

Sustaining The Well-Being of Family With Working Spouse: Income Sharing Dimension

Fadhilah Adibah Ismail^{1*}, Siti Khadijah Ab Manan², Rafeah Saidon³, Noorul Huda Sahari⁴, Azhar Abd Aziz⁵, Nurzahidah Jaapar⁶

¹²³⁴⁵⁶Academy of Contemporary Islamic Studies (ACIS),
Universiti Teknologi MARA,
40450 Shah Alam, Malaysia

*Corresponding Author
fadhilah97@salam.uitm.edu.my

ABSTRACT

Muslim families traditionally maintain the conservative role of mothers being at home to manage family matters including bringing up children and juggling up with house-chores. Nevertheless, it is now becoming phenomenon in Malaysia where wives work to assist their husbands financially. The main aim is to ease the financial burden of the family as the present cost of living is increasing and financially demanding. This phenomenon however, may affect the family well-being as the time spent by the wives at home is limited hence disturbing the normal routine of managing the household chores, educating the children and taking care of them. The children might be somewhat neglected while the household chores might be out of control. In fact, there were also cases where financially independent working wives resulted in the husband being negligent in spending for the family needs, causing the wives to take care of almost all of the expenses of the household. This has led to many cases of marital problem. Hence, this study aims to examine the well-being of families where the wives are mostly working. There are several dimensions of maintaining family well-being such as the income and spending aspects of working spouses, time spent with family, conflicts encountered, health of family members and balance of savings at month end. This study only focused on the income and spending aspects of working spouses. The study adopts quantitative method through survey. Finding of the study implied that sharing of income by the wives would contribute to the sustainability and happiness of a marriage. This study is expected to add to the new frontier of knowledge in understanding the importance of income sharing between working husband and wife including the challenges they might encounter.

Keywords: Family well-being, income sharing, working spouse

1. Introduction

Family institution in Islam is positioned as noble and need to be highly preserved (Abd. Rahim , 2006). It is part of Islamic social order where its establishment must be based on lawful marriage between a male and female. The institution should consists of a husband, a wife (or wives) and their children where each of them has responsibilities to carry (Khurshid, 2017). An extended family encompasses the parents and relatives including the in-laws. French anthropology expert, Claude Levi-Strauss, defines family as an institution that consists of at least husband and wife with each carrying out his/her own function (Coser, 1974). Husbands play an important role as the head of the family. This can be seen in the basic principles in kinship ruling where men were accorded more advantages as compared to women based on several factors like the ability of their physical and mental strength (Naemah, 2015). Because of that, for the men, they were given the responsibility to lead a family institution especially in providing the monetary needs (Abd Allah Wahid Nafi, 1979). The duty to provide the necessities for the family by the husband is explained in the Quran: “Men are in charge of women by (right of) what Allah has given one over the other and what they spend (for maintenance) from their wealth (an-Nisa’, 34).

This clearly shows that a husband is compulsory to shoulder the duties and responsibilities entrusted to him by Allah SWT and guide his family (Paizah Hj Ismail, 2003). In fact, a husband should help out at home to ease the burden of the wife especially when there were no maid engaged (A’dawiyah Ismail, 2011; Rumaya Juhari, 2006). Nevertheless, life nowadays is demanding economically; causing for the wives to share the burden of responsibility in the family. This is particularly so when the costs of living are getting higher and higher to the extent of pushing the wives to work in order to get more income for the family.

In Islam, both husband and wife are required to maintain a good relationship within the family and to continuously strive to improve towards being better in line with the commands of Allah (Al-Ghazali, 806H). Looking at the current situation where life is getting more challenging, wives nowadays are not spared from getting job in order to earn a living. Therefore, support of the husband and having a happy family are important as motivating factors for the stressful wives to stay at work (Maznah, 2006).

Working wife is already a trend in the Malaysian society from as early as in the eighties (Fatimah, 1985). This could be due to the

increasing number of women who pursued for higher education thereby generating more intellectual and experts among them in a particular field. Furthermore, with the increasing demand of skilled workers in industry, the need for the women to join the labor force is growing. Now, they have become an integral part of the development of the nations' economy and other professional fields (Abd Rahim, 2001).

Being career women, the role of wives is no longer confined at home as what traditionally a wife should do like cooking meals, washing and drying cloths, housekeeping, handling the housechores, feeding the kids, entertaining the husband and as such. They have to go to work everyday just like the men do. They have due dates to meet. They have duties to complete. They have the same KPIs (Key Performance Indicators) as the male workers have. Some times, they also have to go out-of-town for training, conferences and workshops or even visiting sites. Economically, they had become among the main driving force of the family's financial wellbeing (Abd Rahim, 2001). In fact, they are also considered as among the important elements in ensuring the family to live healthy financially (Rahimah, 2003). Maintaining work-life balance as working wives is not an easy task. While some may be able to cope and manage, others might not. It is therefore important for both husband and wife to work together to care for and manage their family well so that their basic family survival can be maintained even when both are working. This study would look into the matter by focusing on income sharing dimension in maintaining the well-being of families with working spouses.

2. Review of Literature

2.1 Islamic Principle on Income Sharing

In principle, there is no specific percentage or proportion for a wife to share her income with her husband. Indeed, a wife could do anything she like on her income and wealth including purchase for her own, hibah (gift), donation, waqf and other forms of wealth disposal so long as she is legally capable ('Abd Karim, 1984). This is because her income and wealth are considered as her own right. Nevertheless, some scholars had given certain guidelines in implementing income sharing. Ibnu Hazm viewed that a married woman or a girl who still have father should not utilize her wealth at her own disposal. She should instead seek permission from her husband or father. The view is consistent with earlier views of

Sufyan al-Thawri, Abu Hanifah, al-Syafi'ie, Abu Thur, Abu Sulayman and their companions (Ibnu Hazm, 1064). Furthermore, a wealthier wife should prioritize the giving of hibah or sadaqah to her not-so-wealthy husband instead of giving them to outsiders ('Abd Karim, 1984; Ibnu Hazm, 1064). In addition, Imam Tawus, Imam al-Layth and Imam Malik opined that a husband has the right to monitor his wife's income and wealth. Thus, she needs to get her husband permission prior to disposal ('Abd Karim, 1984). Imam al-Layth proposed for a wife to give only a small portion of her wealth for hibah or sadaqah while Imam Malik suggested for her to give not more than 1/3 for such purpose (Al-'Asqalani, 1977; 'Abd Karim, 1984).

The views of Imam al-Layth and Imam Malik could then be used as a basis in determining a wife's contribution to income sharing. In principle, a wife's disposal of wealth for hibah or sadaqah should not exceed 1/3 of hers and priority of such forms of disposal should be given to the husband in the form of income sharing. Al-Qaradawi is also of the opinion that 1/3 should be the maximum amount of a wife contribution, but the proportion should be calculated from the total expenditure of the family. The rest of 2/3 expenses should be shouldered by the husband (Al-Qaradawi, 2001). The justification for such a sharing is because of the additional expenses that the husband should incur when the wife is out to work. Such additional expenses include the hiring of a babysitter, tutors for the children, costs of a vehicle, the wear and tear of the vehicle and other related costs (Al-Qaradawi, 2001).

2.2 Income Sharing as Dimension for Family Well-being

Money plays an important role in the life of husband and wife. A number of studies prove the connection between marital satisfaction and financial management or financial issues (Dew, 2016; Falconier, 2015; Archulate, et al. 2011). Sound financial management behaviors, living within one's means and having little debt were associated with marital happiness (Dew, J. P., & Xiao, 2013). In contrast, financial issues have been linked to financial conflict, and financial argument is one of the important factors for divorce. The fact is proven based on numerous studies.

Study of divorce in Iran for example found that the factor of divorce in Iran is dominated by economic reasons. Most couples divorced due to the rising price of their residence. They were not being able to achieve mutual understanding resulting in the break-up of their marriage. Unemployment among husband was also the significant reason for

divorce that affects the economic resources of the family (Farzanegan & Gholipour, 2014). Similarly, divorce in America between the years of 2008 and 2011 was also caused by the economic factor such as job loss, home foreclosure, declining wages, poverty and employment. These put pressure on couples as well as brought an impact to their marital relations (Cohen, 2014)

Interestingly in Malaysia, divorce trend among the Malays over a ten year period (2006-2015) in northern area showed that the contributing factors to the rate of divorce were unemployment and being financially unstable (Norizan et al., 2017).

Even though the relationship of husband and wife is still sustaining, the economic stress can potentially cause serious consequences to the quality of romantic relationship. This is because, economic hardship is linked to marital instability, increased conflict and negative communication patterns (Masarik, 2016, William, HC, Karney BR & Bradbury, TN. 2013). Indeed, marital conflict due to money is more problematic and likely to remain unresolved compared to non-money issues. This is proven by Papp & Goeke (2009) based on their empirical research modelling of 100 husbands' and 100 wives' diary reports of 748 conflict cases. Findings of the research shows that even though spouses did not rate money as the most frequent source of marital conflicts in the house, however, compared to non-money issues, marital conflicts about money were more pervasise, problematics, recurrent and remained unresolved, despite various attempts of problem solving.

Monetary conflict is inherently relatively stressful and threatening compared to other conflicts. Marital conflict due to family financial problem is often longer, held higher and gives long term significance to partner's relationship than other conflicts. Marital conflict due to finance is more likely to be mishandled compared to disagreement over other topics. Even though problem solving behaviours by wives were more evident in money-related marital conflicts, they were less resolved than other marital conflicts which do not deal with money (Papp & Goeke, 2009).

The preceding discussion proved that financial management skill may reduce the chance for marital disagreements which would increase marital satisfaction, while the lack of such skills may eventually create crisis due to the couple's conflicting financial behavior (Dew et al., 2012; Britt et al., 2008). Thus, one of the important financial management skill is by having income sharing between husband and wife as it could reduce their financial burden. Given that the wellbeing of the family institution is

important, income sharing between husband and wife is suggested to be practised as it contributes to the survival of the family.

There are several studies on income sharing practised by the husband and wife. Study by Sri Fajar Ayu et al. (2016) for example examined the income and time allocation of fishermen wives and their husband. The finding shows that the fishermen's wife had an egalitarian relationship, meaning that the wife and husband have equal role and balanced that allowed them to respect each other and work together. The study also found that the wives have the flexibility in managing their shared income from the husband's income as a fisherman and the wife's earning from odd-job as small trader, baby-sitter or part-time helper.

Another good study done by Azhar & Mohd Afandi (2011) suggested that the ideal method to manage a household dependent on how well both husband and wife manage their finances. According to the study, income sharing between husband and wife is intended for the fulfillment of essential and non-essential expenditures. Essential expenditures refer to the spending on basic necessities in life including food, clothing, shelter, education and health-care. Non-essential expenditures are spending on things that may improve the quality of life such as accessories, supplement, cosmetics and as such. Not surprisingly, findings of their study indicated the cases of negligence on the part of the husband in giving essential and non-essential nafqah to the wives. They were giving less than the 2/3 portion that the wives should have received. This study found that a total of 52.7 percent husbands had neglected their wives' essential nafqah and 51.9 percent for non-essentials.

The study provided solutions to several main problems in a household, which were connected to the division of expenses and the disbursement of household matters. A specific guideline has been prescribed that a wife is recommended to contribute not more than 1/3 of her earnings for the family in case of needs. In other words, the wife has the right to receive nafqah from her husband eventhough she is working as it is the basic rights for a woman in a marriage. Therefore, a husband should finance at least 2/3 of the total family expenses and failing to do so would mean that the husband failed to comply with the Islamic teaching.

Study by Norsaadah et al. (2014) suggested that the family expenses have to be managed well so that the husband will not take lightly the responsibility of providing alimony for the wife. Despite of income sharing practice, the rights of Muslim women particularly with matters pertaining to her nafqah is important (Sharifa Nooraida &

Raihanah, 2016). Even when the wife is working, the husband must still provide for the needs of his wife and children. A husband can choose not to give nafqah to his wife who is working. However, it can only be done with the condition that he had already made available all the necessities for his wife and children (Suzanna, 2014).

3. Methods of Study

This study adopts quantitative method through survey. The population of this study comprised of families where the wives are working. A proper sampling technique is important in order to have a precise and unbiased sample that represents the whole population. Simple random sampling was used to draw the samples. Questionnaire was used as the main instrument in this survey. Out of the total 500 distributed questionnaires, 294 questionnaires were returned and usable for analysis of this study.

In the process of developing the questionnaire, several constructs used in previous studies were gathered and reviewed to understand the research objectives and the relevance of such studies to the objectives of this study. The questions were developed from an extensive literature reviews from various document such as journals, books, newspapers and so forth. In addition, a few informal interviews were conducted with an expert in spending behaviour to opine on the suitability and validity of the questions developed by the researchers.

The drafted questionnaire had been pilot-tested on a small sample of randomly selected respondents to represent the true sample of the study. The drafted questionnaire was also given to a small number of experienced researchers in the Islamic centre and research expert to get their opinion on the content and format of the instrument used.

Based on the feedbacks from the respondents, several modifications were made to the wordings of some questions, the structure of some sentences, the clarity of the terms used and the layout of the questionnaire. The revised and modified version of the questionnaire was then produced and further refined.

A set of questionnaire was distributed to each of the selected sample via personally-administered survey. Several sets of Likert-scale statements were posed to the samples to get their perspectives on spending. Statements relating to spending determinants namely financial literacy, attitude of spending, precautionary spending, parental education, lifestyle and religiosity are expected to be responded by indicating the chosen scale of 1 = Strongly Disagree up to 5 = Strongly Agree. The

internal consistency and reliability of the instrument used in this study can be considered good as Cronbach Alpha values of more than 0.7 for all the dimensions are good and therefore acceptable for the study.

4. Results and Discussion

While studies on family matters are diverse, and literatures on family management are abundance, studies on the welfare sustenance of working spouses are practically limited. The following is analysis on findings relating to income and spending of families with both husband and wife are working or only the wife is working.

4.1 Profiles of Respondents

The overall profiles of respondents for this study are displayed in Table 1. Female respondents (60.9 percent) outnumbered male (39.1 percent) in this study. This is considered sensible as the presence of women in the work force is magnifying. In addition, it is often the females who are much more responsive when approached for questionnaire survey. Most of the respondents approached are above thirties with a significant number of them aged 30 to 39 (52.4 percent). About one third (32 percent) of the respondents are young couples who had been married less than 5 years. The rest are those who are already married between 6 to 10 years (27.6 percent), 12.6 percent who are married between 11 to 15 years and 6.5 percent who are married between 16 to 20 years. Quite a significant number of the respondents (21.4 percent) have a marriage experience of more than 21 years. Education wise, the respondents are mainly having degrees and diplomas (26.3 percent and 42.5 percent respectively).

In terms of the respondents' location of their residence, 76.5 percent said that they are staying in an urban area and 18.4 percent are staying in sub-urban area. Only a handful of them (5.1 percent) stay in villages.

With regards to their occupation, the majority of the surveyed respondents are working with the government (88.8 percent) and many are earning less than RM6, 000 (82 percent for the husbands and 76.9 percent for the wives). Their levels of earning at middle and low incomes are justified as the majority of the respondents are degree and diplomas' holders who work with the government.

Table 1: Respondents Demographic Profile (N = 294)

Profiles		Percent (%)
Sex	Male	39.1
	Female	60.9
Age	20-29	15.3
	30-39	52.4
	40-49	17
	>50	15.3
Education	SPM	25.9
	STPM	5.3
	Diploma	26.3
	Degree & above	42.5
Occupation	Government staffs	88.8
	Non-government staffs	8.5
	Unemployed	2.7
Age of Marriage	<5	32
	6-10	27.6
	11-15	12.6
	16-20	6.5
	>20	21.4
Residence Location	Urban	76.5
	Sub-urban	18.4
	Villages	5.1
Spouse employment	Employed	85.7
	Unemployed	14.3
Husband's income	<6,000	81.9
	>6,000	15.7
	No income	2.4
Wife's income	<6,000	76.9
	>6,000	11.2
	No income	11.9
Dependents	1-3	55.3
	4-6	28.9
	>6	5.7

Having a monthly income of RM6,000 and less for husband is considered insufficient considering the fact that many families are staying in urban and sub-urban areas and they have quite a number of

dependents. This might have been a reason for the wives to go out and seek jobs to assist the husbands financially. It is even worrying when there are also husbands who have no income at all. Even though the percentage is quite small (2.4 percent), it is considered unacceptable as earning income is compulsory to husbands in order to feed their wives and families.

The respondents were asked on the number of dependents that they have to maintain financially. More than half (65.3 percent) of them are having three children or less while 28.9 percent are having 4 to 6 children. Only small percentage (5.4 percent) is having more than six children. This seems to indicate that millennium families are getting smaller in size.

4.2 Family Expenses

The well-being of the family could be maintained when the financial expenses of the family is well taken care of. A financially healthy family should have surplus in their income (surplus budget), or at least having a balance between the income and expenses (balance budget). The family could be in trouble when their expenses could not be covered by the income they earned (deficit budget).

Table 2: Family Expenses of the Respondents (N = 294)

Income vs Expenses	Percent (%)
• Income = Expenses	46.3
• Income > Expenses	34.4
• Income < Expenses	19.4

In this study, the respondents were asked on the status of their expenses vis-a-vis their income. The study found that 46.3 percent are having their expenses matched with their income. In other words, they are having balance budget whereby the income they earned are all consumed. Another 34.4 percent are having surplus in their budget, indicating that they have more for other financial use such as saving, investment and precautionary motives. The rest of 57 respondents (19.4 percent) are having their expenses more than their income. This could indicate that about 1/5 of the respondents are having deficit in their budget. The income that the family earned could not cover the whole expenses of the

family. Hence, they have to seek other sources of finance such as loan to cover their needs.

Fortunately, 89.8 percent respondents answered husband when they were asked on whom among the husband and the wife financially spend for family expenses the most. Only 10.2 percent said that the wives are spending more for the family. Islamically, it is the responsibility of the husband to provide sufficient financial sources in meeting the necessities of the family. And, this responsibility is not rescinded though the wives are earning their own income even at an amount higher than the husband could earn. In a simple word, husband's responsibility is always husband's responsibility and it is obligatory regardless of the wife's earning.

When the respondents were asked on whether or not they have debt commitment every month, 68.7 percent said that they have car loan to serve, 64.6 percent have home loan, 57.1 percent have personal loan and 30.3 percent have other loans. It is not surprising that 66.7 percent of the respondents are having more than one types of loan to serve every month. This is due to the fact that many consumers are borrowing from financial institutions in order to own a shelter and private vehicle. After all, the two are considered necessities without which the lives of the family could be affected badly.

4.3 Respondents' Perception on Income Sharing

The respondents were asked to respond their agreement or disagreement (Lickert scale of 5 = totally agree to 1 = totally disagree) relating to several statements on income sharing between husband and wife. The analysis of respondents' perception on income sharing vis-à-vis well-being of family is measured using the mean output based on the following three levels of strength:

Table 3: Levels of Strength

Mean Range	Strength
1.00 – 2.33	Low
2.34 – 3.67	Moderate
3.68 – 5.00	High

Data in Table 4 display the mean response to the statements relating to the benefit of income sharing to the well-being of the family. The respondents perceived highly that the sharing of income between a husband and a wife could secure the live of the family (mean = 4.3). In

fact, they believed that wives’ financial contribution to the family expenses could also preserve their family well-being (mean = 4.24). Further, they highly perceived the necessity of wives going to work and earn incomes for the family. This is proven as they admit the importance of wives’ financial contribution (mean = 4.31) in improving the well-being of the family.

Table 4: Respondents’ Perception on Income Sharing (N = 294)

Items	Mean
Sharing of income could secure our family lives.	4.3
Sharing of income could preserve our family well-being	4.24
My family well-being is preserved even if my spouse is not working.	3.26
Relying on husband’s income is sufficient for the family.	3.19
Having wife who is working contributes to the improvement of the family well-being.	4.31
Overall Mean	3.86

The importance of having working wives is further strengthen when the respondents admit the fact that relying on only husbands’ income is not sufficient for the family (mean = 3.19). In addition, having only a spouse working could not maintain the well-being of the family (mean = 3.26) owing to the fact that financial health is important to the family particularly in today’s high living costs. In overall, the outcomes of this study implied the necessity of having both husband and wife working and share their incomes for the family well-being (mean = 3.86).

5. Conclusion

This study examines the issue of maintaining or preserving the family well-being with working spouses by focusing on income sharing dimension. The above discussion indicated that career woman or wife plays and important roles towards the family and society growth. Having an income of their own, wives are not expected to spend whatever hard-earned money that they have for the family as the duty is liable on the husbands. Nevertheless, sharing of income by the wives would contribute

to the sustainability and happiness of a marriage. This study is expected to add to the new frontier of knowledge in understanding the importance of income sharing between working husband and wife including the challenges they might encounter. Review from the previous studies shows that there are still room to analyse further on the basic survival and welfare index of working husband and wife. It is therefore suggested for further study to be done in this area and also other dimensions related to the sustaining of family where both the husband and wife are working.

6. References

- Abd Allah Wahid Nafi. (1979). *Al-Insan Fi Al-Islam*, Qahirah : T.T.P.
- Abd al-Karim Zaydan. (1984). *Al-Mufasssal Fi Ahkam al-Mar'ah Wa Bayt al-Muslim Fi Shari'ah al-Islamiyah*. v. 4. Beirut : Mu'assasah al-Risalah.
- Abd. Rahim Abd. Rashid. (2001). *Perubahan Paradigma Nilai Ke Arah Transformasi Sosial Dan Pembentukan Malaysia Baru*, Kuala Lumpur: Utusan Publication & Distributors Sdn. Bhd.
- Abd. Rahim Abd. Rashid. (2006). Sufean Hussin, Jamaludin Tubah, *Institusi Keluarga Menghadapi Cabaran Alaf Baru*, 17.
- A'dawiyah, I. (2011). *Konsep Keluarga Berkualiti Menurut Islam*. Al-Hikmah, 3.
- Al-'Asqalani, 'Ali Ibn Hajar. (2000). *Fath al-Bari Bi Syarh Sahih al-Bukhari*. v. 11. Beirut: Dar al-Fikr.
- Al-Ghazali, Abu Hamid. (806 H). *Ihya 'Ulum Al-Din*, J.2., Beirut : Dar Al-Fikr.
- Al-Qaradawi, Yusuf. (2001). *Hady al-Islam Fatawa Mu'asarah*. v. 3. Dar al-Qalam Li Nasyr Wa al-Tawzi': Kuwait.
- Archulate, et al. (2011). *Financial Satisfaction and Financial Stressors in Marital Satisfaction*. *Psychological Reports*, 108(2), 563-576.
- Azhar bin Abdul Aziz & Mohd Afandi Mat Rani. (2011). *Impak Perkongsian Pendapatan Antara Suami Isteri Terhadap Nafkah Rumahtangga*, Jurnal CITU.
- Aziyah A. Bakar. (2008). *Relationships with family communication patterns of parenting styles and family cohesion*. Unpublished Master's Thesis, Universiti Putra Malaysia.
- Aziyah A. Bakar. (2015). *Komunikasi Keluarga dan Pengurusan konflik: Dari Persepektif Remaja Melayu*. *Jurnal Pengajian Media Malaysia*, 17(1).

- Britt, et al. (2008). The Influence of Perceived Spending Behaviours on Relationship. *Journal of Financial Counseling & Planning*, 19 (1), 31- 43.
- Cohen, P. N. (2014). Recession and Divorce in the United States, 2008 – 2011, *Population Research and Policy Review*, 33 (5), 615-628.
- Christopher F. Karpowitz & Jeremy C. Pope. (2015). *Summary Report: Marriage and Family-Attitude, Practice & Policy Opinions*. Retrieved from website http://csed.byu.edu/wp-content/uploads/2016/10/American-Family-Survey_Final-Report.pdf
- Dew, J., Britt, S., & Huston, S. (2012). Examining the Relationship Between Financial Issues and Divorce. *Family Relations*, 61(4) 615-628
- Dew, J.P., & Xiao, J.J. (2013). Financial Declines, Financial behaviors and Relationship Happiness During the 2007 – 2009 Recession. *Journal of Financial Therapy*, 4 (1), 1-20.
- Dew, J. P., (2016). Revisiting Financial Issues and Marriage. In J.J. Xiao (Ed.), *Handbook of Consumer Finances Research* (pp.281-290). New York, NY: Springer
- Falconier, M. K. (2015). TOGETHER – A Couples’ Program to Improve Communication, Coping, and Financial Management Skills: Development and Initial Pilot – Testing. *Journal of Marital and Family Therapy*, 41, 236-250
- Farzanegan, M.R. and Gholipour, H. F. (2014). Divorce and The Cost of Housing: Evidence from Iran, *Review of Economics of the Household*, 1-26.
- Fatimah Abdullah. (1985). Wanita dan Pekerjaan: Satu Analisis Konflik Peranan. *Jurnal Akademika* 27 (Julai).
- Hassan, A., Yusoff, F., & Alavi, K. (2012). Keluarga Sihat Melahirkan Komuniti Sejahtera. *A Healthy Family Generates Prosperous Community: An Overview*. *Geografia Malaysia Journal of Society and Space*, 8(5), 51-63.
- Ibnu Hazm. (1064). *al-Muhalla Tahqiq Li Jannah Ihya’ al-Turath al-‘Arabiyy*. v. 10. Dar al-Afaq al- Jadidah: Beirut
- Khurshid Ahmad. (2017). The family in Islam: Structure, principles and rule. Retrieved in March 2017. www.iiium.edu.my/deed/articles/family_islam/ch04.html
- Masarik, A. S., Martin, M. J., Lorenz, F., Conger, K. (2016). Couple Resilience to Economic Pressure Over time and Across

- Generation, *Journal of Marriage and Family*, *Journal of Marriage and Family*, 78(2), 326 – 345
- Maznah Abdul Jalil. (2006). Wanita Berjaya dan rakan Setugas Lelaki. Dlm. Siti Fatimah Abdul Rahman. Memahami Kedudukan Wanita Berjaya dari Perspektif Islam. Selangor: MPH Group Publishing Sdn Bhd.
- Mohamad Kamil Ab d Majid & Rahimin Affandi Ab d Rahim. (2009). Perubahan Sosial Dan Impaknya Terhadap Pembentukan Modal Insan Menurut Ibn Khaldun, *Jurnal Hadhari UKM*.
- Mohd Taib Arifin. (2006). Bab 4; Komunikasi Perkahwinan: Satu Kajian Persepsi di Kalangan Penduduk Jitra, Kedah, di dalam Abd. Rahim Abd. Rashid, Sufean Hussin, Che Hashim Hassan, Krisis & Konflik Institusi Keluarga, (Utusan Publication, 2006), 52.
- Naemah Hamzah, Mohd Ismail Mustari & Bushrah Basiron. (2015). Model Keseimbangan Kerjaya dan Rumah Tangga dalam kalangan Wanita Cemerlang Sektor Awam. *Jurnal Sains HUMANIKA Universiti Kebangsaan Malaysia*. 4(1).
- Naemah Hamzah, Mohd Ismail Mustari & Bushrah Basiron. (2015). Fiqh Sains Rumah Tangga Dan Kerjaya Wanita Cemerlang Dalam Sektor Awam Di Malaysia. Seminar Pascasiswazah Fakulti Tamadun Islam, UTM.
- Norsaadah, Nurzatil Ismah, Nazneen & Ahmad Nazeer. (2014). Membina Perkahwinan Berdaya Tahan Sepanjang Hayat Melalui Pendekatan Al-Quran dan Al-Sunnah, *Jurnal Pengajian Islam Akademi Islam KUIS*.
- Noraziah Ali & Jawiah Dakir. (1996). Mengimbangi Peranan Wanita: Antara Ruang Peribadi Dan Awam. Di dalam Isu-Isu Wanita Di Malaysia, *International Law Book Services*.
- Norizan, A. G. et al. (2017). Divorce Trends among the Malay Community in Perlis, Malaysia over a Ten Year Period (2006-2015), *International Journal of Academic Research in Business and social Science*, 7 (40) 269- 283
- Nur Dalilah Zakaria, Raihanah Hj Azahari. (2013). *Hubungan Antara Tahap Pelaksanaan Solat Fardu Dengan Konflik Rumah Tangga: Kajian di Unit Rundingcara Keluarga (URK) Bahagian Perkahwinan dan Pembangunan Keluarga (BPPK). Jabatan Agama Islam Wilayah Persekutuan (JAWI)*. *Jurnal Syariah, Universiti Malaya*. jil 21, bil 2 ms 145-164.

- Nur Zahidah Hj Jaapar, Raihanah Hj Azahari. (2011). *Model Keluarga Bahagia Menurut Islam*. Jurnal Fiqh, Universiti Malaya. No.8 ms 25-44.
- Paizah Hj Ismail. (2003). Status Wanita Dalam Islam: Antara Prinsip Syariah dan Ijtihad Fuqaha. Jurnal Syariah University Malaya. 11(2).
- Papp, L. M., Cummings, E. M., & Goeke-Morey, M. C. (2009). For richer, for poorer. Money as a topic of marital Conflict in the Home, *Family Relations*, 58, 91-103
- Rahimah Abdul Aziz. (2003). Now You See Her, Now You Don't: Women, Work and Family Life. Dlm. Ariffin, J. (pnyt.). *Facing up to Global Challenges: Building Resilient Families and Caring Communities in a Troubled World*, hlm. Johor Bahri: Asia Pacific Forum on Families (APFAM) Malaysia.
- Rumaya Juhari. (2006). *Penyesuaian Rumah Tangga Wanita Berjaya*. Dlm. Siti Fatimah Abdul Rahman. Memahami Kedudukan Wanita Berjaya dari Perspektif Islam. Selangor: MPH Group Publishing Sdn Bhd.
- Sharifah Nooraida Wan Hasan & Raihanah Abdullah. (2016). Hak-Hak Wanita Muslim dan Pendidikan. Journal of Shariah Law Research. Vol 1 (1).
- Sri Fajar, Ayu., Meutia Naully, Ratih Baiduri, Time allocation, Income and gender Relation in the Household of Fishermen Who Have Employed Wives, *Advances in Social Science, Education and Humanities Research*, 81, 478 – 484
- William, HC., Karney BR & Bradbury, TN. (2013). Financial Strain and Stressful Events Predict Newlyweds's Negative Communication Independent of relationship Satisfaction, *Journal of Family Psychology*, 27 (1), 65-75.