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Reconstructing Islamic Family Law through Fiqh al-Ushrah: Responding to Generation Z's 'Marriage Is Scary' Anxiety

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Abstract

The "Marriage Is Scary" discourse among Generation Z reflects anxiety about divorce, financial precarity, unequal gender roles, domestic violence, and loss of autonomy, often intensified by social-media narratives. This study examines how Faqihuddin Abdul Kodir's Fiqh al-Ushrah can conceptually reconstruct Islamic family law in response to these concerns. It employs qualitative library research, using Fiqh al-Ushrah: Fondasi Akhlak Mulia dalam Hukum Keluarga (2025) and Qira'ah Mubadalah (2019) as primary texts. Thirty-four journal articles, official statistics, an institutional research report, and methodological works constitute the secondary corpus. The materials were selected through staged screening and analyzed through iterative coding, thematic synthesis, and contextual hermeneutics. Four findings emerge. First, Fiqh al-Ushrah shifts family law from legal formalism toward an ethical-relational framework grounded in akhlāq and reciprocity. Second, its five marital pillars reframe marriage as a solemn, consensual, consultative, and mutually respectful partnership. Third, it reconstructs nafkah, nusyūz, ṭalāq, and domestic labor as negotiated and accountable responsibilities rather than unilateral entitlements. Fourth, these principles support a Humanistic Islamic Family Model that conceptually addresses Generation Z's concerns about financial risk, unequal roles, personal autonomy, and mental well-being. The study's novelty lies in integrating Fiqh al-Ushrah with documented indicators of marital anxiety and translating the synthesis into a structured conceptual model. Because the study is literature-based, the model is a normative-conceptual framework rather than evidence of practical effectiveness; empirical testing is therefore required.

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Introduction

The “Marriage Is Scary” discourse has become a visible expression of Generation Z’s ambivalence toward marriage. It refers less to a categorical rejection of marriage than to anxiety about the risks associated with marital life, including divorce, financial insecurity, unequal gender roles, domestic violence, emotional harm, and the possible loss of personal autonomy (Hotimah, 2025; Turnip, 2025; Zubaidah, 2025). This distinction is analytically important. Treating the discourse merely as unwillingness to marry obscures the conditions under which young adults consider marriage acceptable: psychological readiness, economic stability, relational equality, and confidence in their ability to manage conflict.

National data make these concerns socially consequential. Statistics Indonesia recorded 1,480,048 marriages and 438,168 divorces in 2025. Wife-initiated divorce petitions accounted for 346,516 cases, compared with 91,652 husband-initiated divorce pronouncements. Persistent disputes and conflicts were recorded as the leading cause of divorce (282,326 cases), followed by economic problems (105,727), abandonment by one spouse (31,029), and domestic violence (7,138) (Badan Pusat Statistik, 2026). Regionally, West Java recorded 98,903 divorces, East Java 83,208, and Central Java 67,500. These figures do not prove that marriage is intrinsically unsafe, but they help explain why relationship quality, economic resilience, and protection from harm have become central to younger adults’ evaluations of marriage.

The shift is also visible in attitudinal data. An IDN Research Institute survey reported that 63% of Generation Z respondents acknowledged postponing marriage, even though most single respondents continued to express a desire to marry in the future (IDN Research Institute, 2026). Digital media amplify this ambivalence by circulating accounts of divorce, infidelity, violence, financial conflict, and unequal domestic labor alongside more positive representations of family life. TikTok and related platforms therefore function not only as channels of information but also as arenas in which inherited models of marriage are evaluated, negotiated, and criticized (Asy’ari & Amelia, 2024; Asyari & Suksmawati, 2025; Saumi et al., 2025).

This development presents a challenge for Islamic family-law scholarship. Positive law and classical jurisprudential categories remain indispensable for determining legal validity, rights, obligations, financial support, and divorce procedures. However, a predominantly legal-formal presentation may leave the ethical, psychological, and relational quality of marriage underdeveloped. Contemporary concerns frequently involve communication, mental well-being, shared decision-making, domestic labor, financial negotiation, and protection from abuse—issues that cannot be resolved by formal validity alone (Azizah, 2024; Putri et al., 2024; Ridwan, 2024; Sholeh et al., 2026). The need is therefore not to displace Islamic family law, but to articulate its legal norms through an ethical and relational framework capable of addressing contemporary family life.

Faqihuddin Abdul Kodir’s *Fiqh al-Usrah* provides such a framework. It places *akhlāq* at the center of family law and employs *qirā’ah mubādalah*, or reciprocal interpretation, to position women and men as equally responsible moral subjects (Kodir, 2019, 2025). Marriage is consequently understood as a solemn covenant and a partnership governed by mutual consent, dignified conduct, consultation, cooperation, and the prevention of harm. This orientation enables concepts such as *nafkah*, *nusyūz*, *ṭalāq*, and domestic

responsibility to be examined not only as formal rules but also as relational practices whose implementation must protect dignity and promote shared welfare.

Previous studies have analyzed the causal factors behind “Marriage Is Scary,” its representation on social media, its reception among Generation Z women, and its position within Islamic and Indonesian positive law (Al Mafaz et al., 2024; Asyari & Suksmawati, 2025; Hotimah, 2025; Sulfinadia et al., 2025; Zubaidah, 2025). Studies of *mubādalāh* have also reconsidered *nusyūz*, *qiwāmah*, women’s economic contributions, fatherhood, and reciprocal family obligations (Ahmad & Rozihan, 2021; Al Mustaqim, 2024; Maulidina & Mubarak, 2025; Nugroho et al., 2025). Yet these two bodies of scholarship remain insufficiently integrated. Existing research rarely develops a systematic model linking documented Generation Z anxieties to a reconstruction of the principal domains of Islamic family law through *Fiqh al-Usrah*. Table 1 specifies this gap.

Table 1. Position of the Study within Previous Research

No.	Previous study	Research focus	Unresolved issue
1	The Phenomenon Marriage is Scary: Causal Factors and Efforts Faced by Muslim Communities in Indonesia — Hamda Sulfinadia et al. (2025)	Causal factors and efforts to address the Marriage Is Scary phenomenon in Indonesian Muslim communities	Has not examined the reconstruction of Islamic family law as a structural solution; has not integrated the <i>Fiqh al-Usrah</i> approach
2	Fenomena Tren Marriage is Scary di Kalangan Generasi Z: Perspektif Hukum Positif di Indonesia — Dwi Arini Zubaidah (2025)	Analysis of the Marriage Is Scary trend from the perspective of Indonesian positive law	Limited to positive law; has not offered a paradigmatic reconstruction based on ethical-spiritual values
3	Tren “Marriage is Scary” di TikTok: Analisis Resepsi Perempuan Generasi Z — Nuraleina Putri Asyari & Herlina Suksmawati (2025)	Reception of Gen Z women toward the Marriage Is Scary trend on TikTok	Has not examined the Islamic family law framework as an answer to Gen Z’s anxieties
4	The ‘Marriage is Scary’ Phenomenon Among Gen Z: An Islamic Legal Perspective — Husnul Hotimah (2025)	Islamic family law perspective on the decline in marriage interest	Has not integrated the <i>Fiqh al-Usrah</i> approach in reconstructing key concepts of family law
5	Marriage Is Scary Trend in the Perspective of Islamic Law and Positive Law — Fina Al Mafaz et al. (2024)	Analysis of the trend from the perspectives of Islamic law and positive law	Has not addressed the dimension of family law reconstruction based on ethics and reciprocity

Source: Authors’ synthesis of selected studies published in 2024–2025.

This study addresses the gap by asking three questions: (1) What ethical and relational architecture of Islamic family law emerges from *Fiqh al-Usrah*? (2) How does this architecture reconstruct *nafkah*, *nusyūz*, *ṭalāq*, and domestic responsibility? (3) In what respects can the reconstruction conceptually respond to the anxieties expressed in the “Marriage Is Scary” discourse among Generation Z? The study’s novelty lies in integrating *Fiqh al-Usrah*, documented indicators of marital anxiety, and a structured Humanistic Islamic Family Model within one analytical framework. It does not claim that the proposed model has already changed attitudes or marital outcomes; that proposition requires empirical testing.

Method

This study employed qualitative library research and document analysis. Its principal purpose was interpretive and conceptual: to reconstruct an ethical-relational model of Islamic family law and assess its conceptual relevance to Generation Z's marital anxieties. The primary corpus consisted of Faqihuddin Abdul Kodir's *Fiqh al-Usrah: Fondasi Akhlak Mulia dalam Hukum Keluarga* (2025) and *Qira'ah Mubadalah* (2019). The secondary corpus comprised 34 journal articles published between 2019 and 2026, official 2025 marriage and divorce statistics issued by Statistics Indonesia, an institutional report on Generation Z, and methodological works. Legal provisions, statistical data, and empirical studies were used to contextualize the conceptual analysis; they were not treated as direct evidence that the proposed framework is effective in practice.

Journal literature was identified through Google Scholar, the Directory of Open Access Journals, SINTA, and Garuda using combinations of "Marriage Is Scary," "Generation Z," "Fiqh al-Usrah," "mubādalāh," "Islamic family law," *nafkah*, *nusyūz*, *ṭalāq*, domestic labor, and premarital education. Selection proceeded through title screening (187 records reduced to 85), abstract screening (85 reduced to 42), and full-text assessment (42 reduced to 34 journal articles). A source was included when it addressed at least one of three domains: the "Marriage Is Scary" discourse, Kodir's thought, or the contemporary reconstruction of Islamic family law; was published between 2019 and 2026; and was accessible in full text. Duplicates, non-academic summaries, sources without identifiable authorship, and works unrelated to the analytical domains were excluded. Official statistical and institutional sources were assessed separately from the journal screening process.

Analysis followed an iterative qualitative procedure adapted from Creswell and Poth (2024). First, the sources were read repeatedly and classified by source type, research object, and evidentiary function. Second, units of meaning were coded inductively and deductively using categories such as *akhlāq*, *mubādalāh*, marital pillars, *nafkah*, *nusyūz*, *ṭalāq*, domestic responsibility, economic anxiety, relational inequality, domestic violence, autonomy, mental well-being, and digital mediation. Third, related codes were grouped and reviewed for internal coherence and distinction. Fourth, four final themes were developed: the ethical-relational architecture of *Fiqh al-Usrah*; reconstructed domains of family law; the structure of Generation Z's marital anxiety; and the Humanistic Islamic Family Model. Contextual hermeneutics was used to interpret Kodir's treatment of Qur'anic and Prophetic materials in relation to historical context, *maqāṣid al-sharī'ah*, and reciprocal moral agency. Analytical credibility was supported through comparison of the two primary texts, triangulation across legal, statistical, and empirical literature, and critical review among the co-authors. Because no human participants or personal data were involved, research-ethics approval was not required.

Results

The thematic analysis produced four interrelated findings. The first concerns the ethical-relational architecture of *Fiqh al-Usrah*; the second concerns the reconstruction of specific family-law concepts; the third identifies the principal structure of Generation Z's marital anxiety; and the fourth integrates these findings into a conceptual model. This section reports the findings derived from the corpus. Their relationship to previous scholarship and their broader implications are examined separately in the Discussion.

The Ethical-Relational Architecture of Fiqh al-Usrah

The primary texts position *akhlāq* not as a supplementary virtue appended to legal rules, but as the normative substance through which those rules acquire familial meaning. Formal validity remains necessary, yet the quality of a marriage is evaluated through responsibility, care, respect, non-harm, and shared welfare. The resulting shift is from a rule-centered account of family law toward a legal-ethical framework in which obligations are assessed by how they structure everyday relations (Kodir, 2025).

Mubādalāh supplies the interpretive principle for this shift. Men and women are treated as reciprocal addressees of religious guidance whenever the moral substance of a command is relevant to both. Husband and wife are therefore positioned as accountable subjects rather than as a permanent superior and subordinate. In the primary corpus, reciprocity operates through partnership, mutual assistance, shared responsibility, and substantive justice (Kodir, 2019, 2025).

Five marital pillars organize this architecture: *mīthāqan ghalīẓan* frames marriage as a solemn covenant; *zawāj* expresses paired partnership; *tarādīn* requires mutual willingness and consent; *muʿāsharah bi al-maʿrūf* demands dignified, kind, and non-harmful conduct; and *mushāwarah* establishes consultation as the basis of family decision-making. Together, the pillars make relational quality a legal-ethical concern rather than a private matter outside the scope of family jurisprudence.

Reconstructed Domains of Islamic Family Law

Four domains were consistently reconstructed in the corpus. First, *nafkah* remains a serious financial obligation, but its implementation is placed within an ethical process of negotiation that considers ability, contribution, circumstance, and mutual agreement. Kodir proposes maximum, minimum, and middle “economic basket” models. The maximum model pools income and expenditure; the minimum model preserves greater individual control; and the middle model combines shared and personal management. The models do not erase legal responsibility; they provide flexible arrangements for transparent and equitable household finance (Kodir, 2025).

Second, *nusyūz* is reconstructed as relational misconduct rather than an allegation directed only at a wife. It may occur when either spouse neglects obligations, causes harm, or persistently undermines the relationship. The analytical consequence is a move from gendered blame toward mutual accountability, communication, restoration, and protection from injustice (Kodir, 2019).

Third, *ṭalāq* is treated as a consequential legal act rather than an unrestricted individual prerogative. Judicial procedure is interpreted as a mechanism of due process that makes the grounds, consequences, and protection of vulnerable family members subject to public accountability. Fourth, domestic work and care are treated as shared responsibilities allocated through capacity, circumstance, and agreement rather than attached automatically to women. Both reconstructions replace unilateral entitlement with accountable cooperation (Kodir, 2025).

The same ethical logic extends to premarital preparation. The corpus identifies mental health, communication, conflict resolution, digital literacy, gender equality, financial management, and healthy parenting as necessary domains of readiness. Premarital education is therefore reconstructed from a primarily administrative and doctrinal

requirement into a multidimensional process of spiritual, emotional, relational, and practical preparation.

Table 2. Conceptual Synthesis of the Thematic Findings

Analytical finding	Reconstructed legal-relational meaning	Generation Z concern addressed
Ethical foundation	Akhlāq governs the purpose and implementation of family-law norms.	Fear of harmful or emotionally unsafe relationships
Reciprocal agency	Mubādalah positions both spouses as responsible moral and legal subjects.	Unequal roles and loss of personal autonomy
Marital pillars	Covenant, partnership, consent, dignified conduct, and consultation structure daily relations.	Fear of domination, poor communication, and involuntary sacrifice
Nafkah	Three economic-basket models permit transparent and negotiated financial management.	Financial precarity and unilateral breadwinner pressure
Nusyūz	Relational misconduct applies to either spouse and requires mutual accountability.	Gendered blame, neglect, and abusive conduct
Ṭalāq	Judicial process supplies due process and protection from arbitrary dissolution.	Fear of legal vulnerability and unilateral divorce
Domestic work and care	Responsibilities are shared according to capacity and agreement.	Gendered domestic burden
Premarital formation	Preparation includes mental health, communication, finance, digital literacy, and parenting.	Doubts about emotional and practical readiness

Source: Authors' thematic synthesis of Kodir (2019, 2025) and the secondary corpus.

The Structure of Generation Z's Marital Anxiety

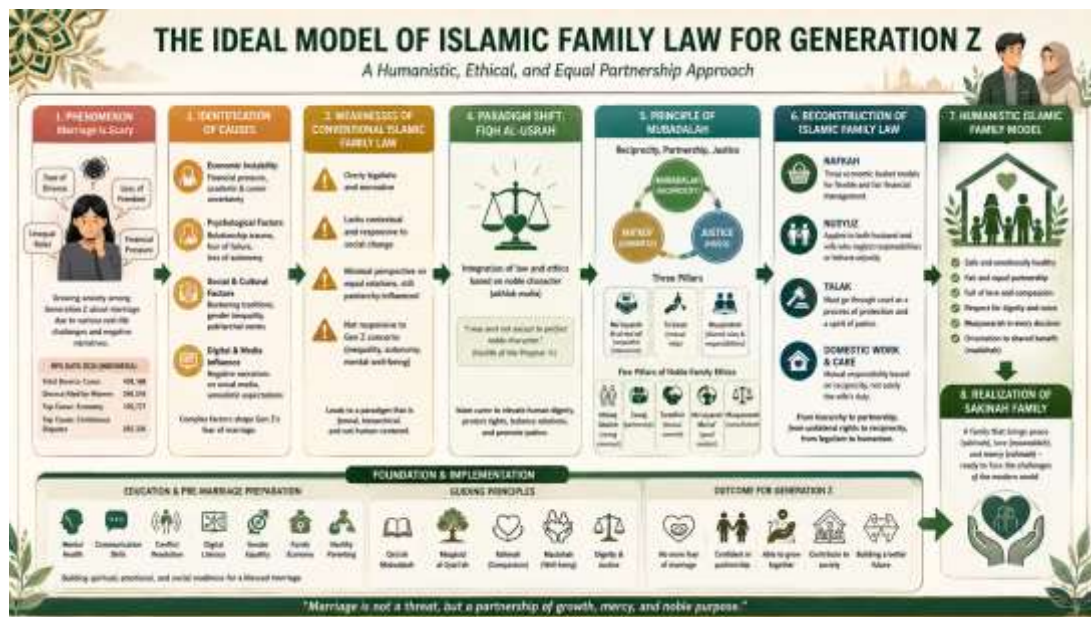
The reviewed studies identify four recurring clusters of anxiety. The first is economic: unstable employment, rising living costs, housing costs, and expectations of financial readiness make marriage appear to be a high-risk commitment. The second is relational and gendered: young adults, particularly women, express concern about unequal domestic burdens, patriarchal authority, infidelity, neglect, and domestic violence. The third is psychological: childhood exposure to parental conflict or divorce, fear of relational failure, and concern for mental health shape decisions about readiness. The fourth is digitally mediated: repeated exposure to negative marital narratives increases the salience of failure and provides a vocabulary through which young adults articulate critique (Alitha et al., 2025; Hotimah, 2025; Itaqitafuzhi et al., 2026; Lestari et al., 2024; Sulfinadia et al., 2025).

The statistical record aligns with several of these clusters. Of the 438,168 divorces recorded in 2025, 282,326 were attributed to persistent disputes and 105,727 to economic problems; abandonment and domestic violence accounted for 31,029 and 7,138 cases, respectively (Badan Pusat Statistik, 2026). These data establish the prevalence of specific marital problems but do not identify the attitudes or causal reasoning of Generation Z. The survey and reception studies supply the attitudinal dimension: postponement commonly reflects strategic sequencing and caution rather than a wholesale rejection of marriage (Asyari & Suksmawati, 2025; IDN Research Institute, 2026).

Across the corpus, “Marriage Is Scary” therefore functions as a critical discourse about the conditions of marriage. Its central question is not simply whether marriage should occur, but whether marriage can preserve dignity, distribute responsibilities fairly, provide economic transparency, protect mental well-being, and manage conflict without violence. This formulation provides the analytical bridge to Fiqh al-Ushrah without treating every social-media narrative as representative of Generation Z as a whole.

A Humanistic Islamic Family Model for Generation Z

The final thematic product is a Humanistic Islamic Family Model. The model moves through four analytical stages: diagnosis of marital anxiety; identification of economic, psychological, social, gendered, and digital factors; reconstruction through *akhlāq*, *mubādalah*, and the five marital pillars; and application to *nafkah*, *nusyūz*, *ṭalāq*, domestic work, and premarital preparation. Its intended outcome is a legally valid marriage that is also safe, equitable, consultative, compassionate, and oriented toward shared welfare. The model is conceptual and normative: it specifies relationships among ideas and problems, but it does not demonstrate behavioral or institutional effectiveness.



Source: Authors' conceptual synthesis based on the thematic findings.

Figure 1. Conceptual Model of Humanistic Islamic Family Law for Generation Z

Discussion

From Legal Formalism to Ethical-Relational Family Law

The findings show that *Fiqh al-Ushrah* does not reject the formal structure of Islamic family law; it changes the evaluative horizon within which that structure is applied. A marriage may satisfy contractual requirements while remaining ethically deficient if it normalizes coercion, humiliation, neglect, or unequal access to decision-making. Conversely, an ethical-relational approach connects validity to the *maqāṣid*-oriented purposes of dignity, protection, justice, affection, and welfare. This interpretation is consistent with studies that locate contemporary family-law reform in relational justice and reciprocal moral agency (Halim et al., 2026; Nugroho et al., 2025; Waddin, 2026).

Kodir presents the Prophetic report, “I was sent only to perfect noble character,” as an ethical premise for this reorientation (Kodir, 2025). In the present analysis, the report is retained as a normative statement within the primary text; it is not used independently to establish the authenticity of a specific legal rule. Its analytical function is to explain why *akhlāq* is treated as constitutive of family jurisprudence rather than as optional personal

piety. This distinction strengthens the relationship between textual normativity and the article's conceptual claim.

Mubādah then operationalizes the ethical premise by asking whether the moral meaning of a text can be addressed reciprocally to women and men. The finding supports studies that use reciprocal interpretation to reconsider *nusyūz*, *qiwāmah*, economic contribution, and gendered hadith interpretation (Ahmad & Rozihan, 2021; Al Mustaqim, 2024; Askar & Ghofur, 2025; Maulidina & Mubarak, 2025). The contribution of the present study is to integrate these issue-specific reinterpretations into one architecture of family law rather than presenting them as isolated reforms.

Conceptual Relevance to the “Marriage Is Scary” Discourse

The model is relevant to Generation Z's anxieties because it addresses the conditions under which marriage is imagined as risky. Reception research shows that young women do not simply accept or reject social-media narratives; many negotiate them in light of personal experience, family history, and expectations of equality (Asyari & Suksmawati, 2025). *Fiqh al-Ushrah* provides a religious-ethical vocabulary for this negotiated position. It affirms marriage while rejecting domination, coercion, and unaccountable sacrifice as the necessary price of maintaining it.

The economic-basket models are a particularly concrete response to financial anxiety. They recognize that households differ in employment patterns, income, care responsibilities, and preferences for shared or individual control. Their value lies in requiring transparency and agreement rather than prescribing one universal arrangement. Nevertheless, the models cannot remove structural economic constraints such as unemployment, low wages, or housing costs. They should therefore be understood as tools of intra-household governance, not as solutions to macroeconomic insecurity.

The reciprocal reconstruction of *nusyūz* and domestic labor similarly responds to fears of unequal roles. It reframes marital responsibility around conduct and harm rather than gendered presumption, consistent with contemporary studies of *nusyūz* and reciprocal obligation (Azizah, 2024; Hidayat, 2026; Ramadhan, 2025). Yet reciprocity must not be used to flatten power differences or to distribute blame mechanically in situations of violence. Where abuse occurs, protection, access to justice, and professional support take priority over reconciliation rhetoric.

Concerns about autonomy and mental well-being are addressed through consent, consultation, dignified conduct, and the prevention of harm. These principles allow marriage to be described as interdependence without erasure of individual dignity. Their contemporary importance is supported by studies emphasizing communication, emotional and sexual needs, and mental-health protection within families (Putri et al., 2024; Sholeh et al., 2026). However, the conceptual correspondence between these principles and Generation Z's concerns should not be confused with evidence that exposure to *Fiqh al-Ushrah* will change marital attitudes. Such effectiveness remains an empirical question.

Theoretical Contribution and Practical Implications

The study makes three theoretical contributions. First, it interprets “Marriage Is Scary” as a discourse of conditional trust in marriage rather than as simple anti-marriage sentiment. Second, it organizes *Fiqh al-Ushrah* into an ethical-relational architecture

connecting moral foundation, interpretive reciprocity, marital pillars, reconstructed legal domains, and desired family outcomes. Third, it specifies the boundary between normative relevance and empirical effectiveness. The model may be conceptually responsive even though its influence on attitudes, behavior, court practice, or marital stability has not yet been demonstrated.

For premarital education, the findings support a curriculum that combines Islamic legal literacy with communication, conflict management, mental-health awareness, gender justice, digital literacy, financial planning, and parenting. The purpose should not be to pressure young adults into marrying, but to enable informed, responsible, and non-coercive decision-making. For religious counselors and courts, Fiqh al-Ushrah can provide an ethical lens for mediation and education, while existing statutory protections and professional standards continue to govern legal and psychosocial intervention.

Digital literacy is also essential. Negative online accounts may disclose genuine harm and should not be dismissed, but algorithmic repetition can make exceptional experiences appear universal. Educational programs should therefore teach source evaluation, contextual reading, recognition of abuse, and access to credible legal, religious, financial, and mental-health services. A constructive response to “Marriage Is Scary” requires neither romanticizing marriage nor stigmatizing caution; it requires improving the conditions in which marital commitment becomes trustworthy.

Limitations and Future Research

This study has four limitations. First, it is based on purposively selected literature and cannot represent the full diversity of Generation Z in Indonesia. Second, national divorce statistics describe recorded legal events and reported causes; they do not establish individual attitudes toward marriage or causal links between social-media exposure and postponement. Third, the interpretation of Fiqh al-Ushrah is conceptual and does not include manuscript comparison, interviews with Faqihuddin Abdul Kodir, or observation of institutional implementation. Fourth, the proposed model has not been tested as a premarital curriculum, counseling framework, or predictor of relationship outcomes.

Future research should test the model through surveys and interviews across gender, region, religiosity, education, and socioeconomic status. Longitudinal studies could examine whether premarital education grounded in ethics and reciprocity affects relationship expectations, communication, or readiness. Program evaluations should compare curricula and identify potential unintended effects. Further legal research should also examine how reciprocal interpretations of *nafkah*, *nusyūz*, domestic labor, and judicial divorce interact with Indonesian legislation and religious-court practice.

Conclusion

The “Marriage Is Scary” discourse among Generation Z is best understood as anxiety about the conditions of marriage rather than as a uniform rejection of marriage itself. National statistics and the reviewed literature identify persistent conflict, economic insecurity, domestic violence, unequal roles, relational trauma, and digitally amplified negative narratives as important contexts for that anxiety. These sources explain the problem’s social relevance but do not authorize deterministic claims about all members of Generation Z.

Faqihuddin Abdul Kodir's *Fiqh al-Usrah* offers a coherent normative reconstruction by placing *akhlāq* and *mubādalah* at the center of Islamic family law. Its five marital pillars frame marriage as a solemn, consensual, consultative, and dignified partnership. Within this framework, *nafkah* becomes transparent and negotiable through several economic-management models; *nusyūz* becomes reciprocal misconduct; *ṭalāq* becomes subject to accountable judicial process; and domestic work becomes a shared responsibility. These elements form a Humanistic Islamic Family Model oriented toward safety, justice, compassion, dignity, and shared welfare.

The model's contribution is conceptual rather than causal. It clarifies how Islamic family law can speak to contemporary concerns without reducing marriage to either legal formality or private emotion. Its practical value depends on careful implementation through non-coercive premarital education, competent counseling, legal protection, and empirical evaluation. Accordingly, the model should serve as a framework for further research and institutional experimentation, not as a substitute for evidence about what improves marital readiness or family well-being.

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