



Jujuran Tradition In Banjar Marriages: Symbolic Deconstruction and Islamic Law Analysis

Tradisi Jujuran Dalam Perkawinan Banjar: Dekonstruksi Simbolik dan Analisis Hukum Islam

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Abstract

The practice of giving a wedding allowance (*baantar jujuran*) in traditional Banjar weddings often gives rise to ethical and economic tensions due to the high sums agreed upon amidst changing contemporary sociocultural conditions. This study provides an in-depth analysis of the sociological and symbolic meanings of the jujuran tradition among the Banjar community in Kandungan Kota Sub-district, South Hulu Sungai Regency, and examines its relevance to the principles of public interest in Islamic law. Using a qualitative research design with a cultural anthropological and Islamic law approach, data were collected through in-depth interviews with traditional leaders, local religious scholars, and married couples, and supplemented with documentation and community perception questionnaires. This study reveals that the Banjar community interprets jujuran not merely as an instrument of material transaction, but as a cultural symbolic system reflecting responsibility (*amanah*), respect (*murū'ah*), and the preservation of kinship harmony. However, in practical terms, a conceptual distortion occurs whereby jujuran is often equated with the dowry (*sadaq*), thereby creating a financial burden (*israf*) that contradicts the principle of ease in Islamic law. The tradition of jujuran can be categorised as '*urf shahih*' (a valid custom) in Islamic law provided that the amount is determined proportionally through consultation (*syura*) and does not negate the essence of the dowry as the wife's absolute right. This study recommends a reorientation of customary policy towards the concept of *Syari'ah al-Ādah* to reconcile local cultural prestige with the universal public interest of Sharia..

Abstrak

Praktik pemberian uang belanja pernikahan (baantar jujuran) dalam perkawinan adat masyarakat Banjar sering kali memicu ketegangan etis dan ekonomi akibat tingginya nominal yang disepakati di tengah perubahan kondisi sosiokultural kontemporer. Studi ini menganalisis secara mendalam pemaknaan sosiologis dan simbolik tradisi jujuran pada masyarakat Banjar di Kelurahan Kandungan Kota, Kabupaten Hulu Sungai Selatan, serta menguji relevansinya dengan prinsip-prinsip kemaslahatan dalam hukum Islam. Dengan menggunakan desain penelitian kualitatif berpendekatan antropologi budaya dan hukum Islam, data dikumpulkan melalui wawancara mendalam dengan pemuka adat, ulama lokal, dan pasangan suami istri, serta diperkuat dengan dokumentasi dan kuesioner persepsi masyarakat. Penelitian ini mengungkapkan bahwa masyarakat Banjar memaknai jujuran tidak sekadar



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sebagai instrumen transaksi materiil, melainkan sebagai sistem simbol budaya yang mencerminkan tanggung jawab (amanah), penghormatan (muru'ah), dan penjaga keharmonisan kekerabatan. Namun, dalam tataran praktis, terjadi distorsi konseptual di mana jujuran sering kali disamakan dengan mahar (sadaq), sehingga melahirkan beban finansial (israf) yang bertentangan dengan asas kemudahan syariat. Tradisi jujuran dapat dikategorikan sebagai 'urf shahih (kebiasaan yang sah) dalam hukum Islam sepanjang nominalnya ditetapkan secara proporsional melalui musyawarah (syura) dan tidak menegasi esensi mahar sebagai hak mutlak istri. Studi ini merekomendasikan reorientasi kebijakan adat menuju konsep Syari'ah al-'Ādah guna mendamaikan gengsi budaya lokal dengan kemaslahatan universal syariat.

INTRODUCTION

The practice of providing excessive financial guarantees in traditional marriages across various Muslim communities in Southeast Asia often gives rise to complex tensions between the maintenance of social prestige and adherence to religious doctrine. This tension arises because the institution of marriage is understood not only as a sacred religious ritual, but also as a platform for demonstrating a family's social status and economic power in the public eye. In Malaysia and Brunei, for example, the high demands for dowry payments (*duit hantaran*) often act as a financial barrier that leads to the postponement of marriages or encourages a proliferation of unregistered marriages.⁸⁰ Within the context of Banjar society in South Kalimantan, this socio-cultural tension manifests tangibly through the persistence of the *'baantar jujuran'* tradition, which mandates a substantial mandatory dowry payment from the groom's side.⁸¹ The author contends that the exorbitant sums demanded in the modern era have reduced the philosophical value of marriage from a means of establishing a harmonious family to a competitive arena of material transactions. This commodification of custom not only undermines the principle of simplicity in Islamic law but also creates severe economic precariousness for young couples just beginning their married life. Therefore, a critical deconstruction of the sociological and legal meanings of this tradition is required in order to align customary traditions with the spirit of the public interest in Sharia.

In Hulu Sungai Selatan Regency, particularly in Kandangan Kota Sub-district, the tradition of jujuran remains firmly upheld as an integral part of the cultural identity and family honour of the Banjar community. The existence of this custom is driven by the collective perception that the amount of the jujuran reflects a man's sincerity, responsibility and genuine respect for the dignity of the woman he is courting. Field findings indicate that the nominal value of jujuran in the urban area of Kandangan now ranges from tens to hundreds of millions of rupiah, a figure that is often out of proportion to the average economic capacity of the community. Socio-religious conflicts have also arisen as some local religious figures have begun to criticise this customary practice,

⁸⁰ Nur Maizaitul et al., "Pengaruh Tingginya Uang Hantaran Perkawinan Terhadap Penundaan Perkawinan Di Desa Temerloh , Negeri Pahang Malaysia Perspektif Maqashid Syari ' Ah The Effect of High Marriage Delivery Money on Marriage Postponement in Temerloh Village , Pahang State , Mal," *Journal of Education, Humaniora and Social Sciences (JEHSS)* 6, no. 1 (2023): 65–75, <https://doi.org/10.34007/jehss.v6i1.1715>.

⁸¹ Moh. Winario and Muhammad Kamalin, "Mahar Fantastis : Antara Tuntutan Tradisi Dan Prinsip Hukum Islam," *Journal of Legal Sustainability (JOLS)* 2, no. 2 (2025): 15–22.

arguing that it equates or even blurs the distinction between the jujuran and the dowry.⁸² The author analyses that this distortion of meaning often leads to the essence of the dowry—as the wife’s absolute right—being overlooked, as the family’s entire financial focus is absorbed by meeting the jujuran amount. When custom places social prestige above the principle of ease in Islamic law, the function of protecting women’s rights after marriage becomes systematically threatened. Thus, Kandangan Kota serves as a highly intriguing sociological arena for studying how the negotiation between ancestral traditions and Sharia principles unfolds dynamically.

Although numerous studies on Banjar traditional marriage have been written by national academics, the majority of the existing literature remains confined to procedural descriptions of the general course of traditional ceremonies. This shortcoming arises because previous researchers have tended to overlook legal anthropological analysis that specifically integrates cultural concepts with Islamic principles of public interest. Studies Anwar Hafidzi,⁸³ for instance, map the practice of jujuran but are limited to its short-term economic impacts without addressing the Geertzian symbolic dimensions. Meanwhile, Muthoifin⁸⁴ et.al and Sanawiyah et.al⁸⁵ research discusses the status of jujuran as a ‘urf in normative terms, but overlooks sociological variations and family power relations in determining the amount. The author identifies a significant academic *gap* in evaluating how urban-traditional communities reconcile cultural prestige with compliance with Islamic law. This study aims to fill this gap by positioning the tradition of jujuran as an independent object of study, analysed through a hybrid approach combining cultural anthropology and Islamic law. This unique contribution is expected to provide new insights into the flexibility of Islamic law in incorporating local values in Indonesia.

This article argues that the tradition of jujuran in Kandangan Kota can essentially be categorised as ‘urf *shahih* in Islamic law, provided that the process of determining it is based on the principles of voluntary consent and simplicity. The hypothesis put forward is that social conflict arising from high jujuran amounts occurs due to a shift in function from an instrument of mutual aid to a symbol of social class prestige. Empirical data indicates that pre-marital consultations (*babaiki*) often devolve into tense material transactions due to a lack of understanding of the essence of the dowry in Islam. Furthermore, religious reports confirm that if the jujuran is re-aligned as a voluntary contribution towards the wedding feast, the economic strain on the prospective bride and groom can be significantly alleviated. The author assesses that the key to the success of this integration lies in society’s ability to clearly distinguish between the dowry as a valid requirement for the marriage contract and jujuran as a social contribution. This conceptual reconstruction is vital to safeguarding the sanctity of the institution of marriage from the trap of cultural commodification that disadvantages one party. In

⁸² Fathurrahman Azhari, Hariyanto, and Muhammad Rifqi Hidayat, “Giving Jujuran in Socio-Cultural Marriage of Banjar Community,” *Kasetsart Journal of Social Sciences* 45 (2024): 215–24.

⁸³ Anwar Hafidzi, “Deliberating Marriage Payment through Jujuran within Banjarese Community,” *Asy-Syir’ah Jurnal Ilmu Syari’ah Dan Hukum* 54, no. 2 (2020), [https://doi.org/10.1016/S1053-5357\(01\)00095-6.3](https://doi.org/10.1016/S1053-5357(01)00095-6.3).

⁸⁴ Muthoifin and Pristila Putri, “Social Level Parameters of Banjar Society in the Tradition of Jujuran Islamic Law Perspective,” in *Proceedings of the International Conference on Engineering, Technology and Social Science (ICONETOS 2020)*, vol. 529 (Atlantis Press, 2021), 87–90.

⁸⁵ Sanawiyah and Ikbal Reza Rismanto, “Jujuran Atau Mahar Pada Masyarakat Suku Banjar Ditinjau Dari Perspektif Pandangan Hukum Islam,” *Jurnal Hadratul Madaniah* 8, no. 1 (2021): 52–63.

conclusion, this draft article proposes a model of ‘adat bersyariat’ adaptation that can preserve traditions without undermining the principles of Islamic social justice.

METHODS

This study employs a qualitative research design with a hybrid approach combining cultural anthropology and Islamic law to comprehensively analyse the tradition of jujuran. This methodological choice is based on the need to analyse the tradition of jujuran not merely as a set of normative rules, but as a system of symbols and social practices that is alive within Banjar society. The cultural anthropology approach⁸⁶ is used to interpret the symbolic meanings attached by traditional practitioners to the concept of jujuran. Meanwhile, the Islamic law approach⁸⁷ is employed as a theological analytical tool to assess the compatibility of these practices with the principle of public interest (*maslahah*). The author considers that the integration of these two approaches is highly effective in producing a comprehensive analysis and avoiding rigid legalistic bias. Qualitative methods⁸⁸ allow the researcher to delve into the depth of key informants’ interpretations regarding the shifting functions of jujuran in the modern era. Consequently, this methodological framework ensures that all field findings are presented objectively, in depth, and in an academic manner.

This field research was conducted intensively in Kandangan Kota Sub-district, Hulu Sungai Selatan Regency, South Kalimantan Province. The choice of this location was based on the unique characteristics of the Kandangan Kota community, which is known for its religiosity yet remains steadfast in upholding the ancestral Banjar traditions regarding customary marriage. The research focuses on the community’s sociological interpretation of jujuran, the factors influencing the nominal amount, and the views of traditional elites and local religious scholars. Field data indicate that social interactions in Kandangan Kota Village present highly dynamic cultural negotiations across economic classes. The author limits the analysis to marriages conducted within the last three years to obtain relevant contemporary data. This narrow focus is crucial to ensure the research can capture the local cultural response to post-pandemic economic changes in a realistic manner. Thus, the research locus is representative of the dialectic between Islamic law and Banjar marriage customs today.

The data sources in this study are strictly classified into primary and secondary data to ensure the credibility of an in-depth scientific analysis. This distinction is necessary to facilitate the verification process and to triangulate data between field observations and written legal documents. Primary data was obtained directly through in-depth interviews with traditional leaders, religious figures (ulama), and married couples practising jujuran. Secondary data, meanwhile, was obtained through a review of the literature, such as books on fiqh muamalah, drafts of national marriage regulations, and reputable journal articles relating to Banjar customs. The author ensures that all primary data collected has

⁸⁶ Reza Banakar, *Normativity in Legal Sociology; Methodological Reflections on Law and Regulation in Late Modernity* (London: Springer, 2015).

⁸⁷ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008).

⁸⁸ Sulistyowati Irianto, “Metode Penelitian Kualitatif Dalam Metodologi Penelitian Ilmu Hukum,” *Jurnal Hukum & Pembangunan* 2, no. 1 (2002): 155, <https://doi.org/10.21143/jhp.vol32.no2.1339>.

undergone a screening process based on strict relevance criteria. The alignment between informants' oral accounts and these secondary legal texts prevents the emergence of subjective and unfounded analysis. Consequently, the wealth of this secondary and primary data forms a solid foundation for producing high-quality discussion in line with national journal standards.

Data collection was carried out in a systematic manner using four main instruments: in-depth interviews, participatory observation, documentation, and the distribution of perception questionnaires.⁸⁹ This combination of instruments was designed to capture the full social dimensions of the dowry, ranging from the internal ideas of the participants to the physical artefacts of the dowry. Semi-structured interviews were conducted face-to-face with 15 key informants selected using purposive sampling based on their expertise. Questionnaires were distributed to 30 respondents from among young couples to examine trends in their perceptions of the economic burden of jujuran. Observations focused on the proceedings of the jujuran determination deliberation (*babaiki*) to observe body language and inter-family negotiations. Photographic documentation and draft written agreements were used as supplementary evidence to verify the value and type of gifts given. This multi-layered data collection approach ensures that the validity of all information presented has been scientifically verified.

The data analysis technique employed in this study utilises the interactive model developed by Miles and Huberman,⁹⁰ which encompasses data reduction, data presentation, and drawing conclusions. This model was selected for its ability to transform a wealth of qualitative data into a focused and systematic academic narrative. During the reduction stage, the author discarded interview data irrelevant to the focus on symbolic meaning and the Islamic legal perspective. Data presentation was carried out thematically by grouping findings into sub-sections of discussion reflecting cultural theory and *usul al-fiqh*. The author tested the consistency of field findings by conducting *peer debriefings* with fellow researchers to avoid misinterpretation of the data. The final step of the analysis was to draw inductive conclusions linking the sociology of honesty with the theory of *'urf* in Islamic law. All stages of this analysis were strictly monitored to produce a draft manuscript that meets the quality standards of reputable scientific journals.

RESULT AND DISCUSSION

RESULT

Socio-Demographic Mapping and the Mechanisms of Baantar Jujuran in Kandangan City

The socio-demographic mapping of Kandangan Kota Sub-district reveals the characteristics of an urban-traditional Banjar community that collectively holds fast to the cultural values of its ancestors. These sociological characteristics influence how

⁸⁹ Roger Cotterrell, "Socio-Legal Studies, Law Schools, and Legal and Social Theory," *Legal Studies Research Paper*, no. 126 (2012): 11, <http://ssrn.com/abstract=2154404>.

⁹⁰ Matthew B. Miles, A. Michael Huberman, and Johnny Saldana, *Qualitative Data Analysis: A Methods Sourcebook*, ed. Helen Salmon, 3rd ed. (California: SAGE Publications, 2014).

traditional marriage customs are consistently practised amidst the rapidly advancing process of urban modernisation. Based on data from the HSS Central Statistics Agency,⁹¹ Kandangan Kota Sub-district is inhabited by a majority of indigenous Banjar people with a very high and institutionalised level of Islamic religiosity. The economic life of the community in this sub-district is dominated by the traditional market trade sector, local government administrative services, and small-scale rain-fed rice farming. The author analyses that the blend of dynamic urban life and adherence to customary traditions creates a highly unique space for intergenerational negotiation of values. The social structure of the local community still holds immense respect for the written and oral decrees of the traditional elders (*bubuhan pemuka adat*) in matters of family life. Consequently, this strongly characterised demographic context serves as a crucial foundation for unravelling the dynamics of the *baantar jujuran* tradition in this urban area.

The procedure for carrying out the *baantar jujuran* tradition in Kandangan Kota follows the stages of the Banjar marriage customs, which are organised in a highly systematic, hierarchical and sacred manner. This series of traditional rituals is performed to formalise a communal financial agreement prior to the formal marriage ceremony at the Office of Religious Affairs. This sacred procession begins with the *basasuluh* stage, or a secret investigation by envoys from the groom's side to ascertain the social status, mental readiness, and personality of the prospective bride. If a positive signal is received from the results of this secret investigation, the ceremony proceeds to the *badatang* stage (the formal proposal) and is followed by the *babaiki* consultation to negotiate the amount of the *jujuran* payment.⁹² The author observed that the dowry presentation ceremony itself was held in a festive manner, involving a procession of close relatives carrying trays filled with traditional gifts. The symbolic handover of the dowry is presented in a beautifully decorated traditional brass container, handed directly from the groom's mother to the bride's mother. Thus, each stage of this procedure reaffirms the social status and the sincerity of the groom's family's intentions.

The determination of the dowry amount in Kandangan Kota involves the active participation of various members of the extended family, close relatives and traditional representatives. The involvement of so many parties in this traditional consultation aims to ensure that the agreement reached reflects the principle of shared justice and does not breach the bounds of social propriety. The main actors in the deliberations to determine the dowry or *babaiki* are the biological parents of both parties, accompanied by the paternal uncle (*heir*) and the village traditional elders. In some cases of marriage in Kandangan, local religious figures or scholars are also invited to provide religious ethical perspectives to ensure the amount does not place an undue burden on the groom's side. The author analyses that the presence of experienced traditional elders serves as a neutral mediator to mitigate potential conflicts of ego or prestige between extended families. Although the final decision on the dowry amount rests with the bride's biological mother, input and considerations from the kinship network are crucial in determining the

⁹¹ <https://www.bps.go.id/en/publication/2024/12/31/b2dbaac4542352cea8794590/statistics-of-indonesian-youth-2024.html>

⁹² Arie Sulistyoko and Anwar Hafidzi, "Tradisi Maantar Patalian Pada Perkawinan Masyarakat Adat Banjar Kalimantan Selatan (Telaah Anrtopologis Dan Sosiologis)," *An-Nuha* 7, no. 1 (2020).

appropriate figure.⁹³ Consequently, this process of determining the amount functions as a deliberative forum that binds the social commitments of both parties within a communal and familial framework.

Traditional leaders and neighbourhood association (RT) chairmen in Kandangan Kota play a vital role as administrative, social and cultural facilitators within the jujuran tradition. This strategic role is essential to provide solid social legitimacy to customary agreements that have been decided behind closed doors by the family. An interview with the local RT head confirmed that the neighbourhood association is obliged to know the agreed amount of the jujuran for the purposes of recording village administration. Local traditional leaders are also tasked with ensuring that the procedures for the delivery of gifts and the types of gifts brought are in accordance with the customs of Banjar Hulu Sungai Selatan.⁹⁴ The author considers that the presence of RT officials and traditional leaders acts as external witnesses who guarantee the moral integrity of these financial agreements. They also play a vital role in quelling rumours or malicious gossip within the community regarding the amount of the dowry, which could damage the bride and groom's reputation. Consequently, this harmonious collaboration between the village's formal and informal traditional actors strengthens the resilience of the Banjar community's marriage institutions.

The types of gifts in the baantar jujuran tradition in Kandangan Kota are classified in great detail based on their practical utility and cultural symbolism. This classification of the items brought is essential as tangible evidence of the prospective husband's readiness to provide for his future wife's material needs. The main components of the mandatory gifts include cash (*jujuran money*), pure gold jewellery (*singkar*), a set of prayer items, Muslim women's clothing, and cosmetic items.⁹⁵ In addition, traditional foodstuffs such as the finest quality Banjar rice, granulated sugar, coconuts, and traditional Banjar cakes (*wadai*) are also brought as ritual accompaniments. The author analyses that each neatly arranged item in the dowry carries a profound moral message regarding the commitment to maintaining a prosperous domestic life. Gold is interpreted as a financial safety net for the wife's future, whilst the prayer set affirms the husband's responsibility for spiritual leadership within the household. In conclusion, this variety of physical gifts visualises a sincere promise of physical and spiritual protection from the man to the woman he loves.

Nominal Disparities in Dowries, the Economic Burden, and Implications for Delayed Marriage

Trends in the nominal amount of dowry in Kandangan Kota Sub-district reveal a very sharp and striking disparity between different socio-economic classes within the community. This financial disparity is heavily influenced by the collective perception of the community, which links a woman's social status, lineage, and level of education to the material value of the dowry. Data from in-depth interviews and questionnaire surveys

⁹³ Aisyah Awaliyah and Arsal, "Tradisi Pemberian Uang Jujuran Dalam Perkawinan Masyarakat Banjar Di Desa Lahang Baru Perspektif 'Urf," *Jurnal El-Qanuniy: Jurnal Ilmu-Ilmu Kesyariahan Dan Pranata Sosial* 11, no. 2 (2025): 191–201.

⁹⁴ Azhari, Hariyanto, and Hidayat, "Giving Jujuran in Socio-Cultural Marriage of Banjar Community."

⁹⁵ Hafidzi, "Deliberating Marriage Payment through Jujuran within Banjarese Community."

indicate that the dowry amount for highly educated women (bachelor's degree holders) ranges from Rp 50,000,000 to Rp 100,000,000. Conversely, for women with lower secondary education or below, the amount agreed upon by the family generally falls within the range of Rp 20,000,000 to Rp 40,000,000.⁹⁶ The author assesses that this categorisation of amounts based on formal educational background reflects the commodification of women's human value through the lens of custom. These high figures often create a social divide that makes it difficult for men from lower economic classes to propose to women from the upper classes. Ultimately, this disparity in amounts perpetuates a rigid socio-economic stratification within the Banjar community's marriage system to this day.

The high nominal standards for dowries in Kandangan City place a very heavy and prolonged economic burden on prospective grooms. This financial pressure arises from the absolute necessity to meet traditional expectations in order to avoid social sanctions in the form of embarrassment for the extended family in the public eye. Many male respondents admitted to having to work extra hard day and night for years just to raise the dowry money. Household financial reports also indicate that some prospective grooms are forced to take out high-interest loans from financial institutions to cover the shortfall in wedding expenses.⁹⁷ The author analyses that this heavy pre-marital debt burden poses a significant risk of undermining the economic stability of young families at the start of their marriage. Funds that could otherwise be used as capital for productive businesses or house payments are completely drained to finance the social prestige of the wedding celebration. Consequently, the economic burden of the dowry has the potential to trigger domestic tension and financial violence after the marriage ceremony due to the family's economic precariousness.

Empirically, high expectations regarding the dowry have a direct impact on the prevalence of repeated marriage postponements in Kandangan City. These postponements occur because the groom's family requires significantly more time to raise the financial capital demanded by the bride's family. Interviews with couples in Kandangan revealed that they were forced to postpone their wedding plans by two to three years due to a lack of dowry funds. Data from the HSS Religious Affairs Office (KUA) also confirms a downward trend in marriage registrations among those in their early productive years due to the financial burden of traditional customs.⁹⁸ The author argues that this prolonged postponement of marriage carries sociological risks in the form of increased vulnerability to promiscuity among urban youth. When costly traditional procedures block the path to the sacred bond of marriage, the gap leading to social harm widens further. Consequently, financial constraints in the *ujuran* custom act as a barrier to the fundamental human right to establish a family relationship that is valid under religious law.

A common misconception amongst the Banjar Kandangan community is the indiscriminate equating of the '*uang ujuran*' with the '*mahar*'. This theological and

⁹⁶ Muhammad Ridwan, "Penentuan Mahar Berdasarkan Tingkat Pendidikan Pengantin Perempuan Perspektif Hukum Adat Dan Hukum Islam," *Al-Mazaahib: Jurnal Perbandingan Hukum* 10, no. 2 (2022): 181–200.

⁹⁷ Winario and Kamalin, "Mahar Fantastis : Antara Tuntutan Tradisi Dan Prinsip Hukum Islam."

⁹⁸ Vicente Manuel and Luis Guterres, "Socioeconomic Implications of Dowry on Family Welfare in Developing Societies," *Journal of Social Interactions and Humanities (JSIH)* 4, no. 3 (2025): 823–34.

conceptual error stems from the community's limited understanding of the essential difference between a wife's personal civil rights and contributions towards the wedding feast. Interview results reveal that people often refer to the dowry as the bride price when conducting the traditional marriage ceremony in the presence of witnesses. Data from marriage registration documents at the KUA also show that the bride price is recorded as a very small amount (e.g. Rp 100,000) whilst the dowry amounts to tens of millions of rupiah. The author assesses that this confusion of concepts is highly detrimental to women, as the 'uang jujuran' is in reality spent on funding the parents' wedding feast. The dowry, which should be the wife's absolute economic right in full, is often neglected in order to cover the collective wedding feast expenses of the extended family. In conclusion, the identification of this conceptual error demonstrates the need for a grassroots movement to clarify the understanding of Islamic family law.

DISCUSSION

Geertzian Symbolic Deconstruction and Koentjaraningrat's Three Forms of Culture in the Jujuran Tradition

Clifford Geertz's analysis of the Banjar tribe's jujuran tradition helps us to deconstruct the intricate web of cultural symbols deeply embedded in this practice. Geertz views culture as a tapestry of symbolic texts that must be interpreted *critically* in order to grasp the underlying motives behind the sociological actions of those involved. In this sociological context, the jujuran payment must not be pejoratively reduced to the price of purchasing a woman, but rather understood as a cultural text of sacred value.⁹⁹ The symbol of the jujuran payment communicates a promise of financial responsibility (*amanah*) and the economic capability of the man as the prospective head of the household. The author analyses that Banjar society cleverly utilises the *baantar jujuran* ceremony as a theatrical stage to confirm their social status in public. Through the negotiation of the nominal amount of the jujuran, there is a process of assessing prestige, family lineage, and moral reputation that is openly staked in the public sphere. Therefore, Geertzian analysis demonstrates that the jujuran is a highly structured system of meaning in upholding the Banjar community's humanistic values.

Furthermore, Geertz divides symbolic systems into two highly dynamic main concepts: *the 'Model of'* (a depiction of the real world) and *the 'Model for'* (a guide to action). In the context of the Banjar jujuran, *the 'Model of'* represents the reality of social stratification in Kandungan society, which links a woman's dignity to her educational attainment and family background. On the other hand, *the Model for* of the jujuran functions as a rule of conduct for men to prove their moral sincerity by working hard to meet the required sum. The symbols of cash and gold (*singkar*) serve as concrete indicators that domestic well-being can only be achieved through financial sacrifice and tangible hard work. The author analyses that when this symbolic dualism operates in balance in practice, it reinforces the economic pillars of the sakinah family's resilience. However, when the *'Model of'* aspect becomes distorted due to excessive materialism, it transforms into a rigid instrument of economic oppression. Thus, Geertz's theoretical

⁹⁹ Clifford Geertz, "The Interpretation of Cultures: Selected Essays," 1975, <https://api.semanticscholar.org/CorpusID:144552580>.

analysis reveals that the misuse of cultural symbols can undermine the regulatory function of customary law itself.

Koentjaraningrat's theory of the three forms of culture provides a comprehensive framework for mapping the anatomy of the jujuran tradition in a holistic and structured manner in Kandangan Kota. Koentjaraningrat divides culture into ideal concepts (ideas), socially patterned actions (activities), and physical objects of artistic value (artefacts), which are closely intertwined. The 'ide' form of jujuran is the fundamental concept of respect for the dignity of Banjar women and the prospective husband's commitment to provide for her future.¹⁰⁰ The 'activity' form is evident in the performance of planned rituals such as *basasuluh*, *badatang*, and *babaiki*, which involve deliberative communal interaction across extended families.¹⁰¹ The author assesses that the artefact form is visually materialised in the form of a gift box containing cash, gold jewellery, and household items. These three cultural manifestations work in perfect harmony to maintain a balance between traditional moral expectations and the material certainty of marriage. Thus, Koentjaraningrat's theory clarifies that jujuran is a structured cultural product possessing a highly robust social protective function.

To enrich Koentjaraningrat's analysis, it is important to highlight *the mindset* of the Banjar people, which places the concept of honour (*murū'ah*) above all else. This sociocultural mindset shapes a collective view that failure to meet customary standards of honour constitutes a tangible insult to the dignity of a woman's family. Koentjaraningrat explains that traditional cultural mentalities often override objective economic rationality in order to maintain prestige within the social community. This explains why many families in Kandangan Kota are willing to take on substantial debt to host lavish wedding celebrations with high dowry values. The author argues that this irrational concept must be systematically reformed through the internalisation of a clearer understanding of religion. If the *murū'ah* mentality can be separated from the demands of material luxury, then the essence of the sanctity of the marriage ritual can be easily restored. Thus, the deconstruction of this concept is a crucial first step towards revitalising the traditional Banjar marriage customs.

A clash of cultural values arises when the primary purpose of the jujuran tradition shifts from being a means of communal cooperation to a vehicle for displaying upper-class social prestige. This shift in focus has been massively driven by the influx of modern materialism, which undermines the philosophical sanctity of the local wisdom of the Banjar people's ancestors. Field reports indicate the existence of covert competition between families to display high nominal amounts of jujuran for the sake of social prestige within the community. Koentjaraningrat warns that excessive materialism in traditional wedding ceremonies will give rise to economic inequality and prolonged social frustration. The author argues that the exclusivity of this prestige undermines the principle of social justice as it effectively restricts the right to marriage for economically disadvantaged groups. Customs that should foster social solidarity have transformed into rigid dividing walls that marginalise those without substantial financial capital. In conclusion, the deconstruction of this clash of values demands a movement to purify traditional customs so that they remain aligned with inclusive humanistic values.

¹⁰⁰ Koentjaraningrat, "Anthropology In Indonesia," *Journal of Southeast Asian Studies* 18, no. 2 (1987).

¹⁰¹ Azhari, Hariyanto, and Hidayat, "Giving Jujuran in Socio-Cultural Marriage of Banjar Community."

A Comparative Analysis of 'Urf Shahih and the Principle of Taysir in Islamic Law in Relation to the Practice of Jujuran

The reconciliation of Islamic law with the Banjar tribe's tradition of jujuran places this practice within the framework of *'urf* analysis, or local customs. In the methodology of *usul al-fiqh*, social customs may be adopted as a secondary source of law (*al-'adah muhakkamah*) if they bring about tangible social benefits.¹⁰² The principles of *fiqh* affirm that what is considered good by Muslims according to custom is also good in the eyes of Allah, provided it does not violate the texts of the Sharia. The research findings indicate that the jujuran tradition meets the criteria of a valid *'urf* because, philosophically, it aims to assist in the collective financing of the walimah.¹⁰³ The author analyses that the essence of jujuran does not undermine the validity of marriage because the Banjar community continues to separate the payment of the dowry verbally during the *ijab kabul*. Negotiations within the *babaiki* forum reflect the principle of consultation (*shura*), which is highly valued in the formation of Islamic family law in Indonesia. Therefore, the jujuran tradition possesses strong theological legitimacy from a legal perspective as part of the rich heritage of Nusantara Islamic law.

To further examine the status of a valid custom (*'urf shahih*), we must assess the conditions for the acceptance of a custom as a legal basis according to the scholars of *usul al-fiqh*. The first condition is that the custom must be universally practised (*muttharid*) within the relevant community without exception.¹⁰⁴ The tradition of baantar jujuran has been proven to have been practised for generations by almost all sections of Banjar society in the South Kalimantan region for centuries. The second condition is that the *'urf* must not contradict definitive (*qath'i*) Sharia evidence, such as the obligation to give a sincere dowry to one's wife. The author considers that the designation of jujuran as operational assistance for the walimah is a valid cultural *ijtihad* to meet the social needs of a festive wedding. By aligning the position of custom as a complement to the public interest of worship, theological tensions between custom and religion can be thoroughly avoided. Thus, the jujuran tradition fulfils all the requirements of a valid *'urf* as it reinforces the preservation of marriage law at the local level.

The tradition of jujuran may lose its value and become an *'urffasid* (corrupt custom) when the amount stipulated exceeds the limits of what is economically reasonable for the community. This change in legal status from valid to invalid occurs due to the presence of an element of financial coercion (*ta'sir*) which, in reality, places a burden on the husband. The Hadith of the Prophet (peace be upon him) explicitly states that the woman who brings the most blessing to a marriage is the one whose dowry is the most affordable in the eyes of her husband. In Kandangan City, the persistence of families in setting excessively high dowries for the sake of prestige is diametrically opposed to the spirit of

¹⁰² Duski Ibrahim, *Al-Qawa'id Al-Fiqhiyah (Kaidah-Kaidah FiQih)* (Palembang: Noerfikri, 2019), <http://repository.radenfatah.ac.id/4295/1/Lengkap.pdf>.

¹⁰³ Awaliyah and Arsal, "Tradisi Pemberian Uang Jujuran Dalam Perkawinan Masyarakat Banjar Di Desa Lahang Baru Perspektif 'Urf."

¹⁰⁴ Ali Muhammad Winyas, *Al-Qowa'id Al-Fiqhiyyah: Ta'rifuha-Mashodiruha -Ahammu Al-Qowa'id*, n.d., <https://www.noor-book.com/كتاب-القواعد-الفقهية-تعريفها-مصادرها-أهم-القواعد.pdf>.

this hadith.¹⁰⁵ The author argues that when custom leads to the accumulation of pre-marital debt or the postponement of marriage for years, it has brought about a tangible harm (*mafsadah*). Islamic law strictly prohibits the accumulation of excessive financial burdens (*israf*) which ultimately prevent citizens from performing the lawful marriage rite. Consequently, any exploitative dowry practices must be corrected theologically so as not to undermine the essence of the ease guaranteed by Islamic law.

A critical analysis of this '*urf fasid*' requires us to examine in depth the concept of *sad adz-dzari'ah* (preventing harm) in *usul al-fiqh*. When the setting of excessively high dowry amounts triggers the emergence of unregistered, clandestine marriages, it creates a legal impasse. Islamic law mandates that any social practice leading to violations of religious and state law must be prevented at an early stage by policymakers.¹⁰⁶ Marriage data from Kandangan City demonstrates a positive correlation between the high cost of traditional dowries and an increase in the number of unregistered marriages at the KUA. The author analyses that allowing dowry standards to spiral out of control without any customary ethical sanctions constitutes a fatal form of communal judicial negligence. Therefore, the application of the principle of *dar'ul mafasid* (preventing harm) obliges local religious scholars to intervene actively in this tradition. In conclusion, preventing the exploitation of customary practices is a theological obligation in order to safeguard the pure interests of Islamic family law in Indonesia.

As a solution to these cultural and religious tensions, this study proposes the concept of '*Syari'ah al-Ādah*' (customs in accordance with Sharia) as a constructive middle ground. This legal concept offers a harmonious integration in which local customary law is strengthened, guided, and filtered directly by the principles of Sharia. References to *usul al-fiqh* indicate that the assimilation of culture and religion has successfully given rise to highly adaptive Islamic family law in Southeast Asia. In Kandangan Kota, this concept can be implemented by mandating the transparent inclusion of a nominal dowry as a voluntary gift in legally valid prenuptial documents. The author assesses that this *Syari'ah al-Ādah* model positions custom as a sociological framework, whilst religion acts as the guardian of its spiritual and moral boundaries. Through this form of assimilation, communities can continue to preserve ancestral traditions without having to sacrifice the principle of simplicity (*taysir*) taught by Islam. In conclusion, this conceptual draft makes an important theoretical contribution to the development of gender-responsive and culturally sensitive Islamic family law.

CONCLUSION

The tradition of *jujuran* in Banjarese marriages in Kandangan Kota is not merely a material and secular economic transaction. Viewed through the lens of the cultural theories of Clifford Geertz and Koentjaraningrat, *jujuran* constitutes a woven system of

¹⁰⁵ Gusti Muzainah, Anwar Hafidzi, and M Fahmi Al-amruzi, "Integrating Religious and Customary Financial Obligations in Banjarese Marriages : Muhammad Arsyad Al-Banjari 's Islamic Legal Thought on *Balanja Al-Nik Āh*," *Journal of Islamic Law* 6, no. 2 (2025): 358–76.

¹⁰⁶ Fauziah Hayati, Nadiyah Seff, and Anwar Hafidzi, "Reconstructing Islamic Jurisprudence in Local Marriage Practices: A Legal-Ethnographic Study of *Jujuran* in Banjar Society," *El-Qist: Journal of Islamic Economics and Business* 15, no. 1 (2025): 14–31.

symbols representing sacred notions of the seriousness of commitment (*amanah*), respect for women's dignity (*murū'ah*), and the bonds of social cohesion within kinship. Empirically, the community uses the nominal dowry as a cultural language to assess the prospective husband's mental and economic readiness to lead a new household. Through this interweaving of three cultural forms, this tradition combines the ideal concept of a harmonious family (*sakinah*), the dynamics of *babaiki* deliberative activities, and functional material dowry artefacts. The author argues that this symbolic existence acts as a glue for kinship relations, protecting the social dignity of Banjar women from the threat of commodification. Therefore, a deconstruction of this meaning demonstrates that *jujuran* possesses a highly noble philosophical and anthropological foundation, and its noble values are worthy of preservation. Thus, the *jujuran* tradition functions as an instrument for maintaining the balance of community life, which is of great value to local cultural identity.

From the perspective of Islamic law, the tradition of *jujuran* is categorised as '*urf shahih*' (a legally valid custom) because, in substance, it does not contradict the texts of the Qur'an or the hadith. This integration is realised because the Banjar community makes a functional distinction between the dowry (*mahar*), which is a valid requirement for the marriage contract, and *jujuran*, which is a voluntary contribution towards the costs of the wedding feast. Determining the amount through consultation (*shura*) ensures the fulfilment of the principles of justice (*al-'adl*), willingness (*al-rida*), and simplicity (*al-taysir*) mandated by Islamic law. The principles of *usul al-fiqh* demonstrate that local customs that serve the public interest can serve as a solid legal foundation provided they do not give rise to new harm. The author considers that a clarification of theological understanding at the grassroots level is necessary so that the community does not confuse the civil status of the dowry with the costs of the wedding celebration. When the amount of the dowry is agreed upon based on the man's actual means without any element of coercion, it fully supports the mission of facilitating the marriage ceremony. Therefore, this tradition is legally and religiously valid as long as it is not tainted by the motivation of extravagance (*israf*) that places an undue burden on one party.

The main theoretical contribution of this study is the formulation of the concept of *Syari'ah al-Ādah* as a model for the harmonious reconciliation of local Banjar culture and contemporary Islamic law. The strength of this research lies in the incisiveness of its hybrid analysis, which successfully dissects the sociological dialectics of *jujuran* in the urban-traditional setting of Kandangan Kota in depth. However, this study has limitations in that the scope of informants is restricted to the Kandangan Kota sub-district, meaning it has not yet been able to capture, at a macro level, the dynamics of *jujuran* within the inland Banjar community, which has a different level of economic isolation. The limited duration of the observation also restricts the evaluation of the long-term impact of *jujuran* debt on the rate of early divorce in the region. The author recognises the need for further research using a political-economic approach to map the influence of inflation on fluctuations in the value of dowries in South Kalimantan. Future empirical studies should also be expanded to include comparisons of traditional dowry customs among other ethnic groups in Indonesia to enrich the body of knowledge. In conclusion, this study provides an academic roadmap for future studies of Islamic family law anthropology in Indonesia.

Based on the above conclusions, this study recommends:

1. **Implementation of a Maximum Reasonable Limit (Customary Ethical Sanctions):** The Banjar Customary Institution and the Indonesian Ulema Council (MUI) of South Hulu Sungai Regency are recommended to immediately formulate guidelines setting a maximum reasonable limit on the nominal amount of dowry payments. The standardisation of this economic threshold is essential to halt the destructive race for social prestige that undermines the principles of marital justice. Data indicates that the absence of a limit on the '' fine or customary sanctions allows families to set dowry rates at their own discretion in the village. Through a joint customary agreement, draft rules on the upper limit of the dowry are adjusted proportionally to the average regional income level of the community. The author assesses that this intervention by customary institutions will restore the function of the dowry as a mutual aid fund that alleviates the burden on prospective brides and grooms. Moral sanctions in the form of customary reprimands may be imposed on families who impose unreasonable amounts for the sake of material ostentation. In conclusion, the enforcement of these customary ethical guidelines is an essential preventive measure to free Banjar youth from the trap of pre-marital debt.
2. **Education on Distinguishing Between the Concepts of Dowry and Jujuran by the KUA:** The Kandangan Sub-district Office of Religious Affairs (KUA) is expected to incorporate material on distinguishing between the concepts of dowry and jujuran into the marriage counselling curriculum. This intensive religious education is crucial to correcting the theological misconceptions within the community, which often confuses the two terms. In every draft of the pre-marital guidance (Bimwin) material, the officiant must emphasise that the dowry is an absolute civil right belonging entirely to the wife. Meanwhile, the jujuran must be correctly positioned as voluntary financial assistance from the husband's side to organise the walimah celebration. The author argues that this clear conceptual understanding will protect the fundamental rights of Banjar women from the neglect of the fulfilment of the sharia-compliant dowry. Women must no longer have their property rights sacrificed to fund the prestige of the wedding feast organised by the parents. Consequently, this educational initiative by the KUA will become a cornerstone in realising financial justice within the new family institution.
3. **Standardisation of Written Dowry Management Agreements:** Islamic family law practitioners **and** local marriage officials are advised to facilitate the drafting of written pre-marital agreements regarding the allocation of the dowry. The drafting of such written agreements is essential to ensure transparency in the use of the dowry funds provided, thereby preventing any misuse. The draft pre-marital agreement sets out the details of the dowry allocation for wedding expenses, capital for independent business ventures, and joint savings. This administrative measure has been shown in several regions to reduce the incidence of financial disputes within families at the start of their marriage. The author considers that the standardisation of this written agreement provides strong legal certainty for both parties in civil matters. This private social contract transforms the previously unregulated pattern of dowry

payments into an accountable and dignified transaction. In conclusion, the implementation of this recommendation will ensure that every rupiah of the dowry is truly allocated for the benefit of establishing a harmonious family.

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DECLARATION OF CONFLICTING INTERESTS

The authors state that there is no conflict of interest in the publication of this article.