



A GUIDE FOR HUSBANDS

Justice Is a Trust

A practical guide for husbands — justice ('adl), nafkah, turns (qasm), budgeting, time and accountability, with one wife or more

﴿ إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا ... ﴾

To the Husbands

The Qur'an establishes justice as a requirement, not an ornament. Justice to the wife, to the children, and — for those with multiple wives — among the wives, is a trust that will be questioned on the Day of Judgement.

This book is practical. It explains what must be done justly and what is not expected to be equal, how to fulfill nafkah (maintenance/financial support) as an act of worship, how to arrange clear and transparent turns (giliran), how to manage budgets and debts, and how to honestly assess oneself.

This book is not intended to encourage polygamy. Instead, the final chapter asks the hardest question: what if I am unable to be just?

Evidence is drawn from verses and hadith that have been reviewed on the MYPolygyny website. Details regarding nafkah amounts, court rulings, and claim procedures are not discussed in detail because they depend on circumstances and state law; if you need certainty, ask your Syariah Court or state Islamic religious office.

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This book is for husbands — with one wife or more. Each chapter opens with a verse of the Qur'an and ends with a **Summary & reflection** page. Further reference at mypolygyny.com.

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CHAPTER 1

Justice: A Condition, Not an Option

What is obligatory to be equal in, and what is not demanded.

﴿٥٨﴾ ... إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ

"Allah doth command you to render back your Trusts to those to whom they are due; And when ye judge between man and man, that ye judge with justice..."

Surah an-Nisa' 4:58 · tr. Abdullah Yusuf Ali

A permission that comes with conditions

The permission for polygyny comes with a firm condition. Allah says: "...then marry those that please you of women: two, three or four. But if you fear that you will not be just, then (marry) only one..." (Surah an-Nisa' 4:3). The same verse concludes with a reminder that one wife "is nearer to preventing injustice".

In another verse Allah says: "And you will never be able to be just between your wives, however much you desire it; so do not incline wholly (to the one you love) and leave the other as if suspended..." (Surah an-Nisa' 4:129). The justice required is in the outward matters (maintenance, turns (giliran), treatment). The inclination of the heart is not required to be equal, but the husband is forbidden from inclining completely to one while neglecting the other.

Justice is not only the affair of the polygynous husband. Justice begins in one's own home: being just among children in giving and affection, being just to the wife in fulfilling her rights even when disagreeing, and being just to parents and in-laws.

What must be done justly?

Must be equalised / fulfilled

- ✓ Maintenance (nafkah) for each wife according to her needs
- ✓ Separate, suitable accommodation
- ✓ Turns (giliran) for spending the night
- ✓ Good and respectful treatment
- ✓ The rights of every child

Not required to be equal

- ✗ Feelings and inclination of the heart
- ✗ The same amount of money regardless of need
- ✗ The same frequency of intimacy
- ✗ However: the heart cannot leave another 'hanging'

Summary & Reflection

Justice is a condition mentioned alongside the permissibility of polygyny, and one wife is nearer to preventing injustice. What is obligatory is outward justice; the heart is not required to be equal, but one must not incline completely.

Reflection Questions

- In outward matters, is there anything unjust in my household right now?
- Has my inclination of the heart influenced my actions?
- To whom else—children, parents, in-laws—do I need to be more just?

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CHAPTER 2

Maintenance (Nafkah): Obligation and Worship

Not a monthly gift that depends on one's mood.

لِيُنْفِقْ ذُو سَعَةٍ مِّن سَعَتِهِ ۖ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا ءَاتَاهُ اللَّهُ
لَا يَكْلَفُ اللَّهُ نَفْسًا إِلَّا مَّا ءَاتَاهَا سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا ﴿٧﴾

"Let the one who has means spend according to his means; and whoever has his provision restricted, let him spend from what Allah has given him."

At-Talaq 65:7

The Measure of Sufficiency

Maintenance is not a monthly gift that depends on one's mood. "Let the one who has means spend according to his means; and whoever's provision is restricted, let him spend from what Allah has given him" (Surah at-Talaq 65:7).

Asked about the wife's right, the Prophet ﷺ answered: "You feed her when you eat, you clothe her when you clothe yourself..." (Sunan Abu Dawud 2142 — sahih). The measure: when you eat — not a rung below the husband's own standard of living. And the Prophet's warning is firm: "It is enough for a person to be sinful if he withholds food from those under his care" (Sahih Muslim, Kitab az-Zakah).

Maintenance is also not a burden devoid of reward: a husband's spending on his family becomes charity for him (Sahih al-Bukhari 5351). "The best charity is the charity from one who has means; and begin with those under your care" (Sahih al-Bukhari 1426). The wife's income is her right; it does not diminish her maintenance.

Nourishing Maintenance

- ✓ A fixed monthly payment date, not upon request.
- ✓ A clear and documented channel, such as a bank transfer.
- ✓ Food, clothing, housing, and basic medical care — not below one's own standard of living.
- ✓ A personal allowance for the wife, so she does not have to ask for every small need.
- ✓ Not reducing maintenance because the wife is working.
- ✓ Intention of worship every time it is paid.

Summary & Reflection

Maintenance is an obligation measured by sufficiency and means, and it is a rewarding act of worship. Withholding maintenance is a sin, and the wife's salary does not reduce her right.

Reflection Questions

- Does my wife have to beg for basic necessities?
- Is the standard of living for my wife and children the same as my own?
- How can I make maintenance more regular and documented?

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CHAPTER 3

Maintenance in More Than One Household

Full maintenance for every household, not a fraction.

... وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ ... ﴿٢٣٣﴾

"...But he shall bear the cost of their food and clothing on equitable terms..."

Surah al-Baqarah 2:233 · tr. Abdullah Yusuf Ali

The Increased Obligation

Allah says: "Let the one who has means spend according to his means" (Surah at-Talaq 65:7). A wife's maintenance is the husband's obligation bil-ma'ruf, that is, according to reasonable custom (Surah al-Baqarah 2:233). In polygyny, this obligation is multiplied: each wife and her children are entitled to full maintenance, not a fraction of one wife's maintenance.

If income is enough for only one household, a second marriage shifts the burden onto wives and children — contrary to the purpose of the Shariah. Hind bint 'Utbah complained that Abu Sufyan did not give her enough for herself and her children; he said: "Take what is sufficient for you and your children, in a fair manner" (Sahih al-Bukhari 5364) — sufficiency is the measure, and a wife commits no sin in claiming a right that has been withheld.

Two households are not two times the cost — they are more: two rents, two sets of bills, two schools, and one income. The allocation for each household must be according to real needs, not blindly equal. Every wife has the right to know that her maintenance is paid fairly; she does not necessarily have to see the details of the co-wife's spending.

Organising Finances for Two Households

1

List real needs

Accommodation, kitchen, utilities, schooling, and medical care for each household.

2

Separate accounts

Maintenance for each wife through a clear, recorded channel.

3

Emergency savings

For each household, so that one emergency does not compromise the other.

4

Financial meeting

Review the budget, education savings, and Takaful (Islamic insurance) with each wife, at least once a year.

5

Ask when unsure

Nafkah amounts and permission for polygyny are assessed by the Syariah Court according to capability; JAIN or the court can explain what applies to you.

Summary & Reflection

In a multi-household family, every wife and child is entitled to full maintenance, not a fraction. If income is insufficient, the burden shifts to the wives and children — and that contradicts the purpose of the Shariah.

Reflection Questions

- If I list the real needs of each household, is my income sufficient?
- Is one household bearing the shortfall so that another remains comfortable?
- When was the last time I discussed finances with each wife?

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CHAPTER 4

Clear and Transparent Rotation

The right to spend nights is a right, not a favour.

وَلَنْ تَسْتَطِيعُوا أَنْ تَعْدِلُوا بَيْنَ النِّسَاءِ وَلَوْ حَرَصْتُمْ فَلَا تَمِيلُوا كُلَّ الْمِيلِ
فَتَذَرُوهُنَّ كَالْمُعَلَّقَةِ وَإِنْ تُصْلِحُوا وَتَتَّقُوا فَإِنَّ اللَّهَ كَانَ غَفُورًا رَحِيمًا

﴿١٢٩﴾

"And you will never be able to be just between your wives, even if you strive earnestly; so do not incline excessively towards the one you love, so that you leave the other like something suspended."

An-Nisa' 4:129

Every Wife's Right

The rotation (al-qasm) is the equal division of nights among the wives. It is obligatory because of the command to be just in Surah an-Nisa' 4:3, and the Prophet's ﷺ warning against a husband who inclines towards one wife: "Whoever has two wives and inclines towards one of them will come on the Day of Resurrection with one side of his body leaning" (Sunan Abu Dawud 2133; sahih according to al-Albani).

For a new wife, there are opening nights. Anas bin Malik r.a. said: "It is part of the Sunnah: when a man marries a virgin while he already has a wife, he stays with her for seven nights, then divides the rotation; and when he marries a widow, he stays with her for three nights, then divides the rotation" (Sahih al-Bukhari 5213; Sahih Muslim, Kitab ar-Radha'). When the Messenger of Allah ﷺ intended to travel, he would draw lots among his wives, and whoever's name was drawn, he would take her (Sahih al-Bukhari 2593).

The rotation is every wife's right and may not be reduced unilaterally; every change needs the agreement of all parties, and in the view of most scholars, nights missed through the husband's negligence should be made up. A wife can voluntarily give up her turn, like Saudah r.a., but this must be without coercion and can be revoked. Special circumstances, such as a wife living far away, have their own details and scholars' views differ; the mufti's office or the state Islamic religious office can help you arrange things fairly.

Rotation Checklist

- ✓ A written, shared schedule, with the order decided by lots.
- ✓ Record every change: who agreed, when, and how it will be made up.
- ✓ No "long stopovers" at another wife's home on a night that is not hers.
- ✓ The opening nights for a new wife are announced in advance.
- ✓ Draw lots for travel, umrah and trips back to the hometown.
- ✓ The schedule for Ramadan, Hari Raya and school holidays is drawn up at the start of the year.
- ✓ Review the schedule every six months with all the wives, or through a counsellor if there is tension.

Summary & Reflection

The rotation is every wife's right: an equal schedule, opening nights for a new wife, drawing lots when travelling, and compensation for missed nights. Changes require consensus, not unilateral decisions.

Reflection Questions

- Does every wife know the rotation schedule clearly?
- Are there any nights I missed that have not yet been compensated?
- How will this year's Hari Raya and school holidays be divided fairly?

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CHAPTER 5

Budgeting, Debt, and Inheritance

Halal wealth, recorded, and planned.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَآكْتُبُوهُ وَلْيَكْتُبَ
بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ... ﴿٢٨٢﴾

"O ye who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing; let a scribe write down faithfully as between the parties..."

Surah al-Baqarah 2:282 · tr. Abdullah Yusuf Ali

Where from and where to

Maintenance (Nafkah) is the husband's obligation and it begins from income that is halal. The Prophet ﷺ said: "The halal is clear and the haram is clear, and between the two are doubtful matters. Whoever leaves the doubtful matters out of fear of sin will keep clear of what is plainly haram." (Sahih al-Bukhari 2051). Budgeting must be managed with priority: neither extravagant nor miserly (Surah al-Furqan 25:67).

Debt is not haram, but it is a heavy matter. "The soul of a believer is suspended by his debt until it is discharged for him" (Sunan at-Tirmidhi 1078 — sahih). "Delaying the payment of a debt by someone who is capable is an injustice" (Sahih al-Bukhari 2400). List all debts and disclose them to all wives; hidden debts will eventually be borne by the heirs.

Also consider what happens after you are gone. Inheritance (Pusaka) is divided according to Islamic law (faraid), and a will (wasiat) to the heirs (including wives and children) is not effective unless the other heirs agree after death. The basis is the hadith "no will for the heirs" (reported by Abu Dawud 2870 and at-Tirmidhi; hasan). Wills, gifts (hibah), takaful (Islamic insurance) and nominations each have their own legal details; it is wise to discuss them with a qualified adviser so the arrangements suit your family.

Five steps for honest finance

1

Check sources

Ensure income is halal; avoid usury (riba), corruption, and other people's entrusted property.

2

List commitments

The maintenance (Nafkah) for each household first, then debts, savings, and other necessities.

3

Disclose debts

Personal loans, credit cards, car, house, and business debts — to all wives.

4

Keep documents

Marriage certificate, birth certificate, list of assets and liabilities, Takaful policies, and nominations.

5

Plan inheritance

Organised wills and gifts (hibah), with an executor or trustee trusted by all wives.

Summary & Reflection

Financial justice begins with halal income, a moderate budget, recorded and disclosed debts, and inheritance planning so that no wife or child is wronged after we are gone.

Reflection Questions

- Are there any debts I have not disclosed to my wives?
- If I passed away tomorrow, are my documents and will organised?
- Where am I wasteful, and where am I stingy?

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CHAPTER 6

Time, Attention, and Care

Just staying overnight isn't enough.

... وَعَاشِرُوهُمْ بِالْمَعْرُوفِ ۚ فَإِنْ كَرِهْتُمُوهُمْ فَعَسَى أَنْ تَكْرَهُوا شَيْئًا
وَيَجْعَلَ اللَّهُ فِيهِ خَيْرًا كَثِيرًا ﴿١٩﴾

"...on the contrary live with them on a footing of kindness and equity. If ye take a dislike to them it may be that ye dislike a thing, and Allah brings about through it a great deal of good."

Surah an-Nisa' 4:19 · tr. Abdullah Yusuf Ali

Being Present, Not Just Physically There

Some husbands fulfil their turns (giliran) and provide financial support (nafkah), but their hearts never return home. They are physically present in the house, but their eyes are on their phones. Outward justice demands more than mere physical presence: it demands good treatment—interacting in a manner pleasing to Sharia (Islamic law) and good custom (Surah an-Nisa' 4:19).

The Prophet ﷺ was perceptive. He told Aisha that he knew when she was pleased and when she was angry—from the slightest change in her words (Sahih al-Bukhari 5228). And in every home, "The most complete of the believers in faith are those best in character, and the best of you are those who are best to their wives" (Sunan at-Tirmidhi 1162 — hasan sahih).

In a multi-household family, do not compare: do not mention one wife's virtues in front of another ("she cooks better"). Comparison kills the feeling of being valued. Also, do not bring stories between households. What happens in one home is the trust (amanah) of that home.

Four Forms of Attention



Quality Time

Time without phones during every turn—eating, chatting, walking.



Listening

Ask about their day, and listen until the end without trying to solve the problem.



Appreciation

Specific 'thank yous' and small gifts without reason—to every wife.



Children

Time with the children in every home, including their important milestones.

Summary & Reflection

Justice is not just about staying overnight and providing support. It is about good treatment, sensitivity to feelings, without comparison, and without bringing stories between households.

Reflection Questions

- Am I truly present when I am at home?
- Have I ever compared my wives, even jokingly?
- What is one thing my wife has asked for that I have not yet fulfilled?

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CHAPTER 7

Accountability

Before Allah, and before the wife.

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُونُوا قَوِّمِينَ بِالْقِسْطِ شُهَدَاءَ لِلّٰهِ وَلَوْ عَلَىٰ أَنْفُسِكُمْ
أَوِ الْوَالِدَيْنِ وَالْأَقْرَبِينَ إِن يَكُنْ غَنِيًّا أَوْ فَقِيرًا فَاللّٰهُ أَوْلَىٰ بِهِمَا فَلَا تَتَّبِعُوا
الْهَوَىٰ أَنْ تَعْدِلُوا وَإِنْ تَلَوُّا أَوْ تَعْرِضُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا﴾

﴿١٣٥﴾

"O you who believe, be those who always stand firmly for justice, as witnesses for Allah, even against yourselves."

Surah an-Nisa' 4:135

Being Accountable

The Prophet ﷺ said: "Each of you is a shepherd and each of you will be asked about his flock... a man is a shepherd over his family... and a woman is a shepherd in her husband's house" (Sahih al-Bukhari 893). A husband's leadership is a trust that will be questioned, not domination. A just husband is not one who never makes mistakes, but one who is ready to be advised and to correct his errors.

Accountability in this world begins with transparency: auditable schedules and budgets, records of maintenance (nafkah) paid, and regular reviews with the wife. A complaining wife is not an enemy; she is giving an opportunity to correct before being questioned before Allah.

If disagreements cannot be resolved, "...and reconciliation is better" (Surah an-Nisa' 4:128); for serious disputes, appoint an arbiter (hakam) from the families of both parties (4:35). The JAIN family counselling unit and the Syariah Court's Sulh officers provide this service free of charge. The wife also has the right to bring her case to the Syariah Court; a just husband is not afraid of that process.

A Husband's Monthly Self-Reflection (Muhasabah)

1

Review Records

The maintenance (nafkah) for every household, the turns (giliran) for every night, and promises made this month.

2

Ask the Wife

"Is there anything I have been unjust about this month?" — and listen without becoming defensive.

3

Ask the Children

Whether they feel there is enough time and attention.

4

Correct Immediately

Make up for missed nights, pay what is overdue, and apologise where necessary.

5

Seek Help

If the situation is tense, a JAIN counsellor can act as a neutral mediator.

Summary & Reflection

Every husband will be questioned about his care. Accountability in this world begins with transparency, regular self-reflection, and a willingness to be advised; serious disputes should be brought to an arbiter (hakam), a counsellor, or a court.

Reflection Questions

- When was the last time I asked my wife if I was being just?
- How do I react when I am advised?
- What is one mistake I need to correct this week?

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CHAPTER 8

When You Cannot Be Fair

One is closer to not committing injustice.

أَطْلَقُ مَرَّتَانِ صَلِّ فَإِمْسَاكَ بِمَعْرُوفٍ أَوْ تَسْرِيحٍ بِإِحْسَانٍ ... ﴿٢٢٩﴾

"A divorce is only permissible twice: after that, the parties should either hold Together on equitable terms, or separate with kindness..."

Surah al-Baqarah 2:229 · tr. Abdullah Yusuf Ali

The Most Honest Question

The polygyny verse itself provides a way out: "Then if you fear that you will not be just, then (marry) only one..." (Surah an-Nisa' 4:3), because one wife is "more likely to prevent injustice." For those who do not yet have more than one wife and are doubtful about their ability to be just, this verse is the answer. See the book **Before You Take the Step** in this series.

For those who are already polygamists and find themselves unable to be just, do not let any wife feel suspended (Surah an-Nisa' 4:129). Correct it immediately: reorganise finances and schedules, apologise, and seek counselling help. Solutions cannot be made by sacrificing one wife's rights for another.

If a household can no longer be maintained well, Allah teaches: "Divorce (that can be revoked) is twice; after that, either take her back in a good manner or release her in a good manner" (Surah al-Baqarah 2:229). A wife who is not treated justly also has the right to claim her rights in the Syariah Court. Whatever path is taken, let it be with kindness (ihsan) and through the court; divorce and fasakh procedures differ with circumstances, and the Syariah Court or the state Islamic religious office can explain them.

Signs and Steps

Signs of Inability to be Just (Adil)

- ✗ Financial support (nafkah) is often late or reduced
- ✗ Turns (giliran) are often 'missed' at one home
- ✗ A wife or child feels neglected
- ✗ Debts increase to support two homes
- ✗ Hiding money and time from the wife

Steps to Correct

- ✓ Honestly acknowledge it to yourself and your wife
- ✓ Reorganise the budget and schedule in writing
- ✓ Seek a JAIN counsellor as a mediator
- ✓ Do not take on new commitments
- ✓ If separation is necessary: with kindness (ihsan) and through the court (mahkamah)

Summary & Reflection

If you are worried about being unjust, one wife is better—because that is closer to not committing injustice. Those who are already polygamous and fail to be just must rectify it immediately; if they separate, they must do so in a good manner and through the court.

Reflection Questions

- If I am completely honest, am I capable of being just right now?
- Who in my family bears the greatest consequence of my shortcomings?
- What is the first step I need to take to correct this?

The Just Husband Checklist

Check once a month. Be honest with yourself.

Item	Household / wife	Chapter
☐ Full and timely nafkaḥ provided to every wife	Every wife	2, 3
☐ Nafkaḥ and education fund for every child	Every household	3
☐ Written, shared, and adhered-to turn schedule	Every wife	4
☐ Missed nights due to one's own negligence are compensated	The concerned wife	4
☐ Drawing lots or agreement for travel, Umrah, and hometown visits	All wives	4
☐ All debts are listed and disclosed	All wives	5
☐ Will, nomination, and important documents are organised	Heirs	5
☐ Quality time and attention, not just spending the night	Every wife and child	6
☐ Review of schedule and budget every six months	All wives	7
☐ Prepared to listen to complaints without anger	Every wife	7

Getting help



In danger right now?

Call the Police on 999. Your safety and your children's comes first; everything else can follow.



Talian Kasih 15999 (24 hours)

For urgent cases involving the safety or welfare of a family. Talian HEAL 15555 and Befrienders KL 03-7627 2929 for emotional support.



Family Counselling Unit, state JAIN

Every state Islamic Religious Department has a family counselling unit, and it is free. There is no need to wait until a problem grows — coming early is welcome.



Sulh Officer, Syariah Court

Mediation before a full hearing, also free. Rights, procedures and rules can differ from state to state; the Syariah Court or the state Islamic religious office can explain what applies in your situation.

CLOSING

A Trust That Will Be Questioned

Justice does not come merely from good intentions. It comes from an adhered-to schedule, paid nafkah, kept promises, and ears willing to listen.

May Allah make us husbands who fulfil our trusts, and may He make every wife and child under our care feel safe, valued, and treated justly.

وَالَّذِينَ يَقُولُونَ رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّاتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا
لِلْمُتَّقِينَ إِمَامًا ﴿٧٤﴾

"And those who pray: "Our Lord, grant us from among our wives and our offspring a comfort to our eyes, and make us leaders of those who are mindful of You.""

Surah al-Furqan 25:74

mypolygyny.com · A general reference, not a fatwa and not legal or financial advice. Nafkah amounts, permission for polygyny and claims are decided by the Syariah Court under each state's law, and every case is weighed on its own circumstances; for the latest rules, the Syariah Court or the state Islamic religious office (JAIN) is the best place to ask.