

The Determinants of Mahr among Muslims: Evidence from Indonesian Family Life Surveys - Dian Friantoro

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The Determinants of Mahr among Muslims: Evidence from Indonesian Family Life Surveys

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Abstract

The study of the mahr in the context of Muslim society is essential, but unfortunately, it is ignored by the majority of researchers. Mahr value is not explicitly regulated in sharia or state law in Indonesia, resulting in a tendency to demand high mahr values in society. At the same time, the habit of charging high mahr values can harm the implementation of marriage, post-marriage household harmony and economic stability. The purpose of this study is to determine the factors that affect the mahr in Muslim communities in Indonesia. This research is an empirical study with the Ordinary Least Square regression model. The data is sourced from the Indonesian Family Life Survey (IFLS) with a total sample of 951 Muslim couples. The results show that assets and education had a positive and significant effect on the mahr value. Several other variables show significant but not robust results. Both families take careful consideration in determining dowry as not to burden either of them.

Keywords: IFLS, Mahr, Marriage, Muslim.

1. Introduction

Mahr - meaning the handing of certain assets from a groom to the bride - is a legal condition of marriage in Islam. Without a mahr, a marriage contract is automatically cancelled. Referring to the guidance of the Prophet, a proper mahr is a mahr that is manageable and not burdensome. It is said that the blessing of a marriage lies in this, hence it is compulsory for all Muslims. Rasulullah SAW said, "The greatest blessing of a marriage is a dowry that is easy/light to give" (HR. Ahmad). In this hadith, Islam does not want to burden both groom and bride to fulfil the obligation of mahr in marriage. Islam requires an uncomplicated and manageable mahr to facilitate anyone who wants to get married.

Apart from these guidelines, there are no explicit rules in the Alquran, hadith, or marriage laws in Indonesia regarding the amount of the mahr that the groom must give to the bride. Several scholars from various Islamic schools of thought have tried to explain the limits of mahr, but there is no strong argument that can be used as a basis for determining the value of the mahr yet (Azahari & Ali, 2015; Nisa, 2016; Wardatun, 2018). The impact is that mahr is more based on the agreement of the married hence it varies widely.

The multifariousness of mahr value will not be a problem if it is still within the groom's limits. However, in many cases, mahr is seen as a transactional tool (Anderson, 2007; Arunachalam & Logan, 2006) that can give either party advantage or loss. The community can set the highest mahr for prestige (Nisa, 2016; Sitompul et al., 2018; Tucker, 2009), which results in the development of

materialistic culture in marriage. A high mahr can also be influenced by society's perception of mahr as a symbol of worth in a marriage. Nevertheless, this is not allowed in Islam because it denigrates women's position.

High mahr amount does not only hurt the marriage (Jayatilaka & Amirthalingam, 2015; Sitompul et al., 2018) and family harmony (Sambe et al., 2013) but also the couple's economic stability (Ahmed & Kashem, 2015; Platteau & Gaspart, 2007). Most people finance high mahr from a loan, regardless of the financial ability to repay the loan. This problem cannot be ignored because it can increase financial risk in the future. After seeing these cases, it is necessary to know the mahr value that occurs in the Muslim community and the factors that influence it.

So far, very little empirical research has addressed the issue of dowry or mahr in Muslim societies. The fact is due to four reasons: first, researchers pay less attention to the ambiguity of dowry concept causing a tendency to draw universal conclusions on one dowry concept. Second, the development of the general assumption that there is no dowry problem among Muslims (Waheed, 2009). It can be seen that the majority of research on dowry only takes subjects from communities that are influenced by Hinduism such as India (Anderson, 2003; Dalmia, 2004; Rao, 1993), Pakistan (Anderson, 2000, 2004) and Bangladesh (Chowdhury et al., 2017). Third, it is difficult to obtain data related to dowries. Dowries are still a sensitive matter in the community. There is still little secondary data providing the amount of dowry in a given year. Fourth, the underdevelopment of research in Islamic economics even though dowry is one of the most crucial economic decisions in Muslim families. Mahr is one of the determinants of a Muslim's welfare after marriage. Post-marriage economic difficulties can be avoided if the dowry is adequately agreed upon, without burdening any party.

This study aims to analyze the influence of the spouse's socioeconomic status, age and physical appearance, differences in partner characteristics, and marital characteristics on the mahr value of the Muslim community in Indonesia. This research contributes in three ways. First, this research is the first to discuss the mahr value in the context of the Muslim community in Indonesia. Second, this study applies physical appearance variables and differences in the spouses' characteristics, which are rarely used in previous studies. Third, this research broadens the scope of Islamic economic studies which empirically shows the actual conditions of the Muslim community's practices in negotiating a mahr.

To begin the discussion part, the paper is arranged as follows. After this introduction, section two reviews the existing literature on mahr. Section three describes the data and the research method. Section four reports the results and discussions. The final section concludes the study as well as provides limitations and recommendations.

2. Literature Review

2.1 Mahr

Etymologically mahr comes from the Arabic language, namely *mahar*, *shadaq*, *nihlah*, *faridhah*, *hiba* ', *ujr*,' *uqar*, and *alaiq*. All of these terms substantially mean mandatory giving in return for something received (Syarifuddin, 2006: 85). Meanwhile, dowry in terminology interpreted as an amount of money or goods paid by the groom to the bride in a marriage contract (Nasir, 1994: 46).

However, the concept of mahr differs globally, depending on the dimensions of space and time. The concept of mahr or dowry adjusts the practice of marriage where and when the marriage is held so that there is no universally applicable definition (Waheed, 2009). This difference often results in ambiguity when examined from several works of literature. Some literature calls dowry in the Islamic context with the term "Mahr" (Azahari & Ali, 2015; Goodarzi, 2018; Günther et al., 2015), "Mehr" (Chowdhury et al., 2017), "Mahrieh" (Habibi, 1997) or "Dower" (Nasir, 1994). Meanwhile, other literature mentions dowry in a global context with the term "Dowry" (Rao, 1993; Dalmia, 2004; Anderson; 2000), "Bride Price" (Anderson, 2007; Ashraf et al., 2018; Lowes & Nunn, 2017) or "Groom Price" (Chowdhury, 2008; Papps, 1983). The following is explained the difference to avoid misconceptions about the definition of dowry from some literature:

1. Dowry: Dowry is a payment for the marriage that is given by the bride's family to her daughter as a form of inheritance (Botticini & Siow, 2003). Some consider dowry to be the right of newly married couples (Papps, 1983) and some consider dowry to be received by women only, newly married couples, or even the groom's family (Chowdhury, 2008).
2. Bride Price: is a payment for the wedding given by the groom or his family to the bride or her family (Papps, 1983). Some consider that bride price is accepted by the family of the bride (Chowdhury, 2008). Dowry and bride price can be a reciprocal transaction between married couples (Chan, 2014).
3. Groom Price: Groom price is a payment for the wedding that is given by the bride's family to the groom or his family (Chowdhury, 2008; Papps, 1983). As time goes by, the groom price becomes the groom's full right.

The misconception of dowry often occurs when many researchers use one of the three terms to refer to dowry in an Islamic context. While in fact, these conceptions are in contrary to the dowry in Islamic principles. In principle, Islam prohibits the father, guardian or family party from accepting anything from the groom in considering marriage (Nasir, 1994: 46). Furthermore, Islam prohibits reciprocal transactions of two parties wishing to get married. Therefore, the concept of dowry, bride price and groom price cannot be used to refer to the term dowry in an Islamic context. So that the author uses the term dowry in a arabic language, namely mahr.

2.2 Mahr Value

Mahr is significant because of its economic value. There are no explicit provisions regarding the limits of the mahr value according to Islamic law or the Law of the Republic of Indonesia Number 1 of 1974 concerning Marriage, so determining mahr value can be a problem in itself. The consideration of mahr value can refer to the Compilation of Islamic Law (KHI) and hadith. Compilation of Islamic Law, Presidential Instruction No. 1 of 1991, has stipulated that whatever the mahr value must be through an agreement and the value of the mahr is recommended to be simple and easy. The provisions for the mahr in KHI are contained in article 30 and article 31. Based on the KHI, the form of mahr, amount, and type are determined by deliberation to reach a consensus. Islam recommends that mahr should be easy as suggested by Prophet Muhammad SAW as he said from Uqbah bin Amir that "The best the mahr is the easiest". The provision was exemplified by Prophet Muhammad when he married off a couple with an iron ring as the mahr.

The hadith from Sahal bin Sa'ad mentioned, "That the Prophet Muhammad SAW had married a man to a woman with a mahr in the form of an iron ring".

There are no strong arguments in the Qur'an or Hadith so that scholars agree not to limit the expense of the mahr, on the contrary, it limits the minimum mahr value (Azahari & Ali, 2015; Nisa, 2016; Wardatun, 2018). Disagreements occur among scholars in determining the minimum limit of mahr due to several factors, including the vague notion of the marriage contract as an exchange or a religious rite, and contradictions between qiyas who want a mahr limitation and the knowledge of hadith which does not require restrictions (Ghozali, 2003: 89). The difference in agreement on the minimum mahr value, among others, is that the hanafiyah ulama set a minimum mahr limit of 10 silver dirhams and the Malikiyah ulama 3 silver dirhams. Meanwhile, the Hanabilah ulama and the Syafiiyah ulama, namely the schools adopted by the Indonesian people generally, do not provide a minimum limit for the mahr value (Syarifuddin, 2006: 94–95).

2.3 Economic Theories of Mahr

The economic theory of mahr was inspired by several previous studies which used the title "The Economics of Dowry" (Anderson, 2007; Dasgupta, 1991). The lack of literature on dowries economic analysis made this theory unknown in Indonesia even though the economic literature has been around for a long time, starting with Becker (1991) who analyzed all forms of payment or gifts from one party to another in order to establish a marriage.

Becker (1991) stated that marriage was a joint venture in which each man and woman who wanted to get married would maximize their utility value in order to achieve efficiency. This causes a positive assortative mating in which men with high social status will feel a match with a bride with the same high social status, and vice versa.

According to economic analysis, the formation of prices is the result of the tug of war between supply and demand, resulting in an equilibrium price point. Likewise, mahr is a price created by a demand from the bride while the offer comes from the groom according to the Islamic concept. The concept of supply-demand is similar to the bride price but different from the dowry or groom price. The similarity of the concept to the bride price is merely in demand and supply exchange, not for its position and function, so that equating the Islamic mahr with the bride price is an utterly wrong understanding. Therefore, the economic theory of dowry in this study is not necessarily integrated with the model of Becker (1981) or other researchers such as Anderson (2007), Rao (1993), and Dalmia (2004).

The dowry economic theory in this study uses Islamic principles. Habibi (1997) was the initiator in developing a theoretical model to identify the factors that influence mahr value in an Islamic context. Habibi views mahr as "determination as a prenuptial negotiation between the parental families of the marrying couples". Each party considers two factors in determining mahr value, including (1) Perception of the risk of marital instability and (2) The view of mahr as a status symbol. The mahr value depends on perception in assessing the instability of a marriage. The bride and groom will consider that the mahr can be a preventive measure in the event of a one-sided divorce by the husband. From an economic perspective, a husband will consider the expected utility between divorcing or continuing the marriage. In another sense, the mahr becomes a financial burden that reduces expectations of utility when the husband decides to divorce. Apart from this, the bride also considers

the socioeconomic status of herself and her family. When the socioeconomic status is high, there is a tendency for the mahr value to be high as well. Based on the bride's perspective, the mahr request formula can be formulated as follows:

$$M^d = M^d(\text{status}, P^w) \dots\dots\dots (1)$$

Where M^d shows the value of the demand for mahr from the bride, the status shows the socioeconomic status of the bride and P^w shows the bride's perception of the probability of divorce after marriage. On the other hand, the groom considers that the mahr will be offered less when the risk of divorce is greater. The idea is to avoid more significant losses due to the paid settlement. The groom also considers the socioeconomic status of the bride he wants to marry and his own socioeconomic status. The mahr offer formulation from the perspective of the groom can be expressed as follows:

$$M^s = M^s(\text{woman's status}, \text{man's status}, P^m) \dots\dots\dots (2)$$

Where M^s shows the value of the groom's offer of mahr, Women's Status shows the socioeconomic status of the bride, Man's Status shows the groom's socioeconomic status, and P^m shows the groom's perception of the probability of divorce after marriage. Then theoretically, the mahr agreement can occur when the expectations of the mahr requested are lower than what is offered, so formulate the formula (3):

$$M^d < M < M^s \dots\dots\dots (3)$$

Where M^d shows the mahr demand value of the bride, M^s shows the mahr bid value of the bride, and M shows the mahr value according to the agreement between the two parties.

2.4 Factors Influencing Mahr Values

Adopting the research of Habibi (1997), Rao (1993), and several other studies, the authors identified the factors that influence the mahr value in four groups of variables, including:

1. The Spouses' Socioeconomic Status

Socioeconomic status relates to income, assets owned, education, employment and ethnicity. Meanwhile, income and assets are objective measures of welfare or economic capacity. The amount of income derived from education and profession. Someone who has higher education will have the opportunity to get a better job hence a higher income. Besides, education also has a positive effect on social status in society. Ethnicity is also a determining factor related to hereditary habits in society.

The groom who has a high income will be freer to offer higher mahr (Anderson, 2000; Murat, 2013). On the one hand, brides who see groom with high income tend to ask for a high mahr as an effort to measure the economic capacity of the groom (Murat, 2013). Consequently, male income is in positive related to the mahr value. As with assets, a groom who has large assets will give a low mahr

because the assets would be jointly owned afterwards so that it can benefit their household later (Dasgupta, 1991). The groom's assets are negatively related to the mahr value. The education and profession of the groom and bride have a positive effect on the mahr value (Chowdhury, 2008; Habibi, 1997). The higher the education, the higher the mahr value. When both the bride and groom work and their professions are relatively important, the mahr will be higher. Ethnicity is a factor that can have a positive or negative relationship, depending on the custom of paying dowries from generation to generation. Ethnicity can have a positive effect on the mahr value when people are used to giving high dowries (Anderson, 2000; Chowdhury, 2008).

2. The Socioeconomic Status of Spouses' Family

The family or parents are responsible for marrying their children with the best partner. This is why the family also participates in negotiating mahr. The socioeconomic status of the family can be a consideration in determining the value of mahr (Chowdhury, 2008; Chowdhury et al., 2017; Habibi, 1997). Family socioeconomic status is related to income, education, employment and social status. If they all show the right condition, then it will increase the value of mahr. Habibi (1997) explained that the economic status of the couple's family would have a positive effect on the value of mahr. When the family economy of the bride and groom is equally high, then the mahr is higher. When one family is more affluent, then the result remains a positive effect on mahr.

3. Age and Physical Appearance

Many previous researchers used the age variable to predict mahr value (Chowdhury, 2008; Chowdhury et al., 2017; Habibi, 1997). Mahr value can be affected by age in several ways. According to Chowdhury (2008), a groom who has a more mature age will have a quality that is more marked by stable income so that he will pay a higher mahr. On the other hand, the bride has the pressure to get married as she gets old. The older the bride, the lower the mahr would be. This situation happens if increased education or income does not accompany the bride.

Humans will experience physical changes as they become old. The physical quality is measured by the level of a person's beauty or look, which influence the partner's consideration in negotiating a mahr. It is not easy to measure physical quality; therefore, some studies only measure height, but Arunachalam & Logan (2006) use the Body Mass Index (BMI). The more ideal the BMI is; the more positive mahr value will be. A good physical appearance of women will increase the value of the mahr, and vice versa for men (Dalmia, 2004). The height of the groom and bride can affect the value of the mahr because a tall body adds to a person's beauty and looks compared to someone short (Habibi, 1997; Rao, 1993; Dalmia, 2004).

4. Differences in Characteristics

Assortative matching has become a regular phenomenon in marriage (Brown, 2003; Rao, 1993). The groom will marry a partner who has some similarity or equal status. Conversely, differences in characteristics between married couples are also possible, but there is a risk of marital instability. This will have an impact on increasing the mahr value. Tests on differences in age and education have often been carried out (Rao, 1993), but for differences in BMI and ethnicity, according to the author's knowledge, has never been done.

In addition to the four factors mentioned, the form of mahr and the year of the wedding can affect mahr value. The form of the mahr can affect mahr value because of its variation (Habibi, 1997). Meanwhile, the year of the wedding can affect mahr value for its relative inflation (Chowdhury, 2008; Chowdhury et al., 2017; Habibi, 1997)

3. Methodology

This study is quantitative empirical research. To be able to determine the relationship between the variables studied, this study uses a regression method with the Ordinary Least Square (OLS) model. Data sourced from Indonesian Family Survey (IFLS). IFLS is data from longitudinal surveys related to socioeconomic and health conditions within the individual or household scope. RAND Corporation conducted this survey in collaboration with various research institutions in Indonesia. The sample was selected through a stratified sampling scheme based on province, area (rural-urban) and then smaller areas were selected for each stratum. This study uses cross-section data from the last three waves of IFLS, namely IFLS3, IFLS4 and IFLS5 (Strauss et al., 2004; Strauss, Witoelar, & Sikoki., 2016; Strauss, Witoelar, Sikoki, & Wattie, 2009).

The unit of analysis in this study is an individual pair, namely the groom and the bride. The unit of analysis was selected based on three criteria. First, the married couple is Muslim. Second, carrying out marriage one year before or when the IFLS survey was carried out in 1999-2000, 2006-2008, and 2013-2015. Third, the marriage is the first matrimony. After sorting the data, the number of analysis units that could be used was 951 pairs. The reasons for choosing these criteria include, first, a Muslim partner was chosen because it was to avoid the ambiguity of the concept of mahr in various religions or beliefs in Indonesia. Second, marriage one year before or when the survey was carried out to match the socioeconomic data available for each wave of the IFLS survey. Third, the first marriage was chosen because it was to avoid the various factors that could affect the mahr value of the second marriage. The primary data in this study were obtained from the groom's data because the groom is directly involved in deciding mahr value. Furthermore, the mahr value data obtained from the groom produce the most accurate information (Lowe & Nunn, 2017).

The primary variable in this study is the mahr value. The mahr value is the value of mahr given by the groom to the bride in rupiah units. Before being processed, the mahr value data is processed in two stages to produce relevant data. First, to eliminate the effect of inflation from different time points, the conversion is carried out into real value using the Consumer Price Index (CPI) from the International Monetary Fund (IMF) data which has a 2012 base year. Second, the real value of the mahr is then converted into a natural logarithm for data analysis needs.

Another variable is the spouse's socioeconomic status consisting of income, assets, education, occupation, and ethnicity. Income and assets are variables that measure economic capacity. The income variable is the value of income in rupiah units generated during the past year from the time the survey was conducted. Asset variable is the value of assets in rupiah units owned by the groom before marriage. These two variables are converted into real values and then converted into natural logarithms. Conversion into real value uses the Consumer Price Index (CPI) data prevailing in Indonesia. The income and asset variables only come from the groom

because the amount of data from the bride is insufficient.

The education variable can be defined by the length of school as measured by years. Education level is the number of years interpreted according to the highest level of education. Meanwhile, job variables can be defined by the main activities carried out during the last week, starting from the time the survey was conducted. The profession is a dummy variable, which is 0 if the respondent is not working or others and 1 if working. The ethnic variable is the ethnic background of the individual. The groom and bride ethnicity can be different. Data on education, occupation, and ethnicity variables are available for groom and bride.

Age and physical appearance are the variable groups in this study. The age in question is the age at which the couple is married. Physical appearance is adjusted using the Body Mass Index (BMI) and height. Body Mass Index (BMI) is obtained from height and weight data. Then it is calculated based on a specific formula and grouped to produce a dummy based on WHO criteria. The BMI dummy variable if not normal is 0 and if normal, is 1. Height is obtained from the height data in centimetres.

The couples' characteristics difference is the difference in the individuality of the groom and the bride. In this study, it is in the form of differences in education, age, BMI and ethnicity. The control variable is the year of the marriage. This variable is taken into account because it is unidentified but potentially affects the relative inflation rate of the mahr. In this study, the marriage between 1999-2000 becomes the variable and is also a dummy. This variable is used to control for the effects of differences in years of marriage. The regression equation is as follows:

$$\ln(Y_i) = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \varepsilon_i \dots\dots\dots (2)$$

Where Y_i denotes the mahr value of married couple, X_{i1} indicates vector which shows the socioeconomic variables of the pair, X_{i2} denotes vector presenting age and physical appearance, X_{i3} signifies a vector that attests the characteristics differences of the pair, X_{i4} denotes vector showing the characteristics of marriage, β_0 denotes regression coefficients, and ε_i denotes an error.

4. Findings

4.1 Result

The purpose of this study is to analyze the factors that affect mahr value. From a total sample of 951 Muslim couples, 436 grooms came from Javanese ethnicity, and 515 other grooms came from non-Javanese ethnicities. The average mahr value in Indonesia is IDR 1,900,000, with the highest value of IDR 2,420,000 comes from non-Javanese grooms. The average value of assets owned by the groom is IDR 10,500,000, with the highest amount owned by Javanese groom. The groom's income averaged Rp.13,600,000 with the highest amount earned by non-Javanese ethnicities. On average, the groom gets married at 26, while the bride is of 22 years old at the youngest. The highest education for each married couple was taken for ten years. Therefore, on average, a married couple has a high school level education. The Body Mass Index (BMI) of each pair tends to be normal, with an average BMI of 0.6 from dummy 1 being normal and dummy 0 being abnormal. The average height of the groom is 163 cm and the bride is 151 cm. Descriptive statistics can be seen in Table 1.

Table 1: Descriptive Statistics

Variable	Mean	SD	Mean	SD	Mean	SD
	Full Sample		Javanese		Non-Javanese	
Mahr (Log)	13.1	1.754	12.895	1.559	13.274	1.887
Mahr (Real)	1900000	5210000	1290000	3470000	2420000	6280000
Groom's Asset	15.131	1.537	15.157	1.52	15.109	1.552
Groom's Asset	1.05e+07	3.62e+07	1.29e+07	5.08e+07	8410000	1.52e+07
Groom's Earning	15.722	1.158	15.656	1.258	15.779	1.064
Groom's Earning	1.36e+07	1.68e+07	1.34e+07	1.71e+07	1.37e+07	1.66e+07
Groom's Education	10.429	3.425	10.222	3.311	10.604	3.511
Bride's Education	10.699	3.345	10.612	3.348	10.773	3.344
Education Difference	2.123	2.185	2.073	2.159	2.165	2.208
Groom's Age	26.067	4.368	26.489	4.508	25.711	4.217
Bride's Age	22.948	4.465	23.154	4.566	22.775	4.374
Age Difference	3.922	3.247	4.147	3.279	3.732	3.211
Groom's BMI	.662	.473	.693	.462	.637	.481
Bride's BMI	.64	.48	.608	.489	.668	.471
BMI Difference	.445	.497	.47	.5	.423	.495
Groom's Height	163.706	8.815	164.358	6.232	163.154	10.492
Bride's Height	151.13	9.094	151.544	9.697	150.78	8.544
Height Difference	13.505	11.35	13.184	10.723	13.776	11.859
Groom's Job	.94	.237	.929	.257	.95	.219
Bride's Job	.292	.455	.307	.462	.28	.449
Groom's Ethnic	8.431	16.816	1	0	14.722	20.884
Bride's Ethnic	8.252	17.042	2.289	8.379	13.301	20.535
Ethnic Difference	.158	.365	.085	.279	.219	.414
Obs	951		436		515	

This study applies the regression method with the ordinary least square model. The regression was carried out in several models to prove the significance and changes in the results of each variable. The model is determined based on the ethnicity of the groom and the bride. This study uses 5 models, including the first model testing the entire sample, the second model testing the groom's sample from Javanese group, the third model testing the groom sample from non-Javanese. The fourth model tests the female bride sample from Javanese group and the fifth model tests on a sample of brides who come from non-Javanese. The year of marriage is included to prove whether there are other factors, other than variables in this model, that affect the mahr value. The regression results are presented in Table 2.

The independent variables that have a significant effect on the average of overall model are the asset value, the groom's education, the bride's education, and the year of marriage. Each variable tends to be robust at a significance level of 1%. Moreover, there are other variables whose results are significant but not robust which can affect the value of the mahr, including differences in education, age, ethnicity, BMI, the age of the groom and bride, and the dummy of the marriage year. Meanwhile, simultaneously, the regression test of the three different models resulted in an error rate probability of less than 0.01 (<0.01) and the other two models resulted in a probability error rate of less than 0.05 (<0.05). It means that the independent variables in this research model have a simultaneous effect on the mahr value.

Table 2: Regression Result (Determinants of Mahr)

VARIABLES	(1) ln_mahr	(2) ln_mahr	(3) ln_mahr	(4) ln_mahr	(5) ln_mahr
Groom's Asset	0.171*** (0.0401)	0.142*** (0.0536)	0.194*** (0.0585)	0.119** (0.0525)	0.221*** (0.0589)
Groom's Earning	0.0519 (0.0545)	0.0234 (0.0674)	0.0679 (0.0875)	0.0390 (0.0651)	0.0347 (0.0888)
Groom's Education	0.0797*** (0.0213)	0.0862*** (0.0268)	0.0731** (0.0312)	0.0808*** (0.0285)	0.0807*** (0.0299)
Bride's Education	0.0676*** (0.0225)	0.0544* (0.0292)	0.0821** (0.0342)	0.0346 (0.0290)	0.105*** (0.0353)
Education Difference	-0.0395 (0.0261)	-0.0537* (0.0326)	-0.0275 (0.0393)	-0.0697** (0.0344)	-0.0117 (0.0383)
Groom's Age	-0.0160 (0.0228)	0.0396 (0.0263)	-0.0659* (0.0364)	0.0411 (0.0262)	-0.0679* (0.0370)
Bride's Age	0.0192 (0.0197)	-0.0196 (0.0211)	0.0554* (0.0299)	-0.00856 (0.0206)	0.0442 (0.0305)
Age Difference	0.0240 (0.0256)	-0.0295 (0.0298)	0.0780* (0.0398)	-0.0402 (0.0297)	0.0883** (0.0404)
Groom's BMI	0.124 (0.114)	0.176 (0.158)	0.122 (0.165)	0.0424 (0.154)	0.229 (0.167)
Bride's BMI	0.131 (0.114)	-0.0140 (0.155)	0.206 (0.165)	0.0673 (0.152)	0.175 (0.165)
BMI Difference	0.194* (0.114)	0.0576 (0.154)	0.306* (0.167)	0.170 (0.151)	0.222 (0.169)
Groom's Height	-0.00603 (0.00525)	-0.0125 (0.0318)	-0.00551 (0.00698)	-0.00752 (0.00836)	-0.00537 (0.00619)
Bride's Height	0.00379 (0.00906)	0.00824 (0.0340)	0.0137 (0.0145)	0.00578 (0.0102)	0.00901 (0.0147)
Height Difference	-0.00407 (0.00625)	0.00952 (0.0342)	-0.00504 (0.00851)	0.00509 (0.00900)	-0.00834 (0.00823)
Groom's Job	-0.0545 (0.222)	-0.00735 (0.314)	-0.223 (0.307)	-0.0639 (0.287)	-0.198 (0.352)
Bride's Job	0.0954 (0.114)	0.193 (0.146)	0.0294 (0.175)	0.0818 (0.142)	0.0852 (0.177)
Year 2006-2008	0.184 (0.189)	0.0379 (0.259)	0.300 (0.263)	0.0261 (0.274)	0.383 (0.256)
Year 2013-2015	0.619*** (0.202)	0.554* (0.287)	0.705** (0.275)	0.565* (0.300)	0.778*** (0.267)
Ethnic Difference	0.291** (0.139)	0.342 (0.257)	0.142 (0.172)	0.0778 (0.241)	0.262 (0.171)
Constant	7.977*** (1.820)	8.774*** (2.265)	6.128** (2.787)	8.612*** (2.229)	6.770** (2.847)
Observations	951	436	515	449	502
R-squared	0.202	0.221	0.211	0.194	0.240

Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

As for the coefficient of determination which is a measure of how much the ability of the independent variable can explain the independent variable. The regression results show that the R-squared value in each model is 0.202; 0.221; 0.211; 0.194; 0.240. This means that at least the fifth model is able to explain the change in the dependent variable (mahr value) at the highest of 24%. The remaining 76% is explained by other variables outside this regression model.

4.2 Discussions

⁵³ This study aims to determine the factors that affect the mahr value. Data comes from the Indonesian Family Life Survey (IFLS). The unit of analysis studied was Muslim couples in Indonesia who married one year before or during the survey (1999-2000, 2006-2008, and 2013-2015), in which the marriage was the first matrimony. The variables studied consisted of the socioeconomic status of the spouses, the socioeconomic status of the spouses' families, age and physical appearance, and differences in characteristics.

The Socioeconomic Status of the Spouses

The socioeconomic status of spouses is often related to the quality of a person as an object considered in marriage negotiations. The better a person's socioeconomic status, the more likely he is to influence the economic transaction process in marriage (marriage market). This study has proven that the socioeconomic status of a couple can affect mahr value. Some of the most significant factors are economic capacity and educational background.

Economic ability is represented by the assets owned by the groom, which have a positive relationship related to mahr value. The larger the assets owned, the higher the amount requested. This finding is consistent with Murat (2013) but antithetical to Dasgupta (1991). There are two opposing possibilities in discussing the relationship between economic capacity and the mahr value. First, economic capacity allows the groom the freedom to bargain for the mahr. High mahr price will not be a problem if the groom can satisfy it. Second, economic capacity can be a form of compensation in the bargaining process. The compensation means the stability of income or the value of assets owned by the groom before marriage, which of course can support the family prosperity.

Education is the variable that most significantly affects mahr rate, apart from assets. Education in this study shows a positive relationship with the mahr value. It means the longer the education necessitated, the higher the mahr rate. However, it seems that the groom's education is more weighed in determining the rate compared to the bride's. Although the bride's education has a significant effect, it is not consistent with the mahr price. Education, in general, has become a measure of welfare and social status in society, thus influencing the groom to present a high mahr sum.

Moreover, there is the prestige of the groom to maintain. Apart from these reasons, an educated groom will have a better understanding of the importance of mahr settlement in a marriage contract. He will deliver the most favourable settlement to honour a woman. For the bride, education will add to their quality value because education allows her to work and help alleviate the finances. It positions highly educated women in favour of getting a high mahr settlement as a form of economic compensation. Education that affects mahr value is supporting Habibi (1997), Dalmia (2005), Chowdury (2008), Ashraf et al. (2018) and Lowes & Nunn (2017) but contrary to Anderson (2000) and Murat (2013).

Less expected results are found in the profession variable. The profession of the groom and bride does not affect the mahr value. This finding, according to the author's predictions, occurs due to data limitations. The occupational data obtained is data when the survey was conducted, not when the respondent was married. This finding contradicts Habibi (1997) and Dasog (1998).

Age and Physical Appearance

Age and physical appearance are related to the life cycle and physical qualities of the individual as a human being. The results reveal that the age of the bride and groom does not affect the mahr requested. These results are in accordance with Chowdury (2008) and (Dalmia & Lawrence, 2005). These findings indicate that a young woman's marriage is not a guarantee for a high mahr. On the other hand, the marriage of a man at a mature age is also not a guarantee of offering a high mahr.

The physical appearance is measured using BMI and height. The results showed that BMI and height did not affect the mahr value. Physical appearance is not one of the considerations to determine the mahr value. This conclusion is in tune with Dalmia (2004) and Arunachalam & Logan (2006). It confirms that the Indonesian Muslim community does not see the age and physical appearance as essential factors in considering mahr price. There is no proof of a higher mahr rate caused by the spouses' physical attraction.

Differences in Characteristics

Differences in the characteristics of the spouses include differences in the length of education, in age, BMI and ethnicity. Based on the results of the study, the difference in age, ethnicity, and the length of education have a significant but inconsistent effect. This conclusion shows that all factors of differences in the characteristics of the spouses are not a relevant factor in considering the amount of mahr. The authors opine that it is caused by the lack of concern regarding characteristics differences in married couples in the Indonesian Muslim community in light of the modernization and high religious understanding of the mahr itself. This opinion is consistent with Rao (1993) and Anderson (2000) but contradicts Brown (2003).

Apart from the four groups of variables, other variables need to be considered the year of marriage. The wedding year can affect the mahr value and has a positive relationship with the mahr value. This result is in accordance with Chowdury's (2008) research. The phenomenon of rising mahr prices (inflation) has occurred among the Muslim community in Indonesia over the years.

5. Conclusion and Recommendations

This study aims to determine the factors that affect the mahr value. The most critical factors in discussing the value of the mahr are economic capacity and education. Both of these factors have a positive effect so that they can increase the tendency of the mahr value to be higher. It takes careful consideration from both sides of the family in determining mahr value. They go a great length to prevent problems such as delay in marriage, domestic violence, and post-marriage economic instability. The Muslim community should ideally adhere to the example of the Prophet Muhammad in determining the value of a simple mahr and not burdening any party.

This research is the first to discuss the mahr value in the context of the Muslim community in Indonesia. The use of a socioeconomic point of view in an Islamic perspective is a distinct advantage. However, this study has a limited sample, so it is necessary to increase the sample to represent the Indonesian Muslim community. Additionally, for further examination, researchers should explore

the family socioeconomic approach and study various forms of wealth settlement in marriage.

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