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# Family Economic Resilience and Household Harmony in East Lombok: A Socio-Legal Study of Islamic Family Law

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## Abstract

Family economic resilience is a key condition of household stability, but its operation within Muslim family life cannot be reduced to income sufficiency. This study examines how Muslim families in East Lombok construct economic resilience and how these practices are interpreted within Islamic Family Law. Using an empirical socio-legal qualitative design, the study combines semi-structured interviews with purposively selected Muslim families, religious leaders, and community actors with Islamic legal and documentary sources. Four interdependent mechanisms emerged: livelihood diversification, complementary spousal economic cooperation, Islamic-oriented financial management, and kinship and community support. Together, these mechanisms help households respond to income volatility, sustain essential needs, coordinate economic roles, and contain financial pressure. Wives' economic participation functions as practical cooperation rather than a transfer of the husband's normative responsibility for nafkah. The study reframes family economic resilience as a relational, ethically embedded capability linking material adaptation, spousal coordination, financial ethics, and social capital. This integrated perspective explains how economic resilience can support household harmony and the pursuit of sakinah, mawaddah, wa rahmah.

**Keywords:** Family Economic Resilience; Household Harmony; Islamic Family Law; Nafkah; Livelihood Diversification.



## INTRODUCTION

The family is a central institution through which material security, emotional well-being, social continuity, and everyday care are organized. In family-resilience scholarship, resilience is not treated as the absence of adversity but as a dynamic process through which families mobilize beliefs, organizational arrangements, communication, and resources to sustain core functions under pressure [1]. Family-stress theory similarly distinguishes resources and adaptive processes from outcomes, emphasizing that the same external hardship may produce different family trajectories depending on how demands are interpreted and managed [2]. This distinction is especially important for Muslim households because economic provision is simultaneously a practical requirement of daily life and a normative matter connected with marital rights, obligations, welfare, and the ethical purposes of family life. Accordingly, family economic resilience is better conceptualized as the capacity to secure, manage, adapt, and coordinate resources while preserving the relational and normative foundations of the household, rather than as income level alone.

Economic pressure is a particularly consequential family stressor because it can enter marital interaction through unmet needs, uncertainty, debt, employment instability, and disputes over spending or responsibility. A meta-analysis found a consistent negative association between economic strain and several dimensions of couple functioning, including satisfaction, stability, and positive interaction [3]. Longitudinal research further shows that couples differ markedly in their ability to preserve supportive exchanges under economic pressure [4]. Evidence from West Java demonstrates that financial strain is negatively associated with marital satisfaction, while dyadic coping can buffer this association [5]; longitudinal work likewise links financial and marital stress with longer-term health and relational consequences [6]. Studies conducted in other socioeconomic settings report comparable pressures on marital and family satisfaction [7], and later-life evidence indicates that sustained financial strain may remain intertwined with couple intimacy and well-being over time [8]. These findings suggest that financial hardship matters not simply because resources are scarce, but because scarcity must be interpreted, negotiated, and managed within relationships.

The conceptual foundation of this study therefore combines family resilience with a relational account of financial stress. Family identification and solidarity can facilitate coping with financial challenge by strengthening access to support and collective efficacy [9], whereas subjective financial stress is shaped by income, savings, debt, income volatility, and employment conditions rather than by a single economic indicator [10]. The family economic stress tradition similarly demonstrates that objective hardship may generate economic pressure that influences family interaction and relational quality [11], [12]. This framework supports a mechanism-based reading of household resilience: the relevant analytical question is not whether economic stability mechanically causes marital harmony, but how households transform limited or unstable resources into workable routines through diversification, cooperation, financial governance, communication, and social support. Such an approach also helps avoid an overly deterministic assumption that families with lower incomes are necessarily less harmonious or less resilient.

Recent research on couple finances further clarifies the relational processes that connect money and marriage. Financial disagreements are strong predictors of relationship instability [13], and in-home observations show that money conflicts often recur around contribution, spending, responsibility, and financial decisions [14]. Sound financial management behaviors have longitudinal associations with marital quality [15], while perceived similarity in financial values is linked to marital outcomes partly through financial communication [16]. Dyadic evidence among newlyweds indicates that financial and marital processes may operate bidirectionally rather than in a single causal direction [17]. Qualitative work on money conflicts likewise identifies perceived unfairness and irresponsibility as recurring sources of relationship difficulty [18], while research on partners' responses to one another's financial decisions highlights the interpersonal meaning attached to spending, saving, and hidden financial choices [19]. Financial stress, knowledge, and behavior are also associated with financial satisfaction among married individuals [20], and the persistence of financial strain can reflect broader household dynamics rather than isolated income shocks [21]. The state of the art therefore points toward a relational model of resilience in which household financial behavior and marital processes continuously interact.

A second body of literature emphasizes livelihood diversification and adaptive capacity. Rural households frequently combine multiple income-generating activities and social-support resources as a strategy for livelihood security [22], while nonfarm diversification can distribute risk across income sources and reduce dependence on a single economic activity [23]. Resilience research in Aceh shows that self-sufficiency and enabling social conditions are important for livelihood recovery [24]. More recent work in Indonesia demonstrates that household livelihood resilience is embedded in differentiated patterns of social, cultural, economic, and geographic practice rather than in material resources alone [25]. Longitudinal evidence on Indonesian agricultural households also shows that land and labor mobility are consequential for welfare and poverty dynamics [26]. More broadly, resilient-livelihood scholarship argues that agency, power, social meaning, and material adaptation must be examined together [27]. These insights are directly relevant to East Lombok, where agriculture, trade, microenterprise, informal work, and labor migration create both opportunities for diversification and exposure to income uncertainty.

The Islamic Family Law dimension adds a normative layer to these economic and relational processes. Women's economic participation can expand household resources and agency [28], [29], yet its interpretation in Muslim family life must distinguish between cooperative contribution and the legal-normative allocation of nafkah. Research on Islamic social finance shows how zakat, sadaqah, waqf, and related institutions can function as instruments of welfare, economic recovery, and community resilience [30], [31]. Islamic moral-economy scholarship likewise argues that welfare cannot be reduced to utility or wealth accumulation but should be connected with substantive ethical purposes [32]. Recent socio-legal work in Indonesia specifically shows that lived economic realities can produce collaborative practices around nafkah while formal legal discourses continue to recognize gendered obligations [33]. Broader research on Indonesian marriage law also demonstrates that family law is shaped by ongoing negotiation among religious norms, social change, gender claims, and state institutions [34], [35]. In the West Nusa Tenggara context, socio-legal scholarship has likewise highlighted the importance of education and institutional intervention in addressing family-related vulnerabilities [36].

Despite these advances, three gaps remain. First, much of the family-finance literature explains how economic strain affects relationships but gives less attention to the concrete household practices through which Muslim families build economic resilience before, during, and after financial pressure. Second, livelihood-resilience studies identify diversification and adaptation but do not ordinarily integrate the normative architecture of Islamic marital obligations. Third, Islamic Family Law research often discusses nafkah, marital rights, and welfare normatively, while fewer studies connect those principles to the everyday economic strategies through which families actually manage uncertainty. The present study addresses this intersection by treating resilience as an empirical household process and Islamic Family Law as a normative interpretive framework. This approach is also consistent with broader resilience research showing that family coping is multidimensional, context-dependent, and strongly connected with communication and social support [37], [38].

Accordingly, this study develops an integrated analytical logic in which household harmony is supported by four mutually reinforcing mechanisms: material adaptation through livelihood diversification; relational coordination through spousal economic cooperation; ethical resource governance through Islamic-oriented financial management; and social buffering through kinship and community networks. The study does not assume that these mechanisms independently or causally produce marital harmony. Rather, it investigates how they are assembled in participants' accounts and how their interaction can be interpreted within Islamic Family Law. The study therefore aims to analyze the patterns through which Muslim families in East Lombok construct economic resilience and to explain their relevance to household harmony. It addresses three research questions: (RQ1) What recurring household practices constitute family economic resilience in the East Lombok context? (RQ2) How do livelihood diversification, spousal cooperation, financial management, and kinship or social support interact in sustaining household stability? (RQ3) How can these empirical practices be interpreted within Islamic Family Law without conflating adaptive spousal cooperation with a transfer of the normative responsibility for nafkah?

## METHODS

### *Research Design*

This study employed an empirical socio-legal (empirical juridical) design with a qualitative approach. The design was selected to connect Islamic legal norms concerning nafkah, marital rights and obligations, and family welfare with the ways those norms are interpreted and practiced in everyday household economic life. Qualitative socio-legal inquiry is appropriate when law is examined not only as a formal body of rules but also as a social phenomenon that acquires meaning through institutions, relationships, and practice [39]. The unit of analysis was the pattern of household economic-resilience practices and their relationship to household harmony as interpreted through Islamic Family Law. The design supports contextual and interpretive claims; it does not support statistical generalization or causal estimation.

### *Research Setting and Time*

The research was conducted in East Lombok Regency, West Nusa Tenggara, Indonesia, and the analysis was finalized in 2026. The setting is analytically relevant because household livelihoods in the region include agriculture, trade, microenterprises, informal employment, and labor migration, creating variation in income sources, economic roles, and exposure to financial uncertainty. East Lombok therefore provides a suitable socio-legal context for examining how households combine livelihood adaptation, spousal cooperation, Islamic financial ethics, and social support in maintaining family welfare.

### *Participants and Sampling*

Primary data were obtained from purposively selected Muslim families, religious leaders, and relevant community actors. Inclusion emphasized direct knowledge or experience of household economic management, fulfillment of nafkah, marital relations, local livelihood practices, or community support mechanisms. Muslim families contributed lived-experience accounts of household economic strategies; religious leaders contributed normative and interpretive perspectives on Islamic family obligations; and community actors contributed contextual information concerning livelihoods and social-support networks. Purposive sampling was appropriate because the study sought information-rich perspectives and recurring socio-legal patterns rather than statistical representation.

### *Data Collection Procedure*

Data were collected through semi-structured interviews, documentation, and literature or documentary review. Interviews explored household economic conditions, fulfillment of nafkah, income diversification, financial management, spousal cooperation, responses to economic difficulty, and perceived connections between economic conditions and household harmony. Documentary sources included the Qur'an, Hadith, the Compilation of Islamic Law (Kompilasi Hukum Islam), relevant legal provisions, and scholarly literature on family resilience, household economics, livelihood adaptation, and Islamic Family Law. The use of multiple evidence streams enabled systematic comparison between normative expectations, reported household practices, and the broader conceptual literature.

### *Data Analysis*

Data analysis followed an interactive qualitative procedure consisting of data condensation, data display, and conclusion drawing and verification. Interview and documentary material were organized around recurring issues related to livelihoods, economic roles, resource management, social support, and household harmony. Patterns were compared across evidence sources and consolidated into higher-order analytical categories. The final interpretive stage examined how these categories converged with Islamic Family Law principles concerning nafkah, responsibility, welfare, cooperation, and ethical resource use. Source triangulation and member checking were used to strengthen credibility. The reporting logic also distinguishes empirical pattern, analytical category, and socio-legal interpretation in line with contemporary qualitative-analysis guidance [40], [41], [42].

### *Ethical Considerations*

Participation was voluntary, informed consent was obtained, and participant confidentiality was maintained throughout the research process. Identifying information is not reported in the manuscript, and the presentation of findings is limited to thematic and contextual patterns relevant to the research objectives. The study involved non-interventional qualitative interviews and documentary analysis; accordingly, the reporting emphasizes respect for participants, privacy, confidentiality, responsible interpretation, and minimization of disclosure risk.

## RESULTS AND DISCUSSION

### *Results*

*Evidence Profile and Analytical Scope*

The analyzed evidence converged on four recurring patterns of family economic resilience: livelihood diversification, economic cooperation between spouses, Islamic-oriented financial management, and the mobilization of kinship and social networks. These patterns indicate that resilience was constructed through the organization of household resources rather than through income amount alone. Across the empirical and documentary evidence, the four patterns were linked to the capacity to sustain basic needs, respond to income uncertainty, negotiate household economic roles, and reduce pressures that could intensify marital conflict. The evidence profile supporting this interpretation is summarized in Table 1.

**Table 1.** Evidence Streams and Analytical Roles

| Evidence Stream | Participant/Source Profile | Analytical Role | Contribution to Triangulation |
|---|---|---|---|
| Muslim families | Purposively selected participants with direct experience of household economic management, nafkah, and marital relations | Primary lived-experience evidence | Household strategies, economic roles, and relational consequences |
| Religious leaders | Informants with knowledge of Islamic family norms and local practice | Normative and contextual interpretation | Interpretation of nafkah, responsibility, welfare, and marital obligations |
| Community actors | Local actors familiar with household livelihoods and social-support practices | Contextual and triangulation evidence | Livelihood conditions, migration, community assistance, and support networks |
| Islamic legal sources | Qur’an, Hadith, Kompilasi Hukum Islam, and relevant legal provisions | Normative benchmark for socio-legal interpretation | Comparison between legal-normative principles and |

| Evidence Stream | Participant/Source Profile | Analytical Role | Contribution to Triangulation |
|---|---|---|---|
| | | | lived household practice |
| Scholarly and documentary literature | Family resilience, household economics, livelihood resilience, and Islamic Family Law scholarship | Conceptual comparison and documentary triangulation | International and Indonesian evidence used to position and interpret the findings |

### *Diversified Livelihoods Reduce Dependence on a Single Income Source*

The first pattern was livelihood diversification. Families were described as combining agricultural activity with small-scale trade, livestock raising, home-based production, microenterprise, and employment outside the region or abroad. These combinations created alternative income channels when a primary source was disrupted by crop failure, seasonal variation, commodity-price fluctuation, or limited employment opportunities. The analytical significance of this finding is not that every household followed the same portfolio, but that dependence on a single source of livelihood was treated as a vulnerability and diversification as an adaptive response. In this sense, household resilience emerged through the capacity to reorganize economic activity when one livelihood stream became less reliable.

### *Spousal Economic Cooperation Operates as Complementarity, Not Substitution*

The second pattern concerned economic cooperation between husbands and wives. The empirical accounts maintain the husband's primary normative responsibility for nafkah while also describing wives' participation in small-scale trade, food production, handicrafts, and other microenterprises. Women's economic participation therefore functioned as a complementary resilience mechanism rather than as evidence that the husband's obligation had been transferred. Households characterized by mutual contribution were portrayed as better able to meet routine needs and respond to economic pressure. The central empirical point is relational: cooperation expanded the household's practical response capacity while the Islamic Family Law interpretation retained a distinction between legal responsibility and voluntary or negotiated contribution.

### *Islamic-Oriented Financial Management Functions as Preventive Resilience*

The third pattern was disciplined financial management guided by Islamic ethical considerations. Families were described as prioritizing essential expenditure, controlling excessive consumption, saving, undertaking permissible investment, avoiding interest-based transactions, and allocating resources for zakat, infāq, and ṣadaqah. These practices demonstrate that resilience was not understood solely as generating more income after a crisis. It also involved anticipatory behavior: controlling expenditure, preserving reserves, and orienting economic decisions toward responsibility and welfare. The ethical dimension of this pattern is important because household resource management was framed not only in terms of efficiency but also in terms of lawful acquisition, proportional use, and responsibility toward family and community.

### *Kinship and Community Networks Provide an Informal Buffer Against Shocks*

The fourth pattern was the use of kinship and social networks as informal protection mechanisms. Extended-family relations, mutual assistance, and community solidarity were described as sources of temporary financial help, labor, food, accommodation, emotional support, and other necessities during periods of economic difficulty. These networks supplemented the resources available within the nuclear household and reduced the degree to which a temporary shock had to be absorbed by one couple alone. The finding positions family economic resilience as socially embedded: household adaptive capacity depends partly on relationships of reciprocity and trust that extend beyond spouses.

**Table 2.** Four Interdependent Patterns of Family Economic Resilience

| Pattern | Observed Indicators | Primary Resilience Function | Interpretive Boundary |
|---|---|---|---|
| Livelihood diversification | Agriculture combined with trade, livestock, home production, microenterprise, and local/overseas employment | Reduces dependence on a single income source and expands adaptive options | No household-level frequencies were reported |
| Spousal economic cooperation | Wives' complementary participation in trade, food production, handicrafts, and microenterprise | Broadens practical household response capacity | Does not itself transfer the husband's normative nafkah obligation |
| Islamic-oriented financial management | Prioritizing essentials, controlling consumption, saving, permissible investment, avoiding interest-based transactions, zakat/infāq/ṣadaqah | Builds preventive and ethical resource governance | Practices are qualitatively reported; no financial amounts are provided |
| Kinship and social networks | Temporary financial assistance, labor, food, accommodation, emotional support, mutual help | Buffers shocks when internal household resources are insufficient | Informal support may not be equally available to all households |

### *Integrated Socio-Legal Model of Family Economic Resilience*

Taken together, the four patterns form an integrated socio-legal model. Diversification expands the material options available to the household; spousal cooperation coordinates those options within the marital relationship; financial management governs how resources are prioritized and protected; and kinship or community networks provide external buffering when internal resources are insufficient. Household harmony is best interpreted as a relational outcome supported by this configuration rather than as an automatic product of higher income. The model also preserves an important normative boundary: adaptive cooperation may broaden the household's economic capacity without erasing the Islamic Family Law distinction surrounding nafkah. Table 3 summarizes the integrated model and the limits of inference that follow from the qualitative design.

**Table 3.** Integrated Socio-Legal Model and Limits of Inference

| Dimension | Mechanism | Contribution to Household Resilience | Socio-Legal Interpretation / Limit |
|---|---|---|---|
| Material adaptation | Diversified livelihoods | Creates redundancy and alternative income channels | Supports nafkah fulfillment but does not establish causal effects on harmony |
| Relational coordination | Spousal economic cooperation | Combines household capacities and distributes practical tasks | Complementarity must be distinguished from transfer of legal responsibility |
| Ethical resource governance | Islamic-oriented financial management | Prioritizes needs, savings, lawful acquisition, and responsible allocation | Ethical orientation is interpreted from reported practices, not quantified |
| Social buffering | Kinship and community networks | Extends resources beyond the nuclear household during shocks | Availability and reciprocity may vary by family and locality |
| Relational outcome | Household stability and harmony | Economic pressure is less likely to overwhelm household functioning when mechanisms work together | Qualitative design supports association and interpretation, not causal attribution |

### *Discussion*

The principal finding is that family economic resilience in East Lombok is a multidimensional household capability produced through the interaction of material, relational, ethical, and social resources. This directly answers the research objective: resilience was not represented in the empirical evidence as a static level of household wealth, but as the capacity to diversify livelihoods, coordinate spousal contributions, govern resources responsibly, and mobilize social support. This interpretation accords with family-resilience theory, which locates resilience in dynamic family processes rather than in a single protective asset [1], [2]. It also avoids a common analytical error in discussions of family welfare: equating income adequacy with harmony. The East Lombok patterns instead suggest that the meaning and management of economic resources are as important as their amount.

The second implication concerns the pathway from financial pressure to marital quality. International evidence shows that economic strain is associated with poorer couple functioning [3], while longitudinal and dyadic studies demonstrate that coping, communication, and interaction can either amplify or buffer the effect of financial difficulty [4], [5], [6], [7], [8]. The East Lombok findings extend this literature by identifying concrete practices through which buffering may occur in a Muslim socio-legal context. When households have multiple income sources, coordinate responsibilities, control spending, and draw on trusted networks, a financial shock need not translate immediately into unmanaged relational pressure. This interpretation is also consistent with research showing that family identification can facilitate coping with financial stress [9] and that subjective financial strain depends on the configuration of economic resources rather than income alone [10].

Income diversification is the clearest material mechanism in the findings. The classic livelihood literature treats diversification as the construction of multiple activities and support capabilities that can improve livelihood security [22], [23]. Evidence from Aceh similarly emphasizes self-sufficiency and enabling social conditions as components of livelihood resilience [24], while research on Indonesian livelihood styles shows that adaptive capacity is embedded in locally patterned social and economic practices [25]. Studies of Indonesian agricultural households further demonstrate that mobility and livelihood adjustment shape longer-term welfare trajectories [26]. The East Lombok evidence is therefore not simply a local replication of diversification theory. Its contribution lies in connecting livelihood pluralization to marital stability and Islamic family responsibility: diversification provides practical redundancy in the household economy, but its family-level significance depends on how additional activities are coordinated, legitimized, and incorporated into everyday obligations.

Spousal economic cooperation adds a relational and gendered dimension to the resilience model. Research on women's agency and empowerment shows that access to resources can expand bargaining capacity and household welfare [28], [29], yet the Islamic Family Law interpretation requires caution against treating women's economic participation as evidence that the normative responsibility of nafkah has disappeared. Recent Indonesian socio-legal work is particularly relevant because it identifies a movement toward more collaborative household finance while retaining ethical debate around gendered obligations [33]. The East Lombok findings support a similar distinction: wives' income-generating activities can strengthen household resilience without necessarily functioning as a legal substitution for the husband's responsibility. This separation between normative duty and practical cooperation helps reconcile lived household adaptation with the legal-ethical framework of marriage.

Islamic-oriented financial management is the third mechanism and broadens the meaning of resilience from response to prevention. Research on couple finances shows that sound financial management, financial communication, and shared financial values are related to marital quality and stability [15], [16], [17]. Money conflicts often center on fairness, responsibility, and one-sided decisions [18], while partners' reactions to one another's financial choices reveal how economic behavior acquires interpersonal meaning [19]. Within the East Lombok context, budgeting, prioritization of needs, saving, permissible investment, and avoidance of financially harmful behavior form a preventive layer of resilience. The Islamic ethical dimension strengthens this interpretation because social-finance and moral-economy scholarship situates wealth management within broader goals of welfare, responsibility, and redistribution [30], [31], [32]. Thus, financial resilience is simultaneously technical and moral: it concerns what households do with resources and the principles through which those decisions are evaluated.

The fourth mechanism, kinship and community support, shows why household resilience cannot be reduced to the nuclear family. Informal loans, labor assistance, food, accommodation, and emotional support can temporarily increase the resources available to households during hardship. This finding aligns with the social-identity account of family financial resilience, which emphasizes collective support and family identification as coping resources [9]. It also resonates with the livelihood literature, where social-support capabilities are treated as part of the resource portfolio through which households manage risk [22], [27]. An alternative explanation must nevertheless be considered: strong kinship networks can buffer hardship, but reliance on them may also reflect limited access to formal protection, financial services, or stable employment. The finding should therefore be interpreted as evidence of social buffering rather than proof that kinship support is universally sufficient or equally available to all households.

The integrated relationship between economic resilience and household harmony should therefore be described as a plausible relational pathway rather than a causal effect. Financial disagreements and perceptions of financial inequity are associated with relationship instability in longitudinal research [13], while money-related conflicts often involve contribution and responsibility [14]. Sound management is associated with marital quality over time [15], and contemporary dyadic evidence indicates that the direction of influence may run both from financial processes to relationship processes and from relationship quality back to financial behavior [17]. The East Lombok findings fit this reciprocal interpretation. Households that communicate, cooperate, and manage resources effectively may be better able to absorb economic pressure; at the same time, more cooperative relationships may make coordinated financial behavior easier. Because the present study is qualitative and cross-sectional, it cannot adjudicate the direction or magnitude of these pathways.

The findings have practical implications for family-strengthening programs, Islamic family counseling, and local economic policy. Interventions focused solely on raising income may be insufficient if households lack mechanisms for joint planning, budgeting, savings, or conflict-sensitive financial communication. Conversely, relationship-focused interventions may be difficult to sustain when families face severe and repeated economic insecurity. Programs in East Lombok could therefore integrate livelihood diversification, household financial literacy, couple communication, and access to trustworthy social or Islamic social-finance institutions. Such integration is supported by evidence that financial stress and behavior shape financial satisfaction [20], that persistent financial strain can be difficult to escape without adaptive options [21], and that Islamic social-finance instruments can support welfare and resilience when governed effectively [30], [31]. The objective should not be to prescribe a single household model, but to expand families' ethically acceptable options for managing uncertainty.

The socio-legal interpretation also has implications for how Islamic Family Law is applied under contemporary socioeconomic change. Indonesian marriage law operates within an evolving field of religious interpretation, gender claims, and institutional reform [34], [35]. In West Nusa Tenggara, family-related vulnerabilities are likewise connected with broader educational and social policy conditions [36]. The present findings suggest that legal discussions of nafkah should remain attentive to the distinction between obligation and household practice. A husband's normative responsibility can coexist with negotiated spousal cooperation, especially where livelihood structures, migration, and microenterprise require flexible household strategies. Recognizing that distinction reduces the risk of two opposite errors: treating women's contribution as legally irrelevant to household resilience, or treating practical contribution as automatic evidence that the husband's obligation has been displaced.

Methodologically, the study's strength lies in combining household accounts, community perspectives, and Islamic legal or documentary sources within one interpretive frame.

Qualitative socio-legal analysis is well suited to examining how legal meaning operates in lived contexts [39], and transparent pattern analysis requires clear separation between empirical evidence, category development, and interpretation [40], [41], [42]. Because purposive qualitative inquiry privileges depth and contextual meaning, the findings should be evaluated for analytical transferability rather than statistical representativeness. Future research could extend the present framework through longitudinal follow-up, comparative multi-site designs, and mixed-method measurement of economic pressure, dyadic coping, financial behavior, social support, and marital well-being. Such work would allow the four mechanisms identified here to be tested across districts, livelihood groups, and migration contexts.

In synthesis, the East Lombok evidence supports a reconstruction of family economic resilience as an ethically embedded relational capability. The study closes the identified gap by connecting livelihood resilience, couple financial processes, social support, and Islamic Family Law within a single account of household adaptation. The contribution is not a claim that four practices mechanically produce harmony, but an explanation of how material redundancy, coordinated spousal action, responsible financial governance, and social buffering can jointly reduce the vulnerability of family functioning to economic pressure. This formulation preserves the normative significance of nafkah while recognizing the empirical complexity of contemporary Muslim household economies and provides a more precise foundation for future comparative and causal research.

## CONCLUSION

This study concludes that family economic resilience in East Lombok is best understood as a multidimensional and ethically embedded household capability rather than as income sufficiency alone. The evidence identifies four interconnected mechanisms—livelihood diversification, complementary economic cooperation between spouses, disciplined financial management informed by Islamic values, and mobilization of kinship and community support—that enable families to manage uncertainty while sustaining household functions. Within Islamic Family Law, these practices can be interpreted as adaptive mechanisms that support family welfare without automatically transferring the husband's normative responsibility for nafkah. The study's main contribution is therefore an integrated socio-legal explanation of how material adaptation, relational coordination, ethical resource governance, and social capital can jointly support the pursuit of household harmony and the ideals of sakinah, mawaddah, wa rahmah. This framework offers a context-sensitive basis for family-strengthening interventions and for future research that can test the mechanisms longitudinally and comparatively.

## LIMITATIONS

The findings should be interpreted within the boundaries of a context-specific qualitative socio-legal design. Purposive sampling supports analytical depth but does not permit statistical generalization to all Muslim families in East Lombok or other regions. Interview-based accounts may also be influenced by recall, social desirability, and the participants' own interpretations of economic roles and household harmony, while documentary analysis necessarily involves researcher judgment. In addition, the cross-sectional qualitative design cannot establish causal relationships between particular economic-resilience practices and marital outcomes, and reciprocal relationships between economic management and relationship quality remain plausible. Future research should therefore employ longitudinal, mixed-method, multi-site, or comparative designs with validated measures of economic pressure, financial management, dyadic coping, social support, and marital well-being.

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## AUTHOR CONTRIBUTION

M.I.G.: Conceptualization, Methodology, Investigation, Data curation, Formal analysis, Visualization, and Writing – original draft. Musawar: Methodology, Validation, Supervision, Resources, and Writing – review & editing. M.Z.: Validation, Supervision, Project administration, and Writing – review & editing. All authors read and approved the final manuscript and accept accountability for the work.

## CONFLICT OF INTEREST

"The authors declare no conflict of interest."

## DECLARATION OF USE OF AI IN SCIENTIFIC WRITING

OpenAI ChatGPT was used during manuscript preparation for English-language refinement and reference-format cross-checking. The authors reviewed and verified the final text, citations, interpretations, and scholarly claims and remain fully responsible for the content of the manuscript.

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