

Qur’anic Perspective on Family Life: Socio-Economic Study

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ABSTRACT

The Qur’an presents the family as a central institution in human society, functioning not only as a space for emotional and spiritual fulfillment but also as a structured socio-economic unit. While the ethical and legal dimensions of Islamic family life have been widely discussed, the economic aspects—such as financial maintenance (nafaqah), dower (mahr), inheritance (irth), and the distribution of responsibilities between spouses, remain underexplored in modern academic literature. This study addresses this gap by examining the Qur’anic framework of family life from a socio-economic perspective, aiming to clarify how financial obligations, gender roles, and wealth distribution are integrated within the Qur’an’s broader vision of justice, equity, and social harmony. The central research question explores how the Qur’an defines and regulates economic roles and responsibilities within family relationships. The objectives include analyzing Qur’anic verses that deal with financial duties between spouses, assessing the gender-specific distribution of economic roles, and understanding how these principles respond to contemporary issues such as economic imbalance, financial abuse, and familial disintegration. Methodologically, the study employs a qualitative, doctrinal approach, using thematic analysis of selected Qur’anic passages, supported by classical exegesis and contemporary scholarship. The findings reveal that the Qur’anic model of family life promotes balance, mutual responsibility, and compassion in economic dealings. Financial responsibilities are clearly defined and linked with ethical values such as justice (‘adl), kindness (ma’rūf), and mercy (rahmah). Women are guaranteed financial rights, including dower, inheritance, and maintenance, while men are obligated to provide, within a framework that respects individual dignity and social stability. The Qur’an also provides guidance for financial arrangements during divorce and outlines protections for children and vulnerable family members. In conclusion, this study demonstrates that the Qur’anic conception of family life is not only spiritually enriching but also socially and economically sustainable. It offers a comprehensive model capable of addressing modern challenges in Muslim family systems, providing valuable insights for legal reform, gender justice, and socio-economic policymaking grounded in Islamic principles.

Introduction

The family occupies a foundational role in the Qur’anic worldview, serving as the primary institution through which social harmony, moral education, and economic stability are maintained. It is not merely a private domain of affection but a public unit of justice, compassion, and responsibility. While significant attention has been given to

the spiritual and ethical dimensions of family in Islamic discourse, the Qur’anic treatment of its socio-economic aspects—such as financial obligations, gender-specific roles, and wealth distribution—has received relatively less academic focus, particularly in contemporary Muslim societies.

The Qur'an presents a clear legal and moral framework governing the economic rights and duties of family members. Key concepts such as nafaqah (financial maintenance), mahr (bridal gift), irth (inheritance), and post-divorce provisions are treated not as secondary concerns but as essential components of a just social order. These financial directives are embedded within the broader Qur'anic vision of human dignity (karāmah), equity ('adl), and mutual cooperation (ta'āwun).

This study aims to explore the Qur'anic perspective on family life through a socio-economic lens, addressing how divine guidance integrates material responsibilities with ethical imperatives. The central research question guiding this inquiry is: how does the Qur'an define and regulate economic roles and responsibilities within family relationships? In seeking answers, the study identifies several objectives: to analyze key Qur'anic verses on financial duties between spouses, evaluate the gender dynamics embedded in economic roles, and assess the Qur'an's response to contemporary issues such as financial abuse, inequality, and the breakdown of family structures.

Employing a doctrinal, qualitative methodology, this study conducts thematic analysis of selected Qur'anic texts, supported by classical exegesis and contemporary scholarship. The work of scholars such as Zainab Alwani, Jasser Auda, Mohammad Hashim Kamali, and Amina Wadud provides critical insights into the interpretative traditions and evolving understandings of Qur'anic family law. These perspectives are complemented by references to classical jurists and commentators like Al-Ghazali, Al-Qurtubi, and Ibn Kathir, ensuring a balanced

engagement with both tradition and modernity.

Through this examination, the paper argues that the Qur'anic model of family life offers a comprehensive and sustainable socio-economic vision. It calls for renewed reflection on the principles of justice, fairness, and compassion as tools for addressing the challenges facing Muslim families today. In doing so, it contributes to ongoing discussions about legal reform, gender equity, and the integration of Qur'anic values into contemporary socio-legal systems.

Qur'anic Foundation of Family as a Socio-Economic Unit

The Qur'an views the family not as a private emotional entity alone but as a regulated socio-economic institution that upholds justice, interdependence, and balance within society. This view is reflected in numerous Qur'anic verses that outline both the moral ethos and financial responsibilities embedded within family life. The Qur'an states:

"وَمِنْ آيَاتِهِ أَنْ خَلَقَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا لِتَسْكُنُوا إِلَيْهَا وَجَعَلَ بَيْنَكُمْ مَوَدَّةً وَرَحْمَةً "

"And among His signs is that He created for you from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy. Verily in that are signs for a people who reflect" (Qur'an 30:21).

This verse underscores the spiritual and emotional harmony intended within marriage, while implicitly supporting the foundations of mutual care and socio-economic interdependence.

The Qur'an also reinforces ethical financial conduct in family relations through the principle of ma'rūf—that is, fair, equitable, and customary dealings. The notion of ma'rūf is frequently linked with obligations such as maintenance (nafaqah) and dower (mahr), serving as a guiding standard for how family members are to fulfill their roles. According to Zainab Alwani, the Qur'anic model of family promotes a systemic balance rooted in shared moral values and interlocking responsibilities (Alwani 2021).

This holistic framework is part of the larger Qur'anic commitment to 'adl (justice), which, according to Jasser Auda, is not merely retributive but restorative—intended to maintain the equilibrium of human relationships (Auda 2008). The family, in this vision, becomes a microcosm of the wider social order, where equity in emotional, physical, and economic domains must be upheld.

In classical scholarship, Al-Ghazali viewed the family as both a moral and economic contract, requiring both spiritual investment and financial commitment from its members (Al-Ghazali 1983). Ibn Qayyim elaborated that marriage in Islam is not simply a physical or social institution, but one intricately tied to economic justice and well-being (Ibn Qayyim 1998).

The Qur'anic articulation of family thus offers a blueprint not only for personal relationships but also for public policy. In the context of modern challenges such as financial neglect, domestic imbalance, and disputes over maintenance and inheritance, this Qur'anic framework provides enduring relevance. As noted by Tariq Ramadan, Islamic ethics must evolve through radical reform that re-engages the maqasid

(objectives) of Shari'ah with contemporary realities (Ramadan 2008).

In summary, the Qur'an constructs the family as a moral and socio-economic unit, guided by divine principles of justice, mercy, and fairness. This foundation challenges both patriarchal misreadings and secular reductions, calling instead for a family model rooted in mutual dignity and equitable responsibility.

Nafaqah and Financial Responsibilities

One of the most emphasized socio-economic obligations within the Qur'anic family model is nafaqah the financial maintenance provided by the husband to his wife and dependents. This duty is not presented as optional generosity but as a binding legal and moral responsibility. The Qur'an explicitly addresses this in multiple verses, reinforcing the foundational role of male financial stewardship within the marriage contract.

"الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ"

"Men are the protectors and maintainers of women, because Allah has given one more (strength) than the other, and because they support them from their means" (Qur'an 4:34).

This verse establishes the economic obligation of men as a central element of marital responsibility. The term qawwāmūn refers to men's duty to ensure the material well-being and protection of their wives and families. It does not imply superiority but points toward responsibility grounded in provision.

Moreover, the Qur'an also emphasizes proportionality and flexibility in

financial responsibilities, depending on the husband's capacity:

"لِيَنْفِقْ ذُو سَعَةٍ مِّن سَعَتِهِ وَمَن قَدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ "

"Let a man of wealth spend according to his means; and he whose resources are restricted, let him spend according to what Allah has given him" (Qur'an 65:7).

This verse highlights the ethical dimension of spending in family life. It encourages moderation and fairness, thereby preventing both extravagance and neglect. As Al-Qaradawi (1995) notes, these guidelines foster a balanced domestic economy that nurtures dignity for all parties involved.

In classical tafsir, scholars like Ibn Kathir elaborated that nafaqah includes food, clothing, shelter, and other essentials according to local custom ('urf) and standard of living. This interpretation aligns with the broader principle of ma'rūf mentioned earlier, reinforcing the idea that financial obligations must meet social and ethical expectations.

Mohammad Hashim Kamali (2005) further argues that the economic duty of men is part of the Qur'an's moral economy, which integrates legal responsibility with spiritual consciousness. Thus, financial provision becomes not only a legal requirement but also an act of piety (taqwa). Additionally, the Qur'an emphasizes continued support even in times of marital discord or divorce. For instance:

"وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ "

"And upon the father is the mothers' provision and their clothing according to what is acceptable [ma'rūf]" (Qur'an 2:233).

This verse indicates that the financial duty of men persists even in the case of separation, especially where children are involved. It emphasizes long-term accountability and social justice.

In sum, nafaqah represents an essential pillar in the Qur'anic vision of family life. It promotes not only the economic security of women and children but also reflects the values of fairness, responsibility, and compassion. By grounding financial duties in both legal norms and spiritual ethics, the Qur'an offers a family structure that is economically sustainable and morally uplifting.

3. Mahr and Economic Dignity in Marriage
Another foundational economic principle in Qur'anic family life is mahr—the obligatory marital gift from the husband to the wife. Rather than a transactional element, mahr is a symbol of respect, commitment, and acknowledgment of the woman's financial autonomy. The Qur'an clearly establishes the requirement of mahr as a right for women:

"وَأْتُوا النِّسَاءَ صَدُقَاتِهِنَّ نِحْلَةً "

"And give the women [upon marriage] their [bridal] gifts graciously" (Qur'an 4:4).

The use of the word niḥlah in this verse emphasizes the spirit of generosity and sincerity with which mahr is to be offered. It is not a burden or a price, but an honorable endowment that signifies a man's financial readiness and ethical seriousness in marriage. Scholars such as Al-Ghazali emphasized that mahr is not merely symbolic but affirms a woman's financial rights and independence (Al-Ghazali 1983).

Zainab Alwani (2021) argues that the Qur'anic mandate of mahr reinforces the broader Islamic ethic of honoring and empowering women within marriage. It

represents a departure from patriarchal norms by recognizing the woman's status as an autonomous legal and economic agent. From the maqāṣid al-sharī'ah perspective, mahr upholds the objective of preserving dignity (karāmah) and protecting wealth (ḥifẓ al-māl), which are critical to ensuring justice in family relationships.

In classical jurisprudence, jurists like Al-Shafi'i and Ibn Qayyim held that the husband's obligation to pay mahr is an integral part of the contract, without which the marriage would be incomplete. This obligation is binding regardless of the wife's financial status or her willingness to waive it later. As Ibn Kathir interprets, the Qur'anic emphasis on giving the mahr "graciously" (niḥlah) means it should be paid without resentment or delay, reflecting respect and good will.

Moreover, mahr contributes to the economic security of women, especially in the event of divorce or widowhood. It acts as a form of deferred wealth, ensuring that women are not left financially vulnerable. This becomes particularly significant in societies where women may lack independent income sources.

In contemporary times, some scholars, including Amina Wadud (1999) and Kecia Ali (2010), argue that the application of mahr must be recontextualized to reflect modern economic realities while maintaining its Qur'anic intent. This may involve creative legal mechanisms to ensure that mahr truly fulfills its protective and dignifying role rather than being reduced to a symbolic or nominal gesture.

In summary, the Qur'an presents mahr not as a ritualistic custom but as a vital component of economic justice and personal

dignity in marriage. It affirms the woman's status, ensures her financial protection, and reflects the ethical spirit of mutual respect and generosity that underpins the Qur'anic family model.

Inheritance, Property Rights, and Gender Balance

Inheritance (irṭh) is a crucial aspect of the socio-economic structure laid down by the Qur'an to ensure fairness, dignity, and financial security for all family members. The Qur'an departs from pre-Islamic Arab customs that often deprived women and minors of inheritance by instituting a codified and equitable system of wealth distribution.

لِّلرِّجَالِ نَصِيبٌ مِّمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ وَلِلنِّسَاءِ
نَصِيبٌ مِّمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ مِمَّا قَلَّ مِنْهُ أَوْ كَثُرَ ۚ
نَصِيبًا مَّفْرُوضًا

"For men is a share of what the parents and close relatives leave, and for women is a share of what the parents and close relatives leave, be it little or much—an obligatory share" (Qur'an 4:7).

This verse affirms the financial right of women to inheritance, correcting patriarchal traditions that denied them property. The Qur'an then elaborates detailed formulas of distribution in Surah al-Nisa':

يُوصِيكُمُ اللَّهُ فِي أَوْلَادِكُمْ لِلذَّكَرِ مِثْلُ حَظِّ الْأُنثِيَيْنِ

"Allah instructs you concerning your children: for the male, what is equal to the share of two females..." (Qur'an 4:11).

This often-cited verse has generated extensive discourse. Critics argue it reflects gender inequality, but scholars such as Ziba

Mir-Hosseini (2015) contend that this formula must be understood within the broader Qur'anic economic framework. Men have added responsibilities of nafaqah, dowry, and financial maintenance, which balance out the differential shares.

Tariq Ramadan (2008) and Wael Hallaq emphasize the importance of contextualizing inheritance rules within the maqāṣid (objectives) of Sharī'ah—justice, equity, and social welfare. They suggest that rigid literalism can undermine the Qur'an's deeper vision of ethical balance. According to Al-Shatibi (1997), any application of law that violates the higher objectives of Sharī'ah must be reconsidered in light of justice ('adl) and maṣlaḥah (public interest).

Moreover, Qur'anic inheritance laws recognize even remote relatives, orphans, and women in various roles—daughters, wives, mothers—each with designated shares. This inclusion signals the Qur'an's progressive stance in an era where women were typically excluded from property rights. As noted by Esposito and Delong-Bas (2001), the Qur'an's codification of inheritance rights was revolutionary in the 7th century and remains a benchmark for gender-inclusive financial justice.

Classical jurists like Ibn Kathir and Al-Qurtubi regarded the prescribed shares as sacred trusts from Allah, not subject to arbitrary alteration. However, even these scholars acknowledged that flexibility was allowed in the form of wasiyyah (bequest), especially in favor of dependents or marginalized family members not covered by fixed shares (Qur'an 2:180).

"كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدُكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا
الْوَصِيَّةَ لِلْأَقْرَبِينَ بِالْمَعْرُوفِ"

"Prescribed for you when death approaches [any] one of you, if he leaves wealth, is that he should make a bequest to the parents and near relatives according to what is acceptable (ma'rūf)" (Qur'an 2:180).

In conclusion, the Qur'anic inheritance system aims not at strict arithmetic equality but at justice, welfare, and economic balance across generations and genders. It reaffirms women's rights to wealth while holding men accountable for broader economic obligations, constructing a model of financial justice that integrates both ethics and practicality.

Family Ethics During Divorce and Economic Protection

The Qur'an does not merely address the formation of family bonds but also their dissolution, with detailed attention to economic responsibilities during and after divorce. The Qur'anic perspective emphasizes that separation should be conducted with dignity, fairness, and protection for the vulnerable—particularly women and children. The financial dimension of divorce is a recurring theme in verses related to ṭalāq (divorce), which instructs believers to uphold justice and compassion even at times of emotional distress.

"وَلِلْمُطَلَّقَاتِ مَتَاعٌ بِالْمَعْرُوفِ ۚ حَقًّا عَلَى الْمُتَّقِينَ"

"And for divorced women is a provision according to what is acceptable [ma'rūf]—a duty upon the righteous" (Qur'an 2:241).

This verse mandates mata'—a financial provision—as a form of post-divorce support, highlighting the moral obligation of the husband to care for his former spouse. The term ma'rūf again underscores social norms of decency,

ensuring that financial responsibilities are not abandoned due to personal grievances. As Zainab Alwani (2010) notes, the Qur'an promotes post-divorce arrangements that uphold human dignity and socio-economic balance.

Moreover, the Qur'an stresses the importance of following a structured and respectful process during divorce:

"يَا أَيُّهَا النَّبِيُّ إِذَا طَلَّقْتُمُ النِّسَاءَ فَطَلِّقُوهُنَّ لِعَدَّتِهِنَّ وَأَحْصُوا الْعِدَّةَ ۚ وَاتَّقُوا اللَّهَ رَبَّكُمْ ۚ لَا تَخْرِجُوهُنَّ مِنْ بُيُوتِهِنَّ وَلَا يَخْرُجْنَ

"O Prophet, when you [Muslims] divorce women, divorce them for [the commencement of] their waiting period and keep count of the waiting period, and fear Allah, your Lord. Do not turn them out of their [husbands'] houses, nor should they [themselves] leave..." (Qur'an 65:1).

The preservation of a woman's right to residence during the waiting period (iddah) is both a legal protection and a socio-economic right. The continuation of shelter and financial support ensures that the woman is not cast into hardship. Auda (2008) considers this an example of the Qur'an's systems approach to justice—linking ethics, law, and social welfare.

Additionally, the Qur'an promotes reconciliation and arbitration where possible, emphasizing that divorce should not be taken lightly:

"وَإِذَا طَلَّقْتُمُ النِّسَاءَ فَلَبُغْنَ أَجَلَهُنَّ فَأَمْسِكُوهُنَّ بِمَعْرُوفٍ أَوْ سَرِّحُوهُنَّ بِمَعْرُوفٍ ۚ

"And when you divorce women and they have fulfilled their term, either retain them according to ma'rūf or release them according to ma'rūf..." (Qur'an 2:231).

This verse highlights that both the continuation and termination of marriage must be rooted in fairness and kindness. As Ibn Qayyim (1998) explains, this moral emphasis reflects the maqāṣid of preserving honor and social stability, even amid personal conflict.

The Qur'an also protects children and ensures they are not victims of economic neglect in divorce scenarios. In Surah Al-Baqarah (2:233), it prescribes that the father continues to financially support the mother during breastfeeding.

Taken together, these verses construct a legal and ethical framework for divorce that is focused not on punitive measures, but on financial protection, emotional integrity, and the well-being of all parties involved. This comprehensive guidance exemplifies the Qur'an's vision for family life as a lasting foundation of justice, even when the marital relationship ends.

In modern legal discourse, scholars like Alwani, Kamali, and An-Na'im argue for reforms that align Muslim family law with these Qur'anic principles, moving beyond culturally entrenched practices that marginalize divorced women. They advocate legal mechanisms that uphold the Qur'an's intent: to protect dignity, maintain equity, and preserve social harmony.

Conclusion

This study has demonstrated that the Qur'anic vision of family life is a deeply structured socio-economic model rooted in ethical values, legal clarity, and social harmony. The family in the Qur'an is not simply a spiritual or emotional refuge, but a comprehensive institution of mutual obligations, economic justice, and moral integrity. Through the analysis of Qur'anic

verses and scholarly interpretations, it becomes evident that the economic dimensions of family—such as nafaqah, mahr, inheritance, and post-divorce support—are not peripheral but central to the divine blueprint for a just and stable society.

The Qur'an ensures financial protection and dignity for every member of the family, particularly women and children, through prescribed rights and duties. These responsibilities are articulated in terms of fairness ('adl), kindness (ma'rūf), and compassion (rahmah), presenting a model that is both spiritually fulfilling and materially just. The obligation of men to provide financial maintenance, the entitlement of women to dowry and inheritance, and the protection of economic rights during divorce reflect a system that integrates law with ethics, form with purpose.

This study has also highlighted how the Qur'an transcends rigid patriarchal norms by establishing women as active legal and economic agents. The financial principles outlined in the Qur'an not only safeguard against exploitation but also foster interdependence, dignity, and cooperation within the family structure. Scholars like Alwani, Kamali, and Auda reinforce that these guidelines aim to preserve familial stability and societal welfare, aligning with the broader objectives (maqāṣid) of Islamic law.

In a modern context, where economic instability and gender injustice often challenge the integrity of family life, the Qur'anic model offers a holistic and sustainable alternative. It invites scholars, jurists, and policymakers to revisit Islamic family law considering its original principles and values moving beyond cultural

distortions and toward reform that is faithful to the Qur'anic ethos.

Thus, the Qur'anic framework for family life grounded in both rights and responsibilities offers a coherent socio-economic system that is capable of responding to contemporary challenges while remaining deeply rooted in divine wisdom.

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