Kodifikasia : Jurnal Penelitian Islam, Vol. 20, No. 1, 2026
DOI : 10.21154/kodifikasia.v20i1.13146
p-ISSN : 1907-6371
e-ISSN : 2527-9254

RECONSTRUCTING *MU'ĀSYARAH BIL MA'RŪF*: AN INTEGRATIVE FRAMEWORK FOR FAMILY RESILIENCE AND DIVORCE PREVENTION IN INDONESIA

Musafir*, Shulhan**, Haris Kulle***, Firman Muh. Arif****

Abstract

Scholarship on mu'āsyarah bil ma'rūf remains largely normative and textual, while scholarship on family resilience in Indonesia relies on sociological and psychological indicators that rarely treat Islamic ethics as an analytical framework. Neither body of work supplies an operational religious framework for the ethical erosion behind rising divorce, recorded at 284,169 cases in 2022 with 63.41 percent attributed to unending quarrels and 24.79 percent to economic pressure. This study reconstructs mu'āsyarah bil ma'rūf into an integrative framework for strengthening family resilience and preventing divorce. It is qualitative library research employing an interpretative approach combining maqāṣidī hermeneutics and thematic content analysis. Its textual data are drawn from primary sources (the Qur'an, hadith, classical exegesis, and fiqh), secondary sources (studies of family resilience and marital psychology), and tertiary sources (divorce statistics of Statistics Indonesia for 2020 until 2023, the Marriage Law, and the Compilation of Islamic Law), and are analysed through conceptual coding, comparative reading, and critical synthesis. The study finds, first, that the concept is a reciprocal relational paradigm whose five dimensions correspond systematically to the physical, social, and psychological indicators of family resilience. Second, its implementation is supported by normative, legal, and institutional factors, yet hindered by a patriarchal interpretive inheritance, an expectation gap concerning maintenance, and consumerist visual culture. Third, the concept can be operationalised through three models formulated in this study, namely Adaptive Qiwāmah Leadership, Collaborative Nafaqah, and Holistic Intimacy. The novelty of the study lies in transforming a normative maxim into an operational architecture of family resilience.

Artikel Info
Received: 14 Januari 2026
Revised: 15 Juni 2026
Accepted: 25 June 2026
Published: 30 Juni 2026

* UIN Sunan Kalijaga Yogyakarta, email: musafiralmubarak@gmail.com
** UIN Sunan Kalijaga Yogyakarta, email: shulhan.live@gmail.com
*** UIN Palopo, email: haris_kulle@uinpalopo.ac.id
**** UIN Palopo, email: firmanarif@uinpalopi.ac.id

Keywords: *Mu'āsyarah bil Ma'rūf; Maqāṣidī Hermeneutics; Adaptive Qiwāmah; Collaborative Nafaqah; Family Resilience.*

Abstrak

Kajian tentang mu'āsyarah bil ma'rūf selama ini masih bersifat normatif dan tekstual, sementara kajian ketahanan keluarga di Indonesia bertumpu pada indikator sosiologis dan psikologis yang jarang menempatkan etika Islam sebagai kerangka analisis. Kedua arus kajian tersebut belum menyediakan kerangka religius yang operasional bagi degradasi etis di balik meningkatnya perceraian, yang tercatat 284.169 kasus pada 2022 dengan 63,41 persen dipicu perselisihan yang tidak berkesudahan dan 24,79 persen dipicu tekanan ekonomi. Penelitian ini merekonstruksi mu'āsyarah bil ma'rūf menjadi kerangka integratif untuk memperkuat ketahanan keluarga dan mencegah perceraian. Penelitian ini merupakan penelitian kepustakaan kualitatif dengan pendekatan interpretatif yang memadukan hermeneutika maqāṣidī dan analisis isi tematik. Datanya bersifat tekstual, bersumber dari sumber primer (al-Qur'an, hadis, tafsir dan fikih klasik), sumber sekunder (artikel jurnal dan buku tentang ketahanan keluarga serta psikologi perkawinan), dan sumber tersier (statistik perceraian Badan Pusat Statistik 2020 sampai 2023, Undang-Undang Perkawinan, dan Kompilasi Hukum Islam), yang dianalisis melalui pengodean konseptual, pembacaan komparatif, dan sintesis kritis. Hasil penelitian menunjukkan, pertama, konsep tersebut merupakan paradigma relasional resiprokal yang lima dimensinya berkorespondensi secara sistematis dengan indikator fisik, sosial, dan psikologis ketahanan keluarga. Kedua, implementasinya didukung faktor normatif, yuridis, dan kelembagaan, tetapi terhambat oleh warisan tafsir patriarkal, kesenjangan ekspektasi nafkah, serta budaya visual konsumtif. Ketiga, konsep tersebut dapat dioperasionalkan melalui tiga model yang dirumuskan penelitian ini, yaitu Kepemimpinan Qiwāmah Adaptif, Nafkah Kolaboratif, dan Keintiman Holistik. Kebaruan penelitian terletak pada transformasi maksim normatif menjadi arsitektur operasional ketahanan keluarga.

Kata Kunci: mu'āsyarah bil ma'rūf; hermeneutika maqāṣidī; qiwāmah adaptif; nafkah kolaboratif; ketahanan keluarga

INTRODUCTION

Divorce in Indonesia has become a structural symptom rather than an isolated domestic event. Statistics Indonesia recorded 284,169 divorce cases in 2022, of which 63.41 percent were attributed to unending interpersonal quarrels and 24.79 percent to economic pressure.[1] The composition of those causes matters more than the total. Two thirds of marital dissolution in the country with the largest Muslim population in the world originates not from any legal defect in the marriage contract but from the failure of spouses to sustain an ethical quality of daily interaction. Its consequences reach far beyond the couple and encompass psychological and social disturbance in children, the disintegration of family structures, and a rising social burden absorbed by the state and the community.[2]

The academic problem behind this phenomenon runs deeper than the statistics. Islamic family law in Indonesia already possesses a norm designed precisely to govern the quality of spousal interaction, namely *mu'āsyarah bil ma'rūf*, the command to consort with one another in a manner that is socially recognised as good, stated in the Qur'an surah al-Nisā verse 19 and reproduced in Article 77 of the Compilation of Islamic Law.[3] The persistence of divorce despite the normative availability of that command reveals a gap between the authority of a doctrine and its operational capacity. The principle is widely known, frequently preached, and legally codified, yet it does not function as an instrument that can be taught, measured, or evaluated inside family life. The scientific question, therefore, is not whether Islam commands harmonious interaction, which no scholar disputes, but why an established ethical principle fails to convert into resilience, and what conceptual reconstruction would allow it to do so.

Three streams of scholarship have addressed parts of that question. The first stream reads *mu'āsyarah bil ma'rūf* exegetically. Hilmi positions the principle as the very foundation of marriage through a reading of surah al-

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[1]Cindy Mutia Annur, "Kasus Perceraian Meningkat 53%, Mayoritas karena Pertengkaran," Databoks, 18 Juli 2023, https://databoks.katadata.co.id/datapublish/2022/02/28/kasus-perceraian-meningkat-53-mayoritas-karena-pertengkaran.

[2]Husrin Konadi, Miga Burbana, dan Ate Dara Sonia, "Dampak Keluarga Broken Home terhadap Prilaku Sosial Anak," *Primary Education Journals (Jurnal Ke-SD-An)* 4, no. 2 (2024): 170–74, https://doi.org/10.36636/primed.v4i2.4448.

[3]Okti Nur Hidayah, Musyafangah, dan Ahmad Rezy Meidina, "Analysis of the Rights and Obligations of Husband and Wife in the Compilation of Islamic Law: A Review from the Perspective of Gender Equality," *Legitima: Jurnal Hukum Keluarga Islam* 6, no. 1 (2023): 1–15, https://doi.org/10.33367/legitima.v6i1.4148.

Nisā verse 19 alongside surah al-Baqarah verse 228,[4] while Husein Muhammad and Quraish Shihab diverge on its scope, the former confining it to material obligations such as *nafaqah* and *mahr*, the latter extending it to psychological welfare and spousal autonomy.[5] The second stream reinterprets *qiwāmah*. Rusydiana and Azami trace the reception of Amina Wadud in Indonesia,[6] Nelli and colleagues examine the reconception offered by Muhammad Shahrur,[7] Zakiah applies the hermeneutics of Abdullah Saeed,[8] and Fitriyah analyses the counterargument of al-Būthī.[9] The third stream studies family resilience empirically and juridically. Musfiroh and colleagues identify its determinant factors in a community setting,[10] Cahyaningtyas elaborates its systemic components,[11] and studies of *mubādalah* by Ja'far and Hermanto, by Bunyamin and colleagues, and by Hermanto and colleagues reinterpret the reciprocity of spousal rights and duties in contemporary households.[12]

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[4]Ismi Lathifatul Hilmi, "Mu'asyarah bil Ma'ruf sebagai Asas Perkawinan (Kajian Qs. al-Nisa: 19 dan Qs. al-Baqarah: 228)," *Misykat al-Anwar Jurnal Kajian Islam dan Masyarakat* 6, no. 2 (2023): 155, https://doi.org/10.24853/ma.6.2.155-174.

[5]Husein Muhammad, *Fiqh Perempuan*, cet. 1 (Yogyakarta: IRCiSoD, 2019); Moh Quraish Shihab, ed., *Ensiklopedia al-Qur'an: Kajian Kosakata*, cet. 1 (Jakarta: Lentera Hati, 2007).

[6]Naili Rosa Urbah Rusydiana dan Hadiana Trendi Azami, "Interpretation QS. an-Nisa': 34 Perspectives of Amina Wadud Muhsin and the Implication of Her Thinking in Indonesia," *Jurnal Ushuluddin* 29, no. 1 (2021): 87, https://doi.org/10.24014/jush.v29i1.11931.

[7]Jumni Nelli et al., "Qiwamah's Reconception of Muhammad Shahrur's Thoughts and Their Implications for the Feminist Movement in the World," *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (2024): 309, https://doi.org/10.29240/jhi.v9i1.9797.

[8]Ade Rosi Siti Zakiah, "Interpretasi Kontekstual Makna Qawwām dalam Al-Qur'an QS. An-Nisa' 34; Aplikasi Hermeneutika Abdullah Saeed," *Al-Qudwah* 1, no. 2 (2023): 129, https://doi.org/10.24014/alqudwah.v1i2.22972.

[9]Zakiyatul Fitriyah, "Tafsir Ayat Qiwāmah Perspective of Muhammad Sa'id Ramadhān al-Būthī: An Analysis of the Book Al-Mar'ah bain Thughyān al-Nidzām al-Gharbiy wa Lathā'if al-Tasyri' al-Rabbaniy," *Sophist: Jurnal Sosial Politik Kajian Islam dan Tafsir* 6, no. 1 (2024): 1–19, https://doi.org/10.20414/sophist.v6i1.115.

[10]Mujahidatul Musfiroh et al., "Analisis Faktor-Faktor Ketahanan Keluarga di Kampung KB RW 18 Kelurahan Kadipiro Kota Surakarta," *Placentum: Jurnal Ilmiah Kesehatan dan Aplikasinya* 7, no. 2 (2019): 61–66, https://doi.org/10.20961/placentum.v7i2.32224.

[11]Anisah Cahyaningtyas, *Pembangunan Ketahanan Keluarga* (Jakarta: CV Lintas Khatulistiwa, 2016).

[12]A. Kumedi Ja'far dan Agus Hermanto, "Reinterpretation of the Rights and Duties of Contemporary Husbands and Wives," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 5, no. 2 (2021): 648, https://doi.org/10.22373/sjhk.v5i2.9124; Mahmudin Bunyamin et al., "Mubadalah in Fulfilling the Rights and Obligations of Contemporary Husbands and

Each stream is internally rigorous, yet each halts at the boundary of the others. Exegetical works settle the meaning of *mu'āsyarah bil ma'rūf* but rarely proceed to indicators that a couple, a counsellor, or a Religious Affairs Office could actually apply. Works on *qiwāmah* concentrate on the legitimacy of gender hierarchy and seldom confront their conclusions with the recorded causes of divorce. Works on family resilience adopt sociological and psychological indicators derived from Law No. 52/2009 and treat religious value as one variable among several rather than as the ethical architecture that gives those indicators direction.[13] The resulting gap is threefold. Normatively, *mu'āsyarah bil ma'rūf* has never been formulated as an operational construct. Theoretically, it has not been brought into dialogue with family resilience theory and social capital theory. Empirically, the national profile of divorce causes has never been read as a diagnosis of specific ethical deficits. This study addresses that threefold gap.

The novelty of this study lies in the development of an integrative framework that reconstructs *mu'āsyarah bil ma'rūf* from a normative maxim into an operational architecture of family resilience, articulated through three models formulated here, namely the Adaptive Qiwāmah Leadership Model, the Collaborative Nafaqah Model, and the Holistic Intimacy Model. The study pursues three objectives accordingly. The first is to analyse the construction of *mu'āsyarah bil ma'rūf* in its linguistic and theological sources and to establish its correspondence with the indicators of family resilience. The second is to identify the factors that support and hinder the implementation of the principle in contemporary Indonesian families as those factors surface in the national profile of divorce. The third is to formulate a conceptual model that positions *mu'āsyarah bil ma'rūf* as a preventive framework against divorce. Three theoretical pillars support the analysis, namely family stress and resilience theory, which explains how a family mobilises internal and external resources under crisis, Islamic ethics of care, which explains how religious values shape egalitarian and empathetic relations, and social capital theory, which explains the stabilising function of community networks.

This study is qualitative library research with an interpretative approach that combines *maqāṣidī* hermeneutics and thematic content

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Wives," *Jurnal Mahkamah: Kajian Ilmu Hukum dan Hukum Islam* 9, no. 1 (2024): 19–32, https://doi.org/10.25217/jm.v9i1.4623; Agus Hermanto et al., "Implementation of Mubādalah in Households: A Study of the Fulfillment of the Rights and Obligations of Contemporary Husband and Wife," *Journal of Islamic Mubadalah*, 2024, https://doi.org/10.70992/0bphsv24.

[13]Azizah et al., "Ketahanan Keluarga dalam Perspektif Islam," n.d.

analysis. Its data are textual and fall into three categories. Primary data comprise the Qur'an, hadith, classical exegesis, and classical *fiqh* manuals discussing *mu'āsyarah bil ma'rūf*, *qiwāmah*, and *nafaqah*. Secondary data comprise journal articles, books, and research reports on family resilience, marital psychology, and divorce in Indonesia. Tertiary data comprise divorce statistics published by Statistics Indonesia for 2020 until 2023, Law No. 1/1974, Law No. 52/2009, and the Compilation of Islamic Law. Data are gathered through documentation and analysed in three stages. Conceptual coding delineates the core principles of *mu'āsyarah bil ma'rūf* and aligns them with the indicators of family resilience. Comparative reading confronts the normative ideal with the recorded profile of divorce. Critical synthesis integrates Islamic family law, sociology of religion, and family studies into a conceptual model. The study remains conceptual and does not test that model in the field.

RESULTS AND DISCUSSION

Mu'āsyarah bil Ma'rūf as a Reciprocal Paradigm and Its Correspondence with Family Resilience

Etymologically the phrase derives from *'asyara*, which denotes social interaction,[14] and from *ma'rūf*, rooted in *'arafa*, meaning what is recognised or normatively appropriate.[15] Quraish Shihab notes that *'asyara* evokes communal bonds and is cognate with *'āsyirah*, the term for family or clan unity.[16] Morphologically the *mufā'alah* form in *mu'āsyarah* signifies reciprocity and demands active participation from both spouses, which Husein Muhammad reads through the lens of *sighah musyārakah*, a collaborative structure framing ethical spousal interaction as a shared rather than a unilateral responsibility.[17] A first analytical consequence follows directly from that morphology. Any reading that assigns the ethical burden of marriage to one spouse alone contradicts the grammatical form of the command itself, so the deficit of reciprocity is not a moral lapse in the margin of the doctrine but a structural breach of it.

Semantically *ma'rūf* is narrower and more situated than universal goodness or *khair*. Shihab explains that *'arafa* connotes tranquility (*sakīnah*)

[14]Muhammad bin Yûsuf Ibnu Hayyân al-Nahwî al-Andalusî, *Tafsîr al-Bahr al-Muhîth*, Juz III (Beirut: Dar al-Kutub al-'Ilmiyah, 2001).

[15]Muhammad Thâhir Ibnu 'Âsyûr, *al-Tahrîr wa al-Tanwîr*, Juz IV (Tunisia: Dar at-Tûnisîah, 1984).

[16]Shihab, *Ensiklopedia al-Qur'an*.

[17]Muhammad, *Fiqh Perempuan*.

and order (*tartīb*) and manifests in culturally embedded traditions that sustain equilibrium.[18] *Ma'rūf* thus operates as a dynamic ethical principle harmonising sharia with cultural adaptability, an operation exemplified by Buya Hamka, who prioritises alignment with customs that do not contradict sharia. The interplay between universal ethics (*khair*) and localised norms (*ma'rūf*) forms the hermeneutic frame for surah al-Nisā verse 19, *wa 'āsyirūhunna bi al-ma'rūf*, consort with them in kindness. A second analytical consequence emerges here. *Mu'āsyarah bil ma'rūf* is context sensitive by design. It prescribes no fixed catalogue of behaviours but a procedure for negotiating what a given society recognises as good, which is precisely why it can be operationalised across changing socioeconomic conditions without losing normative anchorage.

Revealed as a corrective to Jahiliyah patriarchal practices such as forced marriage and the seizure of spousal assets, the verse establishes a transformative gender paradigm. Ash-Shabuni observes that the Qur'anic chronology of surah al-Nisā signals a social revolution recognising women as legal subjects.[19] The command to consort in *ma'rūf* prohibits physical violence and mandates relations anchored in procedural justice (*al-'adl al-idārī*) and emotional sensitivity (*al-husn al-sulūk*). Al-Marāghī expands the point through *musyārakah* (partnership) and *musāwāh* (functional equality), in which spouses become reciprocal sources of *sakīnah* through the mutual fulfilment of rights.[20] Scholarly debate on operationalising the principle nevertheless remains lively. Husein Muhammad confines its scope to domestic obligations such as *nafaqah* and *mahr*, whereas Quraish Shihab extends it to psychological wellbeing and spousal autonomy, reading the order of surah al-Baqarah verse 228, which names the rights of women before their duties, as a theological rebuttal of practices that negated female agency.[21] The divergence reflects a methodological tension within *uṣūl al-fiqh* between textualist adherence to explicit indicators (*mantūq*) and *maqāṣidī* approaches that privilege sociohistorical context. Consensus emerges on *tawāzun*, since the role of the husband as *qawwām* does not negate the agency of the wife but demands synergy through mutual consent (*tarāḍī*) and consideration of welfare (*istiḥsān*). The disagreement, then, is not about

[18]Shihab, *Ensiklopedia al-Qur'an*.

[19]Muhammad Ali Ash-Shabuni, *Shafwatu Tafāsir*, vol. I (Mesir: Dar al-'Ulum, 2000).

[20]A. Musthafa al-Marâghî, *Tafsîr al-Marâghî* (Mesir: Maktabah, 1946).

[21]Muhammad, *Fiqh Perempuan*; Shihab, *Ensiklopedia al-Qur'an*; Moh Quraish Shihab, *Tafsir al-Mishbāh: Pesan, Kesan, dan Keserasian al-Qur'an*, cet. 6 (Ciputat: Lentera Hati, 2005).

whether reciprocity is required but about the range of goods that reciprocity must cover.

Family resilience in Indonesian legal discourse is defined as a dynamic condition in which a family displays tenacity and the physical, material, and mental capacity to live autonomously, develop collectively, and achieve harmony in advancing its welfare, as formulated in Law No. 10/1992 and Government Regulation No. 21/1994 and extended by Law No. 52/2009 on Population Development and Family Welfare. Systemically the concept is operationalised through three components, namely input, which covers physical resources such as income and housing as well as nonphysical resources such as religious values and communication, process, which covers conflict management and problem solving, and output, which covers balanced physical and psychosocial wellbeing.[22] Across those components family resilience is structured in three dimensions.[23] The physical dimension concerns access to essential services such as education and healthcare. The social dimension concerns religious value orientation, effective communication, and collective commitment. The psychological dimension concerns emotional regulation, positive self concept, and familial empathy. Legally, Law No. 35/2014 on Child Protection reinforces those dimensions by setting a minimum age of marriage, a policy convergent with *maqāṣid al-sharī'ah* in safeguarding life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), and lineage (*ḥifẓ al-nasl*),[24] while Articles 47 and 48 of Law No. 52/2009 place parental guidance at the centre of resilience.[25]

Placing the two constructs side by side yields the first finding of this study. The dimensions of *mu'āsyarah bil ma'rūf* are not parallel to the indicators of family resilience by coincidence, and the correspondence is systematic rather than rhetorical, as Table 1 sets out.

[22]Cahyaningtyas, *Pembangunan Ketahanan Keluarga*.

[23]Musfiroh et al., "Analisis Faktor-Faktor Ketahanan Keluarga."

[24]Riska Harnysah Harahap, "Prinsip Maqashid asy-Syariah dalam Undang-Undang No. 35 Tahun 2014 tentang Perlindungan Anak" (undergraduate thesis, IAIN Padangsidimpuan, 2021), https://etd.uinsyahada.ac.id/7880/.

[25]Azizah et al., "Ketahanan Keluarga dalam Perspektif Islam."

Dimension of *mu'āsyarah bil ma'rūf*	Normative basis	Corresponding indicator of family resilience
Reciprocity (*mufā'alah*)	Surah al-Nisā verse 19 and surah al-Baqarah verse 228	Social dimension, namely shared commitment and effective communication
Procedural justice (*al-'adl al-idārī*)	Surah al-Nisā verse 34 read together with surah al-Shūrā verse 38	Process component, namely conflict management and joint decision making
Emotional sensitivity (*ḥusn al-sulūk*)	Hadith on the finest character shown toward one's own family	Psychological dimension, namely emotional regulation and familial empathy
Material sufficiency (*nafaqah*)	Surah al-Ṭalāq verse 7	Input of physical resources, namely income, housing, and access to services
Cultural adaptability (*al-'urf al-ṣaḥīḥ*)	*Maqāṣid al-sharī'ah* and the semantics of *ma'rūf*	Input of nonphysical resources, namely religious values that a society recognises

Source. Processed by the author from the exegetical and legal sources analysed in this study.

Table 1. Correspondence of the Dimensions of Mu'āsyarah bil Ma'rūf with the Indicators of Family Resilience

Table 1 answers the first objective and carries an implication that the exegetical stream has not drawn. Where Hilmi establishes that the principle grounds marriage,[26] the present analysis shows that every dimension of the principle already possesses a counterpart indicator inside the statutory construct of family resilience, so the two frameworks are not merely compatible but translatable into one another. That translatability is the condition of possibility for the models developed in the third finding. It also reframes the relation between religion and resilience. Religious value is not an additional variable that raises a resilience score, but the ethical grammar that specifies what the process component of resilience is supposed to protect, namely relational justice (*'adālah*) between spouses who hold reciprocal rights under both religious norm and statutory law.

Factors Supporting and Hindering the Implementation of Mu'āsyarah bil Ma'rūf

The second objective requires the national profile of divorce to be read as diagnostic data rather than as background illustration. The largest category, unending quarrels at 63.41 percent, is procedural rather than

[26]Hilmi, "Mu'asyarah bil Ma'ruf sebagai Asas Perkawinan."

substantive.[27] It names no subject of dispute, since infidelity, violence, and abandonment are recorded separately, but a mode of dispute, namely conflict that never terminates. What the category actually measures is therefore the absence of a functioning mechanism for closing conflict, which in the vocabulary of this study is the absence of *shūrā* and, in the vocabulary of marital psychology, the failure of repair attempts.[28] Read against the morphology of *mufā'alah*, the figure of 63.41 percent is the statistical signature of unilateral interaction inside a relationship whose governing norm is reciprocal. The doctrinal deficit and the empirical deficit are one and the same deficit described in two languages, and this identification is what previous studies, which cite the figure only to establish urgency, have left unmade.

The economic category at 24.79 percent is likewise more precise than it appears, since it is not a synonym for poverty. Statistics Indonesia records that 34 percent of Indonesian households struggle to meet basic needs while 18 percent of wives serve as primary breadwinners. Were deprivation alone dissolving marriages, the divorce rate would track the first figure rather than the second. The friction arises instead where the classical construction of *nafaqah* as the unilateral duty of the husband meets a household in which the wife earns the larger income, so that conflict is generated less by the shortage of resources than by the incongruence between an inherited role script and an actual distribution of earnings.[29] A case study of a community of househusbands reports precisely that incongruence, with wives who earn more encountering social stigma while their husbands report diminished self worth.[30] Household bargaining theory explains the mechanism, since the financial contribution of a wife enlarges her decision making power,[31] yet the inherited script offers no legitimate channel through which that enlargement

[27]Annur, "Kasus Perceraian Meningkat 53%."

[28]John M. Gottman, *The Seven Principles for Making Marriage Work* (New York: Three Rivers Press, 1999), http://archive.org/details/the-seven-principles-for-making-marriage-work.

[29]Dahris Siregar et al., "Studi Hukum tentang Tingkat Perceraian dan Efeknya terhadap Anak," *Jurnal Derma Pengabdian Dosen Perguruan Tinggi (Jurnal DEPUTI)* 3, no. 2 (2023): 178–85, https://doi.org/10.54123/deputi.v3i2.276.

[30]Siti Novianti Dewi, "Stigma Bapak Rumah Tangga di Masyarakat (Studi Kasus: Komunitas Bapak Rangkul)" (Skripsi, UIN Syarif Hidayatullah Jakarta, 2023).

[31]Selamah Abdullah Yusof, "Household Bargaining, Financial Decision-Making and Risk Tolerance," *International Journal of Business and Society* 16, no. 2 (2015), https://doi.org/10.33736/ijbs.565.2015.

may be recognised. The result is an expectation gap that converts economic pressure into relational conflict.

Reading the two categories together allows the supporting and hindering factors to be classified systematically rather than narrated in passing, as Table 2 presents.

Category	Supporting factors	Hindering factors
Normative and doctrinal	Reciprocal morphology of the concept, the corrective spirit of surah al-Nisā verse 19, and the adaptive capacity of *al-ʿurf al-ṣaḥīḥ*	Patriarchal interpretive inheritance that renders *qawwām* as domination and confines *nafaqah* to a unilateral duty
Psychological and relational	Religious commitment, the ethic of *ḥusn al-khulq*, and shared ritual as a source of meaning	Weak emotional attunement, digital distraction, and emotional starvation despite material sufficiency
Economic	Rising household earning capacity and the availability of sharia financial services	Deprivation in 34 percent of households and an expectation gap where 18 percent of wives are primary breadwinners
Institutional and legal	Articles 47 and 48 of Law No. 52/2009, Articles 77 until 80 of the Compilation of Islamic Law, and the *Keluarga Sakinah* service of Religious Affairs Offices	Premarital education oriented toward administration rather than ethics, and codified law that nowhere requires *shūrā* in strategic family decisions
Sociocultural	Local traditions such as *sungkem* and communal networks that function as social capital	Consumerist visual culture that reduces intimacy to appearance and fosters self objectification

Source. Processed by the author from the statistical, legal, and scholarly sources analysed in this study.

Table 2. Factors Supporting and Hindering the Implementation of Mu'āsyarah bil Ma'rūf

Table 2 shows that the two clusters are not symmetrical. Supporting factors concentrate in the normative and institutional rows, where Indonesia is comparatively rich, since the doctrine is authoritative, the statutes exist, and the Religious Affairs Offices already reach nearly every couple through the *Keluarga Sakinah* service, whose collaborative financial planning has been

associated with reduced divorce arising from economic disputes.[32] Hindering factors concentrate instead in the interpretive and cultural rows, where the classical restriction of *nafaqah* to bare necessities within the Shāfi'ī tradition neglects the dialogic dimension of the obligation,[33] and where sustained exposure to social media fosters self objectification that reduces a spouse to a visual commodity.[34] The implication is directive. The obstacle to implementing *mu'āsyarah bil ma'rūf* in Indonesia is neither a shortage of norms nor a shortage of institutions but a shortage of translation between them, since the institutions that reach couples do not carry an operational version of the ethic they are meant to transmit. Mediation, which surah al-Nisā verse 35 already installs as a Qur'anic procedure,[35] and deliberation, which the Compilation of Islamic Law records nowhere as a requirement,[36] mark the exact point at which that translation fails.

An Integrative Model of Mu'āsyarah bil Ma'rūf for Strengthening Family Resilience

The third objective is met by converting the correspondence established in Finding 1 into three operational models, each addressing a hindering factor identified in Finding 2. The first is the Adaptive Qiwāmah Leadership Model. A linguistic analysis of the root *q-w-m*, which denotes standing firm or sustaining,[37] clarifies that *qiwāmah* signifies not domination[38] but

[32]Lauhul Mahfudz dan Eka Marita Putri Fauzi, "Analisis Program Pusat Layanan Keluarga Sakinah dalam Menjaga Ketahanan Keluarga Studi Kasus KUA Kecamatan Dlanggu" 6, no. 1 (2025).

[33]Yayat Hidayat dan Ahmad Mubasir, "Tinjauan Fikih Munakahat Madzab Imam Syafi'i terhadap Istri yang Tidak Patuh kepada Suami Dikarenakan Tidak Memberi Nafkah," *El 'Aailah: Jurnal Kajian Hukum Keluarga* 2, no. 1 (2023): 49–64, https://doi.org/10.59270/aailah.v2i1.144.

[34]Lara Christoforakos, Alina Kolb, dan Sarah Diefenbach, "I Did It Once, but Can I Do It Again? The Role of Responsibility Attribution and Self-Efficacy in Technology for Sustainable Behavior Change," *Nordic Conference on Human-Computer Interaction*, 2024, 1–15, https://doi.org/10.1145/3679318.3685339.

[35]Erma Sauva Asvia Erma, "Konsep Mediasi dalam Q.S al-Nisa Ayat 35: (Perspektif Tafsir al-Misbah)," *PAPPASANG* 5, no. 2 (2023): 262–74, https://doi.org/10.46870/jiat.v5i2.733.

[36]Nur Hidayah, Musyafangah, dan Meidina, "Analysis of the Rights and Obligations of Husband and Wife in the Compilation of Islamic Law."

[37]Zakiah, "Interpretasi Kontekstual Makna Qawwām."

[38]Rifqatul Husna dan Ira Bariroh, "Penafsiran Term Qawwam pada QS. al-Nisa': 34 dan Korelasinya dengan Neurosains," *Ta'wiluna: Jurnal Ilmu Al-Qur'an, Tafsir dan Pemikiran Islam* 5, no. 3 (2024): 680–95, https://doi.org/10.58401/takwiluna.v5i3.1788.

responsibility for upholding familial justice and welfare.[39] The historical context reinforces the reading, since the verse emerged as a corrective to the spousal abuse committed by Sa'd bin Rabī', framing *qawwām* as a nonrepressive mechanism of conflict resolution that privileges dialogue (*shūrā*) and compassion (*raḥmah*). Classical exegeses shaped by patriarchal norms often obscure that essence, a critique advanced by Amina Wadud, who argues that male precedence in the verse is conditional upon the individual capacity to enact justice rather than upon biological determinism, and contested in turn by al-Būthī, who defends a structural reading of the verse.[40] Modern dynamics, including urbanisation and female workforce participation reaching 56 percent, render the adaptive reading not merely defensible but necessary, since leadership defined solely as economic provision no longer describes the households in which it must operate. Integrating the servant leadership tradition,[41] which redefines authority as service, and transformational leadership theory,[42] which links participative decision making to satisfaction, this study formulates the model on three pillars, namely authority bounded by *maṣlaḥah*, participatory decision making through *shūrā*, and crisis leadership that combines spiritual fortitude (*ṣabr* and *tawakkul*) with modern instruments such as financial planning. The model responds directly to the 63.41 percent of divorces generated by conflict that never closes.

The second is the Collaborative Nafaqah Model. The obligation of maintenance, mandated in surah al-Ṭalāq verse 7, has historically been construed as the unilateral material responsibility of the husband.[43] A

[39]Rusydiana dan Azami, "Interpretation QS. an-Nisa': 34."

[40]Fitriyah, "Tafsir Ayat Qiwāmah Perspective of Muhammad Sa'id Ramadhān al-Būthī"; Ja'far Shodiq, "Kepemimpinan terhadap Perempuan (Respon Feminisme terhadap Qowwâmah)," in *Studia Quranika*, vol. 1, 2017, https://doi.org/10.21111/studiquran.v1i2.845; Nelli et al., "Qiwamah's Reconception of Muhammad Shahrur's Thoughts."

[41]Rifqo Ilham Gandasacita dan Hasyim Asy'ari, "Konsep dan Implementasi Servant Leadership dalam Kepemimpinan Modern," *Al-Ubudiyah: Jurnal Pendidikan dan Studi Islam* 5, no. 2 (2024): 241–47, https://doi.org/10.55623/au.v5i2.373.

[42]Ning Hsu, Daniel A. Newman, dan Katie L. Badura, "Emotional Intelligence and Transformational Leadership: Meta-Analysis and Explanatory Model of Female Leadership Advantage," *Journal of Intelligence* 10, no. 4 (2022): 104, https://doi.org/10.3390/jintelligence10040104.

[43]Jannatul Ferdaus, "Rights of Maintenance of a Muslim Wife under Islamic Law: A Legal Analysis," in *Bangladesh Journal of Integrated Thoughts*, vol. 13, 2020, https://doi.org/10.52805/bjit.v13i20.174.

philological reading of the root, which conveys flowing or expending,[44] recovers *nafaqah* as a dynamic process demanding contextual judgement rather than a static transfer, a recovery supported by Ibn Qudāmah, for whom the essence of the obligation lies in a *taklīf shar'ī* oriented toward *maṣlaḥah* and therefore requiring a balance between the capacity of the husband and the need of the wife.[45] The precedent of Hind bint Mu'āwiyah, permitted by the Prophet to take from the property of her husband what was reasonable, demonstrates that the obligation was designed as an instrument of justice rather than as a rigid duty, and that its measure was always negotiated. Reconstructed on that basis, the model rests on three principles, namely financial transparency between spouses, dynamic allocation of resources according to capacity rather than gender, and an adaptive mechanism of deliberation for renegotiating contributions when circumstances change. Mediation as installed in surah al-Nisā verse 35 supplies its procedural form, while the *Keluarga Sakinah* service supplies its institutional vehicle. The model responds directly to the 24.79 percent of divorces generated by economic pressure, and it advances the *mubādalah* scholarship by supplying the missing financial mechanics of reciprocity rather than restating its principle.

The third is the Holistic Intimacy Model. Marriage in Islamic teaching is a *mīthāqan ghalīẓan*, a solemn covenant founded on partnership rather than transaction,[46] and the Qur'an designates both spouses by the single term *zawj*, a symbol of ontological equality in which each completes the other.[47] The metaphor of *libās* in surah al-Baqarah verse 187, in which spouses are garments for one another, links physical closeness to the relational functions of protection, comfort, and balance, and al-Zamakhsharī clarifies that the metaphor reaches emotional harmony, in which spouses mutually cover shortcomings and cultivate security.[48] Modern individualism and digital

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[44]Ahmad Warson Munawwir, Ali Ma'shum, dan Zainal Abidin Munawwir, *Al-Munawwir: Kamus Arab-Indonesia*, ed. 2 (Surabaya: Pustaka Progressif, 2002); Wahbah Zuhayli dan Abdul Hayyie Kattani, *Fiqih Islam wa Adillatuhu* (Jakarta: Gema Insani, 2010).

[45]Ibn Qudāmah, *Mughnī Syarḥ al-Kabīr*, vol. IX (Bairut: Dar al-Kitab al-'Arabi, 1983); Soraya Devy dan Suheri Suheri, "Tanggung Jawab Nafkah Suami Fakir Perspektif Mazhab Mālikī dan Relevansinya dengan Konteks Kekinian," *El-USRAH: Jurnal Hukum Keluarga* 3, no. 2 (2020): 190, https://doi.org/10.22373/ujhk.v3i2.7725.

[46]Taqiyuddin An-Nabhani, *Sistem Pergaulan dalam Islam*, cet. VII (Bogor: Thariqul Izzah, 2001).

[47]Muhammad Râsyîd Ridhâ, *Tafsir Tahrir wa Tanwir*, vol. IV (Tunisia: Jāmi' Huqūq Thabi' Mahfudzah, 1984).

[48]Abu Qasim Mahmud bin 'Amr al-Zamakhsyari, *Tafsir al-Kasysyaf*, vol. II (Beirut: Muassah al-Risalah, 2000).

distraction have reduced that aesthetic to appearance and that communication to transaction, whereas research on marital stability locates the origin of domestic conflict in the failure of emotional attunement, the capacity to respond to a partner through verbal and nonverbal cues,[49] a capacity that predicts stability from the earliest interactions of a couple.[50] Islamic aesthetics accordingly extend beyond *tazayyun* to *ḥusn al-khulq*, and the dialogue between Ibrahim and Ismail in surah al-Ṣāffāt verse 102, where a gentle address (*yā bunayya*) meets a respectful reply (*yā abatī*), models communication that builds trust while navigating a difficult decision. Nonverbal expression carries the same weight, since intuitive emotional judgement predicts marital quality,[51] the Prophet held the hands of his wives in conversation,[52] and light touch raises oxytocin while reducing amygdala activity.[53] The model is therefore structured on three pillars, namely physical aesthetics within Islamic ethics, emotional aesthetics through empathetic communication, and spiritual aesthetics through shared ritual, enriching the triangular theory of love with a dimension that the theory lacks.

Table 3 consolidates the three models into a single framework and displays the relationships among the theories mobilised.

Model	**Reconstructed principle**	**Theoretical integration**	**Function in resilience and target of prevention**
Adaptive Qiwāmah Leadership	*Qiwāmah* as responsibility bounded by *maṣlaḥah*, exercised through *shūrā*	Islamic ethics of care with servant and transformational leadership theory	Strengthens the process component and addresses the 63.41 percent of divorces caused by unending quarrels
Collaborative Nafaqah	*Nafaqah* as a deliberated and	*Maqāṣid al-sharī'ah* with household	Strengthens the input of physical resources and

[49]John Mordechai Gottman, *The Science of Trust: Emotional Attunement for Couples*, 1st ed. (New York: W.W. Norton, 2011).

[50]John M. Gottman et al., "Predicting Marital Happiness and Stability from Newlywed Interactions," *Journal of Marriage and the Family* 60, no. 1 (1998): 5, https://doi.org/10.2307/353438.

[51]Robert J. Waldinger et al., "Reading Others' Emotions: The Role of Intuitive Judgments in Predicting Marital Satisfaction, Quality, and Stability," *Journal of Family Psychology* 18, no. 1 (2004): 58–71, https://doi.org/10.1037/0893-3200.18.1.58.

[52]Arif Friyadi, "The Romanticism of the Messenger of Allah in the Perspective of the Hadith of the History of Sayyidah 'Aisyah ra.," *AQWAL Journal of Qur'an and Hadis Studies* 3, no. 2 (2022): 109–23, https://doi.org/10.28918/aqwal.v3i2.4228.

[53]Dan-Mikael Ellingsen et al., "The Neurobiology Shaping Affective Touch: Expectation, Motivation, and Meaning in the Multisensory Context," *Frontiers in Psychology* 6 (2016), https://doi.org/10.3389/fpsyg.2015.01986.

	dynamic allocation rather than a unilateral transfer	bargaining theory and social capital theory	addresses the 24.79 percent of divorces caused by economic pressure
Holistic Intimacy	*Ma'rūf* as physical, emotional, and spiritual aesthetics grounded in *ḥusn al-khulq*	Qur'anic metaphor of *libās* with emotional attunement research and the triangular theory of love	Strengthens the psychological dimension and addresses emotional starvation preceding formal dissolution

Source. Formulated by the author as the conceptual contribution of this study.

Table 3. The Integrative Framework of Mu'āsyarah bil Ma'rūf for Family Resilience

Theoretically the framework contributes in two directions. Toward family resilience theory it supplies an ethical grammar for the process component, since that theory explains that resilient families mobilise internal resources such as affection and external resources such as community networks but does not specify the normative content of the mobilisation, whereas *mu'āsyarah bil ma'rūf* specifies it as reciprocity governed by *ma'rūf*. Toward contemporary *fiqh* it supplies an operational vocabulary, since the *mubādalah* scholarship of Ja'far and Hermanto and of Bunyamin and colleagues establishes reciprocity as a principle of interpretation without converting it into procedures that a household can perform. Social capital theory joins the framework at the institutional row of Table 2, where Religious Affairs Offices, *majelis taklim*, and sharia financial institutions constitute the network through which an ethical norm becomes a service. The framework consequently reads religion neither as motivation nor as legitimation but as design.

Practically the framework converts into three interventions that follow from Finding 2. The first is a premarital counselling module that trains couples in deliberation, repair of conflict, financial transparency, and participatory budgeting, addressing the interpretive and psychological rows of Table 2. The second is a revision of the Compilation of Islamic Law, in which Articles 77 until 80 would institutionalise *shūrā* as a prerequisite for arrangements of *nafaqah* and for strategic family decisions, addressing the legal row in which deliberation is presently absent. The third is a collaboration between Religious Affairs Offices, *majelis taklim*, and sharia financial institutions that provides microfinancing and entrepreneurial mentoring for low income families, addressing the economic row. Each intervention is anchored to a diagnosed deficit rather than proposed as a general improvement, which is what distinguishes the framework from a normative exhortation.

CONCLUSION

This study set out to reconstruct *mu'āsyarah bil ma'rūf* into an operational framework of family resilience, and it answers its three objectives in sequence. Answering the first, the analysis demonstrates that the principle is a reciprocal relational paradigm whose five dimensions, namely reciprocity, procedural justice, emotional sensitivity, material sufficiency, and cultural adaptability, correspond systematically to the physical, social, and psychological indicators of family resilience codified in Indonesian law, so that the two constructs are mutually translatable. Answering the second, the analysis reads the national profile of divorce as a diagnosis and finds that the 63.41 percent of cases caused by unending quarrels registers the absence of *shūrā* while the 24.79 percent caused by economic pressure registers the incongruence between a unilateral construction of *nafaqah* and households in which 18 percent of wives are primary breadwinners, with supporting factors concentrated in the normative and institutional domains and hindering factors concentrated in the interpretive and cultural domains. Answering the third, the analysis formulates an integrative framework composed of the Adaptive Qiwāmah Leadership Model, the Collaborative Nafaqah Model, and the Holistic Intimacy Model. The principal novelty of this study lies in that framework, which transforms a normative maxim into an operational architecture of family resilience, and its theoretical contribution lies in supplying family resilience theory with an ethical grammar for its process component and contemporary *fiqh* with procedures that render reciprocity performable.

The practical contribution of the study divides into three categories. As policy, the Compilation of Islamic Law in Articles 77 until 80 would institutionalise *shūrā* as a prerequisite for arrangements of maintenance and for strategic family decisions. As academic recommendation, Islamic family studies would treat religious value as the design of resilience rather than as one variable among others, and would submit each of the three models to further conceptual scrutiny. As implementation, Religious Affairs Offices would deliver premarital modules that train deliberation, repair of conflict, and financial transparency, in collaboration with *majelis taklim* and sharia financial institutions that supply microfinancing and mentoring for low income families. These conclusions are nevertheless bounded by the design of the study. Because the research is library research, the framework has received no empirical validation, none of its three models has been tested among Indonesian Muslim families, and its findings remain conceptual, so their generalisability is untested. Subsequent research should therefore examine the framework through survey or quasi experimental designs

among couples served by Religious Affairs Offices, and should measure whether the three models perform, in practice, the preventive function that this study establishes for them in theory.

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