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MODERATION OF COUPLES IN INTER-ECONOMIC MARRIAGES IN THE MODERN ERA

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Abstract

Inter-economic marriages, characterized by pronounced disparities in income, education, occupation, or assets between spouses, pose unique challenges to household harmony in contemporary Indonesia. This study examines the lived experiences of such couples, their adaptation strategies, and Islamic scholarly perspectives on compatibility (*kafa'ah*) and maintenance (*nafkah*). Employing an interpretive phenomenological approach, data were collected through in-depth interviews and participant observation with purposively selected husband–wife pairs married for at least two years, analyzed using thematic content analysis and hermeneutic interpretation, and triangulated with classical *fiqh* texts and contemporary fatwas. The findings reveal that open communication, self-disclosure, and family resilience mitigate conflicts arising from economic disparities, fostering emotional bonds and mutual empathy despite external pressures such as Long Distance Marriage (LDM). From an Islamic legal perspective, *nafkah* extends beyond minimal provisions (food, clothing, and shelter) to contextually appropriate support (*ma'ruf*), as reflected in Q.S. Al-Baqarah/2:233, while *kafa'ah harta* emphasized to varying degrees across Hanafi, Maliki, Shafi'i, and Hanbali *madhhabs*—ultimately prioritizes religious piety over wealth to prevent discord. The study concludes that couples in inter-economic marriages can achieve *sakinah*, *mawaddah*, and *rahmah*

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by aligning their roles flexibly and upholding *shari'ah*-guided equity, demonstrating that economic disparities need not undermine marital stability when countered with proactive adaptation, and offering insights for premarital counseling in diverse Muslim societies.

Keywords: Inter-Economic Marriages; Household Harmony; *Kafa'ah*; *Nafkah*; Family Resilience.

INTRODUCTION

Marriage is a sacred bond experienced by every individual who has established a close relationship (Khusairi, 2022). This bond aims to build a harmonious, blessed, and prosperous household life. From an Islamic perspective, marriage is one of the laws known since the creation of the first generation of humans, as implied in the QS. An-Nisā'/4:1, "*Wa khalaqa minhā zaujahā*", which suggests that the concept of marriage has existed since the time of Prophet Adam and Siti Hawa (Mahfudin & Wardani, 2018).

In social reality, marriage not only unites two individuals but also brings together two families with different backgrounds, including differing economic conditions. The difference in a couple's financial status, known as inter-economic marriage, is a crucial phenomenon in society. Economic inequality in marriage can affect power relations, family decision-making, role allocation, and the couple's emotional stability (Nurseha & Arafat, 2024).

Academically, studies on inter-economic marriages are still dominated by normative approaches, while empirical and sociological studies examining their impact on marital harmony are relatively limited. Yet, numerous studies show that economic factors are a significant trigger for marital conflict and divorce. Furthermore, differences in financial status have been shown to influence marital satisfaction and partner communication patterns (Purnawan et al., 2024).

The economic pressures stemming from this inequality have led some couples to adopt a Long-Distance Marriage (LDM) strategy. According to Octia Choraima Manullang, rising living costs often force couples to live apart to meet their financial obligations (Manullang, 2021). Apart from economic factors, work and educational demands are also reasons why couples have to live in different locations.

Long-Distance Marriages (LDMs) resulting from inter-ethnic marriages present unique challenges to married life. Distance and time constraints lead to reduced intimacy, reduced parental involvement in childcare, and a decline in the quality of marital interactions. This situation has the potential to create boredom, suspicion, and conflict, thereby disrupting marital harmony (Adiyaksa & Hastaning, 2016). Initial findings from the researcher's interviews also show that a couple's satisfaction in marriage is greatly influenced by the quality of communication, self-openness, and levels of religious and general education. Even the informants emphasized that marriages with different economic backgrounds are not a particularly crucial problem and can be resolved well in person.

Based on previous research, the author has observed that no articles have yet discussed differences in economic status, their impact, and the opinions of Islamic scholars on these differences within households. The following are the author's research findings.

Several prior studies have examined marriage dynamics through qualitative lenses, offering contextual parallels to the current research. Ni'ami and Najib (2022) explored diverse legal behavioral rationales in marriages during the COVID-19 pandemic, revealing that postponements served as preventive measures against virus transmission, with similarities to this study in its marriage focus but differing in its emphasis on pandemic-specific behaviors rather than economic disparities, their societal impacts in Pancoran Subdistrict, and views from classical and contemporary ulama. Similarly, Khaerani (2019) investigated economic factors in early marriages among the Sasak community in Lombok, identifying influences from economic, social, environmental, and educational aspects, sharing a marriage-oriented focus but diverging in prioritizing early marriage triggers over economic status differences and scholarly Islamic perspectives. Desiningrum and Amini (2016) applied interpretative phenomenological analysis to the experiences of physically impaired individuals in marriage, demonstrating that physical limitations do not impede love and harmony when supported by aligned thinking, interests, and sexual fulfillment; while aligned in the marriage theme, it contrasts with this study's concentration on economic status variances, marital life consequences, and ulama opinions thereon.

Prior studies indicate that economic status disparities constitute a critical social conflict in household life, particularly concerning financial role division and lifestyle differences. Other research suggests that emotional support, open communication, and role flexibility are key factors in sustaining harmony among economically disparate couples.

Nevertheless, most such studies remain focused on causal relationships and have yet to explore the subjective meanings of the adaptation experiences these couples have undergone. Accordingly, this study aims to examine the phenomenon of inter-economic-status marriages and their impact on household harmony. This research employs a qualitative, phenomenological approach. The research subjects comprise husband-wife pairs engaged in modern-era marriages across economic statuses. Data collection involved in-depth interviews and limited participant observation. Data analysis utilized techniques of data reduction, categorization, and extraction of essential meanings from lived experiences to achieve a profound understanding of the adaptation processes in such marriages.

METHODS

This study employed a qualitative, interpretive-phenomenological approach to explore the subjective meanings and lived experiences of husband-wife pairs in inter-economic-status marriages and their impact on household harmony. This paradigm was selected as it is suitable for delving into complex, contextual social phenomena, as outlined by Safrudin et al. (2023), with a primary focus on a deep understanding of adaptation and household dynamics. The research was conducted in Indonesia, given the increasing prevalence of inter-ethnic marriages driven by social mobility, education, and employment.

Research participants consisted of husband-wife pairs in modern-era marriages across economic statuses, selected via purposive sampling to ensure relevance to inclusive criteria: significant differences in income, education, occupation, or assets, and at least 2 years of marriage to capture long-term adaptation processes. The initial sample size was 5-7 pairs, with additional Islamic-based criteria (such as understanding of *nafkah* and *kafa'ah*). Sampling continued until data saturation was achieved, in line with phenomenological research principles (Creswell, 2013).

Data analysis in this normative qualitative study was conducted through thematic content analysis of primary sources, including classical fiqh texts, and secondary sources from relevant contemporary journals on spousal moderation in inter-economic marriages in the modern era. The process involved data reduction (selection of normative excerpts), thematic categorization, and hermeneutic interpretation to extract the essence of moderation as a dynamic adaptation bridging economic disparities with Islamic principles. Data validity was ensured through source triangulation (across fiqh texts and journals),

confirmability through a documentation audit trail, and credibility through cross-checking against contemporary scholarly fatwas, thereby guaranteeing objective and contextual findings without interpretive bias.

RESULTS

Definition of Marriage with Different Economic Status in Household Life

Inter-economic marriage is a marital bond between two individuals with significant differences in socio-economic status, including income, education level, occupation, asset ownership, or lifestyle. These differences are not only material but also reflect differences in perspectives on life's necessities, consumption patterns, and household management priorities. In the modern social context, inter-economic marriage is no longer seen as a rare phenomenon, but rather as a reality that has emerged due to increased cross-class social interaction facilitated by education, the world of work, and digital technology (Harsono et al., 2024). Therefore, inter-ethnic marriages serve as a meeting ground for two different social backgrounds and require continuous adaptation to run harmoniously.

Researchers interviewed a family member with a diverse economic background. According to the source, economic differences in a relationship do not necessarily lead to major conflicts that disrupt the household balance. He stated, "A good and harmonious household prioritizes Islamic religious values, can build active communication, and fosters openness between individuals."

The source then added, "My family also does not come from an upper class that can be said to be very wealthy. We live a simple life and try to always be grateful in any situation. Therefore, the difference in economic conditions does not make my family demand much from my husband. For us, understanding Islam is very important, because without that foundation, economic differences can actually trigger chaos in building a harmonious household relationship." She continued, "Although sometimes there are many negative views from those around me, I try to remain patient and not respond to them. It is due to my higher educational background than my husband, who only completed a bachelor's degree (S1) and works as a madrasa teacher with an unstable income."

Based on the exposition above, the researcher concludes that marital harmony between husband and wife can remain intact if both partners establish open communication, even amid challenging economic conditions. Self-disclosure and deep talk approaches

enable couples to understand each other's problems, thereby jointly seeking solutions, such as wisely planning household expenditures or supporting each other through financial pressures (Pratiwi, 2023). This approach not only alleviates emotional tension but also strengthens emotional bonds through deeper trust and empathy. Furthermore, in the Indonesian household context, often influenced by collectivist cultural values, open communication serves as the primary foundation for maintaining marital stability amid post-pandemic economic challenges, where many couples experience income declines and rising living costs.

Self-disclosure plays a complex, bidirectional role, acting as a double-edged sword in marital dynamics. On one hand, well-managed openness serves as an effective means to defuse conflicts, enhance relationship quality, and promote constructive problem resolution. For instance, through candid discussions about rarely voiced financial fears. On the other hand, openness without wise emotional regulation—such as explosive anger when addressing debts—can spark new conflicts that exacerbate disharmony (Najma Hansani et al., 2025). Another intriguing finding highlights the reciprocity principle, whereby individuals tend to disclose more when their partners reciprocate openness, fostering a positive communication cycle. It underscores that self-disclosure must be balanced and proportional, taking into account cultural context, emotional maturity, and its long-term impacts on household sustainability, so that couples can avoid the pitfalls of destructive over-disclosure.

The Concept of Livelihood in Islamic Families

The discussion of inter-economic marriages cannot be separated from the concept of *nafkah* (maintenance), a crucial pillar of Islamic household life. From a sharia perspective, *nafkah* is not merely a financial obligation but a manifestation of the husband's responsibility to build a family grounded in *sakinah, mawaddah*, and *rahmah*, as mandated in the Quran. Wahbah az-Zuhaili emphasizes that nafkah is an absolute material right of the wife that the husband must fulfill, encompassing three primary basic needs: clothing (suitable attire), food (nutritious sustenance), and shelter (safe and comfortable housing) (R. E. Hidayat & Fathoni, 2022). This obligation is conditional on the wife fulfilling her domestic duties well, including obedience to her husband in matters of *ma'ruf* (goodness). However, if the wife engages in *nusyuz* (rebellion without sharia justification), the husband's maintenance duty may be suspended temporarily, though it is still recommended to preserve household

harmony. This concept underscores the balance of rights and obligations, preventing exploitation in marriages with differing economic strata.

This view aligns with Muhammad Syahrur's progressive thought, which reinterprets *nafkah* through the dialectic of minimum and maximum limits, adapting it to modern social dynamics. The minimum *nafkah* consistently covers basic primary needs—clothing, food, and shelter—that have been standards since the *Salaf* era. Meanwhile, the maximum limit increases over time, extending the wife's rights to secondary facilities such as personal vehicles, modern communication devices (e.g., smartphones), advanced education, and even premium healthcare, provided they are financially feasible (R. E. Hidayat & Fathoni, 2022). This approach aims not only to meet subsistence but also to enhance holistic family welfare, ensuring household harmony amid economic disparities. In inter-economic marriages, this concept serves as a vital bridge to mitigate potential conflicts, where a husband from a higher economic class is expected to align maintenance standards with his wife's level. In contrast, a wife from a lower background is taught patience and the value of non-material contributions (Munro, 2021).

The comprehensive fulfillment of *nafkah* is explicitly outlined in the Quran, particularly in Q.S. Al-Baqarah/2: 233, which states: "And mothers shall breastfeed their children for two whole years for those who wish to complete the term of breastfeeding. And the father's obligation is to provide food and clothing for the mothers in a decent manner..." This verse not only confirms the father's primary maintenance duty toward breastfeeding mothers but also emphasizes the flexible principle of *ma'ruf*, tailored to the socio-economic context. In inter-economic marriages, the verse provides universal guidance to prevent injustice, promote distributive justice, and strengthen family bonds. Contemporary scholars like Yusuf al-Qardhawi add that *nafkah* must be proportional to the husband's capacity and local societal standards, making it relevant for urban Indonesian couples facing inflation and high living costs.

وَالْوٰلِدٰتُ يُرْضِعْنَ اَوْلَادَهُنَّ حَوْلَيْنِ كَامِلَيْنِ لِمَنْ اَرَادَ اَنْ يُّتِمَّ الرَّضَاعَةَۗ وَعَلَى الْمَوْلُوْدِ لَهٗ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوْفِۗ لَا تُكَلَّفُ نَفْسٌ اِلَّا وُسْعَهَاۚ لَا تُضَاۤرَّ وَالِدَةٌۢ بِوَلَدِهَا وَلَا مَوْلُوْدٌ لَّهٗ بِوَلَدِهٖ وَعَلَى الْوَارِثِ مِثْلُ ذٰلِكَۚ فَاِنْ اَرَادَا فِصَالًا عَنْ تَرَاضٍ مِّنْهُمَا وَتَشَاوُرٍ فَلَا جُنَاحَ عَلَيْهِمَاۗ وَاِنْ اَرَدْتُّمْ اَنْ تَسْتَرْضِعُوْٓا اَوْلَادَكُمْ فَلَا جُنَاحَ عَلَيْكُمْ اِذَا سَلَّمْتُمْ مَّآ اٰتَيْتُمْ بِالْمَعْرُوْفِۗ وَاتَّقُوا اللّٰهَ وَاعْلَمُوْٓا اَنَّ اللّٰهَ بِمَا تَعْمَلُوْنَ بَصِيْرٌ

Meaning: *Mothers should breastfeed their children for two whole years, for those who want to perfect breastfeeding. The father's obligation is to provide for their food and clothing appropriately. A person is not burdened, except according to his ability. Let not a mother be made to suffer because of her child, nor should a father be made to suffer because of his child. Heirs are like that, too. If both want to wean (before two years) based on agreement and deliberation between the two, there is no sin on either of them. If you want to breastfeed your child (to someone else), there is no sin for you if you appropriately make payment. Fear Allah and know that Allah is All-Seeing of what you do* (QS. Al Baqarah: 233)

Maintenance comes from the Arabic verb "nafaqa-yunfiqu-nafaqan," which means *nafada* (to spend) or *anfada wa shorfuhu* (to pay and to finish). There is an Arabic rule related to marriage in Mu'jam al-Wajiz, which reads:

النَّفَقَةُ: هِيَ مَا يُقَدِّمُهُ الْإِنْسَانُ مِنْ رِزْقٍ لِأَهْلِهِ

Maintenance is a property that a husband must spend, offer, or give to his wife to fulfill his own and his family's needs (Khitam, 2020).

Family Resilience is the Key to Harmony

Disparities in economic strata or status within family relationships can engender a spectrum of impacts on marital dynamics, encompassing both positive and negative outcomes. Positive impacts are characterized by transformations that foster improved welfare and align with familial expectations, such as enhanced access to resources and upward social mobility. Conversely, negative consequences arise when such changes precipitate socioeconomic deterioration, household discord, or misalignment with family values. Therefore, to mitigate potential conflicts stemming from economic disparities, robust family resilience is essential, enabling the effective identification, management, and resolution of challenges. This imperative is particularly acute amid the Covid-19 pandemic, which has profoundly disrupted global and national economic stability (Ichsan, 2020), potentially undermining household financial foundations and exacerbating interpersonal tensions.

Resilience comes from the root word "tahan," which means intense, steadfast, persistent, and not easily giving up when facing problems. Terminologically, resilience describes a system's ability to persist, adapt, and recover after facing various threats, pressures, or changes, while maintaining its function and integrity to remain strong, survive,

and achieve shared goals (Afrizal & Handrisal, 2019). All of these abilities or efforts develop and are strengthened through various components of protection, both of oneself and of the surrounding environment.

Family resilience, also known as family strength, is a condition of sufficient and consistent access to income and basic resources needed in household relationships to fulfill various basic and supporting needs for participation in the social environment (N. Hidayat et al., 2023). The Government Regulation states that the family is the smallest part of society, and that its relationships are significant to a country's progress (Pertiwi & Syakarofath, 2020).

Strengthening family resilience is crucial because the family is the first and most important environment for individuals. During the COVID-19 pandemic, the intensity of family togetherness has tended to increase, but this situation has also given rise to various problems (Ayukrisna et al., 2021). Some of these include suboptimal family functioning, outsourcing of childcare, barriers to communication and interaction between family members, and the inability of families to fulfill children's rights. The pandemic has reduced the family's role as the primary line of defense.

Adaptation for couples in inter-economic marriages can be a relatively effective social resilience strategy through several key strategies. First, open communication allows couples to express their needs, limitations, and expectations honestly. Second, managing realistic economic expectations to avoid demands beyond the couple's capabilities. Third, negotiating roles within the household, both financial and domestic, according to each partner's capacity. This adaptation process is dynamic and ongoing as the couple's living conditions change (Muslima & Herawati, 2019).

DISCUSSION

Contemporary Scholars' Views on the Concept of *Kafa'ah* in Marriages of Different Economic Families

In the Islamic perspective, differences in economic status are addressed through the concept of *kafa'ah harta*, which refers to financial compatibility between prospective spouses. Interpretations of this concept reveal variations among classical and contemporary scholars, reflecting the dynamics of ijtihad in marriage jurisprudence. The Maliki scholars, for instance, argue that *kafa'ah* is not a primary condition for a valid marriage, as wealth is transient, impermanent, and susceptible to change or loss due to external factors such as disasters or

business failures. Nevertheless, this school emphasizes the elements of *ad-dīn wal ḥāl*, denoting religious compatibility that includes shared adherence to Islam, freedom from *fisq* (transgression), and absence of defects that could disrupt household harmony, such as contagious diseases or destructive character flaws (Syafi'i, 2020). This approach prioritizes spiritual over material considerations, preventing marriages from being predicated on fragile wealth.

In contrast, Hanafi scholars view *kafa'ah* as an essential element encompassing equivalence in Islamic faith, freedom (non-slave status), lineage (*nasab*), economic condition (wealth), and profession. This perspective is grounded in the principle of maintaining social and economic balance to avert post-marital conflicts, such as a husband's inability to provide *nafkah* (maintenance). Such differences illustrate the diversity of madhhab methodologies, with the Hanafis placing greater emphasis on empirical, tangible factors while linking them to the *maqāṣid shari'ah* objectives, namely *hifẓ al-nasl* (preservation of progeny) and consensus on gender justice in the family (Wijaksono & Ichsan, 2022).

The Shafi'i school stipulates that *kafa'ah* includes adherence to Islam, possession of '*iffah* (purity in faith and morals), free status, lineage equivalence, freedom from '*uyūb* (physical or moral defects), and professional suitability (Waddin & Millati, 2022). Wealth is not the primary measure due to its temporary nature, as affirmed in the Qur'an (Al-Kahf: 46), which equates riches with worldly enjoyment. This concept aims to balance the status of prospective bride and groom, averting dominance by one party that could lead to injustice or neglect of rights. Further analysis reveals that the Shafi'is integrate *kafa'ah* with *ta'dīd* (equilibration), positioning marriage as a means to strengthen Islamic brotherhood rather than economic hierarchy (Wickham, 2015).

The Hanbali school incorporates *kafa'ah* with equivalence in faith, freedom, lineage, wealth, and profession, yet prioritizes the husband's religious piety as the foremost criterion (Rifqah & Norhatimah, 2025). Economic compatibility serves only as a supporting factor, pertinent if it risks post-marital discord, but it does not invalidate the marriage contract. This stance aligns with prophetic traditions emphasizing character and religion as primary criteria (HR. Bukhari-Muslim), allowing the school to avoid materialistic extremism while accommodating contemporary social realities (Muhtarom & Ichsan, 2025), such as urban economic disparities.

Wahbah Az-Zuhaili, in *Fiqh al-Islām wa Adillatuhū*, defines *kafa'ah* as spousal compatibility, including wealth, to sustain family life. He delineates two fuqaha opinions: first, *kafa'ah* is neither a condition for validity nor permanence (*luzūm*), rendering marriage valid even without equivalence; second, the majority view (*jumhur fuqaha*) treats it as a *luzūm* condition—marriage is valid, but the woman's guardian may reject it to prevent '*arḍ* (disgrace or harm). Zuhaili's analysis enriches the discourse with textual and rational evidence, underscoring *fiqh's* flexibility across contexts.

The madhhab variations on *kafa'ah harta* reflect a balance between spiritual ideals and economic realities in Islam. While wealth is acknowledged as supportive, the primacy of faith and morals underscores marriage's goal of fostering *sakinah* households rather than class stratification. Contemporary implications include its relevance amid globalization's widening economic gaps (Ciravegna & Michailova, 2022), which urge modern scholars to integrate *kafa'ah* with premarital education and *shar'*ah counseling to minimize divorce due to incompatibility.

CONCLUSION

Economic disparities in marriage represent an inescapable social reality, particularly in the modern era characterized by rapid and volatile economic dynamics. From an Islamic legal perspective, such disparities fall under the concept of *kafa'ah* (compatibility). However, scholars disagree on its status as a prerequisite for marital validity, with the majority of jurisprudential schools viewing economic *kafa'ah* as relative and mutable, better suited to considerations of familial welfare (*maslahah*) rather than to determining contractual validity. Successful adaptation by spouses—through mutual understanding, open communication, and commitment to religious values—emerges as pivotal for sustaining household harmony amid these differences. Ultimately, economically disparate marriages hold substantial potential to realize the Qur'anic ideals of a serene, loving, and merciful family (*sakinah, mawaddah, wa rahmah*), provided couples cultivate resilience against life's challenges; future research could explore longitudinal interventions to enhance such adaptive strategies in diverse Muslim communities.

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