



Economic Resilience and Modern Livelihoods: A Multidisciplinary Study of Islamic Family Law and Sharia Economics

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Abstract:

This study aims to analyse the concept of economic resilience of Muslim families from an Islamic perspective by emphasising the integration of sharia maqashid principles and the collaborative role of husband and wife in facing modern economic challenges, especially in the era of digital transformation. The study also aims to identify relevant family economic strategies based on spiritual values and Islamic ethics to strengthen family well-being and stability. The research method is a qualitative, descriptive approach, based on an in-depth literature review of journals, books, and regulations related to family law and sharia economics. The results of the study show that the family's economic resilience depends not only on financial income but also on the strength of faith, effective communication, transparent financial management, and commitment to the principles of mashlahah, justice (adl), and balance (tawazun). Economic collaboration between husband and wife has proven to be a strategic factor in strengthening household stability. The implications of this research are theoretical and practical: enriching the literature on family resilience in a sharia perspective and providing recommendations for policy development, sharia financial education, and family development to create a family of sakinah, mawaddah, and rahmah.

Keywords: *Economic Resilience, Provision of Livelihood, Islamic Family Law, Sharia Economics*

Abstrak:

Penelitian ini bertujuan untuk menganalisis konsep ketahanan ekonomi keluarga muslim dalam perspektif Islam dengan menekankan integrasi prinsip maqashid syariah dan peran kolaboratif suami istri dalam menghadapi tantangan ekonomi modern, khususnya di era transformasi digital. Studi ini juga bertujuan untuk mengidentifikasi strategi ekonomi keluarga yang relevan berdasarkan nilai-nilai spiritual dan etika Islam untuk memperkuat kesejahteraan dan stabilitas keluarga. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan analisis deskriptif, melalui tinjauan literatur jurnal, buku, dan regulasi yang mendalam terkait hukum keluarga dan ekonomi syariah. Hasil penelitian menunjukkan bahwa ketahanan ekonomi keluarga tidak hanya bergantung pada pendapatan finansial, tetapi juga pada kekuatan iman, komunikasi yang efektif, pengelolaan keuangan yang transparan, dan komitmen terhadap prinsip mashlahah, keadilan (adl), dan keseimbangan (tawazun). Kolaborasi ekonomi antara suami istri terbukti menjadi faktor strategis dalam memperkuat stabilitas rumah tangga. Implikasi dari penelitian ini bersifat teoritis dan praktis: memperkaya literatur tentang ketahanan keluarga

dalam perspektif syariah dan memberikan rekomendasi untuk pengembangan kebijakan, pendidikan keuangan syariah, dan pengembangan keluarga untuk menciptakan keluarga sakinah, mawaddah, dan rahmah.

Kata Kunci: *Ketahanan Ekonomi, Penyediaan Mata Pencaharian, Hukum Keluarga Islam, Ekonomi Syariah*

INTRODUCTION

Marriage is a vital social institution because it is the primary foundation for the formation of the family, the smallest unit in society's structure, which determines the direction of national development and economic stability (Muhammad et al., 2023). In modern society, family resilience depends not only on moral and spiritual values but also on households' economic ability to cope with rapid social changes (Obizue et al., 2025). Digital transformation, economic globalisation, and the development of financial technology have changed how individuals meet their daily needs and fulfil family roles (Arcot et al., 2024). This research is vital for the broader community because increasing socio-economic challenges can threaten the integrity of families and the welfare of future generations. The high number of divorces, domestic violence, and economic conflicts shows that family resilience is at an alarming point. By understanding the relationship between economic resilience and modern livelihoods through the perspective of Islamic family law and sharia economics, this study seeks to provide a multidisciplinary analysis to strengthen the adaptability of Muslim families in the contemporary era.

The main problems faced by society today are the imbalance in economic roles within the family, the rising cost of living, and the lack of understanding of livelihood management in accordance with sharia principles (Ahyani & Figueiredo, 2024). The family as a social institution is under structural pressure due to the capitalist economic system and reliance on a single income, while changes in gender roles are making women increasingly involved in earning a living (Fauziyah et al., 2024; Fitria, 2025). In Islamic family law, the obligation of maintenance is the husband's responsibility as the family's leader, as explained in Surah Al-Baqarah, verse 233. However, social realities reveal a gap between normative concepts and everyday practice. When economic resilience is weak, families are vulnerable to conflict, stress, and violence. Therefore, this research is needed to discuss how Islamic legal values can be applied adaptively in the modern context, so that families remain stable and economically and emotionally prosperous.

Real phenomena on the ground show that family economic instability contributes significantly to the increase in divorce cases, domestic violence, and extreme criminal acts (Sharma & Borah, 2022). Economic factors and domestic violence have a significant influence on divorce. Economic hardships, such as unemployment, inflation, and income instability, can increase divorce rates by creating stress and conflict within households (Ul-Haq et al., 2023). Domestic violence is also a dominant factor in divorce decisions, impacting the

psychological and economic well-being of victims, especially women, who often experience decreased income and post-divorce economic hardship. Women who become single parents after divorce face a high risk of poverty, and the husband's inability to provide for them and abusive treatment exacerbate this condition (Arsyad et al., 2025). In addition, women's labour market participation can influence divorce dynamics, both by facilitating it and as a response to difficult economic conditions (Gharaei et al., 2023; Maulidia et al., 2023). Extreme cases, such as economic depression that lead to fatal acts of violence in the family, show the profound psychological impact of economic stress and domestic violence on family stability. These cases demonstrate the profound effect of failing family economic resilience on the mental health and safety of family members. Therefore, an in-depth study is needed on how Islamic values, ethics, and regulations can protect the integrity of the family through a more humane economic system.

Several studies have discussed the role of family maintenance and the relationship between the Sharia economy and family welfare. Lutfi & Safitri (2020) emphasised the obligation of husbands to meet the basic needs of wives and children as the foundation of household balance. (Chikwe et al., 2024; Murtadho et al., 2023) highlight that family resilience is influenced by gender equality and economic decision-making justice. Another study examines the role of financial digitalisation in improving the economic efficiency of modern Muslim families, particularly in light of the development of Islamic financial services in Indonesia. However, most research focuses on both theological and economic aspects separately, without incorporating contemporary social analysis and digital transformations that affect the economic dynamics of Muslim households. In addition, previous studies have not explored much how the implementation of Islamic family law can adapt to modern economic conditions in an interdisciplinary manner.

Previous research has also not comprehensively discussed the impact of digital transformation on the economic resilience of Muslim families. Indonesia recorded internet penetration reaching 89% of the adult population and a significant increase in sharia-based digital financial services. This digitalisation creates new opportunities for family economic empowerment, but also increases the risk of fraud, exploitation, and economic inequality in households. This is where the research gap lies which is important because previous research has not linked the phenomenon to the Islamic family legal system and sharia economics as a practical and normative solution. Thus, this research contributes by presenting a multidisciplinary approach that bridges the gap between Islamic legal theory, family economic practices, and social realities in the digital era, thereby producing a family economic resilience strategy that is sharia-compliant and relevant to current challenges.

The novelty of this research lies in a multidisciplinary approach that integrates Islamic family law, sharia economics, and contemporary digital socio-economic dynamics as an analytical unit. This research not only highlights

normative maintenance obligations but also examines changes in the modern family economic structure, including women's contributions, flexible livelihood models, and digital entrepreneurship. This research is vital because it offers a new perspective on how Sharia principles can be applied in modern economics without compromising moral values, justice, and equality within the Muslim family. By providing a model of family economic resilience grounded in sharia economics and adaptable to digital technology, this research is expected to provide a conceptual breakthrough and a practical solution for strengthening the family as a pillar of society.

Based on these urgencies and phenomena, the problem formulation for this study is: How can the economic resilience of Muslim families be built through modern livelihoods grounded in sharia economics, and how does Islamic family law provide a normative foundation in the context of digital change? The basic argument of this study is that family economic resilience can be achieved only when there is a balance among sharia obligations, economic participation, and relational justice between husband and wife. By understanding these multidisciplinary aspects, the research contributes to the development of a more inclusive, integrity-based, and Islamic model of economic resilience.

Thus, this research makes theoretical and practical contributions. Theoretically, the research strengthens the study of family law and Sharia economics through an integrative approach grounded in modern social realities. In practice, the research results can serve as a reference for family-strengthening policies by religious institutions, the government, and academia, as well as a guide for married couples in designing sustainable livelihood management and household economic strategies. Through this research, it is hoped that Muslim families will be able to face modern financial challenges fairly and humanely, in accordance with Islamic values, thereby strengthening national resilience by building prosperous, harmonious families.

RESEARCH METHOD

This study uses a qualitative research design with a literature review method. The selection of this design is based on the research objectives, which focus on an in-depth analysis of the concepts of Muslim family economic resilience and modern livelihoods through the perspective of Islamic family law and sharia economics. The literature review was chosen because it allows researchers to explore authoritative literature sources to examine theories, normative principles, and socio-economic phenomena without the need for field data collection. The data sources in this study include primary sources such as the Qur'an, hadiths, the Compilation of Islamic Law (KHI), and Marriage Law Number 1 of 1974. Law Number 16 of 2019, and secondary sources in the form of books, scientific articles, journals, and previous research related to sharia

economics and family sociology (Nartin, Fathurrahman, Asep, Yuniawan Heru, Paharudin, I Wayan Gedeuacana, Etin Indrayani, Firman Yasa, Wico, 2024).

Data collection is carried out through documentation, namely the collection and review of relevant literature categorised by the themes of Islamic family law, livelihood, economic resilience, and digital transformation in the family economic system. Data collection is carried out by critically reading, recording essential ideas, and organising information in line with the research focus. All selected documents meet valid, up-to-date academic criteria and are appropriate to the research problem.

Data analysis uses the Miles & Huberman model, through data reduction, with the process of selecting and simplifying important information from the literature according to research needs, data display, with the presentation of data in the form of an analytical narrative description to show the conceptual relationship between Islamic law, sharia economics, and social reality and verification through concluding, by formulating findings based on the synthesis of theories and facts of the literature. To maintain data validity, the study used source triangulation and a literature review, comparing primary and secondary sources and validating interpretations through repeated readings to ensure consistency and accuracy.

RESULT AND DISCUSSION

The Concept of Muslim Family Economic Resilience in Islam

The findings of this study show that the economic resilience of Muslim families is not only determined by financial strength, but also by psychological calmness, spiritual balance, and the harmonisation of marital relations, as affirmed in Surah Ar-Rum, verse 21, which speaks of marriage as a place of sakinah, mawaddah, and rahmah. This aligns with the view of Ritonga et al. (2025), who stated that the principle of mashlahah must serve as the basis for building a fair and sustainable family economic structure. Nevertheless, the study found that Islamic spiritual values and economic ethics are often not a priority in modern Muslim family life practices, especially when economic pressures and consumptive lifestyles dominate financial decision-making. These findings confirm that the concept of economic resilience should be understood not only as income stability, but as an integration of spiritual, emotional, and Sharia-based financial management components.

This study reinforces previous literature that emphasises the importance of the principles of Maqashid Syariah in maintaining family resilience, which includes the protection of religion (din), soul (nafs), intellect (aql), descendants (nasl), and property (maal). However, unlike (Ridlwan & Fitriana, 2024; Nasrullah et al., 2024) which emphasise spiritual resilience through the story of Imran's family, this study finds that economic resilience also depends on the family's ability to manage material resources through financial transparency, avoidance of usury, and prioritising zakat and alms as instruments of

purification of wealth. Thus, this study expands on previous research by adding a sharia-based practical economics dimension to support the family's social and spiritual resilience.

The findings of this study also show that effective communication factors and a balanced division of roles between husbands and wives contribute significantly to building family economic resilience. This aligns with the views of Chikwe et al. (2024) on the importance of justice and equality in contemporary household structures. However, a significant difference emerged in this study, which confirmed that working women are not the cause of weakened family resilience, but rather the lack of financial governance and role agreements that lead to domestic conflicts. Therefore, this perspective challenges previous research assumptions that often link shifting gender roles to the breakdown of the family system and instead proposes that role flexibility, supported by sharia principles, can strengthen household economic resilience.

Theoretically, this research contributes to enriching the study of Muslim family resilience through a multidisciplinary approach that combines Islamic family law theory, sharia economics, and contemporary social perspectives. In practice, the implications of this study offer a strategic recommendation: that Muslim families implement transparent financial management, sustainable economic planning, and spiritual practices such as zakat and alms as psychological and social stabilisers. These findings can also serve as a basis for formulating policies to strengthen sharia-based family economies within religious, educational, and government institutions. Thus, the economic resilience of Muslim families in the modern era can be achieved not only through material income but also through the integration of values of piety, morality, and holistic Islamic economic ethics.

Providing Maintenance from the Perspective of Islamic Family Law

The study's findings show that, under Islamic family law, the primary obligation to provide maintenance (alimony) lies with the husband, as stipulated in Article 80 of Government Regulation Number 9 of 1975, Paragraph 4, and Article 34 of Law Number 1 of 1974. This provision aligns with classical fiqh literature, which emphasises that the husband is obliged to provide the family's basic needs, while the wife is responsible for managing the household. However, the study's findings reveal a different contemporary social reality in which many wives are actively involved in earning a living to meet economic demands. This aligns with the opinion of Nurazis & Anwar (2022), who state that Islam allows women to work and provide for themselves as long as they have their husband's permission, and that the property obtained can be used together voluntarily. Comparisons between literature and reality show a shift in gender roles from traditional models to more flexible partnership patterns.

This condition is supported by contemporary literature, which explains that women work not only for career ambitions but also due to economic pressures and family needs. Anjassari (2022) emphasised that career women play

dual roles and require time management and family support to maintain stability in both domestic and public roles. The findings of the study also show that many women who are the backbone of the family experience physical and emotional stress but still have spiritual resilience based on the value of faith. This aligns with the research of Muchtar et al. (2025), which emphasises the urgency of contextual fiqh approaches and sharia maqashid to ensure legal protection is more responsive to the needs of modern women. This shows that there is a gap between legal norms and social reality, so the understanding of Islamic law needs to be interpreted adaptively according to the current socio-economic context.

From a theoretical perspective, these findings strengthen the view that the family structure in Islam is flexible and can adapt to social changes without abandoning the basic principles of sharia. Qur'an Verses QS. At-Taubah [9]:71 affirms that men and women are helpers of each other in goodness, so that family economic cooperation is not a violation of sharia, but the implementation of the value of helping. Meanwhile, according to Erwani and Siregar (2025), women have the right to work and lead as long as they maintain their ethics and honour, which shows that Islamic literature supports women's empowerment but still sets moral limits. The research findings also reinforce the idea that household role division is not rigid but can be negotiated based on ability, agreement, and economic conditions.

From a practical perspective, this study confirms that governments, religious courts, and social institutions need to strengthen protections for women who hold dual roles and bear the economic burden of the family. This includes enforcing rules related to alimony, such as Article 156 of the Draft of Islamic Law, which states that fathers are responsible for supporting children up to the age of 21, as well as the right of divorced wives to continue receiving alimony (Mutamakin & Ansari, 2020). In addition, the findings indicate that family religious education and the development of a balanced gender perspective are essential to prevent role inequality and household conflicts (Gumiandari et al., 2024). Therefore, a fair agreement between husband and wife, legal structural support, and a comprehensive understanding of religion can create stable family economic resilience and social harmony within the framework of sharia maqashid.

Family Economic Resilience from the Perspective of Sharia Economics and Challenges in the Modern Era

The findings of the study show that family economic resilience from a sharia economic perspective is based on the principles of balance (tawazun) and justice (adl), especially in family financial management through halal financial planning, avoiding usury, investing in sharia, and carrying out zakat, infaq, and alms obligations as a form of strengthening spiritual awareness and social solidarity. These findings align with the literature by Lutfi & Safitri (2020), which emphasises that strategies to build economic resilience for Muslim families

include the obligation to have sources of income and assets, maintaining a balanced consumption pattern, a strong family support system, and a fair social security system. The findings of this study also reinforce the view that financial transparency between husband and wife, including the management of joint income and savings, is a factor that helps maintain household economic stability.

However, contemporary social realities pose new challenges that affect family economic resilience, such as the growing economic role of women, their increasing independence, the emergence of a digital economy with business opportunities and income instability, global inflation, and a consumptive lifestyle, especially among the younger generation. These findings show a difference between the normative concept in Islamic economic literature, which emphasises self-control and gratitude, and the practices of modern society, which are influenced by consumption trends and social pressures. This condition shows that the implementation of the concept of Sharia economics still faces structural and cultural obstacles.

Theoretically, the findings of this study strengthen the argument that sharia economics is adaptive and can be applied to address modern economic challenges by integrating sharia maqashid into family financial policies. These findings align with Mutmainnah & Yuwana (2024), who stated that strengthening the Islamic economy through the digitalisation of halal supply chains, the development of Islamic financial institutions, and Islamic economic literacy is an essential step towards national economic stability grounded in Islamic values. On the other hand, this study highlights the need for a collaborative approach between Islamic family law and sharia economics to develop a comprehensive financial literacy guide, which has not been explored in depth in the classical literature.

The practical implications of these findings underscore the need for synergy between families, communities, governments, and the Sharia economic sector to face modern economic challenges. The husband's role as the family's economic leader remains essential. However, it must be supported by economic education for wives and children, as well as by mutually respectful communication in family financial management. In addition, government fiscal policies, sharia-based economic empowerment, and Islamic economic literacy need to be strengthened to create empowered and sustainable societies (Mutmainnah & Yuwana, 2024). This is also in line with Ali et al. (2024), who emphasised the importance of community-wide awareness in implementing an economic system in harmony with Islamic values. Therefore, strengthening family economic resilience from a sharia perspective requires effective collaboration between religious principles, state policy support, and adaptation to digital economy innovations.

CONCLUSION

The most important findings of this study show that the economic resilience of the family in Islam extends beyond material aspects to encompass spiritual, moral, and social dimensions. The principles of sharia maqashid include the protection of religion (din), soul (nafs), intellect (aql), descendants (nasl), and property (maal), which are the main foundations that must be maintained to build a resilient family and withstand modern economic pressures. This research confirms that family economic resilience is built through cooperation between husband and wife, a balance of roles, transparent financial management, and strengthening faith and morals as spiritual capital. Thus, family economic resilience is a combination of financial efforts and inner strength that creates the family of sakinah, mawaddah, and rahmah.

This research provides a scientific contribution to enriching the integrative perspective between Sharia economics and Islamic family law by showing how the two can synergise in the context of digital transformation and the dynamics of modern gender roles. The strength of this paper lies in its normative-sociological approach, which connects Islamic teachings with contemporary social realities to produce a comprehensive understanding of the importance of collaboration among sharia values, financial literacy, and social adaptation in strengthening the economic resilience of Muslim families.

However, this study has limitations: it relies solely on a literature review. It lacks empirical field data, so it cannot describe the factual conditions statistically or the variation in the experiences of Muslim families across different social and economic contexts. Therefore, future research should adopt a mixed-methods or case-based field study approach to analyse the model of family economic resilience practices in greater depth, including the influence of the digital economy, the role of women workers, and the effectiveness of sharia economic policies in improving the welfare of Muslim families.

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