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FROM THE DIRECTOR'S DESK

- The Prophetic Model for the Head of the Family 3

CURRENT AFFAIRS

- The Architecture of Digital Dependency: Applying Malek Bennabi Theory of Colonisabilty to the Modern Muslim World 5
- Ali Shariati's Views on Iraq 11
- Conflict Related to Polygamy 17
- Challenges of Early Marriage 22
- Financial Mismanagement By The Husband 28
- Interference Of In-Laws In Marital Life 35
- Unequal Distribution Of Household Responsibilities 42
- Wife Working Without Mutual Agreement 48
- Disagreement Over Children's Education 54

EVENT

- CENTRIS ACTIVITIES 60



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FINANCIAL MISMANAGEMENT BY THE HUSBAND

BY AHMAD ZARIF MUKHLIS MOHD FADZIL, MUHAMMAD AZIZAN, MUHAMMAD MUAZ MOHAMAD NAZRI, ASHFIYA AHMAD FADHILUL, DR. FATIMAH KARIM

INTRODUCTION

The mismanagement of finances by the husband is a very important issue for families and society today because it can cause many problems for everyone in the household. In many families, the husband makes most of the financial decisions or is expected to earn most of the income. The whole family can suffer if he does not manage the family's finances well, for example, by spending too much on things the family does not really need, failing to save for the future, or accumulating excessive debt. These mistakes can bring a lot of stress, arguments, and mistrust among family members. Children may feel scared or insecure, and partners may experience more conflicts. Over time, this can make it difficult for the family to pay bills, save money, or plan for emergencies. Sometimes, these problems can even lead to family breakdown. When families in a community struggle financially, it can contribute to broader social challenges, such as increased debt and difficulties in maintaining a good quality of life. This is why it is important to discuss the husband's financial management, so that families can learn to make better decisions, avoid problems, and help the entire community become stronger and more stable.

FINANCIAL ACCOUNTABILITY OF THE HUSBAND IN ISLAM

Islam considers financial provision (*nafaqah*) as a compulsory responsibility of the husband towards his wife and family. Financial mismanagement, such as irresponsible spending, poor budgeting, debt accumulation, or neglecting family priorities, may result in failure to fulfil this obligation. According to Islamic jurisprudence, *nafaqah* includes food, clothing, shelter, healthcare, and other necessities required for a dignified life, not merely financial allowance.

Allah SWT states:

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

“Men are the protectors and maintainers of women because Allah has given some more responsibility than others and because they spend from their wealth.”
(Surah al-Nisā’ 4:34)

This verse relates to the husband’s duty as a provider and family leader, indicating that authority in the household is linked to financial responsibility. Neglecting family maintenance contradicts the concept of *qawwam* (guardian/provider).

Another Qur’anic evidence states:

﴿وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ﴾

“The father shall bear the cost of the mother’s food and clothing on a reasonable basis.”
(Surah al-Baqarah 2:233)

This verse relates specifically to food and clothing as obligatory maintenance, proving that *nafaqah* extends beyond money alone.

The Prophet ﷺ reinforced this obligation:

﴿خُذْ مِمَّا يَكْفِيكَ وَوَلَدَكَ بِالْمَعْرُوفِ﴾

“Take from his wealth what is sufficient for you and your child in a reasonable manner.”

(Sahih al-Bukhari, no. 5364. Sahih Muslim, no. 1714a.)

This hadith was narrated when Hind bint ‘Utbah complained that her husband failed to provide sufficient maintenance. The hadith relates to the wife’s right to receive adequate support and the husband’s obligation to fulfil the needs of his family.

Similarly, Allah commands moderation and responsibility according to financial capability:

﴿لِيُنْفِقُ ذُو سَعَةٍ مِّن سَعَتِهِ وَمَن قَدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا﴾

“Let a man of wealth spend according to his means; and he whose provision is restricted, let him spend from what Allah has given him. Allah does not burden a soul beyond what He has given it.”
(Surah Al-Talaq 65:7)

This verse highlights two important principles: first, maintenance is obligatory regardless of financial status; second, Islam acknowledges different economic capacities and promotes fairness rather than placing excessive burden. Thus, financial hardship does not remove responsibility but requires proportional effort and wise management. Outstanding maintenance may remain a debt owed to the wife if it is neglected.

The Prophet Muhammad ﷺ further emphasized family maintenance through the hadith narrated by Aisyah RA regarding Hind bint ‘Utbah:

«إِنَّ أَبَا سُفْيَانَ رَجُلٌ شَحِيحٌ، وَلَيْسَ يَعْطِينِي مَا يَكْفِينِي وَوَلَدِي، إِلَّا مَا أَخَذْتُ مِنْهُ وَهُوَ لَا يَعْلَمُ، فَقَالَ: خُذِي مَا يَكْفِيكِ وَوَلَدَكَ بِالْمَعْرُوفِ»

Hind bint ‘Utbah said: “Abu Sufyan is a stingy man and does not provide sufficient maintenance for me and my children.” The Prophet ﷺ replied: “Take from his wealth what is sufficient for you and your children according to what is customary.”
(Sahih al-Bukhari, no. 5364. Sahih Muslim, no. 1714)



This hadith demonstrates that providing adequate maintenance is a compulsory duty of the husband. The Prophet ﷺ recognised the wife’s right to receive sufficient support for daily living, showing that neglecting *nafaqah* is considered a serious matter.

From a *fiqh* perspective, scholars generally agree that *nafaqah* includes:

- Food and daily consumption
- Clothing suitable for social standards
- Housing and safe accommodation
- Medical treatment and healthcare
- Education and essential living expenses
- Other necessities according to customary practice (*‘urf*) and financial ability

Hence, *nafaqah* is broader than cash allowance; it encompasses all basic needs required to preserve dignity and well-being.

Therefore, in the issue of financial mismanagement by husbands, Islam does not merely condemn poverty or limited income but warns against irresponsibility, wastefulness, neglect of dependents, and poor financial planning that jeopardise family welfare.

Effective financial management, transparent communication between spouses, and the fulfilment of *nafaqah* are essential to achieving *sakinah* (tranquillity) and stability within the Muslim household.

CONTEMPORARY CHALLENGES OF FINANCIAL MISMANAGEMENT AMONG HUSBANDS

Financial mismanagement among husbands has become increasingly significant in contemporary society, driven not only by insufficient income but also by poor financial priorities, weak self-control, and neglect of marital obligations. Research highlights that financial dissatisfaction frequently contributes to marital conflict, emotional distress, declining marital satisfaction, and even divorce, demonstrating that economic instability directly influences household well-being.

One major contemporary challenge is the rise of materialistic lifestyles and social pressure. Individuals exposed to materialistic environments often pursue attractive lifestyles, luxury goods, or social status despite having limited financial capacity. Such pressure encourages excessive spending, indebtedness, and the prioritisation of personal image over family obligations. Research further shows that social groups may pressure individuals to borrow money merely to maintain perceived status or professional recognition. Consequently, essential responsibilities such as *nafaqah* may gradually become secondary to personal desires.

Another emerging issue is stress-induced spending behaviour and costly hobbies as emotional escape mechanisms. Economic pressure, work-related stress, and emotional exhaustion may encourage some husbands to seek temporary relief through gaming, luxury hobbies, entertainment, online purchases, vehicle modifications, or impulsive consumption. Studies identify compulsive buying as repetitive spending driven by negative emotions and closely associated with debt accumulation and long-term financial instability.

Materialistic individuals generally spend more, save less, and continue purchasing despite worsening debt conditions. Such behaviour may provide short-term emotional satisfaction but gradually weakens their ability to fulfil financial responsibilities towards their spouses and children.

In addition, financial illiteracy and poor money management skills remain among the most critical causes of household financial problems. Research reveals that weak financial planning, inadequate budgeting practices, and limited financial knowledge contribute to ineffective household management and financial vulnerability. Other studies further identify financial illiteracy as a major factor leading to debt, low savings, and poor financial decision-making. Without sufficient understanding of savings, debt control, and future planning, families become increasingly exposed to financial insecurity.

Equally important is weak communication between spouses regarding financial matters. Studies emphasise that one of the primary causes of household conflict is the absence of discussion between husbands and wives concerning income allocation and expenditure planning. Couples who fail to communicate openly about finances frequently experience recurring disputes, misunderstandings, and unstable household management. Similarly, irresponsible spending and poor financial management often become major triggers of marital dissatisfaction.

Furthermore, emotional immaturity and susceptibility to external influence intensify financial mismanagement. Research highlights that individuals who lack emotional resilience often struggle to resist peer pressure, persuasive advertising, and unnecessary commitments, leading to irresponsible spending behaviour. Media influence and consumer culture continuously promote consumption, making self-discipline increasingly important in modern households.

From an Islamic perspective, weak religious understanding and diminished awareness of accountability further aggravate the issue. In Islam, providing financial support (*nafaqah*) is not merely a social expectation but a religious and moral obligation entrusted to husbands. Insufficient appreciation of this responsibility may lead individuals to prioritise personal satisfaction over family welfare. Therefore, financial negligence should be understood not only as an economic failure but also as a neglect of ethical and spiritual accountability within marriage.

Overall, contemporary financial mismanagement among husbands reflects the interaction of materialism, stress-related spending, financial illiteracy, poor communication, social influence, and weak religious consciousness. Existing literature consistently demonstrates that the problem often lies less in insufficient income than in the inability to manage priorities, emotions, and responsibilities effectively. Addressing these challenges requires stronger financial literacy, healthier coping mechanisms, transparent spousal communication, and a deeper awareness of moral and religious obligations.

PROPOSED SOLUTIONS FOR FINANCIAL ISSUES IN MARRIAGE

Financial mismanagement by the husband is not merely an economic issue but a violation of family rights (*huquq al-'ibad*) and Islamic responsibilities. In Islam, financial misconduct such as excessive debt, negligence in providing *nafaqah*, and irresponsible spending may jeopardise the preservation of religion, family, intellect, wealth, and wellbeing.

Therefore, practical solutions should be developed according to the objectives of *Maqasid Shariah*, which aim to secure *maslahah* (benefit) and prevent *mafsadah* (harm) within the family institution. Studies emphasise that decisions involving marriage and family should be evaluated based on their impact on religion, life, intellect, family institution, and wealth.

Increasing Awareness of Amanah and Nafaqah Responsibilities (Hifz al-Din)

The husband's role as a provider is fundamentally a religious obligation. Therefore, increasing awareness regarding *amanah*, accountability before Allah, and the obligations of *nafaqah* preserves *Hifz al-Din*. Research explains that Islam obligates husbands to provide maintenance, shelter, food, and financial security according to their capability. Neglecting these duties violates justice and the ethical objectives of *Shariah*. Studies cite Surah al-Nisa' (4:34), affirming men's responsibility to maintain their families financially, while Sahih Bukhari identifies providing for one's family as comparable to striving in the path of Allah.

Additionally, the hadith, "**Fear Allah concerning women, for they are your trust (*amanah*) with Allah,**" demonstrates that wives' financial rights are part of the husband's religious trust. Failure to fulfil this trust constitutes moral negligence. Therefore, premarital education, religious programmes, and awareness campaigns concerning Islamic marital responsibilities should be strengthened. Islam promotes *shura* (mutual consultation) within marriage. In Surah al-Baqarah (2:233), financial responsibilities involving childcare are explicitly connected with consultation between spouses.

This demonstrates that family finances should not be managed independently by the husband alone but through cooperation and transparency. Research also stresses that financial injustice disrupts family balance and contradicts Islamic principles of fairness and compassion. Thus, couples should establish regular financial discussions, shared budgeting, and mutual planning to reduce conflict and preserve family continuity.

Financial Planning and Controlled Spending (Hifz al-Mal)

The first and most essential recommendation is strengthening financial planning to preserve wealth (*Hifz al-Mal*). Research explains that Islamic financial planning includes budgeting, debt management, emergency preparation, savings, wealth protection, and future contingency planning rather than merely increasing income. Financial planning is also directly linked with *Maqasid Shariah*, especially the preservation of wealth.

Islam discourages extravagance (*israf*) and unnecessary debt because they obstruct the objectives of *Shariah*. Studies highlight that debt should be prioritised according to necessity (*dharuriyyat*) rather than luxury or embellishment (*tahsiniyyat*), while Surah al-A'raf (7:31) condemns excessive spending. Therefore, husbands should implement practical measures including monthly budgeting, emergency savings, spending prioritisation, and debt limitation. The example of Prophet Yusuf (AS) preserving resources during years of abundance demonstrates Islamic encouragement towards long-term financial preparedness. Research further found that insufficient financial literacy and uncontrolled spending contribute to bankruptcy, marital breakdown, and psychological stress. Consequently, effective financial planning safeguards not only wealth but also family stability.

Preserving Emotional Wellbeing and Family Stability (Hifz al-Nafs)

Financial mismanagement often leads to emotional exhaustion, stress, anxiety, and family instability.

Consequently, preserving mental and emotional well-being aligns with *Hifz al-Nafs*. Studies indicate that uncontrolled debt and financial burdens contribute to stress, reduced quality of life, and family conflict. Meanwhile, *Maqasid*-oriented counselling approaches emphasise that decisions should safeguard overall well-being and minimise harm to all family members. Hence, sustainable financial practices, emotional support, and early intervention in marital financial conflicts should be promoted to maintain family well-being.

Improving Financial Literacy (Hifz al-'Aql)

Another important solution is improving financial literacy to preserve intellect (*Hifz al-'Aql*). Poor financial knowledge frequently results in impulsive spending, excessive borrowing, and unsustainable debt behaviour. Research has found that financially literate individuals are more likely to create strategic financial plans and exhibit responsible spending behaviour. Financial education also contributes to healthier financial decisions and reduced stress. Thus, Islamic financial education involving debt management, savings, investment, and household budgeting should be encouraged before and after marriage.

Strengthening Communication and Joint Financial Decision-Making (Hifz al-Nasl)

Preserving family harmony (*Hifz al-Nasl*) requires transparent communication between spouses regarding income, spending, debts, and future goals. Financial conflicts frequently emerge because of unilateral decisions, lack of understanding, and unmet expectations. Studies suggest that financial problems and failure to fulfil responsibilities are among the major causes of divorce among Muslim couples. Research further argues that family decisions should be guided by *Maqasid* principles to holistically preserve family welfare.

CONCLUSION

In conclusion, financial mismanagement by husbands should not be viewed merely as an issue of limited income or economic hardship, but rather as a multidimensional problem involving weak financial planning, irresponsible spending behaviour, poor communication, emotional pressure, materialistic influences, and insufficient awareness of religious accountability. Existing studies consistently demonstrate that financial dissatisfaction and poor money management contribute significantly to marital conflict, emotional distress, family instability, and even divorce.

From an Islamic perspective, financial provision (*nafaqah*) is not solely a social expectation but a compulsory religious obligation entrusted to husbands. Islam emphasises justice, moderation, responsibility, and accountability in fulfilling family rights. Therefore, neglecting financial duties may not only jeopardise household well-being but also contradict the objectives of Shariah in preserving religion, life, intellect, family, and wealth (*Maqasid Shariah*). Addressing this issue requires a holistic approach that integrates stronger financial literacy, responsible spending behaviour, transparent communication between spouses, emotional resilience, and a deeper understanding of Islamic marital obligations. Financial planning should be viewed as a form of amanah rather than merely an economic practice, while family leadership should reflect wisdom, balance, and accountability.

Ultimately, sustainable family well-being is achieved not through the amount of wealth possessed, but through the ability to manage resources responsibly, prioritise family welfare, and fulfil obligations with integrity. Strengthening these values is essential in developing resilient Muslim families and fostering a healthier, more stable society.

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FINANCIAL MISMANAGEMENT BY THE HUSBAND

IMPACT, ISLAMIC PERSPECTIVE & SOLUTIONS

1 INTRODUCTION / ISSUE OVERVIEW

WHAT IS FINANCIAL MISMANAGEMENT?

Poor handling of family finances such as:

- Overspending on unnecessary items
- Excessive debt
- Poor budgeting
- Lack of savings
- Ignoring family priorities

EFFECTS ON FAMILY

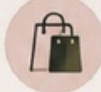
- ✗ Stress & emotional pressure
- ✗ Frequent conflicts between spouses
- ✗ Financial insecurity
- ✗ Difficulty paying bills & emergencies
- ✗ Risk of divorce / family breakdown

KEY IDEA: FINANCIAL PROBLEMS AFFECT NOT ONLY THE FAMILY BUT ALSO SOCIETY.

3 CONTEMPORARY CHALLENGES

1 Materialistic Lifestyle

- Luxury spending
- Social pressure
- Status / image seeking



2 Stress Spending

- Gaming
- Online shopping
- Expensive hobbies
- Vehicle modification



3 Financial Illiteracy

- Lack of budgeting skills
- Lack of savings habits
- Poor debt management



4 Poor Communication

- No discussion about income
- Expenses
- Future planning



5 Weak Religious Awareness

- Personal desires > Family responsibility



5 CONCLUSION

Financial mismanagement is not only an economic issue, but also a moral and religious responsibility.



Responsible Spending



Financial Planning



Open Communication



Religious Awareness



Fulfilment of Nafaqah Obligations

STRONG FAMILIES REQUIRE:

FINAL MESSAGE: FAMILY WELLBEING DEPENDS NOT ON HOW MUCH WEALTH IS OWNED, BUT ON HOW WISELY IT IS MANAGED.

2 ISLAMIC PERSPECTIVE: HUSBAND'S FINANCIAL RESPONSIBILITY (NAFAQAH)

NAFAQAH = HUSBAND'S OBLIGATION

Includes:



Food
Ensure proper nutrition for wife & children



Clothing
Provide modest & appropriate attire



Shelter
Secure & comfortable home for safety



Healthcare
Medical care & wellbeing for family



Education
Provide knowledge & better future opportunities



Basic Living Expenses
Cover daily needs for a dignified life

QUR'AN EVIDENCE

Surah al-Nisa' (4:34)

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

"Men are caretakers and maintainers of women because Allah has given some of them more responsibility than others and because they spend from their wealth."

(Surah al-Nisa', 4:34)

Surah al-Baqarah (2:233)

وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ

"And upon the father is the mothers' provision and their clothing according to what is reasonable."

(Surah al-Baqarah, 2:233)

Surah al-Talaq (65:7)

لِيَنْفِقَ ذُو سَعَةٍ مِّنْ سَعَتِهِ وَمَن قَدَّرَ عَلَيْهِ رِزْقَهُ فَلْيَنْفِقْ مِمَّا ءَاتَاهُ اللَّهُ

"Let a man of wealth spend according to his means, and the one whose provision is restricted should spend from what Allah has given him."

(Surah al-Talaq, 65:7)

HADITH - OBLIGATION & ACCOUNTABILITY

كَفَى بِالْمَرْءِ إِثْمًا أَنْ يُضَيِّعَ مَن يَعُولُ

"It is enough sin for a person to neglect those whom he is responsible to support."

(Sahih al-Bukhari, no. 5364, Sahih Muslim, no. 1714a)

ISLAMIC PRINCIPLE: FINANCIAL NEGLIGENCE = NEGLECT OF AMANAH & FAMILY RIGHTS

4 SOLUTIONS BASED ON MAQASID SHARIAH

1

HIFZ AL-DIN
(Protect Religion)



Increase awareness of amanah & nafaqah

- Religious education
- Premarital courses
- Islamic responsibility programmes

2

HIFZ AL-NAFS
(Protect Wellbeing)



Preserve emotional stability

- Reduce debt burden
- Emotional support
- Early conflict resolution

3

HIFZ AL-AQL
(Protect Intellect)



Improve financial literacy

- Learn:
- Budgeting
 - Saving
 - Investment
 - Debt management

4

HIFZ AL-NASL
(Protect Family)



Strengthen communication

- Joint budgeting
- Financial discussions
- Shared decisions

5

HIFZ AL-MAL
(Protect Wealth)



Better financial planning

- ✓ Monthly budget
- ✓ Emergency savings
- ✓ Spending control
- ✓ Debt limitation

Avoid:

- ✗ Israf (extravagance)
- ✗ Unnecessary debt