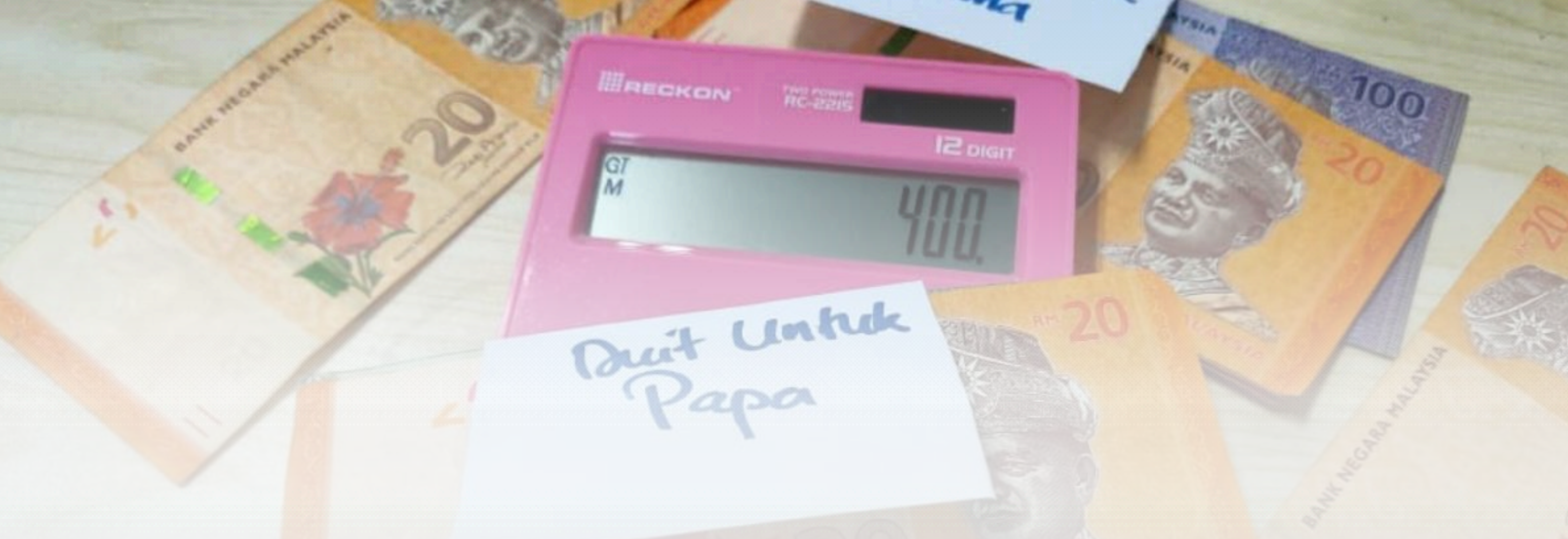

HUSBAND NEGLECTING FINANCIAL RESPONSIBILITY (NAFAQAH)

BY MAHFUZAH MOHD ZAKI, NUR AFINIE MOHD ZAINI, NUR MARSYA AZYANIE MOHD ASYRAF & DR.FATIMAH KARIM

INTRODUCTION

Family is one of the most significant institutions in Islam and forms the foundation of a well-organised and harmonious society. Islam advocates balance and fairness in the rights and responsibilities of both husband and wife in order to ensure peace, justice, and well-being within the family unit. One of the husband's primary obligations in Islam is to provide *nafaqah* (maintenance) for his wife and children according to his financial ability and their needs.

In today’s society, financial issues have become one of the major causes of marital disputes and family instability. Rising living costs, poor financial management, and materialistic lifestyles have contributed to situations in which some husbands fail to prioritise their household responsibilities and the needs of their families. As a result, many wives and children experience emotional stress, financial hardship, and dissatisfaction within the family institution. This issue can be illustrated through situations in which personal desires and unnecessary spending are prioritised over essential household expenses. Although Islam does not prohibit individuals from enjoying their wealth, financial responsibilities towards the family must always take priority. Therefore, this article seeks to explore the Islamic perspective on nafaqah, the relevant fiqh principles relating to family financial obligations, and how *Maqasid al-Shariah* can be applied to resolve family financial disputes.

ISLAMIC PERSPECTIVE

The literal meaning of *nafaqah* is expenditure or spending. It refers to expenses related to family maintenance and financial support for one's wife and dependants. In Islamic jurisprudence, *nafaqah* specifically refers to the husband's obligation to provide for the essential needs of his wife and children, including food, drink, clothing, shelter, medical care, education, and other necessary living expenses. The obligation of *nafaqah* is firmly established through the *Qur'an*, *the Sunnah*, scholarly consensus (*ijma*'), and legal reasoning (*qiyas*). Allah SWT clearly states in the *Qur'an*:

ٱلرِّجَالُ قَوَّٰمُونَ عَلَى ٱلنِّسَآءِ بِمَا فَضَّلَ ٱللَّهُ بَعْضَهُمْ عَلَىٰ بَعْضٍ وَبِمَآ أَنفَقُوا۟ مِنْ أَمْوَٰلِهِمْ

"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 wealth."
(Surah al-Nisa' 4:34)

This verse demonstrates that the husband's leadership within the family is closely connected to his responsibility to provide financial support and ensure the well-being of his wife and children.

Furthermore, Allah SWT says:

لِيُنفِقْ ذُو سَعَةٍ مِّن سَعَتِهِۦ ۖ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُۥ فَلْيُنفِقْ مِمَّآ ءَاتَىٰهُ ٱللَّهُ ۚ لَا يُكَلِّفُ ٱللَّهُ نَفْسًا إِلَّا مَآ ءَاتَىٰهَا ۚ سَيَجْعَلُ ٱللَّهُ بَعْدَ عُسْرٍ يُسْرًا

"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. Allah puts no burden on any person beyond what He has given him. After hardship, ease will come."
(Surah al-Talaq: 7)

This verse shows that Islam requires a husband to provide maintenance according to his financial capability while still prioritising the essential needs of his family. The rights of wives and children to receive proper maintenance are further reinforced through a hadith narrated by Aishah (RA) regarding Hind bint 'Utbah, the wife of Abu Sufyan. She complained to the Prophet Muhammad ﷺ that her husband did not provide sufficient maintenance for her and her children. **The Prophet ﷺ replied: "*Take from his wealth what is customary and sufficient for you and your children.*" (Reported by al-Bukhari and Muslim.)** This hadith highlights that maintenance is an obligatory responsibility that must be fulfilled by the husband and that it should be reasonable and sufficient according to customary practice ('*urf*).

In Islamic jurisprudence, the amount of *nafaqah* is determined according to the husband's financial capability and the family's standard of living. If the husband is financially stable, the maintenance provided should reflect a comfortable standard of living. However, if he faces financial difficulties, the maintenance should still cover the family's basic necessities according to reasonable means. From a fiqh perspective, providing *nafaqah* is categorised as an obligatory duty (*wajib*), while unnecessary luxury spending is considered permissible (*mubah*). Therefore, obligatory responsibilities must always be prioritised over personal desires, especially during times of financial difficulty.

This issue may also be analysed through the framework of *Maqasid al-Shariah*, particularly *Hifz al-Mal* (protection of wealth), *Hifz al-Nafs* (protection of well-being), and the preservation of family harmony and stability. Therefore, Islam encourages responsible financial management, moderation in spending, and mutual understanding between spouses to ensure the welfare and harmony of the family institution.

CONTEMPORARY CHALLENGES IN FULFILLING *NAFAQAH* RESPONSIBILITIES

The negligence of *nafaqah* by husbands towards their wives and children has become a critical issue in contemporary society. In Islam, one of the fundamental responsibilities of a husband in managing a household is to fulfil both his financial and emotional obligations, as well as to treat his wife with kindness and respect. Within the Islamic family institution, the husband plays an essential role as the primary provider who is responsible for ensuring the financial well-being of the family. However, some husbands fail to fulfil this obligation due to various reasons and contemporary challenges that prevent them from properly carrying out their responsibilities.

Firstly, the high cost of living, increasing household expenses, and low household savings have become major challenges affecting a husband's ability to fulfil his financial responsibilities. It is pertinent to note that the rising cost of living remains one of the persistent issues faced by society despite changes in government and various economic reforms. Utility expenses such as water, electricity, heating, air conditioning, telephone bills, television subscriptions, and internet services have increased significantly. In addition, the rising cost of basic necessities, including food, house rent, healthcare, transportation, and children's education, has placed a heavy financial burden on families. At the same time, household savings continue to decline while daily expenses keep rising, placing even greater financial strain on households. This situation may contribute to a husband's failure to properly fulfil his responsibilities towards his family. As a result, his wife and children may experience neglect in terms of their basic needs and overall well-being.

Secondly, the lack of understanding and awareness regarding the importance of *nafaqah* has become one of the contemporary challenges in society. The level of awareness towards the obligation of providing financial support for wives and children remain unsatisfactory among certain individuals. In addition, legal action against husbands who neglect financial responsibilities is increasingly being enforced. It will cause some husbands not to take this obligation seriously. However, in Islam, the husband acts as the maintainer, protector, and executor of the family, bearing the responsibility to provide financial support for his children and wife according to family's needs. So, a lack of awareness of this responsibility can lead to neglect of maintenance and cause conflict in managing household expenses and the welfare of children.

Lastly, irresponsible financial priorities have also become one of the challenges that contribute to the neglect of *nafaqah* responsibilities among husbands. Certain individuals tend to spend excessive amounts of money on entertainment, online games, smoking, social activities, and personal desires rather than prioritizing the needs of their families. As a result, household expenses, children's educational costs, and other essential needs that should be given priority may become neglected. When a husband becomes overly calculating and selfish in financial matters, it may affect the emotional relationship between both spouses. Consequently, the wife may also develop feelings of dissatisfaction and emotional distance towards her husband, which can ultimately weaken the harmony and mutual trust in the family institution.

ISLAMIC SOLUTIONS TO ADRESS FINANCIAL NEGLIGENCE

Intra – Marital Communication Through *Nasiha* (Spousal Advice)

Within the framework of the Islamic family institution, the wife occupies a vital role in sustaining marital stability and reinforcing the ethical foundations of the household through constructive communication and sincere counsel. In situations where a husband neglects his obligation of financial maintenance (*nafaqah*), the wife may exercise her role by offering compassionate advice in the form of reminders concerning his religious responsibilities and her divinely sanctioned rights. Such an approach is consistent with the Islamic principle of *maw'izah hasanah*, which advocates wisdom, gentleness, and moral persuasion within marriage. Since human beings are inherently susceptible to forgetfulness and negligence, mutual admonition between spouses becomes a crucial mechanism for sustaining harmony and accountability within the family structure. This reciprocal dynamic of guidance is not confined to the authority of the husband alone but equally encompasses the wife's contribution to nurturing righteousness and responsibility within the marital bond. Furthermore, the Qur'anic portrayal of spouses as mutual garments reflects the profound nature of marital interdependence, as **Allah states: "*They are clothing for you and you are clothing for them*" (al-Baqarah: 187).** This metaphor symbolises protection, emotional comfort, dignity, and mutual support between husband and wife, thereby underscoring the necessity of cooperation and understanding in resolving domestic challenges, including issues related to the neglect of financial maintenance (*nafaqah*).

Strengthening Family Consultation (*Shura*) in Financial Governance

Shura may be defined as a process of mutual consultation and collective deliberation aimed at reaching the most appropriate decision in accordance with justice and the principles of Islamic law. As a fundamental Islamic principle practised by the Prophet Muhammad ﷺ and his Companions in matters of decision-making and conflict resolution, *shura* reflects the importance of cooperation, wisdom, and shared responsibility in addressing challenges within both public and private spheres.

The context of marriage, *shura* may function as a more structured mechanism when initial attempts at communication fail or when a husband faces difficulties in managing financial responsibilities effectively. Through this process, spouses may collectively evaluate financial priorities, practise Islamic financial planning by avoiding extravagance (*israf*), and manage an appropriate monthly budget to ensure that the family's *nafaqah* is adequately secured.

In modern practice, the implementation of *shura* can involve institutions such as *Majlis Agama Islam Wilayah Persekutuan* (MAIWP) *and Lembaga Zakat Selangor*, which provide financial guidance and assistance to families, while *Lembaga Penduduk dan Pembangunan Keluarga Negara* (LPPKN) offers marital counselling services to help spouses resolve financial conflicts through consultation. Through the implementation of *shura*, husbands may gain broader insight into financial management and wealth growth. This approach is consistent with the principles of *al-darar yuzal* (harm must be eliminated) and *tasarruf al-imam 'ala al-ra'iyyah manūt bi al-maslahah* (leadership and decision-making must be based upon public welfare).

Strengthening Public Awareness and Premarital Education

Strengthening public awareness through social media platforms and structured premarital courses may play a significant role in educating university students and future spouses regarding the seriousness of *nafaqah* responsibilities in Islam. Since young adults are future husbands and wives, early exposure to the religious, emotional, and social consequences of *nafaqah* neglect can cultivate a stronger sense of responsibility and accountability before entering marriage. Furthermore, premarital courses should not merely discuss the obligation of *nafaqah* theoretically but should also emphasise its practical implications and the harmful effects of financial neglect from both religious and societal perspectives. This approach reflects the application of Maqasid al-Shariah, particularly *Hifz al-Nasl* (preservation of the family institution) and *Hifz al-Mal* (protection of wealth), as well as the fiqh principle of *dar' al-mafasid muqaddam 'ala jalb al-masalih* (preventing harm takes precedence over attaining benefit) in ensuring family stability and welfare.

CONCLUSION

In conclusion, the negligence of nafaqah by husbands towards their wives and children is considered one of the crucial family issues that deserves serious attention in contemporary society. According to Islamic principles, the obligation of providing nafaqah is an essential and mandatory responsibility of the husband as the leader, protector, and maintainer of the family. This responsibility is firmly established in the Qur'an and the Hadith. In Islam, husbands are not given any concession or exemption from the responsibility of nafaqah, even during periods of financial hardship, as they are still required to provide support according to their capability and efforts. It becomes a more serious issue when a husband intentionally neglects nafaqah despite being financially capable and stable. Therefore, the duty of providing *nafaqah* remains a primary obligation and cannot be nullified except under certain circumstances recognised by Islamic law. At the same time, mutual understanding and proper financial management are still needed to maintain family harmony. When the responsible party (the husband) understands the meaning of responsibility and strives to fulfil it to the best of his ability, the rights of the wife can be protected. Thus, by applying fiqh principles and the objectives of *Maqasid al-Shariah*, issues related to *nafaqah* can be resolved justly and transparently.

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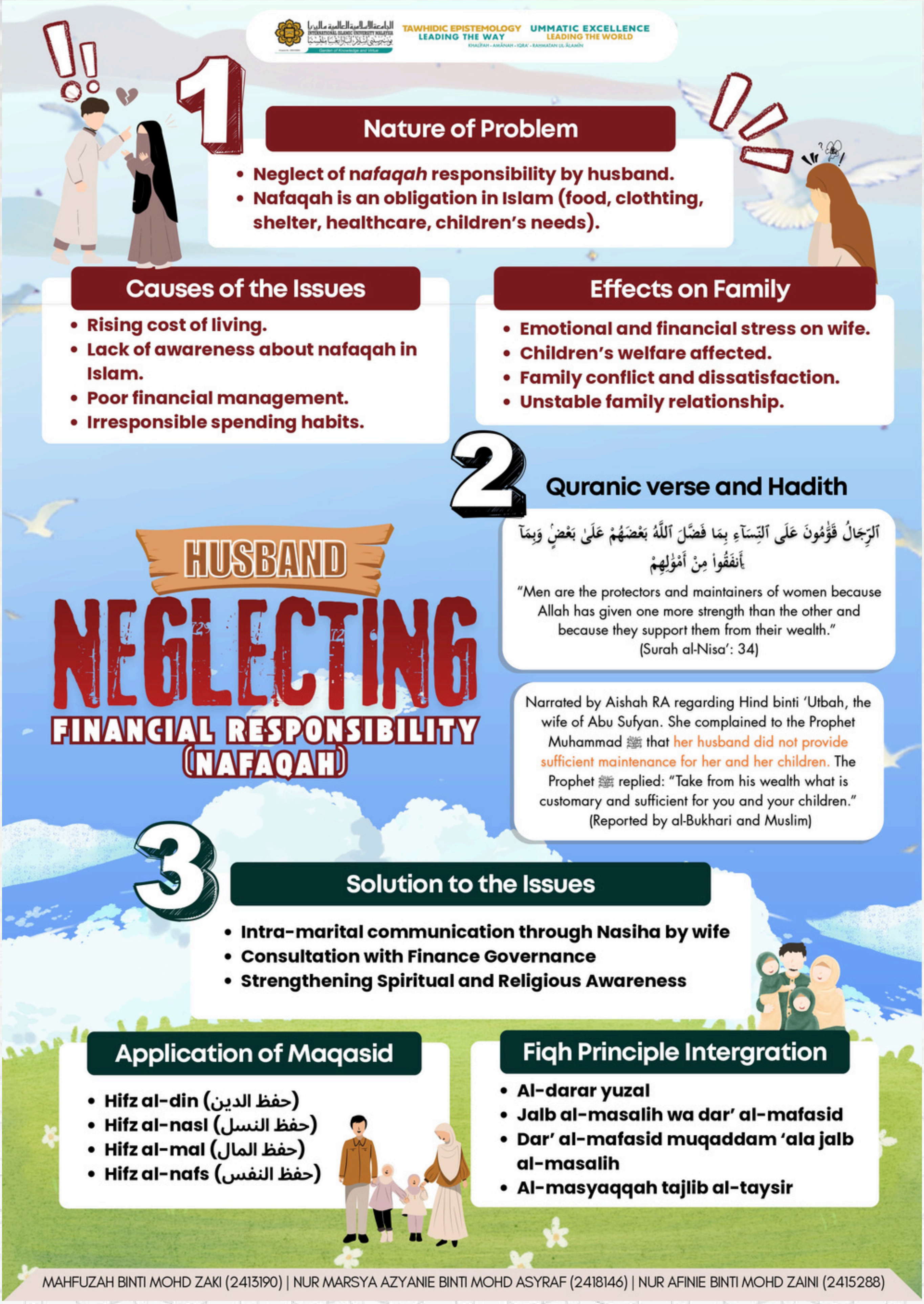
TAWHIDIC EPISTEMOLOGY LEADING THE WAY
UMMATIC EXCELLENCE LEADING THE WORLD
1
Nature of Problem
• Neglect of nafaqah responsibility by husband.
• Nafaqah is an obligation in Islam (food, clothting, shelter, healthcare, children's needs).
Causes of the Issues
• Rising cost of living.
• Lack of awareness about nafaqah in Islam.
• Poor financial management.
• Irresponsible spending habits.
Effects on Family
• Emotional and financial stress on wife.
• Children's welfare affected.
• Family conflict and dissatisfaction.
• Unstable family relationship.
2
Quranic verse and Hadith
ٱلرِّجَالُ قَوَّٰمُونَ عَلَى ٱلنِّسَآءِ بِمَا فَضَّلَ ٱللَّهُ بَعْضَهُمْ عَلَىٰ بَعْضٍ وَبِمَآ أَنفَقُوا۟ مِنْ أَمْوَٰلِهِمْ
"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 wealth."
(Surah al-Nisa': 34)
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Narrated by Aishah RA regarding Hind binti 'Utbah, the wife of Abu Sufyan. She complained to the Prophet Muhammad ﷺ that her husband did not provide sufficient maintenance for her and her children. The Prophet ﷺ replied: "Take from his wealth what is customary and sufficient for you and your children."
(Reported by al-Bukhari and Muslim)
3
Solution to the Issues
• Intra-marital communication through Nasiha by wife
• Consultation with Finance Governance
• Strengthening Spiritual and Religious Awareness
Application of Maqasid
• Hifz al-din (حفظ الدين)
• Hifz al-nasl (حفظ النسل)
• Hifz al-mal (حفظ المال)
• Hifz al-nafs (حفظ النفس)
Fiqh Principle Intergration
• Al-darar yuzal
• Jalb al-masalih wa dar' al-mafasid
• Dar' al-mafasid muqaddam 'ala jalb al-masalih
• Al-masyaqqah tajlib al-taysir
MAHFUZAH BINTI MOHD ZAKI (2413190) | NUR MARSYA AZYANIE BINTI MOHD ASYRAF (2418146) | NUR AFINIE BINTI MOHD ZAINI (2415288)