



**ANALYSIS OF THE INFLUENCE OF THE SHARIA PERSPECTIVE ON THE
RELATIONSHIP BETWEEN PARENTS AND CHILDREN IN ENSURING FUTURE
ECONOMIC RESILIENCE: REVIEW OF SHARIA ECONOMIC LAW BASED ON SDG 8**

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Abstract: Objective: This study aims to examine the concept of relationship and economic responsibility of parents to children from the perspective of Sharia economic law as a foundation in building economic resilience for future generations in line with the SDGs. **Theoretical framework:** In order to understand the mechanism of intergenerational financial resources in accordance with the principles of Islamic economic law, the theoretical framework integrates sharia concepts, specifically the principles of Hifz al-Malh (preserving property) and Hifz al-Nasl (protecting offspring). **Literature Review: The literature review** examines how Muslim parents can help children develop a positive economic mindset through tarbiyah māliyah, or Islamic financial education. The study also highlights the low level of knowledge about Sharia contracts among Indonesian Muslim families and the need for orphan protection. The report also emphasizes the importance of accountability and transparency in the management of orphan assets in social institutions such as orphanages. **Methodology:** This study applies normative legal research methods, with a conceptual and legislative approach, by examining the Qur'an, Hadith, juristic views, and various literature on Sharia economic law. The analysis was carried out in a qualitative descriptive manner to examine the relationship between economic responsibility in the family and sustainable economic resilience based on the perspective of the SDGs. **Results: According to** the study's findings, families who incorporated Islamic financial education into their Sharia parenting practices had financial resilience up to 23% greater than non-Sharia households. However, implementing the best Sharia economic practices remains difficult, as the basis of Sharia contracts is not well established in about 65% of cases. Transparency and remote experience issues in orphan asset management. **Implications:** In addition to proposing policies to improve Islamic financial literacy and to strengthen monitoring systems for the competent and fair management of orphan assets, the study emphasizes the importance of incorporating Islamic financial education into childcare to improve families' long-term economic resilience. **Newness:** The novelty of this study lies in its emphasis on the practice of sharia economic education, applied by parents to children in the family environment, as an effort to prepare children for future financial sustainability, with an analysis from the perspective of sharia economic law.

Keywords: *Influence, Parents, Children, Economic Resilience, Future*



A. Introduction

Yes, the family unit plays a significant role in maintaining a country's economic stability. The relationship between parents and children has an economic aspect from the perspective of Sharia economics (Pusparini et al., 2023). This research aims to understand how Sharia principles affect the relationship between parents and children in preparing for future economic resilience—principles such as ethics, financial responsibility, and education influence family financial decisions. From an Islamic economic perspective, ethical considerations are crucial when making family financial decisions for long-term well-being. (Heriyanto & Taufiq, 2024) .

The Islamic economic paradigm offers opportunities to unify material and spiritual values in the management of family life. This research is based on the theoretical framework of *maqāṣid al-syarī'ah*, especially the principles of *Hifẓ al-Māl* (protection of property) and *Hifẓ al-Nasl* (protection of offspring), which are used as a normative basis to examine the economic responsibility of parents towards children as part of efforts to maintain generational sustainability, not just to meet momentary economic needs. (Kholil, 2025) According to Islamic law, parents are not only responsible for meeting their children's basic needs but also obliged to teach them financial education in accordance with Sharia from an early age. (Aji & Mukri, 2022) In this context, this study explicitly defines the term "parent-child relationship" as the relationship between Islamic economic and financial education and parenting practices in Muslim households, rather than as an emotional, psychological, or sociological relationship. Therefore, the purpose of this study is not to analyze the relationship between parents and children in general, but rather to focus on the normative economic aspects defined in Islamic economic law. (Maulida et al., 2024)

Many studies show that economic education in Muslim families, especially through the concept of *tarbiyah māliyah*, is crucial in fostering an economically healthy and productive mindset. However, the reality in Indonesia indicates that there is still a lack of sharia literacy among family members, including knowledge about sharia contracts and the management of children's assets, especially young children. The situation is that this is a serious obstacle to the development of a transparent, long-term-oriented family economy. (Fasya, 2021)

Based on these problems, this study focuses on the relationship between parents and children, explicitly understood as a form of economic responsibility and sharia-based financial education, rather than as an emotional, psychological, or sociological relationship. Therefore, this study does not intend to compare the parent-child relationship before and after the application of sharia principles, but rather to examine how parents realize the principles of sharia economic law through the practice of economic education, the formation of a productive economic mentality, and the mechanism of transfer of economic resources between generations in the context of Muslim families. (Inayah et al., 2025)

Through a normative legal approach, this research can make a conceptual contribution in emphasizing the position and economic responsibilities of parents toward children based on Sharia economic law, as well as by formulating a normative basis for strengthening family economic resilience and the economic sustainability of future generations in line with the Sustainable Development Goals. (Nizami, 2025)

B. Literature Review

The application of Sharia economic principles in household financial management, with a focus on the economic resilience of Muslim families in Indonesia. This study employs qualitative methods to examine how Islamic financial principles, particularly *maqāṣid al-sharī'ah* and the prohibition of *riba*, *maysir*, and *gharar*, strengthen financial stability. The study also introduces the Sakinah Financial model, which supports a balance between temporal and spiritual well-being. This study identifies gaps in understanding and implementing Sharia-based financial literacy among Muslim families who continue to face economic challenges due to weak household financial management. The findings show that the concept of Islamic finance is relevant not only in the macro system but also in daily activities, in addressing challenges such as a lack of transparency and communication between family members. (Isnani et al., 2025)

The application of the concept of *kafa'ah* in marriage and the family's resistance to third-party interference, especially from parents or in-laws. This study employs qualitative approaches and descriptive-analytical methods to illustrate how *kafa'ah* serves as an adequate safeguard against external interventions that may undermine domestic harmony. This research highlights the importance of *kafa'ah* not only in the marriage process but also as a strategy to maintain family stability. This edition contributes to the literature on Islamic family studies by providing an integrative approach between religious beliefs, healthy communication, and family dynamics in dealing with social issues such as economic problems and family conflicts. This study concludes that *kafa'ah* can prevent internal family disruptions caused by destructive external interventions and contribute to contemporary family behavior from a legal and Islamic perspective. (License, 2022)

Legal protection mechanism in the management of orphans' property in orphanages, with a focus on the rights and welfare of orphans. The study reveals gaps in transparency and accountability, particularly in orphanages that act as guardians or managers. Despite regulatory norms, evidence suggests that embezzlement, unprofessional management, and a lack of oversight by authorities persist. This gap highlights the need for a more stringent system of supervision and training for orphanage administrators to meet their legal obligations in a professional, safe, and fair manner. This research provides new insights into the gap between the law and its implementation on the ground, particularly for vulnerable orphans. (Putri Sinlae et al., 2024)

Exploring the importance of Islamic parenting skills in fostering family welfare. The focus is on the relationship between Allah SWT, children, and social relationships. However, this study does not have an empirical analysis of the application of Islamic parenting skills in modern Muslim families, including socio-economic, educational, and digital environment factors. These findings provide a holistic model of Islamic parenting skills that incorporates a multidisciplinary dimension. This study shows that further empirical studies can integrate these recommendations into Muslim family development policies and programs. This research aims to bridge gaps in prior research and to provide a more comprehensive understanding of Islamic parenting. (Zur Raffar et al., 2021)

A study by Karim, Raya, and Kholilurrahman (2023) identified independent variables in the form of Qur'anic terminology related to the relationship between children and their parents (e.g., "*ibn*", "*bunayya*", "*thifl*", "*walad*", and "*dzurriyyah*") and their application in

biology, psychology, and social sciences. The dependent variables are the concepts of children's rights and parental relationships from the perspective of the Qur'an, including *hifz al-nasl*. This study contributes to the semantic analysis of Qur'anic terminology by describing the relationship between children and parents from the prenatal period through adulthood in the Qur'an. The study also highlights the normative and practical aspects of the Qur'an's teachings, emphasizing that they constitute a spiritual and social responsibility expressed through its language and communication in the Qur'an. (Ramli, 2022)

The impact of Sharia economic law on sustainable economic development. This research highlights the principles of distributive justice, sustainable resource management, and economic empowerment through zakat and alms for economic growth. This study examines the imbalance in sustainable economic development approaches that focus more on technical aspects while ignoring the normative and spiritual values embedded in alternative legal systems, such as Sharia, which also play an important role in achieving social justice and environmental sustainability. The study examines case studies from Malaysia, Indonesia, and the UAE, filling in a gap in the literature that rarely addresses the concrete contribution of Islamic economic law to inclusive and environmentally friendly development. (Julia et al., 2024)

It explores the relationship between Islamic hadith teachings and economic practices and policies. This research employs a qualitative approach, complemented by hermeneutic analysis, to examine the principles of business ethics, the prohibition of harmful practices, production, consumption, wealth distribution, and social obligations in the Islamic economic system. The findings show that hadith significantly shape honest, transparent, and responsible economic behavior, with a focus on social welfare through zakat and *mustadhafin* groups. This research fills a gap in the in-depth study of the practical implications of hadith teachings for modern economic systems, such as Islamic financial institutions and zakat redistribution policies. The study highlights the importance of the interaction between religion and the economy for a more equitable, open, and sustainable economic system. (Yanto et al., 2024)

The relationship between Islamic banking governance and economic stability in the context of financial system sustainability. This study uses a mixed approach, combining quantitative analysis of financial indicators with qualitative interviews with stakeholders in the Islamic banking industry. The study highlights gaps in comprehensive research linking Islamic banking governance and economic resilience in a global crisis. This study shows that the consistent application of Islamic principles in banking governance can create a more ethical, inclusive, and crisis-resilient financial system. This alternative banking model is sharia-compliant and well-suited for adoption in the global financial system to promote long-term economic sustainability. (Suryono, 2023)

The impact of family education on human resource capacity and sustainable development in Samarinda City. The study's results show that family education has a significant influence on the quality of human resources, thereby supporting the sustainability of regional development. This research fills a research gap by providing empirical evidence that family education can improve the quality of human resources from secondary schools, contributing to sustainable development at the local level. Previous studies have focused on academic achievement and character building, but have

not comprehensively linked them to the Sustainable Development Goals. (Suwoko et al., 2024)

Research on Islamic financial literacy still lags behind conventional financial inclusion indices in terms of research impact and publications. The most prolific writer is Widyastuti, U., with Universiti Teknologi MARA and Universiti Malaya being the most active institutions. Indonesia and Malaysia dominate publications in this field. The new gaps include a lack of equitable research contributions at the global level, international collaborations, and studies that link Islamic financial literacy to its practical impact on society and the financial sector. (Apriantoro et al., 2023)

The study focuses on environmental economics, climate change, carbon emissions, sustainable development, and environmental degradation. It has independent variables, such as development and publication trends, that show significant growth in the field. The research was mainly published in leading journals such as *The Journal of Cleaner Production* and identified existing research standards. However, research gaps include limited data collection due to reliance on Scopus data, limited contributions from other sources, and a lack of interdisciplinary collaboration. (Apriantoro et al., 2024)

The principles of Islamic economics in the family are aligned with the Sustainable Development Goals (SDGs). Islamic financial education supports Quality Education through financial literacy, while equitable wealth transfer mechanisms, such as inheritance and grants, promote poverty reduction and inequality reduction. Integrating *maqāṣ id-shar ī'ah* with the SDGs creates a holistic framework for economic resilience, inclusion, and social justice. (Kaas et al., 2024)

Implementation of Law No. 16 of 2019 about the change in the minimum age of marriage and protection of children's rights in accordance with the UN-CRC. The results of the study show that although this law has fulfilled part of the mandate of the UN-CRC by raising the marriage age limit, Child protection is not entirely optimal. There are still gaps in psychological, social, and coordination between legal and religious institutions. Regulations focus more on the Rules of Shapel than on Child welfare, neglecting substance according to Islamic values. Thus, this study highlights the gap between normative rules and comprehensive child protection, as well as the need for a more Psychological and Social approach in Indonesia's marriage policy. (Yosmen et al., 2022)

Research: The Distribution Pattern of the Muslim Heritage of Batak Simalungun and Legal and Social Implications. The results show that the pattern of local inheritance affects the application of Islamic law and KHI. Research gaps lie in the lack of studies on the adaptation of Islamic inheritance law to Simalungun culture, as previous studies tend to be normative and ignore customary practices such as Family Deliberation and Cultural Asset Preservation. This study confirms that Islamic inheritance law develops in harmony with local traditions when it is grounded in sharia principles. (Distribusi et al., 2022)

C. Method

This study uses a qualitative method in accordance with the review of Sharia economic law. This research conducts in-depth library research on classical and contemporary literature, particularly in the fields of *fiqh*, Qur'anic interpretation, and sharia economics. The researcher examines texts on the concepts of *maqāṣid al-sharī'ah* and *tarbiyah māliyah* (financial education), as well as the relationship between parents

and children in Islamic economics. The three main components studied are the role of parents in Sharia economic education, the formation of a productive economic mentality in children, and the mechanism of intergenerational economic resource transfer. The descriptive-analytical method is used to describe and analyze the phenomenon under study. The aim is to show how Islamic teachings and principles impact family financial resilience from the perspective of Sharia law. Thus, this research aims to strengthen family economics grounded in Islamic values through conceptual and theoretical approaches. This study uses the SDGs as a macro framework to evaluate the application of Sharia principles in the family, with a focus on poverty eradication, education improvement, and sustainable economic growth. These findings contribute to public policies that support the achievement of the SDGs in Indonesia and to the improvement of Sharia economic law.

D. Results and Discussion

The Role of Parents in Children's Financial Education: Sharia Economic Law Perspective

Based on a normative study of sources of Sharia economic law and related scientific literature, this study confirms that parental involvement in children's financial education is understood as a juridical and ethical responsibility, not merely a pedagogical preference. In perspective, *maqāṣid al-syarī'ah*, the obligation reflects the implementation of the *Hifẓ al-Māl* and *Hifẓ al-Nasl*, which emphasizes the sustainability of asset management and the protection of generational sustainability through an economic education process that is in line with sharia values. (Wardana, 2022)

The findings of the literature review show that sharia-based financial education in the family environment is generally not delivered through a formal curriculum structure, but is internalized through daily parenting practices. Parents introduce the basic principles of Islamic economics—such as the halalness of sources of income, the obligation to provide support, financial management, and the prohibition of usury—through exemplary behavior and habituation. In the literature, this approach has consistently been identified as a form of *Tarbiyah Māliyah*, effective in gradually fostering children's economic understanding in line with their life contexts. (Isnani et al., 2025)

Parenting Practices in the Formation of a Sharia-Based Economic Mentality

The results of the study indicate that the pattern of economic parenting based on Sharia principles aims to foster a productive character in children, with a sense of responsibility. In this context, parents occupy a central position as models of ethical economic behavior, reflected in measurable financial planning practices, prudent attitudes towards debt, and balanced consumption management.

Several studies also reveal that children's involvement in family economic activities, such as sharia-compliant micro-businesses, pocket money management, and small-scale production, serves as an empirical economic learning medium. This experience fosters a creative economic mentality, not only profit-oriented but also emphasizing honesty, trust, and social responsibility. Thus, the development of children's economic creativity is always directed to be in harmony with Sharia principles. (Salmadev & Sugiarti, 2024)

Forms of Intergenerational Economic Resource Transfer in Sharia Perspective

The results show that cross-generational economic resource transfer in Muslim families is not only realized through the inheritance of wealth, but also includes the inheritance of values, knowledge, and awareness of Sharia economic law. Sharia instruments, such as grants, wills, and the management of children's assets, are placed as preventive tools that aim to protect children's economic rights while ensuring the sustainability of family assets.

The literature confirms that there are several limitations in the implementation level. The lack of family understanding of sharia contracts and the management of children's assets has resulted in the process of transferring economic resources not being fully aligned with the principles of protection required by sharia economic law. These findings indicate a gap between normative provisions and practices within the family sphere.(Siyamsih, 2024)

Normative Comparison of Sharia and Non-Sharia Family Economic Management

Normatively, the literature indicates differences in economic management patterns between families that implement sharia principles and those that do not apply them consistently. Families oriented to Sharia values generally show more systematic, open, and long-term financial planning, by placing the ethical dimension and blessings as the primary considerations in economic decision-making.

In contrast, non-Sharia-based families tend to focus more on short-term economic decisions and consumption patterns that respond to immediate needs. It should be emphasized that this comparison is conceptual-normative, not the result of a quantitative empirical comparison. Thus, this study does not report statistically significant differences but rather identifies normative trends based on a synthesis of relevant literature.(Fauziyah et al., 2024)

Discussion

The results of this study confirm that the relationship between parents and children in the context of Sharia economic law functions as a normative mechanism in the formation of family economic resilience. Islamic financial education applied through *tarbiyah māliyah* is the main instrument in internalizing the values of *maqāṣid al-syarī'ah* into the daily economic practice of the family (Minarni, 2024)

However, in line with the limitations of normative legal research methods, this study does not aim to test cause-and-effect relationships empirically. Therefore, the term "influence" is understood in a conceptual and normative context rather than as a claim of statistical significance. This affirmation is important to prevent claims that are exaggerated and inconsistent with the research design.

The limitations of Islamic financial literacy and the limited understanding of Islamic economic contracts were identified as important findings that affect the effectiveness of parents' roles. The gap between legal norms and family practices is also seen in the management of orphan assets in social institutions, as noted in previous studies. (Arisandy et al., n.d.)

From the perspective of the Sustainable Development Goals (SDGs), Islamic financial education in the family is relevant to efforts to alleviate poverty, improve the quality of education, and grow sustainable economies. The application of sharia values in family

economic care has the potential to foster a generation with financial skills and an awareness of social responsibility. (Isnani et al., 2025)

Thus, it can be stated that the internalization and transmission of Sharia economic principles from parents to children, if applied sustainably and supported by adequate legal literacy, have the potential to sustain children's economies in the future and strengthen family harmony and welfare. This statement is normative and prospective, while providing space for further empirical research to quantitatively test its level of influence and significance. (Qosiim, 2024)

E. Analysis

The important role of family dynamics, especially parent-child relationships, in increasing family economic resilience is influenced by the principles of Sharia economic law, ethics, financial responsibility, and education. Early Islamic financial education formed a generation that understood and applied the concept of Islamic economics ethically, reflecting Islamic economics grounded in the *maqasid al-sharia*. The integration of spiritual and material values is essential in protecting wealth and posterity. (Nopriadi Saputra, Adler Haymans Manurung, 2021)

Sharia-based economic education in the family forms responsible behavior and strengthens a productive economic mentality. Children who are exposed to Islamic values will be spared from harmful transactions, including *riba*, *gharar*, and *maysir*, thus forming a generation that is aware of social responsibility and self-control over consumption and spending. (Faridho, 2018)

Sharia principles, such as inheritance, gifts, and *waqf*, are essential for intergenerational economic transfers in Muslim families. This mechanism maintains long-term stability and prevents conflicts, as Hasan and Nurhuda (2024) found, thereby encouraging the creation of a healthy and sustainable family economic structure. (Ajmain @ Jima'ain et al., 2020)

The study highlights the gap in Sharia financial literacy among Indonesians, with many families not fully understanding and practicing Sharia finance principles, especially in remote areas. Creating Sharia-based financial literacy can strengthen economic cooperation between Muslim families. (Mujiatun, 2023)

The study shows that Sharia approaches to strengthening parent-child relationships align with the SDGs, particularly in poverty eradication, quality education, and inclusive economic growth, as well as in enhancing microeconomic resilience and contributing to a just and sustainable macroeconomy. (Abdullah, 2021)

This study analyzes classical and contemporary literature on Islamic jurisprudence, interpretation, and economics to examine the impact of Sharia perspectives on family relationships and economic resilience. He argued that Islamic principles were not only spiritually relevant but could also be applied practically in shape the family's economic structure. (Ilmi, 2023)

In this text, the relationship between intergenerational economic resilience, Islamic financial literacy, and Islamic parenting is discussed. It is emphasized that intergenerational economic resilience is built through sharia-based financial literacy that equips families with the knowledge to balance material and spiritual needs. Parents

are expected to play a role as an economic infrastructure that can increase Sharia financial knowledge. This research is relevant to the evolution of Islamic economic law. It provides a basis for socio-economic policies that support the achievement of the Sustainable Development Goals (SDGs) grounded in Islamic principles. (Rifai, 2023)

F. Conclusion

For Muslim households to be economically resilient in the future, the Sharia perspective has great value in strengthening the bond between parents and children. A productive economy grounded in spiritual values is facilitated by the concept of sharia economics, which emphasizes civilization, accountability, and halal financial management that avoids usury, gambling, and uncertainty. In addition to developing children's intellectual and emotional qualities, the early Islamic economic education of parents also prepares them to think about sustainable economics. (Mansir, 2022)

Family harmony and financial stability can be improved by 23-30% when sharia principles are applied to family financial management, for example, through the Sakinah financial model and monthly financial discussions. However, because many families still do not understand Islamic financial contracts and instruments, the gap in Islamic financial literacy among families in Indonesia is an important issue that needs to be addressed. (Mufidah et al., 2022)

In addition, to comply with Sharia principles, such as through productive waqf and qardhul hasan, legal protection of children's property, especially orphans, needs to be strengthened with norms of openness and strict supervision. The spiritual, social, and economic aspects of raising a strong, competitive future generation are all encompassed in the development of holistic Islam. (Rahmawati, 2021)

At the macro level, Sharia-based family relations also drive sustainable economic growth and the achievement of the SDGs, including inclusive and socially equitable economic growth, poverty alleviation, and high-quality education. Therefore, the secret to realizing an economically prosperous and resilient society lies in aligning Sharia ideals with family customs and economic policies. (Siddique et al., 2022)

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