



The Relationship of Disaster to the Islamic Economic System: An Analysis on Aspect of *Maqāṣid Shari'ah* Framework

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Abstract: Disasters occurring in recent years across various parts of the world have affected the economy and social life of the global community. Although disaster economics has received prominent attention from scholars, studies adopting the *maqāṣid shari'ah* approach remain limited. Therefore, this study aims to analyze the relationship between disasters and the economic system contained in Surah Yusuf based on the *maqāṣid* methodology and framework. The data were collected via document analysis and in-depth interviews with three experts from different disciplines to assess the reliability of the findings based on Cohen's Kappa test. The data analysis was based on the *maqāṣid* methodology involving four stages: identification of verses concerning disasters and economic system, reflection of the verses using the *maqāṣid* framework, critical literature studies, and formation of principles about disasters in the Islamic economic system. The findings show that the relationship between disasters to the Islamic economic system can be understood based on *maqāṣid shari'ah*. In this regard, disasters that are detrimental to the community's economy from a positive economics perspective have provided many lessons to improve the economic agents' behavior from a normative economics view based on the *maqāṣid* framework. The findings further depict that, the majority of past studies on disaster economics were conducted using a positive-materialist approach. Therefore, this study offers a new perspective on the relationship between disasters and the economic system by understanding the material and non-material reality based on the guidance of revelation.

Keywords: *Maqāṣid shari'ah*, *maqāṣid* methodology, *maqāṣid* framework, disaster, Islamic economic system

|| Submitted: December 11, 2022 || Accepted: March 25, 2023 || Published: March 31, 2023

Abstrak: Bencana yang terjadi dalam beberapa tahun terakhir diberbagai belahan dunia telah mempengaruhi kehidupan ekonomi dan sosial masyarakat. Meski kajian mengenai ekonomi kebencanaan sudah dilakukan, namun studi yang menggunakan pendekatan maqāṣid shari‘āh masih jarang. Kajian ini bertujuan untuk menganalisis hubungan bencana dan sistem ekonomi yang terdapat dalam surat Yusuf berdasarkan metodologi dan kerangka maqāṣid. Pengumpulan data dilakukan dengan analisis dokumen dan wawancara mendalam. Studi tersebut melibatkan tiga pakar dari disiplin ilmu yang berbeda untuk menguji kepercayaan hasil temuan berdasarkan uji Cohen Kappa. Data yang telah terkumpul selanjutnya dianalisis berdasarkan metodologi maqāṣid melalui empat tahapan, yaitu identifikasi ayat-ayat tentang bencana dan sistem ekonomi, refleksi ayat dengan kerangka maqāṣid, studi kritis terhadap literatur, dan pembentukan konsep mengenai bencana dalam sistem ekonomi Islam. Hasil kajian memperlihatkan bahwa keterkaitan bencana dengan sistem ekonomi Islam dapat dipahami berdasarkan maqāṣid shāriah. Bencana yang dianggap merugikan perekonomian masyarakat dalam pandangan ekonomi positif, justru telah memberikan banyak pelajaran untuk perbaikan bagi perilaku agen ekonomi menurut pandangan ekonomi normatif berdasarkan pada framework maqāṣid shari‘āh. Temuan kajian ini melihat bahwa selama ini, kajian mengenai ekonomi kebencanaan cenderung dilakukan dengan pendekatan positif-materialis. Oleh karena itu, kajian ini menawarkan perspektif baru mengenai hubungan bencana dan sistem ekonomi Islam dengan memahami realitas material dan non-material berdasarkan petunjuk dari wahyu.

Kata Kunci: Maqāṣid shari‘āh, metodologi maqāṣid, kerangka maqāṣid, bencana, sistem ekonomi Islam

Introduction

The global community has witnessed the occurrence of various disasters that imposed significant effects on the economic and social life dimensions of the world. Among the instances include wars, climate and weather-related disasters, as well as the recent COVID-19 pandemic. As of September 24, 2021, the World Health Organization (WHO) reported 230,418,451 confirmed cases of COVID-19 worldwide, including 4,724,876 deaths.¹ Research shows that COVID-19 is the most frequently mentioned important event by the world society² that has been

¹WHO, “WHO Coronavirus (COVID-19) Dashboard,” 2021, <https://covid19.who.int/>, accessed on 24 September 2021.

²Hasrina Mustafa et al., “Covid-19 and Collective Memory among Malaysians: Does Generation Matter?,” *Pertanika Journal of Social Sciences and Humanities* 29, no. 4 (2021): 2371–87.

causing a significant level of uncertainty and disruption for businesses worldwide,³ subsequently resulting in changes in Gross Domestic Product (GDP) and a drastic increase of unemployed population.⁴ Additionally, most global disasters that happened in 2020 were mainly climate-related, such as droughts, floods, and hurricanes; these 389 recorded events were largely responsible for 15,080 deaths, affected 98.4 million people, and caused economic losses amounting to approximately US\$171.3 billion.⁵ In the case of war, banks that provide financing in conflict areas during the pre-conflict period are likely to increase non-performing loans in non-conflict markets following a dispute⁶. This suggests that the occurrence of a disaster, regardless of its type, often disrupts the economic life of the surrounding community and poses an immense challenge for them to overcome.

Studies on the relationship between Islam and disaster economics have emerged from discussions on the concept of disaster, the impact of disasters on the economy, and disaster recovery in Islamic economies. According to Charlez Fritz, disaster refers to an event, concentrated in time and space, in which a society, or relatively self-sufficient subdivision of a society, undergoes severe danger and incurs such losses to its members and physical appurtenances, thus disrupting the social structure and preventing the fulfillment of all or some of essential functions of the society.⁷ The inherently destructive and disruptive nature of disasters can result in serious economic losses, as they impact economic growth and GDP.⁸ To overcome this economic impact, the model of using zakat and waqf funds for disaster management should be placed into serious consideration because it is the

³Sunday Simon, et. al., "Economic Downturns and Working Capital Management Practices: A Qualitative Enquiry," *Qualitative Research in Financial Markets* 13, No. 4 (2021), p. 529–47.

⁴Meleik Hyman et al., "Data Analytics to Evaluate the Impact of Infectious Disease on Economy: Case Study of COVID-19 Pandemic," *Patterns* 2, No. 8 (2021), p. 100315.

⁵Centre for Research on the Epidemiology of Disasters & Reduction, "2020 The Non-Covid Year in Disasters Global trends and perspectives Executive Summary," (2021)

⁶Pham et al., "Shock contagion, asset quality and lending behaviour: The case of war in Eastern Ukraine," *Kyklos Wiley* 74, no.2 (2021), p. 243–269.

⁷Sun & Faas, "Social production of disasters and disaster social constructs: An exercise in disambiguation and reframing," *Disaster Prevention and Management: An International Journal* 27, no.5 (2018), p. 623–635.

⁸Listya Endang Artiani, "Dampak Ekonomi Makro Bencana : Interaksi Bencana Dan Pembangunan Ekonomi Nasional," in *Seminar Nasional Informatika*, 2011, p. 67–74; Vikrant Panwar and Subir Sen, "Economic Impact of Natural Disasters: An Empirical Re-Examination," *Margin-The Journal of Applied Economic Research* 13, No. 1 (2019), p. 109–39. Yayat Supriyatna, "Analisis Dampak Bencana Terhadap Perekonomian Indonesia Dengan Pendekatan SNSE," *Tesis Fakultas Ekonomi Universitas Indonesia* (2011).

Islamic social fund intended for the alleviation of poverty and community welfare.⁹ This subsequently calls on the need to train leaders regarding the Islamic approach to crisis management, its strategies, and the scientific methods of crisis management.¹⁰ Although past studies have looked on the relationship between Islam and disaster economics, the majority of them involve a positive economics perspective. Meanwhile, studies using a normative economics perspective involving revelation as a source of information have rarely been attempted.

This study aims to fill in the gap of previous studies and create a scholarly discourse on the effect of disasters toward the Islamic economic system by specifically analyzing the relationship between disasters and the economic system mentioned in Surah Yusuf based on the *maqāṣid* framework. Many researchers describe *maqāṣid* as a conceptual structure or framework that attempts to capture the elements of the Islamic worldview related to the objectives or questions in a study. It consists of seven elements: objectives, concepts, groups, universal laws, values, proofs, and commands.¹¹ Hence, this study used the *maqāṣid* framework to understand the Islamic worldview concerning the relationship between disasters and the economic system based on the messages contained in Surah Yusuf. It is the 12th Surah in the holy Qur'an and known for its uniqueness and the "best of stories" as found in the third verse (12:3).¹²

This study argues that the relationship between disasters and the economy should not be seen merely from a positive economics perspective, but also from a normative economics perspective through a unified *maqāṣid* framework. Positive economics can be understood as a "collection of truth", which "takes cognizance of a phenomenon, and endeavors to discover its laws". Whereas, normative economics is considered as "a body of rules, or directions for conduct", which "proposes to itself an end, and looks out for means to effect it."¹³ Although positive and normative economics have different perspectives, both are believed to be interrelated.¹⁴ Therefore, the *maqāṣid* framework seeks to identify the combination of positive and normative economics into one unit based on the information from

⁹Sulistyowati, "Designing Integrated Zakat-Waqf Models For Disaster Management," *Journal of Islamic Monetary Economics and Finance* 4, No.2 (2018), p. 347-368.

¹⁰Al Eid & Arnout, "Crisis and disaster management in the light of the Islamic approach: COVID-19 pandemic crisis as a model (a qualitative study using the grounded theory)," *Journal of Public Affairs* 20, No.4 (2020), p. 1-14.

¹¹Auda, "Re-Envisioning Islamic Scholarship Maqasid Methodology As A New Approach," (Swansea: Claritas Books, 2021), p. 151-152.

¹²M. Quraish Shihab, *Tafsir Al-Mishbah*, Vol. 6 (Jakarta: Penerbit Lentera Hati, 2012), p. 3-5.

¹³Nienhaus, "Method and Substance of Islamic Economics: Moving Where?," *Journal of King Abdulaziz University, Islamic Economics* 26, no.1 (2013), p. 175-208.

¹⁴Muhammad Anas Zarqa, "Islamization of Economics: The Concept and Methodology," *JKAU: Islamic Econ* 16, No. 1 (2003), p. 3-42.

revelation. Understanding the relationship between disasters in the economic system based on the *maqāṣid* framework will help to explain a phenomenon and the role of economic agents.

This study is organized into six sections as follows: (1) an introduction to the background, objectives, and hypotheses of the study, (2) a review of literature on the concept of *maqāṣid shari'ah*, economic system, as well as disasters and its impact on the economy, (3) explanation about the research methodology including a description of the *maqāṣid* methodology and framework, (4) reporting the results pertaining to the topics of disasters and the economic system, and the relationship between the two topics as mentioned in Surah Yusuf, (5) a discussion of the findings in accordance with the previous literature, and (6) the conclusion and limitations of the study.

This research was conducted using the *maqāṣid* methodology and framework. The *maqāṣid* methodology comprises logical steps that can guide scholars (*ulama* or *mujtahid*) in their individual or collective research by offering an understanding on how revelation and reality, as inseparable dimensions of human life, can be approached and understood systematically. Whereas, the *maqāṣid* framework, which is an important part of the methodology, captures the elements of the Islamic worldview that are related to the objectives or questions under investigation. The framework is part of a much larger framework that represents the entire Islamic worldview.¹⁵

The data were collected via document analysis and in-depth interviews. The document analysis involved two sources, namely Surah Yusuf and books or article journals that were relevant to the topic. The contents of Surah Yusuf used in this study specifically referred to verses related to disasters and the economic system. Verses related to disasters were selected and classified based on two themes: social disasters (disasters due to human behavior) and natural disasters (disasters beyond human control). Careful reading was also conducted to select verses related to the economic system, which were then grouped thematically based on the type of economic agent, namely individual/private sector or government. Meanwhile, the literature review involved books on the interpretation of the holy Qur'an and economics. This study utilized the al-Misbah Interpretation Scripture by M. Quraish Shihab¹⁶ while the main reference to economics used was a book entitled "Islamic Economics: Principles and Analysis".¹⁷

¹⁵Auda, "Re-Envisioning Islamic Scholarship Maqasid Methodology As A New Approach," (Swansea: Claritas Books, 2021), p.101.

¹⁶Shihab, *Tafsir Al-Mishbah*, vol. 6 (Jakarta: Penerbit Lentera Hati, 2012).

¹⁷Abdullah et al., "Islamic Economic Principles and Analysis, (Kuala Lumpur : Isra, 2018).

The data analysis in this study was conducted via thematic-descriptive involving the five stages in the *maqāshid* methodology: Purpose, Cycles of Reflection, Framework, Critical Studies of Literature, and Formative Theory.¹⁸ As shown in Figure 1, the first step (Purpose) refers to the purpose of this study, that is to analyze the relationship between disasters and the economic system based on the *maqāshid* framework mentioned in Surah Yusuf. The second step (Cycles of Reflection) is understanding the overall message and key dimensions in Surah Yusuf, which focuses on organizing the researchers' efforts. It was followed by the third step (Framework) which refers to the adoption of the *maqāshid* framework, comprising the components of objectives, concepts, groups, universal laws, values, proofs, and commands. The fourth step (Critical Studies of Literature) utilizes the framework to connect the findings with those reported by previous studies on disasters and the economic system. Finally, the last step (Formative Theory) is the most complex step and outcome of the Maqashid methodology and may be required for any new intellectual domains, research projects, or fatwa.

Maqāshid Shari'ah: Concept and Framework

This section contains a thorough review of existing literature and findings reported by previous studies on the effect of disasters toward the Islamic economic system. The discussion stands in support of the problem statement of this study and revolves on three main aspects, namely the Maqāshid Shari'ah concept and framework, Islamic economic system, as well as disasters and its impact on the economy.

Many scholars posit on the continuous development of the *maqāshid shari'ah* theory, starting from its concept, classifications, and right up to *maqāshid* as a potential framework. *Maqāshid shari'ah* has been a central concept in Islam,¹⁹ which refers to the meaning, wisdom, and purpose that has been maintained by *Syari'* in general and to realize the benefits of the people, specifically.²⁰ The concept of *maqāshid shari'ah* can be classified into classical *maqāshid* and contemporary *maqāshid*.²¹ The former is characterized by the five wholeness concepts (*kulliyat al-khoms*) initiated by al-Gazali and As-Syatibi, and deals

¹⁸Auda, *Re-Envisioning Islamic Scholarship Maqasid...*, p. 99.

¹⁹Muhamat et al., "Development of Social Cost and Benefit Analysis (SCBA) in the Maqāshid Shariah Framework: Narratives on the Use of Drones for Takaful Operators," *Journal of Risk and Financial Management* 14, No. 8 (2021), p. 1-17.

²⁰Al-Yubi, "Maqashid as-Syari'ah al-Islamiyah wa 'Alaqtuha bil Adillah as-Syar'iyah," (Riyadh: Darul Hijrah wa Tauzi', 1998).

²¹Ar-Raysuni, "Muhadharat Fii Maqashid as-Syariah," (Cairo: Dar Alkalima, 2015).

primarily with protecting religion, soul, mind, lineage, and property.²² Meanwhile, contemporary *Maqāshid* is characterized by the concepts of general and specific *maqāshid*.²³ Recently, Jasser Auda emphasized the importance of understanding *maqāshid* as a framework that attempts to capture the Islamic worldview elements.²⁴ Table 1 provides a brief explanation of the seven elements in the *maqāshid* framework.

Table 1. Seven Elements of the *Maqāshid* Framework

No	<i>Maqāshid</i> Framework	Explanation
1	Objectives (<i>Maqāshid</i>)	Contains the will and goals that can be interpreted from the words of Allah SWT and the Sunnah of Prophet Muhammad SAW, both expressly or impliedly from the composition and thematic language.
2	Concept (<i>Maʿfahim</i>)	Contains Arabic words that are given strength and limited by the commands of Allah SWT and the Sunnah of Prophet Muhammad SAW, both expressly or impliedly from the connotations of the revelation to indicate certain meanings.
3	Groups (<i>Fi'at</i>)	Contains categories of humans or categories of everything that Allah SWT has created. As for naming and classifying all things and their characteristics, it is the word of Allah SWT and the Sunnah of the Prophet Muhammad SAW, either expressly or impliedly based on the meaning of the revelation.
4	Universal Law (<i>Sunan Ilahiyah</i>)	Contains streamlined provisions created by Allah SWT and made into a system in His creations, both in the form of natural laws and human life, as seen in the words of Allah SWT and the Sunnah of Prophet Muhammad SAW, either expressly or impliedly based on the meaning of the revelation.

²²Muhammad Nazir Alias et al., "Penghasilan Vaksin Yang Mengandung Unsur Najis Menurut Perspektif Maqasid Syariah," *Islamiyyat: Jurnal Antarabangsa Pengajian Islam; International Journal of Islamic Studies* 42, no. 1 (2020), p. 39–47; Aisyah As-Salafiyah, et. al., "Maqashid Sharia-Based Mosque Empowerment Index," *International Journal of Ethics and Systems* 38, no. 2 (2022), p. 173–90, Muhamed Umer Chapra, "The Islamic Vision of Development in the Light of Maqasid Al-Shariah." (Jeddah, 2008). Mohammad Zaini Yahaya, et. al., "Analisis Sandar Hotel Mesra Muslim Di Malaysia Berdasarkan Perspektif Maqasid Syariah," *International Journal of Islamic Thought* 18 (2020), p. 43–53.

²³Ibnu 'Asyur, "Maqasid as-Syari'ah al-Islamiyah," (Cairo: Darul Kitab al-Masry, 2011).

²⁴Auda, *Re-Envisioning Islamic Scholarship Maqasid...*, p. 151-152.

5	Values (<i>Qiyam</i>)	Contains various kinds of prosperities ranging from usefulness, personality, and beauty, which are nurtured by humans and affect the virtues of their behavior, as indicated in the words of Allah SWT and the Sunnah of Prophet Muhammad SAW, either expressly or impliedly based on the meaning of the revelation.
6	Proofs (<i>Hujjaj</i>)	Contains indicators and signs on the nature of the evidence or the truth in undeniable practice, either expressly or impliedly from the word of Allah SWT and the Sunnah of Prophet Muhammad SAW.
7	Commands (<i>Awamir</i>)	Commands – and its opposite, prohibition (<i>nawahi</i>) – is the original component that contains the meanings of 'do' and 'do not do', both relating to human behavior, as indicated in the word of Allah and the Sunnah of Prophet Muhammad SAW, either expressly or impliedly from the arrangement of language and themes.

Source: Adopted from Jasser Auda²⁵

Islamic Economic System

The Islamic economic system describes how Islam regulates human behavior in relation to economic activities to achieve Islamic goals (i.e., Maqāṣid Shari‘āh). The economic system consists of normative elements that describe what should or should not be done, right and wrong, legal and illegal, halal and haram, as well as the economic life goals.²⁶ Economic entities such as households, business enterprises, public institutions, and markets are formed and operated according to a set of behavioral rules governed by doctrines or society’s worldview. The main components of such system make Islam different from capitalism and socialism.²⁷

Researchers believe that the Islamic economic system differs from capitalism and socialism not only in the meaning of welfare but also in the means and measures to achieve it. Although the economic goals of various countries generally posit on ensuring the welfare of economic agents, they differ in the tools (means) and measures used to achieve the said goals as well as their interpretation of the meaning of economic wellbeing, particularly as norms and values often

²⁵Jasser Auda, *Al-Manhajiyah Al-Maqasidiyyah*, 1st ed. (Darul Maqasid, 2021), p. 91-92; Auda, *Re-Envisioning Islamic Scholarship...*, p. 151-152.

²⁶Abdullah et al., "Islamic Economic Principles and Analysis, (Kuala Lumpur : Isra, 2018), p.37.

²⁷Zubair Hasan, "Evolution of Islamic Economics Definition , Nature, Methodology, Problems and Challenges," *Journal of Islamic Banking and Finance*, (2017), p. 11–23.

vary across different economic systems.²⁸ In the Islamic economic system, true welfare includes fulfilling the dimensions of material and non-material needs, which has been debated in Islamic literature under the general term *maqāsid al-sharī'ah*.²⁹ Therefore, the emergence of the *maqāsid al-sharī'ah* discourse (the goal of Sharia) serves the purpose of reviving the social welfare agenda or *maslāhah*.³⁰

Disasters and Its Impact on the Economy

The term 'disaster' can be understood from various perspectives, including the Islamic perspective. There are three terms used in the holy Qur'an that refer to disasters, namely calamity (*musibah*), misfortune (*bala'*), and torture (*'azab*). Scholars define calamity as something (whether pleasant or unpleasant) that befalls humans and is caused by their sins, including the evil deeds of ignoring facts and knowledge. Meanwhile, misfortune refers to a God-given test that is intended to elevate and improve humans by forgiving their sins and purifying their souls. Whereas, torture is described in the Qur'an as an extremely painful form of torment or punishment by Allah SWT for those who are wicked and have a lack of faith.³¹ On the other hand, social scientists generally recognized disasters as being socially produced. They emphasize that political and economic forces operating at different levels (local, regional, and international) contribute to disaster vulnerability³².

Several studies reported that disasters have an impact on the community's economic system, either directly or indirectly. Many believe that disasters cause disruptions to the victims, including social role disorders, job uncertainty, unstable social routines, and collective trauma.³³ It also imparts a significant impact on the social, economic, and environmental dimensions of sustainable development.³⁴ Accordingly, this suggests that natural disasters have

²⁸Abdullah et al., "Islamic Economic Principles and Analysis, (Kuala Lumpur : Isra, 2018), p. 137.

²⁹Chapra, "The Islamic vision of development in the light of Maqasid al-Shariah," *Working Paper*, (2008).

³⁰Mohd Mahyudi, "Reviving the Islamic Economic System through Shariah-Based Public Policy," *Humanomics* 31, no. 4 (2015), p. 415–29.

³¹Furqan I. Aksa, "Islamic Perspectives in Disaster: An Alternative to Changing Fatalistic Attitudes," *Jamba: Journal of Disaster Risk Studies* 12, no. 1 (2020), p. 1–4.

³²Sun & Faas, " Social production of disasters and Disaster Social Constructs: An Exercise in Disambiguation and Reframing," *Disaster Prevention and Management: An International Journal* 27, no.5 (2018), p. 623-635.

³³Yusoff & Yusoff, " Building social resilience after the 2014 flood disaster," *Pertanika Journal of Social Sciences and Humanities* 29, No. 3 (2021), p. 1709–1722.

³⁴Goyal et al., "Financial distress and COVID-19: evidence from working individuals in India," *Qualitative Research in Financial Markets* 13, no.4 (2021), p. 503-528; Walz et al.,

crucial economic impacts across various economic sectors depending on the type of disaster and its intensity.³⁵ Additionally, disasters often portray a negative impact on short-term macroeconomic ventures, thus leading to decreased production. Macroeconomic impact describes any changes in the main economic variables caused by the direct and indirect impacts of disasters, which may alter economic activities such as Gross Domestic Product (GDP), investment, balance of payments, and public finances.³⁶ These notions prompted Supriyatna to emphasize that disasters are a form of capital shock that significantly erodes the amount and value of physical capital.³⁷ This may result in increased poverty, which has always been a global issue that affects the world economic system.³⁸ Nevertheless, Islamic banking and finance can be used to reduce the impact of disasters, especially the COVID-19 pandemic, by serving as an alternative financial system to support both affected individuals and entrepreneurs.³⁹

While previous studies offer an extensive discussion on the Maqāṣid Shari‘āh concept, the Islamic economic system, and the impact of disasters on the economy, research that specifically explains the relationship between disasters and economy from the Islamic perspective remains scarce. Therefore, this study aims to complement existing studies by analyzing the relationship between disasters and the economic system based on the *maqāṣid* framework as mentioned in Surah Yusuf.

Islamic Economic System in The Qur’an

Our results showed that the relationship between disasters with the Islamic economic system can be understood based on maqāṣid shari‘āh . In this regard, the connection between disasters and the economic system is described in Surah Yusuf in the form of a story full of wisdom. Every character and event mentioned in Surah Yusuf offers valuable lessons for mankind in general, and wise individuals in particular. For instance, the stories in 12:111 emphasize the lessons for wise people. This verse also asserts that the holy Qur’an is not a

"Disaster-related losses of ecosystems and their services. Why and how do losses matter for disaster risk reduction?," *International Journal of Disaster Risk Reduction* 63, (2021), p.1-15.

³⁵Panwar & Sen, "Economic Impact of Natural Disasters: An Empirical Re-examination," *Margin-The Journal of Applied Economic Research* 13, no.1 (2019), p. 109-139.

³⁶Artiani, "Dampak Ekonomi Makro Bencana : Interaksi Bencana dan Pembangunan Ekonomi Nasional, (Yogyakarta: Seminar Nasional Informatika, 2011).

³⁷Supriyatna, "Analisis Dampak Bencana Terhadap Perekonomian Indonesia Dengan Pendekatan SNSE, (Depok: Tesis Fakultas Ekonomi Universitas Indonesia, 2011).

³⁸Errna Nadiyah Kamalulil and Siti Aisyah Panatik, "Socioeconomic Status and Mental Health among Low-Income Employees: A Systematic Literature Review," *Pertanika Journal of Social Sciences and Humanities* 29, no. 3 (2021), p. 1853–74.

³⁹Alhammadi, "Analyzing the Role of Islamic Finance in Kuwait Regarding Sustainable Economic Development in COVID-19 Era," *Sustainability* 14, no.2 (2022), p.1-12.

fabricated story, but rather it confirms and explains the previous scriptures, serves as a guide, and offers mercy to those who believe. P1 stated that although the Surah describes the trials and disasters experienced by Yusuf and the Egyptian people, its meaning is generally accepted and can be applied to the current era. Such notion is based on the rule that what matters is the text's generality rather than the reason (*al-'ibrah bi umum al-lafh la bi khushus as-sabab*). Regarding disastrous events and the economic system, this study found three main findings pertaining to disasters, the economic system, and the relationship between these two topics in Surah Yusuf. The following subsections describe the three findings in succession followed by a discussion.

1. Topics Pertaining to Disaster Found in Surah Yusuf

This study found that disaster is one of the important topics in Surah Yusuf. P2 emphasized that a disaster is often an unwanted event with negative impacts; it usually refers to unpredictable events or those that can be anticipated but unavoidable. Whereas, P3 explained that disaster is something that cannot be denied, whether it is caused by human actions or not.

Table 2 shows several verses in Surah Yusuf that discuss the topic of disasters, both social disasters (caused by human behavior) and natural disasters (beyond human control). Social disasters are commonly caused by humans and inflicted onto others, resulting in difficulties to oneself and fellow humans. As described in Surah Yusuf, such disasters mainly befell Prophet Yusuf AS because of the actions of those around him. Among the people who harmed Prophet Yusuf AS were his own family as well as the woman from the state officials' family (Zalikha) who planned to kill, dispose, slander, and imprison Prophet Yusuf AS without justifiable reasons. Moreover, P2 stated that social disasters implicitly occur due to a conflict of interest, not only in the form of material interests (as what happened between Yusuf and his brother), but also in principle or ideological interests (as what happened between Yusuf and Zalikha).

Table 2. Verses related to the topic of disaster

No	Type of Disaster	Event described	Related Verses
1	Social disasters (Human actions)	Plans to kill and throw the body of Prophet Yusuf AS in some land or cast him into the bottom of a pit (<i>uqtulu aw atrahu</i>).	12:8, 12:9, 12:10
		Women's temptations and heinous accusations against Prophet Yusuf AS (<i>rawada, man arada bi ahlika su'an</i>)	12:23, 12:24, 12:25

		Detaining Prophet Yusuf AS in prison (<i>layusjananna</i>).	12:32, 12:35
2	Natural disasters (Beyond human control)	Famine (difficulties) for prolonged periods (<i>'amun syidaddun</i>).	12:43, 12:48
		The misery that befell Prophet Yusuf AS and his family (<i>ad-dhurru</i>).	12:88
		The threat of punishment for those who shun the signs of Allah SWT's greatness and associate other things or individuals with Him (<i>'adab dan ba's</i>).	12:105, 12:106, 12:107, 110

Source: Compiled by the Authors

Meanwhile, natural disasters refer to those caused by factors beyond human capabilities that even humans find powerless to avoid. Surah Yusuf mentioned that disasters like this can happen to anyone, whether on a large scale involving certain communities or specific individuals. The Surah also described large-scale disasters such as a food crisis in Egypt that lasted for a prolonged period. Meanwhile, disasters that befall certain communities were exemplified in the misery experienced by Yusuf's brother and his family due to scarce food sources. As for disasters on an individual scale, it included accountability for a person's bad deeds, which would be in the form of torment in the hereafter.

However, P1, P2, and P3 agreed that the disasters described in Surah Yusuf are not merely tales, but rather a message or lesson regarding aspects such as objectives, concepts, groups, universal laws, values, proofs, and commands. The objectives regarding disasters include elevating the standing of those who believe (12:56, 12:100) while the concept of disasters is related to several synonyms found in the Surah, such as *ad-dhur* (12:88), *syidadun* (12:48), *'azab* (12:107), and *ba's* (12:110). Furthermore, it was found that disasters categorize humans into two groups, namely believers (*mukmin*) (12:103) or refusers (*mu'ridh*) (12:105), and polytheists (*musyrik*) (12:106). Whereas, universal laws refer to the assurance of food security (12:47, 48) and seeking help in times of disasters (12:88) while values refer to patience (12:18, 12:83, 12:90) and piety (12:90). Additionally, proofs of disasters relate to the power of Allah SWT who governs the entire universe and everything in it (12:56, 12:101). The final aspect is related to the commands to maintain food security and to be frugal in consumption (12:47, 48) as well as the prohibition of envy, which can lead to disastrous events for others (12:8).

2. Topics Related to the Economic System Found in Surah Yusuf

One of the important topics found in Surah Yusuf was the economic system, which described all elements of economic activities that were integrated and could not be separated (P2). According to P3, the economic system in Surah

Yusuf showed the story of the atmosphere that prevailed during the economic crisis. One of the economic system elements discussed in Surah Yusuf was the motivation and incentives related to economic agents, both at the individual/company and government levels. Incentives refer to anything that attracts economic agents to take specific actions.⁴⁰ Table 3 depicts the verses that are relevant to economic agents' motives and incentives as mentioned in Surah Yusuf.

Table 3. Verses Related To The Motives and Incentives For Economic Agents

No	Economic Agent	Motivation and Incentive	Related Verses
1	Individual/ private sector	Sell something at a lower price because it is less attractive.	12:20
		Buy something hoping that someday it will become useful.	12:21
		Misery causes compassionate behavior in others.	12:88
2	Government	Looking for an explanation for the dream phenomenon experienced by employees.	12:43
		Optimizing food security to avoid people from suffering any disasters.	12:47, 12:48, 12:49
		Appointing public officials because they have responsibilities and knowledge.	12:54, 12:55, 12:56, 12:57

Source: Compiled by the Authors

P1, P2, and P3 agreed that various motives and incentives for economic agents were described in Surah Yusuf, as shown in Table 3. At the individual/private level, both material and non-material forms of motivation were used by sellers and buyers for economic purposes. In verses 12:20 and 12:30, M. Quraish Shihab stated that those who found Yusuf had sold him (as a slave) at a cheap price due to their worry that his parents or master would be looking for him or the buyers would be uninterested, which could lower the selling price than what was initially offered⁴¹. The person who bought Yusuf was initially happy with the child but the seller was unhappy, so the buyer pretended to feel unhappy as well.

⁴⁰Abdullah et al., "Islamic Economic Principles and Analysis, (Kuala Lumpur : Isra, 2018), p.135.

⁴¹Shihab, *Tafsir Al-Mishbah*, vol. 6 (Jakarta: Penerbit Lentera Hati, 2012), p.41.

The joy would be even greater if it was mentioned in the tales that the buyer was not blessed with children⁴².

Meanwhile, more non-material motives and incentives were forthcoming at the government level, such as curiosity, trust, responsibility, and justice. According to M. Quraish Shihab, the use of the word 'malik/King' (12:43) could refer to the Head of Egypt at the time of Prophet Yusuf AS, who was non-arbitrary in nature. This clearly showed his efforts to investigate the case of Prophet Yusuf AS, to bestow the freedom of religion to the people, to offer important positions to people of different religions, and even to appoint Prophet Yusuf AS as the Minister of al-Aziz and be in charge of the state's treasury and logistics. Furthermore, he stated that the King's dream was a gift from Allah SWT to the Egyptian people at that time. It might be because the King acted justly – even though he disbelieved in the oneness of Allah SWT⁴³.

P1, P2, and P3 further agreed that the variety of motivations and incentives for economic agents mentioned in Surah Yusuf not only posit on the cause-and-effect relationship of an event, but it also contains divine messages that can be systematically seen in the *maqāṣid* framework, namely objectives, concepts, groups, universal laws, values, proofs, and commands. The objectives of the economic system require the achievement of prosperity (12:49) and economic stability (12:99), while the concepts of economic system exhibit that the economic agents behavior is usually influenced by their respective interests, such as low prices (12:20), benefits obtained (12:21), and profitable investments (12:47). Furthermore, groups showed that most humans are unaware of the power of Allah SWT, including the power to dictate human behaviour since humans only possess an infinitesimal amount of knowledge (12:21). On the other hand, universal laws showed the diverse forms of motivation for economic agents (12:20, 12:21, 12:47, 12:54) while values found in the economic system contained messages regarding trust (12:54), knowledge (12:55, 12:22), and wisdom (12:22). Moreover, proofs showed the existence of the power of Allah SWT to regulate human behaviour (12:21) along with the miracles exemplified by Prophet Yusuf AS, including his ability to interpret the dreams experienced by community leaders and the general public (Shihab, 2012, p. 108). The last aspect is related to commands, namely to regulate the economy wisely (12:54, 55), to produce and invest for the long term (12:47), and the prohibitions to harbor the feeling of despair from gaining Allah SWT's mercy (12:87).

⁴²Shihab, *Tafsir Al-Mishbah*, vol. 6 (Jakarta: Penerbit Lentera Hati, 2012), p.42.

⁴³Shihab, *Tafsir Al-Mishbah*, vol. 6 (Jakarta: Penerbit Lentera Hati, 2012), p.110.

3. Relationship Between Disasters and the Economic System

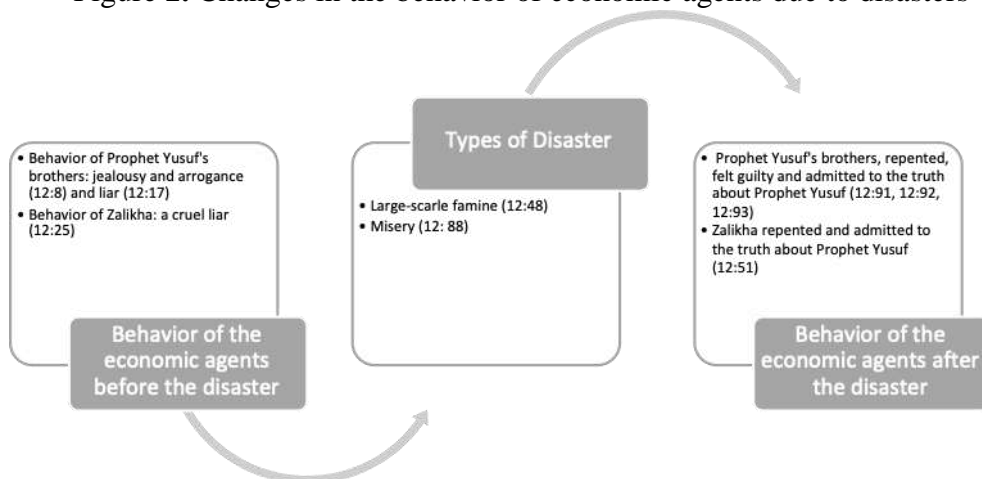
P1, P2, and P3 agreed that the verses in Surah Yusuf indicated a relationship between disasters and the economic system, both in general and specific terms. In general, verses depicting disasters and the economic system are described in a single surah, namely Surah Yusuf. This shows that all information in the Surah are interrelated between one verse to another. The relationship between the two is was elucidated when this Surah described the main character's journey (i.e., Prophet Yusuf AS) from childhood to adulthood and until the end of his life. At each period in his life, Prophet Yusuf AS experienced various events, both under normal circumstances and disastrous in nature. As a child, he received the love of a father as shown in a dialogue between them (12:4, 12:5); however, he also experienced a disastrous tribulation of being separated from his father, which was planned by his own brothers (12:17). Upon entering adulthood, he again faced a disastrous situation, namely the slander of women (12:23, 12:25) and imprisonment (12:25, 12:35). Nevertheless, he also received the honour of being appointed as state treasurer (12:54, 12:55) and not only succeeded in explaining the phenomenon of the King's dream about disasters and the economy (12:43, 12:47, 12:48, 12:49) but also became an executor who controlled the country's economic policies amidst disasters (12:54, 12:55, 12:62). Towards the end of his life, Prophet Yusuf AS was reunited with his father and his brothers (12:99, 12:100). He realized that the series of events that had befallen him were solely due to the power of Allah SWT, so he prayed that he would die as a Muslim state and be united with pious people (12:101). Therefore P2 asserted:

“If we look at the broader economic system, disasters are a small element in the whole system. The economic system is like an economical building, while disasters serve as an element that we can categorize as a shock. The shock is something we do not expect or predict will happen, but it has a big impact. Therefore, we must be able to anticipate it.”

Specifically, the depiction of the relationship between disasters and the economic system in Surah Yusuf indicates that disasters caused by human activities and those beyond their control have changed the reality of the economic agents' behavior; disasters can allow behavioral changes either for better or for worse. However, the verses in Surah Yusuf are inclined toward economic agents' behavioral changes for the better, namely from immoral behavior to obedient behavior. Figure 2 shows the behavioral changes of Prophet Yusuf's brothers and Zalikha (Zulaikha). It can be seen that large-scale famine (12:48) and misery due to starvation (12:88) had resulted in behavioral changes among Prophet Yusuf's brothers from being jealous, arrogant (12:48), and liars (12:17) into repentant human beings, guilty, and acknowledging the truth of Prophet Yusuf AS (12:91, 12:92, 12:93). On the other hand, large scale disasters (12:48) had indirectly

changed Zalikha's behavior from being a liar and unjustly (12:25) to one who repented and acknowledged the truth about Prophet Yusuf AS (12:51).

Figure 2. Changes in the behavior of economic agents due to disasters



Source: Compiled by the Authors

In addition, the relationship between disasters and the economic system mentioned in Surah Yusuf also showed that disasters are a test of obedience for economic agents, where those who obey will ultimately win (12:52). This is similar to the various disasters experienced by Prophet Yusuf AS and how he dealt with them.

Analysis of Disasters in the Islamic Economic System

In summary, this study offers three findings pertaining to disasters, the economic system, and the relationship between both topics as depicted in Surah Yusuf. Primarily, the disaster-related topics mentioned in Surah Yusuf specifically describe disasters, including those caused by human behavior or those that are beyond human control. These disasters are not mere stories or tales but rather contain valuable lessons, as seen in the *maqāṣid* framework. Meanwhile, topics related to the economic system found in Surah Yusuf describe the motivations and incentives involving economic agents, both at the individual/private and government levels. The economic system mentioned in Surah Yusuf not only explains the causal relationship of an event but also shows the divine messages that can be read through the *maqāṣid* framework. Table 4 shows the relationship between disasters and the economic system as mentioned in the *maqāṣid* framework. The relationship between the two topics on disasters and the economic system in Surah Yusuf is indicated in a single Surah, and in particular, through an analysis of the meaning of the verses.

Table 4. Relationship Between Disasters and The Economic System Based On The *Maqāṣid* Framework

<i>Maqāṣid</i> Framework	Topics related to disasters	Topics related to the economic system
Objectives	Elevating the status or standing of the 'believers' (12:56, 12:100).	Requiring the achievement of prosperity (12:49) and economic stability (12:99).
Concept	There are synonyms of 'disaster' found in Surah Yusuf, such as <i>ad-dhur</i> (12:88), <i>syidadun</i> (12:48), <i>'adab</i> (12:107), and <i>ba's</i> (12:110).	The behavior of economic agents is influenced by their respective interests, such as low prices (12:20), benefits obtained (12:21), and profitable investments (12:47).
Groups	Disasters categorize humans into two groups, namely believers (<i>mukmin</i>) (12:103) or refusers (<i>mu'ridh</i>) (12:105), and polytheists (<i>musyrik</i>) (12:106).	Most humans are unaware of the powers of Allah SWT, including the power to dictate human behavior since humans only possess an infinitesimal amount of knowledge (12:21).
Universal Laws	Ensure food security (12:47,48), seek help during disasters (12:88).	Diverse forms of motivation for economic agents (12:20, 12:21, 12:47, 12:54).
Values	Patience (12:18, 12:83, 12:90), piety (12:90).	Trust (12:54), knowledge (12:55, 12:22), wisdom (12:22).
Proofs	The power of Allah SWT to dictate the universe and everything in it (12:56, 12:101).	Confidence in the power of Allah SWT to dictate the behavior of humans (12:21).
Commands	Commands to maintain food security, frugality in consumption (12:47,48), and prohibition of harboring envy as it could be disastrous to others (12:8).	The commandment to regulate the economy wisely (12:54,55), to produce and invest for the long term (12:47), and prohibition to harbor the feeling of despair from asking mercy from Allah SWT (12:87).

Our results indicate that disasters in the Islamic economic system should be subjected to the *maqāṣid* framework in order to unravel the divine messages hidden in the holy Qur'an, especially Surah Yusuf. Reciting and understanding Surah Yusuf, particularly verses related to disasters and the economic system

based on the *maqāṣid* framework, can promote a complete understanding of the divine messages in the Qur'an (*qauliyah* verse) and those contained in the world of reality (*kauniyah* verse). A complete understanding of the divine messages found in the *qauliyah* and *kauniyah* verses can prompt one's realization to the benefits of accruing to the subjects of Allah SWT, which is the main goal of *maqāṣid shari'ah*.⁴⁴ This is in line with the goal of the Islamic economic system that is to achieve true prosperity, which includes fulfilling the dimensions of material and non-material needs.⁴⁵

Thus far, most studies on the relationship between disasters and the economy are inclined toward the impact of disasters on the economy based on a materialist approach.⁴⁶ This study investigates the topic from a different perspective by adopting the *maqāṣid shari'ah* approach that connects the material and non-material worlds based on revelation. *Maqāṣid shari'ah* views reality, such as disasters and human behavior, not only at the legal level of causality between matters but also based on the law of a unified system between nature, humans, and Allah SWT. The mention of disasters caused by human behavior or those that are beyond human control in Surah Yusuf stands as a series of conflicting events between economic agents and changes in their behavior upon experiencing a disaster. This shows that there is one power that governs everything, namely Allah SWT. Such notion is also described in relation to the Islamic economic system as the doctrine or worldview of society⁴⁷ or monotheistic Islamic economics.⁴⁸

The results depicting a systematic view of disasters in the economic system could owe to the fact that the holy Qur'an is a miracle in itself and stands as a source of information that is eternally relevant across space and time. As an inimitable miraculous eloquence, the Qur'an not only shows its relevance in

⁴⁴Muhammad Sa'd al-Yubi, *Maqashid As-Syari'ah Al-Islamiyah Wa 'Alaqtuha Bil Adillah as-Syar'iyah*. Riyadh: Darul Hijrah wa Tauzi', 1998). Jasser Auda, *Al-Manhajiyah Al-Maqāṣid iyyah*. 1st ed. Darul Maqāṣid, 2021).

⁴⁵Muhamed Umer Chapra, "The Islamic Vision of Development in the Light of *Maqāṣid* Al-Shariah." Jeddah, 2008).

⁴⁶Artiani, Dampak Ekonomi Makro Bencana : Interaksi Bencana dan Pembangunan Ekonomi Nasional, (Yogyakarta: Seminar Nasional Informatika, 2011); Panwar & Sen, "Economic Impact of Natural Disasters: An Empirical Re-examination," *Margin-The Journal of Applied Economic Research* 13, no.1 (2019), p.109-139; Walz et al., "Disaster-related losses of ecosystems and their services. Why and how do losses matter for disaster risk reduction?," *International Journal of Disaster Risk Reduction* 63, (2021), p.1-15.

⁴⁷Hasan, "Evolution of Islamic Economics Definition , Nature , Methodology , Problems and Challenges," *Journal of Islamic Banking and Finance* (2017), p.11-23.

⁴⁸Masudul Alam Choudhury, "Tawhidi Islamic Economics in Reference to the Methodology Arising from the Qur'an and the Sunnah," *ISRA International Journal of Islamic Finance* 10, no. 2 (2018), p. 263-76.

ancient times (when it was first revealed) but also in the reality of today.⁴⁹ For instance, its elaboration of Prophet Yusuf AS and all events that befallen him happened thousands of years before the Qur'an itself was revealed to Prophet Muhammad SAW. Furthermore, events related to the revelation of the Qur'an occurred more than 1400 years ago; yet, the messages conveyed in each of its verses remain consistent and relevant for it to serve as a guide today, especially amidst the COVID-19 pandemic that affected every country in the world. Surah Yusuf advocates a moral-based economic system that encourages economic agents to remain honest, patient, trustworthy, helpful to each other, and submit to Allah SWT in any situation, especially when facing disasters or adversities such as the COVID19 pandemic. This leads to a strong conclusion that the holy Qur'an is indeed in accordance and relevant with the circumstances (*salih li kulli zaman wa makan*).⁵⁰

Conclusion

This study concludes that disasters that are considered detrimental to the community's economy from a positive economics perspective, have in fact provided many lessons to improve the behavior of economic agents from a normative economics perspective based on the *maqāṣid shari'ah* framework. A study on Surah Yusuf together with the *maqāṣid* framework shows that there are topics concerning disasters and the economic system as well as the relationship between the two topics that contain the messages of Allah SWT. The divine messages can be seen in the 7 elements of the *maqāṣid* framework, namely *mafahim*, *maqāṣid*, *qimah*, *hujaj*, *sunan ilahiyah*, *fi'at*, and *awamir*. Furthermore, the study of Surah Yusuf, especially the verses related to disasters and the economic system based on the *maqāṣid* framework, allows a complete understanding of the divine messages contained in the holy Qur'an (*qauliyah* verse) and the world of reality (*kauniyah* verse). Past studies on disasters and economics tend to focus on a positivist perspective; the present study offers a fresh insight by looking at the topic from the Islamic perspective and adopting the *maqāṣid* framework for data analysis purposes. However, this study is only limited to Surah Yusuf. Therefore, further research involving other surah in the holy Qur'an is highly recommended to obtain more information and a wider understanding, subsequently contributing to the development of the Islamic economic system in the future.

⁴⁹Abdul Samad Abdullah, "Fādil Al-Samarra'ī's Contribution to Literary and Rhetorical Exegesis of the Qur'an," *Religions* 13, no. 2 (2022).

⁵⁰Jauhar Azizy, et.al., "Thematic Presentations in Indonesian Qur'anic Commentaries," *Religions* 13, no. 2 (2022), p. 1–15.

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