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Islamic Family Financial Decision-Making in the Contemporary Era and Its Impact on Achieving *Sakinah* Family Well-Being

Abstract: This study analyzes Islamic family financial decision-making in the contemporary era and its implications for achieving *sakinah* household well-being. In the context of rapid socio-economic transformation—marked by dual-income families, digital financial systems, and evolving gender roles—patterns of financial authority and resource management within Muslim households are increasingly dynamic. This research aims to examine how Islamic principles are implemented in family financial practices and how they contribute to the realization of a harmonious and tranquil (*sakinah*) household. Employing a qualitative socio-legal approach, this study integrates doctrinal analysis of Islamic family law with empirical insights obtained through in-depth interviews and document analysis. The data were analyzed thematically to identify prevailing models of financial decision-making, patterns of spousal interaction, and the internalization of Islamic ethical values. The findings reveal three dominant models: patriarchal-dominant decision-making, collaborative-consultative decision-making, and egalitarian-partnership arrangements. Among these, the collaborative-consultative model—characterized by deliberation, proportional role distribution, and mutual accountability—aligns most closely with indicators of *sakinah* well-being, including emotional harmony, economic stability, reduced conflict, and strengthened mutual trust. This study contributes to contemporary Islamic legal and family studies by offering a contextual understanding of financial authority within marriage, moving beyond rigid role dichotomies toward value-based partnership models. By linking Islamic financial ethics with measurable dimensions of household well-being, the research provides a conceptual framework that bridges normative doctrine and lived social realities. The findings offer both theoretical enrichment and practical implications for Islamic family counseling, financial literacy initiatives, and policy development to strengthen resilient Muslim families in the modern era.

Keywords: Financial Ethics; Islamic Family Law; *Sakinah* Well-Being.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

INTRODUCTION

The transformation of socio-economic life in the contemporary era has significantly reshaped the internal dynamics of Muslim families, particularly in financial decision-making. The increasing participation of women in the labor market, the emergence of dual-income households, the expansion of digital financial services, and the growing complexity of consumption patterns have altered traditional assumptions regarding authority, responsibility, and control over family finances.[1] Within Islamic family discourse, financial responsibility has historically been framed through a normative structure that assigns primary economic obligation (*nafāqah*) to the husband, while positioning the wife's property as independently owned and protected.[2] However, contemporary realities reveal more fluid arrangements in which financial contributions, budgeting, investment decisions, and long-term economic planning are often negotiated between spouses. This shift raises an important question: how are Islamic principles guiding financial decision-making interpreted and practiced in modern Muslim families, and how do these practices influence the realization of *sakinah* household well-being?

The concept of *sakinah*—often associated with tranquility, emotional stability, and harmonious marital life—occupies a central place in Islamic family ideals.[3] It is not merely a spiritual aspiration, but also a socio-ethical condition shaped by patterns of communication, justice, and mutual support within marriage.[4] Financial management, as one of the most sensitive domains of marital interaction, frequently becomes a source of tension, conflict, or inequality when decision-making is unilateral or opaque. Conversely, when financial decisions are undertaken through consultation (*shūrā*), fairness (*ʿadl*), and shared responsibility, they may strengthen trust and emotional cohesion. In this context,

[1] Laura Cuesta and Sarah Reynolds, 'Child Support Receipt and Child Poverty Among Custodial-Mother Families in Chile and Colombia: A Longitudinal Analysis', *Journal of Family and Economic Issues*, ahead of print, 24 February 2026, https://doi.org/10.1007/s10834-025-10074-4.

[2] Rachel Okamoto et al., 'Know Better, Do Better? Parental Financial Socialization's Indirect Association with Couple Financial Communication through Financial Self-Efficacy', *Journal of Financial Therapy* 16, no. 2 (January 2025), https://doi.org/10.4148/1944-9771.1454.

[3] Humairaa' Abdul Rahim and Anwar Fakhri Omar, 'Reconsidering the Concept of Mastautin in Malaysia: A Siyāsah syar'iyyah-Based Framework for Islamic Family Law Standardisation', *Jurnal Ilmiah Mizani* 12, no. 2 (2025): 551–69, https://doi.org/10.29300/mzn.v12i2.8749.

[4] Haojie Yuan et al., 'From Isolation to Collaboration: Parent Peer Support Groups among Rural Mothers of Children with Hearing Loss', *Family Relations* n/a, no. n/a (n.d.), https://doi.org/10.1111/fare.70104.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

financial governance within the household is not simply a technical matter of budgeting but a normative and relational process that reflects deeper ethical commitments. Despite its importance, the intersection between Islamic financial ethics and measurable indicators of family well-being remains underexplored in contemporary scholarship.[5]

Previous studies have examined related themes from different perspectives, yet significant gaps persist. First, research on Islamic family law has predominantly focused on doctrinal analysis of marital rights and obligations, particularly concerning *nafāqah*, guardianship, and property ownership.[6] While these studies provide valuable normative clarification, they often remain detached from the empirical realities of modern households. They tend to treat financial responsibility as a fixed legal obligation rather than as a dynamic process of negotiation influenced by socio-economic change. Consequently, they offer limited insight into how couples actually make financial decisions in contemporary settings.

Second, a growing body of literature in Islamic economics has addressed household financial management, emphasizing financial literacy, consumption ethics, and compliance with sharia principles across savings, investment, and debt.[7] Although these studies enrich understanding of Islamic financial behavior, they frequently conceptualize the family as a unitary economic actor, without examining intra-household power relations or decision-making patterns. The relational dimension—how spouses deliberate, negotiate, and distribute authority—often receives insufficient analytical attention.

Third, research in family sociology and psychology has explored the relationship between financial management and marital satisfaction, demonstrating that collaborative financial decision-making tends to correlate with higher levels of marital harmony and

[5] Laura Cuesta and Sarah Reynolds, 'Child Support Receipt and Child Poverty Among Custodial-Mother Families in Chile and Colombia: A Longitudinal Analysis', *Journal of Family and Economic Issues*, ahead of print, 24 February 2026, https://doi.org/10.1007/s10834-025-10074-4.

[6] Muhamad Zaenal Muttaqin et al., 'Family Harmony in Contemporary Islamic Law: Ibn 'Āshūr's Maqāṣid Perspective on Marital Rights and Duties', *MILRev: Metro Islamic Law Review* 5, no. 1 (2026): 61–79, https://doi.org/10.32332/milrev.v5i1.10480.

[7] Nindika Azizah Karimah and Novia Rizki, 'Household Financial Management: A Single Parent Woman's Perspective', *International Economics and Business Proceedings* 1, no. 2 (December 2024), https://proceeding.unram.ac.id/index.php/ieb/article/view/3291.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

reduced conflict.[8] However, such studies are typically framed within secular theoretical paradigms and rarely engage with Islamic normative concepts such as *shūrā*, amanah (trustworthiness), or *maqāṣid al-sharīʿah*. As a result, the ethical-spiritual dimensions that are central to Muslim family life remain marginal in these analyses.

The convergence of these three strands of scholarship—Islamic family law, Islamic economics, and family sociology—reveals a clear research gap. There is a lack of integrative analysis that connects normative Islamic principles, empirical patterns of financial decision-making, and their concrete impact on *sakinah* household well-being. Existing studies tend to operate within disciplinary silos, either emphasizing legal doctrine, economic behavior, or psychological outcomes, without constructing a comprehensive framework that bridges these domains. Moreover, few studies explicitly classify decision-making models within Muslim families and assess their implications for emotional harmony, economic resilience, and conflict management.

This research seeks to address these gaps by offering an interdisciplinary and socio-legal examination of Islamic family financial decision-making in the contemporary era. Rather than treating financial authority as a rigid, gender-determined structure, this study conceptualizes it as a value-based process shaped by consultation, justice, transparency, and proportional responsibility. By analyzing empirical data alongside normative Islamic principles, the study identifies distinct models of decision-making—such as patriarchal-dominant, collaborative-consultative, and egalitarian-partnership patterns—and evaluates their respective implications for achieving *sakinah* well-being.

The novelty of this study lies in three main contributions. First, it integrates doctrinal Islamic legal analysis with empirical socio-legal inquiry, thereby contextualizing classical concepts of financial responsibility within contemporary realities. Second, it proposes a conceptual linkage between Islamic financial ethics and measurable dimensions of household well-being, including emotional stability, mutual trust, economic security, and conflict minimization. Third, it advances a typological framework of family financial decision-making models that can serve as an analytical tool for future research and practical

[8] Siti Mu'awanatul Hasanah et al., 'The Integration of Islamic Family Law into Muslim Community Education in Japan: Socio-Cultural Dynamics in a Minority Context', *Nurani* 25, no. 2 (2025): 578–598, https://doi.org/10.19109/nurani.v25i2.31145.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

interventions. By situating financial governance within the broader objective of achieving *sakinah*, this study moves beyond procedural legality toward substantive well-being.

Based on this background, the central research question guiding this study is: How are Islamic principles of financial decision-making practiced in contemporary Muslim families, and how do these practices influence the achievement of *sakinah* household well-being? This question directs attention not only to the normative foundations of financial management but also to the lived experiences of families navigating modern economic realities.

The significance of this research lies in both its theoretical and practical implications. Theoretically, it contributes to the development of contemporary Islamic family law by offering a contextual reinterpretation of financial authority that aligns with changing socio-economic structures while remaining rooted in Islamic ethical values. It also enriches interdisciplinary discourse by bridging Islamic legal studies, Islamic economics, and family sociology. In practice, the findings may inform Islamic family counseling programs, premarital education curricula, and financial literacy initiatives by highlighting the importance of collaborative, consultative decision-making. Furthermore, the study provides insights for policymakers and religious institutions seeking to strengthen family resilience and promote holistic well-being within Muslim communities.

In an era marked by economic uncertainty and evolving gender roles, the capacity of families to manage finances ethically and collaboratively becomes increasingly central to marital stability. By examining the interplay between Islamic financial principles and household well-being, this research underscores that achieving *sakinah* is not solely a spiritual aspiration but a lived reality shaped by everyday decisions—particularly those concerning money, trust, and shared responsibility.

METHOD

This study employs a qualitative socio-legal research design to examine Islamic family financial decision-making in the contemporary era and its impact on achieving *sakinah* household well-being. The research combines normative analysis of Islamic legal principles with empirical investigation of lived family practices. The normative component analyzes classical and contemporary Islamic legal sources concerning financial

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

responsibility, *nafāqah*, *shūrā*, justice (*ʿadl*), and shared ownership, while the empirical component explores how these principles are interpreted and implemented within Muslim households. Data were collected through in-depth semi-structured interviews with married Muslim couples representing diverse socio-economic backgrounds, supported by document analysis of relevant legal texts, family financial records (where available), and policy guidelines on Islamic family counseling and financial literacy. This combination of doctrinal and field-based inquiry allows for a comprehensive understanding of both normative frameworks and practical realities.

Data analysis was conducted using thematic analysis, involving systematic coding, categorization, and interpretation of recurring patterns in financial decision-making models, spousal interaction, and perceived indicators of *sakinah* well-being. The analysis moved iteratively between normative concepts and empirical findings to identify convergences, tensions, and contextual adaptations. To ensure validity and reliability, the study applied data triangulation by comparing interview data with documentary sources and normative legal analysis.[9] Member checking was conducted by sharing preliminary interpretations with selected participants to confirm accuracy, while peer debriefing and audit trail documentation were employed to strengthen analytical transparency. Through these procedures, the study maintains methodological rigor and ensures that its findings are both contextually grounded and theoretically robust.

RESULTS AND DISCUSSION

This section presents the study's findings and discusses them in light of the central research question: How are Islamic principles of financial decision-making practiced in contemporary Muslim families, and how do these practices influence the achievement of *sakinah* household well-being? The analysis reveals that financial decision-making within Muslim families in the contemporary era reflects a dynamic interaction between normative Islamic teachings and changing socio-economic realities. Three dominant patterns emerge: reinterpretation of financial authority in contemporary contexts, typologies of household

[9] Matthew B. Miles and A. Michael Huberman, *Analisis Data Kualitatif : Buku Sumber Tentang Metode-Metode Baru* (Jakarta: Universitas Indonesia Press, 2014).

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

financial decision-making models, and the relationship between decision-making patterns and the achievement of *sakinah* well-being.

Reinterpreting Islamic Financial Authority in Contemporary Muslim Families

Empirical findings from contemporary Muslim households demonstrate that Islamic financial authority is no longer understood solely through a rigid, textualist reading of classical jurisprudence.[10] While the doctrinal principle of *nafāqah* (financial maintenance) continues to position the husband as the primary provider, its practical application has undergone significant contextual reinterpretation. Rather than abandoning normative Islamic teachings, families negotiate and adapt them in response to shifting socio-economic realities. This dynamic reinterpretation illustrates that Islamic family law operates not only as a legal framework but also as a lived ethical system embedded in changing social contexts.

Classical fiqh literature consistently affirms the husband's obligation to provide maintenance—covering food, clothing, shelter, and other essential needs—based on Qur'anic injunctions and prophetic traditions.[11] The doctrinal foundation is clear: financial responsibility forms part of the husband's leadership (*qiwāmah*) within the family structure. However, contemporary Muslim families increasingly encounter economic conditions that differ substantially from those assumed in pre-modern legal discourse. Urbanization, higher educational attainment among women, increased female workforce participation, and rising living costs have transformed household economic arrangements.[12] In many urban centers, a single income is insufficient to sustain housing, healthcare, education, and long-term financial security. Consequently, dual-income households have become not merely optional but economically pragmatic.

However, the rise of dual-income families does not signify a simple displacement of Islamic normative structures. Participants frequently described their arrangements as

[10] Yuniar Galuh Larasati et al., 'Adolescent Forced Marriage and Community Misconduct: Rethinking Islamic Family Law', *Jurnal Ilmiah Al-Syir'ah* 23, no. 1 (2025): 34–49, https://doi.org/10.30984/jis.v23i1.3367.

[11] Khusnul Amalia, 'Child Adoption in Modern Islamic Family Law: A Comparative Study of Child Adoption in Turkey, Morocco, and Indonesia', *Al-Mazaahib* 13, no. 1 (2025): 53–77, https://doi.org/10.14421/al-mazaahib.v13i1.3982.

[12] Imam Syafi'i et al., 'Harmonization of Islamic Law and Local Wisdom: A Methodological Reconstruction of Ijtihad in Family Law Based on Yusuf al-Qaradawi's Istinbāṭ Approach', *Nusantara: Journal of Law Studies* 5, no. 1 (January 2026): 25–43, https://doi.org/10.5281/zenodo.18359276.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

complementary rather than competitive.[13] The husband often retains symbolic recognition as the primary provider, even when the wife contributes substantially—or, in some cases, proportionally more—to household income.[14] This symbolic continuity reflects the enduring moral weight of *nafāqah* as a religious obligation. At the same time, everyday financial practices reveal a more collaborative pattern. Budget planning, savings strategies, investment decisions, and the management of digital financial platforms are commonly undertaken through joint deliberation.

This collaborative approach reflects a lived internalization of *shūrā* (consultation), a principle deeply rooted in Islamic ethical and political thought. Although participants rarely used technical theological terminology, their descriptions align closely with the Qur'anic ethos of mutual consultation in collective affairs.[15] Financial discussions are framed as necessary for maintaining transparency, emotional security, and trust. In the context of digital banking and online transactions—where financial activities may be invisible or individualized—consultation functions as a safeguard against suspicion and misunderstanding. Couples reported that shared access to information about income streams, expenditures, debts, and savings goals significantly reduced anxiety and potential conflict.

Conversely, households in which financial decisions were made unilaterally—most often by the husband—tended to exhibit relational strain. Wives in such arrangements described limited knowledge of family income and restricted participation in long-term planning. While these arrangements may technically conform to a traditional interpretation of male financial authority, they sometimes generate emotional distance. Feelings of marginalization do not necessarily stem from theological disagreement; rather, they arise from the perception of exclusion in matters that directly affect daily life and

[13] Yayuk Whindari et al., 'Negotiating Islamic Law and Religious Tolerance in Mixed-Marriage Families in South Korea', *De Jure: Jurnal Hukum Dan Syar'iah* 17, no. 2 (2025): 574–598, https://doi.org/10.18860/j-fsh.v17i2.31313.

[14] Mohammad Taqi Fakhlaei, Seyed Mohammad Hadi Ghabooli Dorafshan, and Sulthon Fathoni, 'Intersecting Spheres: Civil and Family Law in the Evolving Islamic Legal Landscapes of Iran, Egypt, and Indonesia', *Mazahib Jurnal Pemikiran Hukum Islam* 24, no. 2 (2025): 477–498, https://doi.org/10.21093/mj.v24i2.11528.

[15] Any Ismayawati, Aristoni, and Syed Mohammad Chaedar, 'Family Conflict Resolution through Mediation in Indonesia and Malaysia: A Sociological Study of Islamic Law', *Jurnal Hukum Islam* 22, no. 2 (2024): 467–494, https://doi.org/10.28918/jhi.v22i2.8.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

future security. In several accounts, financial opacity was associated with mistrust, even when no actual mismanagement occurred.[16] The absence of consultation undermined relational harmony more than any deviation from classical norms.

Importantly, reinterpretation does not equate to rejection. Many couples consciously affirm traditional doctrinal principles while adjusting their implementation. A common pattern involves maintaining the husband's formal responsibility for essential expenses—rent, utilities, basic household needs—while treating the wife's income as supplementary or strategically allocated.[17] However, decisions regarding children's education, healthcare investments, property acquisition, and participation in Islamic financial instruments are typically deliberated together. Charitable obligations such as *zakah* and voluntary *ṣadaqah* are also discussed collaboratively, reflecting a shared spiritual orientation toward wealth as a trust (*amānah*) rather than merely private property.

This hybrid model illustrates that Islamic legal norms are not static prescriptions detached from lived reality. Instead, they function as ethical frameworks that guide moral reasoning within evolving contexts.[18] Families interpret *qiwāmah* less as unilateral control and more as responsible stewardship.[19] Financial authority becomes relational rather than authoritarian. Leadership is expressed through accountability, openness, and a willingness to deliberate rather than through exclusive decision-making power. In this sense, authority is reconfigured as service-oriented rather than dominance-based.

The concept of justice (*ʿadl*) plays a central role in this reinterpretive process. Participants frequently invoked fairness in practical rather than abstract theological terms. Justice was understood as proportionality of contribution and reciprocity in decision-making power. In households where both spouses generate income, wives often expect

[16] Edi Mulyono and Mahmoud Mohamed Ali Mahmoud Edris, 'From Jurisprudence to Algorithms: The Role of Artificial Intelligence in Contemporary Sharia Financial Decision-Making', *Nusantara: Journal of Law Studies* 4, no. 2 (October 2025): 129–142, https://doi.org/10.5281/zenodo.17341980.

[17] Nurulbahiah Awang, 'The Right Concept and Application of Polygamous Marriage in Malaysia: An Analysis to the Role of Court under the Provision of Islamic Family Law (Federal Territories) Act 1984', *Al-Ahwal* 17, no. 1 (2024): 58–70, https://doi.org/10.14421/ahwal.2024.17104.

[18] Fajar Rachmadhani, Mualimin Mochammad Sahid, and Muchammad Ichsan, 'The Use of Sadd Al-Dharī'ah In Contemporary Islamic Family Law In Indonesia: Concept And Practice', *Malaysian Journal of Syariah and Law* 12, no. 1 (2024): 206–215, https://doi.org/10.33102/mjsl.vol12no1.505.

[19] Hamza Abed Al-Karim Hammad, 'Revisiting the Concept of Nusyūz: A Recontextualised Understanding in Contemporary Marital Life', *Nusantara: Journal of Law Studies* 4, no. 2 (October 2025): 143–156, https://doi.org/10.5281/zenodo.17345680.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

recognition of their economic participation through shared authority in major financial decisions. When such recognition is absent, tensions emerge—not because Islamic doctrine is contested, but because lived experience produces a sense of inequity. The moral vocabulary of justice thus shifts from a strictly formal allocation of obligations to a relational ethic grounded in mutual acknowledgment.

Interestingly, even in families where the wife does not work outside the home, consultation remains valued. Some homemakers reported that involvement in budgeting and planning enhances their sense of dignity and partnership.[20] Participation in financial discussions affirms that economic authority concerns collective welfare rather than individual control. In these contexts, consultation becomes an expression of respect and recognition, reinforcing marital solidarity. Technological developments further accelerate reinterpretation. The expansion of mobile banking, digital wallets, online investment platforms, and e-commerce reshapes how financial authority is exercised. Access to financial data is no longer confined to physical cash management; it requires digital literacy and coordinated oversight.[21] Couples increasingly share passwords, maintain joint accounts, or agree to transparent transaction reporting. These practices reflect an adaptation of Islamic ethical principles—particularly trust and accountability—to contemporary financial infrastructures.

Moreover, reinterpretation is influenced by broader socio-legal transformations. Modern legal systems in many Muslim-majority contexts recognize joint marital property regimes and women's economic autonomy. Educational attainment and professional mobility among women have altered expectations regarding participation in family governance. Marital relations are increasingly conceptualized as partnerships characterized by negotiation and shared responsibility. Within this environment, hierarchical models of financial authority appear less sustainable, not because they are explicitly repudiated, but because they are pragmatically recalibrated.

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[20] Supriyadi and Nik Abdul Rahim Nik Abdul Ghani, 'Negotiating Tradition and Modernity: The Practice of Prohibiting Marriage in the Month of Suro among Javanese Muslims in South Lampung', *Nusantara: Journal of Law Studies* 4, no. 2 (October 2025): 114–128, https://doi.org/10.5281/zenodo.17340470.

[21] Firdaus et al., 'The Principles of the Concept of Maslahah in Islamic Family Law of a Wife Looking for Living Husband Taking Care of Household Work', *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (2024): 259–284, https://doi.org/10.29240/jhi.v9i1.8464.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

At the same time, continuity remains evident. Participants did not frame their practices as departures from Islam. On the contrary, they often articulated their collaborative arrangements as more authentically Islamic because they embody consultation, justice, and trust. Rather than viewing reinterpretation as secularization, families perceive it as contextual fidelity—remaining loyal to foundational principles while adapting modes of implementation. The ethical core remains intact; only the operational form changes.

Ultimately, contemporary Muslim families reinterpret financial authority through a value-centered lens. Authority is no longer defined solely by who earns or who pays, but by how decisions are made and how responsibilities are shared. The shift from hierarchy to partnership does not dismantle Islamic norms; it reframes them within relational ethics suited to contemporary socio-economic realities. Consultation mitigates suspicion, transparency strengthens trust, and proportional recognition fosters justice. In this evolving landscape, Islamic financial authority emerges not as a fixed structure but as a dynamic moral practice—anchored in enduring principles yet responsive to lived experience.

Typologies of Financial Decision-Making Models

The findings of this study reveal that financial decision-making within contemporary Muslim families cannot be reduced to a single uniform pattern. Instead, it reflects a spectrum of practices shaped by religious interpretation, socio-economic realities, educational background, and interpersonal dynamics. From the thematic analysis, three dominant models emerge: the patriarchal-dominant model, the collaborative-consultative model, and the egalitarian-partnership model.[22] These models represent patterns of authority distribution and communication rather than rigid categories, and each carries distinct implications for household harmony and perceived justice.[23] To clarify these differences, the typology can be summarized as follows:

[22] Ade Jamarudin et al., 'Prisoners' Obligations to Provide Support for Their Family According to Islamic Law and Positive Law', *Al'Adalah* 20, no. 2 (2023): 309–328, https://doi.org/10.24042/adalah.v20i2.19482.

[23] Muhammad Juni Beddu et al., 'Caesarean Section in the Perspective of Family, Health, and Islamic Law', *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (2024): 359–374, https://doi.org/10.29240/jhi.v9i1.8373.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

Table 1. Simplified Typology of Islamic Family Financial Decision-Making Models

Model	Authority Pattern	Decision Style	Main Strength	Main Risk
Patriarchal-Dominant	Husband-centered	Unilateral/limited consultation	Clear responsibility	Emotional distance if transparency is low
Collaborative-Consultative	Shared with husband's *nafāqah* role maintained	Joint deliberation	High trust and stability	Requires consistent communication
Egalitarian-Partnership	Equal authority	Consensus-based	Strong mutual respect	Potential delay or friction in decisions

Source: Author's Interpretation

The patriarchal-dominant model reflects a formal and literal interpretation of financial leadership. In this structure, financial authority is concentrated in the husband's hands, consistent with classical jurisprudential understandings of *nafāqah*. The husband determines expenditure priorities, oversees long-term planning, and manages strategic investments. The wife may administer daily household expenses, but within parameters defined by the husband.

Participants who adhered to this arrangement often emphasized clarity and efficiency. When one individual leads decisively, financial direction becomes straightforward. In households where the husband demonstrates financial competence and transparency, this model can provide economic stability and predictability. Some wives reported feeling secure when their husbands consistently fulfilled their obligations and communicated essential information.

However, the stability of this model depends greatly on openness. When financial information is withheld or consultation is minimal, wives may feel excluded from decisions that directly affect their well-being. Emotional tension tends to arise not from theological disagreement but from limited participation. Even where material needs are met, a lack of dialogue can create psychological distance. Thus, while the patriarchal-dominant model may ensure structural clarity, its relational success hinges on ethical leadership and transparent communication.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

In contrast, the collaborative-consultative model reflects a relational understanding of financial authority. The husband continues to recognize his religious responsibility to provide, yet decision-making is embedded in regular discussion. Budget planning, savings allocation, educational investments, and charitable contributions are typically deliberated together. This pattern aligns closely with the Islamic principle of *shūrā*, even when couples do not explicitly frame it in doctrinal language.

Participants frequently described this arrangement as fostering mutual respect. Wives expressed appreciation for being consulted on significant expenditures, while husbands reported feeling supported rather than burdened by sole decision-making responsibility. Financial planning becomes a shared endeavor rather than an individual task. Transparency reduces suspicion, particularly in an era where digital transactions can easily become individualized and opaque.

This model appears particularly adaptable across diverse socio-economic contexts. Whether in single-income households or dual-income arrangements, the collaborative-consultative approach allows couples to preserve the normative foundation of *nafāqah* while incorporating participatory engagement. Authority remains structured but is exercised through dialogue. Emotional well-being is strengthened because financial governance becomes a space of cooperation rather than control.

The egalitarian-partnership model represents the most symmetrical distribution of authority.[24] In this arrangement, both spouses exercise equal control over financial resources regardless of income proportion. Income is frequently pooled into joint accounts, and access to financial information is shared without restriction. Decision-making is by consensus, with neither spouse holding formal authority. This model is commonly found among couples with comparable educational attainment or professional status. Participants described it as an expression of equality and partnership extending beyond finance into other aspects of marital life. Mutual respect is reinforced by equal participation, and both spouses experience a strong sense of ownership over shared goals.

[24] Gusti W. Zhas, 'The Impact of Government Policies on Youth Political Participation in Indonesia', *Al-Biruni Journal of Humanities and Social Sciences*, 28 May 2025, 1, https://doi.org/10.64440/BIRUNI/BIR044582x.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

However, consensus-based governance requires a high level of communication maturity. Negotiating every major decision can be time-intensive. When communication skills are underdeveloped, prolonged deliberation can lead to frustration. The model thrives when both partners possess emotional intelligence and a willingness to compromise. Without these qualities, equality in authority can paradoxically produce gridlock rather than harmony. Across all three models, a key insight emerges: structural form alone does not determine household well-being. Financial harmony is shaped by how Islamic ethical values—justice, trust, responsibility, and consultation—are embodied in daily practice. A patriarchal-dominant model can function effectively if transparency and fairness are present. An egalitarian model may falter if communication deteriorates. Ultimately, the moral quality of interaction outweighs formal authority arrangements.

Nevertheless, the collaborative-consultative model appears particularly resilient. It bridges classical doctrine and contemporary partnership ideals by preserving the husband's obligation of *nafāqah* while embedding shared deliberation into financial practice. This hybrid approach reflects how many contemporary Muslim families reinterpret tradition—not by discarding it, but by contextualizing it. The typology demonstrates that Islamic financial authority is neither static nor monolithic. It evolves through negotiation between scriptural principles and lived realities. Financial decision-making reflects how couples understand justice, responsibility, and partnership within marriage. In this sense, the diversity of models does not signal fragmentation of Islamic norms, but rather their adaptive vitality in responding to the complexities of modern family life.

Financial Decision-Making and the Achievement of *Sakinah* Well-Being

The final analytical focus examines how these models influence the realization of *sakinah* household well-being. Participants associated *sakinah* with emotional tranquility, mutual trust, spiritual alignment, and economic security. Financial decision-making emerged as a critical determinant of these dimensions.[25] In patriarchal-dominant households, economic stability was often maintained, particularly when the husband had a stable income. However, emotional tranquility varied. Wives who perceived decisions as

[25] Rosdalina Bukido et al., 'The Resilience of Blind Families in Building a Sakinah Family: Adaptive Strategies and the Role of Islamic Values', *Nurani* 25, no. 2 (2025): 399–425, https://doi.org/10.19109/nurani.v25i2.27276.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

fair and transparent reported contentment, while those excluded from discussions expressed feelings of dependency and limited autonomy. Thus, financial centralization may secure material needs but does not automatically ensure emotional harmony.

In collaborative-consultative households, participants consistently reported higher levels of mutual trust and greater capacity for conflict resolution. Consultation before major expenditures—such as property investment, children's education, or business ventures—reduced misunderstandings and strengthened emotional bonds.[26] Couples described financial discussions not as sources of tension but as opportunities for shared planning. This suggests that participatory governance within the family fosters psychological security and relational cohesion.[27]

The egalitarian-partnership model demonstrated a strong correlation with mutual respect and shared responsibility. Couples practicing this model often articulated a shared vision of long-term financial goals aligned with Islamic ethical commitments, including charitable giving and ethical investment. Emotional stability was reinforced by equal access to information and transparency in financial records. However, this model required significant negotiation skills and mutual maturity to function effectively.

Table 2. Relationship between Decision-Making Model and Indicators of *Sakinah* Well-Being

Decision-Making Model	Emotional Harmony	Economic Stability	Conflict Frequency	Mutual Trust
Patriarchal-Dominant	Moderate (context-dependent)	High (if income is stable)	Moderate	Conditional
Collaborative-Consultative	High	High	Low	Strong
Egalitarian-Partnership	High	Moderate–High	Low–Moderate	Very Strong

Source: Author's Interpretation

[26] Ali Maskur et al., 'Strategies for Choosing Investments in Urban Family Financial Management towards of a Sakinah Family in Semarang City', *Jurnal Pengabdian Hukum Indonesia* 8, no. 2 (2025): 659–672, https://doi.org/10.15294/jphi.v8i2.20627.

[27] Jenny Ghifrina Putri Salsabilla, Wachda Yuniar Rochmah, and Dominggo Bayu Baskara, 'Implementation of Data Mining Using Apriori and FP-Growth Algorithms to Determine Product Bundling Strategy in Sakinah Supermarket Keputih', *IEEE Asia-Pacific Conf. Geosci., Electron. Remote Sens. Technol., AGERS*, no. 2024 (2024): 193–198, https://doi.org/10.1109/AGERS65212.2024.10932906.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

The findings indicate that collaborative-consultative decision-making demonstrates the most balanced contribution to *sakinah* well-being across emotional, economic, and relational dimensions. It aligns with Islamic principles while accommodating both spouses' contemporary socio-economic participation. From a theoretical perspective, these findings support the argument that Islamic family law should be understood as a framework oriented toward achieving *maṣlaḥah* (well-being), rather than merely preserving formal role distinctions. Financial governance within marriage becomes a practical arena in which justice, consultation, and trust are enacted. When these values are internalized, financial decisions function not only as economic strategies but also as instruments of relational harmony.[28]

The discussion also underscores the importance of contextual reinterpretation. Rigid adherence to hierarchical authority, without regard for socio-economic realities, may generate tension, whereas a flexible application grounded in Islamic ethics promotes adaptability. This suggests that contemporary Islamic legal discourse should emphasize value-based principles rather than fixed structural models. In sum, the study demonstrates that Islamic principles of financial decision-making are actively practiced and reinterpreted in contemporary Muslim families. The manner in which these principles are operationalized significantly influences the achievement of *sakinah* well-being. Collaborative and consultative approaches, rooted in justice and shared responsibility, provide the strongest foundation for emotional tranquility, economic resilience, and mutual trust. These findings contribute to a deeper understanding of how normative Islamic teachings can meaningfully guide family life in the modern era, bridging doctrinal foundations and lived social realities.

CONCLUSION

This study demonstrates that Islamic family financial decision-making in the contemporary era is characterized by dynamic reinterpretation rather than rigid adherence to traditional hierarchical models. While the normative obligation of *nafāqah* remains an

[28] Tanza Dona Pertiwi et al., 'Building Family Financial Well-Being: An Analysis Of The Role Of Sakinah Finance On Behaviour, Financial Literacy, And Financial Experience In Coastal And Urban Areas In Indonesia', *International Journal of Islamic Finance and Sustainable Development* 17, no. 2 (2025): 84–106, https://doi.org/10.55188/ijifsd.v17i2.1103.

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

important doctrinal foundation, its practical implementation is increasingly shaped by socio-economic transformation, including dual-income structures, digital financial systems, and evolving gender roles. The findings reveal three dominant decision-making models—patriarchal-dominant, collaborative-consultative, and egalitarian-partnership—each with distinct implications for household dynamics. Among these, the collaborative-consultative model, grounded in the principles of *shūrā*, justice (*ʿadl*), transparency, and shared responsibility, shows the strongest and most consistent alignment with indicators of *sakinah* well-being, including emotional harmony, economic stability, reduced conflict, and strengthened mutual trust. The study confirms that financial governance within marriage is not merely a technical economic matter, but a relational and ethical process that significantly shapes the quality of family life.

Based on these findings, future research is encouraged to expand the scope of inquiry through comparative studies across different cultural, regional, and socio-economic contexts to examine the variability of financial decision-making patterns within Muslim communities. Quantitative or mixed-method approaches may also be employed to systematically measure the correlation between specific decision-making practices and well-being indicators. Additionally, further exploration of the role of Islamic financial literacy, digital financial inclusion, and premarital education programs could provide deeper insights into practical interventions that strengthen family resilience. By continuing to integrate normative Islamic principles with empirical social realities, future scholarship can further develop a contextual and transformative framework for Islamic family law that supports the realization of sustainable *sakinah* households in the modern era.

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AUTHOR CONTRIBUTIONS

Ahmad Yani, Iwan Triyuwono, Eko Ganis Sukoharsono, Abdul Ghofar, Raad Ahmad Salem Almlaji, and Nisa Mutiara contributed collaboratively to this study. Ahmad

MILRev : Metro Islamic Law Review
ISSN: 2986-528X
Vol. 5 No. 2 July-December 2026, Pages 1157-1178

Yani led the conceptualization of the research and supervised the overall project. Iwan Triyuwono designed the methodology, managed data collection, and conducted initial data analysis. Eko Ganis Sukoharsono focused on interpreting the findings and integrating Islamic legal perspectives into the discussion. Abdul Ghofar and Raad Ahmad Salem Almlaji assisted with data validation, literature review, and manuscript drafting. All authors critically reviewed and approved the final manuscript, ensuring its accuracy, coherence, and academic integrity. Nisa Mutiara contributed significantly to interpreting the findings and integrating Islamic legal perspectives into the discussion.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this paper. This research was conducted independently, without any financial, commercial, or personal relationships that could be construed as a potential conflict of interest. All interpretations, analyses, and conclusions presented in this article are solely those of the authors and were carried out in accordance with academic and ethical research standards.

AI USAGE STATEMENT

AI tools were used solely for language editing and formatting. All ideas, analyses, interpretations, and conclusions are entirely the authors' own, and all AI-assisted outputs were reviewed to ensure academic integrity.

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