

MONEY MANAGEMENT FOR MUSLIM FAMILY

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ABSTRACT

Family money is managed by adopting a system of money management. The selection of a particular system has been found to be associated with the social context of marriage and economic factors. It can be questionable to what extent the existing systems are suitable for Muslim family. This study aims to provide some guidelines for money management system for Muslim family by taking into consideration the Islamic religious context of marriage. The Islamic religious context of marriage provides guidelines of income generation and expenses for Muslim family which eventually can be integrated into the family's money management system.

Keywords : Money management, income generation, expenses, family, Islam

INTRODUCTION

Family makes financial decisions concerning money management, savings behavior, spending behavior and investment (Granbois et. al, 1986; Rosen and Granbois, 1983; Pahl, 1995). A growing body of research has provided important information into the way that married couples manage their money. Various systems of money management have been adopted. Among the most popular system are the ones that identified in Pahl (1980, 1995). Several studies assert that the adoption of a particular of money management is associated with the sharing and

equality in marriage (Pahl, 1980, 1995; Vogler, 2005; Burgoyne et al., 2007; Atwood, 2012) while others argue that it is a response to economic factors (Burgoyne et al., 2007).

The way in which couples defines sharing and equality in their relationship and how these elements influence couples in organizing household money is mostly viewed from the social context of marriage. Marriage from social perspective causes hierarchy, different roles within the relationship and different views of ownership of money which eventually lead couples to choose certain type of money management system to manage their family income. A number of examples are given to indicate socially constructed roles of marriage in family money management. For example, man has the greatest power in the relationship that comes from her status as a breadwinner and responsible for financially supporting the entire family. The wife is raised as financially dependent on husbands and is mostly responsible for the unpaid household tasks and caring for the family (Atwood, 2012). Some couples might express a very strong view that marriage implies collective resources while others may treat money as individual ownership (Burgoyne et al., 2007; Atwood, 2012). With regard to economic factors, couples' money is consolidated and jointly managed for the purpose to get a mortgage or to start a family (Burgoyne et al., 2007).

This study observes that money management system for Muslim family should be viewed within the Islamic religious context of marriage. The religiously constructed roles in marriage are not given very much attention in the previous studies. In Islam, man is the head of the family and tends to bear more financial obligation than his wife. Due to this, hierarchy in marriage and different roles in financial matters exist in Muslim family. Eventhough Islam does not prohibit sharing and equality among couples but the man's obligation as the main breadwinner remains as it is.

This purpose of this paper is to provide some guidelines for money management system for Muslim family. It shows to what extent Islam practices sharing and equality in family money management. To achieve this, this study revisits the income generation and expenses of Muslim family. The concept of Muslim family and marriage in Islam are first explored. The same section integrates income generation and expenses of Muslim family based on Islam teachings. The next section presents conventional perspective of money management for married couples. Discussion and summary are in the last part of this paper. This study is a conceptual paper that applies the content analysis approach on sources content such as the Qur'an, Hadith and previous studies.

This study shows that the structure of Muslim family determines the person responsible for earning a living and the person responsible for managing the expenses. It also explains thoroughly the types of maintenance which reflect the expenses for family that should be fulfilled by the head of the family as well as other responsible family members. The difference between Muslim and non-Muslim family lies on the fact that the obligation of earning a living by the men and the responsibilities of managing expenses for non-Muslim family are not associated with religion. There is also no doubt that money management for Muslim family is based on *Tawheed*. Thus, income generation and expenses for Muslim family must be in line with *Shariah* guidelines and any money management systems opted by Muslim family should not violate these Islamic rules and teachings.

THE RELIGIOUS CONTEXT OF MARRIAGE AND FINANCIAL OBLIGATIONS IN INCOME GENERATION AND EXPENSES ASPECTS: ISLAMIC PERSPECTIVE

In Islam, the family is related by marriage and consanguinity. As a result, financial obligations are legally established. A woman does not shoulder any financial obligations before and even after she is married. She is dependent on a male person liable under *Shariah* rulings – her father or brothers before she is married, her husband or her son after she is married. In fact, after

divorce, the husband is responsible to provide her maintenance during her *'iddah*² period. The male person liable under Shariah rulings also contributes to the maintenance of the children who are his dependents. For example, a father has to maintain his son until he has a job or able to maintain himself. The following discussion shows the conceptual form of income generation and expenses for Muslim family taking into account the concept of Muslim family and marriage in Islam.

Income Generation

In relation to income generation, Islam has outlined that every income generated should be obtained through a legitimate way (*halal*). Within the context of Muslim family, this study provides some additional guidelines. Income is meant to fulfill the needs of the family. Hence, it is a duty of a man to fulfill his family needs or also known as maintenance in Islam.³ This is because Allah has granted man absolute superiority over woman which makes him has more advantages in a few aspects compared to a woman.⁴ He is considered sinful if he intentionally fails to fulfill the needs, without any permissible reason. As long as he has the ability to do so, he cannot be dropped from the obligation.⁵

A woman has no obligation that she ought to be responsible for family's financial condition. Even though she earns income, she is not required to spend her earnings on the household. There is no prohibition in Islam if a wife helps her husband to earn a living. However, the breadwinner remains the husband's responsibility. The working wife is still entitled to maintenance from the husband and she cannot put aside her primary responsibility to manage the household (Najib Agus M. and Fatma, 2006; Zulkifli and Hasssan, 2010; Ghafur and Isnanto, 2006). The parent-child relationship also indicates that a son is obligated to provide financial support to his parents if they become needy and dependent (JAKIM, 2008).⁶

Household Management And Expenses

Types Of Maintenance In Islam

Islam stipulates that it is incumbent upon the husband to provide accommodation and fulfill the needs of family members that he is liable under *Shariah* rulings to the best of his capabilities. Types of maintenance have been widely discussed in previous studies. Islam states that the husband is obliged to provide the wife's maintenance in a form of a property (*maliyyah*). The definition of maintenance of the property is not limited to eating, drinking, clothing and shelter. Maid service⁷, hygiene tools (Al Zuhaily, 2001), basic facilities for daily

² Period of waiting in which the period a woman must observe after the death of her spouse or after a divorce, during which she may not marry another man.

³ Among the arguments on the obligation of maintenance are: "... an obligation of a father to provide food and clothing in a way that is *ma'ruf*" (Quran 2:233) and "Let the man of means spend according to his means; and the man whose resources are restricted, let him spend according to what Allah has given him..." (Qur'an 65:7).

⁴ See Qur'an 4:34

⁵ This is based on the following hadith: "It is enough sin for a person to hold back the due of one whose provision is in his hand" (Hadith narrated by Abu Daud).

⁶ It is based on the hadith "You and your possessions are your father. Verily your children are of the best of your efforts and eat from the fruits of your children's efforts". (Hadith narrated by Abu Daud).

⁷ If the wife used to have assistants/maids before the marriage.

use such as water (Al-Fathani, n.d.), education, health (JAKIM, 2008), money and vehicles (Zulkifli and Hasssan, 2010) are part of the definition of maintenance of the property.

The children's rights are stated in the concept of *hadanah* – a concept that explains the overall preservation of parents over their children in terms of physical, mental, social, education and knowledge development of the children (Ghafur and Isnanto, 2006).⁸ As an outcome of the *hadanah* concept, parents especially the father is obliged to provide children's maintenance that is in the form of food, clothing, education, shelter and other necessities that can help children to grow up well.

Islam strongly encourages children to do good to parents. Among good deeds of children to parents are to fulfill their needs and help improve their lives. However, according to Shafi'i school of thought, the maintenance of children to parents is not obligatory unless they are poor and unable to work. The maintenance of children to parents is an act of kindness (good deed) and becomes an obligation when the parents need it (Ghafur and Isnanto, 2006).⁹

Amount And Assessment Of Maintenance

The needs of a family are different from that of other families depending on certain aspects such as family size, social status, local socio-culture and others. Hence, Islam does not stipulate any specific amount of maintenance. Islamic scholars have outlined several methods to determine the amount of maintenance that is deemed sufficient for a family, namely method of *ma'ruf* (good) (Azahari et al., 2012; Najib Agus M., and Fatma, 2006; Abd. Ghani, 2003) and method of *kifayah* (sufficient) (Azahari et al., 2012). With regard to the former, Al Zuhaily (2001, 2007) states that the amount of *ma'ruf* is influenced by the current situation and customs of the local community. The latter implies that the amount of maintenance that is deemed to be sufficient to depend on the ability of the husband (*al-wus'u*), the needs of the wife and children, priority in expenses and the wife's social class.¹⁰ It should be noted here that, in Islam, if the husband refuses to spend on his wife's maintenance out of stinginess, the wife is allowed to take from her husband's wealth on a reasonable basis and in a good manner.¹¹

Household Financial Manager And Priority Of Expenses

The wife in Islam is entrusted with the responsibility of managing the household and this can be extended to managing the financial affairs.¹² The conceptual form of expenses for Muslim

⁸ It is based on the hadith " Verily for your body upon you there are rights and indeed for your child upon you there are rights" (Hadith narrated by Muslim) and Qur'an 4:9

⁹ Basically, the property of a child is owned by the parents based on the hadith "The best of what you eat is the outcome of your effort, and a child is one of the outcome of your effort, then eat (from the child's property) tastily and deliciously". (Hadith from Saidatina A'ishah from the Book of Sunan).

¹⁰ See Bahiyah et al. (2013) and Azizah and Badruddin (2010) for an extensive discussion on methods of *ma'ruf* and *kifayah*.

¹¹ Based on a hadith narrated by Aishah that Hindun binti Utbah said "O Rasulullah, Abu Sufyan is a stingy man. He did not give my children and me sufficient amount of maintenance unless I took it out of his knowledge. Rasulullah said, Take what is sufficient for you and your family in a good manner."

¹² This is observed from the hadith in which the Prophet said: "Each of you is a shepherd and each of you is responsible for his flock. The imam of the people is a shepherd (guardian) and is responsible for his subjects. A man is the shepherd (guardian) of his family and he is responsible for them. A woman is the shepherd (guardian) for her husband's home and his children and she is responsible for them. The servant of a man is a shepherd (guardian) of the property of his master and he is responsible for it. A child is the shepherd (guardian) of the

family has been integrated with the principles of consumption from Islamic economics point of view. A family has various wants and goals while the available resources are limited. Therefore, in determining the family expenses, the family should decide efficiently in selecting goods and services needed in order to suit the household income. The selection of goods and services is not only based on the efficiency and the amount of income available but the family as a consumer is also subject to the principle of Islamic use – *halal*, not exceeding the limits and not wasting (Othman and Yahya, 1986).

Family expenses according to Islam can be categorized according to *al-hukm al-taklifi*, the law which defines rights and obligations in Islam. An expense can be *wajib* (obligatory), *sunnah* (supererogatory), *mubah* (permissible), *makruh* (hateful) and *haram* (unlawful). An expense becomes obligatory when it is required by *syara'* such as maintenance and *zakat* and can be forbidden if spent on things that are prohibited such as spending on illegal things. While it will be a *sunnah* and *mubah* on things required by Islam and *makruh* on things that are not encouraged by Islam (Othman and Yahya, 1986).

Expenses in a family according to Islam should also be according to *maqasid shariah* in which it refers to several categories of level of needs, namely *daruriyat* (vital necessities), *hajiyyat* (requirements) and *tahsiniyat* (embellishments) (Ibrahim et al., 2008). The *daruriyat* level of needs is a very important requirement that is inevitable. If it is unfulfilled, it can cause life damage. Among the *daruriyat* needs are food, shelter, clothing and education. The *hajiyyat* needs, on the other hand, are the requirements that if unfulfilled do not lead to life damage but can cause distress and difficult life. The *hajiyyat* needs include basic furniture, home appliances as well as clothing and food that are slightly exceeding the *daruriyat* needs. While the *tahsiniyat* needs are the requirements that enable additional comfort in life and if they are not there it does not lead to distress and life damage. Among the *tahsiniyat* needs are a large and spacious home and a comfortable vehicle.¹³ Each requirement is subject to *al-hukm al-taklifi* in Islam. *Al-hukm al-taklifi* for the *daruriyat* needs is an obligatory, *sunnat* for the *hajiyyat* needs and *mubah* for the *tahsiniyat* needs if one has the ability to do so.

Expenses priority also varies across stages of family development. In the early stage, the expenses management is only to a husband and wife. Next on the stage of development is after the birth of the children. At this stage, the spending pattern starts to change which includes the expenses for the children. The final stage is when the children become adults and live on their own, at this stage the size of the family becomes smaller and the sources of finance are from pension and children (Othman and Yahya, 1986).

MONEY MANAGEMENT FROM CONVENTIONAL PERSPECTIVE

Past studies depict the extent to which income is shared depends on who earn the money and to whom it belongs. According to Pahl (1995), couples view family income differently. Some of them are more likely to see their partner's income as belonging to the individual, while they prefer to think of their own income as going to the family as a whole. The most interesting finding shows that the ideology of husband or male breadwinner remains significant. Those who hold this idea are more likely to see men's income as belonging to the family than women's income. Regardless how much a wife earns, wife's wage is defined as supplementary income

property of his father and he is responsible for it. Indeed, every one of you is a shepherd and is responsible for his flock". (Hadith narrated by Bukhari and Muslim).

¹³ It is also stated in the hadith narrated by Ibn Hibban which means "four things that bring happiness, namely a righteous spouse, a spacious dwelling, a righteous neighbor, and a comfortable mount". Based on the description of this hadith, scholars also say that a comfortable life is a form of life that is welcomed by Islam.

and less significant so long couples adhere to the notion of the husband is the primary earner of income. (Zelizer, 1994).

Every couple normally has some arrangements by which the sharing of resources can take place. The arrangements include patterns of income allocation and money management systems. There are many different systems available for couples to use. Each of them can be distinguished from two angles. Firstly, to what extent the money is pooled and secondly, to what extent each partner has control of finances. Pahl (1980) explains there are three patterns of income allocation systems used, namely the whole wage system, the allowance system and the pooling system. The whole wage system means almost the entire husband's salary is handed over to the wife for her to manage, giving him a certain amount for his own personal pocket-money. In the allowance system, on the other hand, the husband gives an allowance to the wife for housekeeping expenses. Meanwhile, through the pooling system, the husband and wife jointly manage and spend the income. This system is normally practiced by couples when both of them are earning.

In another study, Pahl (1995) suggests seven types of money management systems to manage the sources of family income which are quite similar to the patterns of income allocation in Pahl (1980). First, the male-managed system in which the husband plays a major role in controlling and making decisions concerning the financial matters. Such money management is associated with high-income couples. The male-managed system is slightly different from the second type of system known as male whole wage system in the sense that in the latter the husband has sole responsibility for managing household finances leaving the non-employed wife with no personal spending money. Third, the female-managed system in which the wife is more dominant in making decisions concerning the financial matters. This money management is practiced more by lower income couples and with greater financial deprivation for wives. Fourth, female whole wage system in which the responsibility to manage the financial matters is shouldered by the wife. In this system, the husband will keep a small portion of his income for his personal pocket-money. He will hand over the rest to his wife and the wife will add to the amount if she has her own income.

Fifth, the housekeeping allowance system which promotes a segregation in managing household finances. In this system, the wife will receive a certain amount of money from the husband and, if she has her own income, she may add to the amount. The wife will use the money to cover the housekeeping expenses. On the other hand, the husband will manage the remaining of his salary on his own including paying for things other than housekeeping items. Sixth, the pooling system in which both husband and wife play a balanced role when their money is consolidated and jointly managed. Both partners have access to all or nearly all the money which comes into the household and both spend from the common pool. Finally, the independent management system which is defined by both partners having their own source of income and neither having access to all the household funds. The independent management system is also discussed in Rosen and Granbois (1983). They reveal a couple in a modern family, in which both are working, is found to be more likely to manage their respective financial separately. In terms of spending patterns, it is found that a wife tends to spend for families while a husband tends to spend for personal use (Pahl, 1980; 1995).

Burgoyne et al. (2007) investigate the money management systems practised among married couples in two different times namely at the time of the wedding and after one year of marriage. They find that majority of their respondents use independent management or partial pooling system at the time of the wedding. Independent management is characterized by individual control over own income and separate responsibility for expenditure. Neither partner has access to all of the household money. However the partial-pooling system implies that the couple's joint income is managed independently but both partners also had access to the joint money for collective expenses such as to cover some or all of the bills. In this case, eventhough

each partner has personal account, they also agree that a sum or proportion of their income is transferred into a joint account. After a year later, majority of these couples either partially or fully pool their incomes. Married couples who were already pooling all their income at the time of the wedding remain using the same system even after a year later. Burgoyne et al. (2007) elaborate the factor influencing the transition of money management system at these both points of marriage. They find that the transition to pooling system is triggered by the economic factors such as for the purpose of mortgage and starting a family.

View of marriage and individual roles within the relationship are other factors that play a role in selecting a particular type of money management system (Burgoyne et al., 2007). Those who are more towards freedom and being independent in marriage tend to have more right to control their own earnings and thus are more likely to keep all of their money in an individual account or to pool only enough for joint expenses. Those who are more towards traditional view of marriage prefer to choose pooling income money management system due to their perceptions that marriage is sharing including money.

A more detailed discussion of the wife's contribution to the family finances in the past studies is worth noticing. The extent to which she contributes to the family depends on demographic factors, family economic situation and couple's income. In regard to demographic factors, Oropesa et al. (2003), Lee and Pocock (2007), Pahl (1995) and Rosen and Granbois (1983) find that an educated wife and comes from a modern family is more likely to work and contribute to the family income. Bonke (2008) reveals that the pressing family economic condition causes the wife to work either full-time or part-time in order to increase the family income. While Lemay-boucher and Dagnelie (2014), on the other hand, find that the wife only contributes the amount of money that is enough to cover the expenses at the times of need. Previous studies such as Lee and Pocock (2007) find that the family finances are better when the wife who works part-time is more likely to save than spend. In terms of the degree of control over finances, an earning wife is found to have more power in financial decisions compared to a non-earning wife (Pahl, 1995). This is in line with Rogers and Schlossman (1990) and Pahl (2000) in which they conclude the greater the proportion of household income contributed by the woman, the greater her power in making financial decisions.

Previous studies also discuss the role of other family members in the context of sources of income. For example, teenagers also contribute to the family income, particularly those with poor family background, less educated parents, a big number of family members (Bahar, 2014) and those who drop out of school (Buchmann, 2015). The teenagers' contribution amount to the family varies across ages in which older teenagers will have a bigger income and bigger amount of contribution (Bahar, 2014). In conclusion, all family members can contribute to the family income. However, the contribution amount varies due to a number of factors such as gender, demographic, family size and economy. The husband is a major contributor to the family income while the wife and children help to increase the income. However, when the family income is sufficient, the wife is not prone to work (Bonke, 2008; Lee and Pocock, 2007) and so are the teenagers (Bahar, 2014; Buchmann, 2015).

DISCUSSION AND CONCLUSION

Previous studies show how couple develop their money management system, why they adopt a particular system and change or maintain it over time. This is very much closely related to several factors namely social context of marriage and economic factor. Yet very little is known about how the religious context of marriage influences the money management. This is important element in Muslim family since Islam emphasizes that the roles and responsibilities concerning the financial exist because there is a relationship through marriage or blood among family members. A marriage in Islam concludes that the husband is obliged to fulfill the rights

towards the wife including the rights to maintenance in a form of financial (Al Zuhaily, 2007)¹⁴. Islam also recognizes the role of each family member in the managing financial matters and they are accountable to them.¹⁵ Although Islam recognizes the role of each family member in managing the family finances, man has been appointed as the head of his family because man has been gifted with the qualities required for headships such as the ability to shoulder the burden, sacrifice and work.¹⁶ Thus, these three principles of guidelines must be engaged in money management for Muslim family. Conventional money management also suggests couples handle money according to roles which couple participate. For Muslim family, the extent to which each couple participate is still subject to these principles of guidelines. Eventhough Muslim family has changed the view of marriage, the financial obligations outlined in Islam still remain unchanged.

In order to understand the extent to which income and expenses are generated and shared in Muslim family based on the religious context of marriage, the conceptual form of income generation and expenses for Muslim family must be studied. In relation to income generation, Islam stresses that the husband/father remains as the breadwinner. Even though the growing body of evidence of conventional money management also suggests that man remains to hold the responsibility to earn a living but it is a result of the notion of husband or male as a breadwinner without any religious basis to support it. Thus, the interpretation of family breadwinner in conventional can be challenged any time. Islam does not forbid the wife and other family members to help the husband/father to earn a living. However, the head of the Muslim family does not arbitrarily let off his responsibilities although the wife or children are working together and contributing to family financial resources. The element of sharing resources is not simply rejected by Muslim family financial management but it must be interpreted carefully due to the fact that husband has no right to the wife's income and wealth.

After the income is earned, it will be used to provide maintenance for the family. Money management helps couples to ensure they live within their means. Budgeting is the tool recommended to serve this purpose. This technique is also applicable for Muslim family to prevent any shortfall (Ahmed and Pg Md Salleh, 2016). However, for Muslim family, managing the household expenses is beyond preparing a cash budget for the family. Unlike non-Muslims, Muslim family is subject to firstly, obligation to provide maintenance to the wife and children. Secondly, it is subject to *halal* and *maqasid shariah* principles in their expenses. Islam also emphasizes a bilateral relationship between parents and children in financial affairs. It means the responsibility to provide maintenance is not only from parents to children but in certain circumstances, children are also required to provide the parents' needs.

If the prescribed principles can be understood and subsequently practiced by each family member, then the Muslim family can prevent the occurrence of serious financial problems that will affect the harmony and quality of the family relationship. This study

¹⁴ See Al Zuhaily, W. (2007). *Tafsir Al Munir Juz 2*, p 426.

¹⁵ This is based on the hadith in which the Prophet said: "Each of you is a shepherd and each of you is responsible for his flock. The imam of the people is a shepherd (guardian) and is responsible for his subjects. A man is the shepherd (guardian) of his family and he is responsible for them. A woman is the shepherd (guardian) for her husband's home and his children and she is responsible for them. The servant of a man is a shepherd (guardian) of the property of his master and he is responsible for it. A child is the shepherd (guardian) of the property of his father and he is responsible for it. Indeed, every one of you is a shepherd and is responsible for his flock". (Hadith narrated by Bukhari and Muslim).

¹⁶ This is based on the Qur'anic verse "Men are in charge of women by right of what Allah has given one over the other and what they spend for maintenance from their wealth". (Quran 4:34) and see Al Zuhaily, W. (2007). *Tafsir Al Munir Juz 2*, p 427.

concludes that any conventional money management approaches which are appropriate and do not violate the *Shariah* can be applied in Muslim family.

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