



## Fulfillment of Wife's Nafkah Rights: Identification of Constraints and Implications for Household Harmony

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### **Abstract:**

*This study aims to identify the impact of economic factors on household harmony, particularly in the context of fulfilling the wife's maintenance rights within marital relationships. The research employs a qualitative approach with thematic analysis to explore the experiences of married couples regarding the fulfillment of the wife's maintenance rights and its effects on marital harmony. The findings reveal that a husband's inability to fulfill his maintenance obligations often results in feelings of pressure, anxiety, and inferiority for the husband, while the wife experiences dissatisfaction and a sense of neglect. Financial strain also exacerbates communication difficulties between spouses, leading to increased conflict in their relationship. The study further highlights that, although many wives contribute economically, these contributions are frequently not recognized in the fulfillment of maintenance. The research underscores the importance of open communication and mutual respect between husbands and wives, as well as the role of family and community support in addressing economic challenges. Additionally, women's economic empowerment and government programs to assist families facing financial hardships are crucial steps toward fostering household harmony.*

**Keywords:** Constraints; Household Harmony; Nafkah rights; Wife

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## Introduction

Harmony in marriage is a goal desired by every married couple. However, achieving this harmony is often complicated by various factors, one of the most significant being the fulfillment of the wife's financial rights. Financial support, as an essential aspect of marriage, goes beyond monetary needs to include emotional care, mutual respect, and a commitment to the well-being of both partners (Tohirin and Zamahsari 2021). While the legal framework in Indonesia clearly outlines the husband's obligation to provide maintenance to his wife, based on both religious law and Law No. 1 of 1974 on Marriage, the practical implementation of this obligation

often presents challenges. These challenges highlight a significant gap between the theory of law and the realities faced by many couples, particularly in the economic and social context.

In theory, the financial support due to the wife includes not only physical needs, such as food, shelter, and clothing, but also emotional and psychological needs. The wife has the right to receive protection, attention, and affection from her husband, yet in practice, many husbands struggle to meet these obligations due to financial limitations or unstable incomes. This often creates tension within the marriage and affects the overall harmony (Taufik, Suhartina, and Hasnani 2022). Despite the clear legal framework, economic challenges remain a recurring obstacle to the fulfillment of the wife's financial rights, leading to disappointment, stress, and feelings of neglect among wives, which in turn, can escalate into emotional distance and conflict between partners.

Moreover, the issue of financial support is not merely an economic matter but is also deeply intertwined with psychological and cultural factors. Some husbands may view their financial obligations as limited to material needs, failing to recognize the broader emotional and psychological support required. This misperception can lead to dissatisfaction, as husbands may feel burdened or resentful of their obligations. Poor communication often exacerbates this issue, preventing couples from addressing underlying problems and leading to greater marital discord (Taufik, Suhartina, and Hasnani 2022).

Additionally, cultural and societal expectations play a crucial role. In many traditional societies, the husband's role as the primary breadwinner is considered a fundamental duty, while the wife is often expected to manage the household. Although women's participation in the workforce has increased in modern times, the traditional view persists, especially in rural areas. When wives contribute economically yet feel their efforts go unrecognized or unappreciated, it can create significant emotional tension. This perception of injustice contributes to the widening gap between theoretical expectations and practical realities in many households.

The consequences of inadequate financial support are not limited to material concerns. When a wife's rights are unmet, it often leads to feelings of disappointment,

anger, and a decline in emotional intimacy. If these issues remain unresolved, they can escalate into more severe conflicts or even separations. Therefore, the issue is not just about money but also about emotional and psychological care and mutual support (Syahrizan and Siregar 2024).

The impact of unmet financial obligations also extends to the wife's sense of self-worth and position within the household. When her rights are ignored or inadequately addressed, feelings of inferiority and neglect can emerge, further eroding the relationship. In such cases, the imbalance in fulfilling financial obligations can deepen existing psychological tensions, leaving the wife feeling increasingly isolated and hindering healthy communication within the marriage.

To address these challenges, the most effective solutions lie in fostering mutual understanding of financial responsibilities and promoting open communication. Both partners need to recognize that financial support goes beyond material contributions, encompassing emotional and psychological support as well. A wife must also feel comfortable expressing her needs and feelings, allowing her husband to better understand her perspective. (Santoso 2019).

Additionally, acknowledging the importance of shared roles in family support can foster a more balanced and harmonious relationship. When both partners collaborate to meet the family's needs, both materially and emotionally, they are more likely to create a supportive and cooperative environment. This approach shifts the focus from an individual duty to a shared responsibility, where both partners contribute to the family's well-being.

Ultimately, the fulfillment of the wife's financial rights is crucial to maintaining marital harmony. Addressing the obstacles in fulfilling these rights requires careful attention to ensure a more harmonious and supportive marriage. Educating both partners on financial obligations, improving communication, and fostering equitable role-sharing are key steps toward achieving a healthier and more loving relationship (Nuroniya, Bustomi, and Nurfadilah 2019).

In addition, awareness about the importance of sharing roles in meeting family needs can also create a healthier balance in the household. The husband and wife need to work together to fulfill this obligation, both materially and emotionally. A

husband who realizes how important the wife's role is in the household, especially when the wife also works and contributes to the family's economy, will find it easier to provide more balanced support. Thus, the issue of financial support will not solely focus on the husband's duty but will become a matter of how they work together to achieve the same goal, which is mutual well-being.

Overall, fulfilling the wife's financial rights is a key element that affects marital harmony. The obstacles that arise in fulfilling these rights require serious attention to achieve a more harmonious and supportive marriage. Education on financial obligations, improving communication, and more equitable role-sharing are important steps that can help create a healthier relationship between husband and wife. With a better understanding and a mutual respect, financial issues can be resolved, and the household will become a place filled with love, harmony, and happiness.

## Method

This research employs a qualitative approach with a case study method to explore the obstacles encountered in fulfilling the wife's financial rights and their implications for marital harmony. Data were gathered through in-depth interviews with married couples who volunteered to share their experiences regarding financial issues within their households. To ensure diverse perspectives, purposive sampling was used, with participants' selected based on criteria such as the length of marriage, income stability, and the presence of financial challenges. This approach helped to capture a range of experiences that reflect the complexities of financial obligations in marriage.

The interviews were guided by a semi-structured interview protocol, which allowed for flexibility in probing deeper into responses while ensuring consistency across interviews. This format gave participants the freedom to express their experiences in their own words, fostering a more open and detailed conversation. In addition to the interviews, document analysis was conducted to gather information about the legal framework surrounding the wife's financial support, particularly focusing on relevant laws and regulations.

Ethical considerations were a priority throughout the study. Informed consent was obtained from all participants, ensuring they understood the purpose of the research and their rights. Confidentiality was strictly maintained, with all personal identifiers removed from the data to protect participants' privacy. The data collected were then analyzed thematically, identifying recurring patterns and themes related to the challenges in fulfilling financial obligations and their impact on marital relationships. The results of this analysis aim to provide a deeper understanding of the dynamics surrounding the fulfillment of financial rights and how they influence marital harmony.

### **Economic Factors in Fulfilling Wife's Maintenance**

The fulfillment of a wife's financial rights is one of the most important obligations in a household, and economic factors play a significant role in realizing this. A wife's financial support is not merely about fulfilling physical needs like food, clothing, and shelter but is also related to providing a sense of safety and comfort within the marital relationship. One of the main causes of tension in a marriage is the husband's inability to provide sufficient financial support. When the husband's income is inadequate or when there are difficulties in obtaining a decent income, it can affect his ability to meet the basic needs of his wife and family (Mamonto 2021).

A husband's failure to provide adequate financial support often leads to significant emotional and psychological stress. Feelings of inadequacy, anxiety, and pressure can overwhelm him, affecting his self-esteem and mental well-being. In many cases, the shame associated with being unable to fulfill his financial duties burdens the husband, worsening the atmosphere in the household. As the pressure mounts, the husband may withdraw emotionally, feeling like a failure in his role as the breadwinner, and this isolation can further reduce his willingness to communicate openly with his spouse. This emotional distance contributes to heightened tension in the home, affecting the overall quality of the marital relationship (Luthfia 2021).

On the other hand, a wife who perceives her financial rights as unfulfilled often experiences profound dissatisfaction. This dissatisfaction is not limited to material

needs but also affects emotional well-being. A wife who feels neglected or unappreciated may experience increasing emotional distance from her husband. As frustration grows, this can escalate into significant conflicts, further straining the relationship. These economic difficulties often worsen communication, as unresolved financial issues create rifts between the couple, making it harder to find common ground and solutions (Anggiarani, Widodo, and Nurhaliza 2021).

Beyond the emotional impacts on the individual partners, financial struggles affect the overall family dynamics. When income is insufficient, the family must make sacrifices, particularly in areas like children's education, healthcare, and other essential needs. A wife, particularly when tasked with managing these sacrifices, experiences additional pressure, which often leads to emotional instability. This persistent tension can deteriorate marital harmony and, over time, accumulate into a crisis within the relationship. Furthermore, many wives are forced to take on greater financial responsibility, sometimes becoming the primary breadwinner. While this shows their concern for the family, it creates a double burden. Balancing work, household responsibilities, and child-rearing can make the wife feel unappreciated, especially when her husband is still unable to fulfill his financial obligations (Andriani 2020).

This unequal burden often leads to household conflict, as the wife's increased contributions are not sufficiently acknowledged by her husband, who may still feel pressured and inadequate in fulfilling his role. This imbalance can deepen emotional dissatisfaction, leading to more confusion and frustration in the marriage.

In many cultures, there remains an assumption that the husband is the primary breadwinner while the wife's role is primarily in managing the home and children. When the husband is unable to fulfill this role due to external factors such as an economic crisis or job loss, the wife may feel that the responsibility is disproportionate and unfair. This perceived imbalance creates significant tension, particularly if the wife believes that the husband is not making enough effort to fulfill his obligations. This issue of role inequality becomes a primary source of marital conflict, with both partners feeling unappreciated in their respective roles (Adib, Salwa, and Khairiyah 2024).



The inability to fulfill financial obligations often results in feelings of shame and inferiority for the husband, exacerbating his emotional distress. A husband who cannot meet his financial responsibilities may feel trapped in a cycle of pressure and helplessness, which further isolates him from his wife. This inability to discuss financial issues openly increases the emotional divide between them, deepening the tension in the household. Additionally, societal pressures, where family financial success is highly valued, can cause couples to feel embarrassed or isolated, exacerbating their struggles. Wives who are ashamed of their family's economic situation may internalize this pressure, further affecting their emotional state and making it harder to manage the household effectively (Adib, Salwa, and Khairiyah 2024).

To mitigate these issues, it is crucial for couples to engage in open and honest communication about the financial challenges they face. By discussing these issues openly, both partners can collaboratively find solutions, reduce stress, and ease tension in the household. Communication plays a central role in resolving financial problems, as understanding each other's feelings and expectations helps both partners to work together toward resolving their issues. Although the economic challenges may seem overwhelming, effective communication fosters mutual support, allowing couples to find constructive solutions.

Additionally, it is essential for both spouses to share roles in managing family finances. When the husband and wife collaborate to meet financial obligations, the focus shifts from individual responsibility to shared goals, such as ensuring mutual well-being. This partnership, along with support from extended family or community, can significantly alleviate the economic burden faced by the couple (Wati 2020).

Furthermore, government programs aimed at providing financial assistance, skills training, or social support can be crucial in easing the economic pressure on families. Social services that help improve family income or provide job opportunities can help stabilize financial situations, further reducing stress within the household. Empowering women economically also plays a critical role in helping families navigate financial crises, promoting gender equality and reducing household inequality (Syaputri 2024).

Moreover, relevant parties such as non-governmental organizations or humanitarian organizations can also play a role in helping families in need. Economic empowerment programs involving women are also crucial for providing opportunities for wives to develop their skills and contribute to the family's economy. By increasing women's economic independence, families can more easily overcome financial crises that may arise. Additionally, raising awareness of the importance of women's empowerment in the economic sector can improve society's perception of women's roles, reduce existing inequalities, and help enhance the family's overall well-being.

Therefore, although economic issues are always a challenge in a household, with good communication, close cooperation, and support from various parties, families can overcome these problems and maintain marital harmony. Ultimately, the fair and balanced fulfillment of a wife's financial rights can create happiness and stability in the household, as well as improve the quality of life for all family members. Therefore, it is essential to always maintain good communication, discuss financial issues wisely, and support each other in facing the challenges that arise. In many cases, the active role of each family member, as well as assistance from society and the government, can improve the family's financial situation and reduce the pressure felt by the couple, allowing them to build a more harmonious and happy household (NIM 2024).

### **Social and Cultural Roles in the Perception of Wife's Maintenance**

Social and cultural aspects play a very important role in shaping society's perceptions of the wife's financial rights in a household. In many societies, especially those that adhere to patriarchal values, the role of the husband as the primary breadwinner and the wife as the homemaker has become a widely accepted norm. This view not only reflects how society perceives the roles of each family member but also creates strong social expectations regarding how the roles of the husband and wife should be carried out. In this regard, the husband is often seen as solely responsible for meeting the family's economic needs, while the wife is expected to manage the household, care for the children, and fulfill other domestic duties (Ismanto, Wijaya, and Ritonga 2019).



This perspective has been deeply ingrained for a long time, rooted in traditional beliefs that consider outside work as a male obligation, while women are seen as more suitable for staying at home and handling domestic responsibilities. The inequality between male and female roles in this patriarchal society creates a strong perception that the husband must be the primary breadwinner. Consequently, the fulfillment of the wife's financial support is often seen as solely the husband's responsibility, and wives are not expected to contribute economically. In this context, the wife's participation in the workforce is often not considered important, or is seen as an additional activity rather than a legitimate contribution to the family's economy (ILHAM 2024).

However, with significant social changes in recent decades, particularly with the increasing role of women in the workforce, this traditional view is beginning to shift. The improvement of women's education and progress in gender equality have opened up greater opportunities for women to participate in the workforce, both to help the family's finances and to pursue personal careers. The traditional view that the husband is the sole provider for the wife's financial needs is now being questioned. Despite many women now working outside the home, either to support the family's financial needs or to fulfill personal ambitions, the traditional view of financial support still remains dominant in many households, especially among communities still heavily influenced by patriarchal values (Harahap 2020).

This change, however, has not entirely eliminated the deeply ingrained patriarchal values. In many cases, even though the wife works and contributes to the family's income, the responsibility for financial support is still seen as the husband's primary duty. This is reflected in the attitude of husbands who feel they are fully responsible for providing support, while working wives often feel that their economic contribution is not adequately appreciated. The wife's economic contribution is often not fully recognized or valued in terms of financial support. This leads to tension in the marital relationship, as the wife feels that her contribution to the family's economy should be acknowledged as part of fulfilling the financial obligations.

In some families, the husband continues to believe that he must bear full responsibility for financial support, even though the wife works and contributes to the family's income. The mismatch between this traditional view and the realities of

modern life often creates significant tension. Frequently, working wives feel they should receive more than just the financial support provided by the husband, considering that they also contribute to the household economy. On the other hand, the husband, who is accustomed to the traditional role of the primary breadwinner, may feel threatened or unappreciated if the wife works and contributes significantly to the economy. This imbalance can lead to frustration and dissatisfaction on both sides, ultimately undermining marital harmony (FANSHURI, n.d.).

Additionally, the changing roles in the family, where the wife also works to supplement the family income, sometimes causes internal conflicts for both partners. The wife may feel pressured because she has to balance domestic responsibilities, which have traditionally been her duty, with her professional work outside the home. Meanwhile, the husband may feel that the wife no longer depends on him financially, which disrupts his expectations of the traditional roles each party holds. Such conflicts often arise from cultural perceptions that still view the husband as the one who must hold full control over the family's economic matters (Aprianto 2023).

This phenomenon is also related to issues of identity within the husband-wife relationship. In many families, the husband's role as the primary breadwinner is considered a defining factor of their masculinity. When the husband feels he is no longer solely responsible for the family's economic well-being, he may feel threatened in carrying out this traditional role. In some cases, the husband's inability to fulfill the financial obligations that are deemed sufficient for the wife and family can lead to feelings of shame, failure, or low self-esteem. This creates emotional pressure not only for the husband but also for the wife, who may feel a sense of injustice in the distribution of roles and responsibilities (Antarikza Aufa Qadavi 2023).

Although many couples manage to adapt to these changes, the mismatch between expectations and reality can create tensions that damage the relationship. In societies still heavily influenced by patriarchal values, a husband's inability to fulfill the financial obligations, which are seen as his primary responsibility, often leads to feelings of shame and low self-esteem. When a husband feels that he has failed to provide adequate support for his wife and family, he often feels as though he has failed to fulfill his role as head of the household. This can worsen his psychological condition, increase stress levels, and create feelings of pressure.

This pressure is often not only experienced by the husband but also by the wife, especially if the wife feels unrecognized for her contributions. Such tension can affect communication within the household, create emotional distance between the partners, and lead to escalating conflicts. Sometimes, a wife who feels her financial support is not properly met, even though she also contributes economically, feels emotionally neglected. This dissatisfaction can damage the relationship with her husband and lower the quality of life within the household. Nevertheless, it is important to note that these social and cultural factors not only affect the relationship between husband and wife but also reflect how society as a whole perceives gender roles in domestic life (Wahyudi 2021).

In societies that hold strong patriarchal values, women are often seen as inferior as or less important than men, which is reflected in the rigid division of roles between husband and wife. In many societies, the husband is expected to be the primary breadwinner, while the wife is considered responsible for caring for the children and maintaining household harmony. This view often disregards the significant contributions of women to the family economy, which can create inequality in the fulfillment of financial support and ultimately reduce the quality of the marital relationship.

This cultural factor is often internalized in the minds of society, which believes that the husband's role as the primary breadwinner is irreplaceable. Therefore, despite the world changing with increased gender equality, the perception of financial support is still influenced by deeply rooted cultural values. In some families, even though women work and contribute significantly to the family economy, they still feel unappreciated, both by their husbands and by the surrounding community (Rizqyanto 2023).

This shows that despite social changes, cultural perceptions of financial support and gender roles remain strong factors in family life. Therefore, it is important for couples to have a clear understanding of their roles within the family and to support each other in creating a more equal household. In this regard, open and honest communication between the husband and wife is crucial to reduce tensions arising from mismatched views on financial support and each party's roles in the family.

In many cases, when couples can openly discuss their economic contributions and understand each other's roles in the family, tensions can be overcome, and marital relationships can become more harmonious. This demonstrates that although social and cultural values play a large role in shaping perceptions of financial support, a more open and mutually supportive approach can help create balance in marital relationships. A society more aware of the importance of gender equality and recognizing women's contributions outside the home will be better equipped to address tensions arising from mismatches in fulfilling financial support. In this case, although social and cultural factors play an important role in shaping perceptions of a wife's financial rights within a household, social changes occurring in society can help create a more equal understanding of the roles of husbands and wives. An inclusive understanding of financial support, which involves not only material aspects but also emotional and psychological aspects, will help improve the quality of the husband-wife relationship and create harmony in the household (Rizqyanto 2023).

## Conclusion

Economic factors play a significant role in fulfilling a wife's financial rights within the household. A husband's inability to provide sufficient financial support often becomes a source of tension, both emotionally and physically, affecting the harmony of the relationship. When the husband's income is limited, both he and the wife experience psychological pressure that can worsen their mental and emotional well-being. A wife who feels her rights are not being met may feel neglected, leading to feelings of isolation and increased tension in the relationship. This economic issue can also lower the family's quality of life, disrupting basic needs such as education and healthcare, and triggering prolonged stress.

Additionally, inequality in the division of roles becomes an important factor in creating tension. Although wives often contribute economically, traditional views that consider financial support as the husband's responsibility can lead to the undervaluation of the wife's contribution. Therefore, open communication between the husband and wife is essential to reduce tension and address economic issues wisely. In facing these challenges, support from the family, society, and government

is crucial in creating balance and harmony in the household, as well as improving the overall quality of life for the family.

## Recommendation

To address the issue of fulfilling the wife's financial rights, which is often influenced by economic factors, it is essential for husband and wife to build open and honest communication. Both partners should openly discuss family finances without fear or shame, so that they can understand each other's roles and contributions in fulfilling financial obligations. Additionally, it is important for the husband to acknowledge the wife's economic contributions, even if she works outside the home. Recognizing the wife's financial contribution can help reduce tension and create balance in the household.

On the other hand, the extended family and community can provide the moral, emotional, or even financial support needed during difficult situations. The government and social organizations can also play an important role by providing social assistance programs or skills training to improve employment opportunities, especially for women who serve as additional breadwinners. Moreover, it is crucial to continue advocating for gender equality in the household by deconstructing traditional views that place the husband as the sole breadwinner. Through mutual support, good communication, and involvement of relevant parties, families can overcome economic difficulties and create better harmony.

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