Muslim Women's Guide to Mahr

Turning Your Marriage Gift into Long-Term Savings and Investments

Samar Tariq
Wealth Advisor

The place cards. The centerpiece flowers, peonies or hydrangeas, you've debated this for three weeks. The exact shade of your eye shadow (rose gold or champagne, and don't say they're the same). The playlist transitions. The seating chart, which is basically a geopolitical negotiation. The favor boxes, the venue lighting, whether the caterer does the good rice or just okay rice. Make sure there's a vegetarian option … and maybe even a gluten-free one.

Wedding planning pulls you into a thousand tiny decisions, and somehow each one feels urgent. And then there's your *mahr*, one of the most significant financial rights you have as a Muslim woman, a gift that is legally, spiritually, and entirely yours. Oddly, it almost never gets the same energy as the seating chart debate. It gets agreed upon, written into the contract, and then kind of forgotten, deposited somewhere, left to sit.

That's the part worth talking about: your *mahr* can do a lot more than just sit. It can be the foundation of a financial life that's entirely, unapologetically yours.

3 Key Takeaways

1. **Your *mahr* is entirely yours—**a legal and spiritual financial right in Islam that recognizes your autonomy and should be treated as the foundation of your own wealth, not forgotten in a checking account.

2. Investing your *mahr* into accounts in your name—such as Roth or individual accounts—can turn a one-time marriage gift into **long-term savings and retirement security.**

3. **Being intentional with your *mahr* is an act of self empowerment;** learning your options and opening an account in your own name is the first step toward building a future that is financially independent and values-aligned.

Quick Refresher: What Is Mahr?

Mahr (also spelled *mehr* or *mahar*) is the mandatory gift a groom gives to his bride as part of an Islamic marriage contract, and it can be paid upfront, deferred, or split between both, in the form of cash, gold, property, or something else of value. Symbolically, it represents the bride's financial right within the marriage, a recognition of her autonomy and worth that belongs entirely to her, with no one else having any claim on it.

In Surah An-Nisa, Allah (SWT) does not simply instruct that *mahr* be given; He uses the word *nihla*, which shares a root with *nahl*, the Arabic word for "bee."[1] That connection is meaningful, since a bee gives honey freely, without negotiating a price for it and without being burdened by the giving. *Mahr* carries that same spirit: it is not meant to strain the one who gives it, and it is not meant to be held over the one who receives it, the way a bee never expects anything back for its honey. It is a gift of love, selflessness, and generosity, and it becomes a beautiful starting point for a woman entering her marriage.

So, what can you actually do with it?

[1]Source: Quran Dictionary

Build With It

For most women in their 20s and early 30s, a Roth IRA is the highest financial-impact first move since you contribute after-tax dollars now, your investments grow tax-free, and withdrawals in retirement are not taxed. The 2026 contribution limit is $7,500 per year, which means a *mahr* of even modest size could fund multiple years of contributions and give compound growth decades to work.

If you expect to be in a lower tax bracket in retirement, a Roth or individual account offers a different trade-off, since contributions may be tax-deductible today, with taxes due on withdrawal later. It's worth comparing both based on your current income and where you expect to land.

Here's something most women don't know about: if you're not currently working or have a lower earned income, you can still contribute to your own retirement account through a Spousal IRA, which lets a non-working or lower-earning spouse build savings funded from household income. Staying home, raising children, or taking a career break does not have to mean falling behind financially, and your *mahr* can fund this directly in an account that is yours alone.

Mahr also does not have to be paid all at once. A husband can structure part of it as annual IRA contributions made directly into his wife's account, up to the $7,500 yearly limit (in 2026), with each contribution fulfilling a portion of the *mahr* obligation while putting the money exactly where it can grow. It's a practical route for couples who want to spread the gift over time rather than transferring a large sum upfront, and it means the *mahr* isn't sitting in a checking account waiting to be spent. It's already invested, already compounding, already building something.

If you've already maxed out IRA contributions for the year or want access to your money before retirement age, a standard taxable investment account gives you full flexibility, with no annual limits and no withdrawal restrictions, just your money invested and growing.

Keep Learning With *Halal Money Matters*

Want to go deeper on money, marriage, and *mahr*? Check out the below *Halal Money Matters* podcast episodes. Listen on the Saturna website or on your favorite podcast app.

- **Ep. 25: Financial Discussions Before Marriage**
  How couples can talk about budgets, debt, and goals before the wedding to build a healthy financial future together.
- **Ep. 26: Navigating the Practice of Mahr**
  A scholar-led conversation on the many nuances of *mahr*—how it works in practice and what to keep in mind as a bride or groom.
- **Ep. 20: Women, Investing, and Wealth Languages**
  A deep dive into how women relate to money, the "wealth languages," and building confidence as an investor.

Why an Account in Your Name Alone Matters

Muslim women have historically held the right to own wealth entirely separate from their husbands and to use that wealth for charitable acts or in whatever way feels right to them, and *mahr* is one expression of that right. Investing it is simply taking that principle and applying it to modern financial tools. An IRA or brokerage account in your name is an act of self-empowerment and is a concrete step toward your own financial independence, regardless of how life unfolds.

Your Mahr, Your Future

You don't have to spend it immediately, nor do you need to let it sit untouched. Educating yourself on knowing what to do with your *mahr* is already the first step. Your *mahr* is a gift; what you build with it is a decision.

If you're not sure where to start, begin with one question: *Do I have an account in my own name?* Not a joint account, not a beneficiary designation on someone else's policy, but **your own account**, funded with your own money, invested according to your own goals. If the answer is no, your *mahr* could be the reason to change that. At Saturna Capital, advisor to the Amana Funds, our investment specialists can help you figure out the right account type, understand *halal* investment options, and map what your *mahr* could realistically grow to over 20 or 30 years. The numbers may surprise you.

You can book an appointment with someone from our team and bring your questions. A bee doesn't build a hive in a day. It builds it one cell at a time, with intention, until it becomes something that lasts. Your *mahr* can do the same.

Ready to Take the Next Step?

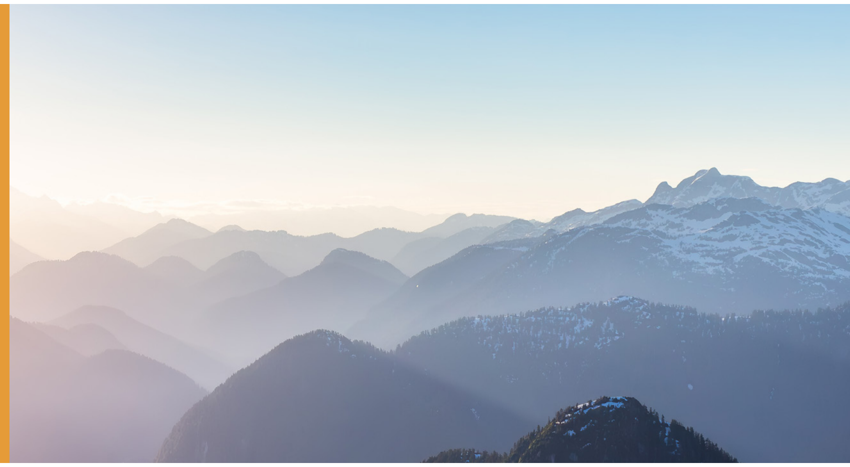
Explore *halal*-screened investment options designed to help you invest in line with your values.

Click here to learn more about the Amana Funds and book an appointment with a Saturna Capital investment specialist.

Learn More About IRA Options

Curious which IRA is right for you or how to use your *mahr* to start saving for retirement?

Click here to explore Roth, Traditional, and Spousal IRA accounts in more detail and see how they fit into your long-term plan.



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SATURNA CAPITAL

info@saturna.com
www.saturna.com

1-800-728-8762

1300 N. State Street
Bellingham, WA
98225-4730

For automated assistance, including mutual fund prices:
1-888-732-6262