

Islamic scholars' perspectives on wives as primary breadwinners during the COVID-19 pandemic

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Abstract:

The COVID-19 pandemic disrupted family economies and affected households' ability to meet daily needs. This study aims to analyze Muslim scholars' perspectives on wives serving as primary breadwinners during the COVID-19 pandemic and to identify the factors contributing to this shift in roles. This study employed a literature-based research method with a descriptive qualitative approach. Data were collected through documentation and analyzed using thematic analysis, with validation through source triangulation, reference adequacy, and peer debriefing. The findings reveal two main points. First, Muslim scholars position financial maintenance (*nafaqah*) as primarily the husband's responsibility, while wives may assume the role of primary breadwinner under particular circumstances, including husbands' incapacity, illness, death, abandonment, or economic hardship. Second, four factors contributed to wives becoming primary breadwinners during the pandemic: economic pressure, husbands' neglect of maintenance obligations, limited fulfillment of family responsibilities, and husbands' inability to work due to illness. The study concludes that the pandemic accelerated changes in wives' economic roles while their domestic responsibilities often remained, creating a double burden. The study contributes to role theory by demonstrating that role transformation may emerge as an adaptive response to crises and household vulnerabilities. It also highlights the importance of Islamic family law literacy, community-based marital counseling, and mechanisms for protecting wives' economic rights.



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INTRODUCTION

The COVID-19 pandemic disrupted household economic conditions, causing some husbands to struggle to meet their families' basic needs and prompting many wives to increase their participation in income-generating activities. This situation raises questions regarding the position of wives as primary breadwinners from the perspective of Islamic scholars (*ulama*). Under Islamic family law, the husband bears the primary responsibility for providing financial support (*nafaqah*) (Mohd & Ibrahim, 2012). However, when husbands are unable or neglect to fulfill this obligation, Islamic perspectives may permit wives to contribute economically while maintaining relevant Islamic principles and family responsibilities (Munte, 2021). Such employment may be considered permissible (*mubah*) when wives obtain their husbands' permission, observe *sharia* principles, and continue to fulfill family responsibilities (Ali et al., 2022). Economic participation does not necessarily conflict with religious principles when domestic responsibilities are maintained (Andriana et al., 2021). Under certain circumstances, wives may become primary breadwinners (Hamdani & Istikharoh, 2022).

A preliminary literature review identifies three main streams of previous research. First, studies show that wives continue to perform domestic responsibilities while earning income, with the pandemic intensifying their dual burden and inequality in household labor (Riekiya, 2021; Cerrato & Cifre, 2018; Giménez-Nadal et al., 2019; Miranti et al., 2022). Second, research examines wives' economic contributions to household income and their roles in education, health, and social affairs (Andriana et al., 2021; Greulich & Dasré, 2022; Rahmah et al., 2022). Third, studies indicate that although most husbands provide financial support in accordance with Islamic principles, some fail to fulfill their responsibilities, and that the rights and obligations of husbands and wives are generally considered complementary (Nofiyanti et al., 2022; Nurani, 2021). However, limited attention has been paid to the *ulama*'s perspectives on wives becoming primary breadwinners during crises and the factors driving this transformation. This study addresses this gap by integrating Islamic scholarly perspectives with the factors underlying wives' transition to primary breadwinner roles during the COVID-19 pandemic.

This study examines Islamic scholars' perspectives on wives serving as primary breadwinners within the family during the COVID-19 pandemic and identifies the factors contributing to this phenomenon. The research addresses two central questions: (1) How do Islamic scholars perceive the position of wives as primary breadwinners under emergency circumstances? and (2) What factors contributed to wives becoming primary breadwinners during the pandemic? Theoretically, this study contributes to contemporary discussions of Islamic family jurisprudence by integrating the concepts of necessity (*darurah*) and *maqāṣid al-sharī'ah* to explain shifts in economic roles within families during crises. In practical terms, the findings provide a foundation for strengthening family law literacy, marital counseling, and the protection of wives' economic rights in situations where wives assume greater economic responsibility. Academically, the study links Islamic scholarly perspectives, pandemic-related economic pressures, and the dynamics of family financial responsibility through a literature-based analysis.

The central argument is that wives' roles as primary breadwinners during the COVID-19 pandemic constitute an adaptive response to circumstances that threatened household sustainability rather than a fundamental transformation of Islamic family law. Islamic scholars generally designate husbands as the primary providers of financial maintenance (*nafaqah*), while *sharia* allows flexibility when husbands cannot fulfill their responsibilities because of economic hardship, serious illness, death, abandonment, or other crisis-related conditions. The findings further indicate that wives' transition into primary breadwinner roles results not

only from necessity but also from husbands' neglect of maintenance obligations and limited fulfillment of family responsibilities. This distinction reveals a persistent gap between Islamic normative principles and everyday family practices. Strengthening family law literacy concerning husbands' maintenance responsibilities, wives' economic rights, and shared family responsibilities is therefore essential to promote family resilience and more balanced economic and domestic roles during and after crises.

METHOD

Research Approach

This study employed a descriptive qualitative approach using a library research design to examine Islamic scholars' (*ulama*) perspectives on wives serving as primary breadwinners during the COVID-19 pandemic and the factors contributing to this phenomenon. A qualitative approach was considered appropriate because the study sought to interpret normative and scholarly perspectives concerning family financial responsibility rather than measure the phenomenon statistically. The library research design enabled the researcher to examine written sources, including Islamic jurisprudence (*fiqh*) texts, *fatwas*, scholarly journal articles, books on Islamic family law, and prior studies on family economic resilience and wives' economic roles (Snyder, 2019; Leite et al., 2019). The study did not involve direct interviews with *the ulama*; instead, it analyzed documented scholarly perspectives from relevant and authoritative sources.

Data Sources and Collection

Data were collected through a documentation technique that systematically identified, reviewed, recorded, and categorized written sources relevant to the research questions. The documentary sources consisted of scholarly journal articles, Islamic jurisprudence (*fiqh*) literature, *fatwas*, books on Islamic family and marriage law, and previous research concerning wives' economic roles, husbands' maintenance obligations, and the economic effects of the COVID-19 pandemic. Sources were selected based on their relevance to the research focus, scholarly credibility, and contribution to understanding *nafaqah*, wives' roles as breadwinners, Islamic family responsibilities, and crisis-related household economic conditions. The collected materials were organized by relevance to the two research questions and subsequently grouped into categories concerning husbands' maintenance obligations, wives' economic rights and roles, emergency conditions, husbands' inability or neglect, and household economic pressures.

Data Analysis

The collected documents were analyzed using thematic analysis to identify recurring patterns and relationships across the literature. The analysis involved several iterative stages. First, the researcher became familiar with the collected documents by reading and reviewing their contents in relation to the research questions. Second, relevant information was coded according to issues concerning husbands' obligations to provide *nafaqah*, wives' economic roles, emergency conditions, husbands' neglect or inability to work, and the economic pressures experienced by families. Third, related codes were compared and grouped into broader themes. The resulting themes included: (1) the husband's primary responsibility for family maintenance; (2) the legitimacy of wives' roles as primary breadwinners under particular circumstances; (3) the double burden associated with wives' economic and domestic roles; (4) factors contributing to husbands' failure to fulfil maintenance obligations; and (5) economic pressures and family adaptation during the COVID-19 pandemic. Fourth, the themes were reviewed and refined to ensure their consistency with the documentary

evidence and research questions. Finally, the themes were synthesized into descriptive narratives and tables to answer the research questions and develop an integrated interpretation of the findings.

Data Validity and Trustworthiness

The trustworthiness of the findings was strengthened through source triangulation, referential adequacy, and peer debriefing. First, source triangulation was conducted by comparing information across different types of documentary sources, including *fiqh* literature, *fatwas*, scholarly articles, books, and previous research. Differences among scholarly perspectives were retained as analytical material rather than excluded, allowing the study to capture the range of views concerning wives' economic roles and husbands' maintenance obligations. Second, referential adequacy was maintained by using relevant, credible, and sufficiently diverse scholarly sources, including recent academic publications and relevant journals indexed in recognized academic databases. Third, peer debriefing was conducted through discussions with academic colleagues to obtain critical feedback on the coding, thematic interpretation, and conclusions. These procedures were used to enhance the consistency, credibility, and transparency of the interpretation and to ensure that the findings remained grounded in the reviewed documentary evidence.

RESULTS AND DISCUSSION

Results

Husbands' and wives' roles in family maintenance: An Islamic perspective

A husband's obligation to provide financial maintenance (*nafaqah*) constitutes a fundamental component of family economic resilience in Islam. The husband bears primary responsibility for fulfilling essential family needs, including food, clothing, housing, healthcare, and children's education. At the same time, the reviewed literature indicates that cultural norms may assign wives disproportionate domestic responsibilities without adequately recognizing their corresponding economic rights. Islamic teachings, however, recognize women's economic rights, including the right to receive maintenance, to own property independently, to engage in employment, and to obtain legal protection. Thus, family justice is better understood through a framework of balanced rights and responsibilities, mutual cooperation, and shared commitment to family well-being rather than through the dominance of either spouse.

Table 1

Findings on Wives' Roles and Family Maintenance in the Islamic Perspective

No.	Theme	Description of Findings	Implications	References
1	Family Maintenance as the Husband's Obligation	Family maintenance (<i>nafaqah</i>) is the husband's primary responsibility and includes essential family needs such as food, clothing, housing, healthcare, and education.	Reinforces the husband's economic responsibility as the head of the family under Islamic law.	Nofiyanti et al. (2022); Fahrezi (2022)
2	Economic Rights and Protection for Wives	Islamic teachings recognize wives' economic rights, including the right to receive adequate financial support, to engage in employment, to own property independently, and to obtain legal protection when maintenance rights are neglected.	Supports women's economic welfare, autonomy, and security within the household.	Mu'amaroh (2020); Nurani (2021)
3	Domestic Roles and Family Responsibilities	Wives are commonly associated with managing household affairs, raising	Highlights the significance of women's domestic	Muthmainnah (2021);

		children, maintaining the home, and supporting family needs.	contributions to family resilience while requiring recognition of their rights.	Sugitanata & Zakariya (2021)
4	The Relationship between Custom and Islamic Law	Certain obligations assigned to wives appear to be shaped by cultural constructions and customary practices rather than solely by Islamic legal prescriptions.	Encourages critical examination of gender roles in relation to the principles of justice within Islam.	Nengse (2013); Kholifah & Masruroh (2022)
5	Husband-Wife Collaboration in Family Well-Being	Family harmony is associated with cooperation between husbands and wives in managing household affairs and family finances.	Strengthens the concept of a <i>sakinah, mawaddah, wa rahmah</i> family based on shared responsibilities and cooperation.	Kususiyanah (2019); Aziz et al. (2022)

Source: Compiled by the author (2023).

Table 1 indicates that the reviewed literature consistently positions family maintenance (*nafaqah*) as the husband's primary financial responsibility while recognizing wives' economic rights, including maintenance, dowry, independent property ownership, and legal protection. Wives' domestic contributions, such as household management, childrearing, and family support, are likewise recognized as important to family life but should not be interpreted as negating their economic rights. Across the reviewed studies, inequality may emerge when customary expectations impose extensive domestic responsibilities on wives without corresponding recognition of their rights. The findings, therefore, highlight a significant interaction among *sharia* norms, customary constructions, and social practices: although the normative position of men as *qawwam* entails financial responsibility, customary practices may simultaneously reinforce unilateral domestic expectations placed on wives. This distinction is important for separating obligations established within Islamic family law from gender roles shaped by particular cultural contexts.

The literature further demonstrates that the formal recognition of wives' economic rights does not necessarily ensure their realization in everyday family life, particularly where social expectations and negative perceptions discourage women from claiming their entitlements. Thus, women's domestic contributions should not be used to legitimize unequal treatment, but rather understood alongside their rights within the family. Taken together, the findings suggest that family well-being depends not simply on assigning separate roles to husbands and wives, but on negotiating the interaction between Islamic norms, cultural expectations, and everyday family practices. From the perspective of *maqashid al-sharia*, principles of justice, welfare, and family protection provide a basis for strengthening cooperative relationships between spouses. This has practical implications for family education and premarital guidance, particularly in helping couples distinguish Islamic principles from culturally constructed gender expectations and develop more balanced approaches to family maintenance.

Scholarly perspectives on the role of wives as the primary breadwinners in the family

From the perspective of Muslim scholars, the primary obligation to provide family maintenance rests with the husband as the head of the family. The wife is primarily responsible for managing household affairs, caring for and educating children, and supporting family well-being. However, the reviewed literature indicates that Islamic family law allows flexibility when the husband is unable to fulfill his maintenance obligations due to

circumstances such as economic hardship, illness, death, or abandonment. Under such conditions, wives may work and assume the role of primary breadwinner to sustain the family. The literature further shows that this role may create a double burden when women continue to perform domestic responsibilities alongside income-generating activities. Thus, the economic role of wives emerges not simply as a departure from normative gender roles but as an adaptive response to particular family and socioeconomic circumstances.

Table 2

Scholarly Perspectives on the Role of Wives as the Primary Breadwinners in the Family

No.	Theme	Description of Findings	Implications	References
1	Dominance of the Husband's Responsibility to Provide Maintenance	Muslim scholars emphasize that the primary obligation to provide maintenance rests on the husband as the head of the family. The wife is principally responsible for managing the household, caring for, and educating the children.	Reinforces the normative construction in Islamic law that the economic responsibility of the family lies with the husband.	Putri & Lestari (2015); Riekiya (2021)
2	Legitimacy of the Wife's Role as Breadwinner under Certain Conditions	A wife may work and even become the primary breadwinner when the husband is unable to fulfill his obligation to provide maintenance due to economic hardship, illness, death, or abandonment of the family.	Indicates flexibility in gender roles within Muslim families in response to household economic needs.	Riekiya (2021); Handayani (2022)
3	The Wife's Dual Role in the Household	Although the wife works and generates income, she may still be expected to perform domestic functions as household manager and caregiver for the children.	Demonstrates the double burden experienced by women who simultaneously undertake homemaking and breadwinning roles.	Samsidar (2019); Ratnasari & Zaeni (2020)
4	Factors Contributing to the Husband's Neglect of Maintenance Obligations	Factors associated with husbands' failure to provide maintenance include reliance on the wife's income, irresponsible attitudes, limited religious understanding, and household conflict.	Indicates a gap between religious norms and social practices concerning the fulfillment of wives' economic rights.	Hariati (2021); Marhamah (2022)
5	Family Adaptation to the Economic Crisis during the Covid-19 Pandemic	Many wives worked to sustain family survival because of declining household income, job loss, or the husband's absence during the pandemic.	Demonstrates that women's economic contributions can serve as an important adaptive strategy to strengthen family resilience during crises.	Ramadhana (2020); Megawanty & Hanita (2021)

Source: Compiled by the author, 2023.

Table 2 demonstrates a consistent normative position across the reviewed literature: family maintenance is primarily the husband's responsibility, while wives are traditionally associated with domestic management and childcare. At the same time, the literature recognizes circumstances in which wives may work and assume the role of primary breadwinner, particularly when husbands are unable to fulfill their support obligations because of economic hardship, illness, death, or abandonment. Such flexibility suggests that the economic role of wives can be accommodated within Islamic family frameworks when necessary to maintain household welfare. However, the findings also reveal that women's participation in income-generating activities does not necessarily reduce their domestic

responsibilities. Instead, working wives may continue to manage household affairs and care for children, creating a double burden. This tension is further evident in cases where husbands neglect support duties due to reliance on their wives' income, irresponsible attitudes, limited religious understanding, or household conflict.

Taken together, the findings show a gap between normative Islamic expectations and everyday family practices. The husband's primary responsibility for nafaqah is a strong normative construction, whereas wives' participation as breadwinners represents both a legally and socially recognized form of family adaptation under particular circumstances. The Covid-19 pandemic further illustrates this flexible dimension, as declining household incomes, job losses, and husbands' absence encouraged many wives to contribute economically to their families' survival. Nevertheless, the persistence of domestic expectations alongside breadwinning responsibilities indicates that women's economic participation may reproduce rather than eliminate gendered inequalities. These findings underscore the importance of strengthening family law literacy, enhancing the role of marital counseling institutions, and promoting awareness of wives' economic rights, while encouraging more cooperative approaches to household responsibilities.

Factors causing wives to become the primary breadwinners during the COVID-19 pandemic

The COVID-19 pandemic triggered significant changes in the economic roles of family members, with many wives becoming primary breadwinners in response to worsening household economic conditions, husbands' neglect of maintenance obligations, limited ability to fulfill family needs, and husbands' physical incapacity due to serious illness. These circumstances indicate that women's economic contributions became an important strategy for sustaining household survival amid the multidimensional pressures created by the pandemic. Rather than representing a single cause, the emergence of wives as primary breadwinners reflected the interaction between economic vulnerability, the fulfillment of marital responsibilities, and husbands' capacity to provide for their families.

Table 3

Factors Causing Wives to Become the Primary Breadwinners during the COVID-19 Pandemic

No.	Theme	Description of Findings	Implications	References
1	Economic Factors	Inadequate family economic conditions were a major factor prompting wives to work to meet household needs. Family sustainability was strongly influenced by economic stability, while insufficient income encouraged wives to assume the role of primary breadwinners.	Economic pressure encouraged greater female participation in the economy to support household needs.	Andriana et al. (2021); Rahmah et al. (2022)
2	Husbands' Neglect in Providing Maintenance	Husbands who failed to fulfill their obligations to provide material and emotional support contributed to wives assuming greater economic responsibility for the family. The provision of maintenance remains an important marital obligation within Islamic family law.	Strengthening awareness of the rights and obligations of husbands and wives is necessary to protect wives' economic rights.	Hariati (2021); Amri (2022)
3	Lack of Husband's Responsibility	Some husbands failed to fulfill their responsibilities as heads of households, including neglecting the needs of their wives and children. This condition shifted a greater share of the family's economic burden onto wives.	Indicates a gap between religious norms and family practices that may contribute to the increasing burden experienced by women.	Amanuddin (2021)

4	Husband's Inability to Work	Husbands who experienced serious illness or physical limitations that prevented them from working contributed to wives becoming the main source of family income. Under these circumstances, wives assumed an economic role to sustain household survival.	The wife's role as primary breadwinner represents an adaptive response to economic and health-related pressures during the COVID-19 pandemic.	Juniarta & Lentari (2020)
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Source: Compiled by the author (2023).

Table 3 identifies four interrelated factors underlying wives' transition into primary breadwinner roles during the COVID-19 pandemic. Economic hardship constituted a major factor, as inadequate household income increased the need for wives to participate in income-generating activities. This condition was compounded in households where husbands neglected their maintenance responsibilities or failed to fulfill their roles in meeting the needs of wives and children. In other cases, husbands' serious illness or physical limitations prevented them from working, requiring wives to assume a greater economic role. Thus, the findings indicate that wives' transition to primary breadwinner status was shaped by a combination of economic pressure, unmet marital responsibilities, and husbands' inability to participate in income generation.

The findings further suggest that wives' economic roles during the pandemic should be understood as an adaptive response to multidimensional household pressures rather than simply as a consequence of individual motivation or gender awareness. Economic hardship and husbands' inability to work due to illness may, under certain Islamic legal interpretations, be understood as circumstances of necessity (*darurah*) in which wives may assume greater responsibility for family maintenance. By contrast, husbands' neglect and lack of responsibility point to a gap between normative Islamic obligations and their implementation in family life. The pandemic, therefore, functioned as an accelerating context that exposed existing household economic vulnerabilities while potentially intensifying women's dual burden of income generation and domestic responsibilities. These findings have implications for post-pandemic economic recovery policies, particularly for strengthening family law literacy, marital counseling, and mechanisms to protect wives' economic rights and promote more equitable approaches to family responsibility.

Discussion

The study on wives as primary breadwinners during the COVID-19 pandemic from the perspective of Muslim scholars reveals two key findings. First, family maintenance (*nafaqah*) is primarily the husband's responsibility, while wives may assume the role of primary breadwinner under particular circumstances, including economic hardship, illness, death, abandonment, or the husband's inability to fulfill his obligations. Second, wives' transition into primary breadwinners during the pandemic was associated with four factors: economic pressure, husbands' neglect of maintenance obligations, limited fulfillment of family responsibilities, and husbands' inability to work due to serious illness. These findings reveal a persistent gap between normative Islamic principles and everyday family practices, particularly where wives' economic contributions coexist with continued domestic responsibilities. The pandemic intensified existing household vulnerabilities and increased women's economic responsibilities, demonstrating the flexibility of Islamic family principles while highlighting the gap between recognition and realization of women's economic rights.

This study is relevant to contemporary social conditions, particularly in the post-COVID-19 context, in which the pandemic disrupted the economic structure of many families. The pandemic contributed to declining incomes and job losses and may have intensified existing

difficulties in fulfilling husbands' maintenance obligations (Miranti et al., 2022; Midões & Seré, 2022). The reviewed literature indicates that wives may become the economic backbone of the family when husbands die, leave the household, or are no longer able to work due to serious illness (Greulich & Dasré, 2022; Mengistu et al., 2022). This situation is also consistent with Ertanti and Makhali (2019) and Darmawan (2021), who identify reliance on wives' income and a tendency to underestimate husbands' financial contributions as reasons for husbands' failure to provide maintenance. These findings indicate that economic crises can intensify existing inequalities in the distribution of economic and domestic responsibilities within Muslim households.

Theoretically, the findings contribute to an understanding of role theory, particularly Robert Linton's conceptualization of role as the dynamic aspect of status (Turner, 2001; Martin & Wilson, 2005). During the pandemic, wives' roles could shift from primarily managing household affairs to assuming primary breadwinner responsibilities without eliminating their domestic roles. This transformation may consequently produce a disproportionate double burden, as wives continue to undertake household and childcare responsibilities alongside income-generating activities (Cerrato & Cifre, 2018; Giménez-Nadal et al., 2019). The findings also indicate that the flexibility of *sharia* in accommodating circumstances of necessity (*darurah*) (Syahputra & Fatimah, 2020; Maftuhah, 2022) should be understood as a mechanism for preserving family welfare rather than as a basis for transferring the husband's normative maintenance responsibility to the wife. Thus, role transformation may occur as an adaptive response to economic and family pressures rather than solely as a voluntary change in gender roles.

This study further demonstrates that family resilience should not be understood solely in terms of economic sufficiency but also in relation to justice in the distribution of family roles and responsibilities (Greenstein, 2009). Qur'anic Surah An-Nisa verse 34 identifies the husband as *qawwam*, associated with protection and responsibility within the family, particularly in relation to the obligation of maintenance (Shomad, 2022). When husbands are unable to fulfill this responsibility, Islamic principles allow wives to work and contribute economically without necessarily compromising their rights within the family (Maftuhah, 2022). From this perspective, the flexibility of *Sharia* functions to preserve family welfare under changing circumstances rather than to justify the abandonment of marital obligations. The findings therefore support the importance of balancing wives' economic contributions with recognition of their domestic responsibilities and economic rights, while emphasizing the need for support from husbands, families, and the wider community.

The findings are consistent with Cerrato and Cifre (2018), who show that wives may continue to perform domestic roles even when they participate in paid employment. At the same time, the present study highlights a particular dimension of this issue by examining the circumstances under which wives become primary breadwinners during the COVID-19 pandemic. This complements the views of some Muslim scholars who are cautious about wives becoming the primary economic providers due to concerns about the continuation of household responsibilities. Fitriani et al. (2020) similarly found that dual-career roles within families may emerge from economic pressures and increasing employment opportunities for women. Ertanti and Makhali (2019) and Darmawan (2021) identified husbands' reliance on wives' income and wives' relatively strong economic position as factors associated with the failure to provide maintenance. Unlike studies that primarily emphasize normative dimensions, the present findings explicitly link the COVID-19 pandemic to the acceleration of wives' transformation of economic roles and show how household economic vulnerability can

increase women's dependence on their own income-generating activities (Wang & Tang, 2020; Mas'udah, 2022).

Based on these findings, several practical actions can be recommended. First, Islamic family law literacy should be strengthened through premarital guidance and regular religious study forums, with particular emphasis on husbands' rights and obligations regarding maintenance and the protection of wives' economic rights. Second, community-based marital counseling services should be strengthened at the sub-district level across both urban and rural areas to address maintenance-related problems before they contribute to family breakdown. Third, local governments should provide social safety nets for families whose heads of household are seriously ill or deceased, including conditional cash assistance and access to vocational training for wives. Fourth, religious courts should apply appropriate legal mechanisms to address cases in which husbands deliberately neglect maintenance obligations despite having the financial capacity to fulfill them. Fifth, family-based economic empowerment programs should involve both husbands and wives rather than placing the primary economic and domestic burden on wives alone. Together, these measures can support family resilience while strengthening the realization of economic rights and more balanced family responsibilities.

CONCLUSION

This study concludes that the COVID-19 pandemic accelerated changes in economic and gender roles within Muslim families, with wives assuming primary breadwinner responsibilities in certain circumstances, although the family maintenance (*nafaqah*) normatively remains the husband's responsibility. The key finding is a persistent gap between Islamic jurisprudential norms, which position husbands as *qawwam* with corresponding financial responsibilities, and social realities in which husbands' neglect, inability, or failure to fulfill their obligations leads wives to become the economic backbone of the family. The findings further identify four factors underlying this transformation: economic pressure, husbands' neglect of maintenance obligations, limited fulfillment of family responsibilities, and husbands' inability to work due to serious illness. Although *sharia* provides flexibility under circumstances of necessity, this flexibility should be understood as a mechanism for maintaining family welfare rather than as a basis for transferring the husband's normative obligations to wives. Consequently, wives may experience a disproportionate double burden when economic responsibilities are combined with continuing domestic roles.

The contribution of this study lies in its application and extension of role theory by demonstrating that role transformation is not necessarily voluntary but may emerge as an adaptive response to external crises and household vulnerabilities. The study also highlights the interaction between Islamic norms, customary expectations, and everyday family practices in shaping wives' economic and domestic roles. In practical terms, the findings emphasize the importance of strengthening Islamic family law literacy regarding husbands' maintenance obligations and wives' economic rights, developing community-based marital counseling services, and strengthening social and legal mechanisms that support families experiencing economic and health-related crises. These measures can contribute to more balanced household responsibilities and stronger family resilience.

This study is limited by its normative and literature-based scope and therefore does not provide extensive empirical evidence from families directly experiencing these circumstances. Its findings are also shaped by the scope, contexts, and characteristics of the reviewed literature, while the COVID-19 pandemic provides a specific crisis context that may not fully represent longer-term post-pandemic family dynamics. Future research should therefore

employ empirical approaches involving participants from diverse socioeconomic backgrounds to examine how wives' breadwinner roles are negotiated in everyday family life. Further studies should also incorporate the perspectives of husbands and children and evaluate the implementation and effectiveness of policies aimed at protecting women's economic rights and strengthening family resilience.

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AUTHOR CONTRIBUTION STATEMENT

Ahdiyatul Hidayah: Conceptualization; Data Curation; Formal Analysis; Methodology; Project Administration; Writing Original Draft; Validation; Visualization; Writing Review & Editing. **Nurul Huda:** Conceptualization; Formal Analysis; Validation; Visualization; Writing Review & Editing.

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