

Regular Research Article

Comparative Analysis of Mahr Practices in Indonesia and Saudi Arabia: Sociocultural and Economic Perspectives

Muhammad Khofidul A'zdom^{1*}, and Amirah Salwa Asilah²

¹Ilmu Komunikasi Universitas 17 Agustus 1945 Surabaya, Indonesia

²Pendidikan IPS Universitas Negeri Surabaya, Indonesia

* Correspondence author: m.khofidul@gmail.com; Tel.: +622245557604

Abstract

Mahr the obligatory bridal gift in Islamic marriage functions simultaneously as a religious requirement, a cultural symbol, and an economic transfer. This comparative study examines contemporary mahr practices in Indonesia and Saudi Arabia, identifying the sociocultural, religious, and economic factors that shape mahr values and meanings in each country. Employing a mixed-methods design, the study combines survey data from 612 married couples (Indonesia = 324; Saudi Arabia = 288) with 48 semi-structured interviews. Quantitative results reveal significant cross-national differences in median mahr amounts (USD 1,050 in Indonesia vs. USD 13,800 in Saudi Arabia) and in the weight of predictors such as bride's education and family income. Qualitative analysis uncovers convergent themes of religious duty and social prestige, but divergent narratives around economic burden and women's agency. By integrating both data strands, the study contributes a nuanced understanding of how local cultures negotiate global Islamic norms. Policy implications include the need for premarital counseling focused on financial literacy and the potential role of Islamic legal institutions in promoting equitable mahr agreements.

Keywords: mahr; dowry; Islamic marriage; Indonesia; Saudi Arabia; comparative study; sociocultural economics; gender.

1. Introduction

In Islamic family law, mahr (ṣadāq) refers to the obligatory bridal gift that a groom must offer to his bride as a condition of marriage, as prescribed in Qur'an 4:4. While doctrinally established as a symbolic expression of respect and a form of financial security for the bride, the practical manifestation of mahr varies significantly across Muslim societies. These variations are shaped by sociocultural norms, legal interpretations, and economic realities, resulting in diverse models of mahr implementation.

Indonesia and Saudi Arabia offer compelling comparative contexts for understanding the multidimensional nature of mahr. In Indonesia, a legally pluralistic and ethnically diverse society,

mahr practices are deeply intertwined with local customs. The Bugis tradition of *uang panai*, for instance, transforms the religious obligation into a culturally charged exchange symbolizing honor, social status, and familial negotiation. This practice is often adapted based on the couple's economic capacity and community expectations, illustrating Indonesia's syncretic model of integrating *Shari'a* with *adat* (customary law) [1], [2].

Conversely, Saudi Arabia embodies a centralized Islamic legal system dominated by Wahhabi-Hanbali jurisprudence, wherein mahr functions as both a contractual obligation and a marker of male financial capability and tribal prestige. The normative expectation of high mahr values reflects not only religious commitment but also sociocultural reinforcement of patriarchy and honor. While the country's petroleum-driven economy enables many families to fulfill these expectations, concerns have emerged over the economic burden and delayed marriages, particularly among younger or middle-income Saudis [3].

These two contexts reflect contrasting paradigms of mahr practice—one adaptable and regionally diverse, the other uniform and doctrinally entrenched. Yet both reveal how Islamic legal norms are interpreted, enacted, and sometimes contested within localized frameworks of meaning and economic structure.

This study seeks to explore how mahr practices in Indonesia and Saudi Arabia are shaped by their respective sociocultural, legal, and economic contexts. It aims to:

- (1) quantify and compare mahr values and contractual forms.
- (2) investigate the cultural and religious rationales behind mahr expectations.
- (3) assess the economic impact of mahr on families; and
- (4) analyze how these practices contribute to broader discourses on Islamic marriage and legal adaptability.

To frame this inquiry, the study draws on three theoretical perspectives. First, Islamic legal theory treats mahr as a bride's unconditional right and a contractual pillar of marriage, with room for interpretive plurality within *fiqh* traditions [4]. Second, sociocultural theory, particularly Bourdieu's notion of symbolic capital, positions mahr as a performance of social prestige, familial honor, and class distinction [5], [6]. Third, household economics, drawing on Becker's marriage-market model, views mahr as a rationalized economic exchange that reflects individual and familial strategies in resource allocation and marital decision-making [7].

Integrating these theoretical lenses allows for a comprehensive and nuanced understanding of mahr not merely as a religious ritual, but as a socio-legal institution embedded in the lived realities of Muslim communities. The comparative perspective adopted in this study reveals the elasticity of Islamic legal norms and the ways in which they are localized to meet the cultural and economic imperatives of different societies.

2. Materials and Methods

3.1 Theoretical and Jurisprudential Framework

This study is grounded in Islamic jurisprudential interpretations of mahr, as well as socio-legal pluralism. Within classical *fiqh* traditions, mahr is recognized as a mandatory component of the Muslim marriage contract (*nikah*), though schools of thought diverge on its implementation. The *Ḥanafī* school permits deferred mahr in consideration of the couple's economic condition, aligning with contemporary practices that allow flexibility. In contrast, the *Shāfi'ī* school generally advocates for immediate mahr payment, emphasizing contractual completion at the point of marriage solemnization [1], [7].

In the Indonesian context, mahr practices exhibit significant regional variation. For instance, in Aceh, symbolic gifts such as gold are customary, reflecting deep-rooted historical and cultural values [9]. Conversely, Javanese practices often involve monetary mahr, indicating a shift toward pragmatic financial arrangements in more urbanized settings [10]. Legally, the Indonesian Marriage Act of 1974 mandates the inclusion of mahr in the marriage contract, without setting a statutory ceiling. This legal structure enables local and cultural negotiation, illustrating the operation of legal pluralism within the Indonesian Islamic legal system [20], [26].

In Saudi Arabia, mahr is traditionally understood as both an Islamic obligation and a marker of tribal or familial prestige. Since 2020, the average mahr value has exceeded SAR 50,000, driven in part by socio-economic inflation and evolving social expectations [2], [3]. In response to this trend, the Saudi Ministry of Human Resources and Social Development has introduced initiatives to promote simplified marriage processes and reduce financial barriers [12], [22]. However, cultural norms especially those tied to lineage, honor, and status remain influential in determining the symbolic and material expectations surrounding mahr [1], [13].

3.2 Research Design

A convergent parallel mixed-methods design was employed to explore the multidimensional nature of mahr practices across Indonesia and Saudi Arabia. This design allowed for the simultaneous collection and integration of quantitative and qualitative data streams, facilitating methodological triangulation and enhancing the internal validity of the study [16]. Ethical clearance was obtained from the Research Ethics Committee of Hasanuddin University (Ref. HU 24 02 IA), with adherence to principles of informed consent, confidentiality, and voluntary participation.

3.3 Sampling and Data Collection

3.3.1 Quantitative Component

A structured questionnaire was developed to gather data on mahr amount, form (e.g., cash, gold, property), and demographic attributes including age, educational attainment, income level, and region. The instrument was pilot tested to ensure clarity and reliability. A purposive sample of 612 respondents was drawn from two national contexts: Indonesia (n = 324) and Saudi Arabia (n = 288), focusing on individuals married within the past five years. Sampling considerations emphasized regional and socioeconomic representativeness to reflect intra-national diversity.

3.3.2 Qualitative Component

Semi-structured interviews were conducted with 48 participants purposively selected from the survey pool. These interviews explored mahr from religious, symbolic, and economic perspectives, as well as negotiation processes and social expectations. The interviews were conducted in Bahasa Indonesia and Arabic, recorded, transcribed, and subsequently translated into English for analytical rigor.

3.4 Data Analysis

Quantitative data were analyzed using SPSS Version 28. Descriptive statistics summarized central tendencies and distributions of mahr values, while inferential tests such as the Mann Whitney U test were employed to compare median mahr values between countries. Multiple linear regression analysis was conducted to examine predictors of mahr amount, particularly educational level and household income.

Qualitative data were analyzed using NVivo Version 14, following a thematic coding strategy. Both inductive and deductive codes were applied to identify cross-cutting themes and theoretical constructs, with intercoder reliability checks performed to ensure consistency.

Finally, an integration phase was conducted through meta-inference, whereby results from both data strands were compared and synthesized. This process yielded convergent, complementary, and contradictory insights, allowing for a holistic understanding of how mahr is conceptualized, negotiated, and regulated across two distinct Islamic socio-legal environments.

3. Results

4.1 Quantitative Findings

The quantitative component of this study reveals significant disparities in mahr valuations between the two countries under investigation. In Indonesia, the median mahr amount was IDR 16 million (approximately USD 1,050), while in Saudi Arabia it reached SAR 52,000 (approximately USD 13,800). This difference of over twelvefold not only reflects macroeconomic differentials between the two nations but also signals deeper cultural norms regarding marital obligations and social

signaling.

A multiple linear regression analysis was conducted to examine predictors of mahr value in both national contexts. In Saudi Arabia, the bride's attainment of tertiary education was found to be a statistically significant predictor of higher mahr values ($\beta = 0.42$, $p < .001$), indicating that educational attainment is perceived as enhancing the bride's symbolic and economic worth. In contrast, no statistically significant relationship was found between education and mahr in the Indonesian sample, suggesting a more culturally diffuse valuation of marital gifts.

Additionally, family income emerged as a positive and consistent predictor of mahr amount in both countries, affirming the role of economic capacity in shaping marital financial arrangements. However, the effect size was notably larger in Saudi Arabia, implying that wealth-based signaling may be more pronounced in its social fabric. These findings corroborate existing theories on the commodification of marriage and the influence of class stratification on Islamic marital transactions.

4.2 Qualitative Findings

Thematic analysis of 48 semi-structured interviews generated three overarching themes across both sites: (1) religious obligation, (2) social honor, and (3) economic security.

Among Indonesian respondents, mahr was commonly articulated through the lens of *ikhlas* (sincerity) and humility. The gift was not merely contractual but spiritual, with community values often discouraging ostentation. Symbolic mahr—such as a prayer mat, gold ring, or minimal monetary sum—was favored in many regions, reflecting an ethos of egalitarianism and practical mutual support. This cultural emphasis on moderation aligns with the broader Indonesian Islamic discourse, which frequently integrates religious obligations with local *adat* (custom).

In Saudi Arabia, participants emphasized mahr as a public testament to a groom's financial ability and family status. The amount and form—often gold, cash, or property—were viewed as critical markers of tribal and familial honor. However, intergenerational differences were evident: younger participants increasingly expressed ambivalence, citing concerns over delayed marriages, rising debt, and the social pressure to conform to extravagant norms. These views suggest a growing awareness of the tension between religious principle and economic burden.

Across both samples, women framed mahr as a form of security and recognition, but narratives diverged in how it was negotiated and experienced within different legal and economic systems.

4.3 Integration of Results

The convergence of quantitative and qualitative findings reveals that mahr performs a dual role in both Indonesia and Saudi Arabia: it is simultaneously a religious requirement and a cultural signifier of social status. This dual function is consistently present across the two contexts, yet the salience of each component varies.

In Saudi Arabia, mahr is often maximized as a tool of prestige and symbolic capital, deeply entwined with patriarchal tribal structures. In contrast, Indonesian practices are shaped by pluralistic legal interpretations and community-based negotiation, emphasizing religious virtue over material display. While economic ability influences mahr values in both settings, its social interpretation is culturally contingent.

A noteworthy cross-cultural pattern is the emergence of generational shifts advocating for more symbolic or simplified mahr arrangements. Economic pressures—such as inflation, delayed employment, and rising living costs—coupled with evolving conceptions of gender roles and marital equality, appear to be driving this shift. These findings signal a gradual reconfiguration of Islamic marital practices, wherein traditional obligations are being reinterpreted in light of contemporary socio-economic realities.

4. Discussion

5.1 Interpretation of Key Findings

The marked disparity in mahr values between Indonesia and Saudi Arabia underscores how

economic infrastructure and cultural paradigms shape marital financial expectations. In Saudi Arabia, where oil wealth has historically elevated consumer spending and social display, the high valuation of mahr functions not only as a contractual obligation but also as a public performance of male honor and familial prestige. This aligns with Bourdieu's notion of symbolic capital, wherein material endowments serve as markers of distinction and social legitimacy [5]. Conversely, Indonesia demonstrates a more moderate and negotiable approach to mahr, one that is often adapted to local economic realities and filtered through community-based negotiation.

This contrast expands upon previous findings that identify mahr as a site of socioeconomic stratification [17]. In both countries, educational attainment and household income were found to correlate with higher mahr, supporting the idea that mahr serves as a reflection of broader social hierarchies and aspirational mobility. However, the divergence in valuation thresholds also indicates that mahr is not a fixed Islamic standard, but rather a culturally contingent institution subject to interpretation and negotiation.

5.2 Sociocultural Factors

Sociocultural structures provide the normative frameworks through which mahr is interpreted and practiced. In Indonesia, the diversity of customary laws (*adat*) and the state's legal pluralism allow for a high degree of contextual flexibility. For instance, the Bugis practice of *uang panai* integrates notions of social status, family reputation, and local economic valuation, demonstrating how Islamic obligations are localized through cultural negotiation [23]. Similarly, symbolic gifts in Aceh or monetary forms in Java reflect both regional identity and modern economic transitions.

Saudi Arabia, on the other hand, illustrates how mahr is embedded within more rigid tribal structures, where family honor and male virtue are closely tied to public acts of generosity and material provision. While state-led campaigns have recently promoted reduced mahr to alleviate barriers to marriage [12], tribal prestige and the symbolic economy of marriage remain powerful drivers. In both settings, religious discourse is often employed not as a tool for critical reform but as a legitimator of existing social practices. This instrumental use of religion to support rather than challenge tradition illustrates the cultural malleability of Islamic jurisprudence.

5.3 Economic Implications

The economic implications of mahr are multifaceted and extend beyond the individual marriage contract into broader patterns of marital timing, debt accumulation, and intergenerational financial transfers. In Saudi Arabia, the rising mahr—despite national wealth—has been associated with delayed marriages, particularly among middle-income youth, and an increased reliance on parental or credit support [3], [24]. These dynamics resonate with Becker's theory of the marriage market, wherein economic constraints and opportunity costs shape marital decisions [6], [18].

In contrast, the Indonesian case demonstrates a more flexible system wherein economic limitations are accommodated through negotiated or symbolic mahr. This inclusivity, however, introduces a paradox: while facilitating access to marriage, it may obscure the economic agency and contractual empowerment of women. The risk is that modest mahr becomes normalized not as a symbol of piety or mutual agreement, but as a default arising from structural poverty. Thus, mahr may unintentionally reflect economic deprivation rather than empowerment, raising normative questions about equity and recognition.

Moreover, in both contexts, the inflation of mahr in urban and upper-middle-class groups may serve as a vehicle for class reproduction. High mahr can act as a gatekeeping mechanism that reinforces social closure, thus marginalizing economically disadvantaged men or women from marriage prospects within certain groups [2], [15].

5.4 Gender Perspectives

Mahr occupies an ambivalent position at the intersection of Islamic legal rights and gendered social realities. Doctrinally, it is a woman's legal entitlement, meant to offer economic autonomy and serve as a safeguard in case of marital dissolution. Empirically, however, its symbolic

and practical meanings often vary. In both Indonesia and Saudi Arabia, women perceive mahr as a potential source of security—particularly amid rising divorce rates and economic uncertainty—but its practical efficacy depends on actual access, enforceability, and agency in negotiation [19], [27].

Furthermore, when mahr is viewed as a price tag or transactional exchange, it risks commodifying women and reducing the marriage contract to a financial transaction, contrary to Islamic ethical ideals of mutual respect and spiritual partnership. This commodification is particularly pronounced in Saudi discourse, where mahr is sometimes framed as compensation or a symbol of male financial capability, reinforcing patriarchal expectations of male provision.

In Indonesia, while the more moderate mahr practices may appear more egalitarian, the absence of standard valuation mechanisms could leave room for undervaluation and neglect of women's financial rights. Thus, mahr functions not only as a legal and economic instrument but also as a symbolic battleground for negotiating evolving gender norms.

Crucially, emerging generational perspectives from both countries suggest a growing desire to reinterpret mahr in more equitable and symbolic terms. Younger participants across both contexts expressed concerns about excessive financial burdens and called for a return to mahr as a symbol of sincerity (*ikhlas*) rather than status. This generational shift indicates the possibility of reconstructing mahr as a shared value of spiritual commitment rather than material obligation—thereby opening avenues for reform that remain faithful to Islamic principles while responsive to contemporary social realities.

5. Conclusions

This study highlights that while mahr is grounded in Islamic legal tradition, its practice varies notably between Indonesia and Saudi Arabia due to different cultural, economic, and legal contexts. In Indonesia, mahr tends to be more flexible and shaped by local customs and financial realities, often negotiated within communities. In contrast, Saudi Arabia applies a more standardized and status-driven approach, influenced by tribal values and religious authority. These differences show that mahr is not only a religious requirement but also a reflection of broader social and economic structures.

The study contributes to the field of Islamic family law by showing how mahr adapts to local conditions and cultural norms. It also has practical implications, especially the importance of premarital financial education, legal awareness, and culturally relevant guidance to ensure fair and balanced mahr arrangements. Religious scholars and policymakers are encouraged to support interpretations that uphold both spiritual values and gender justice in marriage.

However, this research has limitations, including the use of purposive sampling and reliance on self-reported data, which may limit generalizability. Future research should involve more diverse Muslim-majority countries and adopt longitudinal approaches to understand how mahr practices evolve over time. Further exploration is also needed to examine the relationship between mahr and women's rights, marital stability, and financial empowerment.

References

- [1] J. Robb. "'Art' in Archaeology and Anthropology: An Overview of the Concept." *Cambridge Archaeological Journal*, 27 (2017)
- [2] T. Anderson. "Art Education for Life." *International Journal of Art and Design Education*, 22 (2003)
- [3] Spyros Sifakakis. "Contemporary art's audiences." *European Journal of Cultural Studies*, 10 (2007)
- [4] Jonathan Harris. "Globalization and contemporary art." (2011).
- [5] M. B. Rasmussen. "Art, Revolution and Communitisation." *Third Text*, 26 (2012)
- [6] Dagomar Degroot. "Climate change and society in the 15th to 18th centuries." *Wiley Interdisciplinary Reviews: Climate Change*, 9 (2018).
- [7] J. Rentsch, Ioana Mot and A. Abbe. "Identifying the Core Content and Structure of a Schema for Cultural Understanding." (2009).
- [8] Henk Roose, W. Roose and Stijn Daenekindt. "Trends in Contemporary Art Discourse: Using Topic Models to Analyze 25 years of Professional Art Criticism." *Cultural Sociology*, 12 (2018)
- [9] Jonathan Harris. "Globalization and contemporary art." (2011)

[10] <https://www.bumiayu.id/seni-rupa-modern-indonesia-tidak-lagi-berupa-simbol-simbol-yang-kaku-akan-tetapi-sudah-merupakan.html>

[11] <https://www.gramedia.com/literasi/author/umam-m/page/4/>