MAKUKUHAN : INTERNATIONAL JOURNAL OF LAW AND SYARIA
VOL. 1 NO. 1 JULY 2026 : PP. 46-56
e-ISSN XXXX-XXXX
DOI: 10.58523

OPEN ACCESS: REGULAR RESEARCH ARTICLE

Marital Maintenance by Visually Impaired Husbands and Sakinah Family Resilience: A Maqasid al-Shariah Perspective

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Received : 1 April 2026
Accepted : 14 Juli 2026
Published : 31 Juli 2026

ABSTRACT

This study examines how visually impaired husbands fulfil their marital maintenance (nafkah) obligations and how these practices contribute to the resilience of sakinah families from the perspective of Maqasid al-Shariah. Using a qualitative single-case study with a socio-legal approach, the research was conducted among visually impaired husbands who are alumni of Panti Penganthi in Temanggung Regency, Central Java, Indonesia. Data were collected through in-depth interviews, observation, and document analysis involving husbands, wives, institutional representatives, and Religious Affairs Office officials. The findings reveal three adaptive strategies in fulfilling marital maintenance: optimising income through reflexology-based occupations, redistributing household roles based on the principle of mubadalah (mutuality), and prioritising essential family needs through transparent financial management. These strategies strengthen family resilience through interconnected economic, social, psychological, and spiritual dimensions. From the perspective of Maqasid al-Shariah, the fulfilment of marital maintenance is evaluated not merely by material adequacy but by its contribution to preserving life (hifz al-nafs) and family continuity (hifz al-nasl). The study concludes that visually impaired husbands who make sincere and continuous efforts to support their families have substantively fulfilled their marital obligations in accordance with the objectives of Islamic law, demonstrating a more inclusive understanding of family responsibility and resilience.

Keywords

Marital Maintenance; Visually Impaired Husbands; Sakinah Family; Maqasid Al-Shariah; Islamic Family Law.

INTRODUCTION

Marriage among people with visual impairments is a socio-legal phenomenon that calls for particular attention from the perspective of Islamic family law. In Temanggung Regency, Central Java, Panti Penganthi, a social rehabilitation institution, has trained visually impaired individuals in independent mobility and vocational reflexology skills. Most male alums of this institution go on to marry and take on the role of household head, obliged to provide maintenance (*nafkah*) for their wives and children (Dwi Hidayatul Firdaus, Mufidah Ch, 2022).

Across the world, the recognition of the rights of persons with disabilities has shifted from a charity-based approach to a human rights-based approach, particularly following the adoption of the Convention on the Rights of Persons with Disabilities (CRPD) (Degener, 2016). This paradigm emphasizes equality before the law, non-discrimination, and equal opportunities in family life, including the right to marry, establish a family, and fulfil marital responsibilities. Nevertheless,

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persons with disabilities continue to encounter structural barriers in accessing employment, economic resources, and social acceptance, all of which directly affect their ability to perform family obligations, including the provision of marital maintenance (Skarstad, 2018). Consequently, the fulfilment of maintenance by husbands with disabilities should not be assessed solely through conventional economic indicators but also through broader considerations of capability, dignity, and substantive justice.

The Compilation of Islamic Law (KHI), Article 80 paragraph (4), affirms that a husband is obliged to provide maintenance, clothing, and a place of residence for his wife according to his capacity. The phrase "according to his capacity" normatively provides flexibility in determining the husband's obligation to provide marital maintenance. Nevertheless, the Compilation of Islamic Law (KHI) contains no explicit provision addressing husbands with permanent physical impairments, such as visual disabilities. As a result, this normative ambiguity creates a gap between the formal legal framework and the lived realities of families headed by visually impaired husbands (Raihan et al., 2023).

Furthermore, previous studies concerning disability and family resilience have predominantly examined psychological adaptation, economic vulnerability, or gender relations within disabled households (Bayat, 2007a). While these studies provide valuable insights, they rarely integrate the legal obligations of marital maintenance with the objectives of Islamic law (*Maqasid al-Shariah*)(Qomaro, 2026). Existing scholarship also tends to analyse disability either from a normative legal perspective or from a social welfare perspective without comprehensively examining how adaptive livelihood strategies, reciprocal marital relationships (*mubadalah*), and Islamic legal objectives collectively shape the resilience of *sakinah* families (Gumiandari & Nafi'a, 2020a). Therefore, empirical evidence that connects these dimensions remains limited.

Interestingly, although the fulfilment of nafkah does not always reach an ideal standard, the families of blind husbands who are Panti Penganthi alums have proven able to build sakinah family resilience without ending in divorce. This suggests that family resilience is not determined by economic factors alone, but also by psychological-spiritual aspects, empathetic communication, and mutual relations (mubadalah) between husband and wife (Haerul, 2021).

From the perspective of Maqasid al-Shariah, the fulfilment of nafkah is not viewed merely as a material transfer, but as an instrument for the holistic protection of welfare, which encompasses *hifz al-nafs* (preservation of life) and *hifz al-nasl* (preservation of lineage and family) (Auda, 2008). This maqasid framework offers a more inclusive legal contextualisation for persons with visual impairments (Saputri & Islamy, 2021).

Relevant prior studies include, first, Cantika, Anggraini and Ghofar (2023) on the family resilience of blind couples in the city of Semarang, which focused on the psychological adaptation of couples who are both blind (Cantika et al., 2023); and second, Karim, A. S. Z., & Ma'mun, S (2025) on the economic fulfilment of families with disabilities from a fiqh perspective using a normative-textual approach(Karim & Ma'mun, 2025). Existing research has not yet integrated KHI and Maqasid al-Shariah analysis for the specific group of Panti Penganthi Temanggung alumni, giving this study a clear element of novelty.

Accordingly, this study investigates how visually impaired husbands fulfil their marital maintenance obligations and how these practices contribute to the resilience of *sakinah* families. Focusing on visually impaired husbands who are alumni of Panti Penganthi in Temanggung Regency, the study analyses the findings through the perspective of *Maqasid al-Shariah*, particularly the objectives of preserving life (*hifz al-nafs*) and preserving family continuity (*hifz al-nasl*). The novelty of this research lies in integrating socio-legal analysis of marital maintenance with the *Maqasid al-Shariah* framework to develop a more inclusive understanding of Islamic family law that recognises disability not as a limitation of legal responsibility but as a condition requiring contextual interpretation in achieving the substantive objectives of the law.

LITERATURE REVIEW/ANALYTICAL FRAMEWORK

In Islamic legal terminology, *nafkah* is derived from the Arabic word *al-infaq*, which denotes the act of spending or allocating wealth for the benefit of others. As a legal concept in Islamic law, *nafkah* refers to the husband's responsibility to ensure that the basic needs of his wife and children are adequately provided for. This obligation includes the provision of food, clothing, housing, as well as expenses related to healthcare and education (Bahri, 2015).

Article 80 paragraph (2) of the Compilation of Islamic Law (KHI) stipulates that a husband is responsible for protecting his wife and fulfilling the family's living expenses in accordance with his financial ability. Furthermore, Article 80 paragraph (4) specifies that this obligation includes the provision of clothing, housing, household necessities, care, and medical treatment. (Aswat & Rahman, 2021). The expression "in accordance with his financial ability" allows for a flexible interpretation, particularly when applied to exceptional circumstances such as disability.

A. Theory of Sakinah Family Resilience

A sakinah family is understood as a family established through a legally recognised marriage that is capable of fulfilling both spiritual and material needs in a balanced manner while fostering an environment characterised by mawaddah (love) and rahmah (compassion), as reflected in Q.S. Ar-Rum: 21 (Ilham, 2023). According to family resilience theory, there are three interrelated aspects of family resilience: (a) economic and physical resilience, (b) social and psychological resilience, and (c) spiritual resilience (Syaidah et al., 2024).

The idea of *mubadalah* (mutuality), as presented by Abdul Kodir (2019), presents a relevant framework for evaluating marital relationships based on reciprocity, particularly in instances where one spouse faces functional restrictions (Yaqin et al., 2025). This approach emphasizes cooperation and joint accountability instead of the conventional top-down relationship (Mubadalah, 2024).

B. Maqasid Al-Shariah as an Analytical Framework

The main goals of law, as represented by Maqasid al-Shariah, are to protect five important things: religion *(hifz al-din*); life (*hifz al-nafs*); intellect (*hifz al-'aql*); family (*hifz al-nasl*); and property (*hifz al-mal*), as noted (Setiyanto, 2019). This study uses the approach of Jasser Auda, who views the family as part of the broader social system. When we think about how the family is doing, we have to think about keeping the family safe. This is very important (Musarrofa & Muttaqin, 2024).

RESEARCH METHOD

This study is a field research employing a descriptive qualitative approach (Doyle et al., 2020). The design used is a single-bounded case study focusing on one specific group of subjects with a predetermined theme (Yin, 2018). This study employs a socio-legal approach to Islamic law to examine how Islamic legal principles are implemented and practiced within everyday social contexts (*law in action)* (Nur Solikin, 2022). This perspective is complemented by a juridical-philosophical approach that uses the Compilation of Islamic Law (KHI) and *Maqasid al-Shariah* as the primary analytical frameworks for interpreting the research findings (Fajri, 2022).

This study employed a qualitative field research design using a single-case study with a socio-legal approach to examine the fulfilment of marital maintenance by visually impaired husbands and its contribution to *sakinah* family resilience. The research was conducted in Temanggung Regency, Central Java, Indonesia, focusing on visually impaired husbands who are alumni of Panti Penganthi. Primary data were collected through semi-structured in-depth interviews, non-

participant observation, and documentation involving visually impaired husbands as the main informants, while supporting information was obtained from their wives, Panti Penganthi administrators, and officials of the local Office of Religious Affairs(Khasanah, 2026a). Informants were selected purposively based on their status as married visually impaired alumni of Panti Penganthi residing in Temanggung Regency and their willingness to participate in the research. Secondary data were obtained from the Compilation of Islamic Law (KHI), relevant legislation, institutional documents, books, peer-reviewed journal articles, and other scholarly publications related to Islamic family law, disability, *Maqasid al-Shariah*, and family resilience.

The credibility of the findings was ensured through source triangulation, method triangulation, member checking, and document verification. Data were analysed using the interactive model of Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing and verification. The analytical process was subsequently interpreted through the perspectives of the Compilation of Islamic Law (KHI) and *Maqasid al-Shariah* to explain how visually impaired husbands fulfil their marital maintenance obligations and how these practices contribute to the resilience of *sakinah* families.

RESULTS AND DISCUSSIONS

A. Adaptive Patterns of Marital Maintenance among Visually Impaired Husbands

Based on field data collected from key informants, the mechanisms of nafkah fulfilment by blind husbands who are Panti Penganthi Temanggung alums were identified through three main, mutually complementary, adaptive patterns. First, optimising reflexology-based income. All key informants relied on the reflexology (*massage*) skills acquired at Panti Penganthi as their main source of income. Some informants ran independent home practices, while others also accepted house-call requests from clients. Service diversification covering traditional massage, reflexology, and cupping (*bekam*) was shown to increase income by 30–40% compared with offering a single service. Social networks built around the local blind community and word-of-mouth recommendations proved to be crucial social capital in sustaining a steady clientele(Khasanah, 2026c).

The findings indicate that the economic strategies adopted by visually impaired husbands reflect an adaptive livelihood model rather than a dependence-based survival mechanism. Their ability to diversify massage services and utilize social networks demonstrates that disability does not necessarily diminish economic productivity when supported by vocational skills and community-based social capital (Mitra, 2006). This finding supports the capability approach, which argues that individual well-being should be assessed through the opportunities and capabilities available to achieve valued functions rather than solely through physical conditions or income levels. From the perspective of *Maqasid al-Shariah*, these adaptive efforts fulfil the objective of *hifz al-nafs* (preservation of life) by ensuring the continuity of family livelihood despite physical limitations. Therefore, the fulfilment of marital maintenance should be understood as the husband's continuous effort to maximize his lawful capacity rather than the absolute amount of income generated.

Second, adaptive redistribution of household roles. The husband's mobility and visual limitations encourage a more flexible, complementary division of roles between husband and wife. Wives not only fulfil traditional domestic roles but also actively assist with the administration of the massage business, accompany their husbands to clients' homes, and, in some cases, contribute to family income through side businesses. This pattern should not be understood solely as a form of compensation for functional limitations; rather, it represents an expression of mutuality (*mubadalah*) that forms the foundation of the marital relationship between husband and wife (Yaqin et al., 2025).

The redistribution of household responsibilities also reflects a transformation from a hierarchical marital relationship towards a partnership model characterized by reciprocity (*mubadalah*). Rather than indicating the husband's inability to perform his obligations, the wife's involvement in business administration and income generation illustrates collaborative responsibility in maintaining family welfare. This pattern challenges conventional assumptions that define the husband's role exclusively through financial provision while positioning the wife solely within domestic responsibilities. Instead, both spouses contribute according to their respective capacities without diminishing the husband's legal responsibility as the principal provider. Such findings reinforce the argument that Islamic family law accommodates contextual flexibility in implementing marital rights and obligations while preserving the values of justice (*'adl*), cooperation (*ta'awun*), and mutual respect(Gumiandari & Nafi'a, 2020b).

Third, family financial management prioritizes essential needs. According to the informants, family finances are managed by allocating available resources to the most essential needs before addressing less urgent expenses. Necessities, including food, healthcare, and children's education, receive the highest priority, whereas secondary and tertiary needs are met only when the family's financial situation permits. The study further reveals that open communication regarding financial matters between husband and wife contributes to stronger mutual trust and supports the long-term stability of the family (Hadady et al., 2021).

Transparent financial management further strengthens family resilience by reducing potential conflicts arising from limited economic resources. The prioritisation of essential needs demonstrates that family welfare is determined not merely by income level but also by effective financial decision-making and mutual trust between spouses. This finding is consistent with family resilience theory, which emphasises that adaptive coping mechanisms, effective communication, and shared decision-making constitute critical elements in sustaining family stability during economic hardship. Within the framework of *Maqasid al-Shariah*, prioritising food, healthcare, housing, and children's education reflects the protection of fundamental human interests (*daruriyyat*), particularly the preservation of life (*hifz al-nafs*) and family continuity (*hifz al-nasl*)(Febriadi, 2017b). Consequently, financial transparency functions not only as an economic management strategy but also as a practical manifestation of Islamic ethical values in family life.

Table 1. Adaptive Strategies for Fulfilling Marital Maintenance among Visually Impaired Husbands

Adaptive Pattern	Implementation Strategy	Impact on Family Resilience
Massage Income Optimisation	Service diversification, use of social networks, house-call massage	30–40% income increase, sustained clientele
Role Redistribution (Mubadalah)	Wife assists with business administration, accompanies husband, runs side business.	More stable fulfilment of family needs, harmonious husband-wife relationship
Needs Prioritisation	Primary-secondary-tertiary priority scale, financial transparency	Trust between husband and wife maintained, minimal financial conflict

Source: Field data, processed by the researcher, 2026

Overall, the three adaptive mechanisms identified in this study demonstrate that the fulfilment of marital maintenance by visually impaired husbands cannot be evaluated solely through conventional economic standards. Instead, it should be understood as a dynamic

process involving economic adaptation, reciprocal marital cooperation, and responsible financial management. These interconnected mechanisms collectively enable visually impaired families to maintain household stability while achieving the substantive objectives of Islamic family law. The findings therefore support a more inclusive interpretation of marital maintenance that recognizes disability as a contextual condition requiring adaptive legal understanding rather than as a barrier to fulfilling marital obligations.

B. Strategies for Sakinah Family Resilience

Sakinah family resilience in the households of blind husbands who are Panti Penganthi alumni is realised through three mutually reinforcing dimensions. First, the physical economic resilience dimension: the fulfilment of the family's basic needs, even if not at an ideal level. Second, the social-psychological resilience dimension: intensive empathetic communication between husband and wife, social support from the blind community and surrounding neighbours, and the positive role of Panti Penganthi's management in providing post-alumni guidance (Khasanah, 2026b). Third, in the dimension of spiritual resilience, a deep embrace of tawakkal and shukr converts limitations into avenues for growth rather than origins of conflict (Daipon & Khair, 2023).

The three dimensions of resilience identified in this study demonstrate that *sakinah* family resilience is a multidimensional construct in which economic, social, psychological, and spiritual resources operate simultaneously rather than independently. Although the families experience financial constraints due to the husbands' visual impairment, resilience is sustained through adaptive coping mechanisms that integrate interpersonal cooperation, community support, and religious commitment. This finding is consistent with family resilience theory, which argues that resilience is not merely the absence of hardship but the family's capacity to adapt positively to adversity through available internal and external resources (Prime et al., 2020a). Consequently, economic limitations do not necessarily weaken family stability when accompanied by effective communication, mutual trust, and shared commitment to family goals.

The social-psychological dimension further illustrates the importance of social capital in strengthening family resilience. Support from spouses, neighbours, disability communities, and Panti Penganthi extends beyond practical assistance by reinforcing emotional security, social inclusion, and self-confidence among visually impaired husbands. Such findings suggest that resilience is socially constructed through reciprocal relationships rather than being solely determined by individual capability (Bayat, 2007b). This confirms that community-based support functions as a protective factor that reduces vulnerability and enables families to maintain harmonious relationships despite economic uncertainty.

The findings indicate that several key factors distinguish these families from other families affected by disability whose marriages ultimately end in divorce. These factors include a strong foundation of religious values, the wife's early acceptance of her husband's condition at the beginning of the marriage, and the availability of a support network that serves as a socio-economic safety net (Husna & Trustisari, 2025).

From an Islamic perspective, the findings indicate that spiritual values function as the central mechanism that integrates the economic and social dimensions of resilience. The internalisation of *tawakkal* (trust in Allah) and *shukr* (gratitude) encourages families to interpret disability as a test accompanied by opportunities for personal and spiritual growth rather than as a source of hopelessness. Such religious meaning-making strengthens emotional stability, reduces marital conflict, and promotes patience in facing financial and social challenges (Taufik et al., 2022). Therefore, spirituality serves not only as a personal belief system but also as an adaptive resource that shapes constructive responses to adversity.

The study also demonstrates that the wife's acceptance of her husband's disability from the beginning of the marriage constitutes an essential protective factor for long-term family stability. This acceptance fosters realistic expectations regarding marital roles and facilitates the development of reciprocal cooperation in fulfilling family responsibilities. Rather than focusing on the husband's physical limitations, both spouses negotiate their respective roles according to their capacities while maintaining their shared commitment to preserving family harmony. This adaptive process reflects the principle of *mubadalah*, in which mutual support becomes the foundation of marital resilience without eliminating the husband's responsibility as the primary provider (Prime et al., 2020b).

Overall, the findings suggest that the resilience of *sakinah* families headed by visually impaired husbands should be understood as the outcome of continuous interaction between adaptive economic strategies, reciprocal marital relationships, supportive social environments, and strong religious values. These dimensions reinforce one another in maintaining family stability despite structural challenges associated with disability. Accordingly, *sakinah* family resilience extends beyond material prosperity. It encompasses the family's collective ability to preserve harmony, fulfil essential responsibilities, and achieve the substantive objectives of Islamic family life through cooperation, dignity, and spiritual commitment.

C. Analysis from the KHI and Maqasid al-Shariah Perspectives

First, from the KHI perspective: Article 80 paragraph (4) uses the phrase "according to his capacity", which allows interpretive flexibility for husbands with a permanent physical impairment. The requirement to offer nafkah should not be evaluated using a set quantitative criterion, according to a contextual reading of the Compilation of Islamic Law (KHI). Rather, its satisfaction is assessed based on the husband's real capacity to support his family. Accordingly, a blind husband may be seen to have fulfilled his legal obligation of maintenance under the KHI if he continuously works to support his family by utilising all of his abilities and possibilities, such as working as a reflexologist (Muhammad Bucikaranda Yusuf & Ahyat Habibi, 2025a).

The contextual interpretation of Article 80 paragraph (4) demonstrates that the legal phrase "according to his capacity" should be understood as a dynamic standard rather than a rigid economic benchmark. The empirical findings reveal that visually impaired husbands continue to undertake productive work, allocate income to essential family needs, and maintain their commitment to supporting their wives and children despite limited earning opportunities. Therefore, legal compliance should be measured through genuine effort (*ikhtiar*) and continuity of responsibility rather than through the amount of financial support alone. This interpretation aligns with the broader principle of justice (*al-'adl*) in Islamic law, which requires legal obligations to be implemented proportionately according to an individual's actual capability while preserving fairness between rights and responsibilities(Muhammad Bucikaranda Yusuf & Ahyat Habibi, 2025b).

Furthermore, this interpretation contributes to a more inclusive understanding of Islamic family law by recognising disability as a contextual factor affecting the manner of which legal obligations are fulfilled rather than diminishing legal responsibility itself. Such an approach prevents discriminatory interpretations that equate physical impairment with legal incapacity. Instead, it affirms that every individual retains equal legal standing (*ahliyyah*) unless explicitly limited by Islamic legal principles.

Second, this study employs Jasser Auda's systems approach from the standpoint of Maqasid al-Shariah to assess the fulfilment of nafkah based on its content goals rather than only formal adherence to legal texts. According to this concept, hifz al-nafs (the preservation of life) is attained when the family's necessities such as food, medical care, and shelter are sufficiently met, even if the quality of living is modified to suit the family's needs. Similarly, maintaining family unity, meeting children's educational needs, and preventing divorce are all

examples of hifz al-nasl, or the preservation of lineage and family. The results imply that, in contrast to some families with more material riches whose relationships eventually break down into conflict and divorce, the resilience displayed by these families led by blind husbands embodies the goals of Maqasid al-Shariah in a more significant way (Al-razi & Kamilia, 2024).

From Jasser Auda's systems approach, the fulfilment of marital maintenance should be evaluated holistically by considering the interrelationship between economic capability, family welfare, social interaction, and spiritual well-being. The findings indicate that the adaptive strategies adopted by visually impaired husbands simultaneously contribute to several objectives of *Maqasid al-Shariah*. Besides preserving life (*hifz al-nafs*) through the fulfilment of basic needs and preserving family continuity (*hifz al-nasl*) by maintaining marital harmony, the husbands' efforts also contribute to the preservation of wealth (*hifz al-mal*) through productive employment and responsible financial management (Febriadi, 2017a). These interconnected dimensions demonstrate that the objectives of Islamic law are achieved through an integrated process rather than through isolated legal obligations.

The systems approach further suggests that family resilience should be understood as an outcome of continuous interaction between legal norms, individual capability, social support, and spiritual values. Consequently, the success of marital maintenance cannot be assessed exclusively through material sufficiency. Still, it must also consider whether the family's essential welfare has been preserved and whether the objectives of Islamic law have been substantively realised. This perspective provides a more contextual framework for evaluating marital obligations in families affected by disability.

These findings have important implications for the development of an inclusive Islamic family law that accommodates the lived experiences of persons with disabilities without departing from the normative principles of the Sharia. The concept of *fiqh al-maʿḍūrīn* (disability-responsive Islamic jurisprudence) provides a framework for interpreting marital rights and obligations based on equality, dignity, and substantive justice rather than physical perfection. Such an interpretation is consistent with the Convention on the Rights of Persons with Disabilities (CRPD), ratified by Indonesia through Law No. 19 of 2011, which guarantees equal recognition before the law and equal enjoyment of family rights for persons with disabilities. Therefore, the legal assessment of marital maintenance should prioritise the achievement of family welfare and the objectives of Islamic law while recognising disability as a condition requiring contextual accommodation rather than legal exclusion (Labib & Prasetiawan, 2024).

Overall, the integration of the Compilation of Islamic Law and *Maqasid al-Shariah* demonstrates that the fulfilment of marital maintenance by visually impaired husbands extends beyond formal legal compliance. The empirical evidence confirms that sustained economic effort, reciprocal marital cooperation, and spiritual commitment collectively realise the substantive objectives of Islamic family law. Accordingly, this study supports a contextual and disability-inclusive interpretation of marital maintenance that better reflects the principles of justice, equality, and human dignity within contemporary Islamic legal discourse.

CONCLUSION

This study leads to three principal conclusions. First, the fulfilment of marital maintenance by visually impaired husbands should be understood as an adaptive legal and social process rather than merely as an economic obligation. The findings demonstrate that income optimisation through reflexology-based employment, reciprocal redistribution of household roles (mubadalah), and transparent financial management enable visually impaired husbands to fulfil their marital responsibilities despite physical limitations.

Second, sakinah family resilience emerges from the dynamic interaction of economic, social, psychological, and spiritual dimensions. Economic adaptation, reciprocal marital cooperation, community support, and the internalisation of *tawakkal* and *shukr* collectively strengthen family resilience, indicating that family stability depends not solely on material prosperity but also on adaptive coping capacity and shared commitment.

Third, the contextual interpretation of Article 80 paragraph (4) of the Compilation of Islamic Law (KHI) demonstrates that the phrase "according to his capacity" should be interpreted based on the husband's genuine effort (*ikhtiar*) and actual capability rather than on rigid financial standards. From Jasser Auda's systems approach, the adaptive strategies adopted by visually impaired husbands substantively realise the objectives of Maqasid al-Shariah through the preservation of life (*hifz al-nafs*), family continuity (*hifz al-nasl*), and wealth (*hifz al-mal*). Accordingly, this study contributes to a more contextual and disability-inclusive interpretation of Islamic family law that prioritises substantive justice, human dignity, and family welfare

Practically, this study recommends that the Office of Religious Affairs (KUA) develop disability-sensitive premarital counselling programmes, that Panti Penganthi strengthen vocational and economic empowerment programmes for its alumni, and that policymakers formulate disability-inclusive family law policies to ensure equal protection of marital rights and obligations for persons with visual impairments.

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