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**THE SAKINAH FAMILY AS THE FOUNDATION OF HOUSEHOLD FINANCIAL STABILITY: THE PERSPECTIVE OF ḤADĪTH AND MAQĀṢID AL-SHAṬĪ'AH**

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**ABSTRACT**

Household financial instability has been empirically demonstrated to be one of the leading causes of divorce in Indonesia (BPS, 2023); however, academic scholarship on the *sakinah* family has yet to adequately integrate the concepts of the *sakinah* family, household financial stability, the ḥadīth corpus, and *maqāṣid al-shaṬĪ'ah* simultaneously and applicatively. This study employs a qualitative method through library research, relying upon secondary sources analyzed through a descriptive analytical approach. The theoretical framework of this research rests upon the Family Resource Management Theory of Deacon and Firebaugh and the Theory of *Maqāṣid al-ShaṬĪ'ah*. The findings demonstrate that within the perspective of *maqāṣid al-shaṬĪ'ah*, the *sakinah* family and household financial stability share a circular and mutually reinforcing relationship through the simultaneous preservation of the five elements of *darūriyyāt* — *ḥifẓ al-nasl*, *ḥifẓ al-māl*, *ḥifẓ al-nafs*, *ḥifẓ al-'aql*, and *ḥifẓ al-dīn* — such that *sakinah* is not merely a spiritual aspiration, but rather a reality that is actualized when household finances are managed with full *maqāṣidī* consciousness. This is further reinforced by four normative ḥadīth layers analyzed through the theory of Deacon & Firebaugh: the obligation of nafaqah in accordance with *ma'rūf* (ḥadīth of Jābir ibn 'Abdullāh), the prioritization of family nafaqah as *farḍ 'ayn* (ḥadīth of Abū Hurairah), the motivational transformation of *ih̥tisāb* in financial expenditure (ḥadīth of Abū Mas'ūd al-Badrī), and the dual management system structure grounded in *mas'ūliyyah* (ḥadīth of Ibn

	'Umar)—which, when operationalized synergistically, produce a household financial management ecosystem that is structured, meaningful, and sustainable.
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## A. INTRODUCTION

The family constitutes the smallest social unit as well as the most fundamental foundation in the edifice of human civilization.<sup>133</sup> In the Islamic perspective, the family is not merely understood as a biological bond or a social contract, but rather as a sacred institution built upon the principles of *mawāddah* (affection), *rahmah* (mercy), and *sakīnah* (tranquility), as affirmed in the Qur'ān, *Sūrah al-Rūm*, verse 21.<sup>134</sup> The concept of *sakīnah* — which literally denotes serenity and tranquility of the soul — represents the highest aspiration of every Muslim couple in building a household.<sup>135</sup> It is not merely an individual psychological

<sup>133</sup> Syailendra Sabdo Djati Ps, Ghifary Dhuyufurrahman, and Adi Aprianto, “WAKAF UANG DAN PERANNYA DALAM PENGUATAN KETAHANAN KELUARGA MUSLIM,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 11, no. 2 (May 2024): 317–36, <https://doi.org/10.37397/amj.v11i2.570>; Muhsan Syarafuddin, Winning Son Ashari, and Siti Nazla Raihana, “ESKALASI KONFLIK KELUARGA DALAM DINAMIKA GLOBALISASI DAN PENDEKATAN RESOLUSI BERBASIS FIKIH,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 12, no. 1 (November 2024): 30–52, <https://doi.org/10.37397/al-majaalis.v12i1.707>; Sofyan Alhadar et al., “Strategi Pengembangan UMKM Huyula Berbasis Collaborative Governace Dalam Mewujudkan Ekonomi Berkelanjutan di Desa Lembah Hijau Di Kecamatan Bonepantai Kabupaten Bone Bolango,” *Solo International Collaboration and Publication of Social Sciences and Humanities* 3, no. 03 (November 2025): 637–48, <https://doi.org/10.61455/sicopus.v3i03.427>; Muhammad Rizki Febrian and Syafiq Riza Hasan, “KONSEP KELUARGA MUSLIM DALAM MENJAGA FITRAH SEKSUAL ANAK,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 12, no. 1 (November 2024): 1–29, <https://doi.org/10.37397/al-majaalis.v12i1.620>.

<sup>134</sup> Marwan Mas'ud et al., “بولتيرأبند في منظور فقه النكاح الإسلامي,” *An-Nikah: Jurnal Pernikahan Islam* 1, no. 2 (2026): 146–60; Marwan Mas'ud and Nur Anisa Rizqi, “الموكويوشي والهوية النسبئية: دراسة فقهية في الأحوال الشخصية حول “ظاهرة التبني الرشيدي للرجال البالغين في اليابان),” *Al-Mawaddah: Jurnal Hukum Dan Ekonomi Keluarga Islam* 1, no. 2 (2025): 131–48; Muhammad Yusup Rustam, Ruston Kumaini, and Ghufuran Jauhar, “STRATEGI KETAHANAN KELUARGA SAKINAH PADA MAHASISWA YANG TELAH MENIKAH: Studi Fenomenologi Pada Mahasiswa Berkeluarga STDI Imam Syafi'i Jember,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 2, no. 1 (March 2024): 153–68, <https://doi.org/10.37397/al-usariyah.v2i1.578>; Unzila Munawaroh et al., “Analisis Life Style Istri Dalam Membentuk Keluarga Sakinah Mawaddah Warohmah: Studi Kasus Di Desa Setia Marga Lubuklinggau,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 3, no. 3 (2025): 448–70, <https://doi.org/10.37397/al-usariyah.v3i3.858>.

<sup>135</sup> Arif R. Tanjung, Akhmad Husaini, and Dia Huda Pranoto, “Pilar Hubungan Harmonis Perspektif Yasir Al-Hazimi: Analisis Dan Penerapannya Dalam Hukum Keluarga Islam,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 3, no. 2 (July 2025): 131–54, <https://doi.org/10.37397/al-usariyah.v3i2.898>; An Nisa Angriyanti et al., “Efektivitas Pendidikan Pranikah Dalam Menciptakan Rumah Tangga Harmonis: Studi Kasus Kua Kecamatan Sambirejo Kabupaten Sragen,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 3, no. 2 (July 2025): 237–56,

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condition, but rather a manifestation of the harmonious integration of the spiritual, emotional, and material dimensions of married life.

Among the material dimensions that are frequently overlooked in Islamic academic scholarship is the aspect of household financial management.<sup>136</sup> In reality, however, empirical evidence consistently demonstrates that financial instability constitutes one of the primary triggers of family conflict, and indeed serves as a dominant factor precipitating divorce.<sup>137</sup> Data from the Central Bureau of Statistics (Badan Pusat Statistik/BPS) in 2023 indicate that economic factors consistently rank among the three leading causes of divorce in Indonesia, alongside marital disputes and domestic violence. This condition reflects a broader failure in the protection of *Maqāṣid al-Sharīʿah*, particularly *ḥifẓ al-māl* (the preservation of wealth) and *ḥifẓ al-nasl* (the preservation of family lineage), as financial instability not only disrupts economic order but also undermines family continuity. Thus, the empirical reality of divorce can be understood as a manifestation of the weakened implementation of these Maqāṣid principles within Indonesian society.<sup>138</sup> This fact raises a fundamental question: has Islam, through its normative sources, provided comprehensive guidance on financial management as an inseparable component of building the sakīnah family?

A study of the ḥadīth literature demonstrates that the Prophet Muḥammad *ṣallallāhu 'alayhi wa sallam* laid an extraordinarily solid foundation in regulating the economic life of

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<https://doi.org/10.37397/al-usariyah.v3i2.952>; Ulfatmi et al., “Building Sakinah Family Based on Islamic Values of Education,” *Indonesian Journal of Islam and Muslim Societies* 15, no. 1 (June 2025): 85–107, <https://doi.org/10.18326/ijims.v15i1.85-107>.

<sup>136</sup> Haya Aqilah Aziza and M. Hafid Mahmudi, “MANAJEMEN KEUANGAN KELUARGA DALAM MENJAGA KETAHANAN RUMAH TANGGA PERSPEKTIF MUHAMMAD ABDUH TUASIKAL,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 2, no. 3 (November 2024): 400–425, <https://doi.org/10.37397/al-usariyah.v2i3.748>; Dinda Intan Azzahra GW and Taqna'in, “Kohesi Sosial Dalam Perspektif Hadis Nabawi Dan Pengaruhnya Terhadap Stabilitas Negera,” *AL-ATSAR: Jurnal Ilmu Hadits* 1, no. 2 (2023): 196–210, <https://doi.org/10.37397/al-atsarjurnalilmuhadits.v1i2.501>.

<sup>137</sup> Saudah Sidiqoh and Winning Son Ashari, “Analisis Fenomena Pasangan Suami Istri Yang Tinggal Bersama Mertua: Studi Kasus Pada Masyarakat Di Dusun Jati Gabahan Kecamatan Bendosari Kabupaten Sukoharjo,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 1, no. 3 (November 2023): 45–64, <https://doi.org/10.37397/al-usariyah.v1i3.422>; Luthfiyyah Adani and Syafiq Riza Hasan Basalamah, “Implikasi Edukasi Pranikah Terhadap Kesehatan Mental Dan Spiritual: Studi Kasus Pada Peserta Nasecha Project,” *Al-Usariyah: Jurnal Hukum Keluarga Islam* 3, no. 1 (March 2025): 43–68, <https://doi.org/10.37397/al-usariyah.v3i1.854>; Jabbar Ul-Haq et al., “Does Economic Stress Matter for the Rising Divorce Rate in China? A Provincial Perspective,” *Nurture* 17, no. 1 (January 2023): 18–28, <https://doi.org/10.55951/nurture.v17i1.142>.

<sup>138</sup> Khairul Amri, Muhammad Adnan, and Cut Dian Fitri, “Does Poverty Affect Divorce Rates? The Role of Women’s Income as Moderating Variable,” *Cogent Social Sciences* 8, no. 1 (December 2022): 2069908, <https://doi.org/10.1080/23311886.2022.2069908>.

the household.<sup>139</sup> Various ḥadīths pertaining to financial support (*nafaqah*), contentment (*qanā'ah*), the prohibition of extravagance (*tabdhīr*) and wastefulness (*isrāf*), as well as the husband's obligation to fulfill the needs of his family, collectively constitute a comprehensive set of guidelines toward household financial stability.<sup>140</sup> These ḥadīths do not stand in isolation; rather, they are organically connected to maqāṣid al-sharī'ah — particularly in the context of *ḥifẓ al-nasl* (the protection of progeny) and *ḥifẓ al-māl* (the protection of wealth) — which together form the universal framework of the objectives of Islamic law.<sup>141</sup>

*Maqāṣid al-sharī'ah* as a theoretical framework has undergone remarkably significant development since it was first systematically articulated by al-Juwaynī, al-Ghazālī, and al-Shāṭibī within the classical tradition of *uṣūl al-fiqh*.<sup>142</sup> Contemporary scholars such as Ibn 'Āshūr, Yūsuf al-Qaradāwī, and Jasser Auda have substantially expanded its scope, rendering it capable of addressing the challenges of modernity, including the increasingly complex economic problems confronting the family in the era of globalization.<sup>143</sup> Through the lens of *maqāṣid al-sharī'ah*, household financial stability is not merely a pragmatic worldly concern, but rather an integral dimension of worship (*ibādah*) and a *shar'ī* responsibility that carries a profound transcendental dimension.

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<sup>139</sup> Aufi Izzadine and Nur Kholis Bin Kurdian, “Korelasi Antara Hadis Larangan Risywah Dan Hadiyat Al-'Ummal Dengan Undang-Undang Negara Republik Indonesia Terkait Pelarangan Suap Menyuap Dan Gratifikasi Dalam Menjaga Stabilitas Ekonomi Negara,” *AL-ATSAR: Jurnal Ilmu Hadits* 1, no. 2 (May 2025): 72–92, <https://doi.org/10.37397/al-atsarjurnalilmuhadits.v1i2.450>; Yose Andika Putra and Ruston Kumaini, “URGENSI STABILITAS KEAMANAN TERITORIAL DALAM PERSPEKTIF HADIS,” *AL-ATSAR: Jurnal Ilmu Hadits* 2, no. 1 (May 2025): 152–73, <https://doi.org/10.37397/al-atsarjurnalilmuhadits.v2i1.584>; Hasyiyati Nurhabibah and Hendri Waluyo Lensa, “Hadis-Hadis Bahaya Utang Dan Pengaruh Utang Terhadap Stabilitas Perekonomian Negara,” *AL-ATSAR: Jurnal Ilmu Hadits* 1, no. 2 (May 2025): 93–108, <https://doi.org/10.37397/al-atsarjurnalilmuhadits.v1i2.458>.

<sup>140</sup> Putri Apria Ningish, Murniati Mukhlisin, and Jumni Nelli, “Family Financial Management in Realizing Sakinah Family,” in *Wealth Management and Investment in Islamic Settings* (Springer Nature Singapore, 2022), 151–64, [https://doi.org/10.1007/978-981-19-3686-9\\_10](https://doi.org/10.1007/978-981-19-3686-9_10).

<sup>141</sup> Beni Setyawan and Asmuni, “WAKAF TUNAI DALAM PERSPEKTIF FIKIH DAN TEORI MAQASID SYARIAH,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 11, no. 2 (May 2024): 292–316, <https://doi.org/10.37397/amj.v11i2.550>; Muhammad Nurul Fahmi, Muhammad Yassir, and Abdi Zulfantri, “PROSEDUR DAN SYARAT POLIGAMI DI INDONESIA PERSPEKTIF MAQASHID SYARIAH,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 11, no. 2 (May 2024): 271–91, <https://doi.org/10.37397/amj.v11i2.572>.

<sup>142</sup> Arman Mergaliyev et al., “Higher Ethical Objective (Maqasid al-Shari'ah) Augmented Framework for Islamic Banks: Assessing Ethical Performance and Exploring Its Determinants,” *Journal of Business Ethics* 170, no. 4 (May 2021): 797–834, <https://doi.org/10.1007/s10551-019-04331-4>.

<sup>143</sup> Tawffeeq A. S. Mohammed, “A Scientometric Study of Maqasid Al-Shariah Research: Trending Issues, Hotspot Research, and Co-Citation Analysis,” *Frontiers in Research Metrics and Analytics* 9 (November 2024), <https://doi.org/10.3389/frma.2024.1439407>.

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A number of prior studies have engaged with the theme of the *sakīnah* family from various perspectives. Some have examined the concept of *sakīnah* through the lens of *tafsīr al-Qur'ān*,<sup>144</sup> others have addressed it within the framework of *fiqh al-munākahāt*,<sup>145</sup> and several contemporary studies have attempted to integrate it with approaches drawn from family psychology.<sup>146</sup> Some studies examine the application of the concept of the *sakīnah* family in times of crisis through the approach of *maqāṣid al-sharī'ah*.<sup>147</sup> Other studies emphasize the importance of financial literacy in realizing a *sakīnah* family.<sup>148</sup>

A number of previous studies demonstrate that the theme of the *sakīnah* family has been examined from diverse perspectives, although not yet in a fully integrated manner. The study entitled *Family Financial Management in Contemporary Premarital Guidance from the Perspective of Maqāṣid al-Sharī'ah* emphasizes the importance of financial management in premarital guidance as a preventive instrument for realizing a *sakīnah* family, employing an empirical field-based approach within the framework of *maqāṣid al-sharī'ah*. Meanwhile, the study *Tinjauan Maqāṣid al-Sharī'ah terhadap Penerapan Konsep Keluarga Sakinah pada Keluarga Terdampak Covid-19* focuses more on family resilience in times of crisis by strengthening religious, psychological, and social dimensions, without specifically addressing the economic aspect. The study *The Concept of Sakinah Family in the Contemporary Muslim Generation* explores the concept of the *sakīnah* family normatively through a modern *tafsīr* approach, emphasizing harmony and the moral-spiritual preparedness of couples. The research *Konsep Penataan Keluarga Sakinah dalam Perspektif Fiqh Munākahāt* concentrates on legal aspects and the principles of spousal relations such as *mu'āsharah bi al-marūf* and *mawaddah wa rahmah*, thus reflecting a juridical-normative orientation. In contrast, the study *Building Sakinah Family Based on Islamic Values of Education* highlights the role of Islamic education

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<sup>144</sup> Ahmad Fauzan and Hadi Amroni, "The Concept of Sakinah Family in The Contemporary Muslim Generation," *AL-'ADALAH* 17, no. 1 (November 2020): 51–70, <https://doi.org/10.24042/adalah.v17i1.6458>.

<sup>145</sup> Supardi Mursalin, "KONSEP PENATAAN KELUARGA SAKINAH DALAM PERSPEKTIF FIQH MUNAKAHAT," *Tafaqquh: Jurnal Penelitian Dan Kajian Keislaman* 10, no. 2 (December 2022): 217–38, <https://doi.org/10.52431/tafaqquh.v10i2.1076>.

<sup>146</sup> Ulfatmi et al., "Building Sakinah Family Based on Islamic Values of Education."

<sup>147</sup> Dewi Rianti, "Tinjauan Maqasid Al-Syari'ah Terhadap Penerapan Konsep Keluarga Sakinah Pada Keluarga Terdampak Covid-19," *Istiqdal: Jurnal Studi Hukum Islam* 9, no. 1 (June 2022): 15–37, <https://doi.org/10.34001/ijshi.v9i1.3224>.

<sup>148</sup> M. Ridha Rahmat Putra, Ezi Zul Hayati, and M. Khairul Arwani, "Family Financial Management in Contemporary Premarital Guidance from the Perspective of Maqashid Al-Shari'ah," *USRATY: Journal of Islamic Family Law* 3, no. 2 (September 2025): 176–87, <https://doi.org/10.30983/usraty.v3i2.10417>.

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and premarital guidance in forming harmonious families, adopting a socio-empirical approach. Taken together, these five studies indicate a predominantly partial tendency in examining the *sakīnah* family—whether from economic, legal, educational, or social resilience perspectives—yet none of them simultaneously integrates household financial stability with the perspectives of ḥadīth and *maqāṣid al-sharī'ah*, thereby leaving a significant gap for a more comprehensive and integrative study.

However, scholarly works that specifically and simultaneously establish a systematic connection between the concept of the *sakīnah* family, household financial stability, the ḥadīth corpus, and the framework of *maqāṣid al-sharī'ah* remain considerably limited. It is precisely this academic gap that has motivated the writing of this article as a contributive endeavor toward the advancement of contemporary Islamic scholarly discourse. This article aims to explore and analyze the relationship between the *sakīnah* family and household financial stability through two primary approaches: first, a thematic ḥadīth study that systematically compiles and analyzes ḥadīths relevant to household economic management; and second, an analysis of *maqāṣid al-sharī'ah* that employs the objectives of Islamic law as an analytical framework for understanding the imperative of financial stability within the context of an Islamic way of life. Through this approach, it is hoped that the article will present a conceptual model that is not only theoretically valuable, but also practically applicable for Muslim couples striving to build a *sakīnah* family amidst the complexities of modern life.

This research introduces novelty on three interconnected levels. Theoretically, it constructs an integrative conceptual framework that positions financial stability as a structural element embedded within the aspiration of the *sakīnah* family, a perspective not explicitly articulated in prior literature. Methodologically, it integrates the ḥadīth *mawḍū'ī* method with Family Resource Management Theory, demonstrating the normative relevance of Prophetic ḥadīth for modern family management while employing contemporary theory as a means of empirical validation. Applicatively, it develops an operational conceptual model that bridges the ideal teachings of Islam on the *sakīnah* family with the practical financial challenges faced by contemporary Muslim families.

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## B. METHOD

This study adopts a qualitative approach to analyze the ḥadīth texts within the context of family resource management. This approach is chosen because it enables an in-depth interpretation of normative meanings embedded in the Prophetic traditions, particularly in relation to financial responsibility, allocation, and ethical considerations within the household. Through library research, the study examines authoritative ḥadīth sources along with relevant scholarly works to identify patterns, concepts, and values that can be contextualized within contemporary family financial management. By relying on secondary data, this method allows for a systematic and text-centered analysis that connects classical Islamic teachings with modern theoretical frameworks.<sup>149</sup> The main method used for data collection in this research is library research, a technique that focuses on utilizing existing documented sources rather than obtaining new information through direct field investigation. This method involves examining a range of written materials—including books, academic journals, research reports, and other recorded documents—so that the researcher can review and interpret information that has previously been compiled and preserved. Consequently, this approach is not limited by particular temporal or geographical boundaries and primarily depends on secondary data rather than data gathered firsthand.<sup>150</sup>

The data used in this study are derived from secondary sources, indicating that the information was initially collected and documented by previous scholars or institutions for purposes unrelated to the present research. Rather than producing original data through direct investigation, this study utilizes materials that already exist, such as earlier studies, reports, official documents, and published works. These previously compiled resources are then reexamined and analyzed to address the objectives of the current research.<sup>151</sup> The sources examined in this study consist of peer-reviewed journal articles, contemporary academic books, and classical compilations of ḥadīth. In analyzing the prophetic traditions, this research

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<sup>149</sup> Haradhan Kumar Mohajan, “Qualitative Research Methodology in Social Sciences and Related Subjects,” *Journal of Economic Development, Environment and People* 7, no. 1 (2018): 23–48.

<sup>150</sup> Oranus Tajedini et al., “How to Increase the Loyalty of Public Library Users? A Qualitative Study,” *Journal of Librarianship and Information Science* 52, no. 2 (July 2019): 317–30, <https://doi.org/10.1177/0961000619856081>.

<sup>151</sup> He-in Cheong et al., “Secondary Qualitative Research Methodology Using Online Data within the Context of Social Sciences,” *International Journal of Qualitative Methods* 22 (May 2023), <https://doi.org/10.1177/16094069231180160>.

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employs a thematic (*mawḍūʿī*) method, a well-established approach in ḥadīth scholarship that focuses on identifying and systematically assembling narrations related to a particular subject before evaluating them critically.<sup>152</sup> In addition to employing the thematic (*mawḍūʿī*) approach, this study establishes explicit criteria for the selection and authentication of the ḥadīths analyzed. The selection of narrations is deliberately limited to ḥadīths related to *nafaqah* (household financial responsibility), as this theme is directly relevant to the study's focus on the relationship between the *sakīnah* family and household financial stability. By prioritizing *nafaqah*-related traditions, the study aims to construct a focused and coherent analytical framework that reflects both normative Islamic teachings and their practical implications for family economic management.

The process of ḥadīth authentication is conducted through *takhrij*, by tracing each narration to its original sources in the major canonical collections of ḥadīth. All four selected narrations are found in highly authoritative compilations, namely Ṣaḥīḥ Muslim and al-Ṣaḥīḥayn (*Ṣaḥīḥ al-Bukhārī* and *Ṣaḥīḥ Muslim*), which are widely recognized in ḥadīth scholarship as meeting the highest standards of authenticity. Consequently, these narrations are classified as *ṣaḥīḥ* based on their inclusion in these canonical sources. Furthermore, the study relies on the established scholarly consensus regarding the reliability of these collections, which presupposes the soundness of their *isnād* (chains of transmission) and the integrity of their narrators. While a detailed independent *isnād* analysis is not conducted in this study, the authentication is grounded in the classical criteria of ḥadīth criticism, including continuity of transmission (*ittiṣāl al-sanad*), reliability of narrators (*ʿadālah* and *ḍabt*), and the absence of irregularities (*shudhūdh*) and hidden defects (*ʿillah*), as recognized by leading ḥadīth scholars. Based on these considerations, the four selected ḥadīths are deemed methodologically appropriate and sufficiently authentic to serve as the primary textual foundation for the analytical framework of this research. This ensures that the interpretive process is not only thematically coherent but also grounded in rigorously authenticated prophetic traditions.

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<sup>152</sup> Rusdin Tahir et al., *Metodologi Penelitian Bidang Hukum : Suatu Pendekatan Teori dan Praktik* (PT. Sonpedia Publishing Indonesia, 2023).

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This research utilizes two principal analytical frameworks: Family Resource Management Theory by Deacon dan Firebaugh (1988) and the theory of *Maqāṣid al-Sharī'ah*. Family Resource Management Theory, developed by Ruth E. Deacon and Francille M. Firebaugh in 1988, explains how families manage available resources to meet their needs and achieve their goals. The theory views the family as a dynamic social system that interacts continuously with its surrounding environment while facing various demands such as economic needs, education, health, and social well-being. To address these demands, families utilize both human resources—such as knowledge, skills, health, and time—and non-human resources, including financial assets, material goods, facilities, and social support. According to this framework, family resource management operates through a systemic process consisting of inputs, throughputs, and outputs. Inputs include the demands faced by the family and the resources they possess. Throughputs refer to the management processes, such as planning, prioritizing needs, organizing resources, and distributing roles among family members. Outputs represent the results of these processes, including the achievement of family goals and improvements in family well-being. The theory also highlights the influence of the broader social environment, emphasizing that effective resource management depends on the family's ability to adapt its strategies to changing economic, cultural, and social conditions.<sup>153</sup>

In comparison, the theory of *Maqāṣid al-Sharī'ah* in the discipline of *uṣūl al-fiqh* refers to the fundamental aims and underlying purposes of Islamic law, which are intended to promote human welfare (*maṣlaḥah*) and prevent harm (*mafsadah*). Classical Muslim jurists, particularly Abū Ishāq al-Shātibī, developed this framework by organizing the objectives of Sharī'ah into a hierarchical structure of human needs: *darūriyyāt*, *ḥājjiyyāt*, and *taḥsīniyyāt*. In this study, the Maqāṣid framework is applied deductively to derive conclusions from the categorized ḥadīth findings. First, the collected ḥadīth are thematically classified based on their substantive content, such as financial obligations, spending ethics, and family responsibility. Second, each category is mapped onto the Maqāṣid hierarchy (*darūriyyāt*,

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<sup>153</sup> Tyler B. Jamison, Lawrence Ganong, and Christine M. Proulx, "Unmarried Coparenting in the Context of Poverty: Understanding the Relationship Between Stress, Family Resource Management, and Resilience," *Journal of Family and Economic Issues* 38, no. 3 (September 2017): 439–52, <https://doi.org/10.1007/s10834-016-9518-z>.

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*ḥājjiyyāt*, *taḥsīniyyāt*) to determine the level of necessity and priority reflected in the Prophetic guidance. Third, these classifications are analyzed to identify how the ḥadīth contribute to the protection of key Maqāṣid dimensions, particularly *ḥifẓ al-māl* (preservation of wealth) and *ḥifẓ al-nasl* (preservation of family continuity). Finally, based on this structured mapping, general conclusions are drawn regarding the role of ḥadīth in shaping a normative framework for household financial management that aligns with the objectives of Sharīʿah. Through this deductive process, the Maqāṣid theory functions not merely as a conceptual reference, but as an analytical tool that systematically guides the interpretation and generalization of the ḥadīth findings.<sup>154</sup>

This study synthesizes these two frameworks by positioning *Maqāṣid al-Sharīʿah* as the normative lens through which the family management process is evaluated. In this integration, the *input* dimension (family needs and resources) is classified according to the hierarchy of *darūriyyāt*, *ḥājjiyyāt*, and *taḥsīniyyāt*, allowing families to prioritize essential over complementary needs. The *throughput* dimension (decision-making, planning, and resource allocation) is guided by the ethical principles of *Maqāṣid*, ensuring that resource management aligns with the protection of fundamental values such as wealth (*ḥifẓ al-māl*) and family continuity (*ḥifẓ al-nasl*). Finally, the *output* dimension (family well-being and goal attainment) is assessed based on the extent to which these *Maqāṣid* objectives are fulfilled. Through this synthesis, Family Resource Management Theory functions as an analytical structure, while *Maqāṣid al-Sharīʿah* serves as a normative compass, enabling a comprehensive framework that integrates empirical management processes with Islamic ethical objectives.

This study employs a descriptive–analytical approach to analyze the data, focusing on systematically outlining the characteristics and specific features of the information rather than emphasizing hypothesis testing or predictive analysis. The descriptive stage aims to present a clear and organized account of the data and the phenomenon under investigation. In research methodology, descriptive analysis is commonly used to portray the characteristics of a phenomenon or situation as it currently exists. Following this stage, the findings are interpreted through deductive reasoning, in which conclusions are logically derived from

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<sup>154</sup> Zaprul Khan Zaprul Khan, “TEORI HERMENEUTIKA AL-QUR’AN FAZLUR RAHMAN,” *NOURA: Jurnal Kajian Gender Dan Anak* 1, no. 1 (2017): 22–47.

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established theories and previously developed scholarly concepts. This reasoning process moves from general theoretical principles toward more specific interpretations supported by the collected evidence. Through this procedure, the analysis begins with identifying broader patterns and general observations within the data before gradually narrowing them into well-supported and specific conclusions that align with the theoretical framework guiding the study.<sup>155</sup>

### C. RESULTS AND DISCUSSION

#### **Analysis of the *Sakīnah* Family as the Foundation of Household Financial Stability in the Perspective of *Maqāṣid al-Sharī'ah***

The *sakīnah* family and household financial stability share a profoundly intimate relationship within the framework of *maqāṣid al-sharī'ah*.<sup>156</sup> As affirmed by al-Shāṭibī in *al-Muwāfaqāt*, the entire edifice of Islamic law is oriented toward realizing human welfare (*maṣlahah*) through the preservation of five fundamental elements: religion (*dīn*), life (*nafs*), intellect (*ʿaql*), progeny (*nasl*), and wealth (*māl*). These five elements do not stand in isolation; rather, they constitute a mutually sustaining ecosystem.<sup>157</sup> The *sakīnah* family is, in its most essential sense, a family that succeeds in simultaneously and harmoniously preserving all five of these elements.<sup>158</sup> Consequently, when any one of them — most particularly *ḥifẓ al-māl* (the protection of wealth) — is destabilized, the resulting disruption will inevitably reverberate throughout the entire system.

*Ḥifẓ al-nasl* constitutes the first element that most directly intersects with this theme. Ibn ʿAshūr expands its meaning far beyond the mere legality of lineage, encompassing the

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<sup>155</sup> Theophilus Azungah, “Qualitative Research: Deductive and Inductive Approaches to Data Analysis,” *Qualitative Research Journal* 18, no. 4 (November 2018): 383–400, <https://doi.org/10.1108/QRJ-D-18-00035>.

<sup>156</sup> Ilmiani Nurul Hikmah and Zaenul Mahmudi Zaenul Mahmudi, “Sakinah Family Concept of Career Spouses at Pesantren Darul Ulum Rejoso Peterongan Jombang,” *Sakina: Journal of Family Studies* 6, no. 2 (2022), <https://doi.org/10.18860/jfs.v6i2.1387>.

<sup>157</sup> Ismail Siti Zubaidah and Awang Mat Muhamad Zahiri, “The Concepts of Sakinah, Mawaddah and Rahmah as Foundation for Marital Happiness According to the Holy Qur’an: An Analysis Based on Ayat 21, Surah al-Rum (Konsep Sakinah, Mawaddah Dan Rahmah Sebagai Asas Kebahagiaan Rumahtangga Menurut al-Qur’an: Suatu Analisis Berdasarkan Ayat 21, Surah al-Rum),” *Al-Bayān – Journal of Qur’ān and Ḥadīth Studies* 14, no. 2 (December 2016): 206–22, <https://doi.org/10.1163/22321969-12340039>.

<sup>158</sup> Muhammad Naufal Rizqi et al., “The Maqasidi Interpretation Approach to Realising Work-Life Balance for Family Welfare,” *ZAD Al-Mufassirin* 7, no. 2 (December 2025): 260–80, <https://doi.org/10.55759/zam.v7i2.260>.

preservation of the quality and resilience of the family institution in its entirety.<sup>159</sup> Within this logic, financial stability is a structural prerequisite for the continuity of the family: a husband's permanent inability to fulfill financial obligations may constitute valid grounds for the annulment of marriage, while extreme poverty has been empirically demonstrated to impede the quality of child-rearing and serves as a strong predictor of divorce.<sup>160</sup> Preventing the collapse of the family due to financial instability is, therefore, an integral component of *ḥifẓ al-nasl* itself.

*Ḥifẓ al-māl* constitutes the most directly relevant element in this context. Al-Shāṭibī divides its dimensions into two: the positive dimension, which encourages the productive pursuit and management of wealth, and the negative dimension, which prohibits extravagance and the irresponsible use of financial resources.<sup>161</sup> Within the context of the family, both dimensions demand financial management that is planned, transparent, and determined through mutual consultation.<sup>162</sup> Beyond this, *ḥifẓ al-māl* at the level of *ḥājjiyyāt* and *taḥsīniyyāt* encompasses the ethical principles of Islamic finance — frugality, integrity in financial transactions, avoidance of usury, and the cultivation of a mindset of gratitude — all of which function as structural mechanisms that guarantee the sustainability and blessedness of the family's wealth.

*Ḥifẓ al-nafs* operates at a profoundly decisive psychological level. The concept of *sakīnah* itself is, in its most essential sense, the optimal condition of *ḥifẓ al-nafs*: a tranquility of the soul that emerges when basic needs are fulfilled and the relationships among family members proceed harmoniously.<sup>163</sup> The relationship between *ḥifẓ al-nafs* and financial

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<sup>159</sup> Ahmad Syukran Baharuddin ASB et al., *An Appraisal of Maqāsid Al-Shari'ah Classic and Recent Literature: Systematic Analysis*, 2019.

<sup>160</sup> Chunlan Guo et al., "When the Economy Breaks Down, Do Marriages Follow? Crisis Type and Family Dissolution across 83 Countries (1990–2019)," *Applied Research in Quality of Life*, ahead of print, January 29, 2026, <https://doi.org/10.1007/s11482-025-10540-z>.

<sup>161</sup> Mudeer Ahmed Khattak, "Protection and Distribution of Wealth, Islamic Commercial and Financial Transactions: A Maqasid Al-Shariah Perspective," *European Journal of Islamic Finance* No 10 (July 2018): 2018, <https://doi.org/10.13135/2421-2172/2570>.

<sup>162</sup> Fadilla Fadilla, Ahmad Farhan, and Choiriyah Choiriyah, "Family Financial Management through Islamic Family Wealth Management," *Islamic Banking : Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 8, no. 2 (February 2023): 359–74, <https://doi.org/10.36908/isbank.v8i2.639>; Khoirul Ahsan, Muhammad Abu Riva'i, and Abdul Rahman Ramadhan, "THE INFLUENCE OF UNDERSTANDING FAMILY FIQH ON MUSLIM FAMILY HARMONY IN THE AL-MUDATSIR STUDY GROUP," *Al-Majaalis : Jurnal Dirasat Islamiyah* 13, no. 1 (October 2025): 77–90, <https://doi.org/10.37397/al-majaalis.v13i1.896>.

<sup>163</sup> Diego Armando Giral-Ramírez, Cesar Augusto Hernández-Suarez, and Luis Fernando Pedraza-Martínez, "Evaluation of the Performance of a Collaborative Proposal of Multiple Access in Cognitive Radio Networks,"

stability is dialectical in nature — chronic economic pressure erodes psychological well-being, while a psychologically unhealthy soul invariably produces poor financial decisions.<sup>164</sup> It is precisely here that the concept of *qanā'ah* becomes pivotal: *qanā'ah* is the liberation of the soul from the enslavement of carnal desires, enabling a person to remain grateful while continuing to strive — a mentality that liberates the family from two destructive extremes: poverty resulting from indolence on the one hand, and stress arising from a consumerist lifestyle that exceeds one's means on the other.

*Hifẓ al-'aql* demands that family financial decisions be made on the basis of knowledge and careful planning, rather than impulse or ignorance.<sup>165</sup> In this sense, financial literacy constitutes an obligation rooted in Islamic values — a married couple who lack the knowledge to manage household finances is akin to a captain sailing without a navigational chart.<sup>166</sup> *Hifẓ al-dīn*, as the apex of the maqāṣid hierarchy, ensures that all economic activities of the family remain within the boundaries of the permissible, are motivated by worship, and bring forth the dimension of *barakah*.<sup>167</sup> — a qualitative increase in value that transcends mathematical calculation and can only be attained through consistency in fulfilling *zakāh*, giving charitable donations, and abstaining from usury.

From the analysis of the five elements above, a single conceptual conclusion may be formulated as the central thesis of this study: the relationship between the *sakīnah* family and household financial stability is circular and mutually reinforcing in nature. *Sakīnah* is the most conducive condition for the realization of sustainable financial stability, while financial stability constitutes the material foundation that enables *sakīnah* to emerge and endure in the

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*Heliyon* 7, no. 8 (August 2021): e07763, <https://doi.org/10.1016/j.heliyon.2021.e07763>; Irsan, Khairunnas Jamal, and Muhammad Nurul Fahmi, “ANALISIS NILAI-NILAI PSIKOLOGIS HUKUM ISLAM DALAM SEDEKAH,” *Al-Majaalis* 10, no. 2 (May 2023): 173–87, <https://doi.org/10.37397/amj.v10i2.302>.

<sup>164</sup> Giral-Ramírez, Hernández-Suarez, and Pedraza-Martínez, “Evaluation of the Performance of a Collaborative Proposal of Multiple Access in Cognitive Radio Networks.”

<sup>165</sup> Zainal Habib, “Ethics of Artificial Intelligence in Maqāṣid Al-Sharīa’s Perspective,” *KARSA Journal of Social and Islamic Culture* 33, no. 1 (2025): 105–34.

<sup>166</sup> M. Zaky Mubarak Lubis and Hidayatul Husna, “Bibliometric Analysis of Islamic Financial Literacy Research,” in *Exploring Trends, Innovations, and Digitalization of Entrepreneurship*, ed. Sallam Khairy et al., Sustainable Economy and Ecotechnology (Cham: Springer Nature Switzerland, 2025), 1007–24, [https://doi.org/10.1007/978-3-031-92942-7\\_65](https://doi.org/10.1007/978-3-031-92942-7_65).

<sup>167</sup> Supriya Pulparambil et al., “Exploring IoT and Deep Learning for Electronic Waste Management,” in *Exploring Trends, Innovations, and Digitalization of Entrepreneurship*, ed. Sallam Khairy et al., Sustainable Economy and Ecotechnology (Cham: Springer Nature Switzerland, 2025), 74–85, [https://doi.org/10.1007/978-3-031-92942-7\\_6](https://doi.org/10.1007/978-3-031-92942-7_6).

life of the household. The two do not share a linear cause-and-effect relationship; rather, they constitute a mutualistic symbiosis that can only be comprehensively understood within the framework of *maqāṣid al-sharī'ah* as a holistic analytical lens.

Maqāṣid Element	Functional Role in Family System	Relation to Financial Stability	Impact on Sakīnah
Ḥifẓ al-Dīn	Ethical and spiritual regulator	Ensures lawful income, zakāh, avoidance of ribā	Produces barakah and inner peace
Ḥifẓ al-Nafs	Psychological stability	Reduces stress from economic pressure	Core manifestation of sakīnah
Ḥifẓ al-‘Aql	Rational decision-making	Enables financial literacy and planning	Prevents impulsive conflict
Ḥifẓ al-Nasl	Family continuity	Requires financial capacity for sustainability	Ensures harmony and stability
Ḥifẓ al-Māl	Economic foundation	Direct management of income, spending, saving	Supports material conditions of sakīnah

Stage	Family Financial Process	Relevant Maqāṣid
Input	Income, values, knowledge, religious commitment	Ḥifẓ al-dīn, ḥifẓ al-‘aql
Throughput	Financial planning, budgeting, decision-making (shūrā)	Ḥifẓ al-māl, ḥifẓ al-‘aql
Output	Financial stability, family welfare, sakīnah	Ḥifẓ al-nafs, ḥifẓ al-nasl
Feedback	Evaluation, gratitude (qanā‘ah), behavioral adjustment	All five maqāṣid

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## Analysis of the *Sakinah* Family as the Foundation of Household Financial Stability in the Perspective of Ḥadīth

The study of the *sakinah* family within the Islamic intellectual tradition cannot be divorced from its material dimension, particularly the aspect of household financial stability, which constitutes one of the most fundamental prerequisites for the realization of tranquility and harmony in family life. The Prophetic ḥadīths have comprehensively recorded the various guidelines of the Messenger of Allah ﷺ that directly pertain to household economic management — ranging from the obligation of financial support, the hierarchical prioritization of financial resource allocation, the motivational transformation in spending, to the structure of leadership and managerial accountability within the household. These guidelines do not present themselves as isolated norms; rather, they constitute a coherent value system in which financial stability is positioned as an indispensable means toward the realization of *sakinah* in its most complete dimension. On this basis, an analysis of ḥadīths pertaining to household economics through the thematic ḥadīth approach, elaborated in conjunction with the Family Resource Management Theory, will yield a comprehensive understanding of how this Prophetic intellectual heritage is capable of providing relevant and applicable answers to the financial challenges confronting Muslim families in the modern era. The exposition follows herewith:

الأول: عن جابر بن عبد الله في صفة حجة النبي -ﷺ- قال في حجة الوداع: "فاتقوا الله في النساء، فإنكم أخذتموهن بأمان الله، واستحللتم فروجهن بكلمة الله، ولكم عليهن أن لا يوطئن فرشكم أحدا تكرهونه، فإن فعلن ذلك فاضربوهن ضربا غير مبرح، ولهن عليكم رزقهن وكسوتهن بالمعروف." (رواه مسلم).<sup>168</sup>

On the authority of Jābir ibn 'Abdillāh, in his description of the Prophet's Farewell Pilgrimage (*Ḥajjat al-Wadā'*), he reported: "Fear Allah regarding women, for verily you have taken them by the trust of Allah and made their intimate relations lawful through the word of Allah. You have the right over them that they not allow anyone you dislike to tread upon your bedding; and if they do so, then discipline them in a manner that is not severe. And their right over you is their provision and clothing in accordance with what is customary and proper." (Narrated by Muslim) Al-Nawawī stated regarding the Prophet's saying ﷺ: "This ḥadīth firmly

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<sup>168</sup> Muḥammad 'Abd Allāh al-Ḍiyā', *al-Jāmi' al-Kāmil fī al-Ḥadīth al-Ṣaḥīḥ al-Shāmil al-Murattab 'alā Abwāb al-Fiqh*, 1st ed., al-Muṣannafāt al-Ḥadīthiyah al-Mu'āṣirah (Riyadh, Kingdom of Saudi Arabia: Dār al-Salām lil-Nashr wa-al-Tawzī', 2016) Vol. 10, p. 211.

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establishes the obligatory nature of providing financial support and clothing for one's wife, and this legal ruling is firmly established and indisputable."<sup>169</sup>

The ḥadīth narrated by Jābir ibn ‘Abdillāh encapsulates a fundamental principle of family resource management. Within the framework of Family Resource Management Theory as developed by Deacon and Firebaugh (1988), the family is understood as a system that manages both material and non-material resources to achieve shared goals. This Prophetic teaching establishes that *rizq* and clothing constitute essential material resources that must be allocated in accordance with *ma‘rūf*—that is, in a manner that is appropriate, proportional, and dignified.<sup>170</sup> This obligation reflects not merely a moral directive but a structured system of resource allocation, positioning financial management as a central normative foundation in the realization of the *sakīnah* family.

In contemporary economic contexts, the principle of *ma‘rūf* demonstrates significant flexibility and relevance. It does not impose a rigid or fixed model of provision; rather, it allows adaptive interpretation based on changing socio-economic realities. For instance, in situations where the wife assumes the role of primary breadwinner—whether due to economic necessity or professional capacity—the principle of *ma‘rūf* can be understood as emphasizing proportional responsibility, mutual agreement, and fairness in financial contribution and expenditure. Similarly, in the context of digital investment practices within modern households, *ma‘rūf* requires that financial decisions be guided by prudence, transparency, and risk-awareness, ensuring that resource allocation remains aligned with the family’s overall well-being and stability.

This interpretation aligns with the principle of demand–resource fit in Family Resource Management Theory, where balance between needs and available resources is essential for achieving family well-being. The contextual nature of *ma‘rūf* enables families to dynamically adjust financial strategies in response to evolving economic environments, including the complexities of the digital economy. Consequently, this ḥadīth not only establishes a

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<sup>169</sup> Yaḥyā ibn Sharaf Al-Nawawī, *Al-Minhāj Sharḥ Ṣaḥīḥ Muslim Ibn al-Ḥajjāj*, 2nd ed. (Beirut: Dār Iḥyā’ al-Turāth al-‘Arabī, 1972) Vol. 8, p. 184.

<sup>170</sup> Marwan Mas’ud, Imam Ghazali Said, and Mohammed Alghiffar Alwalid, “ḌA’ĪF JIDDAN VS. MAWDŪ’: A COMPARATIVE ASSESSMENT OF ḤADĪTH BY IBN AL-JAWZĪ IN AL-MAWDŪ’ĀT AND AL-‘IRĀQĪ IN AL-MUGHNĪ ‘AN ḤAML AL-ASFĀR FĪ AL-ASFĀR,” *Al-Majaalis : Jurnal Dirasat Islamiyah* 13, no. 1 (October 2025): 107–29, <https://doi.org/10.37397/al-majaalis.v13i1.1130>.

normative obligation but also provides a flexible ethical framework capable of addressing contemporary financial challenges, thereby reinforcing household stability and sustaining the realization of *sakīnah* in modern family life.

الثاني: عن أبي هريرة قال: قال رسول الله - ﷺ -: "دينار أنفقته في سبيل الله، ودينار أنفقته في رغبة، ودينار تصدقت به على مسكين، ودينار أنفقته على أهلك، أعظمها أجرا الذي أنفقته على أهلك" (رواه مسلم).<sup>171</sup>

On the authority of Abū Hurairah *raḍiyallāhu 'anhu*, he said: The Messenger of Allah ﷺ said: "A dinar that you spend in the cause of Allah, a dinar that you spend to free a slave, a dinar that you give in charity to a poor person, and a dinar that you spend on your family — the greatest of them in reward is the one you spend on your family." (Narrated by Muslim). Ibn 'Uthaymīn stated: "This ḥadīth demonstrates the superiority of spending on one's family, and that it is more virtuous than spending in the cause of Allah, more virtuous than spending to free a slave, and more virtuous than spending on the poor. This is because the family constitutes those whom Allah has obligated you to support and upon whom He has made the provision of nafaqah your personal responsibility. Consequently, spending on them is a *farḍu 'ayn*, whereas spending on others is a *farḍu kifāyah*, and *farḍu 'ayn* is more meritorious than *farḍu kifāyah*."<sup>172</sup>

The ḥadīth narrated by Abū Hurairah *raḍiyallāhu 'anhu* in *Ṣaḥīḥ Muslim* establishes a clear hierarchical priority of financial resource allocation, in which providing for one's family is positioned as the most meritorious form of expenditure. Within the framework of Family Resource Management Theory (Deacon & Firebaugh, 1988), this ḥadīth can be systematically understood through the structure of *input–throughput–output*. At the *input* level, the ḥadīth introduces a set of normative values and priorities—such as responsibility, obligation, and the centrality of family welfare—which function as human resources shaping financial decision-making.<sup>173</sup> These values are further aligned with the *Maqāṣid al-Sharī'ah*, particularly *ḥifẓ al-nasl* and *ḥifẓ al-māl*, thereby ensuring that the foundational orientation of resource management reflects both ethical and legal objectives.

At the *throughput* level, the ḥadīth informs the process of financial management itself, particularly in terms of prioritization, planning, and allocation of resources. The directive to

<sup>171</sup> al-Ḍiyā', *al-Jāmi' al-Kāmil fī al-Ḥadīth al-Ṣaḥīḥ al-Shāmil al-Murattab 'alā Abwāb al-Fiqh* Vol. 10, p. 211.

<sup>172</sup> Muhammad ibn Salih Al-Uthaymin, *Sharh Riyad Al-Salihin*, 1st ed. (Riyadh: Dar al-Watan lil-Nashr, 2006) Vol. 3, p. 158.

<sup>173</sup> Muhammad Arifin Badri, "STUDI ANALISIS EKSISTENSI KEMEWAHAN DALAM KELUARGA NABI MUHAMMAD," *Al-Majaalis : Jurnal Dirasat Islamiyah* 4, no. 2 (May 2017): 91–133, <https://doi.org/10.37397/almajaalis.v4i2.67>.

prioritize family nafaqah represents a concrete managerial principle: financial resources must first be directed toward essential family needs before being allocated to other forms of expenditure, including charitable and social spending. This is reinforced by Ibn 'Uthaymīn's application of the principle that *farḍ 'ayn* takes precedence over *farḍ kifāyah*, which further operationalizes the decision-making process within household budgeting and resource distribution.

Finally, at the *output* level, the implementation of these values and processes leads to tangible and intangible outcomes, including financial stability, fulfillment of basic needs, and the realization of *sakīnah* within the household. Moreover, the spiritual dimension of nafaqah—as an obligation mandated by Allah—strengthens commitment and consistency in resource management, thereby producing not only material well-being but also psychological security and relational harmony. Through this integrated analysis, the ḥadīth is not only interpreted normatively but also mapped onto a structured management framework, demonstrating that the concepts of *input–throughput–output* operate in harmony with the objectives of *Maqāṣid al-Sharī'ah*, rather than as separate analytical tracks.

الثالث: عن أبي مسعود البدری، عن النَّبِيِّ ﷺ قال: «إِنَّ الْمُسْلِمَ إِذَا أَنْفَقَ عَلَى أَهْلِهِ نَفَقَةً وَهُوَ يَحْتَسِبُهَا كَانَتْ لَهُ صَدَقَةً» (متفق عليه).<sup>174</sup>

On the authority of Abū Mas'ūd al-Badrī *radīyallāhu 'anhu*, the Prophet ﷺ said: "Verily, when a Muslim spends on his family with the sincere hope of divine reward, that expenditure is counted as an act of charity for him." (*Muttafaq 'alayh*).

Al-Muhallāb stated: "Providing financial support to one's family is obligatory by scholarly consensus. The reason the Islamic law designates it as charity is out of concern that people might assume that fulfilling an obligation carries no reward for them. Therefore, once they have come to know the magnitude of the reward attached to charity, the law informs them that their nafaqah is counted as charity for them — so that they would not redirect their wealth to parties other than their family until the family's needs have first been adequately

<sup>174</sup> al-Ḍiyā', *al-Jāmi' al-Kāmil fi al-Ḥadīth al-Ṣaḥīḥ al-Shāmil al-Murattab 'alā Abwāb al-Fiqh* Vol. 4, p. 520.

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fulfilled. This serves as an incentive for them to prioritize obligatory charity over supererogatory charity.<sup>175</sup>

The ḥadīth narrated by Abū Mas'ūd al-Badrī *raḍiyallāhu 'anhu* in *al-Ṣaḥīḥayn* encapsulates a profoundly fundamental principle of motivational transformation in Islamic household financial management. The concept of *iḥtisāb* — that is, providing for one's family with full consciousness that such an activity constitutes an act of worship whose reward is reckoned before Allah — fundamentally transforms a Muslim's perspective toward household expenditure. Within the framework of Family Resource Management Theory, the motivation and value orientation of resource managers constitute a decisive determinant of the quality of managerial decisions made. When family *nafaqah* is impelled by a transcendental motivation of *iḥtisāb*, its management will not be oriented merely toward worldly profit-and-loss calculations, but rather toward the fulfillment of meaningful and sustainable responsibility. It is precisely this strong and meaningful motivation that serves as the driving force for the realization of household financial stability that is not easily shaken by external pressures and temptations.

Al-Muhallāb provides an exceptionally illuminating explanation as to why the Islamic law specifically designates family *nafaqah* as *ṣadaqah*, despite it being an obligation unanimously agreed upon by the scholars through *ijmā'*. According to al-Muhallāb, this designation constitutes a pedagogical strategy aimed at cultivating the awareness that the fulfillment of an obligation also carries great reward — so that there is no grounds for a Muslim to redirect his resources to parties other than his family before the family's needs have been completely fulfilled. This pedagogical principle is profoundly consonant with the concept of resource allocation decision-making in Family Resource Management Theory, which affirms that sound resource allocation decisions must be preceded by a correct understanding of the hierarchy of responsibilities. When a husband understands that prioritizing *ṣadaqah wājibah* to his family over *ṣadaqah al-taṭawwu'* is both a divine command and a source of immense reward, he will construct a budgeting system that places the family's needs at the

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<sup>175</sup> Aḥmad ibn 'Alī Ibn Ḥajar al-'Asqalānī, *Fath Al-Bārī Bi-Sharḥ Ṣaḥīḥ al-Bukhārī*, al-Salafīyyah al-Ūlā, ed. Muḥammad Fu'ād 'Abd al-Bāqī and Muḥibb al-Dīn al-Khaṭīb (Miṣr [Cairo]: al-Maktabah al-Salafīyyah, 1960) Vol. 9, p. 620.

foremost priority — a managerial foundation of extraordinary robustness for the realization of household financial stability.

Furthermore, al-Muhallāb's affirmation that *ṣadaqah wājibah* takes precedence over *ṣadaqah al-taṭawwu'* carries profoundly significant implications for the concept of equilibrium between the family's internal and external responsibilities. In Family Resource Management Theory, one of the greatest challenges confronting the family is how to balance between the internal needs of the family system and the pressures and expectations of the external social environment. Not infrequently, social pressure compels an individual to project an image of generosity in public — through charitable donations, social contributions, and representational expenditures — while the fundamental needs of his own family remain neglected. This ḥadīth and al-Muhallāb's commentary serve as a firm normative corrective against such a tendency: Islam does not sanction a person being "generous outwardly while neglectful inwardly." When this principle is internalized and operationalized in household life, it will produce a household financial management system that is sound, equitable, and oriented toward the fulfillment of genuine needs — a system that constitutes the most fundamental prerequisite for the presence of sakīnah as the fruit of financial stability managed with full divine consciousness.

الرابع: عن عبد الله بن عمر أن رسول الله ﷺ قال: «ألا كلكم راعٍ، وكلكم مسؤول عن رعيته، فالإمام الذي على الناس راعٍ، وهو مسؤول عن رعيته، والرجل راعٍ على أهل بيته، وهو مسؤول عن رعيته، والمرأة راعية على أهل بيت زوجها وولده، وهي مسؤولة عنهم، وعبد الرجل راعٍ على مال سيده وهو مسؤول عنه، ألا فكلكم راعٍ، وكلكم مسؤول عن رعيته.» (متفق عليه).<sup>176</sup>

On the authority of 'Abd Allāh ibn 'Umar *radhiyallahu'anhu*, the Messenger of Allah ﷺ said: "Indeed, each of you is a leader, and each of you will be held accountable for his flock. The leader who is in authority over the people is a shepherd and will be held accountable for his subjects. A man is a shepherd over the members of his household and is responsible for them. A woman is a shepherd over her husband's household and children, and she is accountable for them. A servant is a shepherd over his master's property and is responsible for it. Verily, each of you is a shepherd, and each of you will be held accountable for his flock." (*Muttafaq 'alayh*).

The ḥadīth narrated by 'Abdullāh ibn 'Umar *radhiyallāhu 'anhumā* in *al-Ṣaḥīḥayn* lays an extraordinarily solid conceptual foundation regarding leadership and accountability within

<sup>176</sup> al-Ḍiyā', *al-Jāmi' al-Kāmil fī al-Ḥadīth al-Ṣaḥīḥ al-Shāmil al-Murattab 'alā Abwāb al-Fiqh* Vol. 6, p. 430.

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the family institution. The metaphor of *rā'ī* (leader) employed by the Prophet ﷺ carries a profoundly managerial significance: a shepherd is not merely responsible for the existence of his flock, but also for their health, safety, and overall well-being in its entirety. Within the framework of Family Resource Management Theory, this concept directly corresponds to the principle of managerial responsibility, which affirms that the effectiveness of family resource management is substantially determined by the clarity of the division of managerial roles and the strength of each family member's commitment to their respective responsibilities. This ḥadīth brilliantly establishes a tiered yet mutually complementary managerial structure within the family: the husband as *rā'ī* over all members of the household, and the wife as *rā'iyah* over the internal management of the household and the upbringing of children — a division of roles that, when executed with full awareness and conscientiousness, will yield a family resource management system that is structured, efficient, and accountable.

The dimension of accountability that is repeatedly emphasized in this ḥadīth — no fewer than five times within a single matn — carries profoundly significant implications for household financial stability. In Family Resource Management Theory, accountability constitutes an internal control mechanism that ensures resources are managed in accordance with established objectives and are not misappropriated. The Prophet's ﷺ affirmation that every leader will be held accountable encompasses two dimensions of accountability simultaneously: vertical accountability to Allah in the Hereafter, and horizontal accountability to family members in this world. The combination of these two dimensions of accountability creates a control system far more powerful than a mere social mechanism — it is internal, intrinsic, and permanent in nature, rooted in the consciousness that Allah perpetually observes all conduct. A family in which every member internalizes the principle of *mas'ūliyyah* will naturally cultivate a culture of transparency, integrity, and prudence in every financial decision made, thereby establishing a household financial foundation that is robust and trustworthy.

Furthermore, the explicit mention of the wife's role as *rā'iyah 'alā ahli bayt zawjihā wa waladīh* in this ḥadīth reveals a managerial dimension that is frequently overlooked in the discourse of Islamic family economics, namely the strategic role of the wife as the operational manager of the household. In Family Resource Management Theory, effective family resource

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management demands the existence of a dual management system: the management of external resources as well as the management of internal resources. This ḥadīth distributes both managerial functions with remarkable elegance and proportionality: the husband bears responsibility for *ra'āyah* in a general sense, encompassing the provision of resources, while the wife bears responsibility for operational *ra'āyah*, encompassing the management and allocation of those resources within the household. When both managerial roles are executed synergistically — with a husband who is trustworthy in earning provision and a wife who is judicious in managing it — a household financial management system that is balanced, productive, and sustainable is thereby established, which in turn constitutes the most solid material foundation for the realization of the *sakīnah* family as envisioned by Islam.

#### D. CONCLUSION

The *sakīnah* family and household financial stability share a circular and mutually reinforcing relationship within the framework of *maqāṣid al-sharī'ah*. Financial stability serves as a structural prerequisite for the continuity of the family (*ḥifẓ al-nasl*), while, at the same time, a *sakīnah* family creates the ethical and emotional environment necessary for sustainable financial management.

This relationship is further strengthened through the integrated preservation of the five fundamental objectives of Islamic law. *Ḥifẓ al-māl* requires the productive and ethical management of wealth, *ḥifẓ al-nafs* cultivates inner tranquility through the value of *qanā'ah*, and *ḥifẓ al-'aql* emphasizes the importance of financial literacy in rational decision-making. Meanwhile, *ḥifẓ al-dīn* ensures that all economic activities remain within permissible boundaries and are infused with the dimension of *barakah*. Through this comprehensive framework, Islam constructs a normative ecosystem in which *sakīnah* is not merely an abstract spiritual ideal, but a lived reality that is realized through responsible and *maqāṣid*-oriented financial management.

The ḥadīth perspective on the *sakīnah* family as the foundation of household financial stability may be understood through four mutually sustaining normative layers: first, the ḥadīth of Jābir ibn 'Abdillāh, which establishes *rizq* and *kiswah* as a *shar'ī* obligation that is *thābit*, such that household financial management must be fulfilled in accordance with *ma'rūf*

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— appropriately, proportionally, and contextually; second, the ḥadīth of Abū Hurairah, which through Ibn 'Uthaymīn's commentary affirms that family *nafaqah* as farḍu 'ayn must occupy the foremost priority in every household budget plan; third, the ḥadīth of Abū Mas'ūd al-Badrī, which through al-Muhallāb's commentary introduces motivational transformation through the concept of *iḥtisāb* as well as a normative corrective that Islam does not sanction a person projecting outward generosity while neglecting the needs of his own family; and fourth, the ḥadīth of Ibn 'Umar, which constructs a dual management system structure through the metaphor of *rā'ī* and *mas'ūliyyah* with dual accountability — vertical to Allah and horizontal to the family — such that when these four layers are operationalized synergistically, they produce a household financial management ecosystem that is structured, meaningful, and sustainable as a fundamental prerequisite for the presence of *sakīnah*.

To bridge the analytical findings with practical application, this study proposes several actionable recommendations. First, the ethical framework of household financial management derived from ḥadīth should be systematically integrated into pre-marital counseling (*bimbingan pranikah*) programs and Islamic family financial education. Such integration would enable prospective Muslim couples to internalize key principles such as prioritization of *nafaqah*, financial responsibility (*mas'ūliyyah*), balance (*ma'rūf*), and spiritual intentionality (*iḥtisāb*) from the outset of marriage. In addition, Islamic educational institutions and community-based programs may adopt this *maqāṣid*-oriented model as a structured guideline for promoting sustainable family financial practices. Second, future research is encouraged to move beyond conceptual analysis toward empirical validation. Field-based studies involving Muslim families, particularly in Indonesia, are necessary to test the applicability of the proposed circular model, examine its effectiveness in enhancing both financial stability and family well-being, and explore contextual variables such as socio-economic status, educational background, and cultural practices. Through such empirical inquiry, the model developed in this study may be refined into a more robust and practically applicable framework for strengthening *sakīnah* families in contemporary society.

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