



The Role of Wives in Providing Family Financial Support: An Islamic Legal Perspective

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Abstract

This article discusses the Islamic legal perspective on the role of wives in providing for their families. This study uses a qualitative descriptive method, which systematically, factually, and accurately describes the facts that occur in the field. The data collection methods used in this study are observation, interviews, and documentation. The role of wives in helping their families' finances includes independent sales efforts. All of these are efforts to help the family's finances, which aim to meet the family's needs and also to develop their potential, so that there is a change in conditions from deficiency to stability. The reasons wives work outside the home are their husbands' insufficient income and increasing living expenses. The role of wives in helping the economy. In the view of Islamic law, the role of wives in helping the family economy is permissible, but with the conditions that they must follow Islamic law and obtain permission from their husbands, and that it is the obligation of a husband to provide for his wife, even if she has her own income. The view of Islamic law regarding the role of wives who work to help the family economy is very important if it is applied in accordance with the provisions of Islamic law. By applying Islamic law, wives working outside the home become consistent with the principles of Islamic law. The Islamic legal perspective guarantees transparency, fairness, and compliance with Islamic law principles in the role of wives in supporting the family economy. The application of Islamic legal principles can provide greater benefits and give a clearer picture of the role of wives in supporting the family economy.

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INTRODUCTION

Family life is a natural hope and intention of every human being. In general, everyone who wants to or is about to enter into marriage wants to create a complete household in the future. This requires careful preparation between the two parties. The family is a social institution that plays a major role in the inheritance of social values from one individual to another (Musyarofah, 2024). The family is the first and foremost social institution that will give birth to a new generation as the successor to the next generation. Domestic harmony will fade with the loss of material possessions, beauty,

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and status. However, if we have a deep understanding of religious teachings, families built on the foundations of love, compassion, and mutual understanding will surely achieve the desired goal of family harmony (Handayani, 2023).

Nowadays, the phenomenon of women working has become increasingly common in society. In addition to fulfilling family needs, working also enables women to develop their skills and potential. Contemporary women are capable of performing jobs traditionally carried out by men (Umar, 2024). For human beings, work has become a necessity, both for men and women. Work is considered part of worship when carried out in accordance with the commands of Allah and by avoiding what He has prohibited (Djawas & Hani, 2020).

The role of wives in supporting family income is no longer confined to the domestic sphere alone. In line with the times, many wives actively participate in economic activities, both in the formal and informal sectors (Arisman et al., 2024). In the formal sector, wives working as professionals in various fields such as education, healthcare, or government serve as economic pillars of the family, equal to their husbands. They contribute through stable, regular income and are involved in decisions regarding family financial allocation (Rahman, 2022). Professions such as doctors, teachers, lawyers, or civil servants exemplify how wives can hold significant roles in the workforce without neglecting their responsibilities at home (Khoiriyah & Basyar, 2021).

Beyond the formal sector, many wives choose to run independent businesses within the informal sector (Karimah & Hidayat, 2023). Small-scale enterprises such as food stalls, convenience stores, and similar ventures offer flexibility that allows them to remain close to their families while managing their businesses (Ghufroniah, 2024). Wives' participation in economic activities, whether as freelancers or entrepreneurs, adds a new dimension to the dynamics of modern families, where the roles of husband and wife complement each other in creating shared prosperity (Afandi & Muhammad, 2024).

Furthermore, the economic role of wives is not merely about increasing income, but also about building the family's financial resilience. In many cases, wives act as household financial managers, monitoring expenses and devising savings or investment strategies for the future (Loka et al., 2022). Their involvement in various forms of economic activity fosters harmony in modern family life. They not only support the family materially but also provide essential moral and emotional support for household stability (Nahari, 2025). In the context of employment, a working wife is traditionally considered a supplementary breadwinner rather than the primary one, as the husband is regarded as the main provider. However, in today's reality, many wives have become the primary breadwinners (Nasution & Pohan, 2021).

Based on initial observations conducted on July 25, 2024, in Kampung Baru, Kenagarian Kambang Utara, Lengayang District, the author noted that wives play a crucial role in fulfilling family income. However, the insufficient income of husbands as heads of households has become one of the factors driving wives to work in order to support the family economy. Due to limited education, many of them work as daily agricultural laborers to meet basic needs.

Preliminary surveys revealed that the main reason women (wives) in Kampung Baru, Kambang Utara, Lengayang District work as lontong sellers, lotek vendors, and vegetable traders is the inadequate income of their husbands, compounded by rising household needs. This situation has led many women in the village to engage in trade. They are required to be more creative, patient, resilient, and diligent in achieving family economic welfare. As family members, wives are expected to actively contribute to meeting household needs, rather than relying solely on their husbands' earnings. In Kampung Baru's daily life, women hold significant roles on

one hand, they are placed in domestic positions, and on the other, they also play socio-economic roles.

Based on these research issues, wives who step forward in today's era experience a form of women's emancipation an effort to break free from the limited roles imposed by kinship systems in order to attain a new status, in line with the changing times, both within the family and in society. Changes in the economic system of society have led to shifts in family economic allocation. In this context, women have transformed, as their roles in the economic sphere have also evolved. These issues have inspired the researcher's interest in further investigation. According to Islamic teachings, if a woman or wife wishes to work to help support the family economy, it is permissible as long as the work pursued is lawful and remains within the boundaries of Islamic law.

METHODS

This research employs a qualitative approach using a descriptive method, which aims to portray phenomena, events, and field data as they are, in accordance with actual conditions (Efendi et al., 2023; Engkizar et al., 2021; Kaputra et al., 2021). It adopts an empirical legal research design through interviews conducted with several families (Fauzi et al., 2023). The data analysis technique applied in this empirical legal study involves constructing a systematic and factual representation. Data analysis is the process of systematically searching and organizing information obtained from interviews, field notes, and documentation by categorizing the data, breaking it down into units, identifying patterns, selecting relevant elements, and drawing conclusions to ensure clarity and comprehensibility (Amnda et al., 2020; Engkizar et al., 2025; Fitriani et al., 2022; Mardoni et al., 2025).

RESULT AND DISCUSSION

The family serves as a vital institution between individuals and groups, and is the first social unit in which children become members. Within the household, the husband is regarded as the head of the family and bears the responsibility of providing financial support to his wife and children. In Islamic teachings, a husband's effort to provide for his family is considered a form of worship (F. D. Salsabila & Musleh Harry, 2025). Providing financial support is a husband's obligation and a wife's right. This obligation must be fulfilled in accordance with the husband's capacity (As-sajjad Possumah et al., 2024). However, if it is proven that the husband acts unjustly and fails to provide for his wife and children according to his means, the wife is permitted to take what is necessary to support herself and her children in a reasonable manner. The husband's duty to provide sustenance is absolute, regardless of whether the wife requests it or not (Erfan & Hilmi, 2024).

Based on interviews with wives in Kampung Baru, Kenagarian Kambang Utara, their actions align with Islamic law. Two primary conditions must be met for a wife to work outside the home: first, obtaining permission from her husband or guardian. In this study, permission refers to the wife's act of informing her husband before she begins working. The second condition is that she must not neglect her domestic responsibilities. The wives discussed in this study participate in earning income to support their families due to economic hardship (A. Salsabila et al., 2023). This principle is reflected in the Quran, which states:

تَعْلَمُونَ فَسَوْفَ عَامِلٌ إِنِّي مَكَانَتِكُمْ عَلَىٰ أَعْمَلُوا يَفْقَهُمْ قُلْ

Meaning: *Say, "O my people, work according to your position, [for] indeed, I am working; and you are going to know (QS. Az-Zumar: 39)*

The verse explains that Allah SWT commands us to work according to our individual circumstances and conditions. As for the hadith regarding wives participating in work to support the family economy, it is as follows.

قَالَ : نَعَمْ لَهُمَا أَجْرَانِ أَجْرُ الْفَرَاةِ ، وَأَجْرُ الصَّدَقَةِ

Meaning: “Yes, she will receive a double reward: the reward for providing for her family and the reward of charity” (HR. al-Bukhari)

The verse above states that a wife who participates in earning a livelihood receives two rewards: one for supporting her family and another for giving charity. Fundamentally, Islam does not prohibit women from working, provided that certain conditions are met to ensure the well-being of the woman herself. Islam also permits and encourages women to work in situations of necessity (Rahmadhana et al., 2025).

A prosperous family is one that is formed through a lawful marriage and is capable of fulfilling both spiritual and material needs in a balanced manner (Nofiyanti et al., 2022). A family is considered prosperous when it can adequately meet its household needs. To achieve this, individuals are required to work in order to earn an income. Families with low economic status often motivate women (wives) to engage in activities outside the home to generate income (Hidayatulloh & Oktafia, 2023). For example, in Kedurus Market, 82% of the vendors are married women. Islam does not prohibit women from working, as supported by Hanafi’s view, which emphasizes that women may work under specific conditions that safeguard their welfare, and that working is permissible in times of necessity (Zainuddin & Rahman, 2021).

This principle is reflected in Surah An-Nahl verse 97, which states:

بِأَحْسَنِ أَجْرِهِمْ وَأَنْجَرِيْنَهُمْ طَيِّبَةً حَيَوَةً فَلَنْحَيِيْنَهُ مُؤْمِنٌ وَهُوَ أَنْتَى أَوْ ذَكَرٍ مِّنْ صَالِحًا عَمِلَ مَنْ يَعْمَلُونَ كَانُوا مَا

Meaning: *Whoever does righteousness, whether male or female, while he is a believer, We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do (QS. An-Nahl:97)*

Informants stated that they have been working for more than a year on average. Their initial motivation to start selling was driven by economic conditions, as their husbands’ jobs were unstable. Since engaging in trade, their income has often exceeded that of their husbands. They typically work from morning until midday, and the main challenge they face is occasional low market traffic. The income they earn helps cover daily necessities, children’s education, and savings.

Married women must be able to manage family finances, as a well-functioning household financial system ensures that the family’s economic condition remains sufficient (Fadilah et al., 2025). Syahatah (1998) states that the primary goal of the Muslim family economic system is to implement rules that fulfill both spiritual and material needs of household members (Sari, 2023). Islam prohibits excessive consumption, and when one has surplus income or sustenance, a Muslim is obligated to give charity, *infaq*, *zakat*, or engage in other worship-related activities (Rahmawati & Nurdin, 2022).

The verse explains that Allah commands us to work according to our individual circumstances and conditions. According to Subhan (in Attamimi, 2012), a working wife must not forget her natural role; women are expected not to neglect their household responsibilities. Whatever is done in society must be balanced with domestic duties. A husband of one of the female traders responded:

“A wife may work, but she must be good at managing her time. Right now, she works, and Alhamdulillah, it greatly helps our family income. So far, there have been no significant issues, and the most important thing is to manage time so that neither the business nor household duties are neglected” (informant)

The informants who work as traders continue to fulfill their household responsibilities well, such as cleaning the house, preparing meals, and nurturing their children. Despite working, they are still able to carry out their roles as housewives effectively. Trading at the market does not consume much time, as it only takes place from morning to midday. The essence of managing all aspects of life within the framework of Islamic economics is that a housewife must be capable and skillful in time management. She must not neglect either role and must prioritize her family, as the family is her responsibility and obligation.

The main objective of the Muslim family economic system is to apply principles that fulfill both spiritual and material needs of household members. Islam forbids extravagance in fulfilling needs, and when one has excess income or sustenance, a Muslim is obliged to give charity, *infaq*, *zakat*, or engage in worship-related activities (Wulandari & Azizah, 2023). This is affirmed in Surah Al-Qasas verse 77, which states:

وَلَا إِلَيْكَ اللَّهُ أَحْسَنَ كَمَا وَأَحْسِنُ الدُّنْيَا مِنْ نَصِيْبِكَ تَنْسَ وَلَا الْآخِرَةَ الدَّارَ اللَّهُ أَنْتَكَ فِيمَا وَابْتِغِ
الْمُفْسِدِينَ يُجِبُّ لَا اللَّهُ إِنَّ الْأَرْضَ فِي الْفُسَادِ تَبْتَغِ

Meaning: *But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters* (QS. Al-Qasas: 77)

The role of wives as market traders is one way to increase family income. Trading is considered a flexible occupation, with work patterns and rules determined by the traders themselves. As a result, many view this profession as relatively easy to pursue (Maryam & Anshori, 2020). Wives who work as traders do not claim to be the primary breadwinners; rather, they work to support the family economy while still receiving financial support from their husbands (Darmawan et al., 2024). The Prophet Muhammad said: “*And their (wives’) rights upon you are that you provide for them and clothe them in a good manner.*” (HR. Muslim, no. 1218) (Yuliani & Putra, 2023).

CONCLUSION

Wives contribute to the family economy in various ways, such as trading, crafting satay skewers, and working as laundry laborers. The factors that drive them to work include insufficient income from their husbands and the rising cost of living. Their economic participation brings both positive and negative impacts to the family. The positive impact is primarily seen in the fulfillment of daily needs. These wives are able to meet household necessities independently, without relying on their husbands. Meanwhile, the husbands’ income is allocated for other purposes, such as funding their children’s education. The negative impact, however, involves time constraints time that could have been devoted to their children is instead spent working for half the day. In terms of attention and affection, children—especially those in early developmental stages greatly need parental care. In Islamic law, a wife’s role in supporting the family economy is permissible, provided she does not neglect her essential duties as a homemaker. It does not contradict Islamic principles, as a working wife is seen as assisting her husband and expressing devotion by helping to provide for their children. Such activities must be carried out with the husband’s knowledge and approval.

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