

# Resources of Women's Wealth and its Consequences, an Analytical Study in Light of Contemporary Islamic Legislation

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## Introduction

Women gain a significant status in Islam. Exceptional rights in humanity were assigned to woman; being the center of human reproduction on earth. Moreover, Islam granted her one of the most significant rights, which is wealth (moneys), thus, she can own and use property according to Sharia-law.

The significance of the current study stems from the importance of the field of women's property management, because today we are witnessing a real feminine renaissance in all fields. Hence, the researcher believes it is imperative to shed light on studying property management in the current reality of women from an Islamic viewpoint to delve into her rights and her duties, because after women's assumption of money, a number of issues have been raised.

The study examines the following issues:

- 1 – Large segments of women are not aware of their economic rights at all, either because of personal carelessness or by the continuous blackout throughout the ages.
- 2- Women are deprived of their rights to wealth, and hence these rights are not granted to them, despite their awareness to these rights.
- 3- Women are compelled to waive their right of this wealth, whether for the husband, brothers or father, under any pretext.
- 4- Some women waste that wealth in women's consumption matters - even if women have the freedom to dispose of that wealth -

without considering the importance of this wealth in light of the economically harsh life of modern man.

5- The most grave problem is the woman's inability to manage and grow wealth, hence the wealth goes back to the closest man in the family, whether the husband, father, brother or son, to manage it, and therefore no longer owns the money because of her inability to manage the it.

In the present study, the researcher attempts to show the most essential economic resources for women, and briefly state the most important duties entailed from these resources, adopting the inductive approach of jurisprudence (fiqh) in revealing wealth resources for women. Then, the analytical approach is used to resolve the most important problems facing women in owning and managing wealth. Thus, the study concludes an Islamic vision free from the influence of the masculine reality domineering over wealth.

## 1. Principles of access to financial resources for women in Islamic legislation:

### 1.1 *The principle of women's right to own wealth in Islamic Sharia.*

The Holy Quran granted the women the right to have their own wealth, and authorized them to manage and use it in selling or buying, transferring it as a gift, charity, bequest, rent, expenditure, endowment, or mortgage among others. Moreover, the Quran prohibited that the

husband take from a woman's wealth without her permission and consent. The Quran also granted women the right to use their wealth to release themselves from bad husbands, if they deem it the way to have ease and comfort, just as it is a granted right for men. In fact, men can use their wealth to dispose of anything that disturbs them when they deem spending that wealth a way to get ease and this is the indication to the right of absolute ownership, and the right of absolute freedom of action. Consider the Almighty's saying, {And if ye fear that they may not be able to keep the limits of Allah, in that case it is no sin for either of them if the woman ransom herself. These are the limits (imposed by) Allah. Transgress them not. For whoso transgresseth Allah's limits: such are wrong-doers.}<sup>1</sup>

Women have the right to conduct civil contracts such as buying, selling, mortgaging, leasing and endowment. A woman may also entrust others with everything she owns by herself, and she has the right to be entrusted by others. She also has the right to guarantee or bail another or be guaranteed the same way as men do in all these actions. Allah Almighty says {Unto men a fortune from that which they have earned, and unto women a fortune from that which they have earned.}<sup>2</sup>

Moreover, jurists have unanimously agreed that the texts on financial transactions are for both men and women. Islam gave women, married or unmarried, the (absolute) discretion to use their fortune and properties, provided that they are adults. That freedom is missed in most advanced legislations, even in our time. For instance, the French law issued in 1942 AD requires the husband's consent for the wife to have disposal of her wealth.<sup>3</sup>

Yet, Islam is accused of giving unequal opportunities to men and women in wealth management. The researcher considers the accusation to be illogical and it cannot be proven or sustained, because Islam did not

place restrictions in the way of a woman who wants to earn wealth. If some obstacles appeared in her way within the historical events, they must be attributed to cultural factors, rather than considering the Islamic jurisprudence to be deficient in this field. If it was possible to provide the appropriate ground for women's economic participation in work and investment, hence increasing women's wealth, Islam would be in harmony with this issue.

### *1.2 Consequences of right to property*

A woman has the right to exchange wealth or money in trading, as is the case with men, especially in the areas of buying and selling, or other transactions such as gifting, will, mortgaging, leasing, lending, partnership and all financial transactions. Moreover, she has the right to dissolve the marital disagreements by ransoming herself with wealth or money. In fact, the jurists as well as Quran and Prophetic traditions do not set a condition of masculinity for financial transactions. Rather, all the legal texts and the rulings of the jurists in general indicate absolute discretion and validity of women's work, and all legal and civil consequences are valid.

The right to financial dealings indicate that women are covered by economic development and the system of sustainability, and they bear the responsibility of preserving wealth as well as developing money and increasing capital. This is what the Sharia has always approved and what the jurists have always said since the time of *ijtihad* (jurisprudence), despite all attempts to prevent women from practicing the actual right of property and ownership.

<sup>1</sup> Al-Baqarah Chapter (229)

<sup>2</sup> Al-Nisaa 32

<sup>3</sup> Muhammad: Salah Abdel-Ghani: General Rights of Women, Arab Book House Library - Nasr City, Egypt, 1st ed- 1998 AD, 1/169-170.

## 2. Resources of women for gaining wealth in Islam

### 2.1 The resource of dowry

The first source of wealth earned by women as a proper right of hers is the dowry; which is the money or wealth that a wife deserves from her husband by agreement or by consummating a real marriage. Dowry could be anything that is of worth or cause of earning whether by itself or by its benefit. It is not permissible if it is ill-gotten or by forbidden deals such as wine, dead skin, entertainment instruments and others.

The Quran says, {And give the women (on marriage) their dower as a free gift}<sup>4</sup>, {And if ye wish to exchange one wife for another and ye have given unto one of them a sum of money (however great), take nothing from it. Would ye take it by the way of calumny and open wrong? How can ye take it (back) after one of you hath gone in unto the other, and they have taken a strong pledge from you? }<sup>5</sup>, and {O Prophet! Lo! We have made lawful unto thee thy wives unto whom thou hast paid their dowries.}<sup>6</sup>

It is noted in the first verse that the Holy Quran considered the dowry a gift for the woman. It is neither a price nor a compensation, but rather a (nihilah); a free gift, one that Allah Almighty commanded the husband to present to his wife.<sup>7</sup>

In addition, it was reported regarding the reduction of the dowry on the authority of the Messenger of Allah, to have said: "The best women of my nation...the least of them in dowry," and said "among the blessings of woman is her humble dowry."<sup>8</sup>

<sup>4</sup> Al-Nisaa Chapter (4)

<sup>5</sup> Al-Nisaa Chapter (20-21)

<sup>6</sup> Al-Ahzab Chapter (50)

<sup>7</sup> Al-Saffar, Hassan Musa: Dowry Official website: <https://www.saffar.org>

<sup>8</sup> Al-Tabarsi, Radhiuldin Abi Nasr Al-Hassan bin Al-Fadhil among the figures of the sixth century AH: Makarim Al-Akhlaq, [Honors of Morals] 6th ed - 1972, p. 308

<sup>9</sup> Al-Saffar, Hassan Musa: Fiqh al-Ushrah [Family Jurisprudence], Dar Al-Hadi for Printing and Publishing, 1<sup>st</sup> ed, Beirut - Lebanon, 1425 AH - 2004 AD, pg. 339.

<sup>10</sup> Al-Talaq Chapter (7)

### 2.2 Resource of sustenance expenses

Spending for (living) maintenance of woman in Islamic law is the responsibility of a man in all the roles of her life, including post-marriage stage when she enters the marital bond. This responsibility of spending (for living) remains unless the wife waives this right, or if the husband stipulates in the marriage contract that he will not bear this obligation<sup>9</sup>. Among the verses indicating the obligation to spend is the Almighty's saying {Let him who hath abundance spend of his abundance, and he whose provision is measured, let him spend of that which Allah hath given him.}<sup>10</sup>

There is no estimation of the sustenance or maintenance amount according to the Sharia. Rather, the rule is to do what the wife needs for her livelihood, such as food, medicine, clothing, bedding, cover, housing, servants, heating and cooling machines, home furniture, and other things that befit her in relation to her husband.<sup>11</sup>

### 3.3 Resource of inheritance

Inheritance and heritage are very logical and natural issues, in addition to being an innate natural law that has a strong and profound impact in stimulating the economic movement.<sup>12</sup>

Islam has guaranteed the right of man to inheritance and determined what a person is entitled to from the heritage, by two matters. The first matter: lineage, and lineage are of two types, first, the lineage of the parents and their kin, and second: the lineage of children and their kin. The second matter is the affinity, which is also of two types, first, matrimonial and the other is 'wala' (loyalty)<sup>13</sup> (related to slaves who

<sup>11</sup> Al-Sistani, Sayyid Ali Al-Husseini, Minhaj Al-Salihin [Method of the Righteous], Dar Al-Muerikh Al-Arabi, 2<sup>nd</sup> ed, Beirut - Lebanon, 1423 AH - 2003 AD, 3/90, issue 420.

<sup>12</sup> Al-Shirazi, Nasser Makarim: Al-Amthal fi Tafseer Kitabullahi al-Munzal [The best in the interpretation of the revealed book of Allah], the Islamic Library for Printing and Publishing, Al-Alamy Foundation for Publications, the first corrected edition, Beirut - Lebanon, 1428 AH - 2007 AD, 3/46-47.

<sup>13</sup> Ibn al-Barraj, Abd al-Aziz Ibn al-Barraj al-Tarabulsi 400 - 481 AH: Al-Muhadhab, published by the Islamic Publication Corporation (affiliated) to the Teachers Group,

had been freed hence are inherited by those who once freed them). In the Noble Quran, the Almighty says:

{And unto you belongeth a half of that which your wives leave, if they have no child; but if they have a child then unto you the fourth of that which they leave, after any legacy they may have bequeathed, or debt (they may have contracted, hath been paid). And unto them belongeth the fourth of that which ye leave if ye have no child, but if ye have a child then the eighth of that which ye leave, after any legacy ye may have bequeathed, or debt (ye may have contracted, hath been paid). And if a man or a woman have a distant heir (having left neither parent nor child), and he (or she) have a brother or a sister (only on the mother's side) then to each of them twain (the brother and the sister) the sixth, and if they be more than two, then they shall be sharers in the third, after any legacy that may have been bequeathed or debt (contracted) not injuring (the heirs by willing away more than a third of the heritage) hath been paid. A commandment from Allah. Allah is Knower, Indulgent.}<sup>14</sup>

Hence, the noble verse drew the mechanism of heritage distribution among the spouses and siblings, males and females.

The husband then inherits half of what the wife leaves if the wife does not have a child, and if she does, whether from him or from another husband, he inherits only a quarter of what she leaves, provided that this division must take place after implementing the wills of his deceased wife or paying off her debts, which is one of the rights that Sharia gave her in disposal of the money. As for what the wife deserves from the inheritance of her deceased husband, it is a quarter if the deceased husband does not have a son, and one eighth, if he has a child from another wife, then it becomes a resource of wealth for her<sup>15</sup>.

Qom 1406 AH, 2/123. The issue of loyalty has been unnecessary for the obsolescence of the issue.

<sup>14</sup> Al-Nisaa Chapter (4)

<sup>15</sup> Al-Shirazi: Al-Amthal fi Tafseer Kitabullahi Al-Munzal [The best in the interpretation of the revealed book of Allah], 3/54.

<sup>16</sup> Miqdad Al-Syuri, Jamal Al-Din Bin Abdullah (d. 826 AH), Treasure of Irfan in the Fiqh

And according to the exegetic explanation of this verse is that the share of the wife is hers if she is the only one, and if they are more than one wife then it is divided among them, it may be an eighth, because of the explicit meaning of the verse and the consensus, because Allah Almighty did not differentiate between the rule of one of them and the rule of all, as He differentiated between the rule of one of the daughters and one of the sisters, and the rule of all of them<sup>16</sup>.

Thus, the right of the husband and wife is decreed by Allah Almighty who specified its amount in His Noble Book. Hence, the matter of this right has become clear and guaranteed, and confirmed beyond any doubt.

As for the inheritance by lineage, it is worth noting to the issue of the disparity between the woman's share and the man's share in the inheritance and their inequality in Islamic Sharia. The Islamic laws made the share of a woman's inheritance half the share of a man's inheritance. This is due to the special situation that women enjoy in terms of dowry and sustenance, fighting provisions and some penal laws. These rights led to the decline in the share of the wife's inheritance.<sup>17,18</sup>

### 3.4 The resource of women's right to work

Work in itself is not a forbidden activity to women as long as it is not sinful, provided that it does not take up her time and does not deprive her of her task as a wife or mother such as taking care of her children. So, it is permissible for her to work, but within the limits of necessity. The right is already established, but the issue is whether the woman should be confined to her basic work inside the house, or does she go out to work outside the house?

[jurisprudence] of the Qur'an, Mi'raj Press, 2<sup>nd</sup> ed, pg. 6464.

<sup>17</sup> Motahari, Mortada: Women's Rights in the Islamic Regime, translated by Haider Al Haider, Al-Alamy Publications Foundation, 1<sup>st</sup> ed, Beirut - Lebanon, 1406 AH-1986 AD, p. 260.

<sup>18</sup> Muhammad, Salah Abdel-Ghani: Women's General Rights, p. 238.

Islam is a religion of common sense and stands in the middle of extremes. It allows women to go out to work out of necessity and this necessity is either dictated by the needs of society on the one hand, or a by the personal need of a woman on the other hand. The necessity dictated by the society's need is such as educating girls, treating women, etc. As for the necessity by the woman's specific need is such as the woman's need to work for lacking a breadwinner, hence is forced to go out to work to protect herself and her orphan children, for instance, from being lost in the event of insufficient sustenance of her family (parents or siblings). Otherwise, what could a poor widow or a pauper's wife or wife of the sick or helpless do?

Islam did not impose on a woman to be confined to the house and not leave it, but rather allowed her to go out to pray, seek knowledge, fulfill needs, as well as every legitimate religious and worldly purpose. The Prophet, peace be upon him, said to his wife, Sawda bint Zama'a: "Allah Has permitted you to go out for your needs."<sup>19</sup>

### 3. Issues entailed by women's work

#### 3.1 *The conflict of wifely duties and wife's work*

It is needless to say that woman's departure outside the marital house whether with or without her husband's permission brings about a considerable damage to her marital duties due to the conflict that this departure causes. Such damage includes time

consumption, physical and mental exertion, and dedicating an important aspect of life to work. Here, the husband's obligation of provision to the wife is annulled. It could be a penalty for her going out without permission or as opposition to the marital rights. Thus, "if she goes out without legal justification and husband's permission, her right of provision is revoked and continues to be so as long as she remains like that, but if she repents and returns, the right of provision or sustenance returns to her."<sup>20</sup>

Hence, her return means dissolving the conflict with marital duties and thus the cause goes away and then the sustenance and maintenance return to her. This stems from an important thing, "the first task of a woman is the family, her husband and her children, for taking care of the family institution is the first task of the woman and professional work and other things that do not relate to the needs of the family and its necessities come in the second place, to care for the family."<sup>21</sup>

#### 3.1 *Dues on the wife's wealth*

##### 3.1.1 The Fifth (*khums*, twice of the *tithe* in Christianity)

The *khums* (fifth of acquired wealth) is a divine legal obligations and its issues are a place where many people may be exposed to. So the fifth is "spending almsgiving in the path of Allah is charity, jihad, purification of the soul from its stinginess and from the love of this life. Hence *khums* reveals the belief of man in Allah"<sup>22</sup>

The jurists have generalized the rule of *khums* in the fortune, "the obligation of *khums* in every piece of gain, including money that is found and

<sup>19</sup> Al-Bukhari, Muhammad bin Ismail Abu Abdullah Al-Bukhari Al-Ja'fi (d. 256 AH): Al-Jami' Al-Mukhtasar (Sahih Al-Bukhari), the Book of Marriage, chapter on women going out for their needs, AH 4939, Dar Ibn Kathir, Lebanon - Beirut, 1407 AH

<sup>20</sup> Al-Youssef, Muslim Muhammad Jawdat: Legislations in the Light of Islamic Law, Dar Al Rayan Press - Beirut, 2001, p. 131

<sup>21</sup> Shams El-Din, Muhammad Mahdi: Marital Rights, p. 229

<sup>22</sup> Al-Modrasi, Muhammad Taqi: Al-Wajeez (Abridged) Islamic Jurisprudence, printed: Tehran, 1418 AH 1/5

whose owner is not known”<sup>23</sup> and if that is the case, it is a fortiori that the ruling should include the woman’s fortune and its dues.

Some of the rulings on the fifth of a woman’s wealth can be found in the legal rulings of jurisprudence books, so they say, for example, “husband and wife so that their annual gains are not related to each other, the answer to this is that they the obligatory fifth with such a gift is not waived”.<sup>24</sup>

Referring to “their wealth” means that of the husband and wife, so the ruling includes both of them. Hence, the wife’s wealth is included in the fifth as the man’s, and by saying, “the fifth is not waived”, includes the woman as well, a fortiori, but the jurists see that if a wife gifts her husband from her wealth, then there is no fifth imposed on this because they say, “fifth is not imposed on gifted money from a wife to the husband.”<sup>25</sup> Also, they say, “There is nothing wrong with paying someone else’s fifth to him (husband), even if it is for spending (for living), and even for the wife with a needy husband.”<sup>26</sup>

This means that if a wife with a needy husband acquires wealth in which one-fifth is due, scholars say, “there is nothing wrong with paying someone else’s fifth to him (husband), that is, even if his wife, i.e. the husband has the right to take one-fifth of the wife’s wealth, the wife who pays a fifth. This indicates to a woman’s one-fifth of her money. Then the needy husband will be one of the imposed dues of the fifth (khums).

### 3.1.2 The Zakat

Zakat is paying financial dues posed on the individual in the broad sense. Performance these dues lead to social solidarity, cleanse the soul from selfishness, narrows the social class stratification and develops the economy of the nation.<sup>27</sup> These were confirmed by the verse,

{Indeed, those who believe and do good works and establish worship and pay the poor-due, their reward is with their Lord and there shall no fear come upon them neither shall they grieve.}<sup>28</sup>

Regarding the zakat on the wife’s wealth that she earns, the jurists said “the wife may use her wealth and in it the zakat is due if it reaches the nisaab (minimum amount of possessed items) after one year has passed.”<sup>29</sup> Whereas if a woman collects money and turned it into jewelry, then the majority of jurists decree that zakat is not imposed on it: “There is no zakat on women’s jewelry intended for adornment, and adornment in all uses, whether permanent or temporary”<sup>30</sup>. The first case includes whether the woman is an employee, for example, in any profession in a permanent job and she has a monthly salary, so if she saves this salary and a year has passed and it reaches the nisab, then its zakat is due. And this is the viewpoint of all Islamic sects. The value of zakat is 2.5%.<sup>31</sup>

Scholars have permitted for the sources of zakat disbursement for the wife to pay the zakat of her wealth to her needy husband, but they did not allow it to her parents. However, a mother may pay to her heavily indebted daughter<sup>32</sup>: “It is not permissible for a daughter to be given from zakat, from either parent, unless she is indebted with no guarantor”<sup>33</sup>. It seems that the meaning of their saying: “with no guarantor” is either that she had lost her sons and her brothers and her mother had remarried, or she is divorced. The point is that a woman must pay zakat for her wealth, whether it is cash, crops, or something else, if reached the nisab for zakat, which is the view of the majority of Muslim jurists.

### 3.2 Rulings of using the wife’s wealth

#### 3.2.1 Ruling of charity and gift of woman

<sup>23</sup> Al-Rouhani, Muhammad Sadiq / The New Issues, Qom - Iran, 2<sup>nd</sup> ed- 1414 A.H., Part 1: p. 92

<sup>24</sup> Khamenei, Sayyid Ali: Answers to Referendums, reprint. Qom - Iran, Part 1: p. 254

<sup>25</sup> Ibid Part 1: p. 290

<sup>26</sup> Khomeini, Ruhollah al-Mousawi: Tahrir al-Wasila, Comprehensive Library, e-book 1/345

<sup>27</sup> Al-Modrasi, Muhammad Taqi: Islamic Legislation, its Methods and Objectives, Tehran, Iran, 2<sup>nd</sup> ed, 1/81.

<sup>28</sup> Al-Baqarah Chapter 277

<sup>29</sup> Al-Faqih: The Fatwas [Decrees] of the Islamic Network 2/176

<sup>30</sup> Ibid 1/430

<sup>31</sup> Ibid 2/240

<sup>32</sup> Ibid 2/850

<sup>33</sup> Ibid 2/2159

Some jurists see that charity and gift of working woman to her husband is valid: "it is permissible based on the validity of husband's testimony to his wife and it was confirmed by Zainab, wife of Ibn Masoud who asked the Prophet (pbuh) about giving almsgiving to her husband, "it is permissible with two divine rewards; the reward of alms and the reward of maintaining kinship affinity," said the Prophet.<sup>34</sup>

The jurists said, it is permissible for a woman to give alms from her husband's wealth without his permission, and if it is permissible for her to do so with his wealth without his permission, then it is so, a fortiori with her wealth.<sup>35</sup> Also, the majority of Muslims establish that a woman may give alms and charity from her wealth even without her husband's permission.<sup>36</sup>

### 3.2.2 *The ruling of spending on the family*

The Islamic Sharia has ensured to provide the Islamic community with a profitable economic and social arena to fulfil the stability of Islamic life to the fullest. It has assigned men with this task. If there is emergency that prevents them from completing the task to the fullest, it allowed women to be substitutes in maintaining the living and do it in accordance with the teachings and provisions adopted. Hence, "women have the right to play their active role in society, while adhering to the general legal lines that enable them to activate their role in a positive way."<sup>37</sup>

The conditions in spending and maintenance is ease or affluence, as the jurists say: "spending (for sustenance of living) is due under two conditions, the ease of the sustainer and the

needy is not obliged to provide living.<sup>38</sup> If the father is in ease, he is obliged to sustain living of family, and if the father is needy and the mother is affluent, she is obliged to sustain living<sup>39</sup>, then the focus on sustaining living is the criterion of neediness and affluence.

Spending (supporting the family/sustenance of living) falls into two; obligatory spending and recommended spending. The obligatory is (on oneself, wife, parents, children, zakat, vows and fifths)<sup>40</sup>, and the recommended, for example, is the affinity to kinship and brothers, and the absolute spending of money for the sake of Allah secretly and openly<sup>41</sup>. Spending may be on food, drink, clothing and housing.<sup>42</sup>

These are the well-known principles of the jurists regarding spending (for sustenance of living), so it becomes clear that when the man becomes n needy and the woman is affluent, she must provide for the family with the aforementioned matters. However, this is secondary ruling, as some jurists do not always require that women provide for the family, and the evidence for this is the principle, so jurists say, in principle, the wife is not obligated to spend."<sup>43</sup>

According to the non-Imamist schools, the obligation of spending on the family by the woman is determined by the following: If the father has money and he is affluent, then he must provide for the family. If the father becomes needy or dies, then it is an obligation on the mother.<sup>44</sup>

<sup>34</sup> Al-Radi, Abu Bakr Muhammad bin Abi Sahel / Al-Mabsout, published: Islam website, 1 - 1331 AH, 3/398 <http://www.al-islam.com>

<sup>35</sup> Al-Shawkani, Muhammad bin Ali bin Muhammad: Nayl al-Awtar from the hadiths of the Master of the Righteous People, Explanation of Muntaqa al-Akhbar, Comprehensive Library and Islam Website <http://www.al-islam.com> 9/246

<sup>36</sup> Al-Munajjid, Dr. Muhammad Salih: Fatwas of Islam Q&A, 1/4761 [www.ahlalhdeth.com](http://www.ahlalhdeth.com)

<sup>37</sup> Imam Khomeini Center: Women in the Imam's Thought, The Center's website <http://ar.imam-khomeini.ir>, p. 68

<sup>38</sup> Al-Tusi, Ibn Hamza (d. 565 A.H.), Al-Wasila [the way] to attain Virtue, Al-Shamilah Library, 1/138

<sup>39</sup> Ibid 1/139

<sup>40</sup> Al-Ardabili, editor: Dhabt Al-Bayan, published by Dar Al-Ilm Al-Islami - Beirut, 29/17.

<sup>41</sup> Ibid p.18

<sup>42</sup> Ibid p. 54

<sup>43</sup> Al-Amili, Zain Al-Din Al-Shami (d. 969 AH). Al-Rawdah Al-Bahia fi Sharh Al-Luma' Al-Damashqiah, Al-Fikr Publishing House, Beirut, 4/45

<sup>44</sup> Islam website <http://www.al-islam.com> The Great Fiqh Fatwas [juristic decrees], Part 9: Pg 263

#### 4. The issue of wealth management and development

When Islam allowed women to own property, it followed up with providing women with solutions to manage that property. Islam made a woman responsible in the event of money being wasted or lost. However, the problem is the woman being away from managing her wealth. Hence, in turn, Islam put forward the solution to this problem as follows:

- 1- Authenticity of disposition: no one has the right to take away her money or to waive or forfeit one of her rights except by her will.
- 2- Learning: Islam legislates for women the freedom to learn and to manage the disposal of their wealth.
- 3- Litigation: One of the most important rights of a woman is her right to sue and file a lawsuit if her wealth has been exploited or she is deprived of her financial rights mentioned above.
- 4- Equality in rights rather than duties: From an economic point of view, we find that the man is charged with many burdens and obligations, unlike the woman. Rather, it is the right of the woman and the duty of the man, and this is what has been stated.
- 5- Setting conditions and regulations for working for women, including:
  - 1- That a woman's work does not have a negative impact on her family life
  - 2- Not to work where there is a legal prohibition, such as mingling and solitude alone
  - 3- That her work does not affect the work of men, such as being a reason for severing his cause of livelihood
  - 4- That her work is compatible with her feminine nature.

#### Conclusion:

The study is concluded with the following results:

- Sharia has given attention to women, with the economic right being first concern, thus being ahead of man-made laws and advocates of women's rights in granting this right.

- Islam has given women the right to own and manage property, and legislation has nothing to do with women giving up this right, whether by her own choice or by compulsion.

- Islam has set regulations for women, whether in work or education, such as the etiquette of mingling with men at work and in study.

- Women in all ages have been distinguished by their giving and achievements in maintaining and providing for the family, so it is not possible to ignore the role of women in earning, especially in contemporary life in particular.

- Wealth gives the woman independence, and therefore it adds to her responsibility and obligations towards the wealth and towards her personality.

- Sometimes a woman provides for the family, and if she affords it, even if she does not spend directly, her self-sufficiency is considered a participation in sustenance of the family.

#### Recommendations:

- Society and the state should support women in gaining legitimate rights.
- A man must accept a woman as a partner or as a boss.
- The woman has to take into account her role in the family and the organization of her life, and in return the man must help the woman in these responsibilities.
- Women should deal with wealth carefully and prudently
- Women should invest all opportunities of learning to improve the management and development of wealth, and to refrain from extravagance.
- Resorting to one's mind and consultation, and seeking help from others in case of need.

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