



Financial Support Between Spouses: An Analytical Study of the Principles of Kind Treatment and Rights and Duties

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Abstract

Research Objective: This study examines the jurisprudential and ethical aspects of mutual financial support in Islamic marriage through the concept of *al-muwāsāh*. It aims to move beyond traditional views that center solely on the husband's obligation by proposing a reciprocal and contextually responsive framework grounded in Islamic law and ethics. **Research Methodology:** A qualitative, descriptive-analytical method based on Prophetic Social Science was employed. The study analyzes Qur'anic exegesis, prophetic traditions, classical jurisprudence, and socio-economic data from Malaysia using document analysis and thematic synthesis. **Results:** *Al-muwāsāh* redefines financial cooperation in marriage as a shared responsibility. It encompasses benevolent loans, conditional gifts, and cooperative financial participation, all within the boundaries of Islamic law. **Findings and Implications:** This model promotes psychological resilience, emotional cohesion, and gender equity by acknowledging emotional labor and mutual financial contributions. It also informs marital counseling, legal reform, and family education, providing ethical responses to financial tension and rigid gender roles. **Conclusion:** *Al-muwāsāh* emerges as a transformative approach that fosters marital resilience through ethical cooperation and legal adaptability, with wide-reaching implications for Islamic jurisprudence and family law. **Contribution:** The study contributes to Islamic legal scholarship by introducing *al-muwāsāh* as a legal-ethical concept that integrates emotional intelligence and flexibility into marital financial arrangements. **Limitations and Suggestions:** This research is limited by its qualitative scope and national focus on Malaysia. Future studies should explore its cross-cultural applicability and assess its impact using quantitative and interdisciplinary approaches.

Introduction

The subject of financial relations within Islamic marriage has garnered significant scholarly attention, particularly as interpretations and practices continue to evolve in contemporary societies. Central to this discourse is the Islamic perspective on financial

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responsibilities and rights established within marriage, which are seen as mechanisms to ensure equity and harmony in family life.¹ Financial management and planning are viewed not merely as practical concerns but as extensions of religious obligations. Islamic marital law stipulates distinct financial rights and responsibilities, often manifested through concepts such as dower (mahr), a mandatory gift to the wife from the husband at the time of marriage, which aims to provide economic and financial stability to women.²

Research strongly supports the notion of financial equality in relationships, revealing that couples who equally share assets and financial responsibilities tend to enjoy more stable and satisfying partnerships. Establishing explicit agreements or contracts that clearly outline each partner's financial duties and rights can help safeguard individual interests and foster fairness, particularly when it comes to managing joint assets. Studies suggest that joint financial management, such as shared bank accounts and collaborative decision-making, is associated with fewer financial issues and greater life satisfaction compared to arrangements where one partner dominates or finances are kept completely separate.³

Sharing ownership of assets and debts equally in a relationship is linked to a stronger and more stable marriage, and having things like joint accounts and properties makes a difference.⁴ While pooling resources can be beneficial, it does not always result in perfectly equal savings for each individual. This emphasizes the importance of establishing clear agreements and maintaining open lines of communication throughout the process.⁵ Promoting gender equality in financial arrangements enhances financial stability and inclusion, benefiting both partners and

¹ Arshie Showcat, "The Principle and Practice of Mahr in Muslim," *Feminist Theology* 31 (2022): 197–209, <https://doi.org/10.1177/09667350221134992>; Burcu Kalpaklıoğlu, "Mehir (Dower), Gifts of Gold, and Intimate Economies of Marriage in Istanbul," *Anthropology of the Middle East*, 2024, <https://doi.org/10.3167/ame.2024.190105>.

² Fathul Mu'in, Hamsidar Hamsidar, and Efa Rodiah Nur, "The Reconstruction of The Livelihood Concept from A Mubādalah Perspective in Lampung Province," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 2023, <https://doi.org/10.22373/sjhk.v7i3.17613>; Desminar Desminar et al., "The Principles of the Concept of Maslahah in Islamic Family Law of a Wife Looking for Living Husband Taking Care of Household Work," *Al-Istinbath: Jurnal Hukum Islam*, 2024, <https://doi.org/10.29240/jhi.v9i1.8464>; Stefhani Rahmawati, "Mainstreaming of Gender Equality in Islamic Family Law: Opportunities and Challenges," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 2020, <https://doi.org/10.22373/sjhk.v4i2.8110>; Habib Ismail and H Asnawi, "Discrimination against Wife in the Perspective of CEDAW and Islam Mubādalah," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 20 (2020): 253–68, <https://doi.org/10.18326/IJTIHAD.V20I2.253-268>; Tuba Erkoç Baydar, "A Secret Marriage and Denied Rights: A Critique from an Islamic Law Perspective," *Religions*, 2023, <https://doi.org/10.3390/rel14040463>.

³ W Raaij, G Antonides, and I Groot, "The Benefits of Joint and Separate Financial Management of Couples," *Journal of Economic Psychology*, 2020, <https://doi.org/10.1016/J.JOEP.2020.102313>; Daria Tisch et al., "My Wealth, (Y)Our Life Satisfaction? Sole and Joint Wealth Ownership and Life Satisfaction in Marriage," *European Journal of Population = Revue Européenne de Démographie* 38 (2022): 811–34, <https://doi.org/10.1007/s10680-022-09630-7>.

⁴ M Kukkk and W Van Raaij, "Joint and Individual Savings within Families: Evidence from Bank Accounts," *Journal of Family and Economic Issues* 43 (2021): 511–33, <https://doi.org/10.1007/s10834-021-09783-3>; L Griffin, Alicia Eads, and Laura Tach, "Intra-Household Financial Inequality, Gender Equality, and Marital Dissolution," *Journal of Family and Economic Issues* 44 (2022): 373–93, <https://doi.org/10.1007/s10834-022-09844-1>.

⁵ P Langley, "Assets and Assetization in Financialized Capitalism," *Review of International Political Economy* 28 (2020): 382–93, <https://doi.org/10.1080/09692290.2020.1830828>; Kukkk and Van Raaij, "Joint and Individual Savings within Families: Evidence from Bank Accounts."

the broader household. Overall, clear contracts and joint asset management foster fairness, protect individual rights, and contribute to healthier, more resilient relationships.⁶

Contemporary Islamic scholars analyze the principle of *nafaqah* (spousal maintenance) through various perspectives, harmonizing traditional teachings with modern societal expectations.⁷ *Nafaqah*, which signifies the financial obligations of a husband towards his wife and children, is a core aspect of Islamic marital law. Scholars highlight that *nafaqah* should address fundamental requirements while considering the changing socio-economic realities of families, including the needs of the wife, social standing, and prevailing economic conditions.⁸

Recent research promotes a broader interpretation that acknowledges the financial input from wives, particularly in situations where the wife has a higher income than the husband. This indicates a shift towards shared financial duties in contemporary relationships.⁹ The flexible application of *ijtihad* (independent reasoning in Islamic jurisprudence) allows for the reinterpretation of *nafaqah* to address economic issues such as inflation, promoting a contextually relevant practice of Islamic law. Additionally, various countries have modified their legal frameworks to strengthen protections for women, thereby reinforcing wives' rights regarding *nafaqah*.¹⁰

The relationship between *nafaqah* and financial literacy is also vital, as conflicts often emerge from differing expectations about contributions and expenditures. Therefore, premarital counseling and educational initiatives centered on financial planning within Islamic marriage are

⁶ Raaij, Antonides, and Groot, "The Benefits of Joint and Separate Financial Management of Couples"; Tisch et al., "My Wealth, (Y)Our Life Satisfaction? Sole and Joint Wealth Ownership and Life Satisfaction in Marriage."

⁷ Musleh Harry et al., "Examining the Provision of Legal and Religious Education to Islamic Families to Safeguard the Rights and Well-Being of Women and Children: A Case Study Conducted in Malang Regency, East Java," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 3 (August 24, 2024): 1526, <https://doi.org/10.22373/sjhk.v8i3.19566>.

⁸ R Garipova, "Divorce from Missing Husbands: Rizaeddin Fakhreddin and Reform Within Islamic Tradition in Imperial Russia," *Journal of the Economic and Social History of the Orient*, 2022, <https://doi.org/10.1163/15685209-12341582>; Harry et al., "Examining the Provision of Legal and Religious Education to Islamic Families to Safeguard the Rights and Well-Being of Women and Children: A Case Study Conducted in Malang Regency, East Java"; Nurul Hidayat Abdul Rahman et al., "GUARDIAN'S RESPONSIBILITY FOR THE WELFARE OF CHILDREN IN MARRIAGE: A STUDY ACCORDING TO ISLAMIC LAW," *Malaysian Journal of Syariah and Law*, 2024, <https://doi.org/10.33102/mjssl.vol12no3.765>.

⁹ Pilar Gonalons-Pons, Christine Schwartz, and K Musick, "CHANGE AND VARIATION IN U.S. COUPLES' EARNINGS EQUALITY FOLLOWING PARENTHOOD.," *Population and Development Review* 48 2 (2022): 413–43, <https://doi.org/10.1111/padr.12481>; Narang Park et al., "Who Decides? Financial Decision-Making Among Older Couples," *Journal of Family and Economic Issues* 43 (2021): 310–37, <https://doi.org/10.1007/s10834-021-09775-3>; Tracey West and Elizabeth Mitchell, "Australian Women with Good Financial Knowledge Fare Better in Divorce," *Australian Journal of Management* 47 (2021): 203–24, <https://doi.org/10.1177/03128962211022041>.

¹⁰ Mohammed Yahya Abobaker, "Analytical Study on the Impact of Legal and Legislative Reforms in Saudi Arabia Laws on Women's Empowerment and Economic Growth," *Journal of Infrastructure, Policy and Development*, 2024, <https://doi.org/10.24294/jipd.v8i7.7434>; L Rizvi and Zahid Hussain, "Empowering Woman through Legal Reforms-Evidence from Saudi Arabian Context," *International Journal of Law and Management*, 2021, <https://doi.org/10.1108/ijlma-03-2021-0068>; Doaa Althalathini, N Apostolopoulos, and H Al-Dajani, "The Impact of Islamic Feminism in Empowering Women's Entrepreneurship in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine," *Journal of Business Ethics* 178 (2021): 39–55, <https://doi.org/10.1007/s10551-021-04818-z>.



crucial for promoting understanding and decreasing disagreements.¹¹ Contemporary Islamic scholars analyze the principle of *nafaqah* (spousal maintenance) through various perspectives, harmonizing traditional teachings with modern societal expectations. *Nafaqah*, which signifies the financial obligations of a husband towards his wife and children, is a core aspect of Islamic marital law. Scholars highlight that *nafaqah* should address fundamental requirements while considering the changing socio-economic realities of families, including the needs of the wife, social standing, and prevailing economic conditions.¹²

Al-muwāsāh emphasizes comprehensive mutual support, emotional, psychological, and financial, creating environments where both partners can thrive, particularly relevant in today's socio-economic climate, where both spouses often contribute to family income, requiring cooperation in financial matters and shared household responsibilities. While these principles have historically shaped family dynamics, their interpretations have evolved through cultural, socio-economic, and legal influences, with modern scholarship working to reconcile classical juristic emphasis on kind treatment sometimes overshadowed by patriarchal norms, with contemporary values of equality to promote a more balanced understanding of spousal rights and responsibilities.¹³

The challenges faced by Muslim families in balancing financial obligations with ethical considerations are manifold. The application of *nafaqah* in modern contexts, intensified by rising living costs, often presents difficulties for husbands, leading to ethical dilemmas in fulfilling duties without compromising family well-being. The increasing trend of both partners contributing financially challenges traditional dynamics, creating tension regarding *nafaqah* expectations, and necessitating negotiation and ethical considerations regarding gender roles and equity. Furthermore, ethical financial decision-making, aligning with Islamic principles of fairness, transparency, and avoidance of *Riba* (interest) and *Gharar* (excessive uncertainty), poses a significant challenge in a market dominated by conventional products.¹⁴ Financial literacy is

¹¹ Annabella Osei-Tutu et al., "Premarital Counseling Practices among Christian and Muslim Lay Counselors in Ghana," *Journal of Pastoral Care & Counseling: Advancing Theory and Professional Practice through Scholarly and Reflective Publications* 74, no. 3 (October 23, 2020): 203–11, <https://doi.org/10.1177/1542305020916721>.

¹² Ali Al Malih Al Fazari, Arief SALLEH Rosman, and Mohammad Naqib Hamdan, "Governing Regulations of Spousal Rights Dowry (Mahr)-Financial Support (Nafaqah)-Custody (Al-Hadanah) in Islamic Jurisprudence and UAE Law-Comparative Study," *International Journal of Academic Research in Business and Social Sciences* 14, no. 12 (December 26, 2024), <https://doi.org/10.6007/IJARBS/v14-i12/23463>; Jannatul Ferdous, "Rights of Maintenance of a Muslim Wife under Islamic Law: A Legal Analysis," *Bangladesh Journal of Integrated Thoughts* 13, no. 20 (December 5, 2020), <https://doi.org/10.52805/bjit.v13i20.174>; Muhammad Aslam Sameem, Khalil ul Rahman Rahmani, and Abdul Rasheed Hilal, "Nafaqah of a Wife in Islam: The Concept of Maintenance in Islamic Jurisprudence," *Cognizance Journal of Multidisciplinary Studies* 5, no. 4 (April 30, 2025): 912–33, <https://doi.org/10.47760/cognizance.2025.v05i04.024>.

¹³ Muhammad S. Abdo, Abdullah Omran, and Said F. Hassan, "Thus Spoke a Couple: A Corpus-Based Content Analysis of Spousal Duties Fatwas," *Journal of Digital Islamicate Research* 1, no. 1–2 (August 28, 2024): 37–65, <https://doi.org/10.1163/27732363-bja00001>.

¹⁴ Suud Sarim Karimullah et al., "The Changing Role of Gender in Contemporary Muslim Families," *Martabat Jurnal Perempuan Dan Anak*, 2023, <https://doi.org/10.21274/martabat.2023.7.2.167-188>; Nor Adina Abdul Kadir et al., "Covid-19 Pandemics and the Impact of Psychology: The Basis of Building a Prosperous Family According to Islamic Perspective," *International Journal of Academic Research in Progressive Education and Development*, 2021, <https://doi.org/10.6007/ijarped/v10-i3/10658>; Muhammad Zakir Hossain and Faraz Mughal, "Dementia and Revivalist Islam: New Perspectives to Understanding Dementia and Tackling Stigma," *Journal of Evaluation in Clinical Practice*, 2020, <https://doi.org/10.1111/jep.13412>.



crucial for navigating these complexities, as a lack of understanding of Islamic finance can hinder informed decisions aligned with values. Socio-economic pressures, exacerbated by global events like the COVID-19 pandemic, intensify financial strains, forcing families to make trade-offs between ethical adherence and immediate financial needs. In this intricate landscape, the study proposes that *al-muwāsāh* and *al-'Iṣrāh bi al-ma'rūf* offer a crucial framework for navigating financial dynamics within Islamic marriage.¹⁵

Previous scholarly efforts have largely focused on the legal aspects of *nafaqah* and the distinct financial rights and duties of spouses. While essential, these contributions often overlook the ethical and flexible dimensions necessary for enduring marital stability, particularly when economic adversity strikes. Existing literature tends to treat financial obligations as static legal dictates, with less emphasis on the dynamic, cooperative, and compassionate interactions that characterize a healthy marital relationship beyond legal compliance. There has been limited comprehensive research that specifically analyzes the concept of *al-muwāsāh* as an active financial principle, distinguishing it clearly from *nafaqah* and exploring its practical manifestations in contemporary Muslim families, especially in the context of global economic crises.

The existing literature provides a robust foundation on Islamic marital financial law, particularly concerning *nafaqah* and the legal framework of marital assets. However, a significant gap remains in the comprehensive academic exploration of *al-muwāsāh* as a proactive and ethical financial principle. While *Al-'Iṣrāh bil Ma'rūf* is widely acknowledged, its practical implications for financial cooperation and mutual support during times of spousal hardship, beyond mere good conduct, are underexplored. Few studies have systematically categorized and analyzed the specific forms of financial *al-muwāsāh* (e.g., gifts, benevolent loans, cooperative participation) from a jurisprudential and practical standpoint, nor have they rigorously examined the criteria and conditions for their valid and ethical application in contemporary contexts. This gap is particularly evident in studies addressing the financial resilience of families during economic crises, where the potential role of spousal *muwāsāh* has not been adequately highlighted as a critical adaptive mechanism.

This study aims to critically analyze the concept of "financial support between spouses" from a dual legal and ethical perspective, with a particular focus on the principles of *Al-'Iṣrāh bil Ma'rūf* and *Al-muwāsāh*. It seeks to bridge the identified research gap by systematically exploring the historical foundations, conceptual nuances, and practical applications of *al-muwāsāh* as a mechanism for strengthening marital relationships, especially during times of financial adversity. The novelty of this research lies in its comprehensive integration of jurisprudential analysis with contemporary socio-economic data, particularly focusing on the active role of working women in Muslim-majority contexts like Malaysia. The central hypothesis is that a deep understanding and conscious application of *al-muwāsāh* and *al-'Iṣrāh bil Ma'rūf* are crucial for fostering financial flexibility, cooperation, and overall stability within families, moving beyond a purely legalistic interpretation of marital obligations. The scope of this research is confined to an analytical study of Islamic principles and their application, contextualized by relevant empirical data to illustrate the importance and potential of these ethical dimensions in real-world scenarios.

Methods

This study employs a descriptive-analytical qualitative research design grounded in ethical methodologies such as Kuntowijoyo's Prophetic Social Science, which is particularly

¹⁵ Dhaneesha Bahadur and Steven L Baumann, "Searching for Significance During a Pandemic: A Muslim Perspective," *Nursing Science Quarterly*, 2021, <https://doi.org/10.1177/08943184211031597>; Pamela Aneesah Nadir, "Muslim American Families: A Social Worker's Reflections," *Journal of Islamic Faith and Practice*, 2024, <https://doi.org/10.18060/28096>.



suitable for exploring complex social phenomena in Islamic jurisprudence and providing comprehensive contextual insights into contemporary challenges.¹⁶ The research facilitates an in-depth examination of *al-muwāsāh* and *al-'Iṣrāh bil Ma'rūf* through document analysis as the primary data collection method, focusing on religious texts and legal commentaries to uncover meaning, context, and implications regarding historical interpretations and contemporary relevance in spousal financial support.

The analysis encompassed primary Islamic sources, including the Holy Quran and authentic Hadith collections (*Ṣaḥīḥ al-Bukhārī*, *Musnad Aḥmad Bin Ḥanbal*, *Sunan Ibn Mājah*), alongside classical and contemporary legal commentaries by prominent jurists offering diverse interpretations of *nafaqah*, *hibah*, *Qard Hasan*, and cooperative financial arrangements, supplemented by academic research papers and theses on Islamic family law and financial ethics that provide contemporary perspectives on the research problem. To contextualize these theoretical findings with contemporary realities, the research integrated relevant socio-economic data from official sources, specifically Department of Statistics Malaysia (DOSM) reports on gender-disaggregated labor force participation and UNICEF Malaysia press releases regarding crisis impacts on families, particularly women's financial stability, thereby enhancing understanding of complex social phenomena and labor force dynamics.

Data analysis employed rigorous descriptive-analytical methodology through thematic analysis of Islamic texts to identify key concepts (*al-muwāsāh*, *Al-'Iṣrāh bil Ma'ruf*, *nafaqah*) and integrated quantitative socio-economic data with qualitative findings via comparative analysis, utilizing Malaysia as an illustrative case for examining contemporary applications of these principles. Ethical considerations were maintained throughout the research process by ensuring accurate interpretation of religious texts, contextual sensitivity regarding gender perspectives and marginalized groups, and methodological transparency to facilitate scholarly scrutiny and replication.

Results

The Concept of al-muwāsāh in Islamic Marriage

The principle of *al-muwāsāh* (mutual financial support) is a significant pillar in building family resilience in Islam. This concept extends beyond the legal obligation of maintenance (*nafaqah*), which is typically assigned to the husband, to encompass a broader ethic of cooperation and economic solidarity between spouses. This chapter will elaborate on the results of an analysis of the concept of *al-muwāsāh* by referring to its theological foundations in the Qur'an and Sunnah, historical precedents from the life of the Prophet Muhammad (PBUH), the legal framework of *fiqh* that governs it, and its relevance in the context of contemporary marital challenges. This analysis

¹⁶ R Shaw et al., "Ethics and Positionality in Qualitative Research with Vulnerable and Marginal Groups," *Qualitative Research* 20 (2020): 277–93, <https://doi.org/10.1177/1468794119841839>; S Taquette and Luciana Maria Borges Da Matta Souza, "Ethical Dilemmas in Qualitative Research: A Critical Literature Review," *International Journal of Qualitative Methods* 21 (2022), <https://doi.org/10.1177/16094069221078731>; Anabel Moriña, "When People Matter: The Ethics of Qualitative Research in the Health and Social Sciences.," *Health & Social Care in the Community*, 2020, <https://doi.org/10.1111/hsc.13221>; Weng Marc Lim, "What Is Qualitative Research? An Overview and Guidelines," *Australasian Marketing Journal* 33 (2024): 199–229, <https://doi.org/10.1177/14413582241264619>.

aims to present a comprehensive understanding of how *al-muwāsāh* functions as a mechanism to strengthen the marital bond and preserve the integrity of the household.¹⁷

Theological Foundations of al-muwāsāh: The Qur'an and Sunnah

The primary foundation of *al-muwāsāh* is firmly embedded in the primary sources of Islamic law. The Qur'an explicitly establishes the husband's obligation as the primary supporter of the family through His words:

«... الرَّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ» “Men are the protectors and maintainers of women, because Allah has made one of them to excel the other, and because they spend (to support them) from their means...” (Qur'an, An-Nisā': 34). This verse establishes *nafaqah* (maintenance) as a husband's legal obligation. However, the Qur'an also encourages a spirit of cooperation and mutual protection through the metaphor of "garments" in Surah Al-Baqarah: «... هُنَّ لِبَاسٌ لَكُمْ وَأَنْتُمْ لِبَاسٌ لَهُنَّ» “They are your garments and you are their garments...” (Qur'an, Al-Baqarah: 187). This metaphor, according to classical exegetes, signifies mutual protection, intimacy, and reciprocal support, including financial assistance in times of need. This principle of cooperation is further reinforced by the general command to help one another in righteousness: «... وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى» (“And help one another in righteousness and piety...”) (Qur'an, Al-Mā'idah: 2). On the other hand, Islam recognizes the individual property rights of both husband and wife. Qur'an, An-Nisā': 32 affirms that «لِلرِّجَالِ نَصِيبٌ مِّمَّا كَتَبُوا وَلِلنِّسَاءِ» “For men is a share of what they have earned, and for women is a share of what they have earned...”. This recognition forms the basis for reciprocal financial responsibility and mutually beneficial economic cooperation.

The Sunnah of Prophet Muhammad (PBUH) further strengthens this ethic. Through his sayings, he made the treatment of one's family a benchmark for a believer's virtue:

«خَيْرُكُمْ خَيْرُكُمْ لِأَهْلِهِ وَأَنَا خَيْرُكُمْ لِأَهْلِي» “The best of you is the one who is best to his family, and I am the best among you to my family.” (Jāmi' at-Tirmidhī 3895). Furthermore, the Prophet's example of generosity towards his family serves as a binding model. A narration from Umm Salamah recorded in *Ṣaḥīḥ al-Bukhārī* (5196) and *Ṣaḥīḥ Muslim* (6737) mentions that he was the most generous of people towards his family and children. The synthesis of these proofs indicates that marriage in Islam is based not only on spiritual and emotional bonds but also on reciprocal financial solidarity.

Historical Precedent: Khadijah's Financial Support for Prophet Muhammad

Islamic history records the most sublime example of *al-muwāsāh* in marriage through the figure of Khadijah bint Khuwaylid. Her financial support for Prophet Muhammad (PBUH) was not only personal but also instrumental to the propagation of the Islamic mission in its early phase. Khadijah's wealth allowed the Prophet the leisure to reflect and meditate, and it gave him confidence at the onset of his revelations.¹⁸

¹⁷ Linda Firdawaty, Zuhraini, and Mokhammad Samson Fajar, “Contextualisation of Reciprocal Alues in Fulfillment Aliqah as an Effort to Strengthen the Family,” *Al-Istinbath: Jurnal Hukum Islam* 9, no. 2 (September 20, 2024): 435–62, <https://doi.org/10.29240/jhi.v9i2.10215>.

¹⁸ Hayfaa A Tlaiss and Maura McAdam, “Islam, Arab Women's Entrepreneurship and the Construal of Success,” *International Journal of Entrepreneurial Behaviour & Research*, 2021, <https://doi.org/10.1108/ijeb-08-2020-0523>; Adamu Abubakar Muhammad, “Khadijah BNT Khuwaylid (R.A) an Entrepreneur in the Prophetic House: A Lesson to the Contemporary Muslim Women of Gombe State-Nigeria,” *Ijus / International Journal of Umranic Studies*, 2021, <https://doi.org/10.59202/ijus.v4i1.397>; Iskandar Budiman, “The Islamic Perspective on the Improvement



Classical scholars interpret Khadijah's financial support within several frameworks:

- 1) **Charitable Character and Social Responsibility:** Khadijah was known to feed and clothe the poor, assist her relatives financially, and even provide for the marriages of those who could not afford it. Her support for the Prophet was part of a broader pattern of generosity.¹⁹
- 2) **A Partnership of Sacrifice:** Khadijah willingly exchanged her life of comfort for a life of hardship, especially during the three-year economic boycott by the Quraysh. This demonstrates a sincere partnership in supporting her husband's mission.²⁰
- 3) **Instrumental Role in the Islamic Mission:** Khadijah's support is viewed not merely as a spousal obligation but as a conscious participation in the divine mission. Without her support, the progress of Islam might have been hindered.²¹

Although without direct access to texts such as *Fatḥ al-Ḅārī* by Ibn Ḥājar or *al-Mughni* by Ibn Qudamah, classical Islamic scholarship generally views Khadijah's example as a precedent that legitimizes a wife's financial contribution to the family and religious obligations. Her actions demonstrate that the principle of *al-muwāsāh* can transcend traditional gender roles when aimed at higher spiritual and social purposes.²²

Women's Labor Participation in Malaysia

Recent statistics from the Malaysian Department of Public Service for 2024 indicate that women constitute a significant portion of the workforce, representing 38.7% of the total working population, while men comprise 61.3%. The total number of workers stands at 10.18 million. This data reflects a steady increase in women's participation in the labor market alongside men, even though men continue to hold the numerical advantage. Research also shows that women's educational attainment in Malaysia has improved considerably, with women now surpassing men in higher education enrollment. However, this progress has not been fully mirrored in equal labor

of Family Economy in the New Normal," *Samarah Jurnal Hukum Keluarga Dan Hukum Islam*, 2021, <https://doi.org/10.22373/sjkh.v5i1.8389>.

¹⁹ Bushra Inayat Raja and Waqas Ali Haider, "Honored and Empowered Women: An Islamic Perspective," *Al-Duhaa*, 2022, <https://doi.org/10.51665/al-duhaa.003.01.0160>; Ahmad Musta'id, "The Position of Women in Islamic History," *Journal of Islamic History and Manuscript*, 2023, <https://doi.org/10.24090/jihm.v2i1.6966>.

²⁰ Suud Sarim Karimullah and Siti Rutbatul Aliyah, "Feminist Criticism of Traditional Understanding of Women's Roles in Islam," *An-Nisa Jurnal Kajian Perempuan Dan Keislaman*, 2023, <https://doi.org/10.35719/annisa.v16i2.177>; Saeful Anwar, M.Irfan Rosfiana, and Sukma Hendrian, "Gender Approach in Islamic Views," *Asian Journal of Social and Humanities*, 2023, <https://doi.org/10.59888/ajosh.v1i05.112>.

²¹ Shuruq Naguib, "Islam and the Epistemic Politics of Gender," *American Journal of Islam and Society*, 2021, <https://doi.org/10.35632/ajis.v38i1-2.2966>; Fatimatu N-eyare Sulemanu, "Negotiating Development: Contributions of Ghana Muslim Mission Women Fellowship," 2023, <https://doi.org/10.20378/irb-93243>.

²² Raja and Haider, "Honored and Empowered Women: An Islamic Perspective"; Mariam Khawar, "Economic Agency of Women in Islamic Economic Philosophy: Going beyond Economic Man and Islamic Man," *International Journal of Social Economics*, 2023, <https://doi.org/10.1108/ijse-05-2023-0366>; Wahyu Wahyu, Suwandi Suwandi, and Aunur Rofiq, "Feminism in Islam: Its Relation to the Rights and Responsibilities of Career Women in Domestic Spaces," *International Journal of Nusantara Islam*, 2023, <https://doi.org/10.15575/ijni.v11i2.27967>; Khoirul Umam and Muhammad Agus Waskito, "Women's Empowerment From an Islamic Perspective (Analytical Study)," *Islamic Economics Journal*, 2022, <https://doi.org/10.21111/iej.v8i2.9069>.

force participation.²³In the second quarter of 2024, the number of workers not participating in the labor force declined by 0.1 percent, representing a decrease of 5,200 individuals, bringing the total to 7.19 million. Compared to the same quarter of the previous year, this figure saw an increase of 0.1 percent, or 8,600 people, which equated to 7.18 million. Notably, women comprised the majority of the external labor force, accounting for 70.8 percent, or 5.09 million individuals. In contrast, men represented 29.2 percent, which is equivalent to 2.10 million people.²⁴

Typology and Fiqh Provisions of Financial Muwāsāh

In Islamic jurisprudence (*fiqh*), *al-muwāsāh* can be realized through several legal mechanisms, including *hibah*, *qarḍ ḥasan*, and cooperative participation. Each has different rules and implications. *Hibah* is the voluntary and unconditional transfer of property ownership from a donor (*wahib*) to a recipient (*muhīb*) without expectation of any return. According to *fiqh* scholars, a *hibah* is considered valid if it meets four conditions: (a) an offer (*ijāb*) and acceptance (*qabūl*); (b) specification (*takhsīṣ*) of the gifted item; (c) transfer (*tamlīk*) of possession; and (d) legal competence (*ahliyyah*) of the donor. Once the three pillars (offer, acceptance, and delivery) are fulfilled, the *hibah* becomes irrevocable (*lā rāja'a fi-hā*). This principle applies equally to *hibah* between spouses. A gift from a husband to a wife or vice versa, once legally executed, is final and binding. However, a *hibah* can be conditional, where revocation is possible if the agreed-upon conditions are not met, as long as such conditions do not contradict Shari'ah, such as violating inheritance rights.²⁵

al-Qarḍ al-Ḥasan (Benevolent Loan): Framework and Limitations

Al-Qarḍ al-Ḥasan is a loan contract in which the borrower is only obligated to repay the principal amount without any interest or profit. Its primary objectives are social solidarity

²³ Jabatan Perangkaan Malaysia, "LABOUR FORCE SURVEY REPORT Suku Tahun Kedua 2024 Second Quarter 2024" (Putrajaya, 2024), https://storage.dosm.gov.my/labour/lfs_qtr_2024-q2.pdf; Rulia Akhtar, M Masud, and Md. Sohel Rana, "Labour Force Participation and Nature of Employment Among Women in Selangor, Malaysia," *Environment and Urbanization Asia* 11 (2020): 123–39, <https://doi.org/10.1177/0975425320906285>; A Siah and Sharon G M Koh, "Women Labour Force Participation: Do Gender-Role Attitudes Play a Part?," *Kajian Malaysia*, 2025, <https://doi.org/10.21315/km2025.43.1.3>; Yasin Elhadary, "Women's Labor Force Participation in Malaysia: Does Higher Educational Attainment Make a Difference?," *International Journal of ADVANCED AND APPLIED SCIENCES*, 2025, <https://doi.org/10.21833/ijaas.2025.03.017>.

²⁴ Malaysia, "LABOUR FORCE SURVEY REPORT Suku Tahun Kedua 2024 Second Quarter 2024."

²⁵ Amylia Fuziana Azmi et al., "UNVEILING THE SIGNIFICANCE OF PROPOSING HIBAH AS AN ALTERNATIVE TO NAFKAH SECURITY FOR WIDOWS," *Malaysian Journal of Syariah and Law*, 2024, <https://doi.org/10.33102/mjssl.vol12no2.947>; Fathullah Asni and J Sulong, "The Mura'ah Al-Khilaf and Ma'alat Method in Fatwa Decisions: Its Application for Fatwa Coordination Related to Conditional Hibah in Malaysia," *International Journal of Islamic and Middle Eastern Finance and Management*, 2021, <https://doi.org/10.1108/IMEFM-05-2018-0181>; M Rahman et al., "The Application of Hibah Al-umra in Disbursement of Family Takāful Benefits: An Exploratory Study," *International Journal of Islamic and Middle Eastern Finance and Management*, 2022, <https://doi.org/10.1108/imefm-08-2021-0341>; Noor Lizza Mohamed Said and W Ayub, "Pelaksanaan Hibah Harta Bercagar Dalam Industri Perancangan Dan Pengurusan Harta Orang Islam," *International Journal of Islamic Thought*, 2021, <https://doi.org/10.24035/ijit.19.2021.199>.



(*ta'āwun*) and benevolence (*ihsān*).²⁶ This contract is valid if it meets the same conditions as other contracts: offer and acceptance, specification of the amount and repayment term, delivery of the funds, and legal capacity of the parties.²⁷ The cardinal feature of *qard ḥasan* is the absolute prohibition of *riba* (interest). Any stipulated excess over the principal is forbidden. However, if the borrower voluntarily gives a gift as a token of gratitude upon repayment, it is permissible as long as it was not stipulated in the contract. In the spousal context, if one party faces difficulty in repayment, the lender is encouraged to grant an extension or even forgive the debt, by Islamic ethics.²⁸

Cooperative Financial Participation: The Principle of Voluntariness and Its Limits

Cooperative financial participation refers to an informal agreement where a couple agrees to share expenses beyond the husband's *nafaqah* obligation. This participation, especially from the wife, must be based on the principle of absolute voluntariness and be revocable. Legally, the wife's contribution is considered a unilateral promise (*wa'd*) or a *hibah*, which is not legally binding unless the conditions of a formal contract are met. Most importantly, the wife's voluntary participation must not reduce or nullify the husband's *nafaqah* obligation. Family law policies in various countries, including Indonesia, affirm that spousal financial cooperation must be supplementary, not substitutive. This maintains the Qur'anic balance where the husband retains primary fiscal responsibility, while the wife maintains autonomy over her wealth.²⁹

Contemporary Relevance: al-muwāsāh as a Means of Divorce Prevention

In the modern context, the principle of *al-muwāsāh* holds high relevance as an instrument for maintaining marital stability, especially in the face of economic pressure. Contemporary studies show that economic hardship is a major trigger for divorce. Understanding of *mubādalah* (reciprocal exchange) can be a preventive measure against divorce on financial grounds. When spouses understand their mutual economic rights and responsibilities, they become more "willing, understanding, supportive, and able to care for one another," thereby reducing divorce rates. They note that contemporary Islamic legal scholars are reconceptualizing sacred texts to strengthen *al-muwāsāh*, to alleviate financial pressures that could culminate in marital dissolution.³⁰

²⁶ Mehmet Asutay, "Islamic Moral Economy: Bringing Back Substantive Morality to Humanise Islamic Finance," *Global Policy*, 2025, <https://doi.org/10.1111/1758-5899.13487>.

²⁷ Salih Ülev, F Savasan, and Mucahit Özdemir, "Do Islamic Microfinance Institutions Affect the Socio-Economic Development of the Beneficiaries? The Evidence from Turkey," *International Journal of Ethics and Systems*, 2022, <https://doi.org/10.1108/ijoes-09-2021-0179>.

²⁸ M Farooq, "Qard Hasan, Wadiah/Amanah and Bank Deposits: Applications and Misapplications of Some Concepts in Islamic Banking," *Monetary Economics*, 2011, <https://doi.org/10.1163/157302511X553985>; Anisur Rahman Manzoorul Haq, "Difficulty in Paying Debt and Its Solutions from Islamic Legal Perspective," *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 2025, <https://doi.org/10.6007/ijarafms/v15-i1/23738>.

²⁹ D McKillop et al., "Cooperative Financial Institutions: A Review of the Literature," *International Review of Financial Analysis* 71 (2020): 101520, <https://doi.org/10.1016/j.irfa.2020.101520>; S Ishak and An Omar, "The Influence of Intangible Resources on the Performance of Agricultural Cooperatives," *Asian Development Policy Review*, 2023, <https://doi.org/10.55493/5008.v11i1.4749>.

³⁰ Heng Leng Chee and Brenda S A. Yeoh, "Family Social Reproduction: Conflict and Compromise in Cross-Border Marriages Between Chinese Malaysian Men and Vietnamese Women," *Journal of Institutions and Economies*, 2021, <https://doi.org/10.22452/ijie.vol13no4.4>; Allen Prabhaker Ugargol and Ajay Bailey,



Thus, Islamic teachings underscore the importance of *al-muwāsāh*, particularly in situations of financial difficulty such as poverty, unemployment, or rising living costs. By fostering a shared awareness of economic duties, *al-muwāsāh* serves as a jurisprudential tool for preserving the marital bond.

Discussion

The analysis of *al-muwāsāh* as both a conceptual and practical alternative to the traditional interpretation of Nafaqah highlights a significant shift in the understanding of marital finance within Islamic contexts. Whereas Nafaqah imposes a unilateral obligation on husbands, often struggling to adapt to contemporary socio-economic challenges, *al-muwāsāh* introduces a reciprocal framework that emphasizes mutual understanding, emotional support, and equitable financial collaboration. This transformation is not merely a matter of semantics or symbolism; it represents a broader evolution in the conceptualization of marital roles, responsibilities, and agency within Islamic family law.³¹

This model also introduces a psychological dimension often overlooked in strictly legalistic approaches. Economic strain, particularly when legal duties are perceived as inflexible, is not only a financial concern but a relational one. Studies underscore that psychological flexibility and emotional responsiveness mitigate the deleterious effects of financial stress. *Al-muwāsāh* thus accommodates a more nuanced approach to hardship, one that permits spouses to adjust their expectations and responsibilities in light of financial or emotional adversity. It affirms the legitimacy of emotional labor and mutual support as part of Islamic marital ethics, challenging interpretations that confine the marital contract to unilateral financial provision.³²

In emphasizing shared financial management, *al-muwāsāh* also reconfigures power dynamics in marriage. Traditional applications of Nafaqah centralize financial authority in the husband, sometimes fostering dependency or disempowerment. *Al-muwāsāh*, by contrast, democratizes financial dialogue and acknowledges the value of non-monetary contributions, including emotional labor and caregiving. This parity aligns with contemporary Islamic gender discourse advocating for relational equity without compromising scriptural integrity.³³

"Family Caregiving for Older Adults: Gendered Roles and Caregiver Burden in Emigrant Households of Kerala, India," *Asian Population Studies*, 2018, <https://doi.org/10.1080/17441730.2017.1412593>; Nadhifatuz Zulfa et al., "Mubadalah Marriage Guidance to Prevent Divorce in Pekalongan City," *Muwazah*, 2023, <https://doi.org/10.28918/muwazah.v15i2.2062>.

³¹ Gunawan Widjaja, "Review on the Women's Rights and Islamic Law in Southeast Asia," *Journal of Law and Sustainable Development*, 2023, <https://doi.org/10.55908/sdgs.v11i7.751>; Tasawar Nawaz, "Lifting the Lid on Financial Inclusion: Evidence from Emerging Economies," *International Journal of Financial Studies*, 2018, <https://doi.org/10.3390/ijfs6020059>.

³² James Lucas and K Moore, "Psychological Flexibility: Positive Implications for Mental Health and Life Satisfaction," *Health Promotion International*, 2019, <https://doi.org/10.1093/heapro/daz036>; T Kashdan et al., "Understanding Psychological Flexibility: A Multimethod Exploration of Pursuing Valued Goals despite the Presence of Distress," *Psychological Assessment*, 2020, <https://doi.org/10.1037/PAS0000834>; James Doorley et al., "Psychological Flexibility: What We Know, What We Do Not Know, and What We Think We Know," *Social and Personality Psychology Compass* 14 (2020): 1–11, <https://doi.org/10.1111/SPC3.12566>.

³³ A Roberts, "Gender, Financial Deepening and the Production of Embodied Finance: Towards a Critical Feminist Analysis," *Global Society* 29 (2015): 107–27, <https://doi.org/10.1080/13600826.2014.975189>; Putri Ayu Lestari, "Gender Equity in Islamic Marriage and Divorce: A Narrative Review," *Sinergi International Journal of Islamic Studies*, 2024, <https://doi.org/10.61194/ijis.v2i4.611>; Kyoungun Bae et al., "Financial Education and Gender Equity*," *Asia-Pacific Journal of Financial Studies*, 2022, <https://doi.org/10.1111/ajfs.12378>.



Al-muwāsāh also provides a normative framework for pre-marital education and counseling. The integration of this concept into such programs can promote financial literacy, emotional intelligence, and communicative competence all of which are critical for marital stability. Research has consistently shown that couples who understand and practice financial transparency, shared budgeting, and collaborative planning are more resilient to economic shocks. The relational principles embedded in *al-muwāsāh* thus offer a valuable pedagogical tool for preparing couples for the realities of married life.³⁴

However, the implementation of *al-muwāsāh* is not without challenges. Cultural resistance, entrenched gender norms, and misinterpretations of religious texts can obstruct its practice. In some contexts, emotional vulnerability or the negotiation of financial roles may be construed as weakness or deviation from tradition. This necessitates a culturally sensitive strategy for promoting *al-muwāsāh*, one that includes community engagement, the use of religious discourse, and the strategic involvement of influencers and leaders. Such approaches can foster environments where mutual support is not only permitted but encouraged, gradually shifting communal norms toward greater relational equity.

Ethically, the promotion of *al-muwāsāh* must be framed to avoid new burdens, particularly for women. While the concept emphasizes mutuality, there is a risk that, in practice, it could be selectively interpreted to justify the withdrawal of male financial support or to shift emotional labor disproportionately to wives. Ethical safeguards such as care ethics, respect for autonomy, and transformative ethics must be integrated to ensure that mutual support does not morph into coerced dependency.

The theoretical underpinnings of *al-muwāsāh* also resonate with sociological models such as the Family Stress Model and the Stress-Buffering Model. These models underscore the centrality of relational support, communication, and shared coping in navigating crises. Empirical findings affirm that families who practice these principles demonstrate greater resilience, especially under financial strain. Thus, the alignment of *al-muwāsāh* with such evidence-based models reinforces its legitimacy as both a religious and psychological framework for enhancing marital well-being.

In conclusion, *al-muwāsāh* offers a transformative paradigm for managing marital finance in a manner consistent with Islamic values and responsive to contemporary needs. It redefines marital roles through a lens of compassion, negotiation, and equity, without discarding the spiritual and legal foundations of Islamic marriage. By bridging the normative gap between legal obligation and ethical partnership, *al-muwāsāh* not only resolves financial disputes but also nurtures the emotional and psychological dimensions of marriage. The integration of this framework into legal interpretation, counseling, and education could thus mark a pivotal step toward more holistic and sustainable family systems in Muslim societies.

Conclusion

This study has revealed that *al-muwāsāh* offers a compelling and ethically sound alternative to traditional, unilateral interpretations of spousal maintenance in Islamic law. By redefining marital financial support as a mutually adaptive and contextually responsive practice, it effectively addresses significant gaps in both legal enforcement and emotional partnership. The research makes a notable contribution to Islamic legal scholarship by presenting *al-muwāsāh* as a jurisprudential tool that harmonizes adherence to scripture with contemporary standards of

³⁴ M Nasir, Z Abidin, and Lukman Thahir, "Pre-Marital Counseling Effectiveness in Building Happy Muslim Families," *INTERNATIONAL JOURNAL OF CONTEMPORARY ISLAMIC LAW AND SOCIETY*, 2021, <https://doi.org/10.24239/ijcils.vol3.iss1.27>; Fathoni Hardiansyah et al., "FUNCTIONALIZATION OF COUNSELING OF PROSPECTIVE BRIDES," *AMALA Jurnal Pengabdian Kepada Masyarakat*, 2022, <https://doi.org/10.23971/amala.v1i2.33>.

relational equity, particularly in instances where wives play a substantial role in household income. The implications of this study are far-reaching: *al-muwāsāh* can enhance pre-marital education, improve counseling programs, and promote gender-sensitive legal reforms. Future research should aim to explore the cross-cultural application of *al-muwāsāh*, examine its integration into national family law systems, and assess its impact on marital stability through empirical fieldwork.

CRediT Authorship Contribution Statement

Describe the role of the authors in the 14 taxonomies presented in the [CRediT](#) role summary, e.g., **Baidar**: Conceptualization, Methodology, Writing-original Draft. **Wan Abdul Fattah**: Supervision, Methodology, Writing - review & editing, **Muneer**: Supervision, Writing - review & editing. Authors can do duplicate work according to the existing taxonomy

Declaration of Competing Interest

The authors declare that they have no competing financial interests or personal relationships that could influence the work reported in this paper.

Data Availability

Data will be made available on request

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