

Rethinking Financial Responsibility in Muslim Families: A Critical Analysis of Nafaqah in Classical and Contemporary Islamic Jurisprudence

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ABSTRACT

The classical doctrine of *nafaqah* in Islamic family law generally establishes the husband as the primary financial provider, a framework historically developed alongside gendered assumptions concerning marital roles, authority, and economic dependency. However, contemporary Muslim families increasingly exhibit dual-earner arrangements, female breadwinners, unequal economic capacities, and more reciprocal patterns of household decision-making, generating a significant normative tension between inherited jurisprudential doctrines and changing socio-economic realities. This study aims to critically reassess the concept of *nafaqah* by examining its underlying legal assumptions, comparing classical and contemporary Islamic jurisprudential formulations, and developing a more context-responsive framework of financial responsibility within Muslim families. Employing a qualitative doctrinal research design, the study utilizes a comparative and critical approach to classical *fiqh* literature, contemporary Islamic legal scholarship, Qur'anic principles, and the conceptual frameworks of *maqāṣid al-sharī'ah*, reciprocity, justice, and family welfare. The analysis demonstrates that although classical jurisprudence provides a coherent framework for protecting family subsistence, its predominantly husband-centered allocation of financial responsibility becomes insufficient when treated as an immutable legal structure. Contemporary reinterpretations indicate that the ethical objectives of *nafaqah* can be preserved while its implementation is recalibrated according to mutual cooperation, proportional economic capacity, and the welfare of the family. The study proposes a shift from exclusively gender-based responsibility toward a reciprocal and capacity-sensitive model, contributing to the development of more equitable and contextually responsive Islamic family law.

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INTRODUCTION

The institution of *nafaqah* occupies a central position in Islamic family law because it regulates the material conditions necessary for sustaining marriage and protecting the welfare of dependants. In classical Islamic jurisprudence, the obligation of marital maintenance is generally assigned to the husband, although the scope, conditions, and distribution of maintenance obligations among other relatives differ across the legal schools. These differences demonstrate that *nafaqah* encompasses more than the payment of household expenses; it is a legal institution structured by marital status, kinship, economic capacity, and the rights of dependants (Ibn Rushd, 2004; al-Jaziri, 2003). Nevertheless, contemporary changes in household economies raise questions about how this normative framework operates when wives participate substantially in paid employment and contribute to family expenditure. Research on British Pakistani Muslim professional women shows that career decisions are negotiated through the interaction of religious commitments, family expectations, and professional aspirations (Arifeen & Gatrell, 2020). In Indonesia, studies of working wives similarly identify different patterns of female economic participation, ranging from supplementary contributions to situations in which wives become the principal household earners (Nurazis & Anwar, 2022; Syafitri et al., 2022). These developments invite renewed examination of the relationship between the husband's formal obligation to provide maintenance and the actual financial arrangements adopted by contemporary Muslim families. The central issue is not simply whether women contribute economically, but how Islamic family law distinguishes between a legally assigned obligation and the practical arrangements through which household welfare is maintained.

Previous studies have examined aspects of women's economic participation and family financial responsibility, but their contributions remain differentiated by research focus and analytical approach. Arifeen and Gatrell (2020), for example, investigate how highly educated British Pakistani Muslim women negotiate faith, family, and career. Their findings illuminate the interaction between religious commitments and professional opportunities, although the study does not directly investigate the doctrinal allocation of *nafaqah*. In Indonesia, Nurazis and Anwar (2022) examine the position of wives who earn income through the lens of Islamic law and distinguish between wives who supplement their husbands' earnings and those who become the principal family breadwinners. Syafitri et al. (2022), meanwhile, analyze family maintenance responsibilities involving working wives through the Compilation of Islamic Law (*Kompilasi Hukum Islam*, KHI) and customary law in Lhokseumawe. Their study identifies the continuing distinction between the husband's maintenance obligation and the wife's economic contribution in the context they examine. These studies provide useful evidence that women's participation in family financing can take different forms and that the relationship between formal legal obligations and household practices warrants further analysis. However, research on women's employment and household contributions does not, by itself, establish how the four classical Sunni

schools systematically allocate maintenance obligations among spouses, children, parents, and other relatives. A comparative jurisprudential analysis is therefore necessary to clarify the doctrinal foundations of *nafaqah* before assessing its relevance to contemporary family arrangements.

The research gap addressed by this study lies in the need to connect the comparative reconstruction of classical *fiqh* with a contextual assessment of changing family economies. Existing studies relevant to this topic tend to concentrate on women's employment and their position as income earners, the legal implications of working wives' contributions, or the general rules governing marital maintenance (Arifeen & Gatrell, 2020; Nurazis & Anwar, 2022; Syafitri et al., 2022). These contributions are important, but they address different dimensions of the problem and do not collectively provide a comprehensive framework for comparing the allocation of maintenance obligations across classical legal schools and evaluating that allocation against contemporary household arrangements. In particular, a distinction must be maintained between the husband's normative obligation to provide maintenance, the wife's voluntary or negotiated contribution to household expenditure, and the separate rules governing the maintenance of children and other relatives. Treating these matters as interchangeable risks obscuring the legal grounds upon which each obligation rests. The unresolved issue is consequently not whether the husband has a maintenance obligation, but how the legal rationale, scope, and conditions of that obligation should be understood when household income is generated jointly, wives become principal earners, or family members have unequal economic capacities. Addressing this question requires an analysis that preserves the doctrinal distinctions within classical jurisprudence while examining the implications of those distinctions for contemporary Muslim families.

The novelty of this study lies in its proposed two-stage analytical framework for examining financial responsibility in Islamic family law. The first stage reconstructs the distribution of *nafaqah* within classical jurisprudence by identifying the obligated party, beneficiary, type of expenditure, relevant conditions, and legal basis of maintenance across the four Sunni schools. This stage draws on comparative classical jurisprudential works, particularly Ibn Rushd's *Bidāyat al-Mujtahid* and al-Jaziri's comparative exposition of the four schools, to distinguish the rules governing marital maintenance from those governing the maintenance of children, parents, and other relatives (Ibn Rushd, 2004; al-Jaziri, 2003). The second stage evaluates the practical relevance of this doctrinal framework in light of contemporary family arrangements, including supplementary contributions by wives, dual-earner households, and households in which wives serve as the principal breadwinners. Studies of Muslim women's professional experiences and Indonesian working wives provide contextual evidence for this assessment (Arifeen & Gatrell, 2020; Nurazis & Anwar, 2022; Syafitri et al., 2022). Rather than assuming that the husband's obligation should automatically be replaced by an equal division of expenses, this study distinguishes four analytical dimensions: legal obligation, economic capacity, the practical arrangements through which household expenses are met, and the protection of family welfare. This distinction enables a critical assessment of the

relationship between established legal duties and changing economic practices without presupposing that practical cooperation necessarily transfers the underlying legal obligation from one spouse to another.

Accordingly, this study aims to critically analyze the construction of financial responsibility in Islamic family law by comparing the distribution of *nafaqah* in classical jurisprudence with changing economic roles in contemporary Muslim families. Specifically, the study pursues two objectives. First, to reconstruct the distribution of financial responsibility (*nafaqah*) among family members according to classical Islamic jurisprudence, with particular attention to the obligated parties, beneficiaries, types of expenditure, and conditions governing maintenance obligations across the four Sunni schools. Second, to evaluate the relevance of the classical distribution of *nafaqah* to changing financial roles and responsibilities in contemporary Muslim families, particularly in households where wives contribute substantially to family income or become the principal breadwinners. The first objective establishes the doctrinal basis for understanding the allocation of maintenance obligations, while the second examines the relationship between this legal framework and contemporary household arrangements. By connecting comparative jurisprudential analysis with contextual evidence concerning women's economic participation, the study seeks to contribute to a more systematic understanding of financial responsibility in Islamic family law. Its intended contribution is to distinguish the persistence of legal obligations from the practical arrangements through which family welfare is maintained, thereby providing a clearer basis for evaluating the contemporary relevance of classical *nafaqah* doctrine.

METHODS

The institution of *nafaqah* occupies a central position in Islamic family law because it regulates the material conditions necessary for sustaining marriage and protecting the welfare of dependants. In classical Islamic jurisprudence, the obligation of marital maintenance is generally assigned to the husband, although the scope, conditions, and distribution of maintenance obligations among other relatives differ across the legal schools. These differences demonstrate that *nafaqah* encompasses more than the payment of household expenses; it is a legal institution structured by marital status, kinship, economic capacity, and the rights of dependants (Ibn Rushd, 2004; al-Jaziri, 2003). Nevertheless, contemporary changes in household economies raise questions about how this normative framework operates when wives participate substantially in paid employment and contribute to family expenditure. Research on British Pakistani Muslim professional women shows that career decisions are negotiated through the interaction of religious commitments, family expectations, and professional aspirations (Arifeen & Gatrell, 2020). In Indonesia, studies of working wives similarly identify different patterns of female economic participation, ranging from supplementary contributions to situations in which wives become the principal household earners (Nurazis & Anwar, 2022; Syafitri et al., 2022). These developments invite renewed examination of the relationship between the husband's formal obligation to provide maintenance and the actual financial arrangements adopted by

contemporary Muslim families. The central issue is not simply whether women contribute economically, but how Islamic family law distinguishes between a legally assigned obligation and the practical arrangements through which household welfare is maintained.

Previous studies have examined aspects of women's economic participation and family financial responsibility, but their contributions remain differentiated by research focus and analytical approach. Arifeen and Gatrell (2020), for example, investigate how highly educated British Pakistani Muslim women negotiate faith, family, and career. Their findings illuminate the interaction between religious commitments and professional opportunities, although the study does not directly investigate the doctrinal allocation of *nafaqah*. In Indonesia, Nurazis and Anwar (2022) examine the position of wives who earn income through the lens of Islamic law and distinguish between wives who supplement their husbands' earnings and those who become the principal family breadwinners. Syafitri et al. (2022), meanwhile, analyze family maintenance responsibilities involving working wives through the Compilation of Islamic Law (*Kompilasi Hukum Islam*, KHI) and customary law in Lhokseumawe. Their study identifies the continuing distinction between the husband's maintenance obligation and the wife's economic contribution in the context they examine. These studies provide useful evidence that women's participation in family financing can take different forms and that the relationship between formal legal obligations and household practices warrants further analysis. However, research on women's employment and household contributions does not, by itself, establish how the four classical Sunni schools systematically allocate maintenance obligations among spouses, children, parents, and other relatives. A comparative jurisprudential analysis is therefore necessary to clarify the doctrinal foundations of *nafaqah* before assessing its relevance to contemporary family arrangements.

The research gap addressed by this study lies in the need to connect the comparative reconstruction of classical *fiqh* with a contextual assessment of changing family economies. Existing studies relevant to this topic tend to concentrate on women's employment and their position as income earners, the legal implications of working wives' contributions, or the general rules governing marital maintenance (Arifeen & Gatrell, 2020; Nurazis & Anwar, 2022; Syafitri et al., 2022). These contributions are important, but they address different dimensions of the problem and do not collectively provide a comprehensive framework for comparing the allocation of maintenance obligations across classical legal schools and evaluating that allocation against contemporary household arrangements. In particular, a distinction must be maintained between the husband's normative obligation to provide maintenance, the wife's voluntary or negotiated contribution to household expenditure, and the separate rules governing the maintenance of children and other relatives. Treating these matters as interchangeable risks obscuring the legal grounds upon which each obligation rests. The unresolved issue is consequently not whether the husband has a maintenance obligation, but how the legal rationale, scope, and conditions of that obligation should be understood when household income is generated jointly, wives become principal earners, or family members have unequal economic

capacities. Addressing this question requires an analysis that preserves the doctrinal distinctions within classical jurisprudence while examining the implications of those distinctions for contemporary Muslim families.

The novelty of this study lies in its proposed two-stage analytical framework for examining financial responsibility in Islamic family law. The first stage reconstructs the distribution of *nafaqah* within classical jurisprudence by identifying the obligated party, beneficiary, type of expenditure, relevant conditions, and legal basis of maintenance across the four Sunni schools. This stage draws on comparative classical jurisprudential works, particularly Ibn Rushd's *Bidāyat al-Mujtahid* and al-Jaziri's comparative exposition of the four schools, to distinguish the rules governing marital maintenance from those governing the maintenance of children, parents, and other relatives (Ibn Rushd, 2004; al-Jaziri, 2003). The second stage evaluates the practical relevance of this doctrinal framework in light of contemporary family arrangements, including supplementary contributions by wives, dual-earner households, and households in which wives serve as the principal breadwinners. Studies of Muslim women's professional experiences and Indonesian working wives provide contextual evidence for this assessment (Arifeen & Gatrell, 2020; Nurazis & Anwar, 2022; Syafitri et al., 2022). Rather than assuming that the husband's obligation should automatically be replaced by an equal division of expenses, this study distinguishes four analytical dimensions: legal obligation, economic capacity, the practical arrangements through which household expenses are met, and the protection of family welfare. This distinction enables a critical assessment of the relationship between established legal duties and changing economic practices without presupposing that practical cooperation necessarily transfers the underlying legal obligation from one spouse to another.

Accordingly, this study aims to critically analyze the construction of financial responsibility in Islamic family law by comparing the distribution of *nafaqah* in classical jurisprudence with changing economic roles in contemporary Muslim families. Specifically, the study pursues two objectives. First, to reconstruct the distribution of financial responsibility (*nafaqah*) among family members according to classical Islamic jurisprudence, with particular attention to the obligated parties, beneficiaries, types of expenditure, and conditions governing maintenance obligations across the four Sunni schools. Second, to evaluate the relevance of the classical distribution of *nafaqah* to changing financial roles and responsibilities in contemporary Muslim families, particularly in households where wives contribute substantially to family income or become the principal breadwinners. The first objective establishes the doctrinal basis for understanding the allocation of maintenance obligations, while the second examines the relationship between this legal framework and contemporary household arrangements. By connecting comparative jurisprudential analysis with contextual evidence concerning women's economic participation, the study seeks to contribute to a more systematic understanding of financial responsibility in Islamic family law. Its intended contribution is to distinguish the persistence of legal obligations from the practical arrangements through which family welfare is maintained, thereby providing a clearer basis for evaluating the contemporary

relevance of classical *nafaqah* doctrine.

RESULT AND DISCUSSION

Result

The Distribution of *Nafaqah* in Classical Islamic Jurisprudence

The analysis of the selected classical jurisprudential literature reveals that financial responsibility (*nafaqah*) is constructed primarily as a differentiated legal obligation rather than as an equal financial contribution among family members. Within the classical framework, the husband generally occupies the position of the principal provider in marriage, while the wife and dependent children are among the principal beneficiaries of maintenance. This arrangement forms part of a broader jurisprudential structure connecting marriage, material protection, and reciprocal marital rights and obligations. The husband's responsibility is therefore not merely a voluntary act of generosity but a legal obligation governed by specific conditions. The Qur'anic provisions concerning maintenance, particularly Q. 2:233 and Q. 65:7, establish the relationship between financial provision, reasonable standards of living, and the provider's economic capacity. The classical legal tradition develops these principles through detailed discussions of marital status, entitlement, dependency, and the conditions under which maintenance becomes obligatory (Ibn Rushd, 2004; al-Jaziri, 2003).

The analysis further identifies the husband's responsibility for providing his wife's basic material needs, including food, clothing, accommodation, and other necessities recognized within the applicable legal framework. However, the amount and form of maintenance are not uniformly fixed for every household. Jurisprudential reasoning considers factors such as the husband's financial capacity, customary standards, and the circumstances relevant to the entitlement. Consequently, the identity of the primary obligor is relatively stable, whereas the substantive implementation of the obligation allows for contextual variation. The classical model should therefore not be interpreted as prescribing an identical monetary amount for all families. Rather, it establishes a normative responsibility whose fulfillment is assessed in relation to the beneficiary's needs and the provider's circumstances, subject to the particular legal position adopted by the relevant school of jurisprudence (Ibn Rushd, 2004; al-Jaziri, 2003).

A further finding concerns the distinction between a wife's personal wealth and the husband's obligation to provide maintenance. The wife's possession of income or other personal assets does not, by itself, establish that the husband's maintenance obligation has automatically been extinguished. The analysis thus distinguishes the ownership of property from the allocation of legal responsibility. This distinction is relevant to contemporary discussions of working wives because participation in paid employment does not necessarily transform a wife's income into a legally equivalent substitute for the husband's obligation. Indonesian scholarship on working wives similarly identifies a distinction between wives who contribute supplementary income and those who become the principal household breadwinners (Nurazis & Anwar, 2022). The financial contribution made in practice and the legal obligation assigned under a particular jurisprudential framework must therefore be examined separately.

The distribution of *nafaqah* also extends beyond the marital relationship to

children and other relatives who may qualify for maintenance. The analysis identifies dependent children as an important category of beneficiaries, particularly when they lack sufficient independent means to meet their basic needs. The legal basis and conditions of maintenance for children and other relatives, however, are not necessarily identical to those governing spousal maintenance. Kinship, dependency, financial capacity, and the circumstances of the obligated party may affect the existence and extent of the obligation. Comparative jurisprudential works demonstrate that maintenance of relatives involves additional legal questions concerning the degree of kinship, the beneficiary's need, and the responsible party's capacity (Ibn Rushd, 2004; al-Jaziri, 2003). The classical framework consequently encompasses a broader system of family maintenance rather than a single obligation limited to the husband-wife relationship.

The analysis also identifies differences among classical legal schools concerning the conditions governing a wife's entitlement to maintenance. In particular, discussions of marital maintenance may connect entitlement with the legal characterization of marital relations and the fulfillment of particular marital obligations. The precise conditions and their legal consequences must nevertheless be distinguished according to the school being examined rather than treated as a single, universally agreed rule. This finding indicates that classical *nafaqah* doctrine contains both shared principles and internal jurisprudential disagreements. Accordingly, the allocation of financial responsibility cannot be fully reconstructed by identifying the husband as the provider alone; it also requires examining the conditions under which the obligation arises, continues, or may be affected by changes in marital circumstances (Ibn Rushd, 2004; al-Jaziri, 2003).

Contemporary Family Financial Arrangements

The analysis of contemporary literature identifies a range of household financial arrangements in which Muslim women participate in paid employment and contribute to family expenditure. These arrangements include wives who supplement their husbands' income, couples who jointly finance household needs, and wives who become the principal earners. Nurazis and Anwar (2022), for example, distinguish between wives who assist their husbands financially and wives who become the main breadwinners. Research by Rufaida and Nuryati (2022) also documents circumstances in which husbands consider their wives' earnings a reason to discontinue providing maintenance. These findings indicate that women's economic participation can influence how maintenance responsibilities are understood and practiced within households. They do not, however, establish that all Muslim families follow the same pattern or that the husband's legal obligation necessarily changes whenever a wife earns an income.

The contemporary literature further indicates that household contribution cannot be understood exclusively through the amount of income earned by each spouse. Financial provision operates alongside domestic work, childcare, and other responsibilities necessary for maintaining family welfare. A wife may contribute financially while also undertaking substantial unpaid domestic and caregiving work, while a husband may combine financial provision with domestic

participation. The distribution of these responsibilities varies across households and is shaped by economic circumstances, employment arrangements, and marital negotiation. The literature on Indonesian Muslim women's economic participation demonstrates that earning income can involve negotiations between religious expectations, family responsibilities, and economic necessity (Nurazis & Anwar, 2022; Rufaida & Nuryati, 2022). This suggests that household financial arrangements are more diverse than a simple distinction between a male provider and a financially dependent wife.

A comparison of classical jurisprudential texts and contemporary studies reveals a distinction between the normative allocation of *nafaqah* and the practical organization of household expenditure. The classical framework assigns financial obligations according to specific legal relationships and conditions, whereas contemporary households may rely on combined income and negotiated forms of cooperation. The two dimensions are related but should not be treated as interchangeable. A household may depend substantially on a wife's income without that practical arrangement automatically establishing a transfer of the husband's legal obligation. Similarly, the continued recognition of the husband's maintenance obligation does not mean that a wife cannot voluntarily contribute to household expenses. The literature therefore supports an analytical distinction between the legal basis of responsibility and the practical means through which family needs are met.

The results also indicate that economic capacity is an important consideration in assessing the practical implementation of maintenance. Classical jurisprudence recognizes the relevance of the provider's circumstances, while contemporary households may experience additional variations in income stability, employment, assets, debt, and caregiving commitments. These circumstances can influence how family expenses are financed and how spouses negotiate their contributions. Nevertheless, economic capacity should not be used as an unexamined substitute for the legal criteria governing *nafaqah*. The findings instead indicate that an adequate analysis must consider economic circumstances alongside the legal status of the parties, the needs of dependants, and the particular conditions governing each maintenance obligation.

Discussion

The Normative Structure and Protective Function of *Nafaqah*

The findings demonstrate that classical Islamic jurisprudence conceptualizes *nafaqah* as a legally differentiated system of financial responsibility rather than as a general expectation that all family members contribute equally. This distinction is central to understanding the normative structure of Islamic family law. The husband's obligation to maintain his wife and eligible dependants is grounded in a specific legal relationship, whereas the obligations concerning children and other relatives are determined through additional rules relating to kinship, dependency, and capacity. Consequently, the legal structure cannot be reduced to a general principle of household cost-sharing. The comparative works of Ibn Rushd (2004) and al-Jaziri (2003) provide a basis for examining how common legal principles are interpreted through different jurisprudential

approaches. The significance of these differences is that a reconstruction of *nafaqah* must identify both the shared foundations and the school-specific conditions governing financial responsibility.

The protective function of *nafaqah* remains particularly important because the obligation is intended to secure material support for eligible beneficiaries. Qur'anic provisions concerning maintenance connect financial provision with reasonable standards and the provider's capacity (Q. 2:233; Q. 65:7). These principles support an interpretation of maintenance that recognizes the material circumstances of the parties without reducing the obligation to an arbitrary or uniform monetary amount. The legal significance of this approach is that the assessment of maintenance involves both a normative duty and the circumstances relevant to its fulfillment. In this respect, contextual flexibility should not automatically be equated with the disappearance of legal responsibility. Rather, it concerns how an established obligation is implemented within the parameters recognized by the relevant legal framework.

A further implication concerns the need to distinguish the maintenance of a wife from the maintenance of children and other relatives. Although these obligations form part of the wider framework of family protection, their legal grounds and conditions are not necessarily identical. A conclusion derived from the rules governing marital maintenance cannot automatically be extended to every category of dependant. This distinction is particularly important when assessing family welfare because a change in the financial relationship between spouses does not necessarily resolve the maintenance rights of children or other eligible relatives. The comparative analysis of classical jurisprudence therefore contributes to conceptual clarity by identifying the particular relationship, beneficiary, and legal conditions relevant to each obligation (Ibn Rushd, 2004; al-Jaziri, 2003).

Women's Economic Participation and the Persistence of Legal Obligation
The contemporary literature complicates the traditional provider-dependent model because wives may contribute supplementary income or become the principal household earners. Nurazis and Anwar (2022) demonstrate that wives' financial roles vary, while Rufaida and Nuryati (2022) identify circumstances in which a wife's earnings affect her husband's understanding of the maintenance obligation. These findings reveal a gap that may arise between the formal allocation of legal responsibility and the financial practices adopted within a household. However, the existence of this gap does not establish that the legal obligation has automatically shifted to the wife. The distinction between actual contribution and legal responsibility must therefore remain central to the analysis.

This distinction also clarifies why women's employment should not be treated as a sufficient basis for concluding that the husband's obligation has ceased. A wife's income may improve the household's financial security, enable the family to meet additional needs, or provide protection during periods of economic difficulty. Nevertheless, these practical benefits are analytically different from a determination that the legal basis of maintenance has changed. The relevant jurisprudential question concerns the conditions governing the husband's obligation and whether the circumstances of a particular case have legal

consequences under the applicable school or legal framework. Contemporary research on working wives provides evidence of changing financial practices, but the doctrinal implications must be established through a separate analysis of the relevant legal sources.

The distinction between personal property and maintenance responsibility is similarly important. Where the wife's earnings are treated as an automatic substitute for the husband's maintenance, economic participation may be interpreted as transferring a responsibility that the classical framework assigns on a different legal basis. Such an interpretation risks conflating the fact that a wife possesses resources with the question of whether she is legally obligated to use those resources for household maintenance. A more precise analysis distinguishes the ownership of income, voluntary financial contribution, mutually negotiated expenditure, and legally enforceable maintenance obligations. This approach allows the economic cooperation of spouses to be recognized without assuming that their legal responsibilities must necessarily become identical.

Reciprocity, Economic Capacity, and Contemporary Relevance

The findings suggest that the relevance of classical *nafaqah* to contemporary families should be evaluated through a distinction between its normative foundation and its practical implementation. Its normative foundation lies in the allocation of legal responsibility and the protection of eligible beneficiaries. Its practical implementation, meanwhile, may involve a range of household arrangements, including supplementary contributions by wives and the joint financing of family expenditure. Recognizing these arrangements does not require the automatic replacement of differentiated legal obligations with an equal division of expenses. Instead, it permits an assessment of how household cooperation can operate alongside the legal responsibilities recognized by Islamic jurisprudence.

Economic capacity provides an additional dimension for evaluating this relationship. Classical jurisprudential discussions already recognize that the implementation of maintenance is affected by the provider's circumstances, although the details differ across legal schools. Contemporary households may face more varied financial conditions, including unstable earnings, unequal salaries, employment insecurity, and substantial caregiving commitments. These circumstances make it necessary to consider the relationship between the applicable legal rules and the actual needs of family members. However, economic capacity should function as a contextual consideration within a legally grounded analysis rather than as an independent principle that automatically reallocates obligations according to whichever spouse earns more.

Reciprocity also deserves careful conceptual treatment. In everyday family life, spouses may reasonably cooperate to meet household expenses and support one another during financial difficulty. Such cooperation may reflect mutual care, agreement, and a shared commitment to family welfare. Nevertheless, practical reciprocity does not necessarily mean that the legal obligations of the spouses are symmetrical. The distinction matters because the ethical value of cooperation can be recognized without erasing the specific legal basis of maintenance. An analysis that separates these dimensions is better equipped to explain how contemporary

household practices may change while certain normative responsibilities remain in force.

The comparison further suggests that the protective function of *nafaqah* is especially significant where family members remain economically dependent or where substantial disparities in resources exist. In such circumstances, the recognition of a legally defined maintenance obligation can provide an important safeguard against the deprivation of essential needs. A contemporary interpretation should therefore avoid treating the growth of dual-earner households as evidence that the classical framework has become entirely irrelevant. At the same time, the existence of a normative obligation should not prevent researchers from examining how financial arrangements operate in practice or whether those arrangements adequately protect dependants. The challenge is to preserve the protective purpose of maintenance while evaluating its application in light of actual family circumstances.

These considerations also establish an important boundary for contemporary reinterpretation. Changes in household economies may justify examining how maintenance is assessed, negotiated, and fulfilled, but they do not independently establish that the underlying legal rules have been amended. Any proposed reconstruction must explain its legal basis, identify the jurisprudential positions on which it relies, and distinguish doctrinal conclusions from ethical or policy recommendations. Principles such as justice, reciprocity, and family welfare can inform the evaluation, but their application must be supported by a reasoned account of their relationship to the relevant legal sources. This requirement prevents contemporary analysis from treating desirable social outcomes as sufficient proof of a particular legal ruling.

Synthesis in Relation to the Research Objectives

The first research objective is addressed by the finding that classical Islamic jurisprudence distributes *nafaqah* through a differentiated structure of family obligations. The husband generally bears the primary responsibility for marital maintenance, while the maintenance of children and other relatives is governed by additional rules concerning kinship, dependency, capacity, and other relevant conditions. The resulting framework does not establish an undifferentiated requirement that every family member contribute equally to household expenses. Rather, it assigns obligations according to legally recognized relationships and conditions, while maintaining the broader purpose of protecting eligible beneficiaries from material deprivation.

The second research objective is addressed by the finding that the classical distribution remains relevant as a normative and protective foundation but does not, by itself, describe every financial arrangement found in contemporary Muslim families. Dual-earner households, female breadwinners, unequal earning capacities, and negotiated expenditure arrangements demonstrate that actual household financing may be more complex than a unilateral provider-dependent model. These changes do not automatically extinguish or transfer the husband's legal obligation. Instead, they require a careful distinction between the persistence of a legal duty and the practical arrangements through which family needs are

met. The contemporary relevance of *nafaqah* consequently depends on examining both its established doctrinal structure and the circumstances in which it is applied.

Taken together, the discussion supports an approach that preserves the distinction between legal obligation, economic capacity, voluntary contribution, and practical cooperation. This approach avoids two opposite assumptions: that classical rules must be interpreted as a complete description of every contemporary household, and that changing economic practices necessarily invalidate the classical allocation of maintenance. The more defensible conclusion is that the normative structure of *nafaqah* and the organization of household expenditure are related but analytically distinct. A systematic assessment of their relationship can contribute to a more precise and context-sensitive understanding of financial responsibility in Islamic family law.

CONCLUSIONS

This section presents the main conclusions of the study. They should be presented in concise, clear, and compact sentences based on the results and discussions, in the form of paragraphs (not with bullet points or numbering). It should clarify the findings of the study as a synthesis of the results of the data analysis and discussion and highlight original findings that contribute to the development of Islamic educational psychology. Additionally, this section should emphasize the implications of the findings, such as suggestions for future research or policy recommendations. [Book Antiqua 12 pt, aligned left and right, spacing 1.0]

This study concludes that financial responsibility (*nafaqah*) in classical Islamic jurisprudence is structured primarily as a differentiated legal obligation, with the husband positioned as the principal provider for the wife and dependent children. The classical framework does not establish an equal distribution of financial responsibility among all family members; rather, it assigns responsibility according to marital and familial relationships, dependency, and legally recognized conditions. The husband's obligation to provide therefore represents not merely an economic arrangement but a normative mechanism for protecting family members who depend upon household resources. At the same time, the analysis demonstrates that the classical concept of *nafaqah* contains contextual dimensions concerning the scope and adequacy of maintenance, indicating that its implementation was not entirely detached from economic circumstances and family needs.

Regarding the second research question, the study finds that the classical distribution of *nafaqah* remains relevant as a normative foundation but is less adequate when applied as a rigid and exclusively gender-based model to contemporary Muslim families. The emergence of dual-earner households, women's increasing economic participation, female breadwinners, and shared household expenditure has transformed the practical organization of family finances. These changes do not necessarily eliminate the husband's normative obligation; rather, they require a distinction between legal responsibility and the actual distribution of financial contributions within the household. Consequently,

contemporary application of *nafaqah* should preserve its protective function while allowing practical financial arrangements to respond to differences in economic capacity, dependency, reciprocal contribution, and family circumstances.

The principal contribution of this study is the proposition that rethinking *nafaqah* should be understood as **contextual reconstruction rather than rejection of classical jurisprudence**. The study identifies four complementary principles for a contemporary understanding of family financial responsibility: **obligation, capacity, reciprocity, and family welfare**. Obligation preserves the normative foundation of *nafaqah*; capacity recognizes differences in economic resources; reciprocity accommodates cooperative financial practices between spouses; and family welfare provides the ultimate orientation of financial responsibility. This framework enables Islamic family law to maintain continuity with its classical foundations while responding to transformations in contemporary family economies. It also avoids two extremes: treating the classical husband-provider model as completely immutable or replacing it entirely with an assumption of identical financial obligations between spouses.

From the perspective of Islamic character education, the findings demonstrate that *nafaqah* has significance beyond the regulation of material expenditure. Financial responsibility within the family can function as a medium for cultivating **amanah, responsibility, justice, self-discipline, care, generosity, and mutual respect**. The way parents manage financial obligations, negotiate household resources, and respond to economic differences provides an important informal educational environment for children's character development. Accordingly, contemporary discussions of *nafaqah* should incorporate not only legal and economic considerations but also the ethical and educational values embodied in family financial practices. A financially responsible Muslim family can therefore become an important context for developing individuals who understand responsibility not merely as an obligation imposed by law but as a moral commitment toward the welfare of others.

This study has several limitations. First, it is based on qualitative library research and therefore does not empirically examine how Muslim families actually negotiate financial responsibilities in different socio-economic and cultural contexts. Second, the analysis focuses primarily on the relationship between classical jurisprudence and contemporary scholarship and does not systematically compare the implementation of *nafaqah* across specific national legal systems. Third, the proposed framework of obligation, capacity, reciprocity, and welfare requires empirical validation before it can be generalized across diverse Muslim societies. Future research should therefore employ comparative socio-legal and mixed-method approaches involving Muslim families from different cultural, economic, and legal contexts. Such research could examine how couples negotiate *nafaqah* in practice and how financial responsibility influences marital relationships, children's character formation, gender relations, and family welfare. In this way, the classical normative foundations of *nafaqah* can continue to inform Islamic family law while remaining responsive to the evolving realities of Muslim family life.

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