

## **Financial management in Muslim families: Amina Wadud's feminist perspective on gender equality**

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### **Abstract**

*This study explores financial management within Muslim families from the perspective of Islamic feminism, focusing on the thought of Amina Wadud, who emphasizes the principle of gender equality. In many traditional contexts, financial decision-making is predominantly controlled by husbands, while wives are largely confined to managing domestic expenditures. Such practices are often reinforced by patriarchal cultural norms and conservative interpretations of religious texts. Employing a normative qualitative approach with a library research method, this study analyzes Qur'anic exegesis, Islamic feminist scholarship, and academic literature on gender equality to identify values of justice and collaboration in family financial arrangements. The analysis demonstrates that Amina Wadud's perspective supports a participatory model of financial management, in which both spouses are equally involved in planning, allocating, and deciding on household finances. This model reflects a more equitable framework and aligns with the ethical principles of justice within Islamic teachings. Women's active participation in financial decision-making contributes to improved family well-being and greater household economic resilience. However, the persistence of cultural resistance and rigid religious interpretations remains a significant challenge. Therefore, this study underscores the importance of gender equality education, women's empowerment, and policy reform as strategic efforts to promote justice and balance in the financial structures of Muslim families.*

**Keywords:** Amina Wadud, financial management, gender equality, Muslim family

### **Abstrak**

Penelitian ini mengkaji pengelolaan keuangan dalam keluarga Muslim dari perspektif feminism Islam, dengan menitikberatkan pada pemikiran Amina Wadud yang menegaskan prinsip kesetaraan gender. Dalam banyak konteks tradisional, pengambilan keputusan keuangan masih didominasi oleh suami, sementara istri umumnya dibatasi pada pengelolaan pengeluaran domestik.



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Praktik tersebut sering kali diperkuat oleh norma budaya patriarkal dan penafsiran konservatif terhadap teks-teks keagamaan. Penelitian ini menggunakan pendekatan kualitatif normatif dengan metode studi kepustakaan, melalui analisis terhadap tafsir Al-Qur'an, literatur feminism Islam, serta kajian akademik tentang kesetaraan gender untuk mengidentifikasi nilai-nilai keadilan dan kolaborasi dalam pengaturan keuangan keluarga. Hasil analisis menunjukkan bahwa perspektif Amina Wadud mendukung model pengelolaan keuangan yang partisipatif, di mana suami dan istri terlibat secara setara dalam perencanaan, pengalokasian, dan pengambilan keputusan keuangan rumah tangga. Model ini mencerminkan kerangka yang lebih adil dan sejalan dengan prinsip etika keadilan dalam ajaran Islam. Partisipasi aktif perempuan dalam pengambilan keputusan keuangan berkontribusi pada peningkatan kesejahteraan keluarga dan penguatan ketahanan ekonomi rumah tangga. Namun demikian, resistensi budaya dan penafsiran keagamaan yang kaku masih menjadi tantangan yang signifikan. Oleh karena itu, penelitian ini menegaskan pentingnya pendidikan kesetaraan gender, pemberdayaan perempuan, serta reformasi kebijakan sebagai upaya strategis untuk mendorong keadilan dan keseimbangan dalam struktur keuangan keluarga Muslim.

**Kata Kunci:** Amina Wadud, pengelolaan keuangan, kesetaraan gender, keluarga Muslim.

## INTRODUCTION

Gender issues remain a compelling and relevant topic in academic discussions, both in seminar forums and scholarly articles. Within the context of Islam, gender discourse often intersects with the study of Quranic exegesis, particularly with verses perceived as reflecting patriarchal values. One frequently debated verse is Surah An-Nisa (4:34), which states that men are the protectors and maintainers of women. Several classical interpretations use this verse as the basis for the view that women occupy an unequal position in the social structure. For instance, Ibn Qudamah argues that women are not suitable for leadership roles (Rusydiana & Azami, 2021).

This perspective is reinforced by conservative Islamic culture, which regards men and women as occupying different and inherently unequal positions (Webb & Wadud, 2000). However, in principle, the Qur'an asserts that men and women possess equal spiritual status before God, and that their differences are based solely on their level of piety not their gender (Lamrabet, 2018). Consequently, from a theological and moral standpoint, women hold equal value and roles to men (Setyawan, 2017).

Despite the theological emphasis on gender equality in Islam, patriarchal culture remains a deeply entrenched reality in the social life of Muslim

communities, particularly within the institution of the family. In Eastern cultural traditions, women's domestic roles are often reduced to three areas: the kitchen, the well, and the bedroom. This perception positions women merely as complements to men within the household, tasked with serving the needs of their husbands as heads of the family (Komariah, 2019). Such a view disregards the principle of reciprocity within the family as the smallest social unit, which should emphasize equal roles among its members without domination or discrimination (Arslan, 2023).

Patriarchy not only restricts women's agency but also perpetuates inequality in familial relationships, including in the domain of financial decision making. Various studies indicate that patriarchal culture contributes to violence against women, economic marginalization, subordination, and the perpetuation of harmful stereotypes within families (Rudi Kogoya, 2023; Salsabila, 2022). Widhiyana, (2024) also highlights that women frequently experience both physical and psychological violence rooted in patriarchal dominance. Similarly, Riadi emphasizes that traditional and patriarchal cultural norms often hinder efforts to achieve gender equality (Riadi, 2024).

Research by Kostenko, shows that gender inequality does not necessarily diminish with higher levels of education. In several Arab societies, individuals with higher education levels have been found to hold more conservative gender attitudes. While modernization is progressing, the persistence of stagnant social values contributes to ongoing inequality, including in household financial matters. Kostenko also notes that younger age groups, particularly those aged 25 to 34, tend to exhibit more patriarchal views than other age groups (Kostenko et al., 2016).

Although considerable research has been conducted on patriarchy and its impacts on the family, there remains a significant gap in studies that specifically examine financial management in Muslim families from the perspective of Islamic feminism particularly through the lens of Amina Wadud's thought, which emphasizes equality, justice, and reciprocity in gender relations according to Islamic principles. In the context of Muslim families, financial matters are not merely technical issues but are deeply intertwined with power relations, values, and gender-based role assignments.

This study aims to address this gap by offering an in-depth analysis of financial management in Muslim households based on Islamic feminist principles as articulated by Amina Wadud. The study also seeks to propose a more just and equitable model of family financial management. In the context of household dynamics, harmony cannot be achieved through the dominance of one party, but requires mutual commitment and cooperation among all family

members on an equal footing. The findings of this study are expected to contribute to the development of a more inclusive and gender responsive concept of Islamic family finance.

## METHOD

This study adopts a normative-qualitative approach using the method of library research (Bogdan, 2007). The normative component refers to the examination of Islamic normative sources, including the Qur'an, both classical and contemporary tafsir (interpretations), as well as the thoughts of relevant Islamic scholars, particularly those who address the concepts of justice and gender equality. This approach is employed to explore the ethical foundations of Islam in relation to family financial management within the framework of Islamic feminist thought.

The qualitative component involves an interpretive and critical analysis of textual materials to uncover the underlying meanings, values, and arguments embedded in scholarly discourse. It goes beyond simple textual comprehension by engaging in a constructive, argumentative evaluation of academic literature, especially those related to gender issues in Muslim families. This method enables the researcher to examine how Islamic feminist thought particularly the ideas of Amina Wadud conceptualizes justice and equity in household financial arrangements.

Data were collected through an extensive literature review of books, journal articles, and other scholarly publications related to gender equality in the context of Muslim family life. The selection of literature was based on thematic relevance and its theoretical contribution to Islamic gender studies. Content analysis was employed to identify principles of equality in domestic financial practices. The analysis proceeded by first examining traditional models of household financial management, then exploring alternative models inspired by Amina Wadud's feminist interpretations, and finally conducting a comparative analysis of the two to highlight key distinctions and implications.

## RESULT AND DISCUSSION

### Traditional Family Financial Management

Sayyid Qutb argues that the interpretation of qiwamah has long been a focal point in society. He contextualizes Surah An-Nisa (4:34) by emphasizing that in the relationship between husband and wife, men are granted the privilege of being *qawwamun* (leaders) over women. Qiwanah is positioned within the dimension of maintaining family integrity. The rationale behind this

limitation is partly due to the rest of the verse, which elaborates on marital relationships (Webb & Wadud, 2000).

In traditional Muslim families, financial management is based on a clear patriarchal structure, where the husband serves as the primary provider responsible for the family's income and expenses. This responsibility is rooted in traditional interpretations of Islamic texts that establish men as leaders and financial supporters in various family matters. The husband determines the allocation of funds for essential needs such as education, healthcare, investments, and long term savings (Al-Sharmani, 2018). Meanwhile, the wife primarily manages daily financial expenditures, including household needs, food, and children's necessities. Despite handling crucial aspects of household finances, the wife's involvement in strategic financial decisions is highly limited, and she often lacks control over the family's financial resources (Rusydiana & Azami, 2021).

Traditional communities have long utilized the role of women in managing daily expenditures, a practice widely observed across various societies. This approach emphasizes financial management centered on fulfilling household consumption (Amrizal et al., 2023). Gender roles in traditional financial management remain rigid and distinct. The husband exercises primary control over family finances, while the wife's role is largely administrative, restricted to handling the budget allocated by her husband. This division of roles reflects a patriarchal perspective within Muslim communities, where men are positioned at the top of the household hierarchy (Florea, 2023).

Traditional financial management in Muslim families, which is deeply rooted in textual and historical interpretations, places the husband as the primary provider for all household needs (Starrels, 1994). This role is reinforced by the concept of *qiwamah*, as outlined in Surah An-Nisa (4:34), which suggests that men bear the financial responsibility of their families due to their perceived superiority in financial capability and their God given obligations.

In practice, the husband's income often serves as the family's primary source of financial support, and strategic financial decisions are typically made by the husband. Men are considered to have the necessary knowledge and authority to ensure the family's economic well-being (Shohel et al., 2021). Higher levels of education and income do not necessarily diminish male dominance within the household. Men tend to maintain a social dominance orientation, striving for strategic roles and positions that reinforce hierarchical structures (Pratto et al., 1994).

In traditional financial management, the wife's role is primarily focused on daily operational aspects (Fakhruddin et al., 2023). While her contributions

are essential to the family's daily sustainability, her involvement in strategic financial decisions remains minimal. The wife receives and utilizes the funds allocated by her husband for household operations without significant influence over investment or savings decisions (Ke, 2017).

This financial structure is often justified by the belief that a husband is responsible for protecting and providing for his family, while the wife is deemed more suited to childcare and domestic responsibilities. Women continue to perform more household labor than their partners in nearly all societies, with the disparity being particularly pronounced in conservative cultures (Mandel et al., 2020). This perspective upholds traditional values that emphasize gender-based role separation and regard men as the ultimate authority within the family.

In traditional financial management systems, gender roles are clearly defined and rigid. Husbands and wives have distinct responsibilities regarding financial matters, with the husband holding primary control over major financial decisions

#### Husband's Roles:

1. Primary Provider: The husband is responsible for earning the family's main income, working outside the home to support the household. This role is grounded in the belief that men have a moral and religious duty to provide for their wives and children.
2. Strategic Decision Maker: The husband makes major financial decisions, including investments, asset purchases, and long-term planning. He is perceived as possessing the analytical skills and experience necessary for securing the family's financial stability.
3. Economic Protector: Beyond providing income, the husband safeguards the family's financial well-being through savings, insurance, and secure investments.

#### Wife's Roles:

1. Daily Financial Manager: The wife oversees daily expenditures, ensuring that household needs are met efficiently. She is responsible for purchasing food, clothing, and household essentials, as well as maintaining a balanced budget.
2. Fund Administrator: Although she manages routine expenses, the wife primarily acts as an administrator of the funds allocated by her husband. She adheres to the predefined budget without having full control over financial resources.
3. Financial Educator for Children: The wife plays a crucial role in educating children about financial management, instilling values of saving, frugality,

and responsible spending, albeit on a smaller scale than the husband's strategic financial role (Mandel et al., 2020).

The rigid gender-based division of financial roles in traditional households has been widely critiqued, particularly by Muslim feminists such as Amina Wadud. Wadud asserts that textual interpretations of the Quran must consider social and historical contexts and their relevance in modern settings. She advocates for gender equality as a fundamental Islamic principle that should be reflected in all aspects of life, including family financial management (Webb & Wadud, 2000).

Amina Wadud and other Islamic feminists emphasize the need for a reinterpretation of sacred texts to align with principles of equality and justice. They argue that rigid and patriarchal role divisions contradict Islamic values that promote fairness, equality, and cooperation between spouses (Orr, 2020). Therefore, they encourage a more inclusive and egalitarian approach in all aspects of family life, including financial management.

Despite ongoing advocacy for change, the entrenched structure of traditional financial management continues to present obstacles for those seeking reform. One significant challenge is societal resistance from those who adhere firmly to classical interpretations of gender roles (Bakhshizadeh, 2023). Many families perceive the traditional division of labor as an integral part of their identity and inherited values, making them reluctant to adopt new financial management practices.

Moreover, limited access to education and financial literacy for women remains a major barrier to change. In many traditional Muslim communities, women have fewer opportunities for formal education, (Datta & Mete, 2021) restricting their financial knowledge and skills. As a result, they remain dependent on their husbands for financial decision-making, perpetuating the patriarchal status quo within the family structure.

### **Contemporary Financial Management Based on Amina Wadud's Feminist Principles**

Historically, the Quran was revealed in a society deeply entrenched in discriminatory practices against women a manifestation of patriarchy prevalent during the Jahiliyyah era (Umami & Puspita, 2023). The confinement of women's roles to the domestic sphere within the family was a direct implication of gender discrimination in household life at that time. Ideally, domestic responsibilities within a family should be distributed equitably between husband and wife, eliminating the rigid dichotomy between male and female (Qomariah, 2019).

The struggle for gender equality should not be limited to status equality but must extend to all aspects of life, including household matters (Muhammad Taufik et al., 2022). Amina Wadud's feminist principles emphasize the importance of equality and cooperation, particularly in financial management within the family. A more egalitarian approach helps dismantle patriarchal structures that marginalize women from strategic decision-making and promotes a system where both spouses share financial responsibilities more equitably.

The Quran does not prescribe a rigid division of labor that disregards natural societal variations. Instead, it acknowledges diversity, as stated in Surah Al-Hujurat (49:13): "*O mankind, indeed we have created you from male and female and made you peoples and tribes that you may know one another*". This verse highlights the necessity for balanced interaction between men and women, free from discrimination (Webb & Wadud, 2000).

In contemporary financial management, husbands and wives are jointly involved in all aspects of financial administration. They collaboratively decide on family budgeting, investments, savings, and expenditures. This concept not only promotes role equality but also encourages open and transparent communication between spouses. Couples in societies with a strong understanding of gender equality tend to manage and accumulate financial resources together (Pepin & Cohen, 2021).

When financial decisions are made through mutual discussions, they reflect the perspectives and inputs of both partners. This dynamic ensures that no single party dominates or is dominated in crucial decision-making, as all decisions are reached through collective agreement. Additionally, this model empowers wives to enhance their financial literacy, enabling them to contribute significantly to strategic decision-making (Cupák et al., 2021).

In contemporary financial management that integrates Amina Wadud's feminist principles, gender roles become more equitable and inclusive. The roles of husbands and wives are no longer rigidly defined by traditional gender stereotypes but are instead based on individual capabilities and preferences.

#### The Role of Husbands:

1. **Financial Collaborator:** The husband serves as a partner in all aspects of financial management. He works with his wife to manage household budgets, make investment decisions, and plan long-term expenditures. Financial responsibilities are shared equally through open and transparent communication.

2. Financial Literacy Supporter: The husband plays a role in supporting his wife's financial literacy by providing access to financial training, sharing information, and encouraging active participation in financial decisions. This support fosters an environment where the wife feels empowered and valued in financial management.
3. Joint Decision-Maker: The husband is actively involved in making financial decisions with his wife, ensuring that all decisions are based on mutual consensus and understanding. This approach fosters balance and fairness in financial management, preventing one party from exerting dominance over the other.

#### The Role of wives:

1. Financial Leader: The wife is not only responsible for daily financial management but also takes a leadership role in strategic financial decision-making. She engages in all aspects of financial planning, from investments to savings, and provides valuable input in every financial decision.
2. Active Participant: The wife is encouraged to actively participate in all financial discussions rather than taking on a passive role. Her participation is supported by her husband as part of their shared commitment to financial well-being.
3. Financial Literacy Advocate: The wife is also responsible for improving her financial literacy. With a better understanding of financial matters, she can contribute more effectively to decision-making and help optimize household financial management.

Effective household financial management is not exclusive to high-income couples; rather, it applies to all families without marginalizing any party. Within the framework of gender equality, sound financial management should be conducted jointly (Abdul et al., 2022). The primary distinction between traditional and contemporary financial management practices lies in the level of involvement and equality between husbands and wives. In traditional models, the husband holds full financial control, while the wife is only involved in daily expenses without access to strategic decision-making. Conversely, in contemporary models that adopt Amina Wadud's feminist principles, both spouses share responsibilities equitably, with wives playing an active role in financial decision-making.

Adopting a more inclusive and egalitarian approach to financial management within Muslim families has the potential to create significant shifts in family dynamics and empower women to engage more actively in broader societal affairs (Bangun, 2020). Amina Wadud's feminist principles, which

emphasize equality and justice, provide a framework for restructuring traditional gender roles in financial management.

Education and women's empowerment in financial literacy are essential to support this transformation. Educational programs aimed at enhancing women's financial knowledge and skills equip them with the necessary tools to actively participate in household financial management. These initiatives also provide opportunities for women to contribute more significantly to the broader economy (Koomson et al., 2021). Limited access to financial education and information among women in some traditional Muslim communities often hinders their ability to fully engage in financial management. Therefore, efforts to enhance women's education and empowerment are crucial for the successful application of feminist principles in household financial management (Santos Silva & Klasen, 2021).

A comparison between traditional and contemporary financial management in Muslim families reveals significant differences in spousal roles and involvement. Traditional models tend to reinforce patriarchal structures where the husband holds financial control, while contemporary models, influenced by Amina Wadud's feminist principles, emphasize equality and collaboration. Challenges in implementing these feminist principles include cultural resistance and conservative religious interpretations. However, through education and women's empowerment, a shift toward a more just and equitable financial management model can be achieved. This approach not only enhances household financial well-being but also fosters a more harmonious and inclusive family environment.

### **From Tradition to Equality: Rethinking Financial Management in Muslim Families**

Amina Wadud's feminist principles aim to establish equality and justice for women in social life, including in marital relationships, where both partners should have an equal voice in financial management. This approach not only acknowledges the role of wives in daily financial management but also empowers them to participate in strategic financial planning. This inclusive and equitable family dynamic aligns with the Qur'anic vision, which does not advocate for dominance between genders (Webb & Wadud, 2000).

The application of feminist principles in the financial management of Muslim families inevitably encounters various challenges, including cultural resistance in patriarchal societies that may perceive such changes as a threat to traditional social structures. Additionally, conservative religious interpretations pose significant obstacles, as many adherents uphold classical exegeses that

position men as the ultimate authority, thereby reinforcing male dominance. The misuse of religious norms and traditions further contributes to gender inequality and the marginalization of women within society (Klingorová & Havlíček, 2015).

Women are often not recognized as autonomous individuals; instead, they are objectified, regarded as household burdens, scapegoated in family disputes, and expected to comply with male authority. This situation reduces women to mere legal subjects without power or prerogatives equivalent to those of men (Gani, 2019). The implementation of feminist principles in financial management enhances gender equality and justice within families, fostering a balance of financial responsibilities and strengthening spousal relationships through improved communication and cooperation. It is crucial to recognize that the gendered division of labor in daily life is profoundly shaped by cultural constructs. For instance, in Mandar, Indonesia, the concept of *sibaliparriq* exemplifies women's culturally prescribed role as supporters of their husbands, reflecting local socio cultural formations (Yakub et al., 2023).

Amina Wadud asserts that there is no arbitrary hierarchy within the family structure. Biologically, the primary distinction between men and women lies in women's ability to give birth. However, when this biological function is perceived as their sole defining role, it carries negative connotations, implying that a woman's primary purpose is solely motherhood. Consequently, female education is often structured to produce devoted wives and ideal mothers who fulfill this prescribed function. However, childbirth should be recognized merely as a biological capability rather than a justification for limiting women's roles to reproductive duties (Webb & Wadud, 2000).

In traditional Muslim families, financial management adheres to a patriarchal structure where the husband serves as the primary provider and makes major financial decisions, while the wife manages domestic finances under the husband's oversight. This role distribution is derived from traditional interpretations of Qur'anic verses that designate men as *qawwam* (leaders) responsible for their families' welfare (Starrels, 1994).

Conversely, contemporary financial management models that adopt gender equality principles emphasize collaboration between spouses. Both partners share financial responsibilities more equitably and make financial decisions through mutual agreement, emphasizing open communication and transparency (Santos Silva & Klasen, 2021). Gender-based role division should not dictate financial responsibilities, as men are capable of childcare, cooking, and household chores, just as women can participate in the workforce and contribute economically. The long standing cultural construct reinforcing a

male-dominated public sphere and a female-restricted domestic sphere must be reevaluated (Fakih, 2004).

The patriarchal social order prevalent in the Arabian Peninsula at the time of divine revelation institutionalized structures of domination and subordination, enforcing rigid hierarchies (Riley, 1989). This cultural framework was deeply entrenched in androcentric bias, where male experiences were privileged and normalized as the universal standard (Webb & Wadud, 2000). Such bias manifested in the interpretation of male specific terms as representative of all humanity, effectively excluding women. Within this androcentric paradigm, women were primarily valued for their utility to men particularly their reproductive function (Esnard & Grangeiro, 2025).

The patriarchal structure of the Arabian Peninsula at the time of Qur'anic revelation shaped a social hierarchy characterized by dominance and subordination this culture was heavily influenced by androcentric biases, wherein male experiences were prioritized and regarded as normative. Such biases led to interpretations that defined "man" as the exclusive representation of humanity, marginalizing women's roles and valuing them primarily for their reproductive utility

This cultural context had profound implications for subsequent communities interpreting the Qur'an's social ideals. The accommodation of social contexts in Qur'anic revelation has often been misconstrued as endorsement of specific social orders. Some argue that Islam inherently upholds patriarchal ideologies, while others contend that Islam does not endorse patriarchy (Webb & Wadud, 2000). These perspectives can be categorized into two groups: those who believe that contemporary Islamic practices are just and sufficiently accommodate women's rights, and those who argue that current Islamic practices remain patriarchal, whereas authentic Islam does not support male dominance (al-Hibri, 1982).

Resistance to change from highly patriarchal and conservative societies remains a significant challenge for contemporary financial models. Conservative religious interpretations often sustain patriarchal structures, reinforcing male dominance and limiting women's roles. Additionally, restricted access to education and financial literacy among women in traditional communities perpetuates their dependency on male financial decision-making. Many view gender equality efforts as a threat to the established social order.

These findings align with the study by Cupak et al. (2021), which demonstrates that improved financial literacy among women positively influences their involvement in household financial decision-making. This correlation is rooted in the egalitarian dynamics of Muslim households, where

spouses hold equal positions and share joint responsibility for financial matters (Santos Silva & Klasen, 2021). Furthermore, al-Hibri (1982) and Amina Wadud (1989) assert that authentic Islam rejects patriarchal ideology, which systematically subordinates women to male domination.

Adopting contemporary financial management models is a tangible effort to address cultural resistance and conservative religious interpretations. Achieving this requires an inclusive approach that is sensitive to cultural and religious contexts. Education and women's empowerment are essential in overcoming these barriers. By enhancing women's financial literacy and equipping them with the necessary tools to actively participate in financial management, Muslim families can cultivate a more just and equitable financial model. Families that embrace gender equality principles do not perceive gender as an obstacle to individual potential; instead, they support the optimal development of each family member (Muhammad Taufik et al., 2022).

## CONCLUSION

The comparison between traditional and contemporary models of financial management in Muslim families reveals fundamental differences in the distribution of roles and decision-making authority between husbands and wives. In the traditional model, financial control is largely centralized in the hands of the husband, while the wife's role is confined to managing routine household expenditures. This arrangement reflects an unequal distribution of power and responsibility, which is often legitimized through patriarchal cultural norms and conservative religious interpretations.

In contrast, contemporary financial management informed by Amina Wadud's feminist perspective emphasizes gender equality and mutual partnership within the family. This model encourages husbands and wives to share financial responsibilities and engage collaboratively in planning, allocating, and deciding on household finances. Such an approach promotes a more inclusive and just family structure, where both spouses possess an equal voice and agency in economic matters.

The application of Amina Wadud's feminist principles in family financial management has the potential to enhance overall family well-being and foster healthier gender relations. Women's active participation in financial decision-making not only strengthens household economic resilience but also contributes to the development of women's financial literacy and autonomy. Ultimately, a participatory and equitable financial model enables families to benefit from the perspectives and capacities of both spouses, aligning

household practices with the broader ethical ideals of justice and equality in Islam.

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