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SOCIAL PHENOMENA AMID FUEL PANIC BUYING IN SAMBAS: AN ANALYSIS OF THE FULFILMENT OF *NAFKAH* AMONG STREET VENDORS FROM THE PERSPECTIVE OF ISLAMIC FAMILY LAW

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ABSTRACT

The phenomena of fuel panic buying in the Indonesia–Malaysia border region, particularly in Sambas, West Kalimantan, is a socio-economic phenomena that has significantly affected vulnerable groups, particularly street vendors who depend on daily mobility for their economic activities. The scarcity and instability of fuel distribution have disrupted work patterns and reduced income, directly impacting the ability to meet family needs. This study aims to analyse how street vendors meet their needs amidst the fuel crisis from the perspective of Islamic family law. The method used is qualitative research using field observation and interviews as data collection techniques. The research results indicate that there has been significant disruption in the distribution of livelihoods due to limited access to fuel, which has resulted in a decrease in trading intensity. Furthermore, street vendors have employed various adaptive strategies, such as reducing routes, changing the type of merchandise, and even using debt as a survival mechanism. This situation has contributed to stress in *family life, both economically and psychologically. From the perspective of Islamic family law, these findings indicate that the obligation to provide maintenance remains with the head of the family, but its implementation is contextual and adjusted to the provider's ability. Thus, the concept of maintenance is not only understood normatively as an obligation, but also substantively encompasses the principles of fairness and justice in crises.*

Keywords: *Islamic family law, social phenomena, panic buying, livelihood fulfilment, trader circumference*

INTRODUCTION

The phenomena of panic buying fuel is a socio-economic phenomenon that often arises in situations of uncertainty, whether due to scarcity, disrupted distribution, or public speculation about energy availability. In this context, panic buying is not only interpreted as excessive consumer behaviour, but also a reflection of the instability of the distribution system and weak public trust in market mechanisms. The impact goes beyond mere scarcity of goods, but extends to disrupting the distribution chain, raising prices uncontrollably, and limiting economic mobility, particularly for informal sector workers. This situation becomes even more complex when it occurs in areas with a high dependence.

In the Sambas region of West Kalimantan, a border area in Malaysia, the economic characteristics of the community indicate a significant dependence on the informal sector, including street vendors whose livelihoods depend on smooth access to fuel. Fuel is not merely a consumption necessity, but also a production instrument that determines the sustainability of businesses. High mobility in reaching consumers makes fuel a vital element in the economic cycle of street vendors. When panic buying occurs, resulting in shortages or long queues, trading activities are directly hampered. Furthermore, geographic conditions and limited infrastructure in border areas exacerbate the situation, leaving communities with few alternatives to meet their energy needs.

The main problem arising from this phenomenon is the disruption of the economic activities of street vendors, which directly impacts their ability to support their families. When mobility is limited, income declines significantly.[1] This creates economic instability within the household, which ultimately has the potential to cause social and psychological stress in the family. In this context, livelihoods are no longer understood as a normative obligation but have become a real issue faced

1 Nur Fadhilah et al., "Reevaluating Nafkah Obligations: Female Muslim Scholars' Insight and Ethics of Gendered Finance in Indonesian Families," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 2 (2025): 458-489, doi:10.19105/al-lhkam.v20i2.18461.

by structural limitations resulting from the energy crisis. Income uncertainty also forces vendors to employ various adaptive strategies, which do not always guarantee stable family economic survival.[2]

This study, following up on previous studies related to panic buying, the economic crisis, street vendors, and livelihoods from a socio-economic perspective, aims to identify differences and findings. The first study, conducted by Ernoiz Antriyandarti, "Economic Security of Households Affected by the COVID-19 Pandemic in Rural Areas of Java and Madura".[3] This explains how the pandemic (which also triggered panic buying and shortages) directly impacted economic resilience. Income levels declined and difficulties in meeting basic needs increased, leading to adaptation strategies such as job diversification and reduced consumption. The second study, conducted by Lina Martinez and Graeme Young, "Street Selling, Vulnerability, and Exclusion During the COVID-19 Pandemic: A Case Study of Cali, Colombia".[4] This study explains that vendors experience a drastic decline in income, loss of employment, increased debt, difficulty purchasing housing, and are highly vulnerable due to their lack of social security and reliance on daily income and so on. The third study, conducted by Oliver Tirtho Sarkar, "Resilience in the Informal Economy Amid the COVID-19 Crisis: the Experiences of Street Vendors in Dhaka, Bangladesh".[5] This study discusses informal traders who develop coping strategies, community-based economic adaptation strategies, and the crisis shows that the informal sector is a mainstay of the family economy, even though it is vulnerable to crises.

Although the phenomenon of panic buying has been widely studied from economic and social perspectives, studies linking it to aspects of Islamic family law are relatively limited. In Islam, providing a living is a fundamental obligation with legal, moral, and social dimensions. The absence of studies integrating the economic crisis with the concept of providing a living in Islamic family law indicates a crucial research gap that needs to be filled. Therefore, this study aims to offer a new perspective by linking empirical realities in the field with the normative

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2 Ermida Yustri, Edi Erwan & Zul Ikromi, "Innovation in the Enforcement of Child Support Orders after Divorce in Interfaith Marriages: A Comparative Study of Indonesia and Malaysia," *Transformative Islam: Journal of Islamic Studies* 9, no. 2 (2025): 269-288, doi:10.30983/ISLAMTRANSFORMATIVE.V9I2.10287.

3 Ernoiz Antriyandarti et al., "The Economic Security of Households Affected by the COVID-19 Pandemic in Rural Java and Madura," *Sustainability* 16, no. 5 (2024): 2091, doi:10.3390/su16052091.

4 Lina Martínez & Graeme Young, "Street Vending, Vulnerability and Exclusion during the COVID-19 Pandemic: The Case of Cali, Colombia," *Environment and Urbanization* 34, no. 2 (2022): 372-390, doi:10.1177/09562478221113753.

5 Oliver Tirtho Sarkar, Md Abid Hasan & Shantanu Kumar Saha, "Resilience in the Informal Economy amidst the COVID-19 Crisis: The Experience of Street Vendors in Dhaka, Bangladesh," *Urban, Planning and Transport Research* 13, no. 1 (2025), doi:10.1080/21650020.2025.2502001.

framework of Islamic law, providing a more comprehensive and contextual understanding.

Based on this background, this study's research questions focus on three main issues: how the social phenomenon of fuel panic buying occurs and develops in society, how street vendors make a living during this crisis, and how to analyze it from the perspective of Islamic family law. These questions are formulated to explore the relationship between socio-economic dynamics and Islamic legal principles governing family life, particularly regarding the obligation to provide a livelihood

The purpose of this study is to analyze the phenomenon of panic buying of fuel, consider its impact on the livelihoods of street vendors, and examine it from the perspective of Islamic family law. Theoretically, this research is expected to contribute to the development of contemporary Islamic family law studies that are more responsive to social dynamics. Practically, the results of this study are expected to inform policymakers' considerations in formulating strategies to address the energy crisis. These strategies should not only be oriented towards market stability but also consider the economic sustainability of families, particularly vulnerable groups.

METHODOLOGY

This research employs a qualitative approach, combining conceptual fieldwork with empirical analysis to understand the phenomenon of public consumption behavior during fuel shortages. The study utilizes an economic approach to analyze public consumption behavior, and a normative empirical approach to understand the public's social response to fuel shortages. This study's data sources include primary and secondary data. Primary data were gathered through direct observation at public fuel stations to identify patterns in fuel purchasing behavior during scarcity. Secondary data were sourced from relevant literature, including Islamic economics books, scientific journal articles, and official government reports on energy distribution and policy. Data were collected through literature studies. Next, the data were analyzed using qualitative descriptive analysis by examining the phenomena that occurred and assessing their relevance to the concept of maṣlaḥah in Islamic economics.

SOCIAL PHENOMENA AMID FUEL PANIC BUYING IN SAMBAS

Field research results indicate that the panic buying of fuel in the Sambas region is not merely a normal economic event but has developed into a social phenomenon with widespread impacts on the lives of the community, particularly street vendors. Avi Herbon and Konstantin Kogan state that panic buying is characterized by increasing public concern about fuel availability, leading to excessive purchasing behaviour in a relatively short period of time.[6] This condition is clearly visible in the long lines at some gas stations, which can even last from early morning for hours. Many people are willing to sacrifice productive time to get fuel, which ultimately creates inefficiencies in daily economic activities.

The following are interview results that can be included in the research findings section. First, based on an interview with Informant 1, a travelling vendor in Sambas who acts as the head of the family, it was found that the phenomenon of panic buying fuel has had a significant impact on his family's economic well-being. He stated that before the fuel shortage, he was able to sell every day on a wide route, thus generating a relatively stable income. However, since the long queues and difficulty in obtaining fuel occurred, the frequency of his sales has decreased drastically.[7]

Informant 1 revealed that he often had to queue for hours at gas stations and often ran out of fuel before his turn. This situation reduced his productive time and reduced his daily income. In this situation, he was forced to reduce household expenses and prioritize basic needs. He also admitted to borrowing money from relatives to cover family expenses. Despite this, Informant 1 emphasized that he still strives to fulfill his obligations as head of the family, despite the limitations.

Second, an interview with Informant 2, a community leader, revealed that fuel panic buying affects not only the economy but also social conditions. According to Informant 2, public fuel panic buying is triggered by fears of prolonged shortages, leading to overbuying and even hoarding.[8] Informant 2 explained that street vendors are the most affected group because they rely heavily on fuel for their economic activities. He also observed changes in people's lifestyles, such as increased debt and decreased purchasing power. From a socio-religious perspective, Informant 2 emphasized that in conditions like these, people need to understand that Islam allows flexibility in meeting living needs according to their abilities. He added that social solidarity, such as mutual assistance among residents, is crucial in facing this crisis.

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6 Avi Herbon & Konstantin Kogan, "Scarcity and Panic Buying: The Effect of Regulation by Subsidizing the Supply and Customer Purchases during a Crisis," *Annals of Operations Research* 318, no. 1 (2022): 251-276, doi:10.1007/s10479-022-04837-7.

7 Informant 1, interview by the author, March 30, 2026.

8 Informant 2, interview by the author, March 30, 2026.

Table 1: Descriptive Table of Research Results Based on Field Findings.[9]

No.	Research Aspects	Finding Indicators	Description
1	Panic Buying Phenomena	Long fuel queues	There was a surge in queues at gas stations due to public panic.
		Hoarding	Some people make excess purchases for reserves.
		Distribution scarcity	Fuel distribution is uneven and difficult to access
2	Impact on Traders Around	Decreased mobility	Traveling activity is hampered due to limited fuel
		Operational costs increase	Fuel prices and access increase the burden of business costs.
		Income has decreased drastically	Sales decreased due to limited mobility
3	Survival Strategy	Reduce sales routes	Praders limit operational areas to save fuel
		Temporarily switch business	Some traders try alternative non-transportation businesses
		Borrow money/debt	Seek loans to meet daily needs

Note: This table regularly represents the empirical conditions that occur in the field regarding the impact of panic buying of fuel on the economic sustainability of street vendors.

Besides long lines, the practice of fuel hoarding is also a strong indicator of this panic buying phenomena Certain individuals or groups tend to purchase fuel in large quantities to secure their own stocks or even to resell at a higher price. This practice indirectly exacerbates the fuel shortage in the community. According to Muazzam Khairi Azzam,[10] unequal distribution causes some communities to have difficulty obtaining fuel, especially small traders who are highly dependent on fuel availability to carry out their business activities. This scarcity not only affects the economy but also triggers social tensions due to competition for limited resources.

The most significant impact of this phenomenon is felt by travelling vendors, a group highly dependent on fuel. Their trading activities, which rely on mobility from one place to another, are directly hampered by limited access to fuel. Many

[9] Asman, "Descriptive Table of Research Results Based on Field Findings, This is the Researcher's Own Processing," 2026.

[10] Muazzam Khairi Azzam, Khairul Hamim & Teti Indrawati Purnamasari, "Family Conflict as a Social Dynamic," *Tasyri': Journal of Islamic Law* 5, no. 1 (2026): 99-109, doi:10.53038/tsyr.v5i1.431.

vendors are forced to reduce their sales frequency or even cease operations altogether on certain days. This reduced mobility directly impacts the number of consumers they can reach, significantly reducing their potential income.

Furthermore, the operational costs faced by street vendors have also increased. When fuel becomes scarce, retail prices tend to rise, both officially and unofficially. Vendors who continue to operate must incur higher costs to obtain raw materials. Fuel, ultimately reducing their profit margins.[11] In some cases, traders even have to purchase fuel from third parties at higher prices due to limited access to official stations. This situation creates significant economic pressure, especially for traders with limited capital.

Declining income is an inevitable consequence of the combination of reduced mobility and increased operational costs. Many street vendors have experienced a drastic drop in income, sometimes reaching more than half their normal income.[12] This undoubtedly impacts their ability to meet basic family needs, including food, education, and healthcare. In the long term, this situation could worsen the well-being of street vendor families and increase their economic vulnerability.

In the face of this situation, street vendors are not standing still but instead employing various survival strategies to adapt to the uncertain conditions. One of the most common strategies are reducing sales routes. Vendors tend to choose locations closer to or with a higher potential customer base to minimise fuel consumption. While this strategy can reduce operational costs, it also limits their market reach, resulting in continued decline in revenue.

Furthermore, some traders have also tried to temporarily switch to businesses that are less reliant on mobility or fuel consumption. For an example, they have opened small businesses near their homes or sold goods permanently. This strategy demonstrates flexibility and creativity in dealing with the crisis, although not all traders have the ability or resources to make such a transition. For some traders, limited capital and skills hinder them from developing alternative businesses.

Another fairly dominant strategy is using loans or debt as a means to maintain family financial sustainability. Traders borrow money from relatives, neighbours, and informal financial institutions to cover daily expenses. While this may provide a short-term solution, it has the potential to create a greater

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11 Fatin Nasihah Jamal Abd. Nasir & Mustafa Mat Jubri@Shamsuddin, “The Husband's Obligation in Providing Nafaqah to The Wife during The Pandemic Hardship: An Analysis from an Islamic Perspective," *Jurnal Syariah* 32, no. 2 (2024): 300-349, doi:10.22452/syariah.vol32no2.4.

12 Duong The Duy & Pham Tien Thanh, “Economic Challenges Faced by Migrant Street Vendors during a Crisis: Implications for Social Inclusion Development,” *International Journal of Sociology and Social Policy* 44, no. 9/10 (2024): 809-825, doi:10.1108/IJSSP-01-2024-0046.

financial burden in the long term, especially if economic conditions do not improve quickly. Dependence on debt can also increase the risk of social problems within the family, such as conflict due to economic pressures.

Overall, the results of this study indicate that the fuel panic buying phenomenon in Sambas has had a multi-layered impact on street vendors, ranging from disruptions to fuel distribution, reduced mobility and income, to the emergence of various, often unstable, adaptation strategies. This situation reflects the structural vulnerabilities faced by informal sector economic actors in the face of the energy crisis. Therefore, serious attention from various parties is needed to comprehensively address this problem, both through more equitable distribution policies and through empowering small communities to become more resilient to external shocks.

This research on the social phenomenon amidst the fuel panic buying in Sambas is supported by a multidisciplinary theoretical framework that integrates social, economic, and Islamic family law perspectives. From socio-economic perspective, panic buying theory explains that excessive purchasing behaviour arises from uncertainty, collective fear, and perceptions of scarcity that encourage people to act outside of normal consumption patterns.[13] This condition is closely related to the theory of market dysfunction, where imbalance occurs between demand and supply, resulting in disruptions in fuel distribution and worsening access for vulnerable groups,[14] such as street vendors. In the family context, household economics theory views the family as a unit of production and consumption that must manage limited resources.[15] Therefore, when income decreases due to the fuel crisis, various adaptive strategies emerge. This is reinforced by the theory of survival strategies that explain how economically weak groups adjust, such as reducing business activities, changing jobs, or utilising debt as a survival mechanism.

Meanwhile, from the perspective of Islamic family law, the concept of maintenance is the main foundation that emphasises the husband's obligation to meet the family's needs,[16] as emphasised in the principle that the fulfilment of maintenance must be adjusted to ability. This framework is strengthened by the

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[13] Vikas Menon, Ashvini Vengadavaradan & Abdul Faheem, "Disaster, Health, and Panic Buying," in *Panic Buying and Environmental Disasters* (Cham: Springer International Publishing, 2022), 75-96, doi:10.1007/978-3-031-10278-3_5.

[14] Simon D. Norton, "Financial Innovation Intra Muslim Capital Markets and Inter Global Counterparts: Implications of Differences," *Qualitative Research in Financial Markets* 17, no. 1 (2025): 193-209, doi:10.1108/QRFM-04-2023-0088.

[15] Ahmad Zayyadi et al., "Understanding of Legal Reform on Sociology of Islamic Law: Its Relevance to Islamic Family Law in Indonesia," *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 2 (2023): 249–62, doi:10.24090/mnh.v17i2.7584.

[16] Syaflin Halim et al., "The Communication Patterns of Husband and Wife Couples in Resolving Household Conflicts: Islamic Family Law Perspectives," *KARSA Journal of Social and Islamic Culture* 32, no. 1 (2024): 33-71, doi:10.19105/karsa.v32i1.13280.

theory of *maqāṣid al-syarī'ah* which emphasises the importance of maintaining family welfare,[17] especially in the aspect of protecting life and property. In addition, *fiqh* principles such as *al-mashaqqah tajlib al-taysīr* provide legitimacy for legal flexibility in emergency,[18] so that the obligation of maintenance remains but is proportional. Thus, the integration of these theories allows for a comprehensive analysis of the reality of the economic crisis and the normative principles of Islamic law.

This research examines the phenomenon of fuel panic buying in Sambas within a multidimensional analytical framework encompassing social, family economic, and Islamic family law perspectives. From a social perspective, panic buying can be understood as a manifestation of collective fear arising from uncertainty about the availability of vital resources,[19] in this case fuel. When communities face scarcity, the responses tend to be irrational and excessive, leading to disproportionate consumption behaviour. This phenomenon is triggered not only by real needs but also by the perception of a crisis, reinforced by inaccurately verified information. Panic buying reflects market dysfunction, where distribution mechanisms are not functioning normally due to uncontrolled collective behavioural interventions.[20] As a result, there is a distortion in access to fuel, with certain groups able to access and control greater resources, while vulnerable groups, such as street vendors, experience significant difficulties. This inequality in economic access demonstrates the existence of distributive injustice that directly impacts the survival of small communities.

Table 2: Table of Discussion Based on Three Main Aspects[21]

No.	Analysis Aspects	Subject	Short Description
1	Social Analysis	Collective fear	Panic buying occurs due to public panic over fuel shortages.
		Market dysfunction	There are a distribution disruption and an imbalance between supply

[17] Lina Nur Anisa, "Maqāṣid al-Syarī'ah and Female Leadership in the Muslim Family: Towards an Integrative Conceptual Model," *Al-Mujtahid: Journal of Islamic Family Law* 5, no. 2 (2025): 103, doi:10.30984/ajifl.v5i2.3804.

[18] Nur Solikin et al., "Legal Adaptation for Muslim Minorities: A Reconstruction of Fiqh Al-Aqalliyyat through the Methodological Frameworks of Abdullah Bin Bayyah and Muhammad Yusri Ibrahim," *Al-Istinbath: Jurnal Hukum Islam* 11, no. 1 (2026): 40-66, doi:10.29240/JHI.V11I1.13028.

[19] Wolfgang Messner & Sarah E. Payson, "Effects of National Culture on the Extent of Panic Buying during the COVID-19 Outbreak," *Journal of International Consumer Marketing* 34, no. 3 (2022): 235-254, doi:10.1080/08961530.2021.1962475.

[20] Charu Shri et al., "Prioritizing Factors of Panic Buying Behavior: A Neutrosophic Analytical Approach," *IIM Kozhikode Society & Management Review* 14, no. 2 (2025): 180-194, doi:10.1177/22779752231166186.

[21] Asman, "Discussion Table of Scientific Analysis Based on These Three Main Aspects of Researcher Processing Results," 2026.

		Impact	and demand. Causes inequality in economic access in society
2	Family Economic Analysis	Unstable *nafkah*	Traders' income has decreased so that their livelihoods are disrupted
		Decreased quality of life	The family's basic needs are not optimally met
		Domestic conflict	Potential tension due to economic pressure
3	Islamic Family Law Perspective	Obligation to provide maintenance	The husband must still provide support to the family
		The principle of ability	Adapted to conditions (Surah at-Talaq: 7)
		Jurisprudence rules	*al-masyaqqah tajlib al-taysir* (difficulty brings ease)
		Analysis of trader conditions	Obligations remain but are proportional and not burdensome.
		Legal implications	Not aborted, but there is flexibility and legitimacy of emergency conditions

Note: This table summarizes the relationship between social phenomena, the economic impact of families, and normative analysis in Islamic family law in a structured and comprehensive manner.

From a family economic perspective, the impact of fuel panic buying is particularly pronounced in terms of livelihoods. Household income, the primary source of livelihood, becomes unstable due to the disruption of the economic activities of street vendors.[22] Their dependence on fuel for mobility directly impacts this crisis, resulting in a decline in income. When income is no longer sufficient for basic needs, the family's quality of life declines. This is evident in the reduced ability to meet adequate food needs, children's education, and access to healthcare. This situation not only impacts materially but also creates psychological stress within the family. The inability of the head of the family to meet their needs can lead to frustration, potentially triggering domestic conflict.[23] In some cases, prolonged economic pressure can damage family harmony and even lead to broader family dysfunction. Thus, the panic buying phenomenon not only impacts the macroeconomic aspect but also touches the micro dimensions of household life.

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22 Tutik Hamidah et al., "The Dynamics of Urban Muslim Families Post-Divorce: The Contribution of Islamic Law in Building Resilience of Indonesian and Malaysian Families," *De Jure: Journal of Law and Sharia* 16, no. 2 (2024): 363-381, doi:10.18860/J-FSH.V16I2.27461.

23 Ulin Na'mah and Mochamamd Agus Rachmatulloh, "Interpretations of Nafkah, Gender Relations, and Motivations for Divorce: A Case Study of Divorce Lawsuits at The Kediri City Religious Court," *Istinbath* 23, no. 1 (2024): 17-31, doi:10.20414/ijhi.v23i1.700.

From the perspective of Islamic family law, providing for a living is an obligation inherent in the husband as head of the family.[24] This provision encompasses not only material needs such as food, clothing, and shelter, but also reflects a moral and spiritual responsibility to maintain the family's well-being. This principle is affirmed in the Quran, particularly in Surah al-Ṭalāq, verse 7 :

لِيُنْفِقْ ذُوْ سَعَةٍ مِّنْ سَعَتِهٖۗ وَمَنْ قُدِرَ عَلَيْهِ رِزْقُهٗ فَلْيُنْفِقْ مِمَّآ اٰتٰىهُ اللّٰهُۗ
لَا يُكَلِّفُ اللّٰهُ نَفْسًا اِلَّا مَآ اٰتٰىهَاۗ سَيَجْعَلُ اللّٰهُ بَعْدَ عُسْرٍ يُّسْرًا

"*Those who have wealth should provide for themselves according to their means, and those who are limited should provide for themselves from the wealth that Allah has given them. Allah does not burden anyone except with what He has given them. Allah will then grant them ease after hardship.*"

(Surah al-Ṭalāq, 65:7)

This states that the provision of sustenance must be tailored to each individual's capabilities.[25] This verse demonstrates that Islam allows flexibility in fulfilling sustenance, taking into account a person's economic circumstances. Under normal circumstances, sustenance obligations must be met optimally, but in times of crisis, such as fuel panic buying, contextual adjustments are necessary.

The Islamic jurisprudence principle "*al-mashaqqah tajlib al-taysīr*" (difficulty brings ease) is an important foundation for understanding the flexibility of Islamic law in emergency situations.[26] This principle emphasises that when someone faces real difficulties, Shariah provides relief (*rukhṣah*) as a form of ease. In the context of street vendors experiencing a decline in income due to the fuel crisis, this principle can be applied to meeting family needs. This means that although the obligation to provide for a living remains, the standard for its fulfilment can be adjusted to suit existing capabilities. This demonstrates that Islamic law is not rigid, but rather adaptive to the social realities faced by its followers.

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[24] Mohamad Sar'an et al., "Implementation of Harmonious Family in the Concept of Proportionality of Obligations and Rights of Husband and Wife Relations: A Perspective on the Compilation of Islamic Law," *El-Usrah: Journal of Family Law* 7, no. 2 (2024): 695, doi:10.22373/ujhk.v7i2.24662.

[25] Nur Hayati Aulia and Moh. Fawwaz Kblack Romadloni, "The Substance and Relevance of the Concept of Maintenance in the Family: A Thematic-Holistic Combination Study," *PALAR (Pakuan Law Review)* 12, no. 1 (2026): 218-237, doi:10.33751/PALAR.V12I1.54.

[26] Popi Puadah et al., "Synergy of Islamic Religious Education in Increasing Literacy and Access to Sharia Finance," *Iqra' Journal: Educational Studies* 10, no. 1 (2025): 386-402, doi:10.25217/ji.v10i1.6338.

An analysis of the conditions of street vendors shows that a decrease in income does not necessarily nullify the obligation to provide for a living, but rather changes how it is fulfilled, making it more proportionate and realistic. The husband, as the breadwinner, remains responsible for meeting the family's needs, but is not burdened beyond his capacity [27]. In this regard, the principle of justice is crucial, whereby the fulfilment of a living must consider the balance between obligation and capacity. Islam discourages excessive burdens that could harm individuals or families. Therefore, flexibility in living standards is a relevant solution in the face of economic crises.

The legal implications of this situation demonstrate that the obligation to provide support under Islamic family law is not absolute in the sense of being rigid but rather possesses an elastic dimension that allows for adjustments based on real conditions. This obligation is not abrogated, but its implementation can change according to economic capacity. In the context of fuel panic buying, this means that street vendors remain obligated to provide for their families, but with standards tailored to the emergency at hand. This flexibility also serves as a form of legitimacy in the face of an unavoidable economic crisis, thus providing a just space for individuals to fulfil their obligations.

Overall, this discussion demonstrates that the phenomenon of fuel panic buying cannot be analysed solely from an economic perspective but also needs to be viewed within a comprehensive social and Islamic legal framework. Integrating these three perspectives provides a more comprehensive understanding of the impact of the crisis on people's lives, particularly within the family context. Thus, Islamic family law has proven highly relevant in addressing contemporary social challenges, offering principles that are adaptive, just, and oriented toward the common good.

Analysis of the Fulfilment of *Nafkah* of Travelling Merchants from the Perspective of Islamic Family Law

The novelty of this study suggests that the panic buying of fuel in Sambas cannot be understood narrowly as a purely economic issue, but rather as a social phenomenon with direct implications for family structure and dynamics. While panic buying is often analysed within the framework of market behaviour and imbalanced distribution of goods, this study finds that its impact extends to the domestic sphere, particularly in the context of meeting household needs and sustaining households. When access to fuel is disrupted, economic activity, particularly among street vendors, is hampered, leading to instability in family incomes. Therefore, panic

[27] Abdul Basith Junaidy, Rusli Rusli & Ahwan Fanani, "Islamic Law Understanding and Female Breadwinners: Gender Equity or Economic Demand?," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 20, no. 2 (2026): 616-642, doi:10.19105/al-lhkam.v20i2.15517.

buying not only reflects economic dysfunction but also triggers multiple social pressures, including on family relationships, household consumption patterns, and the quality of daily life.

The second finding, which constitutes an important contribution of this research, is that the concept of livelihood in times of crisis is dynamic and contextual. Under normal circumstances, livelihood is understood as a fixed obligation that the head of the family must meet in accordance with a decent standard of living. However, in crises such as fuel panic buying, this research shows that the fulfilment of livelihood shifts in meaning from normative to adaptive. This dynamic is evident in the way street vendors adjust spending patterns, prioritise needs, and seek alternative sources of income. Livelihood is no longer understood solely in terms of quantity, but rather as the ability to maintain a family's survival within a minimum, decent limit. This contextuality confirms that external conditions strongly influence the fulfilment of livelihood and cannot be separated from the surrounding socio-economic situation.

Furthermore, this study also found structural livelihood vulnerabilities among street vendors. This vulnerability is not only caused by individual factors, such as limited capital or skills, but also by systemic factors beyond their control, such as uneven fuel distribution, policies that are less favourable to the informal sector, and minimal social protection for small business owners. The high dependence on fuel as a primary means of mobility makes street vendors highly vulnerable to fluctuations in energy availability. When distribution disruptions occur, they have few alternatives to maintain their economic activities. This demonstrates that livelihood vulnerability is not simply an individual issue, but rather part of an economic structure that is not fully inclusive. Thus, this study contributes to uncovering the structural dimensions of family economic vulnerability, which have often been overlooked in studies of Islamic family law.

The following findings confirm the relevance of Islamic family law in responding to contemporary socio-economic phenomena, particularly in crisis situations. Islamic family law not only provides normative rules regarding the obligation to provide maintenance but also provides a flexible framework through the concept of *rukhṣah* (legal leniency) that can be applied in emergency situations. This principle is particularly important in the context of street vendors experiencing reduced income due to fuel panic buying. This research demonstrates that Islamic law has an adaptive capacity that allows for adjustments to real societal conditions without diminishing the essence of the obligation itself. Economic *rukhṣah*, in this case, serves as a crucial instrument for maintaining a balance between obligations and capabilities, thus avoiding excessive burdens on individuals.

Furthermore, the flexibility offered by Islamic family law also reflects the principle of substantive justice. In a crisis, justice is no longer measured by the uniformity of fulfilment of obligations, but by the ability to adapt standards of obligations to the circumstances faced. This aligns with the principle of *maqāṣid al-*

syarī'ah, which emphasises the protection of fundamental aspects of human life, including the economic sustainability of the family. Thus, this study demonstrates that Islamic family law is not static but rather has a contextual dimension that allows for its relevant application in various situations, including energy crises such as fuel panic buying.

Table 3: Table of Research Findings (Novelty) Formulated Systematically[28]

No.	Key Findings	Analysis Aspects	Short Description
1	Panic buying as a dual phenomenon	Family, social and economic	Not only does it impact the market, but it also affects family stability.
2	*Nafkah* in a crisis	Dynamic	Fulfilment of livelihoods adapts to changing economic conditions
		Contextual	The standard of living depends on the actual situation and capabilities.
3	Vulnerability of street vendors	Structural	Dependence on fuel causes the economic position to become vulnerable
4	The relevance of Islamic family law	Flexibility (*rukhṣah*)	Providing flexibility in meeting *nafkah* needs during economic emergencies

Note: This table emphasises the contribution of novel research in integrating socio-economic phenomena with the perspective of Islamic family law in a contextual manner.

Overall, the novelty of this research lies in the integration of socio-economic phenomena analysis with a contextual perspective of Islamic family law. This research not only broadens the scope of panic buying studies from the economic aspect to the social realm of the family but also provides new insights into how the concept of livelihood can be dynamically interpreted in times of crisis. Furthermore, the exposure of the structural vulnerability of livelihoods among street vendors provides an important contribution to enriching the discourse on economic justice in Islamic law. These findings also confirm that Islamic family law has strong relevance in addressing the challenges of the times, offering principles of flexibility, justice, and welfare that can be applied in the real context of community life.

Thus, this research provides added value both theoretically and practically. Theoretically, it enriches the body of Islamic family law scholarship by presenting a new perspective that is more responsive to socio-economic dynamics. Practically, these findings can inform the formulation of policies that are more sensitive to the conditions of marginalised communities, particularly in the face of the energy crisis. Therefore, this research is not only relevant in an academic context but also has concrete implications for more equitable and sustainable social development.

[28] Asman, "This Systematically Formulated Research Findings Table (Novelty) is the Result of Researcher Processing," 2026.

CONCLUSION

Based on the research findings and discussions outlined above, it can be concluded that the phenomenon of panic buying of fuel in the Sambas region of West Kalimantan, which borders Malaysia, has seriously disrupted microeconomic stability, particularly for groups dependent on the informal sector, such as street vendors. Fuel shortages triggered by excessive buying behaviour not only hamper energy distribution but also directly disrupt daily economic activities. In this context, panic buying is no longer simply a consumer behaviour issue but has developed into a structural problem affecting the livelihoods of low-income communities. Mobile vendors, a group heavily dependent on mobility, have experienced a significant decline in their ability to support their families. Limited access to fuel has led to a decline in trading activity, increased operational costs, and a drastic drop in income. This situation has impacted household economic instability, which in turn can reduce the family's quality of life.

From the perspective of Islamic family law, the obligation to provide for the family remains with the husband as head of the family, but its implementation is not rigid. Islam provides flexibility through the principle that provision of support must be adjusted to each individual's ability. Therefore, in times of crisis, such as panic buying of fuel, this obligation remains but is adaptive and proportionate. This demonstrates the flexibility of Islamic family law, which is able to respond to socio-economic dynamics without neglecting the principles of justice and welfare.

Furthermore, this phenomenon demonstrates the importance of integrating Islamic legal norms with emerging social realities. Law cannot be understood solely textually but must be contextualised within empirical conditions to remain relevant and applicable. By linking the concept of livelihood in Islamic family law to the phenomenon of panic buying, this study confirms that Islamic values can provide an analytical framework and solutions to contemporary social problems.

As a recommendation, the government is expected to take strategic steps to stabilise fuel distribution to prevent shortages that would harm the lower classes. Furthermore, society needs to raise collective awareness to avoid panic buying, which could worsen the situation. For academics, this research opens opportunities for further study of family economic resilience in crises, particularly from a broader, more in-depth perspective of Islamic law.

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