

## Family Economic Security in Islamic Education: Efforts to Realize a Maslahat Family

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### Abstrak

**Keywords:**

Economic  
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Many divorce cases occur due to weak economic factors in the family. Family economic security is a very important factor. Families whose needs are not met will have an impact on their quality of life and attitudes in resolving problems within the family. Islam guides various aspects of life, including managing finances. Therefore, developing material on family economic resilience in Islamic religious lessons can provide great benefits for students and society as a whole. This research aims to develop teaching materials for family economic resilience in Islamic Religious Education subjects using a purposive sampling technique consisting of experts (expert judgment), high school PAI teachers, and high school students. This research is field research, data was collected using documentation, interviews and questionnaires. This research procedure was designed taking into account the ADDIE development model. The results of the research can be concluded as follows: (1) Development of teaching materials for family economic resilience based on the 2013 curriculum and Islamic Religious Education subject syllabus. (2) The suitability of teaching materials for family economic security is validated and assessed by experts (expert judgment) in terms of content suitability, linguistic aspects and graphic aspects in the very good category. The readability of teaching materials based on PAI teachers' assessments is in the good category, and the use of family economic resilience teaching materials was tested on students with results that fell into the good, feasible and effective categories.

### INTRODUCTION

Family economic resilience is the ability of a family to face and overcome economic challenges that occur.<sup>1</sup> Family economic resilience includes the family's ability to meet basic needs such as food, clothing, shelter, and health.<sup>2</sup> Economic resilience can also be used to cope with uncertain economic situations, such as job losses or rising prices for necessities.<sup>3</sup> Family economic resilience is a very important factor.<sup>4</sup> Families whose needs are not met will have an impact on their quality of life and their attitude toward solving problems in the family.<sup>5</sup>

The concept of family economic resilience refers to a family's ability to manage its economic resources to meet its daily needs, protect itself from financial risks, and maintain financial stability in the future.<sup>6</sup> This concept covers various aspects, such as budget management, savings, investment, debt

<sup>1</sup> Robert Pomeroy et al., "Financial Inclusion to Build Economic Resilience in Small-Scale Fisheries," *Marine Policy* 118 (2020): 103982.

<sup>2</sup> Azhar Ulwan, "The Role of Young Entrepreneurs in Labor Absorptions and Its Implications to Family Economic Resilience," *Research Horizon* 1, no. 1 (2021): 16–27.

<sup>3</sup> Carmela Barbera, Enrico Guarini, and Ileana Steccolini, "How Do Governments Cope with Austerity? The Roles of Accounting in Shaping Governmental Financial Resilience," *Accounting, Auditing & Accountability Journal*, 2020.

<sup>4</sup> Josephine Kass-Hanna, Angela C Lyons, and Fan Liu, "Building Financial Resilience through Financial and Digital Literacy in South Asia and Sub-Saharan Africa," *Emerging Markets Review* 51 ####(2022): 100846.

<sup>5</sup> Mary Renck Jalongo, "The Effects of COVID-19 on Early Childhood Education and Care: Research and Resources for Children, Families, Teachers, and Teacher Educators," *Early Childhood Education Journal* 49, no. 5 (2021): 763–74.

<sup>6</sup> Cristopher G Lomboy et al., "Building Household Economic Resilience to Secure a Future for near Shore Fishers in the Philippines," *Marine Policy* 99 (2019): 334–42.

management, and long-term financial planning.<sup>7</sup> In addition, family economic resilience also includes the family's ability to utilize available economic resources to achieve long-term goals, such as children's education, home purchase, and retirement preparation.<sup>8</sup> The concept also includes the family's ability to cope with unexpected financial challenges, such as job losses, price increases, and health emergencies.<sup>9</sup> In Islamic religious education, the concept of family economic resilience also relates to applicable Sharia principles, such as avoiding usury, investing halal, and earning a clean income<sup>10</sup>. This means that families should manage their finances by taking religious values into account to achieve blessings and success in this world and the hereafter.<sup>11</sup>

In this era of globalization, family economic resilience is becoming increasingly important.<sup>12</sup> Changes in global economic conditions can have an impact on the domestic economic situation, putting family economic resilience increasingly at risk<sup>13</sup>. In addition, various social and technological changes can also affect the economic and living conditions of families.<sup>14</sup> Increasing adolescents' social awareness of marriage requires the role of various elements in society, including schools as educational institutions.<sup>15</sup> Preparing adolescents for married life must be taught in school subjects, especially in religious education materials.<sup>16</sup>

Islamic Religious Education, as one of the subjects at the senior high school level, discusses material about households in class XII with the sub-discussion of mutual obligations between husbands and wives, the obligations of husbands to wives, and the obligations of wives to husbands.<sup>17</sup> While the discussion of the responsibilities, impacts, and problems they will face, as well as solutions that can be used as alternative solutions to problems, requires quite a lot of time and in-depth discussion<sup>18</sup>. Good knowledge of roles, functions, and responsibilities in the family will help form strong family defenses and resilience, to prevent quarrels, domestic violence, and even divorce.<sup>19</sup> Strong family economic resilience based on the knowledge and readiness of each family can also help deal with social problems. The Covid 19 pandemic that has occurred since the end of 2019 has had a significant impact on the divorce rate.<sup>20</sup> Restrictions on residents' activities have disrupted residents' activities.<sup>21</sup>

<sup>7</sup> Jing Jian Xiao and Chunsheng Tao, "Consumer Finance/Household Finance: The Definition and Scope," *China Finance Review International* 11, no. 1 (2021): 1–25.

<sup>8</sup> Kirti Goyal et al., "Financial Distress and COVID-19: Evidence from Working Individuals in India," *Qualitative Research in Financial Markets* 13, no. 4 (2021): 503–28.

<sup>9</sup> William Hynes et al., "Bouncing Forward: A Resilience Approach to Dealing with COVID-19 and Future Systemic Shocks," *Environment Systems and Decisions* 40 (2020): 174–84.

<sup>10</sup> Hisam Ahyani et al., "Standardization of Companies and The Islamic Business Environment in Indonesia," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 10–20.

<sup>11</sup> Putri Apria Ningish, Murniati Mukhlisin, and Jumni Nelli, "Family Financial Management in Realizing Sakinah Family," in *Wealth Management and Investment in Islamic Settings: Opportunities and Challenges* (Springer, 2022), 151–64.

<sup>12</sup> Gillian Bristow and Adrian Healy, "Introduction to the Handbook on Regional Economic Resilience," in *Handbook on Regional Economic Resilience* (Edward Elgar Publishing, 2020), 1–8.

<sup>13</sup> Fanny Salignac et al., "Conceptualizing and Measuring Financial Resilience: A Multidimensional Framework," *Social Indicators Research* 145 (2019): 17–38.

<sup>14</sup> Xavier Bonal and Sheila González, "The Impact of Lockdown on the Learning Gap: Family and School Divisions in Times of Crisis," *International Review of Education* 66, no. 5–6 (2020): 635–55.

<sup>15</sup> Jaffar Abbas et al., "The Impact of Social Media on Learning Behavior for Sustainable Education: Evidence of Students from Selected Universities in Pakistan," *Sustainability* 11, no. 6 (2019): 1683.

<sup>16</sup> I Nyoman Winia et al., "Building The Youths Characters Through Strengthening Of Hindu Religious Education," *Vidyottama Sanatana: International Journal of Hindu Science and Religious Studies* 4, no. 1 (2020): 119–25.

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<sup>18</sup> Gareth J Hughes and Nicola C Byrom, "Managing Student Mental Health: The Challenges Faced by Academics on Professional Healthcare Courses," *Journal of Advanced Nursing* 75, no. 7 (2019): 1539–48.

<sup>19</sup> Joanne Hulley et al., "Intimate Partner Violence and Barriers to Help-Seeking among Black, Asian, Minority Ethnic and Immigrant Women: A Qualitative Metasynthesis of Global Research," *Trauma, Violence, & Abuse* 24, no. 2 (2023): 1001–15.

<sup>20</sup> Isnawati Rais, "The Impact of COVID-19 Pandemic on Divorce Rates among Indonesian Muslim Societies," *Indonesian Journal of Islam and Muslim Societies* 11, no. 2 (2021): 271–97.

<sup>21</sup> Jocelyn D Chertoff et al., "The Early Influence and Effects of the Coronavirus Disease 2019 (COVID-19) Pandemic on Resident Education and Adaptations," *Journal of the American College of Radiology* 17, no. 10 (2020): 1322–28.

Family economic problems that hurt the harmony of husband and wife relationships can be one of the factors causing divorce in the family.<sup>22</sup> One of the economic factors that often causes divorce is the family's inability to meet their daily needs.<sup>23</sup> This can occur due to insufficient income, uncontrolled spending, and debt problems.<sup>24</sup> One of the studies conducted by the Institute for Research and Community Service (LPPM) of Universitas Negeri Jakarta shows that a lack of understanding about financial management and investment is one of the main obstacles to improving the economic resilience of families in Indonesia. The study shows that only around 30% of respondents have a good understanding of investment and financial management.<sup>25</sup> In addition, based on the results of a survey conducted by Bank Indonesia in 2019, around 60% of respondents admitted to not having emergency savings or reserve funds to deal with unexpected financial situations, such as job loss or illness that requires expensive treatment.<sup>26</sup>

From these data, it can be concluded that there are still many families in Indonesia that do not understand the concept and importance of economic resilience in the family.<sup>27</sup> Therefore, there needs to be an effort to increase public understanding and awareness of the importance of economic resilience in the family, including through education and socialization by various related parties.<sup>28</sup>

Islamic religious education plays an important role in shaping a person's character and morals.<sup>29</sup> In addition, the Islamic religion also guides various aspects of life, including managing finances.<sup>30</sup> Therefore, the development of family economic resilience material in Islamic religion lessons can provide great benefits for students and society as a whole.<sup>31</sup>

The material on family economic resilience in Islamic religion lessons can discuss various aspects, ranging from financial management, and entrepreneurship, to social roles in improving family economic resilience.<sup>32</sup> Through this learning, students can gain a better understanding of the importance of family economic security, as well as the skills needed to achieve it. In developing material on family economic resilience in Islamic studies, other aspects such as social, cultural, and religious contexts should also be considered.<sup>33</sup> The material should be presented in a way that is easy to understand and relevant to students' daily lives.<sup>34</sup> It is hoped that this material can contribute to improving students' skills and understanding of financial management and improving family economic resilience.<sup>35</sup>

<sup>22</sup> Deborah Carr and Rebecca L Utz, "Families in Later Life: A Decade in Review," *Journal of Marriage and Family* 82, no. 1 (2020): 346–63.

<sup>23</sup> Gregorius Abanit Asa et al., "The Psychosocial and Economic Impacts on Female Caregivers and Families Caring for Children with a Disability in Belu District, Indonesia," *PLoS One* 15, no. 11 (2020): e0240921.

<sup>24</sup> Hossain Biplob and Md Abdullah, "The Importance of Islamic Financial Literacy for Muslims: A General Review.," *Islam & Civilisational Renewal* 10, no. 1 (2019).

<sup>25</sup> LPPM, "Laporan Kegiatan Pengabdian Kepada Masyarakat" (Jakarta: Universitas Negeri Jakarta, 2019).

<sup>26</sup> Vincent Gunawan et al., "Women's Financial Literacy: Perceived Financial Knowledge and Its Impact on Money Management," *Economics and Finance in Indonesia* 67, no. 1 (2021): 2.

<sup>27</sup> Siti Nur Azizah and Annisa Nur Salam, "Working Mother and Family Economy Resilience in the COVID-19 Era: Evidence from Indonesia," *Jurnal Ilmu Keluarga & Konsumen* 14, no. 3 (2021): 203–15.

<sup>28</sup> Agustinus Hermino and Imron Arifin, "Contextual Character Education for Students in the Senior High School.," *European Journal of Educational Research* 9, no. 3 (2020): 1009–23.

<sup>29</sup> Muhamad Taufik, "Strategic Role of Islamic Religious Education in Strengthening Character Education in the Era of Industrial Revolution 4.0," *Jurnal Ilmiah Islam Futura* 20, no. 1 (2020): 86, doi:10.22373/jiif.v20i1.5797

<sup>30</sup> Ah Fathonih, Grisna Anggadwita, and Sadudin Ibraimi, "Sharia Venture Capital as Financing Alternative of Muslim Entrepreneurs: Opportunities, Challenges and Future Research Directions," *Journal of Enterprising Communities: People and Places in the Global Economy* 13, no. 3 (2019): 333–52.

<sup>31</sup> A H M Belayeth Hussain et al., "Financial Inclusion, Financial Resilience, and Climate Change Resilience," *Handbook of Climate Change Management: Research, Leadership, Transformation*, 2020, 1–23.

<sup>32</sup> Dian Nafiatul Awaliyah, "Role of Women for Economic Resilience," *Jurnal Pembangunan Manusia* 3, no. 1 (2022): 20.

<sup>33</sup> Muna Yastuti Madrah et al., "Building the Economic Resilience of Women Headed Households in the Post- Covid-19 Pandemic: Community Partnership Program with the ABCD Approach," in *The 4th International Conference on University Community Engagement (ICON-UCe 2022)*, vol. 4, 2022, 456–61.

<sup>34</sup> Markus Deli Girik Allo, "Is the Online Learning Good in the Midst of Covid-19 Pandemic? The Case of EFL Learners," *Jurnal Sinestesia* 10, no. 1 (2020): 1–10.

<sup>35</sup> Kambod Amini Hosseini and Yasamin O Izadkhah, "From 'Earthquake and Safety' School Drills to 'Safe School-Resilient Communities': A Continuous Attempt for Promoting Community-Based Disaster Risk Management in Iran," *International Journal of Disaster Risk Reduction* 45 (2020): 101512.

Through the development of family economic resilience material in Islamic religion lessons, it can provide provisions for students to face economic challenges and build economically resilient families.<sup>36</sup> In addition, the development of this material can also help improve students' understanding of religious values related to family economic resilience, to form strong character and morals in students.<sup>37</sup>

The above opinion was reinforced by Wardatus Sholihah with the research title 'The Effectiveness of Marriage Guidance (BIMWIN) for Prospective Brides in Maintaining Family Resilience and Creating a Sakinah Family (Study at KUA Jenggawah District, Jember Regency)'. He said that apart from the economy, maintaining family resilience is through marriage guidance in an effort to maintain family resilience and create a family that is Sakinah mawaddah warohmah.

Based on this description, this research is very important to do to discuss the development of family economic resilience material in Islamic religious studies lessons in Senior High School. Through this research, it is hoped that it can contribute to improving the quality of Islamic religious education and helping the community to build economically resilient families.

## RESULTS AND DISCUSSION

The development of teaching materials in this study was carried out based on the stages of developing teaching materials based on the ADDIE model, which has been grouped into three parts, namely preliminary studies, teaching material development, and evaluation.<sup>38</sup> Parts, namely preliminary studies, development of teaching materials, and evaluation of teaching materials. development of teaching materials, and evaluation of teaching material trials.<sup>39</sup>

### Preliminary Study

1. **Stage analysis.** The initial step in the development of this teaching material begins with an analysis, which includes a needs analysis, a student characteristics analysis, and a curriculum analysis.
2. **Needs Analysis.** Teaching materials for family economic resilience in Islamic Religious Education subjects are still general and have not touched on the concept of family economic resilience based on Islamic teaching values. The teaching materials for family resilience include such things as avoiding usury, investing in halal, giving alms, and obtaining a clean income. The results of the analysis form the basis for the importance of development in the learning process that provides knowledge for students to prepare themselves mentally, physically, and psychologically for building a family economy that is recommended in religion.
3. **Student characteristics analysis.** The development of human abilities at the adolescent stage (11–18 years), according to Havighurst, includes readiness to enter marriage and family life. Therefore, teaching material about family economic resilience is needed as knowledge for preparing themselves.
4. **Curriculum Analysis.** Curriculum analysis is carried out as a basis for determining the subjects to be developed. This determination is based on the 2013 curriculum. Analyzing material for SMA class XII semester 1, especially in competency standards, which include attitudes, knowledge, and skills. Indicators used as a reference are derived from the basic competencies that have been determined.
5. **Design Stage.** At this stage, the selection of teaching materials is carried out, which includes media selection, teaching material format, and the initial design of teaching materials.
  - a) *Media selection.* The selection of learning media in the implementation of learning about family resilience refers to the results of the analysis and the facilities available at school, namely teaching materials that have been developed, blackboards, markers, and erasers. Audiovisual media, such as LCD projectors, laptops, speakers, and TVs, are media tools used in delivering family economic

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<sup>36</sup> Yusuf Hanafi et al., "The New Identity of Indonesian Islamic Boarding Schools in the 'New Normal': The Education Leadership Response to COVID-19," *Heliyon* 7, no. 3 (March 2021): e06549, doi:10.1016/j.heliyon.2021.e06549.

<sup>37</sup> Syahraini Tambak et al., "Internalization of Islamic Values in Developing Students' Actual Morals," *JPI (Jurnal Pendidikan Indonesia)* 10, no. 4 (2021): 697–709

<sup>38</sup> Enies Nabila Fithri Tiara Sari et al., "Development of HOTS-Based Biology Learning Documents Using ADDIE Model," *Research and Development in Education (RaDEn)* 1, no. 2 (2021): 61–70.

<sup>39</sup> Ainul Marhamah Hasibuan, Sahat Saragih, and Zul Amry, "Development of Learning Materials Based on Realistic Mathematics Education to Improve Problem Solving Ability and Student Learning Independence," *International Electronic Journal of Mathematics Education* 14, no. 1 (2019): 243–52

resilience material.

- b) *Format Selection.* The content format chosen in designing teaching materials is adjusted to the 2013 curriculum content standards, namely under basic competencies and competency achievement indicators. Competency achievement indicators are adjusted to the indicators of family economic resilience used in teaching materials. The format used is as follows. This teaching material is designed to contain material and is equipped with activities that are made as interesting as possible with the aim of making students active, enthusiastic, and motivated in the learning process. so that students are active, enthusiastic, and motivated in the learning process to provide maximum results on student learning outcomes. to provide maximum results on student learning outcomes.
- c) *Initial Design.* Some of the components designed in the Islamic Religious Education teaching materials on family economic resilience for XII grade high school students are the cover of the teaching materials, author page, foreword, table of contents, introduction, indicators of competency achievement, instructions for using the teaching materials, concept maps, supporting information, student activities, example questions, practice questions, summaries, and bibliographies.

### Teaching Material Development

1. **Development Stage.** At this stage, family resilience teaching materials are prepared based on the results obtained at the previous stage. The teaching materials that have been developed at this stage are called draft 1. Draft 1 was submitted for validation by a team of experts as validators. This assessment is carried out to determine the quality of the products produced. Details of the validation results from the experts are shown in Table 2.

Table 2. Results of Expert Judgement

No	Expert Validator	Assessment aspects			Total	
		Teaching Materials	Language	Display	Total	%
1	Validator 1	3	3	3	9	75
2	Validator 2	4	3	4	11	91,7
3	Validator 3	4	3	3	10	83
Total		11	9	10	30	
%		91,7	75	83		

The results of the validator's assessment show that in terms of material or content, with 91.7%, it can be concluded that the material developed is very good. For the quality of the language used, 75% is in a good category but does not need to be revised. While the display aspect of teaching materials, with 83%, is in a good category and does not need to be revised. This means that the teaching materials developed in the development of teaching materials for family economic resilience meet the criteria for quality of teaching materials, linguistic aspects, graphical aspects, and display aspects.

Draft teaching materials that have been validated by a team of experts and revised based on input and suggestions from validators are called draft 2. Draft 2 is used as material for the readability test. The readability test was conducted on 20 Islamic Religious Education educators from several high schools in Lampung Province. The results of the readability test on the material, language, and appearance of teaching materials showed that the teaching materials could be read clearly by educators so the results were then used as draft 3. These results were then used as draft 3. Draft 3 was used in the implementation stage.

Based on the results of the readability assessment from the aspects of material, language, and appearance of family resilience teaching materials from Islamic Religious Education educators, which is 80% in the good category and does not need to be revised, the family resilience teaching materials can be implemented for students. The results of data collection on the readability test are presented in Figure 3.

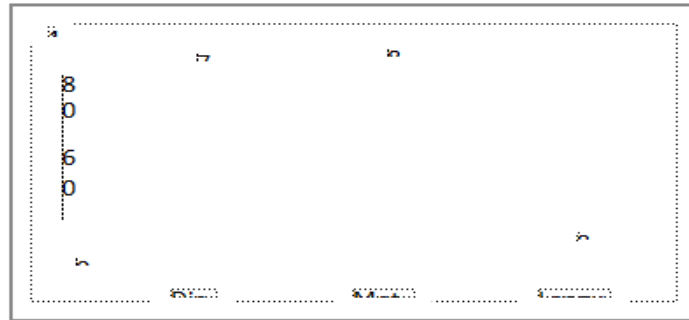


Figure 1. Readability Test of Teaching Materials

## 2. Implementation Stage

The implementation of teaching materials that have been developed is tested on a limited basis with 15 XII-grade students at SMA Islam Cendikia Bandar Lampung and in a broad trial with 40 XII-grade students from three randomly selected schools. This trial was conducted through individual and group learning activities. Each discussion group consisted of 5 students with high, medium, and low abilities. Each group worked together to complete the activity and discussed if one group had difficulty. After the implementation was carried out, students were asked to fill out a student response questionnaire to learn in Islamic Religious Education about family economic resilience. The aspects of the assessment of the student response questionnaire to the teaching materials for family economic security include aspects of appearance, aspects of material presentation, and aspects of benefits, for a total of 30 items. Evaluation of Teaching Material Testing (Evaluation)

The results of the analysis of student response questionnaires totaling 15 people in the limited trial and 40 people in the broad trial after using teaching materials in class obtained a percentage of assessment of all aspects of the items of 93%, which had very good criteria in the limited trial and 92% with very good criteria in the broad trial. This means that student responses to teaching materials for family economic resilience meet the criteria for feasibility to be implemented. The results of the limited trial are presented in Figure 2 below:

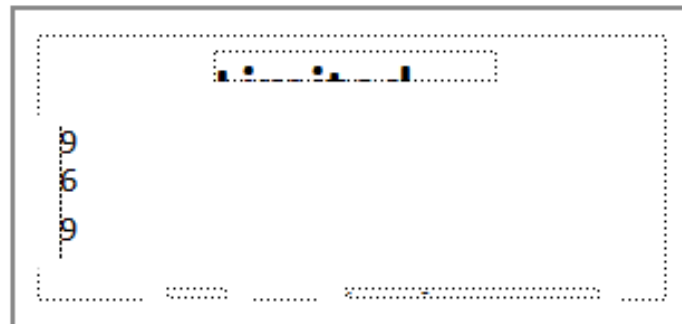


Figure 2. Students Limited Trial

Figure 2 shows that in the aspect of the appearance of teaching materials, the student response is 93%, which can be concluded to mean that students give a very good response to the teaching materials provided. In the assessment aspect of the content of teaching materials, the student response is 94%, which includes an explanation of the images presented, an explanation of the material that is easy to understand, and the use of simple language, sentences, and paragraphs that are easy to understand.

The response to the benefits of the teaching materials produced by 92% was included in the "very good" category. The statement shows that the benefit aspect includes students' attitudes towards teaching materials, ease of understanding the material, increased understanding of many things in marriage, and the need for the basis of the Koran and hadith in living a married life. The good evaluation results in the limited trial were then continued with a large trial involving 40 students from three public and private high schools in Lampung Province. The results of the pilot test can be seen in Figure 3 below:

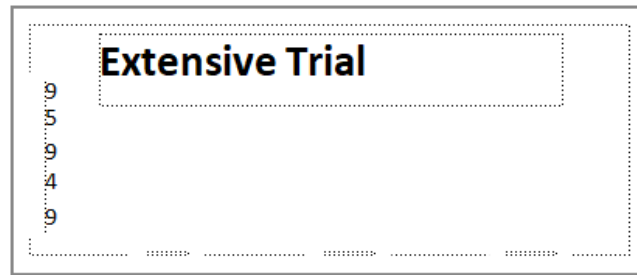


Figure3. Results of the Student's Extensive Trial Assessment

## CONCLUSION

The results of data analysis of research and development of teaching materials for family economic resilience can be concluded as follows: (1) The development of teaching materials for family economic resilience was developed from the 2013 curriculum and the syllabus of the Islamic Religious Education subject syllabus. The developed family economic resilience teaching materials consist of 5 indicators with 20 sub- indicators (2) The feasibility of teaching materials for family economic resilience is validated and assessed by experts (expert judgment) in terms of content feasibility, linguistic aspects, and graphical aspects, with very good categories. The readability of teaching materials based on the assessment of Islamic Religious Education educators is in a good category, and the use of teaching materials for family economic resilience is tested on students with results that fall into the good, feasible, and effective categories.

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