

Women's Financial Rights in the Context of the Holy Quran

Messaouda Adoui¹, Zoulikha Mansri².

¹Laboratory of Civilisation Jurisprudence and the Objectives of the Sharia

Faculty of Islamic Sciences, University of Batna 1 (Algeria).

²Faculty of Islamic Sciences, University of Algiers 1 (Algeria).

The Author's E-mail: messaouda.adoui@univ-batna.dz¹,
zoulikhamansri@gmail.com²

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Abstract:

This study focuses on “Women's Financial Rights under the Purposes of the Holy Quran”, and addresses the research problem of the objectives and wisdom behind legislating women's financial rights. Understanding these objectives is crucial for solving many social problems in reality. The research aims to elucidate the purposes of financial rights from the Quranic verses related to dowry, inheritance and maintenance in order to correct misconceptions and highlight the role of awareness of these purposes in achieving benefits and preventing harms.

The study concludes that the Quran's purpose in affirming and securing these financial rights for women is to honour women, elevate their status, ensure justice for them, and clarify their role in building individuals and societies.

Keywords: rights; wealth; women; purposes; Qur'an.

INTRODUCTION

The Holy Qur'an was revealed to guide people from darkness to light, to reform human conditions in various aspects of life, to build a society characterised by justice, equality and civilised values, and ultimately to achieve happiness in both worlds. These are the supreme goals and objectives. Among the important issues addressed in the Qur'an are human rights in general and women's rights in particular. The Qur'anic verses elevate the status of women as human beings in all dimensions - social, psychological, economic and more.

Financial rights are perhaps the most important examples of the Quran's justice towards women. The equitable distribution in the first revealed verse on

inheritance begins by affirming women's rights, whether as mothers, sisters or wives, correcting the pre-Islamic perspective of inferiority. In addition, the Qur'an upholds the right to maintenance for women in various situations and legislates on dowry, recognising their vulnerability to injustice and loss of rights. These Qur'anic legislations embody noble objectives and goals that can be derived from the relevant verses, which aim to correct misconceptions, strengthen family ties and establish a solid family foundation that forms a comprehensive system.

It is essential to clarify women's rights in the light of Qur'anic objectives, as this is a contemporary issue that requires real solutions from its original source. Given the scientific importance of the subject, this research paper attempts to highlight some examples of women's financial rights, such as inheritance, maintenance and dowry, because of their relationship to the stability and construction of the family unit.

Based on the above, the title of the study is "Women's Financial Rights According to the Purposes of the Quran". What is meant by women's financial rights? What is the concept of Quranic purposes? What are the main Quranic purposes related to these rights, and what role does awareness of these purposes play in preserving women's rights?

This study aims to clarify the purposes of the Qur'an in legislating women's rights in general and financial rights in particular. It seeks to clarify the correct understanding in order to eliminate misconceptions about Quranic concepts and to highlight the role of awareness of these purposes in achieving benefits and preventing harms.

The paper will be presented in two main sections: the first will cover concepts related to the research terms, while the second will address the Quranic purposes related to women's financial rights. In addition, there will be an introduction and conclusion that will reveal the findings.

Section One: Definition of Research Terms

Subsection One: Defining Women's Financial Rights

Subsection Two: Definition of Quranic Purposes

Section Two: Quranic Purposes Regarding Women's Financial Rights

Subsection One: Purposes of Dowry**Subsection Two: Purposes of Women's Inheritance****Subsection Three: Purposes of Women's Maintenance****Section One: Defining Research Concepts**

This section of the research will clarify the concept of both women's financial rights and the purposes of the Holy Quran in their linguistic and terminological usage, both individually and in combination, as intended in this study.

Subsection One: The Concept of Financial Rights

Before understanding what is meant by financial rights as a descriptive compound, we will first clarify the meaning of each part individually, both in terms of language and terminology, and then explain the intended meaning of these rights.

First: Concept of Rights**1. Right in language:**

The term "right" in linguistic dictionaries has several meanings, the most important of which are:

- **Supreme and absolute truth in existence:** This refers to the Creator, the Almighty. "The Right" is one of the names of Allah, and it is also said to be one of His attributes; it signifies true existence and divinity. As stated in the Qur'an:

"Then will they return to Allah, their true Allah. His is the judgment, and He is the quickest of the accountants" (Surah Al-An'am, 62)¹.

- **Stability and commitment:** The "Lisan al-Arab" says: "The matter has become right and it has been confirmed"². The "Qamus Al-Muheet" says that the meaning of the right of a matter is that it is obligatory and certain³.

¹- Ibn Manzur: Abu al-Fadl Jamal al-Din Ibn Mukarram (d. 711 AH), Lisan al-Arab, Dar Sader, Beirut, 1st edition, undated, entry (haqqaq), 10/50.

²- Ibn Manzur, Lisan al-Arab, entry (haqqaq), 1/680.

³- Al-Fayruz Abadi: Majd al-Din Abu Tahir Muhammad Ibn Ya'qub (d. 817 AH), Al-Qamus al-Muhit, edited by the Heritage Research Office at the Al-Risalah Foundation under the supervision of Muhammad Na'im al-'Irqisusi, Al-Risalah Printing, Publishing and Distribution Foundation, Beirut, Lebanon, 8th edition, 1426 AH / 2005 CE, 1/874.

- Wealth and property: The term “right” is also applied to wealth and property, indicating something that exists and is established¹, as mentioned in “Al-Sihah”, where right is the opposite of falsehood². According to linguists, a right is the opposite of a falsehood and indicates absolute truth, as well as obligation and stability. It can also refer to wealth and property.

2. Law in terminology:

In the field of jurisprudence, a right is defined as:

“A privilege recognised by law that confers authority over something or requires another to perform in order to obtain a specific benefit”³. Mustafa Al-Zarqa stated that a right is: “A privilege established by law that confers authority or obligation”⁴. This definition encompasses different types of rights, including religious rights (such as Allah’s rights over His servants in acts of worship such as prayer and zakat), civil rights (such as the right to property), financial rights (such as maintenance) and non-financial rights (such as guardianship over oneself).

This definition is distinguished by its emphasis on the intrinsic nature of the right, as it establishes a specific relationship of exclusivity with a particular individual, such as the seller’s right to the price, which is exclusive to him⁵.

Thus, according to these definitions, a right is a relationship that concerns the holder of the right and is derived from a benefit to him. It implies an obligation and stability for the benefit of the individual, indicating a link between the linguistic and terminological meanings⁶.

Second: Definition of wealth

1. Wealth in language:

¹- Ibid, 1/874.

²- Al-Jawhari: Ismail Ibn Hamad al-Razi (d. 393 AH), Mukhtar al-Sihah, edited by Mahmoud Khater, Lebanon Publishers Library, Beirut, new edition, 1415 AH / 1995 CE, entry (haqqaq), 1/167.

³- Fathi al-Durini, The Right and the Extent of the State’s Authority in Restricting It, Al-Risalah Foundation, Beirut, 3rd edition, 1404 AH / 1984 CE, p. 195.

⁴- Mustafa al-Zarqa, Introduction to the General Theory of Obligation in Islamic Jurisprudence, Dar al-Qalam, Damascus, 1st edition, 1420 AH / 1999 CE, p. 17.

⁵- Al-Zuhaili: Wahbah bin Mustafa al-Zuhaili, Islamic Jurisprudence and Its Proofs, Dar al-Fikr, Syria, Damascus, 4th revised edition, undated, 4/2839.

⁶- Ibn al-Jawzi: Abu al-Faraj Jamal al-Din Abdul Rahman (d. 597 AH), Nuzhat al-A’yun al-Nazirah in the Science of Faces and Parallels, edited by Muhammad Abdul Karim Kazem al-Radi, Al-Risalah Foundation, Beirut, Lebanon, 1st edition, 1404 AH / 1984 CE, 1/266.

The term “wealth” comes from the root (mal), which means abundance. It refers to anything that belongs to an individual or a group, such as possessions, trade goods, real estate, money or livestock. In pre-Islamic times, it was used specifically to refer to camels. A person described as someone who has ¹نو مال wealth. Linguistically, wealth encompasses everything that can be owned. Among nomadic peoples, it refers to livestock, but it also includes gold, silver and other valuables². Thus, wealth is defined as anything that an individual or group owns and can benefit from.

2. Wealth in terminology:

In law, wealth is defined as:

“That which belongs to property and can be exclusively possessed by the owner when acquired by lawful means³.” It is also described as:

“That which naturally tends to be preserved for use when needed, and which has legal value only if it satisfies two conditions: first, that it is essentially useful when needed; second, that its use is legally permissible”.

For example, a grain of wheat would not be considered wealth if it provided no benefit, and similarly, items such as alcohol or pork are not considered wealth in a legal sense, even though some people may benefit from them, because they are not permissible in Islamic law. Therefore⁴, wealth is defined as anything that is both beneficial and permissible according to legal standards.

Third: Financial Rights

Financial rights are those that relate to wealth and its benefits, that is, they relate to money or benefits. Examples include the seller’s right to the price, the buyer’s right to the purchased item, the right of first refusal, the right of servitude, the right of choice, and the tenant’s right to housing, among others⁵.

¹- Shawqi Diaf, Al-Mu’jam al-Wasit’s, Al-Shorouk International Library, Egypt, 4th edition, 1425 AH / 2004 CE, p. 892.

²- Nazih Hamad, Dictionary of Financial and Economic Terms in the Language of Jurists, Dar al-Qalam, Damascus, Al-Dar al-Shamiyah, Beirut, 1st ed: Abu al-Faraj, 1429 AH / 2008 CE, p. 388.

³- Al-Shatibi: Ibrahim Ibn Musa al-Lakhmi al-Gharnati (d. 790 AH), The Concordance in the Foundations of Islamic Law, Dar al-Kutub al-Ilmiyyah, Lebanon, 1st edition, 1425 AH / 2004 CE, p. 226.

⁴- Al-Jaziri: Abdul Rahman Ibn Muhammad (1360 AH), Islamic Jurisprudence According to the Four Schools, Dar al-Kutub al-Ilmiyyah, Beirut, 2nd edition, 1424 AH / 2003 CE, 2/135.

⁵- Wahba al-Zuhaili, Islamic Jurisprudence and Its Evidence, 4/8.

The financial rights referred to in this research are those that Islamic law has mandated for women, providing them with financial benefits such as their rights to dowry, inheritance and maintenance. We will explain the meaning of each of these rights separately

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1. Dowry

In Language:

The term “dowry” can be pronounced as “صَدَقَةٌ” or “صُدُقَةٌ”¹ and it refers to the “, bridal gift given to the wife

In the narration of Umm Habiba, it is mentioned that the Neus (King) gave her a dowry: “He gave her a dowry, which is the sada².” The Arabs used the term “مهر” (mahr) to refer to the womans dowry. In addition, the verb “ is associated ” مهر (mahir) is skilled or “ماهر” with skill and knowledge; a person described as knowledgeable in his work³.

Since the root of “ indicates skill and knowledge, the dowry symbolises ” مهر .sincerity in marriage

In terminology: Dowry

¹- Abu al-Hasan Ahmad Ibn Faris (d. 395 AH), The Standards of Language, edited by Shihab al-Din Abu Amr, Dar al-Fikr, Beirut, 1143 AH / 2001 CE, p. 281.

² - Ibn Manzur, Lisan al-Arab (entry: mahr), 5/184, and the narration of Umm Habibah mentioned by Ibn Manzur: “The Najashi gave her a gift from himself” does not appear in this wording except in Ibn al-Athir’s book: Majd al-Din Abu al-Sa’adat (d. 606 AH), The End in the Strange of Hadith and Narration, entry (mahr), edited by Tahir Ahmad al-Zawi and Mahmoud al-Tanahi, Scientific Library, Beirut, 1399 AH / 1979 CE, 4/374. It was also reported by Al-Hakim: Abu Abdullah al-Naysaburi (d. 405 AH), The Supplement to the Two Authentic Books, Dar al-Kutub al-Ilmiyyah, Beirut, 1411 AH / 1990 CE, with the wording: “So he married her to him and the Najashi gave her a gift from himself...” in the section mentioning Umm Habibah bint Abu Sufyan - may Allah be pleased with her - no. (6771), 4/23. I have not found this narration anywhere else in the books of the Sunnah.

³- Al-Zabidi: Taj al-Din (d. 1205 AH), The Crown of the Bride from the Jewels of the Dictionary, edited by Abdull Sattar Ahmad Farraj, Dar Ihya al-Turath al-Arabi, Beirut, undated, 1391 AH / 1971 CE, entry (mahr), 14/158.

Dowry is defined as: “What the wife is entitled to receive from the husband as a result of marriage”¹. Thus, dowry represents the financial entitlement that the husband must provide to the wife as part of the marriage contract.

Inheritance

In the language:

The term “inheritance” (ميراث) is derived from the verb “ (waratha), which ”ورث has two meanings: continuity (to remain) and transfer (the movement of something from one group to another “ ,For example, it is said .²(I inherited wealth from my relative,” meaning that after your ancestor’s death, his wealth became yours.

In the Qur’an, Allah mentions this concept in the context of Zechariah’s prayer:

“And indeed I fear the successors after me, and my wife is barren. So grant me from Yourself a protector who will inherit from me and from the family of Jacob”. (Surah Maryam, 5-6). This indicates that the heir will remain after my death and will receive my inheritance³.

Inheritance

In Terminology:

Inheritance is defined as: A science that determines who inherits, who does not, and the share of each heir”⁴. Al-Sabouni defined it as: “The transfer of property from the deceased to the living heirs, whether the property consists of money, real estate or rights of a legal nature”⁵. Thus, inheritance is the transfer of what the deceased leaves behind, be it wealth or other rights⁶, to his heirs

Maintenance (Nafaqa)

In language:

¹- Al-Sadiq al-Ghiriani, The Maliki Fiqh Code and Its Proofs, Al-Rayan Foundation, Beirut, 1st ed., 1426 AH / 2006 CE, 2/580.

²- Ibn Manzur, Lisan al-Arab, entry (warith), 2/200.

³- Ibid.

⁴- Muhammad ibn Ahmad ibn Arafah al-Dasuki (d. 1230 AH), Hashiya al-Dasuki on the Large Commentary, Dar al-Fikr, Beirut, undated, 4/456.

⁵- Muhammad Ali al-Sabuni, Inheritance in Islamic Law in Light of the Quran and Sunnah, undated, p. 34.

⁶- Al-Fayruz Abadi, Al-Qamus al-Muhit, p. 926.

The term “maintenance” (نفقة) is the plural of “نفقات.” It refers to the act of ‘providing for someones needs. For example, when camels are said to have “نفقت,” in religious “نافق” it means that their hair has fallen out due to fattening. The term ¹contexts means concealing disbelief while appearing to profess faith

In a broader sense, “أنفق القوم” indicates that the market has prospered and can also ‘refer to ones wealth, such as money or food. The terms “ convey ”نفاق” and “نفقة” it means that “أنفق” a sense of abundance or lack. When someone is said to have they have spent their wealth, especially in times of need. Therefore, maintenance includes the financial support provided to meet the necessary needs of ²individuals

From these meanings, we can see that the root “نفق” means scattering, deficiency lack, expenditure, and so on. The meaning relevant to this research refers to the expenditure of money on food, clothing, shelter and all the necessities of life for those on whom maintenance is obligatory

In terminology, maintenance is defined as: “What is necessary for a person’s usual subsistence without extravagance”³. Others have defined it as: “The provision of bread, meat, clothing and shelter for those for whom one is responsible⁴”.

These definitions illustrate that maintenance is the provision of sufficient food, clothing, shelter and related necessities in a reasonable manner for those for whom one is responsible.

Subsection Two: The Concept of Quranic Purposes

We will define the term “purposes” in both language and terminology. As for the term “Quran”, it is well known and needs no introduction. We will then explain what is meant by the purposes of the Quran as an additional compound.

First: Purposes in language

¹- Ibn Manzur, Lisan al-Arab, entry (nafaqa), p. 909.

²- Muhammad al-Ansari al-Rasa’i, Commentary on the Hudud, Dar al-Gharb al-Islami, Beirut, 1st ed., 1993 CE, p. 321.

³- Mansur ibn Yunus al-Bahuti, Al-Kashaf ‘an Matn al-Iqna, edited by Ibrahim Ahmad Abdul Aziz, Dar Alam al-Kutub, Riyadh, undated, 1423 AH / 2003 CE, p. 2813.

⁴- Al-Khalil al-Farahidi (d. 170 AH), Kitab al-Ayn, edited by Mahdi al-Makhzoumi, Ibrahim al-Samarrai, Dar Maktabat al-Hilal, undated, 5/54.

The root (ق ص د) in Arabic means intention, direction, and the act of approaching something with steadfastness, whether in a straightforward or biased manner¹. “Purposes” (لمقاصد) is the plural of “” ,It is said .”I aimed directly at it” (قصداً) (ومقصداً), where “” denotes justice and reliance on something. The term also “” conveys a sense of moderation, the balance between extravagance and .²wastefulness

It can also mean the straightness of a path, as in Allah’s statement:

“And to Allah belongs the direction of the path...” (Surah An-Nahl, 9). Ibn Jarir explained that “the goal is the straight path that has no deviation³”. It can also mean moderation and avoidance of excess, as referred to in the verse:

“And be moderate in your way...” (Surah Luqman, 19).

In summary, linguists agree that the root (قصد) in Arabic usage conveys multiple and common meanings. However, its predominant meaning refers to intention and direction towards something.

Second: Purposes in terminology

The concept of “purposes” has not been clearly defined by previous scholars, but they have applied it in their opinions and interpretations using various phrases and terms, such as “matters according to their purposes”, “the intention of the wise legislator”, “the secrets of the law”, “the underlying reasons”, and “removing hardship”. Al-Ghazali (d. 505 AH) was one of the first to discuss this concept.

Contemporary scholars have formulated different definitions that are similar in meaning. For example, Allal al-Fassi defined it as: “The aims and secrets that the legislator intended behind each of his decisions”⁴. Yusuf al-Qaradawi described it as: “The objectives that the texts seek to achieve through the commands,

¹- Abu al-Hasan Ahmad Ibn Faris, Maqayis al-Lughah, p. 891.

²- Al-Tabari Muhammad ibn Jarir (d. 310 AH), mmAl-Jami’ al-Bayan fi Ta’wil al-Quran, Dar al-Fikr, Beirut, undated, 1405 AH, 14/83.

³- Allal al-Fassi, The Objectives of Islamic Law and Its Noble Traits, Western Unity Library, Casablanca, undated, p. 3.

⁴- Yusuf al-Qaradawi, A Study in the Jurisprudence of the Objectives of Shari’ah Between General Objectives and Specific Texts, Dar al-Shorouk, Cairo, 3rd ed., undated, p. 20.

prohibitions and permissions that the specific rulings seek to achieve in the lives of individuals, families, communities and the nation¹.

On the whole, the objectives focus on the goals and objectives intended by the wise legislator, or they represent what Allah desires in His rulings and laws, which serve the interests of the obligated individuals to achieve human happiness in both worlds.

Third: Quranic purposes as a composite

Since the focus of this research is on women's financial rights in light of the purposes of the Holy Quran, we will define the purposes as they relate to the Quran. Al-Izz ibn Abd al-Salam stated that the main purposes of the Quran are: "The command to acquire benefits and their causes, and the prohibition to acquire harms and their causes"². Abdul Karim Hamdi defined them as: "The purposes for which the Qur'an was revealed to achieve the interests of the servants"³.

Ali Bashir al-Tijani mentioned that this definition frames the goals as a clear explanation of the purposes; the purpose includes both the goal and the means to achieve it. Thus, the goals are part of the objectives. On this basis, he defined the ends as: "To understand what Allah intends through the revelation of the Holy Qur'an"⁴.

Through the synthesis of these concepts, we can say that the purposes of the Qur'an are to understand Allah's intentions behind the revelation of the Holy Qur'an in order to achieve the interests of His servants and to prevent harm from befalling them.

Subsection Two: Purposes of Women's Financial Rights in the Quran

¹- Here is the retranslation of the text with Abu Muhammad Izz al-Din Ibn Abd al-Salam (d. 606 AH), *The Rules of Governance in the Interests of the People*, Dar al-Kutub al-Ilmiyyah, Beirut, and Dar Um al-Qura, Cairo, 1414 AH / 1991 CE, 1/10.

²- Abdul Karim Hamdi, *The Objectives of the Quran in Legislation*, Dar Ibn Hazm for Printing, Publishing and Distribution, 2008 CE, p. 29.

³- Ali al-Bashir al-Fakki al-Tijani, *The Objectives of the Quran and Their Relation to Reflection*, from the Proceedings of the First International Conference on Reflecting on the Quran, Doha, 2013 CE, p. 5.
Abdul Karim Younes al-Khatib (1390 AH), *The Qur'anic Interpretation of the Qur'an*, Dar al-Fikr al-Arabi, Cairo, undated, 2/699.

⁴- Abu al-Tayyib Muhammad Siddiq Khan al-Husayni al-Qanouji (d. 1307 AH), *Opening of the Statement on the Aims of the Quran*, Introduction, Revision and Printing by: Abdullah Ibn Ibrahim al-Ansari, Al-Maktabah al-Asriyah for Printing and Publishing, Sidon, Lebanon, 1412 AH / 1992 CE, 3/21.

This subsection aims to explain the purposes of the Holy Qur'an in legislating the prominent financial rights of women and their role in understanding the texts of the Qur'an and grasping its rulings and secrets. This understanding is crucial to grasping the implications of the texts and their effects in creating benefits and preventing harms, thereby addressing many social issues.

To illustrate these rights, we have chosen women's rights in relation to dowry, inheritance and maintenance because of their close connection to family stability.

Subsection One: Purpose of Dowry

Dowry is one of the financial rights established by the Holy Qur'an for women, as it ensures that they receive their full bridal gift. The Qur'an does not set a specific amount for the dowry, which contains wisdom, secrets and purposes. Allah says:

“And give to the women [at marriage] the dowries they are entitled to...” (Surah An-Nisa, 4).

The dowry is a right of the wife that the husband must fulfil. If it comes into her possession and she willingly gives part of it, it is a favour from her¹.

Scholars have noted that the address in this verse is to husbands, while some say it is to guardians. The term “(nahlah) comes from giving; it implies a gift or نحلة” “donation. It is said that” refers to a debt of gratitude. Qatada interpreted it as a legal obligation, while Ibn Abbas described it as a dowry and Ibn Jurayj referred to it as a specific obligation.

The meaning of the verse, understood as addressed to husbands, is essentially: “Give the women you have married their dowry, which is your obligation, as a gift or a debt of gratitude from you, or as an obligation on you that you should fulfil willingly”.

This underlines the importance of dowry as both a financial right and a moral responsibility, and emphasises the respect and dignity accorded to women in marriage.

¹- Muhammad Rashid Rida, Tafsir al-Quran al-Hakim (Tafsir al-Manar), Egyptian General Book Organisation, undated, 1990 CE, 4/308.

The meaning of this verse can also be understood as addressing the guardians: “Give the women of your relatives the dowries you have received from their husbands. In pre-Islamic times, guardians took the dowries of their female relatives without giving them anything in return¹.”

Muhammad Rashid Rida commented: “This address, understood in this context, refers to husbands. But there is another perspective, which is that it is addressed to the guardians who marry both orphans and non-orphans. Allah commands them to give the dowries they receive from their husbands to the women on their behalf”.

In pre-Islamic times, a guardian would marry off a woman and take the dowry for himself without giving her anything. Some would give a man her sister on the understanding that he would give them his sister in return, leaving the woman with no share of the dowry.

There is no objection to interpreting the address as applying to all Muslims. The husband is thus reminded of his obligation to pay the dowry without leniency, while the guardians are reminded that they cannot marry off their wards without a dowry for their benefit. They cannot take any part of the dowry if they receive it from the husband on her behalf, unless she willingly allows them to do so.

This emphasises the importance of dowry not only as a financial obligation but also as a matter of ethical responsibility towards women, ensuring that they receive their rightful share and are treated with respect and fairness².

In pre-Islamic times, a woman’s dowry was considered a price and compensation. The Qur’an came to abolish this notion, preserving this financial right of women and clarifying the purposes for which it was legislated. Among the mysteries and objectives of the dowry is that the husband should see it as a symbol of greater value than mere compensation; the marital bond is deeper than that and reflects an affirmation of love and affection³.

Describing the dowry as a reward or compensation does not negate the understanding that marriage means mutual tranquillity and a bond of love and mercy between the spouses. The dowry serves as a gateway to “a human

¹- Ibid, 5/10

²- Abdul Karim Younes al-Khatib, *The Qur’anic Interpretation of the Qur’an*, 2/699.

³- Ibn Ashour: Muhammad al-Tahir al-Tunisi (d. 393 AH), *Al-Tahrir wa al-Tanwir*, Tunisian Publishing House, Tunisia, 1984 CE, 4/230.

relationship or psychological bond” and should therefore be seen in the context of that relationship and bon¹.

In addition, one of the purposes of the dowry is to serve as a clear marker to distinguish between legitimate marriage and illicit relationships. In pre-Islamic times, the husband would give money to the woman’s guardian, known as the “خُلوان” without the woman receiving anything. Allah abolished this practice and .²designated the wealth as belonging to the woman

The wisdom of calling dowry “نحلة” (nahlah) is to distance it from forms of ’compensation and to liken it to a gift. The dowry is not a reward for the womans services, because marriage is a contract between a man and a woman, aimed at companionship and the establishment of a deep bond, involving the exchange of rights between spouses, which is too valuable to be represented by financial compensation. If it were considered as such, it would change with the benefits and duration, like all forms of compensation. However, Allah has made it a compulsory gift for husbands as an honour to their wife³.

Another wisdom in legislating the dowry is that it serves as a symbol of a man’s willingness to sacrifice and devote himself to his family. It is an indication of the man’s seriousness and willingness to take responsibility. It also provides security for the woman in case the man abandons her, leaving her without support or maintenance, thus serving as a support in her life and preserving her dignity. In addition, it acts as a deterrent for men not to rush into divorce and family breakdown at the first challenge, and encourages them to reflect on the costs and burdens associated with such impulsive decisions⁴.

Dowry is a financial entitlement established by Allah for women as a gift, not a price. It serves several noble purposes, including raising the status of women, honouring them, and distinguishing between legitimate marriages and illicit

¹- Ibn Ashour, Al-Tahrir wa al-Tanwir, 4/231.

²- Salim ibn Abdul Ghani al-Rafii, Personal Status Laws for Muslims in the West, Dar Ibn Hazm, Beirut, Lebanon, 1st edition, 1423 AH / 2002 CE, p. 451.

³- Abu al-Su’ud: Muhammad ibn Muhammad ibn Mustafa (d. 982 AH), Guidance of the Sound Mind to the Merits of the Noble Book, Dar Ihya al-Turath al-Arabi, Beirut, undated, 2/146.

⁴- _Al-Tirmidhi: Abu ‘Isa Muhammad ibn Surah (d. 279 AH), Sunan al-Tirmidhi, Chapter on What Has Been Narrated Regarding the Inheritance of Daughters, no. (2092), edited by Bashar Awad Ma’ruf, Dar al-Gharb al-Islami, Beirut, 1998 CE, 3/485. Abu ‘Isa said: “A good and authentic hadith.” See also the same source. It was reported by Al-Hakim al-Naysaburi: Abu Abdullah (d. 405 AH), Al-Mustadrak ‘ala al-Sahihayn, Book of Inheritance, no. (7954), edited by Mustafa Abdul Qadir Atta, Dar al-Kutub al-Ilmiyyah, Beirut, 1st ed., 1411 AH / 1990 CE, 4/370, “An authentic hadith with a reliable chain of narration, which they did not include.” See also the same source.

relationships. It also demonstrates the man's desire for marriage and his sincerity and seriousness in taking responsibility, which ultimately promotes tranquillity, affection and mercy. The husband is the one who seeks it, unlike in other societies where women often spend their wealth to attract men for marriage.

Understanding and implementing these objectives can help address many of the problems that exist in reality, which often arise from ignorance of Qur'anic teachings and distance from Allah's guidance. This right is often undermined in various ways, such as when a guardian takes this money for himself, or when a husband delays the payment of this right or pressures the wife to renounce it.

Subsection Two: Purpose of Women's Inheritance

The Holy Qur'an was revealed to give justice to women and restore their dignity after they were oppressed and deprived of their rights in pre-Islamic society. The chapter dealing with this is named after women, which is a positive message about their status and role in society. He established a financial right for women in the form of inheritance at the beginning of this chapter, and concludes it with another verse that highlights a specific situation regarding women's inheritance, underscoring the importance of this right. Allah says:

“For men is a share of what their parents and near relatives leave, and for women is a share of what their parents and near relatives leave, whether it be little or much - a fixed share”. (Surah An-Nisa, 7).

Abu Saud explained the meaning of this verse as follows: “The ruling concerning them is presented separately, rather than being included in the rulings for men, to emphasise their importance and to indicate their original right to inherit. This also subtly points out the difference in the shares of the two parties and strongly nullifies the pre-Islamic practice of leaving nothing to women and children¹”.

In connection with the revelation of this chapter, it is reported from Jabir that a woman came to the Messenger of Allah (peace be upon him) with her two daughters from Sa'd ibn al-Rabi. She said: “O Messenger of Allah, these are the daughters of Sa'd ibn al-Rabi, their father was killed as a martyr with you in Uhud, and their uncle has taken their property and left them with nothing. They cannot marry until they have money,” the Messenger replied: “Allah will decide the

¹ - Al-Shahrani: Muhammad Metwali (d. 1418 AH), Tafsir al-Shahrani, Akhbar al-Yawm Press, undated, 1997 CE, 4/2025.

matter. Then the verse about inheritance was revealed. The Messenger sent a message to their uncle, saying: “Give two thirds to the two daughters of Sa’d and one eighth to their mother, and the rest is for you¹.”

The prophetic tradition is full of hadiths about women’s inheritance, too numerous to mention here. The verses detail the proportions of this financial right and show justice in the distribution: “The man is entitled to a husband to support him, while the woman is entitled to a husband to support her”. Therefore, a woman’s share is sufficient if she lives without marriage, and if she marries, her share remains with her, along with a husband who will support her.

So who has a greater share in the division? It is the woman. Allah made her the standard when He said: *”For the male is a share like that of two females”. (Surah An-Nisa, 11). Is there injustice or favouritism towards women in this statement? There is indeed favouritism towards women because it establishes their share as the measure by which things are referred to; the man is obliged to spend on the woman, while the woman is expected to have a husband who will support her.

What she receives as half of the man’s share belongs exclusively to her. One might ask: Why does Allah favour women? He favours women because they are a source of honour and He protects them. If they are not married, they have something to rely on, and if they marry, it is a blessing from Allah.

Then says Allah:

“Allah teaches you about your children: for a man is a share like that of two women. And if there are only women over two, they shall have two-thirds of what he leaves. And if there is only one, for her it is half. As for his parents, the portion for each of them is a sixth of what he leaves, if he has a child. But if he has no children, and his parents inherit from him, a third is for his mother. And if he has brothers and sisters, for his mother it is a sixth of any inheritance or debt...” (Surah An-Nisa, 11).

I want us to focus our minds here to fully understand the intention behind the divine message and the ways the Qur’an takes to guide our understanding of Allah’s words. Allah has honoured mankind with the intellect, and the intellect needs training. This training includes practicing problem-solving and preparing

¹- Al-Zuhaili: Wahba bin Mustafa, *The Illuminating Commentary on Faith and Sharia*, Dar al-Fikr al-Mu’asir, Damascus, 2nd ed., 1418 AH, 4/273.

for challenges, as well as developing the ability to reason and evaluate - all essential functions of the mind¹.

The Qur'an addresses one of the most important aspects of human life: religion. The statement, "A man's share is like that of two women," reflects the responsibilities placed on men, who are expected to provide for their families, work, endure hardship and pay dowries for their wives. Women, on the other hand, have no obligation to provide for anyone, be they daughters, sisters, mothers, wives, aunts or nieces. Only when they reach the age of majority are they responsible for their own expenses if they are not married².

Thus, a son receives twice the share of a daughter because he is responsible for supporting himself, his children, his wife and his unmarried sister. A daughter, on the other hand, inherits one third alongside her brother, and if there are two daughters or sisters, they receive two thirds together. A single daughter receives half of her father's estate, with the remainder going to more distant heirs³.

This context underscores the importance of protecting women's rights, as evidenced by the warnings against "unjustly consuming the wealth of orphans", which parallels the prohibition against depriving women of their rightful share of inheritance⁴.

According to this wonderful system, Islamic law established rules of inheritance based on justice and fairness to prevent injustice among heirs. It takes into account the degree of kinship with the deceased, distributes responsibilities and addresses financial burdens within the family. Inheritance is a legal right aimed at distributing wealth and preventing its accumulation in the hands of a few individuals, recognising the principle of personal property while respecting human effort and nature. People naturally want their wealth to be passed on to their nearest and dearest⁵.

The Holy Qur'an has ensured justice for women by safeguarding their right to inheritance, considering their unity as individuals without discrimination between

1- Al-Zuhaili, *The Intermediate Commentary*, Dar al-Fikr, Damascus, 1422 AH, 1/192.

2- *Ibid.*, 1/290.

3- *Ibid.*, 1/290.

4- Al-Qurtubi: Abu Abdullah Muhammad ibn Ahmad Shams al-Din (d. 671 AH), *The Comprehensive Commentary on the Quran*, edited by Ahmad al-Barduni and Ibrahim Atfish, Dar al-Kutub al-Misriyah, Cairo, 2nd ed., 1384 AH / 1964 CE, 18/170.

5- Al-Tirmidhi, *Sunan al-Tirmidhi*, Chapter on What Has Been Narrated Regarding Women's Rights, and he said: "A good and authentic hadith," no. (1163), 2/458.

the sexes, regardless of their marital status. This guarantees their social dignity, freedom of ownership and the ability to manage their wealth. It specifies the proportions of inheritance to prevent injustice against women, ensuring that they are not deprived of their rights through selfishness or oppression, while also allowing for broader benefits from the deceased's estate.

Unfortunately, a lack of understanding and awareness of these Qur'anic teachings has led to injustices against women in many Muslim families, particularly with regard to their inheritance rights. Some believe that their wealth will be diminished if women receive their share, or fear that a stranger will take control of their money. Cultural practices that deny women inheritance rights also contribute to social problems such as hostility and family estrangement. This clearly oversteps the boundaries set by Allah and constitutes unlawful consumption of people's wealth.

It is therefore important to understand the purpose of these financial rights in the light of Qur'anic guidance, as they can provide solutions and remedies to many disputes.

Subsection Three: Maintenance (Nafaqa)

One of the financial rights emphasised by the Qur'an for women is maintenance (nafqah), especially that of the wife, whether the couple is in normal circumstances or in conflict. This obligation applies whether the wife is rich or poor, and whether the husband is wealthy or in financial difficulty. Allah says:

“Men are the protectors and supporters of women, with what Allah has given some of them over others and what they spend of their wealth...” (Surah An-Nisa, 34).

Regarding the support of children, Allah says:

“And on the father is their food and their clothing...” (Surah Al-Baqara. 233).

Regarding the amount of alimony, Allah says:

“Let the man of means spend out of his means, and let him whose means are limited spend out of what Allah has given him. Allah does not burden a soul with more than He has given it. Perhaps Allah will bring ease after hardship. (Surah At-Talaq, 7). This means that the husband should provide for his wife and young

children according to his means, making sure that if he is financially able, he provides generously, and if he is poor, he provides according to his ability. Support should be judged according to the financial situation of the provider and the needs of the recipient¹.

There are also prophetic traditions that reinforce this obligation. During the Farewell Pilgrimage, the Prophet Muhammad (peace be upon him) said in a long hadith narrated by Amr ibn Al-Hawwas:

“Indeed, you have rights over your wives, and your wives have rights over you. As for your rights over your wives, they should not allow anyone you dislike to enter your houses, and your rights over them are to treat them kindly in their clothing and food...”².

The duty of maintenance extends to various situations, including nursing mothers. Fathers are required to provide maintenance for nursing mothers during the period of breastfeeding, ensuring that they have adequate living conditions, food and clothing. The husband is considered more appropriate for this responsibility because he “knows better what is beneficial and is better able to fulfil this duty with his strength and wealth”. Thus, he is charged with protecting and providing for the wife, while she is expected to obey him in matters that do not involve forbidding what is permissible or permitting what is forbidden³.

The husband’s role as provider is based on two main reasons:

1. Natural: This includes the inherent strength and completeness of men in their creation, which leads to greater intellectual capacity and sound judgement regarding fundamental matters and their outcomes.
2. Acquired: This refers to men’s ability to earn a living and manage affairs, making them responsible for financial support and household leadership⁴.

In addition, men are endowed with qualities such as reason, calmness, patience and resilience that are not typically found in women. They bear the financial

¹- Abdul Karim al-Khatib, *The Qur’anic Interpretation of the Quran*, 1/277.

²- Al-Maraghi: Ahmad ibn Mustafa (d. 1371 AH), *Tafsir al-Maraghi*, Mustafa al-Babi al-Halabi Press, Egypt, 1st ed., 1365 AH / 1946 CE, 2/167.

³- *Ibid.*, 5/26.

⁴- Al-Sa’di: Abdul Rahman ibn Nasir (d. 1376 CE), *Facilitating the Merciful’s Words in the Interpretation of the Generous Speech*, edited by Abdul Rahman ibn Mu’alla al-Luhaik, Al-Risalah Foundation, 1st ed., 1420 AH / 2000 CE, 1/177.

responsibility for their wives and often have specific duties that distinguish them from women¹.

Sheikh Al-Shahrani explained the concept of “قوامة” (leadership or guardianship) for men and its purposes, clarifying that this preference does not imply superiority in all respects. Rather, *qawamah* includes responsibilities towards daughters, sisters and mothers, and indicates that this role requires effort, diligence and initiative - qualities expected of men.

It is noteworthy that when Allah mentions preference, He states: “Men are the protectors and keepers of women, with what Allah has given some of them over others and what they spend of their wealth...” (Surah An-Nisa, 34). The phrase “بعضهم” (some of them) emphasises that while men are favoured because of their role as protectors, women are also valued for their unique qualities, particularly their nurturing nature, which provides comfort and support to men.

The concept of “قوامة” (guardianship) arises from the responsibilities associated with financial provision and with what they spend of their wealth.” Wealth comes from effort and labour, and those who work hard are recognised as protectors. Therefore, women should cherish this role, for Allah has assigned the burden of labour and hardship to those who can bear it.

While the role of women is significant, it is inherently associated with qualities such as tenderness, compassion and gentleness. These qualities are not typically associated with the male role, which requires strength, determination and resilience. The term “قوامون” indicates that men are deeply involved in managing women's affairs.

Moreover, women should understand that this guardianship extends beyond the husband-wife relationship and includes responsibilities towards daughters, sisters and mothers. It is important to clarify that “قوامة” should not be seen as dominance or control. Rather, it means a challenging role that requires men to be diligent and devoted in caring for those who depend on them.

The husband's obligation to provide for his wife is a right established by Allah to ensure her comfort and protect her from burdens, as such hardships are not in her nature. This arrangement allows her to be the queen of her home and to raise her children with values and virtues, while the responsibility of financial support is in

¹- Al-Shahrani, Tafsir al-Shahrani, 4/9124.
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line with the man's ability to bear the responsibilities and challenges of life. In addition, women have an independent financial status and complete freedom over their own assets.

However, the issue of maintenance has become a pressing concern today, particularly for working women, whether they are daughters or wives. Although women are not obliged to support themselves in their father's or husband's home, Islam allows them to work in fields that are suitable for them within the framework of Islamic guidelines. Unfortunately, many guardians and husbands have succumbed to greed, taking advantage of women's vulnerability to confiscate their earnings through various means without their consent. Some guardians even prevent their daughters from marrying on the pretext of protecting their wealth, while being the first to take it for themselves.

This leads to both material and emotional injustice against women. In addition, some husbands refuse to support their wives and children, relying instead on their wives' salaries without any agreement between them. Many husbands fail to meet their financial responsibilities to their wives and children, resulting in numerous disputes in family courts and threatening the stability of the family unit.

It is imperative that people in such positions fear Allah regarding women's rights, which He has protected and clarified.

These examples illustrate some of the key financial rights of women and the purposes behind their establishment in the Qur'an. Although mentioned here in general terms, the discussion is limited in detail due to the constraints of the context.

Conclusion

Having outlined the main financial rights in the light of the objectives of the Holy Qur'an, this paper has led to several key findings, the most important of which are that:

- Financial rights: relate to wealth and its benefits; that is, they involve money or benefits.
- The goals of the Qur'an are to understand the intention of Allah Almighty in revealing the Qur'an, which is to achieve the welfare of people and prevent harm to them.

- The objectives of women's financial rights include the rules and objectives established by Islamic law for women regarding financial benefits, such as their rights to dowry, inheritance and maintenance.
- One of the purposes of dowry is to honour women and raise their status, and to serve as the basis for a human relationship and psychological bond. It was legislated to distinguish between marriage and illicit relationships, and the Qur'an established it as a compulsory gift for women, symbolising seriousness in marriage and the assumption of responsibility, as well as providing security for women in the event of abandonment.
- One of the objectives of inheritance as a financial right for women is to affirm their humanity, ensure justice for them, recognise their status in society, and grant them the freedom to own and manage their wealth similarly to men, thereby protecting their dignity. If they do not marry, they have the means to support themselves, and if they do marry, it is a blessing from Allah, among other things.
- The purpose of women's maintenance is to provide them with comfort and relieve them of burdens, for their nature does not qualify them to endure hardship. It establishes them as queens in their homes where they raise their children with morals and virtues. The responsibility of upkeep has been assigned to men, in keeping with their ability to bear the responsibilities and challenges of life.
- Understanding the Quran's objectives regarding women's financial rights plays a crucial role in correcting misconceptions and resolving many social issues in reality, especially in relation to family stability.

Recommendations

- Women's financial rights are pressing issues in this era; therefore, it is essential to pursue a legal understanding of these rights in order to provide appropriate solutions in light of the objectives of the Quran and Sunnah.
- There should be a focus on basic studies of these issues because of their relationship to family stability.
- It is important to correct misconceptions about the Qur'an and Sunnah's position on women's rights and to clarify the true and positive image of Islam in this regard.

And praise be to Allah, the Lord of the worlds.

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