

## **DIFFERENCES IN FINANCIAL MANAGEMENT BETWEEN THE CONCEPT OF WIVES ORGANISING AND MANAGING FAMILY FINANCES WITH HUSBANDS AS BREADWINNERS AND FINANCIAL MANAGERS**

**Vera Ayu Oktaviasari**

Universitas Sultan Muhammad Syafiuddin Sambas

[veraayu1985@gmail.com](mailto:veraayu1985@gmail.com)

### **Abstract**

This study aims to analyse the differences in family financial management based on two main concepts, namely the wife who organises and manages family finances while the husband is the breadwinner, as well as the concept where the husband not only plays the role of breadwinner but also manages family finances. The research method used is a qualitative method with in-depth interview techniques and case studies through participants from various socio-economic backgrounds. The results showed significant differences in financial management patterns, financial decision-making, and family welfare levels. In families where the wife manages the finances, there is often more detailed financial management and more controlled spending, especially related to household needs and children. In contrast, in families where the husband manages the finances, there is a tendency to allocate funds that focus more on investments and long-term savings. Both concepts have their advantages and disadvantages, depending on the dynamics and communication between the couple. This study suggests the need for mutual agreement and understanding between spouses about the financial responsibilities that will be assumed, as well as the application of the principles of transparency and openness to improve the overall financial well-being of the family.

**Keywords:** Financial Management, Wife Concept, Managing Finance, Family, Husband as a Breadwinner, Financial Manager

### **INTRODUCTION**

Financial management in the family is an important aspect that affects the welfare and harmony of the household. According to Yusanti (2020), financial management can be defined as a way for individuals or groups to manage their money in daily life with the aim of obtaining financial well-being. In the context of a family, good financial management focuses not only on financial achievement, but also on fulfilling family needs fairly and in accordance with religious teachings.

In family life, financial management is often a source of conflict, due to the imbalance between income and expenditure, and the lack of careful planning. Therefore, it is very important for married couples to manage household finances wisely, based on the principles set out in Islam. Islam teaches that families should live a simple life, be frugal, and always prioritise essential needs such as food, education, and health.

One of the important principles in family financial management according to Islam is that the one who provides sustenance is Allah SWT. This concept teaches families to be grateful and not jealous of other people's sustenance, and to manage their wealth in the right way in order to obtain blessings. Allah's word in surah An-Nisa verse 32 reminds us that every individual has their own share of sustenance, which must be managed properly in order to achieve prosperity in this world and the hereafter.

In addition, both husbands and wives have important roles in family financial management. The husband as the main breadwinner is responsible for meeting the basic needs of the family, while the wife as the financial organiser of the family has a vital role in ensuring that the family budget is used wisely and according to priorities. In many families, wives are trusted to manage the overall household finances, including in terms of spending and savings arrangements. This trust, if exercised with good communication between husband and wife, can create a harmonious atmosphere in the family.

However, while wives are often the primary managers of family finances, it is important for husbands to remain involved in the decision-making process, especially for major needs that require mutual consent. This reflects equality and mutual respect in the household relationship, which is one of the keys to success in managing family finances sustainably.

Thus, good family financial management in accordance with Islamic principles is very important, not only to achieve material welfare, but also to create a harmonious family, *sakinah*, *mawaddah*, and *warahmah*. Good management will prevent conflicts that often arise due to financial problems and make the family more solid in facing life's challenges .

## **DISCUSSION**

### **Definition of Financial Management**

According to Yusanti (2020), financial management is the way individuals or groups manage their money in everyday life with the aim of obtaining financial well-being.

One part of personal management activities is financial management, which is the process of a person or individual to meet their life needs by managing their financial resources in a systematic and organised manner.<sup>1</sup>

One way to ensure that household income and expenses do not differ too much is to practice family financial management. prioritising things that are considered important and reducing expenses that are not considered important. One of the keys to family success is managing family finances well. Managing family or household finances, which involve a husband, wife and

---

<sup>1</sup> Maryawan, 'The Effect of Income, Lifestyle and Financial Knowledge on Financial Management', *Journal of Finance, Universitas Muhammadiyah Ponorogo*, 15.2 (2021), 13–14.

children, is more difficult than managing personal finances. Controlling family finances should be based on the belief that Allah SWT is the one who provides sustenance. In addition, the life of a true Muslim must conform to the rules found in the Qur'an and as-Sunnah. In addition, Islam states that family financial management should be in accordance with the teachings of Allah to ensure blessings and success in home life. All aspects of our lives are taught by Islam, including how to take care of family finances. In addition, this financial control definitely contributes to the formation of a harmonious household, *sakinah*, *mawaddah*, and *warahmah* according to Islam because it is not uncommon for conflicts in the family to arise due to financial or financial problems.

Allah's Word in surah An-nisa verse 32 Allah Subhanahu Wa Ta'ala says:

وَلَا تَمَنَّوْا مَا فَضَّلَ اللَّهُ بِهِ بَعْضَكُمْ عَلَى بَعْضٍ ۚ لِلرِّجَالِ نَصِيبٌ مِّمَّا اكْتَسَبُوا ۚ وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا اكْتَسَبْنَ ۚ  
وَسْئَلُوا اللَّهَ مِنْ فَضْلِهِ ۚ إِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا

"And do not envy the bounty that Allah has bestowed on some of you over others. (For men have a share of what they have earned, and women have a share of what they have earned. Ask Allah for some of His bounty. Indeed, Allah knows all things."

The above verse reminds us all that humans already have their own sustenance. And the sustenance is a mandate that must be carried out according to its function both in its management and in maintaining it. And Allah forbids us to envy the sustenance of others.<sup>2</sup>

### **The Importance of Good Financial Management in the Family**

Financial management in the family must be based on the principle of belief that the one who provides sustenance is Allah SWT. In the life of a devoted Muslim, it must be in accordance with the provisions specified in the Qur'an and as-Sunnah. Islam also asserts that family financial management must not be separated from the teachings of Allah, thus ensuring blessings and success in household life. Islam teaches all. Maskupah ISSN: 2615-3173 things in our lives including in managing family finances. Financial management is also of course what can affect the creation of a harmonious household, *sakinah*, *mawaddah*, *warahmah* according to Islam, because it is not uncommon for conflicts in the family to arise due to economic or financial problems in it. The word of Allah in surah An-nisa verse 32 which means "And do not be jealous of the bounty that Allah has bestowed on some of you over others. (Because) for men there is a share of what they have worked for, and for women (too) there

---

<sup>2</sup> Maskupah, 'The Concept of Family Financial Management in Creating Family Welfare from an Islamic Perspective', *Journal: Family, Gender and Child Studies*, 4.2 (2021), 88.

is a share of what they have worked for. Indeed, Allah knows all things (Depag: 2013). The above verse reminds us all that humans already have their own sustenance. And the sustenance is a mandate that must be carried out according to its function both in its management and in maintaining it. And Allah forbids us to envy the sustenance of others. Dr Setiawan Budi Utomo, an expert team of the Directorate of Islamic Banking. Bank Indonesia said that all family members must have the same understanding of the three basic principles of Muslim household financial management, namely:

1. Make an effort to earn a halal and toyyib living.
2. Efficient and economical.
3. Getting used to saving for this world and the Hereafter.

In addition to the three principles above, in the concept that needs to be considered

in family financial management consist of:

1. Making Financial Priorities

Managing family household finances starts with understanding the family's main needs, from food, clothing and shelter to zakat, infaq and sadaqah. The purpose of making a list of family financial priorities is to prevent mistakes in spending. Needs that are considered non-essential should be prioritised over those that are prioritised. The most important household expenses include daily meals, kitchen shopping, electricity bills, water bills, work transport costs, children's education costs once they enter school age, and vehicle or house instalments. By making a priority list, you can serve as a reminder that the things you have made should be prioritised.

2. Managing Finances Frugally and Simply

Allah SWT favours Muslims who live a simple life over those who are extravagant or wasteful. The solution to choose and implement is to adopt a frugal and simple lifestyle. Frugal living not only teaches you to control your urge to spend, but also helps you manage your money and prepare for a better future. One of Allah's words in the Qur'an, Surah Al-Isra', says, "And do not squander (your wealth) extravagantly." Wasters are the brothers of the devil, and the devil is very disobedient to his Lord. These words of Allah SWT strongly forbid people to be wasteful.

3. Wife Can Help Husband with Finances

As the head of the family, the husband should earn a living, but research shows that wives also help their husbands earn a living. This is influenced by many factors, such as education, number of dependents, and the economy.

4. Balanced Income and Beneficial Expenditure

Household financial management must be able to

balance between income and expenses, so that there is no greater expenditure than income. So you really have to be able to manage finances well so that there are no imbalances that eventually lead to conflict.

The Messenger of Allah (blessings and peace of Allah be upon him) praised the one who

consuming the fruits of his own labour with the words: "No one consumes food better than consuming food obtained from one's own labour, for the prophet of Allah, David, ate food from the fruits of his labour." (HR Bukhari). "May Allah have mercy on a person who earns a good living, spends his money sparingly and sets aside savings as

supplies in times of shortage and need." (HR. Muttafaq 'Alaih).

### **Concept of Wife Organising and Managing Family Finances**

It is the husband's obligation to earn a living for the family by lawful means, and it is the wife's responsibility to manage the family's expenditure and consumption, in realising the five objectives of Islamic law. This is in order to preserve religion, intellect, honour, soul and property.

Preserving the honour and property of the husband is the wife's responsibility and the husband's right. A wife is said to be *salihah* if she fulfils three conditions, according to the prophet's hadith. Firstly, a husband will be happy when he sees his wife. Second, the wife will obey her husband's orders. Third, the wife will protect her husband's honour and property in his absence. Property can mean the husband's personal honour, as a symbol of the husband's wealth, or it can mean that the wife looks after the children.<sup>3</sup>

Earning a living is the obligation and responsibility of the husband as the head of the family, but from the observations of the wives also helped their husbands in earning a living for the family, this was due to several factors, namely educational factors, the number of dependents and economic factors that greatly influenced the wives who helped their husbands in earning a living. The activities of wives who earn a living besides working at home, there are also those who work outside the home, usually based on educational factors or because of the expertise possessed by the wife.<sup>4</sup>

### **The Concept of Husband as a Breadwinner and Financial Manager**

As mentioned earlier, as the leader and head of the family, the husband is tasked with handling the family's financial matters. The husband is responsible for providing food, shelter, clothing, education, and health for the family. Sheikh Nawawi says that because men or husbands have given their wives property during marriage, such as dowry and maintenance, Allah SWT has

---

<sup>3</sup> Dewi Kartika, Hasbi Indra, and Indupurnahayu, 'Family Financial Management According to Islamic Concepts', *Risalah: Journal of Islamic Education and Studies*, 9.2 (2023), 476-77 <[https://doi.org/10.31943/jurnal\\_risalah.v9i2.539](https://doi.org/10.31943/jurnal_risalah.v9i2.539)>.

<sup>4</sup> Maskupah.

favoured men over women. Because of the responsibility of husbands to provide dowry and maintenance to their wives, husbands are entitled to this superiority.

In Islam, dowry, also known as mahr, is an important component of marriage.

Where Islam protects and respects women by giving them the right to do their business, women's rights were squandered and eliminated in the age of jahiliyyah. Then Islam came to restore them. If a man wants to marry his woman, he must give her a dowry. In Islam, the husband's obligation of maintenance has a significant influence and function in building a household with the aim of realising happiness and prosperity. One of the reasons why a marriage does not last long is because it creates conflict in the household due to the inability to fulfil financial responsibilities. The husband bears this heavy and noble responsibility as the leader of the family, responsible for determining the survival of the household.

in terms of fulfilling physical needs such as clothing, food, and shelter. Husbands also have the responsibility to fulfil spiritual needs such as peace of mind, care, and biological needs. As mentioned in Al-Baqarah 233

Allah Subhanahu Wa Ta'ala says:

وَالْوَالِدَتُ يُرْضِعْنَ أَوْلَدَهُنَّ حَوْلَيْنِ كَامِلَيْنِ لِمَنْ أَرَادَ أَنْ يُنْمِ الرِّضَاعَ ۚ وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ ۚ لَهُ نَكْلُ نَفْسِهِ ۚ وَسَعْيَهَا ۚ لَهُ نَصْرٌ ۚ وَإِلَيْهَا وَلَدُهُ ۚ وَالْمَوْلُودُ لَهُ بِوَالِدِهِ وَعَلَى الْوَارِثِ مِثْلُ ذَلِكَ ۚ فَإِنْ أَرَادَا فِصَا لَ عَنْ تَرَاضٍ مِّنْهُمَا وَتَشَاوُرٍ فَلَا جُنَاحَ عَلَيْهِمَا ۚ وَإِنْ أَرَدْتُمْ أَنْ تُنْزِعُوا أَوْلَادَكُمْ فَلَا جُنَاحَ عَلَيْكُمْ إِذَا سَلَّمْتُمْ مَا اتَّبَعْتُمْ بِالْمَعْرُوفِ ۚ وَاتَّقُوا ۚ هَالِكٌ ۖ هَالِكٌ ۖ هَالِكٌ ۖ بِمَا تَعْمَلُونَ بَصِيرٌ

"And mothers should breastfeed their children for two full years, for those who wish to breastfeed fully. And it is the duty of the father to provide for them and clothe them in an appropriate manner. No one should be burdened with more than he can bear. Let not a mother suffer on account of her child, nor let a father suffer on account of his child. The heirs are obliged to do likewise. If they both wish to wean by mutual consent and consultation, there is no sin on either of them. And if you wish to have your child suckled by another, there is no sin on you in giving payment in a proper manner. Fear Allah and know that Allah sees what you do."

Husbands must provide for their wives according to their ability, but this ability must be adjusted to local customs. According to Al-Qurtubi, the circumstances of the person providing maintenance determine the size of the maintenance, while the needs of the person being provided for are determined

by local customs. From the above, it is clear that as a breadwinner, the husband must give money to his wife according to his ability and needs.<sup>5</sup>

### **Differences between the two concepts**

The main source of family finances is generally the husband's income. However, there were four couples who received additional income from their wives, one from the wife's business and the other three from the wife's salary working in the office. All family income, both from the husband and the wife, is then managed entirely by the wife. The husbands stated that their income was left to their wives to manage in order to fulfil the family's needs. Husbands' involvement in family financial management is limited to providing advice if they find out that their wives are being wasteful in using family funds, as revealed in the following interview excerpt. "usually.

According to the wives, the management of family finances is fully entrusted by the husband to the wife. The husband only holds money as a cheque to fulfil the husband's daily needs such as transport to and from work. However, if there is a large need, outside of routine needs, the wife still asks for the husband's opinion. This is done to maintain the trust given by the husband to the wife.

The wife is in charge of managing family finances, which is called montho-montho. In managing family finances, wives make plans according to family needs, which are sorted into basic needs and other needs. Basic needs include food shopping, electricity and telephone costs, as well as children's education costs and other needs such as buying electronic devices, home equipment and community donations. Wives also make a priority scale by prioritising the fulfilment of basic needs first, before using funds for other needs.

Wives' skills in managing family finances every month make husbands willing to entrust the management of family finances to their wives. Moreover, wives also continue to respect their husbands by inviting negotiations when there are big needs beyond routine needs. Through this attitude, the wife shows her recognition of the husband's existence as the leader and head of the family.<sup>6</sup>

### **Conclusion**

Family financial management has a very important role in achieving harmonious household welfare. According to Islamic teachings, financial management must be carried out with principles that are in accordance with religious values, such as earning a halal income, managing finances frugally, and

---

<sup>5</sup> Zulkifli Reza Fahmi, 'The Division of Husband and Wife Roles in Building a Sakinah Household According to Sheikh Nawawi Al-Bantani', *Qanun: Journal of Islamic Family Law*, 1.1 (2023), 13-14 <<https://doi.org/10.51825/qanun.v1i1.16>>.

<sup>6</sup> Dyah Purbasari Kusumaning Putri and Sri Lestari, 'The Division of Household Roles in Javanese Married Couples', *Journal of Humanities Research*, 16.1 (2015), 72-85 <<http://journals.ums.ac.id/index.php/humaniora/article/view/1523>>.

getting used to saving for both worldly and afterlife needs. In a family, the role of the husband as the main breadwinner and the wife as the financial manager is very important. The husband is responsible for providing income according to his ability and the needs of the family, while the wife has the main role in planning and managing expenses to meet basic needs and others.

Good financial management is necessary to maintain a balance between income and expenses, and prevent family conflicts due to financial problems. In practice, husbands and wives should work together in managing finances, with husbands trusting wives to handle household expenses, but still communicating and giving each other input, especially in major expenses. With an organised approach and in accordance with Islamic teachings, families can create harmony and happiness in the household.

## LITERATURE

- Fahmi, Zulkifli Reza, 'The Division of Husband and Wife Roles in Building a Sakinah Household According to Sheikh Nawawi Al-Bantani', *Qanun: Journal of Islamic Family Law*, 1.1 (2023), 13-14  
<<https://doi.org/10.51825/qanun.v1i1.16>>.
- Kartika, Dewi, Hasbi Indra, and Indupurnahayu, 'Family Financial Management According to Islamic Concepts', *Risalah: Journal of Islamic Education and Studies*, 9.2 (2023), 476-77  
<[https://doi.org/10.31943/jurnal\\_risalah.v9i2.539](https://doi.org/10.31943/jurnal_risalah.v9i2.539)>.
- Maryawan, 'The Effect of Income, Lifestyle and Financial Knowledge on Financial Management', *Journal of Finance, Universitas Muhammadiyah Ponorogo*, 15.2 (2021), 13-14
- Maskupah, 'The Concept of Family Financial Management in Creating Family Welfare from an Islamic Perspective', *Journal: Family, Gender and Child Studies*, 4.2 (2021), 88
- Putri, Dyah Purbasari Kusumaning, and Sri Lestari, 'The Division of Household Roles in Javanese Married Couples', *Journal of Humanities Research*, 16.1 (2015), 72-85  
<<http://journals.ums.ac.id/index.php/humaniora/article/view/1523>>.