

## **The Dynamics of Dowry and Maintenance in Marriage: Integrating Tradition, Economy, and Family Welfare in Indonesia**

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<b>Article Info</b>	<b>Abstract</b>
Received: 10-10-2025 Revised: 14-02-2026 Accepted: 17-03-2026 Published: 18-03-2026  <b>Keywords:</b> Dowry; Maintenance; Tradition, Family Economy; Family well-being.	This study examines the dynamics of mahr (dowry) and nafkah (financial support) within contemporary Indonesian marriages and their impact on family well-being. Specifically, it addresses three research questions: how mahr is practiced in indigenous communities, how economic conditions influence its determination, and the roles of mahr and nafkah in shaping household welfare. Using a qualitative library research design, the study analyzes secondary sources including academic books, peer-reviewed journals, legal documents, fatwas, and classical Islamic texts, applying thematic content analysis to identify patterns and conceptual relationships. The findings reveal that mahr functions not only as a religious obligation but also as an economic asset for wives when mutually agreed and managed wisely, while nafkah ensures household stability, together forming a financial framework that influences gender roles, marital harmony, and family resilience. Variations in practice highlight how local customs ('urf) mediate the application of Islamic legal principles, demonstrating the interplay between religious norms, socio-cultural traditions, and modern economic realities. Theoretically, this study contributes to Islamic family law by providing an integrated perspective on financial responsibilities in marriage, and practically, it offers guidance for policymakers, religious institutions, and communities to structure mahr and nafkah arrangements based on economic capacity, cultural relevance, and family consensus. The research also suggests directions for future studies on gender equity, household economic resilience, and adaptive Islamic family policies, representing its academic contribution to the discourse on family economics and Islamic legal practices.

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<b>Info Artikel</b>	<b>Abstrak</b>
<b>Kata Kunci:</b> Mahar, Nafkah; Tradisi; Ekonomi Keluarga;	Penelitian ini menganalisis dinamika mahar dan nafkah dalam pernikahan kontemporer di Indonesia serta dampaknya terhadap kesejahteraan keluarga. Secara khusus, penelitian ini menjawab tiga pertanyaan: bagaimana praktik mahar di komunitas adat, bagaimana

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kondisi ekonomi memengaruhi penentuan mahar, dan peran mahar serta nafkah dalam membentuk kesejahteraan rumah tangga. Dengan menggunakan pendekatan kualitatif melalui studi pustaka, penelitian ini menganalisis sumber sekunder berupa buku akademik, artikel jurnal, dokumen hukum, fatwa dan teks klasik Islam serta menerapkan analisis konten tematik untuk mengidentifikasi pola dan hubungan konseptual. Temuan menunjukkan bahwa mahar berfungsi tidak hanya sebagai kewajiban agama, tetapi juga sebagai aset ekonomi bagi istri apabila ditentukan melalui kesepakatan bersama dan dikelola dengan bijak, sementara nafkah menjaga stabilitas rumah tangga, keduanya membentuk kerangka finansial yang memengaruhi peran gender, keharmonisan pernikahan dan ketahanan keluarga. Variasi praktik menyoroti bagaimana adat lokal ('urf) memediasi penerapan prinsip hukum Islam, menunjukkan interaksi antara norma agama, tradisi sosial-budaya dan realitas ekonomi modern. Secara teoretis, penelitian ini berkontribusi pada hukum keluarga Islam dengan memberikan perspektif terpadu mengenai tanggung jawab finansial dalam pernikahan dan secara praktis menawarkan panduan bagi pembuat kebijakan, lembaga agama serta komunitas dalam menyusun pengaturan mahar dan nafkah yang mempertimbangkan kapasitas ekonomi, relevansi budaya dan kesepakatan keluarga. Penelitian ini juga membuka arah penelitian lanjutan terkait kesetaraan gender, ketahanan ekonomi rumah tangga dan kebijakan keluarga Islam yang adaptif, sebagai kontribusi akademik terhadap studi ekonomi keluarga dan praktik hukum Islam.



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## INTRODUCTION

Marriage in Islam is not only a religious institution but also a social and economic arrangement that shapes family formation and welfare. Within Islamic teachings, marriage is intended to establish a harmonious household characterized by affection, compassion, and mutual responsibility. In the Indonesian legal context, marriage is defined as a physical and spiritual bond between a man and a woman as husband and wife with the aim of forming a happy and everlasting family based on belief in God (Sekretariat Negara Republik Indonesia, 2019). Beyond its legal definition, marriage also contains moral, social, and economic dimensions that regulate the rights and obligations of both spouses in building a stable family life (Akbar & Sainun, 2024).

One important economic component in Islamic marriage is mahr (dowry), which constitutes the financial right of the bride that must be fulfilled by the groom. Mahr is given as part of the marriage contract (akad nikah) and symbolizes the groom's commitment, respect, and responsibility toward his future wife. In Islamic jurisprudence, mahr is not merely a ceremonial gift but represents recognition of the woman's dignity and

legal rights within marriage (Asma et al., 2024). The majority of Islamic scholars agree that although mahr is not categorized as a pillar of marriage, it remains an essential element that must accompany the marriage contract. The amount and form of mahr may vary depending on cultural practices, social expectations, and the economic capacity of the groom (Zaidah & Mas'ud, 2024).

In addition to mahr, Islamic family law also emphasizes the obligation of nafaqah, which refers to the husband's responsibility to provide financial support for his wife and family. Nafaqah includes the provision of food, clothing, shelter, and other basic needs necessary for maintaining the welfare and dignity of the household. This obligation reflects the principle of responsibility embedded in the marital relationship, where the husband assumes the role of provider while maintaining fairness and moderation in managing household resources (Jamil & Luddfi, 2023). The Qur'an also emphasizes the importance of financial responsibility within the family structure, including the obligation of fathers to support their children as part of their parental duties (Jamroji, 2024).

In societies rich in cultural traditions, mahr and nafaqah are not only religious obligations but also socio-economic institutions that shape family relations and household stability. The determination of mahr, for instance, is often influenced by social norms, cultural expectations, and economic conditions within the community. At the same time, the obligation of nafaqah reflects the broader economic responsibilities of husbands in maintaining family welfare. These two elements therefore play an important role in shaping the economic dynamics of marriage and the well-being of the household.

However, the relevance and practice of mahr and nafaqah have become increasingly complex in contemporary society. Economic changes, shifting gender roles, and varying cultural traditions have influenced how these obligations are understood and practiced in Muslim communities. In some cases, the determination of mahr may be influenced by social prestige or economic expectations, while the fulfillment of nafaqah may be affected by changing household economic structures, including women's increasing participation in the workforce.

Several previous studies have discussed issues related to mahr and family economic roles. Khairuddin (2024), in his study *"Mahar dalam Islam: Hukum, Tuntutan dan Realitas Sosial,"* explains that mahr is a right of the wife that must be fulfilled according to the financial capability of the husband. The study also shows that the value of mahr is influenced by cultural traditions, economic conditions, and social expectations within the

community (Khairuddin, 2024). Meanwhile, Musyarrafah and Mufidah Ch (2023) highlight the growing role of women in supporting family welfare, particularly in situations where women assume dual roles as homemakers and income earners. Their findings demonstrate that women's participation in economic activities has become an important factor in maintaining household resilience (Musyarrafah, 2023).

Although these studies provide valuable insights, they tend to examine mahr and family economic roles separately. Existing discussions often focus either on the legal and cultural aspects of mahr or on the socio-economic roles of women within the household. As a result, the relationship between mahr, nafaqah, and family welfare has not been explored in a comprehensive and integrated manner. This gap makes it difficult to fully understand how these two financial institutions within Islamic marriage interact with broader socio-economic conditions and influence household well-being.

Therefore, this study aims to examine the dynamics of mahr and nafaqah within the context of contemporary Indonesian society and to analyze how these two elements relate to family welfare. By exploring how mahr is practiced within local communities, how economic conditions influence its determination, and how financial responsibilities are negotiated within marriage, this research seeks to provide a deeper understanding of the interaction between religious norms, cultural traditions, and economic realities in shaping family well-being. The research questions addressed in this study are: How is mahr practiced within indigenous communities in Indonesia? How do economic conditions influence the determination of mahr in marriage? And What roles do mahr and nafaqah play in shaping family welfare?

## **RESEARCH METHOD**

This study employs a qualitative approach using a library research design to examine the concepts of *mahr* and *nafaqah* in marriage and their relationship to economic conditions and family well-being. The data used in this research consist of secondary sources obtained from academic books, peer-reviewed journal articles, scholarly publications, legal documents, and religious texts such as the Qur'an, Hadith, tafsir literature, and classical Islamic jurisprudence (*fiqh*) works. In addition, the study reviews Indonesian legal regulations related to marriage, religious fatwas, and previous studies discussing *mahr*, *nafaqah*, and family economic dynamics in Muslim societies. The literature

was selected based on its relevance to the research topic, academic credibility, and its contribution to understanding the socio-economic and legal dimensions of marriage.

The data were analyzed using **thematic content analysis**, which aims to identify patterns, themes, and conceptual relationships within the collected literature. The analysis process involved several stages: data reduction by selecting relevant information, coding and categorizing key concepts related to *mahr*, *nafaqah*, economic responsibility, and family welfare, and interpreting the relationships among these themes within the broader socio-economic context of marriage. To ensure the validity of the findings, this study applies **source triangulation** by comparing information from different types of sources, including classical Islamic texts, contemporary academic literature, and legal regulations. The research procedure consists of identifying the research problem, collecting and organizing relevant literature, conducting thematic analysis, and synthesizing the findings to explain the relationship between *mahr*, *nafaqah*, and family well-being in contemporary Indonesian society

## **RESULTS AND DISCUSSION**

### **Mahr in Indigenous Communities in Indonesia**

Mahr is a form of compensation given in marriage based on an agreement between the bride and groom and constitutes an essential financial component within the marriage contract (*akad nikah*) (Hidayat et al., 2022; Wahyuni, 2009). In Islamic teachings, mahr symbolizes sincerity, responsibility, and respect toward the bride, and it represents a financial right that belongs exclusively to the wife. However, in practice, the form and meaning of mahr are often influenced by local customs and socio-cultural contexts. In many indigenous communities in Indonesia, marriage traditions have developed unique forms of mahr that coexist with Islamic legal principles. For example, in the Semende tradition of South Sumatra, the giving of *parbiye* to the bride reflects local cultural values that accompany the marriage process (Solihan et al., 2025). These variations demonstrate that the practice of mahr is not only shaped by religious norms but also by social traditions embedded within local communities.

From the perspective of Islamic legal anthropology, such diversity can be explained through the concept of *'urf* (custom), which refers to social practices that are recognized in Islamic jurisprudence as long as they do not contradict the principles of the Sharī'ah. Through this framework, regional traditions of mahr in Indonesia illustrate how Islamic

legal norms interact with customary law. Indonesia's cultural diversity contributes to the emergence of various forms of mahr that reflect local identities and social values (Putra, 2023). For instance, in Bantul Regency, Yogyakarta, several unique forms of mahr have emerged, such as chili peppers and staple foods symbolizing the dynamics of married life, *ingkung* chicken representing Javanese cultural heritage, a thousand recitations of *shalawat*, personal protective equipment during the COVID-19 pandemic, and even the Youth Pledge (*Sumpah Pemuda*) oath as a symbol of nationalism (Anwar, 2024). These creative forms of mahr indicate how communities reinterpret religious practices through cultural expressions while maintaining the symbolic essence of marital commitment.

Another form of symbolic mahr that has gained popularity is the recitation or memorization of Qur'anic verses. In many cases, the groom recites memorized verses after the marriage contract, with Surah Ar-Rahman being the most commonly chosen chapter due to its spiritual message and popularity in Islamic culture (Irawan et al., 2019). This practice is often chosen to reduce financial burdens while emphasizing spiritual values within marriage. In contrast, other communities maintain more materially oriented traditions. For example, the *belis* tradition among the Lamaholot people in East Flores involves symbolic items such as pigs, ivory, and handwoven fabrics, which are given by the groom's family to the bride's family as a sign of respect and as a mechanism to strengthen kinship ties (Bugis et al., 2025). Similarly, the Acehnese tradition of *mayam* usually involves gold as the primary form of mahr, reflecting cultural norms that associate gold with economic security and social prestige (Bahraen, 2024).

In other regions, mahr traditions are influenced by local social structures and customary systems. In Banjarsari Village, Jombang, mahr is commonly given in the form of money during the marriage ceremony, reflecting a simpler and more practical approach to marriage payments (Nisak et al., 2024). Meanwhile, among the Muna people, the *bboka* tradition represents a culturally embedded system in which the mahr is given to the bride's family rather than directly to the bride. The amount of *bboka* is often influenced by social status categories within the community, demonstrating how customary social hierarchies shape the determination of mahr (Astum & Adnani, 2024). Likewise, in Mandailing culture, mahr known as *tubor* carries strong symbolic meaning related to respect for the bride's family and the social responsibility of the groom, although its meaning has evolved over time due to social change (Hamid et al., 2025).

A comparative analysis of these traditions reveals important differences in how mahr functions within different socio-cultural contexts. In regions such as Aceh and Tanjung Senang, where gold is commonly used as mahr, the practice emphasizes economic value and financial security for the bride (Jayusman et al., 2024). In contrast, traditions such as *belis* and *bhoka* emphasize collective family relationships and social prestige rather than individual economic benefit. Meanwhile, symbolic mahr forms such as Qur'anic memorization, chili peppers, or decorative monetary arrangements highlight the growing influence of religious symbolism and creative cultural expression. These variations demonstrate that while Islamic teachings emphasize moderation and the groom's financial capability in determining mahr, local customs often reinterpret the institution according to social values and cultural expectations.

The relationship between mahr and *nafaqah* also plays an important role in shaping family welfare. In Islamic family law, mahr represents an initial financial commitment in marriage, while nafaqah refers to the ongoing obligation of the husband to provide for the economic needs of the household. When analyzed together, these two institutions form a financial framework that influences the economic stability of married couples. Reasonable and proportional mahr may help reduce financial pressure at the beginning of marriage, allowing couples to focus on building their household economy. Conversely, excessively high mahr influenced by social prestige or customary expectations may create financial burdens that affect the husband's ability to fulfill his obligation of nafaqah in the long term.

Contemporary socio-economic transformations also influence the meaning and practice of mahr in Indonesian society. Factors such as inflation, rising living costs, changing lifestyles, and the expansion of the wedding industry have reshaped the way couples determine mahr. In many urban areas, younger generations tend to choose simpler or symbolic forms of mahr to reduce economic pressure while still maintaining religious and cultural values. The trend of presenting decorative monetary mahr, for example, has become increasingly popular because it combines aesthetic expression with symbolic meaning (Susanto et al., 2021). This development reflects how economic modernization and cultural creativity influence traditional marriage practices.

Another important aspect relates to gender dynamics within contemporary Muslim families. Traditionally, Islamic law assigns financial responsibility to the husband through the obligation of nafaqah, while mahr functions as a financial right that provides economic protection for the wife. However, increasing female participation in education and the

labor market in Indonesia has gradually transformed family economic roles. In many households, women contribute significantly to family income, which may influence how couples negotiate financial responsibilities and the meaning of mahr within marriage. In this context, mahr can function both as a symbol of respect and as a mechanism that supports women's economic security within the family structure.

Overall, the diversity of mahr traditions in Indonesia reflects the interaction between Islamic legal principles, customary law, and socio-economic change. Through the framework of *'urf*, these variations can be understood as contextual adaptations that allow Islamic marriage principles to remain relevant within different cultural settings. At the same time, the relationship between mahr, nafaqah, and family welfare demonstrates that these institutions function not only as religious obligations but also as socio-economic mechanisms that shape household stability, gender relations, and family well-being in contemporary Indonesian society.

### **The Influence of Mahr in Marriage on Family Economy**

Mahr is a mandatory gift given by the groom to the bride as part of the marriage contract. Although the Qur'an and Hadith do not specify the exact amount or form of mahr, its provision remains an obligatory element of Islamic marriage (Ramadhani & Huda, 2023). In Islamic teachings, mahr represents the husband's sincere commitment and serves as recognition of the wife's rights within marriage. The amount of mahr is determined through mutual agreement between the bride and groom, reflecting both cultural practices and the economic capability of the husband (Kafi, 2020). In the Indonesian context, mahr may take various forms, including gold, money, religious items, or services. Regardless of its form, mahr becomes the exclusive property of the wife and cannot be used by the husband without her consent (Akbar & Sainun, 2024). Beyond its symbolic meaning, mahr also has economic implications because it constitutes an initial transfer of assets that may influence the financial structure of a newly established household.

From the perspective of family economics, financial transfers at the beginning of marriage can influence household economic arrangements and bargaining power between spouses. In many cases, the provision of mahr requires the groom to prepare financial resources before marriage, which may temporarily affect his economic stability (Kelley et al., 2021). However, from another perspective, mahr can function as an economic asset owned by the wife. When properly managed, it may serve as savings, investment capital, or financial security that contributes to the household economy. This dual role highlights that



mahr not only symbolizes marital commitment but may also function as a form of economic protection for women within the family structure.

Within the broader framework of family economics, household stability is strongly influenced by the distribution of financial responsibilities between spouses. In Islamic family law, the primary obligation of financial provision (*nafkah*) lies with the husband, who is responsible for fulfilling the basic needs of the family such as food, clothing, and shelter. Nevertheless, socio-economic transformations have altered traditional family economic patterns. In many societies experiencing economic development, wives increasingly participate in income-generating activities, either through formal employment or entrepreneurial work (Azuratunnasuha & Arfa, 2025). This trend is also visible in Indonesia, where women's participation in the labor market has gradually increased, contributing to household income while maintaining their roles within the family.

Research in family economics suggests that the economic stability of a household depends not only on income levels but also on how financial responsibilities and decision-making power are shared within the family. Studies by Alexandra Killewald show that the ability of the primary breadwinner to provide stable income significantly affects family well-being and household harmony. In the context of Muslim families, the husband's role as the main provider through the obligation of *nafkah* remains central to maintaining economic stability. When the husband is able to fulfill this responsibility, the family's basic needs can be adequately met, contributing to improved quality of life and stronger marital relationships.

At the same time, economic participation by women may also enhance household resilience. According to research by Alexandra Bernasek, women's involvement in economic activities can strengthen family financial management and increase the efficiency of resource allocation within the household. In many Indonesian Muslim families, wives contribute to the family economy through small businesses, informal sector work, or professional careers. This contribution does not eliminate the husband's obligation of *nafkah* but rather complements it, creating a more flexible economic structure within the household.

When analyzed together, mahr and *nafkah* form an interconnected economic framework within marriage. Mahr represents an initial asset transfer that may provide financial security for the wife, while *nafkah* functions as the ongoing economic support that sustains the household. In contemporary Indonesian society, the interaction between

these two institutions is influenced by broader socio-economic factors such as rising living costs, changing consumption patterns, and increased female participation in the workforce. Therefore, the economic significance of mahr and nafaqah cannot be understood solely in normative religious terms but must also be examined as part of the evolving economic dynamics of modern Muslim families.

### **The Role of Dowry and Maintenance in Shaping Family Well-Being**

Dowry (mahr) and financial support (nafaqah) are fundamental components in Islamic marriage, but their practical impact on family well-being extends beyond religious formality. While mahr symbolizes the husband's commitment and respect toward his wife, and nafaqah ensures material sustenance, their real influence on family welfare is shaped by social, economic, and cultural contexts. Empirical studies in Indonesia show that mahr practices vary widely across indigenous communities. For example, in Minangkabau society, where matrilineal inheritance is prevalent, mahr often takes the form of symbolic gifts rather than large financial sums, emphasizing social recognition rather than material accumulation (Friantoro & Susanto, 2021; Juhariyanto et al., 2026). In contrast, in Java, economic conditions strongly influence the determination of mahr, with families negotiating amounts based on the groom's income and social status, sometimes leading to financial strain (Hidayatulloh, 2019). These variations highlight that mahr, while religiously mandated, is also deeply intertwined with local customs and economic realities, which in turn shape family well-being.

Nafaqah, or the husband's obligation to provide for the family, plays a critical role in sustaining household stability. Research indicates that inadequate financial support is a significant predictor of marital conflict and dissatisfaction in Indonesia, particularly in lower-income households (Fahmi, 2023). However, the relationship is not solely material: the distribution of financial responsibilities affects gender dynamics and perceptions of equity in marriage. In households where men retain sole authority over economic decisions, women's autonomy and participation in family budgeting may be limited, which can undermine emotional well-being and mutual respect (Akbar & Sainun, 2024). Conversely, couples who negotiate financial contributions and allow women some decision-making power tend to report higher levels of satisfaction and family harmony.

From a theoretical perspective, family well-being is multidimensional, encompassing economic security, emotional bonds, and social recognition (Andesma, 2025; Subhan, 2017). Mahr contributes to the psychological dimension by fostering a sense of

being valued and respected, while nafaqah addresses economic security and the material foundation of the household. The interaction between these two roles can either reinforce or weaken overall family welfare, depending on the alignment with social norms, gender equality, and the couple's negotiation of roles.

Contemporary Islamic scholars emphasize that fulfilling mahr and nafaqah should not be rigid or burdensome but adapted to the couple's capacities and mutual understanding (Anwar, 2024). For example, giving a symbolic or modest mahr does not reduce marital legitimacy but can reduce economic pressure, allowing the husband to focus on sustainable support. Similarly, nafaqah obligations should balance the husband's ability with the family's needs, rather than being purely dictated by tradition.

In summary, mahr and nafaqah are not only ritual obligations but active mechanisms that shape family well-being in Indonesia. Their effectiveness depends on economic context, cultural practice, gender relations, and the couple's negotiation of responsibilities. Empirical observations suggest that families achieving both financial security and mutual respect experience higher levels of harmony and resilience. Thus, understanding and adapting these roles to modern social and economic realities is crucial for fostering sustainable family welfare

### **The Relationship Between Traditional Values in Dowry and Financial Support and the Dynamics of Family Economics**

The relationship between traditional values in dowry (mahr) and financial support (nafaqah) with family economic dynamics in Indonesia is highly complex and varies across ethnic and social groups. Rather than being purely financial obligations, mahr and nafaqah are deeply symbolic, reflecting social recognition, status, and family honor. However, the way these obligations are enacted has important implications for household economics, gender roles, and social hierarchy.

A comparative perspective highlights significant variation across communities. In Javanese society, for instance, mahr may take the form of money, jewelry, or other valuable items. Among the abangan community, mahr is viewed primarily as a formal agreement to establish a household and has minimal impact on marital harmony (Yasrony, 2022). In contrast, the santri community treats mahr as a religiously mandated obligation, which, while not directly determining harmony, is believed to contribute to comfort and stability in the household. The priyayi community links mahr more directly to marital happiness, where higher dowries are associated with more harmonious marriages. These differences

illustrate that social and religious interpretations of mahr shape household expectations and economic decisions.

In terms of nafkah, traditional norms typically assign the economic responsibility to the husband. Yet, empirical studies show that some communities invert this expectation. In the Sari Galuh tradition, the wife provides the primary financial support while the husband manages domestic affairs (Muhammad Amirul Hasbi et al., 2017). This arrangement reflects the symbolic transfer of responsibilities embedded in the dowry transaction: the wife's mahr to the husband reconfigures economic obligations, demonstrating that traditional financial roles are flexible and context-dependent. Modern trends further indicate a shift toward shared economic responsibilities, especially as women's participation in the workforce increases, affecting both household dynamics and the relevance of traditional nafkah norms.

Empirical observations also show that social recognition and community expectations amplify the economic impact of mahr and nafkah. In the Minangkabau community of Pariaman, for example, marriage ceremonies include pitih japuik, a monetary contribution from the bride's side to the groom's side, alongside the groom's mahr obligations (Miftahunir Rizka & Asep Ramdan, 2022). This system balances marital responsibilities and reinforces social ties between extended families. However, the economic strain of meeting customary obligations especially when mahr or pitih japuik amounts are high can affect household well-being, leading to debt or financial stress, showing a direct link between cultural practices and family economics.

Overall, a critical analysis indicates that mahr and nafkah function at the intersection of tradition, gender, and socio-economic change. Variations in practice shaped by matrilineal or patrilineal inheritance, religious interpretation, and modern economic pressures highlight that these obligations are not static. The increasing economic role of women modifies traditional expectations, suggesting that contemporary household management may require negotiating between symbolic obligations and practical financial sustainability. Consequently, studying mahr and nafkah in Indonesia reveals not only cultural diversity but also the evolving negotiation of gendered economic responsibilities within families.

## CONCLUSION.

Based on the analysis of mahr and nafkah practices across various indigenous communities in Indonesia, this study finds that these institutions function not only as Islamic legal obligations but also as socio-economic mechanisms influencing family well-being. Mahr varies in form and value, ranging from gold and money to symbolic items such as Qur'anic memorization or cultural artifacts, while nafkah remains the husband's primary responsibility, although increasing female economic participation has shifted traditional household dynamics. The findings indicate that mahr can serve as an economic asset for the wife when determined through mutual agreement and managed effectively, and that nafkah ensures household economic stability, together forming a financial framework that affects gender balance, marital harmony, and family welfare. Theoretically, the study contributes to Islamic family law by demonstrating how the principle of 'urf mediates the application of mahr and nafkah in contemporary socio-economic contexts. Practically, it offers implications for policymakers, religious institutions, and indigenous communities, suggesting that mahr and nafkah arrangements should consider economic capacity, family consensus, and cultural relevance. The study also points to future research directions, including examining the impact of mahr and nafkah on gender equity, family economic resilience, and the development of adaptive Islamic family policies

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