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Reframing Qur'anic Family Financial Responsibility: A Mubadalah-Based Approach to Marital Conflict Resolution

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ABSTRACT

This article examines Qur'anic family financial responsibility through a Mubadalah approach to marital financial conflict. The study addresses a gap in gender-sensitive Qur'anic scholarship: reciprocity is often discussed normatively, but rarely translated into an operational model for resolving household financial disputes. Using qualitative library research with a normative-conceptual design, the article analyzes Q.S. al-Nisā' 4:34, Q.S. al-Baqarah 2:233, and Q.S. al-Ṭalāq 65:6–7 through four stages: identifying textual instructions, mapping relational actors, distinguishing legal assignment from ethical value, and deriving conflict-resolution principles. The findings show that Mubadalah does not erase specific legal obligations of *nafāqah*. Rather, it reorients their implementation toward capacity, protection, fairness, consultation, transparency, and recognition of both paid and unpaid contributions. The article's novelty lies in operationalizing Mubadalah into a five-stage conflict-resolution model: interest clarification, capacity assessment, rights-and-duty mapping, transparent communication, and collaborative decision-making. This model reframes marital financial conflict from a struggle over authority into a negotiated process aimed at household welfare, proportional responsibility, and the protection of vulnerable family members.

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1. INTRODUCTION

Family financial responsibility is a central aspect of Islamic family life because it relates directly to protection, welfare, dignity, and the distribution of authority within the household. In classical Islamic legal discourse, the obligation of *nafāqah* is commonly linked to the husband's duty to provide material support, while the wife is often associated with domestic management and caregiving (Ali Ad Dhar & Ayu Hijrani Salamah, 2024; Fauzi, Choeri, & Hudi, 2025; Sameem, Rahmani, & Hilal, 2025). In contemporary Muslim families, however, this arrangement is increasingly shaped by dual-earner households, unstable employment, and rising living costs. Recent Mubadalah scholarship, therefore,

urges Islamic norms to be read not as one-directional commands privileging one gender, but as ethical guidance addressed to both spouses as reciprocal moral agents (Anggoro, 2020; Bunyamin, Nurjanah, Hermanto, Santoso, & Rochmad, 2024; Hermanto, 2022).

The issue of family financial responsibility is therefore not merely a question of who earns income or pays household expenses. It also concerns how spouses understand responsibility, vulnerability, authority, and justice in everyday life. In many households, financial conflict arises when religious norms are interpreted rigidly along gender lines (Guiso & Zaccaria, 2023; Ji, 2022). For example, a husband may see *nafāqah* as a basis for unilateral authority, while a wife's economic contribution may be treated as secondary or supplementary. Conversely, an overly simplified egalitarian reading may neglect Qur'anic contexts that assign specific financial responsibilities to the husband, particularly regarding pregnancy, breastfeeding, post-divorce waiting periods, and the protection of economically vulnerable family members. The analytical challenge is therefore to uphold Qur'anic normativity while responding to contemporary socio-economic realities through the principle of reciprocity or *kesalingan* (Dyana & Diantika, 2023; Fadhilah & Alamsyah, 2025; Majidi, Laili, & Jaime, 2024).

Financial conflict often emerges in concrete, recurring situations, such as disagreements over monthly expenses, debt management, the use of the wife's income, the husband's limited earning capacity, childcare, education, healthcare, and the unequal distribution of unpaid domestic labor. These issues are not merely technical disputes over money; they are also linked to emotional security, communication patterns, power relations, and conflict resolution strategies within marriage. Empirical studies show that financial disagreements become significant sources of tension when spouses lack transparency, mutual trust, and shared decision-making mechanisms (Dew & Dakin, 2011; Papp, Cummings, & Goeke-Morey, 2009). In dual-earner families, communication and marital acceptance are also crucial because both spouses carry economic and emotional responsibilities requiring negotiation and mutual recognition (Doho & Setiawan, 2022).

In Muslim family contexts, financial tensions are closely tied to religious interpretation. When Qur'anic verses on *nafāqah* and family authority are read solely through a hierarchical lens, the spouse controlling economic resources may dominate decision-making. Conversely, when such verses are detached from their legal and ethical context, obligations intended to protect vulnerable family members may be weakened (Khamim, Hijriyati, Ansori, & Fauriz, 2025; Murdiana, Muafiah, Mayasari, Nurohman, & Kosim, 2025). Therefore, this article treats Qur'anic interpretation and marital conflict management as interconnected tasks. The Qur'anic discourse on family financial responsibility should not be reduced to patriarchal authority or unrestricted role interchangeability. Instead, it should be understood as an ethical-legal framework combining responsibility, capacity, protection, consultation, fairness, and mutual recognition (Marwati, Hamka Hasan, & Nur Arfiyah Fabriyani, 2025).

This study focuses on Qur'anic verses that explicitly address family financial responsibility, namely Q.S. al-Nisā' 4:34, Q.S. al-Baqarah 2:233, and Q.S. al-Ṭalāq 65:6–7. Q.S. al-Nisā' 4:34 is central because it often serves as the textual basis for linking male responsibility with financial maintenance through the expression *bimā anfaqū min amwālihim*. Q.S. al-Baqarah 2:233 discusses maintenance in the context of breastfeeding and childcare, emphasizing the obligation to provide food and clothing appropriately and the principle that no one should be burdened beyond capacity. Q.S. al-Ṭalāq 65:6–7 further emphasizes housing, maintenance, and proportional financial responsibility in accordance with economic ability. These verses were selected because they directly regulate the financial dimension of family life rather than general charity, broad marital ethics, or mediation.

Through the lens of Mubadalah, these verses can be interpreted relationally without negating their legal specificity. The aim is not to deny that the Qur'an assigns concrete responsibilities in family maintenance but to explore how these responsibilities operate within a marriage that requires fairness, communication, and shared concern for family welfare. Mubadalah shifts the discussion of *nafāqah* beyond rigid gender-based obligations toward a constructive model of responsibility. In this model, financial responsibility remains connected to legal duty, but its implementation considers capacity, vulnerability, contribution, and the family's common good (Nurjanah, Hermanto, Dwi Mayasari, &

Hermawati, 2022). Therefore, the husband's obligation to provide does not automatically justify unilateral authority, and the wife's contribution to household income should not be reduced to informal assistance without recognition.

In this article, family financial responsibility refers to the provision, allocation, and management of material resources necessary for household welfare, including food, clothing, housing, childcare, education, healthcare, maintenance during pregnancy and breastfeeding, and post-divorce support where applicable. Conflict resolution refers to structured efforts to reduce tension, clarify needs, evaluate capacity, and produce fair agreements between spouses. It does not imply the absence of disagreement but rather the transformation of disagreement into accountable negotiation based on mutual respect, transparency, proportional responsibility, and ethical commitment (Strong, 1975). By defining these terms, the article moves beyond treating *nafāqah* merely as a legal obligation, examining it instead as a relational practice requiring communication and sensitivity to each spouse's circumstances.

Previous studies have examined Qira'ah Mubadalah as a contemporary gender-sensitive interpretive method, its relevance to husband-wife obligations, and women's contribution to family income. Anggoro (2020) explains Mubadalah as a contemporary method of gender interpretation, while Hermanto (2022) emphasizes mutuality in fulfilling marital rights and duties. Bunyamin et al. (2024) show its relevance for contemporary marital obligations, while Dyana and Diantika (2023) explore women's role in family sustenance from the Mubadalah perspective. More recent studies by Majidi et al. (2024), Fadhilah and Alamsyah (2025), and Saerozi et al. (2025) further support the reinterpretation of marital relations and family-finance texts through the lens of reciprocity, justice, and public relevance.

Despite these contributions, two limitations remain visible in the literature. First, many studies discuss Mubadalah mainly at the level of normative equality and do not specify how reciprocal ethics can be operationalized when spouses dispute income, debt, unpaid care work, or household priorities. Second, studies on *nafāqah* often remain doctrinal, leaving underdeveloped the connection between Qur'anic financial verses and practical conflict-resolution procedures. Accordingly, this article asks: how can Qur'anic teachings on family financial responsibility be interpreted through Mubadalah and translated into constructive principles for resolving marital financial conflict? The article argues that Mubadalah is not a simple reversal of gender roles. Rather, it is a relational ethic that recognizes both spouses as equal moral agents while allocating financial and domestic responsibilities in accordance with legal context, economic capacity, vulnerability, contribution, and the common good of the family.

2. METHODS

This study applies qualitative library research with a normative-conceptual approach. This design is appropriate because the aim is to interpret Qur'anic norms and develop an analytical framework, not to measure household behavior, settle court cases, or generalize from survey results. Library research enables systematic, careful engagement with primary texts, classical commentaries, and contemporary scholarship. The normative-conceptual approach is also suitable because it clarifies legal duties, ethical values, and procedural implications in matters of family financial responsibility (Bowen, 2009; Snyder, 2019). Therefore, this method is used to explain what the Qur'an requires, how those requirements should be understood, and how they may help address marital financial disputes in contemporary family life today.

The primary textual units of analysis are QS. al-Nisa' 4:34, QS. al-Baqarah 2:233, and QS. al-Talaq 65:6–7. These verses were selected purposively because they directly regulate maintenance, childcare, housing, post-divorce support, and spending based on economic capacity. They were chosen over broader passages on charity, general morality, or divine provision because those passages do not govern household financial responsibility. Classical tafsir, fiqh literature, and contemporary academic studies were used as supporting references, but they were not treated as the main units of analysis. The study intentionally centers these family-finance verses so that the framework is derived directly from Qur'anic guidance rather than from secondary interpretation alone and legal discourse.

The research materials consist of the Qur'anic text, translations of the Qur'an, and scholarly works on Qur'anic hermeneutics, Islamic family law, Mubadalah, and marital conflict resolution. The main instrument is a textual analysis matrix that organizes each selected verse into several categories: textual command, explicit addressee, form of financial responsibility, legal-ethical context, protected vulnerability, reciprocal value, and conflict-resolution implication. This matrix serves as an analytical guide, keeping the interpretation systematic rather than impressionistic. For example, QS. al-Talaq 65:7 was mapped under financial obligation, economic capacity, protected vulnerability, and conflict-resolution implication so that the verse's textual meaning could be connected directly to practical negotiation in present family financial disputes and household decision-making.

The research procedure was conducted in four stages. First, relevant Qur'anic verses were identified based on their direct relation to *nafāqah*, maintenance, and capacity-based financial responsibility. Second, each verse was examined textually to determine its instruction, legal context, and relational actors. Third, the ethical values underlying each verse were interpreted through Mubadalah, especially reciprocity, fairness, protection, proportionality, and *non-harm*. Fourth, the findings were synthesized into practical principles for resolving marital financial conflict. This procedure follows the logic of contextual interpretation. Scriptural meaning is connected to legal purpose, ethical orientation, and contemporary application (Rahman, 1982; Saeed, 2006). This ensures the framework remains faithful to the text and usable in family situations.

Data were collected through documentation of primary Qur'anic texts and secondary academic literature. The materials were analyzed using qualitative content analysis, which allows textual data to be coded, grouped, and interpreted according to recurring normative meanings (Krippendorff, 2019; Schreier, 2012). The analysis employed six coding categories: financial obligation, economic capacity, family vulnerability, protection, reciprocal responsibility, and conflict-resolution principle. For example, references to spending according to means in QS. al-Talaq 65:7 were coded under economic capacity and protection, while the duty to provide food and clothing in QS. Al-Baqarah 2:233 was coded under financial obligation and protected vulnerability. The final synthesis is presented as a normative-conceptual framework rather than as an empirical generalization about households.

3. FINDINGS AND DISCUSSION

Qira'ah Mubadalah as an Operational Tool for Marital Financial Conflict Resolution

Qira'ah Mubadalah is a reciprocal approach to reading Islamic texts that recognizes men and women as equal moral subjects under divine guidance (Kodir, 2021). In this article, Mubadalah serves not only as a gender-sensitive hermeneutic but also as a practical framework for translating Qur'anic ethics into clear procedures for addressing marital financial conflict. This perspective aligns with broader gender-inclusive approaches to Qur'anic interpretation that question patriarchal readings and highlight justice, mercy, mutual responsibility, and human dignity as central ethical principles in Islam (Barlas, 2002; Riyani, 2017; Wadud, 1999). It therefore provides a relevant interpretive basis for examining financial rights and responsibilities within marriage in contemporary Muslim family life.

Within this intellectual trajectory, Mubadalah functions as a relational hermeneutic. It asks whether a textual command, value, or ethical orientation addressed to one party can also generate responsibility for the other party when the meaning is morally general and not legally restricted (Junaidi, 2023). As a tool for conflict resolution, Mubadalah should not be treated merely as a slogan of equality. Its value lies in converting reciprocity into an analytical procedure, distinguishing between fixed legal responsibilities and transferable ethical values. This distinction is crucial because a weak application of reciprocity may either erase all legal distinctions in the name of equality or preserve legal distinctions while allowing them to justify domination (Mir-Hosseini, Al-Sharmani, & Rumminger, 2015; Rohman & Amin, 2025).

The operational logic of Mubadalah can be organized into four interpretive steps. First, the interpreter identifies the explicit addressee of the text. Second, the interpreter examines whether the

command is tied to a specific legal condition or a broader ethical value. Third, the interpreter distinguishes between legal assignment and relational meaning. Fourth, the interpreter translates the relational meaning into fair household practice (Nugroho et al., 2026). This sequence prevents two analytical extremes: patriarchal domination on one side and contextless role equalization on the other. A strong Mubadalah-based reading recognizes that some Qur'anic instructions assign particular responsibilities while also insisting that their ethical purposes—protection, justice, welfare, and *non-harm*—guide both spouses (Maulidina & Mubarok, 2025).

This framework is particularly relevant to family financial responsibility, because financial conflict is rarely about money alone. It also involves recognition, control, vulnerability, emotional exhaustion, and perceived fairness in household roles. Studies show that money arguments are strongly associated with relationship dissatisfaction and that financial stress can weaken marital quality when couples lack constructive communication (Britt & Huston, 2012; Kelley, LeBaron, & Hill, 2018). Financial conflicts often involve recurring issues such as spending priorities, debt, unequal contributions, secrecy, and disagreement over shared versus individual money (Peetz, Meloff, & Royle, 2023). These findings indicate that financial conflict is not merely an economic problem but a relational problem requiring transparency, trust, and negotiated responsibility.

In Qur'anic discussions of family financial responsibility, Mubadalah does not abolish the legal specificity of *nafāqah*. Verses such as Q.S. al-Nisā' 4:34, Q.S. al-Baqarah 2:233, and Q.S. al-Ṭalāq 65:6–7 provide concrete instructions related to provision, maintenance, childcare, housing, and economic capacity. A careless egalitarian reading would flatten these verses, treating all financial duties as interchangeable without considering pregnancy, breastfeeding, divorce-related vulnerability, or the historical structure of male financial responsibility (Dockrat, Mdala, & Janse van Rensburg, 2025). Conversely, a rigid patriarchal reading may transform financial provision into a basis for unilateral authority. Mubadalah offers a balanced reading: legal responsibility is preserved, but its implementation is guided by reciprocal ethics.

The core contribution of Mubadalah is therefore procedural. It shifts the question from "Who has authority because they provide?" to "How should responsibility be allocated so that protection, fairness, and family welfare are achieved?" This shift is essential because Qur'anic financial responsibility is not only about payment but also about ethical management of vulnerability. For example, Qur'an 2:233 emphasizes that no person should be burdened beyond capacity, while Q.S. al-Ṭalāq 65:6–7 links maintenance to economic ability, requiring proportionality rather than coercion. Through Mubadalah, these principles can inform a conflict-resolution model based on disclosure, recognition, consultation, and shared welfare.

This approach also clarifies the distinction between equality and proportional justice. Equality does not always mean identical contribution. A spouse who is pregnant, breastfeeding, unemployed, ill, or carrying a heavier domestic burden may not contribute in the same way as the other spouse. Proportional justice ensures that each spouse contributes according to capacity and condition, while both remain morally accountable for family welfare. Mubadalah surpasses simplistic gender-neutral models by requiring that no task, contribution, or vulnerability be ignored simply because it is associated with one gender (Anas & Khairuldin, 2025).

In practical conflict resolution, Mubadalah can be operationalized through four interrelated principles. First, capacity-based responsibility requires each spouse to disclose income, debt, obligations, and realistic limits before making financial demands. Second, vulnerability-sensitive protection prioritizes family circumstances such as pregnancy, breastfeeding, childcare, illness, and post-divorce maintenance. Third, transparent consultation ensures that financial decisions are made through mutual knowledge, rather than hidden control over income, debt, or spending. Fourth, recognition of contribution emphasizes that both paid and unpaid labor are integral to the family's economic survival. These principles align with contemporary research highlighting the importance of trust, communication, good faith, and the reduction of coercive bargaining in resolving family financial

disputes (Ismayawati, Aristoni, & Chaedar, 2024; Riera Adrover, Cuartero Castañer, & Montaño Moreno, 2020).

Accordingly, this article employs Qira'ah Mubadalah not only as a theoretical lens but also as an interpretive and procedural framework. Each selected verse is analyzed through four guiding questions: (1) Who is explicitly assigned financial responsibility? (2) What condition explains that assignment? (3) What ethical value can be generalized without removing the legal context? (4) How can that value help spouses address financial conflict? This method keeps the analysis grounded in the Qur'anic text while generating practical guidance for household disputes. The resulting model reframes *nafāqah* as a legally grounded, ethically reciprocal responsibility aimed at family welfare, and the four-question procedure is one of the article's main methodological contributions.

From Textual Obligation to Conflict-Resolution Principles

The Qur'anic verses analyzed in this article present family financial responsibility as more than a purely economic matter. They link financial maintenance to responsibility, protection, proportionality, vulnerability, and moral accountability. Accordingly, these verses should be read not only as legal instructions regarding who provides support, but also as ethical guidance on how financial responsibility should be exercised when conflicts arise within marriage. To facilitate this analysis, the selected verses are reconstructed in an analytical matrix that organizes them into three levels: textual focus, Mubadalah reading, and conflict-resolution implications.

To clarify how Qur'anic teachings on family financial responsibility are interpreted through Mubadalah, Table 1 presents an analytical reconstruction of the selected verses into three interconnected dimensions: textual focus, Mubadalah-based reading, and conflict-resolution implication. This table is designed to show that each verse contains not only a specific legal instruction, but also a broader ethical orientation relevant to marital financial disputes. By arranging the data in a comparative format, the table helps readers trace how financial responsibility is linked to authority, vulnerability, protection, proportionality, and household welfare. In this way, Table 1 functions as a bridge between Qur'anic textual analysis and the practical principles formulated for conflict resolution within marriage.

Table 1. Qur'anic Verses and Mubadalah-Based Interpretation

Verse	Textual Focus	Mubadalah Reading	Conflict-Resolution Implication
Q.S. al-Nisā' 4:34	*Qiwāmah* is linked to financial responsibility through the phrase *bimā anfaqū min amwālihim*.	Financial provision does not create unlimited authority. Any authority must be limited by responsibility, protection, and accountability.	Spouses should discuss the relation between income, unpaid care work, and decision-making power. Financial contribution must not be used to justify domination.
Q.S. al-Baqarah 2:233	The father is responsible for food and clothing during breastfeeding according to *ma'rūf*, while no person should be burdened beyond capacity.	The mother's biological and care labor must be recognized as a real contribution to family welfare. Reciprocity means protecting vulnerability, not imposing identical roles.	Breastfeeding, childcare, and domestic care should be acknowledged as part of the family economy. Financial support must be allocated proportionally and without unfair burden.
Q.S. al-Ṭalāq 65:6–7	Housing and maintenance are required according to economic capacity,	Responsibility is measured by ability, while protection is measured by vulnerability. Reciprocity	Financial arrangements should be based on actual capacity. The process must prevent abandonment,

	especially in pregnancy, post-divorce, and other vulnerable conditions.	requires neither neglect nor excessive demand.	coercion, hidden debt, and unrealistic financial expectations.

The Mubadalah-based interpretation in Table 1 demonstrates that Qur'anic financial ethics encompass both specific obligations and broader relational values. Q.S. al-Nisā' 4:34 is central because it links *qiwāmah* with financial responsibility rather than with unrestricted male superiority. In classical legal discourse, this verse has often been cited to justify the husband's role as provider and household authority. However, contemporary scholarship in Muslim family law emphasizes that authority in marriage cannot be separated from ethical principles of justice, welfare, and *non-harm* (Ali, 2010; Tucker, 2008). Through a Mubadalah reading, *qiwāmah* should therefore be understood as responsibility-based accountability. The husband's duty to provide remains legally significant but cannot be transformed into unilateral control over the wife, household decisions, or family resources.

Q.S. al-Baqarah 2:233 refines this principle by connecting maintenance with breastfeeding, childcare, and proportional burden. The verse places financial responsibility on the father while acknowledging the mother's biological and caregiving labor, which cannot be reduced to a private domestic task. This distinction is crucial because family financial conflict often arises when only paid income is recognized as economic contribution, while pregnancy, breastfeeding, childcare, and household management are treated as invisible work. A Mubadalah approach addresses this imbalance by recognizing that family welfare is produced not only through income, but also through care, time, bodily effort, and emotional labor (Multazam & Badrus Zaman, 2024). Accordingly, conflict resolution must account for both material and non-material contributions.

Q.S. al-Ṭalāq 65:6–7 reinforces the principle of capacity-based responsibility. The verse stipulates that maintenance and residence should correspond to financial ability: the wealthy provide according to their means, while those with limited resources provide according to what Allah has granted them. This principle is essential for resolving marital financial conflict because it avoids two forms of injustice: neglect, in which a spouse refuses to meet basic financial obligations despite having the capacity, and excessive demand, in which one party imposes obligations beyond the other's actual means (Mansari, Hasballah, Devy, Irwansyah, & Rais, 2025). Thus, Qur'anic financial responsibility is proportional, realistic, and tied to capacity rather than arbitrary or unlimited.

These three verses further illustrate that reciprocity does not imply mechanical equality. Mubadalah does not require husband and wife to perform identical financial roles in every situation. Rather, it calls for mutual recognition of each spouse as a moral subject whose responsibilities are evaluated according to legal context, capacity, vulnerability, and contribution. During pregnancy, breastfeeding, illness, unemployment, or post-divorce vulnerability, the spouse with greater capacity bears greater responsibility. Conversely, when the wife contributes economically or serves as the primary income earner, her contribution must be recognized as integral to the family's financial structure and included in decision-making.

The conflict-resolution implication is that financial disputes should not start with questions of authority, but with questions of family needs and capacity. This approach transforms the logic of marital financial conflict: instead of using *nafāqah* as a tool of control, spouses are encouraged to map income, needs, debts, care burdens, and vulnerabilities transparently. Contemporary studies show that money-related conflicts are particularly damaging when secrecy, blame, distrust, and poor communication occur, whereas constructive communication can reduce relational tension (Britt & Huston, 2012; Peetz et al., 2023). This supports the need to translate Qur'anic financial ethics into practical household procedures.

From these verses, at least five principles for conflict resolution can be derived. First, capacity assessment requires spouses to discuss income, debts, obligations, and financial limits honestly. Second, vulnerability protection prioritizes pregnancy, breastfeeding, childcare, illness, and post-divorce maintenance. Third, rights-and-duty mapping distinguishes obligatory maintenance, voluntary support, and negotiable expenses. Fourth, recognition of contribution ensures that both paid labor and unpaid care

work are valued as meaningful contributions to family welfare. Fifth, transparent consultation emphasizes that financial decisions must be made collaboratively rather than unilaterally.

This formulation maintains analytical balance. Reading Qur'anic verses solely as fixed gender rules may justify domination, while interpreting them only as general equality slogans risks erasing legal specificity. Mubadalah provides a middle path, preserving the legal significance of *nafāqah* while transforming its implementation into a relational ethic of fairness. The resulting model of marital financial conflict resolution positions financial responsibility not as male authority, nor as vague role interchangeability, but as a negotiated practice guided by capacity, protection, recognition, and family welfare.

Proposed Mubadalah-Based Conflict-Resolution Model

Based on the preceding textual analysis, a Mubadalah-based model of marital financial conflict resolution can be formulated into five interconnected stages: interest clarification, capacity assessment, rights-and-duty mapping, transparent communication, and collaborative decision-making. These stages aim to translate Qur'anic financial ethics into practical procedures for household negotiation. The model is not intended as a legal fatwa or a substitute for formal legal mechanisms in cases requiring judicial intervention. Instead, it functions as an ethical-interpretive framework that assists spouses, counselors, and religious advisors in organizing financial disagreements through reciprocity, proportional responsibility, and protection of family welfare.

Stage 1 is interest clarification. Many marital financial conflicts first appear as rigid positions: "the husband must pay all expenses" or "the wife must contribute because she earns an income." Behind these positions are deeper interests. These include security, recognition, fairness, debt reduction, childcare needs, support for parents, and fear of economic abandonment. Conflict resolution theory explains that constructive negotiation requires spouses to move from confrontation to identifying underlying needs and possible solutions (Pruitt & Kim, 2004; Ury, 1993). Within a Mubadalah framework, this stage ensures both spouses are heard as moral subjects. Their anxieties, expectations, and needs deserve equal recognition, respect, serious attention, and understanding.

Stage 2 is capacity assessment. Qur'anic financial ethics consistently connect responsibility with ability, especially in Q.S. al-Talaq 65:7, which instructs people to spend according to their means. Financial conflict should therefore begin with a realistic assessment of income, debt, employment stability, health condition, pregnancy, breastfeeding, childcare burden, domestic labor, and future obligations. This stage helps prevent two forms of injustice: burdening one spouse beyond their actual capacity and failing to recognize the other spouse's unpaid or non-monetary contributions. Studies on marital finance show that economic hardship, financial strain, and poor financial management can weaken marital quality by affecting interactions, satisfaction, trust, and, over time, household stability and well-being for all parties (Conger et al., 1990; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Kerkmann, Lee, Lown, & Allgood, 2000).

Stage 3 is rights-and-duty mapping. Not all financial matters in marriage have the same normative status. Some responsibilities have a strong textual basis, such as maintenance during breastfeeding, pregnancy-related support, housing, and post-divorce support. Other matters need context-based negotiation. These include daily budgeting, savings, business capital, lifestyle expenses, or support for extended family. Mapping is especially important because religious language is often used selectively in disputes (Abdo, Omran, & Hassan, 2024). Mubadalah addresses this tension by distinguishing normatively fixed responsibilities from flexible arrangements. This distinction helps spouses negotiate fairly so they do not confuse obligation, preference, and context.

Stage 4 is transparent communication. Financial conflict often becomes more serious when income is hidden, debts are concealed, expenses are decided unilaterally, or one spouse controls financial information. Transparency does not diminish personal autonomy, but it does require accountability and openness in matters affecting household welfare (Peetz, 2025). Spouses should openly discuss monthly expenses, debt repayment, emergency funds, childcare costs, educational expenses, health needs, and

assistance to parents or relatives. At this stage, Mubadalah operates through the principle of *non-harm*, ensuring that financial information is used to strengthen shared responsibility, mutual trust, and fair cooperation, rather than becoming a tool of control, humiliation, secrecy, or manipulation.

Stage 5 is collaborative decision-making. Once interests, capacities, rights, duties, and financial information are clarified, spouses should develop a shared agreement. This may include a monthly budget, debt plan, savings targets, childcare plans, parental support limits, or emergency fund planning. Spouses should not make major financial decisions—like housing, loans, business investment, children's education, or support for extended family—unilaterally. If direct discussion fails, mediation may involve trusted family elders, counselors, religious advisers, or professional mediators. Mediation literature shows that constructive mediation helps clarify interests, restore communication, and reach agreements without coercion, domination, unilateral pressure, or preventable harm within marriage for both parties (Bush & Folger, 2005; Haynes, Haynes, & Fong, 2004).

Based on the preceding textual and interpretive analysis, Table 2 presents a practical model for resolving marital financial conflict grounded in Mubadalah-based Qur'anic ethics. The table organizes the framework into five interconnected stages: interest clarification, capacity assessment, rights-and-duty mapping, transparent communication, and collaborative decision-making. Each stage is presented through a guiding question, a Mubadalah principle, and a practical indicator so that the model can be read not only as a theoretical construct, but also as a usable procedure for household negotiation. By presenting the model in this structured form, Table 2 helps explain how reciprocal ethics can be operationalized in financial situations while remaining grounded in Qur'anic values and family welfare.

Table 2. Mubadalah-Based Model of Marital Financial Conflict Resolution

Stage	Guiding Question	Mubadalah Principle	Practical Indicator
Interest clarification	What need lies behind each spouse's demand?	Both spouses are moral subjects whose fears, expectations, and needs must be heard.	The discussion identifies needs such as security, recognition, childcare, debt reduction, parental support, or household stability.
Capacity assessment	What can each spouse reasonably contribute under current conditions?	Responsibility follows ability, while protection follows vulnerability.	Income, debt, health condition, pregnancy, breastfeeding, care work, and work burden are mapped honestly.
Rights-and-duty mapping	Which responsibilities are fixed, and which arrangements are negotiable?	Specific obligations remain binding, while flexible roles are negotiated fairly.	Maintenance during pregnancy, breastfeeding, or iddah is distinguished from negotiable budgeting, savings, or lifestyle choices.
Transparent communication	What information must be shared to rebuild financial trust?	Consultation and *non-harm* require accountable disclosure.	Income, major expenses, debts, loans, savings, and assistance to relatives are discussed regularly.
Collaborative decision-making	What agreement protects welfare and prevents domination?	Shared welfare is superior to unilateral control.	A budget plan, savings plan, debt plan, family-support limit, or mediation agreement is produced and periodically reviewed.

The Mubadalah-based model in Table 2 translates Qur'anic financial ethics into a structured procedure for resolving marital financial conflict. The five stages show that conflict resolution requires

more than the mere identification of legal obligations. It also requires attention to economic capacity, caregiving burden, vulnerability, transparency, trust, and shared decision-making. In this way, the table makes reciprocity practical and observable through guiding questions, normative principles, and practical indicators that can support discussion, mediation, and agreement. Therefore, Table 2 strengthens the main argument of this article, namely that Mubadalah can function not only as an interpretive approach but also as a practical framework for ethical financial governance and the protection of family welfare within marriage.

The article first contributes by moving Mubadalah from a general ethic of reciprocity into an operational model of household financial governance. In much Muslim family law scholarship, *nafāqah* is usually explained as a doctrinal obligation attached to the husband's duty of support. In gender-sensitive interpretation, however, it is more often framed as a broader principle of justice, fairness, or equality. This article connects those discussions by showing that Qur'anic financial verses can function not only as moral guidance but also as a basis for practical procedures. These procedures include financial disclosure, mutual recognition of contribution, proportional allocation of responsibility, and negotiated agreement within marriage. In this way, reciprocity becomes not only an ethical ideal but also a practical framework for household financial decision-making (Sonbol, 1996; Welchman, 2007).

The second contribution builds on this operational framework by recognizing that family financial responsibility cannot be measured only by cash income. Household welfare is produced through both paid and unpaid forms of labor, and both are necessary for the continuity and stability of family life. These contributions include breastfeeding, childcare, household management, and emotional care, all of which play an important role in sustaining the household and supporting its members (Folbre, 2006; Sayer, 2005). By including care work in financial analysis, the model avoids reducing *nafāqah* to a simple transfer of money from one spouse to another. Instead, it presents family welfare as the result of interconnected economic and caregiving contributions that together shape family well-being.

The third contribution of the article is the concept of observability. Reciprocity becomes analytically weak when it cannot be clearly identified in actual practice. For this reason, the five stages presented in Table 2 make Mubadalah more visible and more applicable by providing guiding questions, normative principles, and practical indicators. This structure enables researchers, counselors, and mediators to identify whether a conflict is rooted in hidden debt, unequal recognition, unclear responsibilities, or failed communication. As a result, reciprocity is no longer treated only as a moral concept or abstract ethical aspiration. It becomes something that can be traced, assessed, and discussed in concrete family financial situations. This gives the model greater analytical value and greater usefulness in practical interventions.

In this way, the model connects assumptions, process, and outcome within one coherent framework. Qur'anic financial ethics serve as the normative foundation, the five-stage structure functions as the process, and transparent agreements become the intended practical outcome (Funnell & Rogers, 2011; Miles, Huberman, & Saldaña, 2020). This connection is significant because it shows that ethical principles do not remain confined to religious theory alone. Rather, they can be translated into concrete stages that guide financial discussion, negotiation, and decision-making within marriage. The model, therefore, serves as a bridge between religious values and everyday household governance. It gives conceptual clarity to Qur'anic ethics while also showing how those ethics can guide responses to real financial tensions.

The model can also be applied in marital counseling, religious mediation, and family education. It suggests that advisors should avoid simplistic responses to financial conflict, such as demanding complete obedience from the wife or unlimited provision from the husband. Such responses fail to account for the real complexity of household life, especially when both spouses contribute in different but equally significant ways. Instead, the model highlights trust, communication, debt burden, caregiving responsibilities, and shared goals as key conditions of financial stability (Skogrand, Johnson, Horrocks, & DeFrain, 2011). By doing so, it shifts the focus away from blame, hierarchy, and unilateral demands. It encourages dialogue, cooperation, and mutual responsibility, making conflict resolution more constructive and more responsive to actual household conditions.

The model's originality lies in its three-layer integration: Qur'anic textual meaning, reciprocal ethical interpretation, and an actionable conflict-resolution procedure. This layered design is important because it helps prevent two common distortions. The first is reducing *nafāqah* to a form of patriarchal authority, in which financial responsibility is reduced to control. The second is reducing Mubadalah to a vague slogan of equality, devoid of clear practical implications. In this model, reciprocity becomes visible when income is honestly disclosed, unpaid care is properly recognized, financial limitations are acknowledged without humiliation, and decisions are made with shared welfare as the central goal. In this sense, the model gives reciprocity both ethical depth and procedural form in a way that remains grounded in practice.

The model also clarifies when mediation becomes necessary, especially when discussion is blocked by accusation, coercive religious claims, or one spouse's control over financial information. In such situations, mediators should help spouses clarify their interests, identify their actual financial and caregiving capacity, articulate Qur'anic values such as *ma'rūf* and *non-harm*, and formulate agreements that can be reviewed over time. Mediation is therefore not understood merely as a temporary effort to stop conflict. Rather, it is presented as a structured process for restoring fairness, communication, and accountability. This approach is especially important when mistrust or unequal access to information prevents meaningful dialogue. Under such conditions, mediation becomes part of ethical financial governance, not simply a tool of conflict management.

Importantly, reciprocity in this model does not mean removing all role distinctions between husband and wife. Instead, it means ensuring that any division of roles leads to justice, benefit, and protection for both spouses (Elton Bulnes, 2022). For example, greater responsibility may fall on the husband during pregnancy and breastfeeding, while the wife may contribute more financially when she has greater earning capacity. What matters is not rigid role assignment or assumptions of gender superiority, but accountable responsibility that responds fairly to actual conditions. The ethical standard is therefore not hierarchical by default, but justice in practice. This makes the model flexible enough to address changing family realities while still remaining rooted in Qur'anic values that prioritize welfare and mutual support.

Taken together, these findings reframe marital financial conflict as a negotiation over trust, capacity, rights, and welfare rather than domination over money. Qur'anic ethics help spouses move away from unilateral control and toward consultation, transparent budgeting, and shared problem-solving. The model, therefore, offers more than a conceptual reinterpretation of marital finance. It also provides a practical framework for developing more just, cooperative, and sustainable household relationships. At the same time, the article remains limited by its normative-conceptual design. It examines a focused set of Qur'anic verses and supporting literature, but it does not test the proposed model through interviews, counseling cases, court decisions, or comparative analysis of madhhab and state-law implementation. Future research is needed to examine how the model works in lived experience across different social, legal, and cultural contexts.

4. CONCLUSION

This study shows that Qur'anic teachings on family financial responsibility can be interpreted through Mubadalah as a constructive framework for resolving marital financial conflict. A combined reading of Q.S. al-Nisā' 4:34, Q.S. al-Baqarah 2:233, and Q.S. al-Ṭalāq 65:6–7 demonstrates that *nafāqah* is not merely a fixed economic obligation. Rather, it is an ethical-legal responsibility shaped by economic capacity, family vulnerability, protection, proportionality, and the pursuit of household welfare. This interpretation suggests that financial responsibility in marriage should not be understood only in rigid legal terms. It should also be understood in relation to fairness, mutual care, and the practical needs of family life in contemporary Muslim households today.

The central novelty of this article lies in operationalizing Mubadalah into a five-stage model of conflict resolution: interest clarification, capacity assessment, rights-and-duty mapping, transparent communication, and collaborative decision-making. The model contributes theoretically by linking Qur'anic interpretation with a structured conflict-resolution procedure. It also contributes practically by

providing guidance to spouses, counselors, mediators, and family law educators who address marital financial disputes. Through this framework, such disputes can be addressed through fair negotiation, recognition of both paid and unpaid contributions, and protection of vulnerable family members. In this way, the model provides not only an interpretive perspective but also a practical tool for managing conflict within marriage constructively today.

Future research should test this model empirically across diverse Muslim families in socio-economic, cultural, and legal contexts. Such studies are important for examining whether the model works across family structures, social conditions, and patterns of financial responsibility. Further research may also develop the framework into interview instruments, Islamic counseling guidelines, mediation protocols, or case-based analyses of marital financial disputes. These developments would help scholars and practitioners assess its usefulness more systematically. By expanding the model into applied research and professional tools, future studies can strengthen its methodological value and clarify how Mubadalah may contribute to the fair and effective resolution of financial conflict in Muslim family life.

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