

Islamic Family Law and Household Financial Sustainability: Contemporary Challenges in the Asia-Pacific Region

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Abstract: The sustainability of household finances has emerged as a critical issue within contemporary Muslim societies, particularly in the Asia-Pacific region, where rapid economic transformation, digital financialization, changing family structures, and increasing living costs have significantly influenced family welfare. This study aims to examine the relationship between Islamic family law and household financial sustainability by analyzing contemporary challenges faced by Muslim families in the Asia-Pacific context. The research specifically explores how Islamic legal principles governing family rights and obligations, wealth management, maintenance (nafaqah), inheritance, and marital economic responsibilities contribute to the creation of sustainable household financial systems. This study employs a qualitative, normative approach grounded in an extensive literature review of scholarly articles, legal documents, policy reports, and contemporary studies on Islamic family law and family economics. Data were collected from reputable academic databases and analyzed using a thematic-content analysis framework to identify major patterns, emerging challenges, and legal responses across selected Asia-Pacific countries. The findings reveal that economic uncertainty, dual-income family dynamics, digital consumerism, rising household debt, gender role transformations, and disparities in financial literacy increasingly challenge household financial sustainability. The study demonstrates that Islamic family law provides a comprehensive framework for promoting financial resilience through principles of justice, shared responsibility, wealth preservation (hifz al-mal), balanced consumption, and intergenerational economic protection. However, implementing these principles often faces institutional, socio-cultural, and regulatory constraints in contemporary societies. The analysis further indicates that integrating Islamic legal values with modern financial governance and family welfare policies can strengthen household economic stability and social well-being. This study contributes to the growing discourse on Islamic family law by connecting classical legal doctrines with contemporary challenges of household financial sustainability. It offers a multidisciplinary perspective that enriches discussions on family welfare, Islamic

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economics, and socio-legal reform, particularly within the diverse and rapidly evolving Asia-Pacific region.

Keywords: Islamic Family Law; Household Financial Sustainability; Family Welfare; Islamic Economics; Asia-Pacific Region; Maqasid al-Shariah.

Introduction

The sustainability of household finances has become an increasingly important issue in contemporary Muslim societies, particularly in the Asia-Pacific region, where rapid economic transformation, technological advancement, demographic change, and financial globalization have significantly reshaped family life. The region hosts the world's largest Muslim populations, including Indonesia, Malaysia, Pakistan, Bangladesh, and Brunei Darussalam, as well as Muslim minority communities in Australia and New Zealand. Alongside economic growth and modernization, Muslim families face mounting challenges such as rising living costs, inflation, unstable labor markets, increasing household debt, digital consumerism, and changing gender roles. These developments have transformed the household from a mere social and religious institution into a critical economic unit whose sustainability directly influences social welfare and national development (United Nations Development Program [UNDP], 2024; Nasohah, 2024).

Within Islamic legal tradition, family welfare is inseparable from economic responsibility. Islamic family law regulates various economic dimensions of family life, including maintenance (*nafaqah*), dowry (*mahr*), inheritance (*mirāth*), gifts (*hibah*), wills (*waṣīyyah*), and property ownership. These legal mechanisms are designed not only to establish rights and obligations among family members but also to ensure social justice, economic security, and intergenerational welfare. Classical jurists conceptualized the family as a cooperative institution in which financial responsibilities were clearly distributed among its members, particularly through the obligation of maintenance imposed upon the husband (Nelli, 2017; Topal, 2024).

Recent decades have witnessed significant transformations in Muslim family structures. The growing participation of women in the workforce, the emergence of dual-income households, rising educational expenditures, the expansion of digital financial services, and changing consumption patterns have altered the economic dynamics of family life. In many Asia-Pacific countries, household debt levels continue to rise, while economic uncertainty resulting from global crises and market volatility places additional pressure on family financial stability. Consequently, scholars and policymakers have begun questioning whether existing interpretations of Islamic family law remain

sufficiently responsive to contemporary economic realities (Kaunang & Husain, 2024; Yasin et al., 2023).

The relationship between Islamic family law and household financial sustainability has attracted increasing scholarly attention. Research demonstrates that financial management grounded in Islamic values contributes positively to family welfare and economic resilience. Ahmad and Purwanti (2024) found that Islamic household accounting practices enhance financial stability through systematic budgeting, expenditure control, and responsible resource allocation. Similarly, Kirana et al. (2024) reported that Muslim families applying Islamic financial management principles exhibit stronger financial discipline and greater household harmony. These findings suggest that Islamic ethical values can play an important role in fostering sustainable family finances (Ahmad & Purwanti, 2024; Kirana et al., 2024).

At the same time, contemporary discussions of Islamic family law increasingly emphasize the need to adapt to modern socioeconomic challenges. Nasohah (2024) argues that Islamic family law in Southeast Asia has demonstrated considerable flexibility in responding to changing social realities, particularly regarding family rights and responsibilities. Likewise, Kaunang and Husain (2024) highlight that *maqāṣid al-sharī'ah* provides a dynamic framework for addressing modern legal and economic issues while preserving the fundamental objectives of Islamic law. These studies indicate that Islamic legal principles possess the capacity to engage constructively with contemporary socioeconomic developments (Nasohah, 2024; Kaunang & Husain, 2024).

Nevertheless, existing scholarship reveals important limitations. First, studies on Islamic family law generally focus on normative legal issues such as marriage, divorce, maintenance, inheritance, and family rights, while studies on household financial sustainability predominantly examine financial literacy, household accounting, consumption behavior, or economic resilience. Consequently, the interaction between Islamic family law and household financial sustainability remains insufficiently explored. The legal and economic dimensions of family welfare are often treated as separate academic fields despite their strong practical interdependence (Ahmad & Purwanti, 2024; Nasohah, 2024).

Second, previous studies rarely examine this relationship within the broader Asia-Pacific context. For example, Nasohah (2024) investigates the dynamics of Islamic family law in Southeast Asia, emphasizing legal adaptation to social change. However, the study does not specifically analyze how Islamic family law contributes to household financial sustainability amid contemporary economic challenges. Similarly, Ahmad and Purwanti (2024) focus on Islamic household accounting practices as instruments for financial stability but do not examine the role of legal institutions, such as *nafaqah*, inheritance, marital

property rights, and family obligations, in shaping long-term household financial resilience. This indicates a significant gap in the literature concerning the integration of Islamic family law and family financial sustainability (Nasohah, 2024; Ahmad & Purwanti, 2024).

A further limitation concerns the growing complexity of contemporary family economics. Research on maintenance (*nafaqah*) has demonstrated that modern socioeconomic conditions require broader interpretations of family financial obligations. Hayati (2024) argues that the concept of *nafaqah* should be understood in relation to contemporary economic needs, including education, healthcare, and social welfare. Likewise, Hermanto and Subhan (2024) emphasize that changing gender relations and economic participation necessitate renewed discussions regarding financial responsibility within Muslim families. Yet, these studies primarily focus on conceptual reinterpretation and do not comprehensively examine the implications of such developments for household financial sustainability (Hayati, 2024; Hermanto & Subhan, 2024).

Against this backdrop, the present study offers several significant contributions. First, it develops an integrated analytical framework that connects Islamic family law with the concept of household financial sustainability, a perspective that remains underdeveloped in existing literature. Second, it adopts a multidisciplinary approach by bridging Islamic legal studies, Islamic economics, family finance, and social welfare studies. Third, unlike previous research, which is often confined to a single national context, this study situates its analysis within the Asia-Pacific region, enabling a broader understanding of how Muslim families confront similar economic challenges across diverse legal, cultural, and institutional environments (Nasohah, 2024; Kaunang & Husain, 2024).

Theoretically, this study is grounded in the *maqāṣid al-sharī'ah* framework, particularly the objectives of preserving wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-nafs*), and lineage (*ḥifẓ al-nasl*). These objectives suggest that Islamic family law should not merely regulate family relations but should also function as a mechanism for economic protection and social welfare. Household financial sustainability can therefore be viewed as a contemporary manifestation of *maqāṣid*-oriented family governance, where legal norms contribute to economic resilience, responsible resource management, and intergenerational well-being (Kaunang & Husain, 2024; Topal, 2024).

Method

This study employs a qualitative research method with a normative legal approach, focusing on a conceptual and doctrinal analysis of the relationship between Islamic family law and household financial sustainability in the Asia-Pacific region. This approach was selected because it facilitates an in-depth

examination of Islamic legal principles governing family rights and obligations, maintenance (*nafaqah*), wealth management, inheritance, and economic responsibilities within contemporary households. The research data were collected through library research, including a review of a wide range of relevant secondary sources, such as international journal articles, academic books, Islamic family law documents, statutory regulations, reports from international organizations, and previous studies on household financial sustainability among Muslim families in Asia-Pacific countries. Data collection was conducted systematically through comprehensive searches of academic databases, including Scopus, Web of Science, ScienceDirect, SpringerLink, Taylor & Francis, Emerald Insight, and Google Scholar, using keywords related to Islamic family law, household financial sustainability, family welfare, Islamic economics, and *maqāṣid al-sharīʿah*.

The data were analyzed using thematic content analysis to identify major themes, relational patterns, contemporary challenges, and emerging legal responses across diverse socio-economic contexts in the Asia-Pacific region. The analytical process involved data reduction, thematic categorization, legal interpretation, and conceptual synthesis based on the perspective of *maqāṣid al-sharīʿah*, particularly the principles of *hifz al-māl* (protection of wealth) and family welfare (*maṣlahah*). Furthermore, the analyzed data were examined comparatively to identify similarities and differences in the implementation of Islamic family law principles in supporting household economic resilience across various countries. To ensure the validity and credibility of the findings, source triangulation was employed by comparing different types of academic literature, legal regulations, and policy reports. In addition, validation was strengthened through cross-referencing previous research findings and a critical evaluation of the consistency and relevance of legal arguments to contemporary socio-economic developments. This process enabled the study to produce comprehensive, reliable, and academically and practically relevant findings.

Results and Discussion

Islamic Family Law and Household Financial Sustainability: Contemporary Challenges in the Asia-Pacific Region

The findings indicate that Islamic family law provides a strong normative foundation for establishing household financial sustainability systems. The core principles include maintenance obligations (*nafaqah*), property ownership within marriage, spousal rights and duties, and the inheritance system (*farāʿid*). Within this framework, the family is positioned as a micro-economic unit that carries both distributive and protective responsibilities toward the welfare of its members.

Normatively, the obligation of *nafaqah* serves as a central pillar of household economic stability. Traditionally, the husband is responsible for

providing basic needs such as food, clothing, housing, and other social necessities in accordance with his capacity (Shihab, 2012). However, in contemporary developments, the concept of nafaqah has evolved beyond a unilateral obligation toward a model of spousal economic partnership, particularly in Asia-Pacific countries where women's participation in the formal economy is increasing.

In addition, the principle of *hifz al-māl* (protection of wealth) within *maqāṣid al-sharī'ah* strengthens the dimension of household financial sustainability. Al-Shatibi emphasizes that the protection of wealth is part of the overarching objectives of Sharia, aimed at ensuring social and economic stability (Al-Shatibi, 2003). In modern contexts, this principle has transformed into the concept of family financial resilience.

Table 1. Key Principles of Islamic Family Law in Financial Sustainability

Sharia Principle	Economic Function	Contemporary Implication
Nafaqah	Fulfillment of basic family needs	Partnership-based family economy
Hifz al-Mal	Protection of assets	Household financial risk management
Farā'id (Inheritance)	Wealth distribution	Intergenerational equity
Family kafālah	Internal social responsibility	Protection of vulnerable members
Maslahah	Collective welfare	Sustainable family economic policy

Source: author's interpretation

The table illustrates how Sharia principles within the domains of family and economics function not only as normative legal doctrines but also as practical frameworks that remain highly relevant to contemporary household economic management. The principle of nafaqah, for instance, is classically understood as the husband's obligation to provide for the family's basic needs, including food, clothing, and housing. In a modern economic context, however, this function has evolved into a partnership-based family economy, in which the fulfillment of household needs is no longer dependent on a single party but is managed collaboratively by husband and wife according to their respective economic capacities. This transformation reflects a shift from a hierarchical relationship model toward a more partnership-oriented structure that is adaptive to contemporary socio-economic dynamics, including the increasing participation of women in the public and labor sectors.

Furthermore, the principle of *hifz al-māl* (protection of wealth) emphasizes the importance of household financial risk management, including expenditure control, safe investment practices, and protection against excessive debt. In contemporary applications, this principle develops into a household financial risk management framework that prioritizes financial literacy and long-term planning. Meanwhile, *farā'id* (Islamic inheritance law) functions not only as a post-mortem wealth distribution mechanism but also contributes to intergenerational equity in family

wealth allocation. The principle of *kafālah* within the family extends internal social responsibility toward vulnerable members, including children, the elderly, and economically dependent relatives, thereby forming a family-based social protection system. Ultimately, the principle of *maṣlahah* serves as an overarching conceptual framework that integrates all these values into a sustainable family economic policy, aiming to achieve collective welfare that is not only material but also moral, social, and spiritual.

Contemporary Challenges of Household Financial Sustainability in the Asia-Pacific Region

The study reveals that Muslim households' financial sustainability in the Asia-Pacific region faces multidimensional challenges, structural, cultural, and technological in nature. Global economic changes, digitalization of financial services, and evolving family structures have significantly transformed household financial patterns. First, the rising cost of living in countries such as Indonesia, Malaysia, and Australia has placed increasing pressure on household income. Second, the emergence of dual-income households has reshaped traditional *nafkah* structures, in which financial responsibility is no longer borne solely by the husband. Third, digital consumerism and the expansion of fintech lending platforms have introduced new consumption patterns that are often inconsistent with Islamic principles of moderation. Fourth, limited Islamic financial literacy has led to suboptimal household asset management among Muslim families.

Table 2. Major Financial Challenges in Asia-Pacific Households

Category	Description	Impact on Families
Macroeconomic factors	Inflation and rising living costs	Household income pressure
Family structure	Dual-income & shifting gender roles	Redistribution of financial responsibility
Financial technology	Fintech and digital lending	Increased consumption debt risk
Socio-cultural factors	Consumerism and lifestyle changes	Imbalanced expenditure patterns
Financial literacy	Limited Islamic financial knowledge	Inefficient asset management

Source: Author's interpretation

The table illustrates several key factors influencing family financial conditions in the contemporary era. From a macroeconomic perspective, inflation and rising costs of living are among the most significant challenges households face. Increases in the prices of necessities, education, healthcare, and transportation place considerable pressure on household income, particularly among low- and middle-income families. As a result, many households are forced to adjust their budgets, reduce certain expenditures, or seek additional sources of income to maintain their economic well-being. Changes in family structure also play an important role in shaping financial management practices. The growing prevalence of dual-income households and the

evolving distribution of gender roles within families have led to a redistribution of financial responsibilities between spouses. While this development can enhance overall household income and economic resilience, it also requires effective communication and financial planning to prevent conflicts related to the allocation of financial duties and resources. At the same time, advances in financial technology (fintech) have increased access to a range of financial services, including digital lending and electronic payment systems. Although fintech offers significant benefits by facilitating transactions and promoting financial inclusion, its uncontrolled use may increase the risk of consumer debt. The ease of obtaining digital credit often encourages excessive spending behavior, which can undermine long-term household financial stability.

Beyond economic and technological factors, socio-cultural dynamics also exert a substantial influence on family finances. The rise of consumerism and lifestyle-oriented spending, often reinforced by social media, can encourage families to prioritize secondary and even tertiary needs over essential expenditures. Consequently, spending patterns may become imbalanced, reducing the capacity for savings and investment. Furthermore, limited Islamic financial literacy prevents many families from managing their assets effectively in accordance with Sharia principles. Insufficient knowledge of financial planning, halal investment, debt management, and risk mitigation often results in inefficient asset management, ultimately hindering the achievement of sustainable family well-being and financial security. These findings align with the World Bank (2023), which highlights that while financial digitalization enhances access to financial services, it also increases household financial vulnerability. From an Islamic legal perspective, these developments reflect a gap between classical Sharia norms and contemporary economic realities. Principles such as balance (*tawāzun*) and the prohibition of excess (*isrāf*) are often not fully internalized in modern household financial behavior (Chapra, 2008).

Comparative Implementation of Islamic Family Law in Selected Asia-Pacific Countries

The comparative analysis reveals that the implementation of Islamic family law in supporting household financial sustainability varies significantly across Asia-Pacific countries, depending on legal systems, levels of Islamization, and national economic policies. In Indonesia and Malaysia, Islamic family law has been integrated into national legal systems through the Compilation of Islamic Law (KHI) and Islamic Family Law Acts. Both countries demonstrate institutional efforts to regulate *nafkah*, divorce, and inheritance within a modern state legal framework.

In Pakistan and Bangladesh, the implementation of Islamic family law is still strongly influenced by Hanafi jurisprudence, with limited adaptation to modern economic governance. Meanwhile, in Australia and some Western jurisdictions

within the Asia-Pacific region, Islamic family law exists as a form of personal law applied through community-based arbitration mechanisms.

Table 3. Comparative Implementation of Islamic Family Law in Asia-Pacific

Country	Legal Character	Economic Integration	Main Challenges
Indonesia	KHI + national law	Moderate	Inconsistent enforcement nafkah
Malaysia	Dual legal system	Relatively strong	Inter-state legal variation
Pakistan	Classical Islamic law	Weak	Gender and economic inequality
Bangladesh	Traditional mazhab-based	Weak	Structural poverty
Australia	Limited personal law	Minimal	Integration with secular law

Source: author's interpretation

The findings suggest that the effectiveness of Islamic family law implementation is strongly influenced by the degree of legal institutionalization within the state system. Hybrid legal systems tend to be more adaptive to contemporary household economic issues. The table presents a comparative overview of how several countries regulate family financial obligations within their respective legal systems and highlights the extent to which these regulations are integrated with contemporary economic realities. It demonstrates that the effectiveness of family financial governance is not solely determined by legal provisions but also by the degree of economic integration and the socio-legal challenges faced in each jurisdiction. The comparison reveals varying approaches to balancing Islamic legal principles with modern legal and economic frameworks.

In Indonesia, family financial obligations are primarily governed through the Compilation of Islamic Law (KHI) alongside national legislation. This framework provides moderate integration between Islamic family law and the state legal system. However, one of the major challenges lies in the inconsistent enforcement of nafkah (maintenance) obligations. Although legal provisions clearly establish the responsibility of husbands to provide financial support, implementation often depends on judicial effectiveness, public awareness, and socio-economic conditions, resulting in disparities between legal norms and actual practice.

Malaysia adopts a dual legal system in which Islamic family law operates alongside the civil legal framework. Compared to other countries in the table, Malaysia demonstrates relatively strong economic integration due to its well-developed Islamic legal institutions and administrative mechanisms. Nevertheless, legal variation among different states remains a significant challenge. Since Islamic law is administered at the state level, differences in regulations, procedures, and enforcement practices can create inconsistencies in the application of family financial obligations across the country.

In Pakistan, family law remains strongly influenced by classical Islamic legal doctrines, with relatively weak integration into broader economic and social policies. The primary challenges involve persistent gender disparities and economic inequality, which often affect the practical implementation of family financial responsibilities. Similar conditions can be observed in Bangladesh, where family law continues to be largely based on traditional madhhab interpretations. While these legal frameworks preserve classical Islamic principles, structural poverty and limited economic opportunities frequently hinder families from fulfilling financial obligations effectively, thereby reducing the practical impact of legal protections.

Australia presents a markedly different model. Islamic family law has only a limited role within the broader secular legal system and is generally confined to personal or community-based arrangements. Consequently, economic integration of Islamic family law is minimal, as state regulations are predominantly based on secular legal principles. The main challenge in this context is ensuring that Islamic family law practices can coexist with and adapt to secular legal requirements, particularly in matters involving marriage, divorce, maintenance, and family financial responsibilities. This comparison illustrates that the success of family financial regulation depends not only on the legal character of the system but also on institutional capacity, economic conditions, and the ability to harmonize religious norms with contemporary societal needs.

Integration of Maqāṣid al-Sharī'ah and Policy Implications for Sustainable Family Economy

The analysis shows that the integration of maqāṣid al-sharī'ah provides a robust conceptual framework for addressing household financial sustainability challenges. The principles of *hifẓ al-māl*, *hifẓ al-nasl* (protection of lineage), and *maslahah* serve as foundational elements in formulating sustainable family policies. In the Asia-Pacific context, the maqāṣid approach can be operationalized through Islamic financial literacy programs, strengthening family economies via zakat and productive waqf, and developing social protection systems based on Islamic values. These initiatives are crucial for reducing household economic inequality and enhancing Muslim family financial resilience.

Furthermore, integrating Islamic family law with modern economic policy can create a hybrid governance model that combines Sharia values with contemporary economic systems. This aligns with the concept of contextual Islamic legal reform that responds dynamically to social change (An-Na'im, 2008).

Table 4. Integration of Maqāṣid al-Sharī'ah and Family Economic Policy

Maqāṣid Objective	Policy Implementation	Impact
Hifz al-Mal	Islamic financial literacy	Financial stability
Hifz al-Nasl	Family protection policies	Social resilience

Maslahah	Welfare-oriented policies	Poverty reduction
Adl (Justice)	Equitable economic distribution	Gender economic equity

Source: Author's interpretation

The table illustrates that strengthening family economic resilience from the perspective of *maqāṣid al-sharī'ah* is not merely focused on financial aspects but also encompasses social protection and economic justice. The principle of *Hifz al-Mal* (protection of wealth) is implemented through the promotion of Islamic financial literacy, which aims to enhance families' ability to manage income, expenditures, savings, and investments wisely. This implementation contributes to greater financial stability, reduces the risk of excessive consumer debt, and strengthens households' capacity to cope with economic uncertainty. Meanwhile, *Hifz al-Nasl* (protection of lineage and family) is reflected in family protection policies that include strengthening family functions, safeguarding women and children, and ensuring access to education and healthcare services. These policies help build social resilience, enabling families to better withstand social and economic challenges in contemporary society.

Furthermore, the principle of *Maslahah* emphasizes the importance of welfare-oriented policies designed to promote the well-being of society as a whole. Its implementation through poverty alleviation programs, economic empowerment initiatives, and social protection measures seeks to generate broad public benefits and improve living standards. The expected outcome is a reduction in poverty and an overall enhancement of family welfare. Likewise, the principle of *'Adl* (justice) is realized through equitable economic distribution and inclusive access to economic resources, employment opportunities, and business activities. Such implementation supports gender economic equity by ensuring that both men and women have equal opportunities to participate in economic life and benefit from development. Overall, the table demonstrates that achieving the objectives of *maqāṣid al-sharī'ah* requires the integration of economic, social, and legal policies to foster prosperous, resilient, and just families. Thus, the study finds that Muslim household financial sustainability does not depend solely on textual compliance with Islamic family law but also on its adaptability to global economic transformations.

Conclusion

This study demonstrates that the financial sustainability of Muslim households in the Asia-Pacific region is increasingly challenged by complex socio-economic transformations, including global economic uncertainty, digital financialization, rising living costs, changing gender roles, dual-income family dynamics, and disparities in financial literacy. The findings reveal that Islamic family law provides a robust normative framework for strengthening household financial resilience through the principles of justice, shared responsibility among family members, wealth preservation (*hifz al-mal*), balanced maintenance (*nafaqah*), protection of spouses' economic rights, and intergenerational wealth distribution through inheritance mechanisms. These principles remain highly relevant in contemporary contexts and offer valuable guidance for addressing modern household financial challenges when implemented in a manner that is responsive to evolving social and economic realities.

Nevertheless, the study also finds that the effective implementation of Islamic family law principles is often constrained by institutional, regulatory, and socio-cultural factors. Therefore, stronger integration between Islamic legal values, family welfare policies, and modern financial governance is necessary to enhance household economic stability and promote long-term social well-being. Future research is recommended to undertake empirical and field-based investigations across diverse Asia-Pacific countries to assess more concretely the impact of Islamic family law on household financial resilience. Furthermore, subsequent studies may explore the role of financial technology, Islamic financial literacy, and changing family structures in shaping more adaptive and sustainable models of Muslim household economic management in response to emerging challenges.

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Author Contributions Statement

Wahyu Abdul Jafar was solely responsible for the conceptualization of the study, research design, literature review, data collection, data analysis, interpretation of findings, manuscript drafting, revision, and final approval of the manuscript. The author has read and approved the final version of the article and takes full responsibility for the integrity and accuracy of the research.

AI Usage Statement

The author used artificial intelligence (AI)-assisted tools solely to support language editing, grammar checking, and manuscript readability improvement during the preparation of this article. All conceptual development, literature review, data analysis, interpretation of findings, and scholarly arguments were conducted independently by the author. The author carefully reviewed, verified, and revised all AI-assisted outputs and assumes full responsibility for the accuracy, originality, and integrity of the content presented in this manuscript.

Conflict of Interest

The author declares that there are no conflicts of interest regarding the publication of this article. The research was conducted independently, and no financial, institutional, commercial, or personal relationships could have influenced the study's design, analysis, interpretation, or reporting of the findings.

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