

Disaster Fiqh: Muhammadiyah's Legal-Ethical Framework for Emergency Governance

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Abstract

This article examines Muhammadiyah's disaster fiqh as a legal-ethical framework for governing emergencies rather than merely as a collection of dispensations for worship during crises. Using qualitative document analysis, the study analyzes Muhammadiyah's Fikih Kebencanaan, Tarjih materials, Muhammadiyah Disaster Management Center documents, organizational statements, and relevant academic studies published no later than 2023. The analysis applies a layered normative framework that distinguishes foundational values, general principles, and concrete legal guidance. The findings show that Muhammadiyah reconstructs disaster jurisprudence around five interrelated propositions: disasters must not be reduced to divine punishment; protection of life constitutes a primary religious obligation; scientific expertise has normative authority in risk assessment; mitigation and preparedness are collective duties; and emergency religious rulings must be integrated with accountable institutions. This framework extends fiqh beyond post-disaster ritual accommodation toward prevention, humanitarian service, recovery, and public coordination. Its institutional embodiment through the Muhammadiyah Disaster Management Center converts legal interpretation into operational capacity. Nevertheless, gaps remain between national doctrine and local implementation, especially in dissemination, disability inclusion, psychosocial recovery, and ecological accountability. The article argues that Muhammadiyah's principal innovation lies in transforming Islamic legal reasoning into a form of anticipatory, science-informed, and institutionally organized emergency governance.

Keywords: *disaster fiqh; Muhammadiyah; Islamic law; social identity; emergency governance; MDMC.*

INTRODUCTION

Indonesia's exposure to earthquakes, volcanic eruptions, tsunamis, floods, landslides, droughts, epidemics, and technological emergencies makes disaster governance a permanent public concern rather than an occasional administrative task. The country's physical vulnerability is intensified by unequal infrastructure, environmental degradation, dense settlement, poverty, and uneven access to health and social protection. In such a setting, religious organizations influence not only how communities interpret suffering but also whether people comply with evacuation orders, modify religious practices, trust scientific information, donate resources, and participate in recovery. Islamic legal discourse therefore matters because theological explanation can either support risk reduction or reproduce fatalism, stigma, and delayed action.

Muhammadiyah occupies a distinctive position in this field. Established in 1912, it has developed a nationwide network of schools, universities, hospitals, clinics, mosques, philanthropic bodies, and social-service institutions. Its disaster activities were consolidated through the Muhammadiyah Disaster Management Center (MDMC), while its religious guidance is formulated through the Majelis Tarjih dan Tajdid. The interaction

between these two organizational domains produced Fikih Kebencanaan, generally translated as disaster fiqh or disaster jurisprudence. The framework does not treat disaster solely as a special chapter of ritual law. It connects theology, legal maxims, scientific knowledge, humanitarian ethics, institutional responsibility, and the disaster-management cycle.

Existing studies commonly emphasize Muhammadiyah's humanitarian role, its religious response to COVID-19, or the contribution of faith-based organizations to disaster relief. These studies are valuable, but two analytical limitations remain. First, disaster fiqh is often reduced to emergency concessions, such as changes to congregational prayer, purification, burial, or fasting. Such a reading underestimates its preventive and governmental dimensions. Second, organizational practice and Islamic legal reasoning are frequently examined separately. The result is an incomplete picture: law appears as textual guidance without implementation, while humanitarian action appears as managerial practice without a normative architecture.

This article addresses those limitations by asking: How does Muhammadiyah construct disaster fiqh as a legal-ethical framework for emergency governance? How are its norms translated from foundational values into principles, practical rulings, and institutional action? What tensions appear when this framework is implemented across different emergencies and organizational levels? The article argues that Muhammadiyah's principal innovation is not the invention of isolated emergency fatwas. It is the reconstruction of fiqh as an anticipatory system that authorizes science, imposes duties of mitigation and preparedness, prioritizes the protection of life, and links religious interpretation to organized humanitarian capacity.

The argument has wider significance. Debates about religion and disaster often oscillate between two simplistic positions. One treats religious belief as a source of fatalism and irrationality; the other presents religion as inherently beneficial for resilience. Both positions overlook institutional mediation. Religious norms become socially consequential through authorities, organizations, communication channels, professional routines, and material resources. Muhammadiyah's disaster fiqh offers a useful case for examining how Islamic legal reasoning can be transformed into public ethics and operational governance without being absorbed entirely into state law.

The term fiqh conventionally refers to human understanding of practical religious norms derived from Islamic sources. In Muhammadiyah's contemporary Tarjih discourse, however, fiqh is increasingly framed through a hierarchy of norms. Foundational values (*al-qiyam al-asasiyyah*) provide the moral orientation; general principles (*al-usul al-kulliyyah*) translate those values into broad normative rules; and concrete rulings (*al-ahkam al-far'iyyah*) regulate specific situations. This structure is important because it avoids confining Islamic law to atomized commands. It permits legal responses to new emergencies while preserving continuity with the Qur'an, prophetic practice, *maqasid al-shari'ah*, and established legal maxims.

Emergency governance refers here to the coordinated processes through which risks are identified, responsibilities assigned, decisions legitimized, resources mobilized, and

affected populations protected before, during, and after a crisis. It includes mitigation, preparedness, emergency response, rehabilitation, and reconstruction. Governance is broader than government. It involves public agencies, scientific institutions, civil-society organizations, religious authorities, professional associations, markets, families, and local communities. Muhammadiyah's framework belongs to this broader field because it establishes norms for believers and institutions while cooperating with state and non-state actors.

The analysis employs five dimensions. The first is theological framing: whether disaster is interpreted as punishment, test, natural process, consequence of human action, or some combination of these. The second is normative priority: how protection of life, religion, property, dignity, and social order are ranked in emergencies. The third is epistemic authority: who is authorized to define risk and determine safe conduct. The fourth is temporal orientation: whether legal reasoning focuses only on response or also includes prevention and recovery. The fifth is institutionalization: how norms are embedded in organizational structures, professional standards, training, coordination, and accountability.

This framework also distinguishes resilience from mere endurance. Communities can endure repeated losses while remaining structurally vulnerable. A legal-ethical approach to resilience must therefore address preventable exposure, unequal capacities, environmental damage, and the distribution of recovery resources. Disaster fiqh becomes normatively meaningful only when it challenges avoidable harm rather than simply teaching patience after harm has occurred.

Table 1. Analytical Overview

Normative level	Core content	Governance function	Representative application
Foundational values	Life, dignity, justice, compassion, responsibility	Defines moral priorities	Non-discriminatory assistance and rejection of victim-blaming
General principles	Removal of harm, facilitation under hardship, collective obligation, expert consultation	Guides decisions under uncertainty	Evacuation, mitigation, public-health restrictions
Concrete rulings	Modified worship, purification, burial, shelter practice	Regulates specific emergency conduct	Prayer and ritual adaptation during disasters
Institutional embodiment	MDMC, hospitals, universities, volunteers, philanthropy	Converts norms into capacity	Preparedness, response, recovery, and coordination

METHOD

This study uses qualitative document analysis and does not employ a systematic literature-review design. Its primary object is Muhammadiyah's legal and organizational discourse on disasters. The core corpus consists of Fikih Kebencanaan, materials produced by the Majelis Tarjih dan Tajdid, MDMC guidance and institutional publications, official Muhammadiyah statements, and emergency religious guidance issued during the

COVID-19 period. Secondary academic studies published up to and including 2023 are used to contextualize and triangulate the interpretation. Sources published after 2023 are excluded in accordance with the temporal boundary of the study.

Documents were selected purposively on the basis of institutional authority, direct relevance to disaster jurisprudence, and their capacity to show the relationship between legal reasoning and operational practice. The analysis did not aim to count all publications or claim exhaustive bibliographic coverage. Instead, it examined authoritative formulations and representative applications across the disaster-management cycle. Particular attention was given to passages concerning the meaning of disaster, human agency, scientific expertise, preservation of life, emergency worship, mitigation, humanitarian neutrality, institutional coordination, and recovery.

The analytical procedure involved four stages. First, documents were read to identify explicit legal concepts, scriptural arguments, legal maxims, and organizational mandates. Second, these materials were coded according to the three-level Tarjih structure of values, principles, and practical rulings. Third, the coded materials were compared across four governance phases: mitigation and preparedness, emergency response, worship adaptation, and recovery. Fourth, the doctrinal findings were compared with documented organizational practice, particularly the role of MDMC and Muhammadiyah's response to COVID-19 and concurrent natural hazards.

Interpretive validity was strengthened through source triangulation. Official normative documents were compared with institutional reports and peer-reviewed studies. The analysis also searched for internal tensions and implementation gaps rather than treating official doctrine as a complete description of practice. Because the research relies on publicly available documents and does not involve human participants, no personal data were collected. The principal limitation is that documentary evidence cannot fully capture local variation, informal decision-making, or the experiences of disaster survivors. The findings therefore concern Muhammadiyah's articulated framework and its documented institutional translation, not every action undertaken by all branches.

RESULTS AND DISCUSSION

1. Reframing disaster beyond punishment

The first major finding is a deliberate rejection of the automatic identification of disaster with divine punishment. Muhammadiyah's framework recognizes that the Qur'an uses multiple terms for adversity and destruction, but it resists simplistic moral attribution to affected populations. A disaster may involve natural processes, social vulnerability, technological failure, environmental destruction, negligence, or unjust policy. Human beings cannot confidently infer that particular victims are being punished by God. Such claims risk blaming survivors, legitimizing indifference, and obscuring preventable causes.

This theological reframing does not remove God from the interpretation of disaster. Rather, it distinguishes divine sovereignty from human epistemic certainty. Events occur

within God's creation, but human beings remain responsible for understanding causal mechanisms and reducing harm. Patience, prayer, repentance, and trust in God remain important, yet they cannot substitute for evacuation, engineering, medical treatment, public communication, or environmental protection. Tawakkul is reconstructed as responsible action followed by reliance on God, not passive exposure to danger.

The framework therefore relocates moral scrutiny. Instead of asking primarily what sins victims committed, it asks whether authorities ignored scientific warnings, whether development increased exposure, whether buildings met safety standards, whether vulnerable groups had access to evacuation, and whether aid was distributed fairly. This shift converts disaster theology into an ethics of accountability. It also supports humanitarian neutrality because assistance is owed on the basis of need rather than religious identity or assumed moral worth.

2. Protection of life as the governing priority

The second finding is the centrality of *hifz al-nafs*, the protection of life. Muhammadiyah's disaster jurisprudence treats preservation of life as a primary objective of Islamic law and as the normative basis for emergency decisions. This priority explains why ordinary religious practices may be modified when their normal performance creates substantial danger. The protection of communal health can justify temporary suspension of large gatherings, physical distancing, altered burial procedures, or other restrictions supported by credible evidence.

This position does not imply that ritual obligations become irrelevant. Rather, the law differentiates between stable religious purposes and variable forms of performance. Prayer remains obligatory, but its place, congregation, posture, purification requirements, or timing may change under conditions of incapacity and danger. The legal maxims that hardship brings facilitation, harm must be removed, necessity permits restricted exceptions, and preventing harm takes precedence over obtaining benefit operate as bridges between the objective of worship and the reality of emergency.

The COVID-19 crisis exposed the practical significance of this hierarchy. Muhammadiyah issued guidance that prioritized public safety while maintaining religious observance through adjusted forms. This generated disagreement among some believers who equated mosque attendance with religious commitment. Disaster fiqh responded by arguing that avoiding transmission was not a retreat from faith but an expression of the obligation to protect life. The same reasoning applies to evacuation from dangerous areas: remaining in a threatened location without necessity cannot be romanticized as piety when it endangers oneself and rescuers.

3. Scientific expertise as a source of normative judgment

The third finding concerns epistemic authority. Muhammadiyah's framework gives scientific expertise a constitutive role in legal judgment. Islamic jurists determine normative implications, but they depend on specialists to establish the relevant facts: the probability of eruption, structural safety, disease transmission, water contamination, weather risk, or the medical consequences of a practice. Expertise is not treated as a

secular addition applied after religious law has been completed. It is part of the process through which the legal subject matter is accurately understood.

This approach is consistent with Tarjih's use of bayani, burhani, and irfani reasoning, although disaster governance especially highlights the burhani or demonstrative dimension. Scriptural interpretation must engage empirical evidence and causal explanation. When experts establish that a gathering creates a serious transmission risk, that finding affects the legal evaluation of the gathering. When geologists define an exclusion zone, the boundary acquires religious relevance because ignoring it may violate the duty to avoid harm.

At the same time, the framework does not make science infallible. Expert advice must be assessed for competence, transparency, proportionality, and changing evidence. Disasters involve uncertainty, and recommendations may be revised. The normative requirement is therefore not blind obedience but responsible deference to qualified expertise. This creates a procedural ethic: decisions should identify the evidentiary basis, communicate uncertainty, correct errors, and avoid using religious authority to overrule established risk merely for symbolic or political reasons.

4. Mitigation and preparedness as collective religious duties

The fourth finding is the extension of legal responsibility into the pre-disaster phase. Classical emergency discussions often begin after danger has materialized. Muhammadiyah's disaster fiqh treats mitigation, preparedness, education, and capacity-building as religiously significant. Knowledge of hazards, early-warning systems, safe construction, evacuation planning, drills, family preparedness, and protection of ecosystems become forms of collective obligation because their absence predictably increases loss of life.

The concept of fard kifayah is especially important. A community must ensure the existence of adequate expertise and institutional capacity even though every individual is not required to become a seismologist, physician, engineer, or emergency manager. The duty is not discharged merely because some professionals exist somewhere. Their knowledge must be connected to decision-making, infrastructure, public education, and resource allocation. Institutions that control budgets and land-use policy bear greater responsibility than individuals with limited power.

This interpretation challenges fatalistic uses of divine decree. If risk is identifiable and harm can reasonably be reduced, failure to act may constitute negligence. Flood damage aggravated by deforestation, unsafe spatial planning, blocked drainage, or unregulated extraction cannot be described as purely natural. Disaster fiqh thus opens a path toward ecological accountability, although this dimension is less developed than its guidance on response and worship. The logic of prevention requires scrutiny of the political and economic decisions that manufacture vulnerability.

5. Emergency worship as disciplined flexibility

The fifth finding is that concessions in worship are framed as disciplined flexibility rather than unrestricted relaxation. The framework provides practical direction for purification, prayer, handling the dead, and other religious duties under conditions of displacement, injury, contamination, scarcity, and danger. Its legal reasoning begins from capacity and risk. A person performs the obligation to the extent reasonably possible, uses substitute procedures where recognized, and is not burdened beyond capability.

The importance of this guidance is both spiritual and operational. Uncertainty about religious validity can create distress, delay evacuation, or lead survivors to use scarce water for ritual purposes when it is needed for drinking. Clear rulings reduce anxiety and enable responders to integrate religious needs into shelter management. Guidance on prayer in evacuation camps, purification without sufficient water, and treatment of bodies during mass-casualty events helps prevent conflict between religious commitments and public-health requirements.

Yet the practical guidance also reveals a dissemination problem. A sophisticated legal framework has limited effect if local leaders, volunteers, health workers, and affected communities encounter it only after a disaster. Preparedness therefore requires prior religious education, simplified communication products, training of mosque leaders, accessible formats for persons with disabilities, and contextual adaptation. The legal content must be converted into routines and trusted messages before an emergency.

6. Institutionalization through MDMC

The sixth finding is that Muhammadiyah's legal framework derives much of its significance from institutional embodiment. MDMC provides a mechanism for translating values and rulings into preparedness programs, trained volunteers, emergency operations, health services, logistics, psychosocial support, recovery activities, and cooperation with government and humanitarian actors. This relationship between Majelis Tarjih and MDMC prevents disaster fiqh from remaining a purely scholarly product.

Institutionalization changes the meaning of religious duty. Charity is no longer imagined only as spontaneous giving after a catastrophe. It requires risk assessment, command structures, professional competence, safeguarding, data management, financial accountability, and evaluation. Muhammadiyah's hospitals, universities, schools, mosques, youth organizations, women's organizations, and philanthropic bodies can be mobilized as a distributed infrastructure. The network provides reach, but it also creates coordination challenges because capacities differ across regions.

MDMC's humanitarian orientation also supports service across religious and ethnic boundaries. Disaster fiqh grounds assistance in human dignity and need. In practice, this universalism enables cooperation with international agencies, local governments, other faith communities, and secular organizations. Such cooperation does not dilute the Islamic identity of the response; it demonstrates that Islamic ethics can be expressed through impartial public service.

7. Recovery, dignity, and the limits of return to normal

The seventh finding is that recovery is conceived as more than physical reconstruction, although the doctrinal treatment is uneven. Recovery should restore dignity, livelihoods, education, health, family life, and community institutions. The principle of avoiding harm implies that rebuilding should not reproduce the same exposure. A destroyed settlement should not simply be restored in a dangerous location without risk reduction. Likewise, recovery assistance should not deepen dependency or privilege groups with stronger political connections.

Muhammadiyah's network allows recovery to include schools, clinics, economic support, and community organization. However, documentary emphasis is stronger on immediate response and religious guidance than on long-term questions of land rights, trauma, gendered vulnerability, disability inclusion, and climate adaptation. Psychosocial and spiritual support are recognized, but their integration with professional mental-health care requires continued development. The framework's own values support a more expansive agenda than is always visible in practical guidance.

Discussion

The findings demonstrate that Muhammadiyah's disaster fiqh is best understood as a model of legal-ethical governance. It integrates the moral authority of Islamic law with the empirical authority of science and the operational authority of institutions. These forms of authority are not identical and should not collapse into one another. Jurists articulate values and legal principles; experts establish relevant facts and probabilities; organizations coordinate action. Effective governance depends on structured cooperation among them.

This model differs from a narrow jurisprudence of exceptions. Emergency concessions are important, but they are only one component of a larger architecture. The framework begins before disaster through education, mitigation, and preparedness; governs immediate response through preservation of life and disciplined flexibility; and extends after the event through recovery and reconstruction. In temporal terms, it transforms fiqh from reactive adjudication into anticipatory responsibility.

The framework also offers a critique of victim-blaming theology. By refusing to label affected populations as objects of punishment, it protects dignity and redirects attention toward causal analysis. This is not merely a compassionate rhetorical choice. It has governance consequences. Communities are more likely to accept science-based intervention when danger is not moralized as the fault of particular victims. Aid providers are more likely to act impartially when need, rather than religious or moral classification, determines entitlement.

A further contribution is the redefinition of collective obligation. *Fard kifayah* is frequently discussed as a duty discharged when a sufficient number of individuals perform a task. In disaster governance, the concept becomes institutional and distributive. Capacity must exist at the appropriate scale, location, and time. A national organization cannot assume that local preparedness exists simply because a central

disaster body has been established. Duties must be allocated across leadership levels, professional units, educational institutions, congregations, families, and state partners.

Nevertheless, institutionalization creates risks. Professional humanitarian management can become bureaucratic, centralized, or detached from local knowledge. Religious legitimacy can be used to demand compliance without adequate transparency. Organizational reputation can overshadow survivor participation. The framework therefore needs internal accountability mechanisms that allow affected communities to question decisions, report misconduct, and participate in recovery planning. Islamic values of justice, consultation, trust, and protection of dignity support such accountability, but these values require explicit procedures.

The relationship between doctrine and practice is also uneven. National guidance may be intellectually sophisticated while dissemination remains limited. Local religious leaders may continue to interpret disasters primarily through punishment or fatalism. Communities may recognize emergency concessions during an acute crisis but neglect mitigation after attention declines. This gap suggests that disaster fiqh should be incorporated into regular religious education, university curricula, mosque training, hospital protocols, and organizational audits rather than circulated only during emergencies.

COVID-19 served as a stress test for the framework. It confirmed the relevance of preserving life, expert consultation, temporary modification of communal worship, and coordinated health action. It also exposed the political character of risk communication. Scientific guidance competed with misinformation, distrust, economic pressure, and symbolic claims about religious courage. Disaster fiqh provided normative resources for compliance, but legal guidance alone could not resolve structural inequalities that made distancing, isolation, or loss of income difficult for many households.

The ecological implications deserve greater emphasis. The framework already recognizes human contribution to disaster and the religious importance of mitigation. Logically, this entails stronger engagement with extractive development, deforestation, coastal destruction, urban planning, water governance, and climate change. Without such engagement, disaster response risks becoming a cycle in which faith-based organizations repeatedly relieve suffering generated by policies they do not sufficiently contest. A mature disaster jurisprudence must address both compassionate response and the production of vulnerability.

The framework should also develop clearer standards for inclusion. Persons with disabilities, older people, children, pregnant women, migrants, religious minorities, and people with limited documentation face distinctive risks. Universal humanitarian language is necessary but insufficient unless operational standards identify barriers to warning systems, shelters, health care, sanitation, transport, and participation. Muhammadiyah's broader al-Ma'un orientation and its jurisprudence concerning disability provide resources for this extension.

From a comparative perspective, Muhammadiyah illustrates how a faith-based organization can function as a norm entrepreneur and service provider simultaneously. Its legal bodies formulate religious legitimacy, while its social institutions test and

operationalize the norms. This dual capacity is not automatically virtuous, but it enables feedback between doctrine and practice. Field experience can reveal where rulings are unclear, while legal principles can discipline improvisation and organizational self-interest.

1. Comparative governance implications

A phase-by-phase comparison clarifies the internal coherence of the framework. During mitigation, the relevant norms are prevention of harm, collective responsibility, environmental stewardship, and acquisition of specialized knowledge. During preparedness, those norms become training, early warning, contingency planning, safe facilities, public education, and coordination agreements. During response, the priority shifts to rescue, triage, impartial assistance, protection of life, and temporary modification of religious practice. During recovery, justice, dignity, participation, and prevention of repeated exposure become central. The same normative values therefore generate different operational requirements according to the temporal location of the emergency.

This comparison also demonstrates why a single fatwa cannot govern an entire disaster. Emergencies are dynamic. A restriction that is proportionate during an acute threat may become unnecessary when the danger decreases. Conversely, a practice tolerated at the beginning of a crisis may need stricter control when evidence of risk becomes stronger. Muhammadiyah's layered model allows rulings to change without implying arbitrary inconsistency. Foundational values remain stable, while principles and practical rules are applied to changing facts. Legal adaptability is thus tied to evidence, proportionality, and the continuing purpose of preventing harm.

The model can be described as polycentric. National Tarjih authorities formulate broad norms, MDMC coordinates technical and humanitarian capacities, regional and local leaders contextualize guidance, professionals provide specialist knowledge, and communities contribute local information and mutual aid. Polycentric governance can increase reach and adaptability, but it also creates the possibility of contradictory messages. Clear protocols are needed to determine which authority speaks on theology, epidemiology, evacuation, logistics, or public communication. The framework implies complementarity rather than competition among these authorities.

Communication is consequently a legal-ethical function, not a secondary public-relations activity. Risk messages affect life and death. They must be accurate, timely, accessible, non-stigmatizing, and explicit about uncertainty. Religious vocabulary can make scientific guidance intelligible and morally compelling, but it can also oversimplify evidence or silence criticism. Muhammadiyah's communication should therefore connect scriptural principles with practical instructions while clearly distinguishing established facts, provisional assessments, and matters of legitimate juristic disagreement.

2. Humanitarian universalism and inter-organizational cooperation

Muhammadiyah's disaster practice is anchored in an Islamic identity but is not restricted to Muslim beneficiaries. The legal-ethical basis for assistance is the dignity and vulnerability of human beings. This universal orientation is consistent with al-Ma'un,

which links piety to care for those who are socially abandoned, and with the organization's long history of public education and health service. In disaster settings, universalism requires needs-based assessment, protection from proselytizing pressure, respect for different religious practices, and equitable access to aid.

Universal service also makes inter-organizational cooperation possible. Large emergencies exceed the capacity of any single institution. MDMC must work with disaster-management agencies, health authorities, search-and-rescue teams, universities, international humanitarian bodies, local organizations, and other religious communities. Cooperation is not merely pragmatic. It follows from the collective nature of the obligation to protect life. No organization can claim moral ownership over suffering or refuse coordination when fragmentation would increase harm.

Nevertheless, cooperation raises questions of autonomy and accountability. Faith-based organizations may receive public or international funds, share beneficiary data, or operate under government command structures. Disaster fiqh should therefore address consent, privacy, safeguarding, financial transparency, conflicts of interest, and the conditions under which an organization should criticize public policy. Obedience to lawful coordination does not remove the duty to oppose discriminatory aid, unsafe relocation, corruption, or suppression of credible risk information.

3. Operational gaps and an agenda for refinement

Four operational gaps emerge from the analysis. The first is uneven legal literacy. Many members know that Islam permits concessions during hardship but do not understand the evidentiary and ethical reasoning behind them. This makes guidance vulnerable to accusations that it is politically motivated or insufficiently religious. Regular education should explain not only what the ruling is but why preservation of life, expert testimony, and removal of harm are integral to Islamic law.

The second gap is the limited conversion of doctrine into measurable preparedness standards. An institution may affirm mitigation without assessing whether its schools, universities, hospitals, offices, and mosques have hazard maps, evacuation routes, inclusive warning systems, emergency supplies, trained personnel, data backups, and continuity plans. Muhammadiyah could translate disaster fiqh into an organizational audit instrument. Compliance would then be evaluated as part of institutional stewardship rather than left to voluntary enthusiasm.

The third gap concerns participation. Survivors are often represented as recipients of aid rather than holders of knowledge and rights. Yet local residents understand social networks, terrain, cultural obligations, and hidden vulnerabilities that external responders may miss. Consultation, feedback, complaint mechanisms, and community-led recovery should be treated as applications of shura and justice. Participation is especially important in relocation and reconstruction, where technically efficient decisions can destroy livelihoods, sacred places, or social support systems.

The fourth gap is the insufficient treatment of slow-onset and compound emergencies. Disaster fiqh was initially developed in a context dominated by visible natural hazards, but contemporary risk includes climate change, prolonged drought, air pollution,

antimicrobial resistance, cyber disruption, industrial contamination, and simultaneous health and natural-hazard crises. These emergencies blur the boundary between normal governance and disaster response. The framework must therefore clarify thresholds of emergency, long-term duties, intergenerational justice, and responsibility for cumulative harm.

Refinement should preserve the framework's layered structure while expanding its substantive scope. Foundational values can support climate justice, disability rights, gender-responsive protection, data ethics, and mental-health care. General principles can guide proportional restrictions, fair allocation of scarce resources, and precaution under uncertainty. Concrete rulings can be developed through collaboration among jurists, scientists, practitioners, and affected communities. This collaborative method would remain recognizably Islamic while avoiding both clerical isolation and technocratic domination.

4. Disaster fiqh as public Islamic law

The case also illuminates a broader transformation in contemporary Islamic law. Disaster fiqh is not enforced through state courts, yet it has public effects because it shapes institutional policy, professional conduct, collective worship, and cooperation with government agencies. Its authority is persuasive, organizational, and ethical rather than coercive. This form of public Islamic law operates through guidance, education, institutional rules, and social trust. Its effectiveness depends less on formal sanction than on the credibility of Muhammadiyah's scholars, professionals, and service institutions.

Such authority requires restraint. Religious organizations should not present every managerial preference as a divine command. The distinction between foundational norms, technical recommendations, and context-specific decisions must remain visible. When technical evidence changes, an operational rule may change without compromising religious principle. Transparent revision can strengthen rather than weaken authority because it demonstrates intellectual honesty and responsiveness to reality. Conversely, refusing correction in order to protect institutional prestige would contradict the ethical foundations of disaster fiqh.

The framework therefore offers a middle path between legal formalism and humanitarian pragmatism. Legal formalism may preserve textual consistency while failing to respond to actual risk. Pure pragmatism may achieve immediate results but lack stable standards for dignity, justice, and accountability. Muhammadiyah combines normative commitments with empirical reasoning and organizational implementation. The combination is productive precisely because each component limits the others: ethics disciplines efficiency, science corrects unsupported assumptions, and institutions convert moral intention into sustained capacity.

For Muslim-majority societies beyond Indonesia, the model is transferable only at the level of method, not through mechanical adoption of individual rulings. Different legal traditions, state structures, hazards, and institutional capacities will require contextual judgments. The transferable elements are the hierarchy of norms, the priority of life, the recognition of expertise, the extension of duty into prevention, and the integration of law with accountable institutions. These elements provide a framework for locally grounded

jurisprudence capable of responding to complex emergencies without abandoning Islamic normative identity.

5. Evaluation criteria for institutional application

The framework can be evaluated through a set of practical criteria. Normative coherence asks whether institutional decisions genuinely prioritize life, dignity, justice, and removal of harm. Evidentiary integrity asks whether decisions rely on qualified expertise, disclose uncertainty, and are revised when evidence changes. Operational readiness examines whether institutions possess trained personnel, accessible procedures, resources, and coordination arrangements before a crisis. Inclusion assesses whether warnings, shelters, health services, and recovery programs accommodate disability, age, gender, poverty, language, and religious difference. Accountability considers financial transparency, safeguarding, complaints, and survivor participation. These criteria translate abstract fiqh into observable organizational conduct without reducing religion to a managerial checklist.

Applied consistently, such criteria would permit Muhammadiyah to learn across emergencies and regions. After-action reviews could compare doctrinal expectations with actual performance, identify failures without stigmatizing volunteers, and revise training or guidance. Universities could support research, hospitals could refine clinical emergency protocols, and local congregations could test evacuation and communication systems. This learning cycle would embody *tajdid* as continuous institutional renewal. Disaster fiqh would then function not as a finished book placed on a shelf, but as a living normative system tested through practice, correction, and public responsibility.

6. Scope and interpretive caution

The conclusions should be read within the boundaries of documentary research. Official texts articulate desired norms and institutional identities, but they do not prove uniform compliance across thousands of Muhammadiyah units. Local branches operate with different resources, relationships with government, hazard profiles, and levels of access to *Tarjih* guidance. Moreover, public reports tend to highlight successful interventions and may underrepresent conflict, exclusion, or operational failure. The article therefore does not equate doctrine with implementation. It identifies the architecture of Muhammadiyah's legal-ethical framework and the documented mechanisms through which that framework is operationalized. Field research remains necessary to test how volunteers, religious leaders, professionals, and affected communities negotiate these norms in practice.

7. Research contribution

By connecting Islamic legal theory with disaster-governance analysis, this study moves beyond descriptions of religious charity and emergency ritual accommodation. It demonstrates how a faith-based organization can construct a normative chain from scripture and legal objectives to expertise, organizational routines, and public accountability. The contribution is analytical rather than celebratory: Muhammadiyah's framework is significant because it creates standards against which the organization's

own preparedness, inclusiveness, ecological responsibility, and humanitarian performance can be critically assessed.

CONCLUSION

Muhammadiyah's disaster fiqh should not be classified as a simple catalogue of ritual concessions or as a theological commentary on calamity. It is a layered legal-ethical framework that links foundational values, general principles, practical rulings, scientific expertise, and institutional action. Its central commitments are the rejection of victim-blaming, the priority of protecting life, responsible deference to expertise, collective duties of mitigation and preparedness, disciplined flexibility in worship, universal humanitarian service, and organized recovery.

The framework's most important innovation is institutional. Through the relationship between the Majelis Tarjih dan Tajdid and MDMC, Islamic legal reasoning is converted into training, coordination, health services, volunteer mobilization, communication, and recovery programs. This makes disaster fiqh a form of public governance while retaining its religious character. It shows that Islamic law can authorize preventive action and scientific judgment rather than merely react to events after harm occurs.

The analysis also identifies unresolved problems. Dissemination is inconsistent, local interpretations vary, and long-term issues of ecological accountability, disability inclusion, psychosocial care, survivor participation, and structural inequality require stronger treatment. Future empirical research should examine how local branches, mosque leaders, volunteers, health professionals, and survivors understand and apply the framework. Comparative work could also analyze whether similar religious-legal models produce different forms of institutional behavior. Within the temporal boundary of sources published through 2023, the evidence supports a clear conclusion: Muhammadiyah has transformed disaster jurisprudence into an anticipatory and organizational ethics of emergency governance, but the normative promise of that framework remains larger than its uniform implementation.

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