children interaction in educating the children because they did not attend school during the pandemic. This multi-role could end in resilience and could also end in divorce.

**Literature Review**

**Livelihood**

The husband’s obligation to provide for his wife and children is a muhaddad's obligation, measured in form, type, and level (Elimartati, Firdaus, et al., 2021; Athief & Juwanti, 2020). Living is the responsibility of meeting both primary and secondary needs (Sujoko et al., 2021), and everything that can cover needs (Djawas & Hani, 2018). The majority of scholars, except Maliki scholars, are of the opinion that the husband’s obligation to provide maintenance is not discharged even though he is facing economy crisis. According to Hanafi scholars, the judge may give permission to the wife to seek a loan, where the debt will be paid by the husband. The debt is not cancelled even with the death of the husband or wife. According to Syafi’i and Hanafi scholars, if the husband is unable to provide a living, then the wife has the right to ask for a divorce. The basis for this opinion is the hadith from Said Ibn Musayyab from Baihaqi and Abu Hurairah from Daruquthni, which the Prophet PBUH once said “when a husband was unable to provide for his wife, then separate the two. (Jakfar & Fakhrrurrazi, 2017; Putra & Elimartati, 2020).

In order to provide a living, a family needs to have plans and manage income and expenses, so that the expenses are not more than the income. The condition of the Covid-19 pandemic added to the workload of women at home, including making a living (Sari & Zufar, 2021). With the existence of rights and obligations, a complementary relationship is established in various problems of household life (Ismanto et al., 2018). Failure to provide a living is included in the category of domestic violence due to neglect of the household economy which causes family members to suffer. The standardization of the wife’s maintenance is determined according to the ijtihad of different scholars according to the ijtihad method used (Karimuddin & Afrizal, 2021). A wife who works to help her husband make a living is considered sunnah, and the wife will get a reward based on the hadith from Aisyah narrated by Bukhary (Djazimah & Habudin, 2017; Rajafi, 2018).

**Covid-19**

Covid-19 is a life-threatening infectious disease, especially for individuals with low immune system (Shirvani, 2020). As an infectious disease that tends to spread very easily, the Covid-19 pandemic had spread throughout the world. The sudden attack and rapid transmission made Covid-19 impact all aspects of human life (Nahid et al., 2021). A pandemic not only places an enormous burden on the family health sector, but also affects the public’s mental, psychosocial, and well-being of human life (Holingue et al., 2020). The Covid-19 pandemic became a serious challenge for families around the world because most of the entire population had been the tolls (Richardson et al., 2020). Therefore, various countries had
responded to Covid-19 by issuing various policies (Zhang, 2020). Its policies included implementing physical restrictions, prohibiting large gatherings, using personal protective equipment, closing schools, restaurants, and places of worship, as well as closing and locking the country (Ataguba & Ataguba, 2020).

In general, the impact of a pandemic on human life can be divided into 3 categories. First, health (Kaya, 2020; Lekamwasam & Lekamwasam, 2020; Öncü et al., 2021). A pandemic is a part of new disease that causes fear and anxiety. Hence, it not only disrupts a person’s physical health but also leads to the effects on a person’s mental health (Jonikas et al., 2021). Second, the economic field (David et al., 2020; Kohlscheen et al., 2020; Otache, 2020). This is in line with the amount of pressure on the economy as a result of the lockdown. The pandemic suppresses labor laws and social security institutions while impacting work-life balance (Rymkevich, 2021). When the covid 19 reached its peak, millions of people lost their income (Bareket-Bojmel et al., 2021). Third, the education sector (Chuang et al., 2021; Duran, 2021; Karakaya et al., 2021). The impact on the world of education was noticed due to the presence of distance learning policies. Where this policy had a follow-up effect with high student dropout rates. This was due to family economic pressures so that they could not provide distance learning tools (Khalifa et al., 2021). These three impacts show that the Covid-19 pandemic had a serious impact on all lines of human life (Sholeh, 2020; Siregar, 2022).

Method

This is qualitative research with primary and secondary data. Primary data were obtained from field studies by directly observing the mapping of research aspects. Meanwhile, as supporting data, several documents complemented the research, such as documents from the Batusangkar Religious Court. The research involved two parties. First, the informants who consisted of families affected by Covid-19 located in Tanah Datar regency, West Sumatra province. Second, the community leaders who were directly involved in providing external assistance to meet family needs during the economic crisis in the time of the Covid-19 pandemic. To obtain the data, observations were conducted in February 2021, then interviews with 48 people consisted of 30 families were held in Tanah Datar regency, head of the Women and Children Protection Unit at the Tanah Datar Resort Police Force affected by Covid-19, 4 community leaders, 3 clerks of the Batusangkar Religious Court class I B, and head of the Women and Children Protection Unit at the Tanah Datar Resort Police Force (Indonesian abbreviation: KUPPA). In addition, focus group discussions were held in two places in Sungai Tarab sub-district and Rambatan sub-district. Analysis and data analysis techniques were classified according to Huberman’s stages: data reduction, data display, and data verification (Miles & Huberman, 1994). The data that had been classified were then analysed using the interpretation method which started with restatement, description, and interpretation (Warman et al., 2023).

Results

Kinds of Family Business Difficulties during the Covid-19 Pandemic

The Covid-19 pandemic had had an impact on human life, especially in terms of meeting the economic needs of the family. The impact on family income is as follows;

1. Difficulties in Business Development during the Covid-19 Pandemic

Difficulties in obtaining a source of family income during the Covid-19 pandemic occurred due to the difficulty of developing a business and the narrower job opportunities. Family and community economic activities were disrupted by limited conditions. The family economy depended on various supporting businesses that had been carried out so far, such as actively selling and working in the informal sector. One of the housewives revealed the conditions experienced during the Covid-19 pandemic, she said: “Before Covid, I was a merchant and my husband supplied goods from market to market almost every day. Since Covid, I no longer have a steady job. Now, we just have odd jobs. To illustrate, most of the shop assistants and day laborers do not work, the construction workers do not get much work to do,
or the tailors do not take many orders, many small shops are closed; the farmers do not go to work, and in the end, they do not have capital; moreover the price of agricultural products is also cheap and they make a loss.” (Informant Interview, July 2021).

ZF, a laundry business owner, also got the same situation. He admitted the difficult conditions during the Covid-19 pandemic in developing his business. “I have a laundry business that I have run for quite a long time. And my business is running quite smoothly. Since the pandemic, my business has started to decline, the number of customers has been decreased. This is because there are no more students who usually do laundry at my place. I have tried other businesses such as selling snacks, but it does not run smoothly as well. Now, it is hard for me to collect money to pay electricity bills, purchase internet balance for online learning, and other needs. In the midst of these obstacles, the family is always optimistic, we don’t want to give up with the situation” (Informant interview, May 16, 2021).

The complaints expressed by the informants above show that the Covid-19 pandemic had changed the direction of a stable source of family income which initially went well into a difficult situation. Difficulties in developing a family business also had implications for the husband’s ability to meet all the basic needs of his family.

2. Low Family Purchasing Power

The results of the focus group discussion and data from informants showed that the condition of business instability resulted in difficulties in purchasing basic family needs. During Covid, the breadwinners did not get adequate results to meet family needs for normal survival. Many of the goods sold in the market were in poor quality, especially non-durable materials, such as vegetables and fruits. Poor economic conditions had caused most people to be unable to meet their daily needs. A housewife expressed her inability to buy some of her family’s needs during the Covid-19 pandemic. One of the causes of this inability was an uncertain financial condition that prioritized meeting the need for food and urgent household expenses such as paying school fees, electricity, water, and purchasing internet balance (Informant interview, May 16, 2021).

3. The Increasing Number of Needs

During the pandemic, the emergence of new needs related to children’s health and education during online learning, demands to maintain immune system and medical costs for those who were positive for Covid, isolation costs, and buying medicine had become new problems experienced by society. Covid-19 had also increased children’s school fees because of the implementation of online learning, especially for buying smart phones and internet balances. One family head, who works as a motorcycle taxi driver (so-called ojek in Indonesian) revealed: “To meet my family daily needs, I worked as a motorcycle taxi driver. Before the pandemic, I was able to provide food and pay my children’s school fees. At this time it is difficult to get an order because there have not been many people outside, there are no school students or college students. I also have no idea how to provide for daily life, my family is still surviving with these restriction” (BG Interview, May 15, 2021).

Another resident also said the same thing, AS, he said: “Our family is still surviving, indeed since Covid it has been difficult for us to do business. We are street food vendors, where our income used to meet our daily needs. During the current covid period, we are having difficulties meeting basic family needs such as food, clothing, electricity costs, and children’s school fees, which now also requires internet balance” (US Interview, May 15, 2021).

The Impact of Economic Difficulties on Family Resilience

1. Domestic Violence

The Covid-19 pandemic had had an impact on family unity. The difficulties caused by the instability of the family economy had become a trigger for the increase in the number of domestic violence. As shown in table 1:
Table 1. Domestic violence according to the Decision of the Tanah Datar District Religious Court during the Covid-19 Pandemic

<table>
<thead>
<tr>
<th>No.</th>
<th>Types of Domestic Violence</th>
<th>Number of Report</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Physical abuse</td>
<td>3 cases</td>
<td>hitting, slapping, knife slashing</td>
</tr>
<tr>
<td>2.</td>
<td>Psychological abuse</td>
<td>8 cases</td>
<td>threatening and humiliating by using harsh words</td>
</tr>
<tr>
<td>3.</td>
<td>household abandonment</td>
<td>16 cases</td>
<td>did not provide a living, did not fulfill household needs, having an affair</td>
</tr>
</tbody>
</table>

Source: The study of the 2021 Batusangkar Religious Court Decision

The data in table 1 shows that domestic violence that occurred during the Covid-19 pandemic was physical abuse, psychological abuse, and household abandonment. According to the report on the court ruling, the most common domestic violence that occurred during the Covid-19 pandemic was in the form of household abandonment which was the irresponsibility of the husband in meeting the family’s needs. In the household, quarrels also occurred between husband and wife as a trigger for domestic violence. This is in accordance with what was disclosed by a criminal staff member at the Batusangkar District Court, he said: “Violence occurred in the forms of abuse, obscenity, and domestic violence. Perpetrators of violence were not only men, but also women. A wife in Batusangkar was brought to the district court over a case of domestic violence against her husband. The abuse occurred for reasons of debts involving husbands.” (Informant Interview, July 21, 2021). The statement above shows that the instability of the family economy due to the pandemic resulted in various forms of violence, both physical and psychological, and the household abandonment.

2. Divorce

During the Covid-19 Pandemic there was an increase in the number of divorce cases. This case was dominated by a divorce lawsuit filed by a wife against her husband. Data from the Batusangkar Religious Court showed an increase in the number of divorce cases triggered by several reasons. In summary, the conditions of the divorce cases that occurred can be seen in table 2 below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Reason for divorce</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Constant bickering</td>
<td>60</td>
<td>231</td>
</tr>
<tr>
<td>2.</td>
<td>Abandoned by one party</td>
<td>1</td>
<td>26</td>
</tr>
<tr>
<td>3.</td>
<td>Economy</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>61</td>
<td>258</td>
</tr>
</tbody>
</table>

Source: Documents of the Batusangkar Religious Court

Table 2 shows that the number of divorce cases increased dramatically during the Covid-19 pandemic. In 2020 (2019 cases) there were 61 cases of divorce, while in 2021 (2020 cases) there were 258 cases. An increase in divorce cases during the Covid-19 pandemic was also revealed by one of the junior registrars of the Batusangkar Religious Court, HL, he says: “Divorce cases during the pandemic have increased compared to those of before the pandemic. The factors that caused divorce were due to constant quarrels between husband and wife. The trigger for the fight was the problem of unfulfilled living. This was reflected in the court decision. During the trial the reason was not so obvious because all the problems in the house were said to be due to constant fighting. In the trial it was finally revealed that the reason was because of an affair as well. There was a case where the husband started having an affair, because the wife did not accept it, in the end the wife also reciprocated by having an affair (HL interview, July 19, 2021).
An explanation from a junior registrar of the Batusangkar Religious Court implied that the divorce cases that occurred could not be separated from various family problems and conflicts that occurred during the Covid-19 pandemic. Conflicts on the decrease of family income and the assistance of wife in making a living resulted in the family abandonment, then the role of the mother at home was faded away. Even though both of parents worked from home, but there was a neglect of the main role of husband and wife because of a lot of activities, such as the opportunity to have fun with family members, hence it triggered the divorce. Moreover, children were abandoned because parents were not optimal in accompanying their children’s educational needs during a pandemic where children study more at home with their parents. The teacher gave assignments that should be done at home with parents’ assistance. Imperfect parenting was caused by lack of education, parental skills, and others. Many couples involved in a dispute because of many limitations during the Covid-19 pandemic. This was revealed in focus group discussions with the community. Furthermore, there were also problems with in-laws which caused discomfort and disharmony in the family.

Solutions to Overcome Difficulties in Making a Living during the Pandemic

1. Family Role

Various efforts had been made by families affected by Covid-19 to maintain the continuity of their household life. These efforts include internal efforts made by the family in adapting to the pandemic. The results of discussions carried out in focus group discussions showed that many families did several things in order to overcome financial matters during the Covid-19 pandemic, including utilizing the land in their neighbourhood to plant various kinds of vegetables for daily needs such as spinach, kale, onions, beans, long beans, eggplant, and others. They even got side jobs as a farmer who planted chilies, tomatoes, and other vegetables, a motorcycle taxi driver, construction worker, farm labourer, or a seller in an online business.

Many families that experienced economic difficulties adapted the condition by switching professions from what they used to do before the Covid-19 pandemic. As stated by one informant: “My business before Covid-19 was printing invitations and souvenir with an income of around 3 to 6 million a month. After Covid-19 my income decreased drastically because there was no order, sometimes no income at all, and sometimes only Rp. 500,000 a month. The family economic solution during a pandemic was to use our savings and try an online business during Covid-19,” (AD Interview, September 7, 2021).

The same thing was done by a toast seller. He revealed: “I have a toast business with 2-million-income before Covid-19, whereas after Covid my income was only 500 thousand rupiah. The needs of families before Covid reached 1 to 1.5 million because we did not rent a house and have not had children yet, while the needs after Covid increased to 2.5 million because there were many additional needs such as buying masks and medicines to avoid being infected by Covid. To overcome the family economy during a pandemic, I opened a side business by running a new online business and grew chilies,” (YV Interview, September 7, 2021).

The two informants’ explanations above show that there had been various changes in the family’s economy during the Covid-19 pandemic. There was an increase in demand which then could not be fulfilled due to a decrease in income. This indicates a requirement to overcome the problems. One solution that could be done was through the adaptation of the family itself. Such as doing an online business because of limited mobility or opening a new business with greater opportunities.

2. The Role of Community Organizations

During the Covid-19 period, the local leaders played a very important role as an extension of the government to collect data and distribute government assistance to people affected by Covid-19. Other community organizations that play a role in helping people affected by Covid-19 are also carried out by the Rao-Rao Family Association (Indonesian abbreviation: IKRAR) which is a bond of the Rao-Rao immigrant families. As stated by an informant: “IKRAR’s national management held fundraising to be distributed to communities affected by Covid, including those in Rao-Rao village of Batusangkar City. To
increase people’s purchasing power and help people affected by the Covid pandemic, community members who became immigrants in other cities or areas fundraised and made shopping cards for Rao-Rao market every week on market day which was on Saturday. One card was valued at IDR 150,000 which was the same as getting a shopping card voucher. This activity was coordinated by the immigrants and in collaboration with the community in the village (AR Interview, August 2021).

The explanation from the informant above stated that community organizations also had a role in strengthening families during the Covid-19 pandemic. The reinforcement was carried out through various assistance both materially and morally. Material assistance was carried out by providing funds with a system determined by the community organization. Meanwhile, moral assistance was carried out by providing support through online religious lectures which were held on the second Sunday of every month with a zoom meeting by IKRAR’s national board. The lecture contained strengthening attitudes in facing a pandemic with different themes. In addition to lectures in the form of religious content, IKRAR administrators also included some topics relevant to the survival during the Covid-19 pandemic such as increasing family income by carrying out various additional businesses such as online business, becoming farmers, farm labourers, and others. The other topics were improving education and health. These topics were then discussed, led by a keynote speaker invited by the committee. In summary, the activities of these religious organizations can be seen in table 3 below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Topic</th>
<th>Speaker</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>January 2021</td>
<td>Making repentance as a daily activity Sharia Banking between opportunities and challenges</td>
<td>Ustadz Dr. Syarif Hidayatullah, MA</td>
</tr>
<tr>
<td>2</td>
<td>February 2021</td>
<td>Sharia Banking between opportunities and challenges</td>
<td>Ustadz Dr. H. Syukri Iska, M.Ag</td>
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<tr>
<td>3</td>
<td>April 2021</td>
<td>Welcoming Ramadan</td>
<td>Ustadz Jumharudin, Lc.</td>
</tr>
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<td>4</td>
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<td>Why do tests never change? Khilafiyah (opinion differences), facts, and how to understand it</td>
<td>Ustadz Bagus Hernowo</td>
</tr>
<tr>
<td>5</td>
<td>May 2021</td>
<td>Understanding socializing during a pandemic</td>
<td>Ustadz Ahmad Sarwat, Lc.</td>
</tr>
<tr>
<td>6</td>
<td>June 2021</td>
<td>The secret of having good fortune</td>
<td>Ustadz Hilman Fauzi, S.E.I., M.E.Sy.</td>
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Table 3 shows that the choice of topics was adjusted to the conditions encountered during the Covid-19 pandemic. The topics of test, repentance, fortune, and others are chosen by religious leaders. This aimed at reminding people of the conditions experienced by the community during the Covid-19 pandemic, as well as a medium for maintaining friendship or socializing, especially with fellow Minangkabau people. Routine religious lecture during calamity such as the Covid-19 pandemic is one of the solutions to provide religious reinforcements to the community so that they remain strong in facing uncertain conditions and are patient in dealing with them.

3. The Role of the State/Government

The threat of a pandemic that caused difficulties in meeting family needs made the government have an obligation and a role, as well as be an external factor to support the family economy. The implementation of these roles can be seen from table 4 below:

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Table 3 shows that the choice of topics was adjusted to the conditions encountered during the Covid-19 pandemic. The topics of test, repentance, fortune, and others are chosen by religious leaders. This aimed at reminding people of the conditions experienced by the community during the Covid-19 pandemic, as well as a medium for maintaining friendship or socializing, especially with fellow Minangkabau people. Routine religious lecture during calamity such as the Covid-19 pandemic is one of the solutions to provide religious reinforcements to the community so that they remain strong in facing uncertain conditions and are patient in dealing with them.

3. The Role of the State/Government

The threat of a pandemic that caused difficulties in meeting family needs made the government have an obligation and a role, as well as be an external factor to support the family economy. The implementation of these roles can be seen from table 4 below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>Topic</th>
<th>Speaker</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>January 2021</td>
<td>Making repentance as a daily activity Sharia Banking between opportunities and challenges</td>
<td>Ustadz Dr. Syarif Hidayatullah, MA</td>
</tr>
<tr>
<td>2</td>
<td>February 2021</td>
<td>Sharia Banking between opportunities and challenges</td>
<td>Ustadz Dr. H. Syukri Iska, M.Ag</td>
</tr>
<tr>
<td>3</td>
<td>April 2021</td>
<td>Welcoming Ramadan</td>
<td>Ustadz Jumharudin, Lc.</td>
</tr>
<tr>
<td>4</td>
<td>April 2021</td>
<td>Why do tests never change? Khilafiyah (opinion differences), facts, and how to understand it</td>
<td>Ustadz Bagus Hernowo</td>
</tr>
<tr>
<td>5</td>
<td>May 2021</td>
<td>Understanding socializing during a pandemic</td>
<td>Ustadz Ahmad Sarwat, Lc.</td>
</tr>
<tr>
<td>6</td>
<td>June 2021</td>
<td>The secret of having good fortune</td>
<td>Ustadz Hilman Fauzi, S.E.I., M.E.Sy.</td>
</tr>
<tr>
<td>7</td>
<td>August 2021</td>
<td>The secret of having good fortune</td>
<td>Ustadz Adiwarman Karim</td>
</tr>
</tbody>
</table>
Table 4 shows that the assistance provided by the government to families affected by the pandemic was in the form of direct cash assistance. This assistance was distributed based on clusters in the Tanah Datar community including farmers, traders, manufacturers, and laborers. It indicated that the clusters were the vulnerable ones and belonged to informal jobs and were experiencing quite severe economic difficulties due to the Covid-19 pandemic.

### Discussion

This study shows that the Covid-19 pandemic had had the effect of having difficulties for families to meet household needs (Sari & Zufar, 2021). There had been livelihood problems that threatened during the Covid-19 pandemic. As a result of the limitations of doing business to earn a living, three important things can be reflected. First, the families were still not adaptive in dealing with uncertain and quick threats such as the Covid-19 pandemic. Unpreparedness to face covid conditions and making economic changes triggered family problems. Second, families did not have good planning and are economically organized (Djawas & Hani, 2018). This was mostly found in families with lower middle income who worked in the informal sector and had irregular income. Third, the families did not have good problem management, thus they were easy to get emotional when they had family problems, especially related to the economy. The amount of income decreased while the need increased, for example to meet the needs of children’s education and health costs to increase immune system. This problem was prone to triggering various forms of violence in family members.

Difficulties in meeting family needs during the Covid-19 pandemic had shown that family unpreparedness was the trigger for various social problems. Disharmony occurred as a result of the vulnerability of families because they were unable to maintain bonds and beliefs that linked families to a sense of security and hope during critical times (Ismanto et al., 2018). At the same time, family vulnerability also carried the risk of raising family discredit which caused conflict between family members. A family, which should be a place for protection and communication space for every member, had instead become a fragile place.

Family difficulties in the economic field that had affected family resilience required plans and actions to overcome these problems (Elimartati, Fahlevi, et al., 2021). Three important roles that can be used as plans and actions are: First, the family must have a planning budget. A planning budget is needed to deal with various sudden disasters both caused by natural and non-natural disasters such as pandemics. Second, the importance of strengthening communication between family members. Family communication determines how families discuss the problems they are facing, so that existing problems do not lead to conflicts that lead to divorce. Third, the importance of the support of external parties, both moral and material support in facing economic problems. These three forms are possible as a solution in overcoming the problems and difficulties faced by families related to the condition of the Covid 19 pandemic.

Difficulties in making a living made the wives play a role in meeting the needs of the family, for instance by being a seller at home, farming around the house, running an online business, and other things to fulfill family needs, because expenses during the pandemic had increased, for example, families must have a stock of medicines at home, must consume healthy and nutritious food so that health is maintained. Wives helping husbands earn a living is a worship that is rewarded by Allah STW as revealed by the hadith
of Rasulullah PBUH from Aisyah RA narrated by Bukhari. Economic pressure was high, that condition had encouraged people to explore, manage, and utilize the resources they had.

A husband is obliged to provide subsistence needs, but during the pandemic it became an obstacle so that the family’s needs were not met (Siregar et al., 2022). Izuddin bin Adus Salam mentions that there are several forms of relief in difficult times: relief by discharging, relief by reducing, relief by replacing, relief by prioritizing the time, relief by buying some time, and relief with generosity (Usman, 2002). When the husband experiences difficulties, in Islamic family law, the wife is taught: be patient and the maintenance that the husband has not paid is considered a debt (Al-Sikandary, 2003). The wife is patient and accepts that her husband is experiencing difficulties is a better thing, the wife gives up her rights (tanazul an’al haq) to ask for a living. If the wife is not patient, the wife has the right to ask for a divorce (furqah) from the judge. (David, 2021).

The Covid-19 pandemic has become one of the obstacles for several heads of families in supporting their families. However, legally this is not a sin on top of the husband because Islamic law provides relief for the obligation to provide maintenance to the family when certain obstacles occur, including the Covid-19 pandemic. As for Ibn Hazm and Yusuf al-Qaradawi, they also shared a similar view in this matter. The two scholars argued that basically providing for the family is an obligation that must be borne by the husband if the husband has capacity to do it, and if the husband is unable then the obligation can be discharged. Another opinion was expressed by Malikiyah that the husband’s obligation to provide maintenance is not discharged when the husband is experiencing difficulties, Hanafiyyah said that the judge may allow a wife to owe debts whose obligation to pay is on the husband and the opinions of Syafiyah and Hanabilah say that the judge can divorce this couple. These opinions can be used according to the circumstances of the couple.

Conclusion

The impact of the Covid-19 pandemic had created problems in the husband’s effort to earn a living for the family. Various regulations relating to activity restrictions and health regulations in preventing Covid-19 had caused obstacles for family members to try to make a living. The families became insecure and unstable. This had resulted in problems involving family members, affecting the family business such as increasing difficulty in meeting household needs, the occurrence of domestic violence, and leading to divorce. Problems related to the disruption of the family economy had caused the family to build resilience both by encouraging from within and helping from outside such as community leaders and the government. The importance of family resilience in dealing with the Covid-19 pandemic can be a determining factor for family stability and harmony while facing the Covid-19 pandemic.

Two points were found in the analysis of family income during the Covid-19 pandemic: First, family economic difficulties during the Covid-19 pandemic were dynamic in nature which showed not only problems originating from internal factors but also caused by external factors such as an unstable family economy. Second, this research also shows a new perspective in looking at the process of meeting family needs due to various difficulties that occurred during the Covid-19 pandemic, so that existing difficulties can show how families process and adapt to facing a pandemic. Research has found the ability of family members to respond quickly and try to add a variety of new jobs to overcome difficulties during the Covid-19 pandemic.

References


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