HOUSEHOLD FINANCIAL MANAGEMENT AND THE PROTECTION OF WOMEN'S MAINTENANCE RIGHTS IN INDONESIAN FAMILY LAW

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ABSTRACT

This study examines the normative relationship among five legal instruments governing family financial management and women's maintenance rights in Indonesian marriage. The instruments include Marriage Law No. 1 of 1974 as amended by Law No. 16 of 2019, the Compilation of Islamic Law, Domestic Violence Eradication Law No. 23 of 2004, Child Protection Law No. 35 of 2014, and Supreme Court Regulation No. 3 of 2017. Using a qualitative library research method, this analysis constructs a theoretical framework demonstrating how these regulations functionally interconnect. The Marriage Law establishes the husband's primary obligation to provide subsistence. The Compilation of Islamic Law details joint property concepts and post divorce maintenance components. The Domestic Violence Law criminalizes economic neglect with imprisonment threats. The Child Protection Law guarantees child support during divorce proceedings. The Supreme Court Regulation shifts the burden of proof in cases of power imbalance between spouses. The study concludes that these five instruments form a complementary yet unintegrated protection system. Weak execution mechanisms and low legal literacy among women remain the main obstacles. Future empirical research should measure judicial compliance with gender fair procedures. Policy recommendations include automatic wage deduction systems and mandatory financial disclosure by husbands.

Keywords : *Household Finance, Maintenance Rights, Marriage Law, Joint Property, Domestic Violence.*

INTRODUCTION

Marriage in the Indonesian legal system is defined as a physical and spiritual bond between a man and a woman as husband and wife with the goal of establishing a happy and lasting family. The formation of a lasting family requires a stable economic foundation so that all basic needs clothing, food, and shelter can be adequately met (Sopiyan, 2023). The issue of fulfilling daily food needs is indeed one of the main pillars that determines the level of economic resilience within a household (Aisyah & Issalillah, 2021). Household financial management is a daily activity that determines whether a family is capable of enduring economic pressure or will instead fall into prolonged hardship (Isadi & Magfiroh, 2025). Family law in various countries, including Indonesia, recognizes that the husband holds the position as the head of the household and the primary breadwinner. This obligation is affirmed in statutory regulations as a binding legal responsibility, rather than merely a moral or social duty (Andesma, 2024). However, shifts in the modern economic structure have given rise to various family models in which the wife also contributes to the income. This condition necessitates a reassessment of how household financial management should be administered fairly. The protection of women's maintenance rights has become a central issue as it concerns the dignity and survival of women within marriage (Fauzi et al., 2025). Without strong legal guarantees, women's bargaining power in household financial decision-making becomes weak.

Contemporary socio-economic dynamics show that the majority of urban households rely on dual income sources from both the husband and the wife (Dieckhoff et al., 2020). The demands of this dual role often place specific pressure on women who actively work outside the home (Khairi, 2021). This reality should be followed by an adjustment in the understanding of the rights and obligations of each party. The balance of roles in modern household life currently remains an important concern in society (Fauzi, 2023). However, Indonesian positive law, derived from Law No. 1 of 1974 concerning Marriage, still maintains the normative construction that the husband is the sole party obligated to provide maintenance. The wife is placed in a passive recipient position, even though, in reality, many wives contribute a significant portion to household expenditures. Consequently, when disputes or divorces occur, wives often struggle to prove the extent of their contribution to joint property because, during the marriage, all transactions are recorded in the husband's name. This structural inequality is exacerbated by the public's weak understanding of the joint property concept regulated in positive law. Many wives leave their careers to become full-time housewives without having any guarantee of protection for the domestic work they perform. Household financial management becomes an arena of unbalanced power negotiations, threatening women's economic rights.

Family law in Indonesia is pluralistic, as different legal systems apply to residents based on their religion and legal jurisdiction (Saiin, 2025). For Muslims, the Compilation of Islamic Law (KHI) provides more detailed regulations regarding maintenance, joint property, and the rights of wives post-divorce. The KHI recognizes the concept of syirkah or partnership regarding assets acquired during marriage, regardless of who formally worked to earn an income. This principle should ideally provide better protection for wives who manage the household. Efforts to structure mutual commitment from the outset through normative and social aspects are considered crucial for maintaining the harmony of family relationships (Suwito, Darmawan, Harun, & Zuriah, 2025). However, implementation in court often faces obstacles due to low legal literacy among women. Many wives are unaware that they are entitled to half of the assets accumulated by the husband

during the marriage. On the other hand, for non-Muslims subject to secular marriage law, regulations concerning the division of marital property are highly dependent on prenuptial agreements, which are rarely made by couples. The absence of a prenuptial agreement causes the settlement of maintenance rights and asset division to become highly dependent on the judge's interpretation. This condition of legal pluralism creates uncertainty for women in demanding their economic rights (Rizky et al., 2025).

Criminal penalties for husbands who neglect their maintenance obligations have been explicitly regulated in Law No. 23 of 2004 concerning the Elimination of Domestic Violence (Qiram & Taufik, 2024). Economic neglect committed by a husband is categorized as a form of psychological and economic violence, carrying a maximum prison sentence of three years. The existence of this article provides a deterrent effect and elevates the issue of maintenance from the ordinary civil realm to a serious criminal matter. In addition to formal legal approaches, the resolution of internal family problems also requires alternative approaches that prioritize peace for the sake of the children's future (Suwito, Mujito, Darmawan, Inama, & Saadi, 2025). However, the implementation of this article in the field remains rare because victims of economic neglect are reluctant to report their husbands to the authorities. Shame, family pressure, and economic dependence make women choose to remain in suffering. Furthermore, law enforcement officials often view maintenance issues as family disputes that should be settled amicably, rather than through criminal proceedings. Consequently, the heavy penalties in the law become ineffective due to low reporting and prosecution rates. The protection of women's maintenance rights still requires procedural breakthroughs that make it easier for victims to access justice. Strengthening witness and victim protection mechanisms is also an urgent necessity.

The protection of women's economic rights in marriage has been further strengthened by the issuance of Supreme Court Regulation (PERMA) No. 3 of 2017 concerning Guidelines for Adjudicating Cases Involving Women in Conflict with the Law (Syamfran, 2025). This regulation was established in response to numerous court rulings that were discriminatory against women in cases of divorce, maintenance, and child custody. This regulation mandates that judges identify power imbalances between husbands and wives before adjudicating a case. Active involvement by women in determining the direction of domestic policies, including daily consumption patterns, significantly influences the quality of family life (Halizah & Nuraini, 2021). In maintenance lawsuits, judges must not impose biased standards of proof that disadvantage the wife. Substantive justice principles must be prioritized over rigid procedural justice. This regulation also encourages judges to utilize a human rights perspective when considering every case involving women. The existence of these guidelines represents a major advancement in the Indonesian judicial system. However, the socialization of this regulation to all judges across various court levels remains uneven. Many judges in regional areas do not yet fully understand or implement these guidelines. Consequently, the quality of rulings is highly dependent on the gender sensitivity of each individual judge.

The primary issue arising from the imbalance in household financial management is the weak legal position of the wife in accessing information regarding the husband's income and assets. In practice, many husbands keep their income levels secret or hold assets in their own names without the wife's knowledge. When a divorce occurs, the wife is unable to present adequate evidence regarding joint property because, throughout the marriage, she was never involved in managing ownership documents (Mohd et al., 2025). Yet, normatively, articles in the Compilation of Islamic Law (KHI) and the Marriage Law have stated that assets acquired during

marriage are joint property. However, the burden of proof rests on the wife who is filing the claim. Without access to bank accounts, land certificates, or vehicle ownership documents, the wife's lawsuit is often rejected by the court. This inequality in access to financial information is the root of various failures in protecting women's maintenance rights. Unpreparedness in building a household often has a negative impact on the family's economic welfare level (Aliyah et al., 2023). Furthermore, the patriarchal culture that views men as the sole owners of family wealth reinforces this injustice. Wives who work in the informal sector or are full-time housewives become the most vulnerable group because they possess no documents regarding income or personal savings.

Another issue concerns the absence of effective execution mechanisms in court rulings regarding maintenance obligations. Although a wife may successfully win a lawsuit for *iddah*, *mutah*, or post-divorce child support, the enforcement of these rulings often hits a dead end. A husband who loses the case can easily evade obligations by moving residences, concealing assets, or claiming to have no fixed income. The impact of this economic uncertainty can weaken the family's financial position in meeting basic daily living needs (Mahmudah, 2021). Courts do not have the direct authority to garnish a husband's salary or seize assets without going through a long and complicated process. Furthermore, the banking and employment systems are not yet integrated with court rulings to allow for automatic deduction of the husband's income. Consequently, many women who legally obtain their rights factually never receive payment (Blikhar, 2025). A good court ruling without a guarantee of execution is merely a blank sheet of paper. This condition creates a sense of distrust among women toward the judicial system in protecting their economic rights. Weak law enforcement at the execution stage remains a major, unresolved loophole in Indonesian family law.

A study is needed to integrate the various available legal instruments to build a coherent system for protecting women's maintenance rights. The active role of women in bringing about positive social change in their environment is now increasingly recognized by many parties (Aisyah, 2023). The Marriage Law provides the basis for maintenance obligations. The Compilation of Islamic Law (KHI) provides details on the concept of joint property. The Domestic Violence Eradication Law (UU PKDRT) provides criminal sanctions for neglect. The Child Protection Law ensures that child support is not overlooked. Supreme Court Regulation (PERMA) No. 3 of 2017 provides gender-fair procedural guidelines. Efforts to strengthen self-capacity and economic independence for women are key to improving family welfare (Ramle & Mardikaningsih, 2024). Such steps are expected to make a positive contribution to improving the standard of living and welfare of the community at large (Halizah & Darmawan, 2023). If unified, these five legal instruments can form a complete legal framework. Without efforts toward synthesis and normative harmonization, the great potential of existing legislation will remain an untapped resource, and women will continue to struggle alone in legal uncertainty.

The problem formulation in this study is as follows: how is the normative interconnectedness between Law No. 1 of 1974 in conjunction with Law No. 16 of 2019, the Compilation of Islamic Law, Law No. 23 of 2004, Law No. 35 of 2014, and Supreme Court Regulation No. 3 of 2017 in building a protection system for women's maintenance rights through household financial management? Based on this problem formulation, the purpose of this study is to construct a model of functional relationships among these five legal instruments as a unified protection system for maintenance rights. This study aims to demonstrate how the regulation of maintenance obligations, the concept of joint property, criminal offenses of neglect, child support guarantees, and gender-fair judicial guidelines can operate simultaneously. The theoretical contribution of this study is the

emergence of a framework for the harmonization of family law based on the protection of women's economic rights.

METHOD

This study employs a qualitative approach using library research as the research type, given that all data sources originate from written legal documents. This method was chosen to explore the relationships between regulations without the need for field data collection. Qualitative research in the realm of social science relies on the researcher's ability to interpret texts and their connection to broader social phenomena (Johansson, 2016). In this study, the primary legal materials analyzed include Law No. 1 of 1974, Law No. 16 of 2019, the Compilation of Islamic Law, Law No. 23 of 2004, Law No. 35 of 2014, and Supreme Court Regulation No. 3 of 2017. Secondary legal materials, such as family law textbooks, journal articles, and academic commentaries on legislation, are also used to enrich understanding.

Systematic library research allows researchers to identify concepts and build theoretical arguments without the need to engage in fieldwork (Mannarath & Mannarath, 2025). The researcher conducts content analysis on relevant articles from each regulation to discover common ground and potential synergies. The analysis process is carried out through legal data reduction, the presentation of data in the form of a comparative matrix between the laws, and the drawing of normative conclusions regarding the mechanisms for protecting maintenance rights. The validity of this study is maintained by conducting comprehensive document tracing and comparing interpretations between articles. The researcher acts as the primary instrument, performing interpretations based on the principles of family law and the tenets of gender justice.

RESULTS AND DISCUSSION

The results of this study indicate that Law No. 1 of 1974 concerning Marriage, subsequently updated through Law No. 16 of 2019, provides the initial foundation regarding the husband's maintenance obligation to the wife. Article 34 paragraph (1) explicitly stipulates that the husband must protect his wife and provide all household living necessities according to his capabilities. This provision constitutes a state recognition that maintenance is a wife's constitutional right that is inherent from the moment the marriage contract is solemnized. If the husband neglects this obligation, Article 34 paragraph (3) opens access for the wife to file a lawsuit in court. However, this regulation has a fundamental weakness because it does not directly regulate criminal sanctions. The legal consequences faced by a negligent husband are only civil in nature, such as the obligation to pay maintenance arrears or the annulment of the marriage bond. This lack of strict sanctions creates a legal loophole because a husband can neglect maintenance for a long time without the threat of bodily punishment. The change in marriage age in Law No. 16 of 2019 does not touch upon the substance of the article on maintenance, so the main issue remains unresolved. The Marriage Law stands as a good basic law philosophically but is weak in terms of sanctions.

The Compilation of Islamic Law (KHI) serves to fill the procedural vacuum that is not regulated in detail in the Marriage Law, especially for Muslim residents subject to Religious Courts (Budiman et al., 2025). Article 80 paragraph (4) of the KHI details the components of maintenance that the husband is obliged to provide, including housing, household expenses, healthcare costs, and child education expenses. This provision is more progressive as it explicitly mentions what elements

are included in household living necessities. More importantly, Articles 85 through 97 of the KHI regulate the concept of joint property very systematically. Any assets acquired by the husband or wife during the marriage, regardless of whose name the assets are registered in, automatically become joint property. This *syirkah* principle provides legal protection for wives who choose to become full-time housewives. A wife's non-financial contribution in managing the household is legally recognized as a contribution with economic value (Widiyastuti et al., 2025). Upon divorce, the wife is entitled to 50 percent of all joint property. The KHI complements the Marriage Law with a mechanism for fair division.

The main weakness of the KHI is its status as a legal instrument that is not equal to a law (Undang-Undang). The KHI was enacted through a Presidential Instruction, not through a formal legislative process with the House of Representatives (DPR). This lower legal status often leads to the KHI being sidelined by judges in general courts who are more familiar with the Civil Code (KUHPdt). Furthermore, the implementation of the joint property concept in the KHI still faces technical obstacles regarding proof. A wife must prove when an asset was acquired, whether before or after the marriage took place. Without proper documentation, a wife may lose her rights because she cannot meet the burden of proof. The KHI also does not explicitly regulate a husband's obligation to provide periodic financial reports to his wife. Consequently, wives often do not know for certain the amount of their husband's income or the assets held. Although the *syirkah* concept is philosophically very advanced, its implementation is weak due to the absence of oversight mechanisms (Arifin, 2025). The KHI requires more operational implementing regulations so that it does not merely remain a normative text without impact.

Law No. 23 of 2004 concerning the Elimination of Domestic Violence provides a revolutionary breakthrough by categorizing the neglect of maintenance as a criminal act. Article 9 paragraph (1) prohibits anyone from neglecting others within their household scope, and Article 49 threatens husbands who neglect maintenance with a maximum imprisonment of three years or a maximum fine of fifteen million rupiah. The existence of this criminal article changes the paradigm that maintenance issues are a private realm that the state should not intervene in. The state, through law enforcement agencies, has the authority to process a negligent husband without needing to wait for a civil lawsuit from the wife. The threat of imprisonment creates a deterrent effect that is not possessed by the Marriage Law or the KHI. However, the implementation of this article in the field is very low due to various social and procedural obstacles. Wives who are victims of neglect are reluctant to report their husbands for fear that the husband will be detained and lose his job, which would actually worsen the family's economic condition. Police officers also tend to conduct mediation first rather than immediately elevating the case to the investigation stage. The Domestic Violence Eradication Law is an instrument that is powerful theoretically but paralyzed practically (Faizi et al., 2025).

The relationship between the Domestic Violence Eradication Law (UU PKDRT) and the Marriage Law is complementary, as both regulate the same subject through different approaches. The Marriage Law provides the substantive legal foundation regarding what maintenance obligations are and who is obligated to fulfill them. The Domestic Violence Eradication Law provides criminal sanctions to compel compliance with those obligations. A wife may simultaneously file a civil lawsuit in the religious court based on the Marriage Law and report the husband to the police based on the Domestic Violence Eradication Law. These two legal paths can run in parallel without replacing one another. However, coordination between religious courts and general courts remains weak, often leading to overlapping or unsynchronized rulings. This is where

Supreme Court Regulation (PERMA) No. 3 of 2017 plays a crucial function in ensuring that judges in both judicial environments share a common understanding of gender justice. Without binding guidelines, general court judges who are unfamiliar with family law cases may underestimate the importance of maintenance lawsuits (Zurnetti et al., 2025). Synergy between judicial institutions is a prerequisite for the successful protection of maintenance rights.

Law No. 35 of 2014 concerning Child Protection adds a new dimension to household financial management: the priority of fulfilling children's rights. Article 26 paragraph (1) letter a mandates that parents must nurture, care for, educate, and protect their children. This obligation implicitly includes the duty to provide a sufficient budget for the child's nutrition, health, and education. When a divorce occurs, child support becomes a joint obligation of both the father and the mother, although the father retains the primary responsibility (Harahap & Harahap, 2024). When adjudicating divorce cases, courts are obligated *ex officio* to determine the amount of child support without needing to be requested by the wife. Rulings that do not include child support are considered legally flawed as they violate the principle of the best interests of the child. The existence of the Child Protection Law strengthens the wife's bargaining position because the court is obligated to protect the child's rights automatically. The wife no longer needs to draft complex lawsuits because the judge has a mandatory duty to protect the child even if not requested (Alviani & Fathinnuddin, 2026). This law serves as the final safety net for children whose parents are divorced.

The integration between the Child Protection Law and the Compilation of Islamic Law (KHI) is highly evident in the regulations regarding child education funding. Article 80 paragraph (4) of the KHI explicitly mentions child education costs as part of the maintenance that the husband is obliged to provide. This provision is in harmony with Article 26 of the Child Protection Law, which discusses the parents' obligation to educate their children. In the practice of religious courts, judges often refer to both articles simultaneously to determine the amount of child support. The amount of child support is usually set as a percentage of the husband's income, with a minimum required to meet a decent standard of living. If a husband fails to fulfill this obligation, the wife may file an application for execution with the court. However, the process of executing child support is just as difficult as executing spousal maintenance because there is no automatic salary deduction mechanism. Children remain the primary victims of the weak system for executing court rulings (Syukrawati et al., 2024). This dilemma following a divorce underscores the importance of strengthening regulatory systems to ensure guaranteed optimal protection for the future of women and children within the family (Aliyah & Mardikaningsih, 2023). This highlights the importance of the role of the public prosecutor as an executor in family civil cases. Unfortunately, current legislation has not specifically regulated the authority of the public prosecutor in this regard.

Supreme Court Regulation (PERMA) No. 3 of 2017 concerning Guidelines for Adjudicating Cases Involving Women in Conflict with the Law is the most innovative instrument because it changes the way judges view evidence. These guidelines require judges to identify power imbalances between husband and wife before applying standards of proof. If it is proven that the wife is in a weak position economically, socially, or psychologically, the judge must not impose rigid standards of proof. A wife who lacks access to her husband's financial documents cannot be required to prove the existence of joint property in detail (Syamfran, 2025). By simply showing an initial indication that an asset was acquired during the marriage, the burden of proof can shift to the husband. This principle of reversing the burden of proof under certain conditions is a significant leap in Indonesian civil procedural law. This legal effort is part of a global drive to realize gender equality, including providing equal participation space for women in various sectors of life (Infante

& Darmawan, 2022). This PERMA effectively counters the argument of husbands who always claim that wealth is their personal property. Judges are given the authority to transcend legal formalism in order to achieve substantive justice for women.

The correlation between Supreme Court Regulation (PERMA) No. 3 of 2017 and the Domestic Violence Eradication Law (UU PKDRT) lies in their shared victim-oriented approach. Both regulations recognize that power in the husband-wife relationship is often unbalanced. A husband who controls all economic resources holds a much higher bargaining position than a wife who is financially dependent. The PERMA provides guidelines for judges to identify this imbalance, while the Domestic Violence Eradication Law provides criminal instruments to restore the victim's rights. A judge adjudicating a divorce case can refer to the PERMA to determine fair maintenance. If, after the ruling is issued, the husband fails to comply, the wife can utilize the Domestic Violence Eradication Law to report economic neglect. In other words, the PERMA functions at the stage of determining rights, while the Domestic Violence Eradication Law functions at the stage of compelling the fulfillment of rights (Anwar & Fatahullah, 2024). These two instruments must be read concurrently rather than separately. This synergy between procedural law and substantive law is an area that has historically received insufficient attention.

Healthy household financial management requires full transparency between husband and wife regarding income and expenses (Mulyani et al., 2024). Wise financial management and control over daily lifestyle choices are internal factors that significantly influence the motivation to save in order to maintain domestic economic stability (Halizah & Darmawan, 2023). Through the five instruments mentioned above, Indonesian positive law actually provides a framework to compel such transparency. A husband who keeps his income secret or conceals assets faces the threat of a joint property lawsuit based on the Compilation of Islamic Law (KHI). A wife can file a request to the court for an order requiring the husband to present evidence of asset ownership. If the husband refuses, the judge can draw a conclusion detrimental to the husband based on Article 1338 of the Civil Code concerning good faith. PERMA No. 3 of 2017 explicitly permits judges to draw such conclusions. Thus, although there is no article that directly regulates sanctions for a non-transparent husband, the existing legal system provides space for judges to act decisively. Unfortunately, not many judges have the courage to exercise this authority for fear of their rulings being overturned at the cassation level. A conservative judicial culture remains a major obstacle to the implementation of progressive regulations.

The protection of women's maintenance rights cannot be achieved without the support of an integrated civil registration administration system (Silva et al., 2025). The Marriage Law requires every marriage to be registered at the Office of Religious Affairs for Muslims or the Civil Registry for non-Muslims. This registration serves as the starting point for determining when the marriage begins and when joint property begins to form (Lubis et al., 2025). However, many marriages are not officially registered, especially among low-income communities. Unregistered marriages result in wives having no access to religious courts to claim maintenance (Hasbiyalla, 2024). The Compilation of Islamic Law (KHI) only applies to registered marriages, meaning wives in unregistered (*siri*) marriages lose legal protection entirely. This issue cannot be resolved by the five aforementioned instruments because it concerns non-compliance with population administration. The state needs to encourage mass marriage registration programs and the legalization of unregistered marriages. Without certainty regarding marital status, discussions about maintenance become meaningless because the wife lacks the legal standing to sue. Household financial management cannot be overseen by the state if the marriage itself is not legally recognized.

The execution of court rulings regarding maintenance remains the weakest point in the entire system of protecting women's economic rights. A husband who loses a case can easily transfer his assets to others, change his address, or claim to have no income. Article 60 of Law No. 1 of 1974 does not regulate in detail the mechanism for executing post-divorce maintenance. The KHI also offers no solution on how to force a husband to pay maintenance debts that have been adjudicated by the court. The Domestic Violence Eradication Law (UU PKDRT) does provide criminal threats, but criminal processes are time-consuming and difficult to prove. Supreme Court Regulation (PERMA) No. 3 of 2017 does not regulate execution at all because its focus is on the examination process in court. Consequently, there is a legal vacuum at the decision enforcement stage. A normative study shows the necessity of establishing special regulations concerning maintenance execution guarantees, for example, through automatic salary deduction or asset seizure without the need for a new lawsuit. Such economic protection measures are expected to make a positive contribution to improving the standard of living and welfare (Halizah & Darmawan, 2023). The state must guarantee that every court ruling with permanent legal force can be executed easily. Without execution guarantees, the entire lengthy process of litigation in court becomes merely a waste of time.

Thus, the five existing legal instruments form an ecosystem that is interrelated but not yet perfectly integrated. Law No. 1 of 1974 provides the basis for maintenance obligations. Law No. 16 of 2019 only changes the minimum age of marriage without touching on the substance of maintenance. The KHI provides details on joint property and components of maintenance. The Domestic Violence Eradication Law provides criminal threats for neglect. The Child Protection Law ensures that child support is not overlooked. Supreme Court Regulation (PERMA) No. 3 of 2017 provides fair evidence guidelines for women. Each instrument has specific strengths and weaknesses. The largest common weakness is the weak execution mechanism and the low legal literacy of women. None of these five instruments directly regulate the husband's obligation to report income periodically to the wife. This loophole is what causes household financial management to remain a private realm untouched by the law. To close this gap, new, more progressive legislative breakthroughs are needed. Indonesian family law is currently at a point where structural reform can no longer be avoided.

CONLUSION

The findings of this study indicate that the normative interconnectedness among Law No. 1 of 1974 in conjunction with Law No. 16 of 2019, the Compilation of Islamic Law, Law No. 23 of 2004, Law No. 35 of 2014, and Supreme Court Regulation (PERMA) No. 3 of 2017 constitutes a system for the protection of women's maintenance rights that is complementary but not yet integrated. The Marriage Law and the Compilation of Islamic Law (KHI) provide the substantive legal basis for maintenance obligations and the concept of joint property. The Domestic Violence Eradication Law (UU PKDRT) provides criminal sanctions as a tool to compel compliance. The Child Protection Law ensures that the right to child support is not overlooked in divorce proceedings. PERMA No. 3 of 2017 addresses procedural weaknesses by regulating the reversal of the burden of proof in conditions of power imbalances. If read simultaneously, these five instruments produce a strong legal framework; however, their implementation in the field remains weak due to three factors: low legal literacy among women, a patriarchal culture that hinders reporting, and the absence of an automatic execution mechanism for court rulings.

The implication of these findings is the necessity for a revision of Law No. 1 of 1974 to include a specific chapter regarding the husband's obligation for financial transparency. The authors suggest the formation of a government regulation that mandates every husband to submit a periodic report of income and assets to the wife, with administrative sanctions for those who violate it. For future researchers, empirical studies are needed to measure the effectiveness of PERMA No. 3 of 2017 in changing the behavior of judges in adjudicating maintenance cases. A long-term suggestion is to build an integrated execution system between religious courts, the public prosecutor's office, and banking institutions to automatically garnish salaries or seize a husband's assets based on court rulings that have permanent legal force. An additional recommendation is to organize mass legal education programs for women regarding the maintenance rights that are inherent to them. The state must be actively present to correct structural inequalities that disadvantage women in household financial managemen.

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