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The Transformation of Kafaah Maliyyah into a Socio Legal Principle of Marital Compatibility in Rempoa's Betawi Community

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Abstract

Research on kafaah has so far focused more on the doctrinal and normative dimensions, while the transformation of the meaning of kafaah maliyyah in the context of urban Muslim society is still relatively limited to study. This study aims to analyze the transformation of kafaah maliyyah as a sociolegal principle in determining the compatibility of marriage in the Betawi community in Rempoa, South Tangerang, and explain its implications for the formation of Islamic social and family law relations. The research uses qualitative methods with case study design and sociolegal approaches. Data were obtained through semi-structured interviews with five purposively selected informants, limited field observations, and document analysis, then analyzed using thematic coding techniques that integrated the perspectives of Islamic family law, national marriage law, and Pierre Bourdieu's theory of capital. The results showed that the size of kafaah has shifted from similarity of background, ethnicity, family reputation, and environmental proximity to indicators that emphasize job stability, income security, education level, housing ownership, and the ability to maintain urban household life. This transformation strengthens the tendency towards horizontal marriage based on the equivalence of socio-economic status, while increasing the flexibility of acceptance for non-Betawi couples who have moral and economic credibility. This study concludes that kafaah maliyyah has developed into a living sociolegal principle that is adaptive to urban dynamics. These findings make a theoretical contribution through the recontextualization of the concept of kafaah maliyyah and the development of Bourdieu's theory of capital by showing that economic capital functions as a source of social legitimacy, family acceptance, and marriage consent in urban Muslim societies.

Keywords: *Kafaah Maliyyah; Islamic Family Law; The Betawi Community; Sociolegal; Urban Marriage.*

Abstrak

Penelitian mengenai kafaah selama ini lebih banyak berfokus pada dimensi doktrinal dan normatif, sementara transformasi makna kafaah maliyyah dalam konteks

masyarakat Muslim perkotaan masih relatif terbatas dikaji. Penelitian ini bertujuan menganalisis transformasi kafaah maliyyah sebagai prinsip sosiolegal dalam menentukan kecocokan perkawinan pada masyarakat Betawi di Rempoa, Tangerang Selatan, serta menjelaskan implikasinya terhadap pembentukan relasi sosial dan hukum keluarga Islam. Penelitian menggunakan metode kualitatif dengan desain studi kasus dan pendekatan sosiolegal. Data diperoleh melalui wawancara semi-terstruktur terhadap lima informan yang dipilih secara purposif, observasi lapangan terbatas, serta analisis dokumen, kemudian dianalisis menggunakan teknik pengodean tematik yang mengintegrasikan perspektif hukum keluarga Islam, hukum perkawinan nasional, dan teori modal Pierre Bourdieu. Hasil penelitian menunjukkan bahwa ukuran kafaah mengalami pergeseran dari kesamaan nasab, etnis, reputasi keluarga, dan kedekatan lingkungan menuju indikator yang lebih menekankan stabilitas pekerjaan, keamanan pendapatan, tingkat pendidikan, kepemilikan tempat tinggal, dan kemampuan mempertahankan kehidupan rumah tangga urban. Transformasi tersebut memperkuat kecenderungan perkawinan horizontal berdasarkan kesepadanan status sosial-ekonomi, sekaligus meningkatkan fleksibilitas penerimaan terhadap pasangan non-Betawi yang memiliki kredibilitas moral dan ekonomi. Penelitian ini menyimpulkan bahwa kafaah maliyyah telah berkembang menjadi prinsip sosiolegal yang hidup dan adaptif terhadap dinamika urban. Temuan ini memberikan kontribusi teoretis melalui rekontekstualisasi konsep kafaah maliyyah dan pengembangan teori modal Bourdieu dengan menunjukkan bahwa modal ekonomi berfungsi sebagai sumber legitimasi sosial, penerimaan keluarga, dan persetujuan perkawinan dalam masyarakat Muslim perkotaan.

Kata Kunci: *Kafaah Maliyyah*; Hukum Keluarga Islam; Masyarakat Betawi; Sosiolegal; Perkawinan Urban.

INTRODUCTION

Marriage in Muslim societies is not solely a private relationship between two individuals but also a legal and social institution involving families, kinship networks, cultural identities, and economic positions. Indonesian Law Number 1 of 1974 defines marriage as a physical and spiritual bond between a man and a woman for establishing a happy and lasting family based on belief in God Almighty. The Compilation of Islamic Law further characterizes marriage as *mitsaqan ghalizhan*, a solemn covenant carrying religious, legal, and social consequences.[1] These formulations demonstrate that marriage rests not only on formal consent and legal validity but also on the perceived compatibility and social acceptance of prospective spouses.

[1] Republic of Indonesia, "Law Number 1 of 1974 Concerning Marriage" (1974); Republic of Indonesia, "Presidential Instruction of the Republic of Indonesia Number 1 of 1991 Concerning the Dissemination of the Compilation of Islamic Law," Compilation of Islamic Law in Indonesia § (1991).

Within Islamic family law, marital compatibility is commonly discussed through the concept of *kafaah*, which refers to equivalence, suitability, or proportionality between prospective spouses. Its primary purpose is to prevent serious disparities that may undermine marital welfare and family harmony. Classical and contemporary Islamic legal discussions show that *kafaah* may involve religion, morality, lineage, occupation, social standing, family reputation, and financial capacity. However, Muslim jurists have never formulated these dimensions as an entirely uniform or fixed standard. Their differences indicate that *kafaah* is simultaneously a normative legal concept and a socially responsive category whose practical meaning varies across historical and social contexts.[2] Studies of local Islamic traditions in Indonesia similarly demonstrate that normative religious teachings are interpreted and actualized through culturally embedded practices and the lived experiences of Muslim communities.[3] Their differences indicate that *kafaah* is simultaneously a normative legal concept and a socially responsive category whose practical meaning varies across historical and social contexts. Studies of local Islamic traditions in Indonesia similarly demonstrate that normative religious teachings are interpreted and actualized through culturally embedded practices and the lived experiences of Muslim communities.

In traditional social settings, marital suitability was frequently assessed through lineage, ethnic proximity, kinship relations, neighbourhood familiarity, and inherited family reputation. In urban and socially mobile communities, however, employment stability, income security, educational attainment, housing readiness, property ownership, and future economic prospects have gained greater importance. Consequently, *kafaah maliyyah*, or economic equivalence, can no longer be treated merely as a secondary consideration relating to a husband's formal obligation to provide maintenance. It increasingly operates as a

[2] M N Mohamad, A Abdullah, and R Ahmad, "Compatibility (Kafa'ah) in Islamic Marriage: A Literature Review," *International Journal of Academic Research in Business and Social Sciences* 13, no. 10 (2023); A Andrian, "Kriteria Kafa'ah Dalam Perkawinan Di Dunia Islam Kontemporer," *Madani: Jurnal Ilmiah Multidisiplin* 1, no. 12 (2024), https://doi.org/10.5281/zenodo.10613702; D M Hidayat, "Relevansi Konsep Kafa'ah Dalam Perkawinan Islam: Studi Literatur Terhadap Perspektif Klasik Dan Modern," *Rarabi: Journal of Islamic Marriage and Civil Law* 1, no. 1 (2025).

[3] Marhamah Annazah Tambunan, Wafiq Mayada, Laila Kalsum Hasibuan, and Fatou Sanneh, "The Atib Koambai Tradition in Riau and the Ethos of Dhikr: A Phenomenological Study of Local Islamic Interpretation," *Jurnal Indo-Islamika* 15, no. 2 (2025): 333–348, https://doi.org/10.15408/jii.v15i2.46867

broader measure of responsibility, household preparedness, family dignity, and the feasibility of sustaining married life.

This transformation is particularly relevant to the Betawi community in Rempoa, Ciputat Timur, South Tangerang. Rempoa is situated within the metropolitan periphery of Greater Jakarta and has experienced urban expansion, population mobility, interethnic interaction, and changes in occupational and residential patterns. Statistical data position Ciputat Timur as an urban administrative area closely connected to metropolitan infrastructure and population movement.[4] Studies of Betawi society likewise demonstrate that urban development has transformed settlement structures, cultural practices, social networks, and strategies for negotiating local identity amid modernity.[5] Rempoa should therefore be understood as a transitional social arena in which Betawi cultural identity intersects with urban economic pressures and increasingly heterogeneous social relations.

In this setting, the basis of marital compatibility is undergoing a substantial transformation. Shared ethnicity, kinship proximity, and cultural familiarity remain socially meaningful, but they are no longer sufficient to guarantee family approval. A prospective spouse may possess an acceptable religious and cultural background yet still be considered unsuitable when lacking stable employment, sufficient income, housing prospects, or the capacity to maintain an urban household. Conversely, a non-Betawi prospective spouse may receive greater acceptance when demonstrating economic stability, education, occupational credibility, and social responsibility. *Kafaah maliyyah* consequently functions as a socio-legal language through which families determine whether a proposed marriage is appropriate, secure, and socially legitimate.

Previous scholarship may be divided into three broad strands. The first consists of normative-juridical studies examining the legal status and criteria of *kafaah* across Islamic schools of law, including whether it constitutes a requirement for validity, continuity, or merely a consideration of marital welfare.[6] The second includes contemporary

[4] Badan Pusat Statistik Kota Tangerang Selatan, "Kecamatan Ciputat Timur Dalam Angka 2025" (BPS Kota Tangerang Selatan, 2025).

[5] D Rahmawati, "Perubahan Sosial Masyarakat Betawi Akibat Pembangunan Kota," *Journal of Indonesian History*, 2018; E R Hermaliah and T Aulia, "Derajat Mindfulness Suku Betawi Di Tengah Arus Urbanisasi Jakarta," *Jurnal Ilmu Komunikasi* 15, no. 1 (2026), https://doi.org/10.35508/jikom.v15i1.9979.

[6] Andrian, "Kriteria Kafa'ah Dalam Perkawinan Di Dunia Islam Kontemporer."

conceptual studies that reconstruct *kafaah* as an instrument for marital harmony rather than a justification for hereditary or class-based discrimination.[7] The third comprises sociological studies demonstrating that education, occupation, economic opportunity, and social mobility increasingly structure partner selection and marital formation. This pattern is commonly discussed through assortative mating, namely the tendency of individuals to marry partners with comparable educational, occupational, or economic positions.[8]

Despite these contributions, four interrelated gaps remain. Theoretically, previous studies have generally treated Islamic legal discussions of *kafaah* and sociological explanations of marital selection as separate fields. They have not adequately explained how financial resources are transformed into social legitimacy, family confidence, and symbolic worth through the language of *kafaah maliyyah*. Methodologically, much of the existing research relies on doctrinal or textual analysis and therefore provides limited evidence concerning how *kafaah* is interpreted, negotiated, and applied in everyday family decision-making. Recent methodological criticism in Indonesian Islamic scholarship similarly demonstrates that normative references must be accompanied by explicit analytical procedures, theoretical integration, and traceable argumentation if they are to move beyond legitimating citation toward critical academic explanation.[9] Empirically, urban Betawi communities, particularly the Rempoa community, have received little attention despite their strategic position at the intersection of local identity, metropolitan mobility, economic differentiation, and interethnic marriage. Practically, existing studies provide insufficient guidance on how economic preparedness can be considered in marriage without turning *kafaah* into a rigid mechanism of class exclusion. This issue is

[7] Mohamad, Abdullah, and Ahmad, "Compatibility (Kafa'ah) in Islamic Marriage: A Literature Review"; H Nasution, "Kafa'ah in Islamic Marriage: Conceptual Reconstruction and Critical Review of Contemporary Jurisprudence," *Qawwam: Journal for Gender Mainstreaming*, 2024.

[8] J Nobles and A Buttenheim, "Marriage in Periods of Crisis: Evidence from Indonesia," *Population Studies* 62, no. 2 (2008): 187–202, https://doi.org/10.1080/00324720802054383; C R Schwartz, "Trends and Variation in Assortative Mating: Causes and Consequences," *Annual Review of Sociology* 39 (2013): 451–70, https://doi.org/10.1146/annurev-soc-071312-145544.

[9] Al Fiqri Ardiansyah and Marhamah Annazah Tambunan, "From Normative Citation to Critical Analysis: Evaluating Methodological Problems in Contemporary Indonesian Qur'anic Scholarship," *Dialogues in Qur'anic and Hadith Studies* 1, no. 1 (2026): 1–26

particularly important because Indonesian marriage law regulates the validity and legal consequences of marriage but does not provide an operational standard for evaluating economic compatibility within local family negotiations.[10]

To address these gaps, the study combines Islamic legal reasoning on *kafaah*, Pierre Bourdieu's theory of capital, and the sociological concept of assortative mating. Bourdieu's framework is selected because it conceptualizes capital relationally rather than treating economic resources as isolated material possessions. Economic capital can be converted into social and symbolic capital, allowing employment, income, education, property, and housing readiness to function as signs of responsibility, respectability, and marital worth.[11] This framework therefore explains not only why families consider economic resources but also how those resources acquire legitimacy within family and community relations.

Epistemologically, Bourdieu's theory is more appropriate for this study than rational choice theory, social exchange theory, or symbolic interactionism. Rational choice theory primarily emphasizes individual calculation and utility maximization, whereas marriage decisions in Rempoa are embedded in family authority, religious norms, ethnic identity, and collective expectations. Social exchange theory can explain reciprocity and perceived costs and benefits between partners but is less able to account for the conversion of economic resources into family prestige and class position. Symbolic interactionism is useful for examining how marital meanings are constructed through everyday interaction, but it provides a more limited explanation of the structural reproduction of economic inequality. Bourdieu's approach bridges agency and structure by demonstrating how individual resources, family negotiations, social position, and symbolic recognition interact within a particular social field.

The conceptual framework of this study positions urbanization as the contextual process that changes employment structures, living costs, residential patterns, interethnic encounters, and family expectations. These transformations increase the significance of economic capital in

[10] Indonesia, Law Number 1 of 1974 concerning Marriage; Republic of Indonesia, "Presidential Instruction Number 1 of 1991 Concerning the Dissemination of the Compilation of Islamic Law" (Jakarta: State Secretariat, 1991).

[11] Pierre Bourdieu, "The Forms of Capital," in *Handbook of Theory and Research for the Sociology of Education*, ed. John G Richardson (New York: Greenwood Press, 1986), 241–58.

marital negotiations. Economic capital is subsequently converted into social credibility and symbolic legitimacy, shaping family interpretations of *kafaah maliyyah*. Family approval based on this interpretation influences marital compatibility, encourages marriage between economically comparable partners, and may restrict marriage across unequal economic classes.



Figure 1. Conceptual Framework of the Study

Based on this framework, the study addresses four questions that correspond directly to the analytical sections of the article. First, how has the meaning of *kafaah* shifted from normative, genealogical, and ethnic equivalence toward socio-economic equivalence in the Betawi community of Rempoa? Second, how do urban transformation and economic capital influence family negotiations and the reinterpretation of *kafaah maliyyah*? Third, how does the dominance of economic equivalence strengthen horizontal marriage and restrict marriage across unequal economic classes? Fourth, how does *kafaah maliyyah* affect Betawi–non-Betawi marriage and mediate the relationship between Indonesian marriage law and the living law of the Betawi community?

Accordingly, this study aims to analyse the socio-legal transformation of *kafaah maliyyah*, explain the conversion of economic capital into marital legitimacy, examine its consequences for horizontal and vertical marriage, and evaluate its role in facilitating or restricting interethnic marital integration. Its novelty lies in reconceptualizing *kafaah maliyyah* as a living socio-legal principle produced through the interaction of Islamic legal doctrine, national marriage law, family

negotiations, economic capital, and urban transformation. This interdisciplinary orientation is consistent with recent efforts to reposition Islamic studies around the interconnected dimensions of knowledge, ethics, law, and social transformation in contemporary Muslim societies.[12] In doing so, the study extends Islamic family law beyond normative-doctrinal analysis and demonstrates how a religious-legal concept may simultaneously promote household preparedness, negotiate ethnic boundaries, and reproduce class-based marital selection.

RESEARCH METHODS

This study employed a qualitative case study with a socio-legal approach to examine the transformation of kafaah maliyyah as a principle of marital compatibility within the Betawi community in Rempoa, South Tangerang. The socio-legal approach integrated normative analysis of Islamic family law and Indonesian marriage law with empirical investigation of living legal practices in urban society. Primary data were obtained from semi-structured interviews with five purposively selected informants representing community elders, married individuals, family representatives, and unmarried adults, while secondary data consisted of legislation, Islamic legal sources, scholarly literature, and demographic publications. Tertiary sources, including legal dictionaries and encyclopedias, were used to support conceptual clarification.[13]

Data were collected through semi-structured interviews, limited field observation, and document analysis. Interviews explored local understandings of kafaah, economic criteria in spouse selection, family negotiations, and interethnic marriage, whereas observations captured the socio-economic characteristics of the research setting. Documentary sources were employed to contextualize the empirical findings within the legal, historical, and socio-cultural framework of marriage in Indonesia.[14]

Data were analyzed using thematic analysis through open, axial, and selective coding, followed by socio-legal interpretation. The analysis

[12] Al Fiqri Ardiansyah, "Islamicate Futures as an Emerging Field: Rethinking Islamic Studies through Knowledge, Ethics, and Global Transformation," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 1 (2026): 1–31

[13] John W Creswell and Cheryl N Poth, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 4th ed. (Sage, 2018).

[14] Michael Q Patton, *Qualitative Research & Evaluation Methods* (Sage Publications, 2015); Glenn A Bowen, "Document Analysis as a Qualitative Research Method," *Qualitative Research Journal* 9, no. 2 (2009): 27–40.

integrated the concepts of kafaah, maqāṣid al-sharī'ah, Bourdieu's theory of capital, and assortative mating to explain the relationship between legal norms and social practices. Credibility was strengthened through source and technique triangulation, while data condensation, categorization, pattern comparison, and conclusion drawing were conducted following the interactive model of Miles, Huberman, and Saldaña.[15]

RESULTS AND DISCUSSION

The Shifting Meaning of *Kafaah*: From Normative Equivalence to Socio-Economic Equivalence

The meaning of *kafaah* among the Betawi community in Rempoa has shifted from a primarily normative-genealogical notion of marital equivalence toward a more pragmatic socio-economic standard of suitability. The central finding is that marital compatibility is no longer assessed mainly through shared lineage, ethnic proximity, or inherited family reputation, but increasingly through stable employment, income security, housing prospects, educational attainment, and the perceived ability to sustain an urban household. This does not mean that religion, morality, and family honour have disappeared from the marriage calculus; rather, these elements are now filtered through an economic vocabulary. In this setting, *kafaah maliyyah* becomes not merely the legal capacity to provide maintenance, but a broader social measure of readiness, dignity, and future security.

This finding is consistent with the flexible structure of *kafaah* in Islamic legal thought. Classical jurists did not formulate *kafaah* as a single fixed criterion. In Hanafi jurisprudence, equivalence may include religion, lineage, occupation, financial capacity, and social standing, particularly because marriage is understood as a contract that affects not only the spouses but also the honour and stability of their families. Al-Kasani's discussion in *Bada'i al-Sana'i* places economic and

[15] Matthew B Miles, A Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis* (Sage Publications, 2014); Abu Ishaq Ibrahim ibn Musa Al-Shatibi, *Al-Muwafaqat Fi Usul Al-Shariah*, ed. Abu Ubaydah Mashhur ibn Hasan Al Salman (Khobar: Dar Ibn Affan, 1997); Muhammad al-Tahir Ibn Ashur, *Treatise on Maqasid Al-Shariah*, ed. Mohamed El-Tahir El-Mesawi (London: IIIT, 2006); Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (King's Lyon: The International Institute of Islamic Thought, 2008), https://archive.org/details/maqasidalshariah0000auda/page/n5/mode/2up; Warda Mardiana Tambunan, Tiara Hidayah B, and Miftahur Rahmah, "Recontextualizing Āyāt al-Aḥkām: Maqāṣid-Based Legal Hermeneutics in Contemporary Qur'anic Exegesis," *Journal of Qur'anic Legal Studies and Exegesis* 1, no. 1 (2026): 21–39.

occupational suitability within a broader concern for social balance and familial protection. Similarly, Ibn Qudamah's *Al-Mughni* treats *kafaah* as a matter connected to social harm, dignity, and the rights of the woman and her guardians, even though jurists differ on whether it affects the validity or continuity of marriage. Ibn Rushd's comparative legal analysis also shows that disagreement over *kafaah* arises because jurists differ in locating it either within legal validity or within social-moral benefit. These debates indicate that *kafaah* has always operated between doctrine and social reality rather than as a purely abstract rule.

In Rempoa, this doctrinal flexibility is reinterpreted under the pressure of urban life. Families do not necessarily reject traditional markers such as Betawi identity, family reputation, or religious observance, but these markers are increasingly insufficient without economic credibility. A prospective spouse may be considered religiously acceptable and culturally familiar, yet still be viewed as "not ready" if he lacks stable work or the material capacity to establish an independent household. Conversely, a non-Betawi spouse may become socially acceptable when he or she possesses education, professional stability, and a credible economic future. This pattern shows that the basis of marital equivalence is moving from inherited sameness to acquired capacity. The shift is sociologically significant because it reveals how an Islamic legal concept is translated into the practical grammar of an urban-peripheral community.

To clarify this transformation, Table 1 compares the dominant characteristics of classical *kafaah*, its modern socio-economic development, and its specific reinterpretation within the Betawi community of Rempoa. The comparison demonstrates that the novelty of the Rempoa case lies not in the emergence of economic capacity as an entirely new criterion, but in its transformation into a living socio-legal principle that shapes family approval, marital compatibility, and class-based partner selection.

Table 1. The Transformation of Kafaah from Classical Doctrine to the Rempoa Interpretation

Analytical Dimension	Classical Kafaah	Modern Kafaah	Rempoa Interpretation
Primary basis of compatibility	Religion, morality, lineage,	Religion and morality remain important, but	Stable employment, income security,

	freedom, occupation, family status, and financial capacity	education, occupation, income, and future prospects gain greater significance	housing readiness, education, and the capacity to sustain an urban household
Source of marital suitability	Normative-juridical considerations and the protection of family dignity	Combination of religious norms, personal achievement, and socio-economic preparedness	Economic credibility interpreted through family expectations, Betawi identity, and urban living pressures
Position of economic capacity	One criterion among several dimensions of *kafaah*	An increasingly important indicator of household preparedness and social mobility	A central measure of responsibility, readiness, dignity, security, and marital feasibility
Role of family	Guardians and families protect lineage, honour, and social balance	Families negotiate between religious values, individual preference, and socio-economic expectations	Family approval is strongly influenced by employment, income, housing prospects, and perceived economic reliability
Ethnic and genealogical boundaries	Lineage and social origin may strongly influence compatibility	Ethnic and genealogical considerations become more flexible in socially mobile settings	Betawi identity remains relevant, but non-Betawi partners may be accepted when they possess sufficient economic credibility

Dominant marital pattern	Marriage within comparable religious, genealogical, or social groups	Increasing educational and socio-economic homogamy	Horizontal marriage between economically comparable partners and greater difficulty for vertical marriage
Socio-legal function	Preventing social harm and protecting marital and family welfare	Supporting marital stability amid changing social and economic conditions	Connecting Islamic legal doctrine, economic capital, family negotiation, class formation, and urban transformation
Critical implication	May protect family interests but can reinforce inherited hierarchy	May encourage preparedness but also strengthen socio-economic selection	Facilitates interethnic marriage while potentially reproducing class exclusion

Source: *Authors' synthesis based on Islamic legal discussions of kafaah, research on assortative mating, and the empirical findings from the Betawi community in Rempoa.*

As summarized in Table 1, the Rempoa interpretation does not completely replace the normative dimensions of *kafaah*. Instead, it reorganizes their hierarchy by positioning acquired economic capacity above inherited ethnic and genealogical similarity in determining marital suitability.

The Rempoa case also resonates with international research on homogamy and assortative mating. Kalmijn's classic study argues that partner selection in modern societies is shaped by preferences, third-party influence, and the structure of opportunities in a given social environment; individuals do not choose partners in a vacuum, but within

classed, institutional, and cultural settings.[16] More recent demographic research shows that economic homogamy contributes to the concentration of advantage because high-earning individuals are increasingly likely to form households with similarly advantaged partners.[17] Eika, Mogstad, and Zafar further demonstrate, through comparative evidence from countries such as Norway, Germany, Denmark, the United Kingdom, and the United States, that educational assortative mating has measurable implications for household income inequality.[18] These studies help explain why economic equivalence in Rempoa should not be read merely as individual preference; it is part of a wider social mechanism through which families manage risk, preserve status, and anticipate economic mobility.

The Indonesian evidence strengthens this interpretation. Friantoro and Susamto's study of Muslim marriage using Indonesian Family Life Survey data finds that the value of *mahr* is significantly shaped by the groom's socio-economic status, particularly asset ownership and education level, indicating that economic attributes matter in Muslim marital negotiations in Indonesia.[19] Although *mahr* and *kafaah* are analytically distinct, both reveal how economic capacity enters the symbolic and legal economy of marriage. In Rempoa, the same logic appears beyond the formal value of *mahr*: economic capacity becomes a sign of seriousness, responsibility, and social worthiness. This confirms that economic considerations are not external to Muslim marriage practice; they are embedded in the way families evaluate suitability, risk, and honour.

Critically, however, the rise of *kafaah maliyyah* has an ambivalent effect. On one side, it can be understood as a rational family strategy. Urban households face housing costs, unstable labour markets, education

[16] M Kalmijn, "Intermarriage and Homogamy: Causes, Patterns, Trends," *Annual Review of Sociology* 24, no. 1 (1998): 395–421, https://doi.org/10.1146/annurev.soc.24.1.395.

[17] P Gonalons-Pons and C R Schwartz, "Trends in Economic Homogamy: Changes in Assortative Mating or the Division of Labor in Marriage?," *Demography* 54, no. 3 (2017): 985–1005, https://doi.org/10.1007/s13524-017-0576-0.

[18] L Eika, M Mogstad, and B Zafar, "Educational Assortative Mating and Household Income Inequality," *Journal of Political Economy* 127, no. 6 (2019): 2795–2835, https://doi.org/10.1086/702018.

[19] D Friantoro and A A Susamto, "The Determinants of the Value of Mahr in Muslim Societies: Evidence from the Indonesian Family Life Surveys," *Jurnal Ekonomi & Studi Pembangunan* 22, no. 2 (2021), https://doi.org/10.18196/jesp.v22i2.11918.

expenses, and the pressure to maintain a decent standard of living. In that context, economic screening may protect couples from foreseeable hardship. On the other side, when economic capacity becomes the dominant criterion, *kafaah* risks becoming a mechanism of class closure. It may reduce the possibility of vertical marriage between economically unequal partners and transform a doctrine originally intended to prevent harm into a social instrument that reproduces inequality. This tension is similar to findings in economic homogamy research, where partner similarity may increase household stability for some groups while intensifying class stratification at the societal level.[20]

The theoretical implication is that *kafaah* should be treated as a living legal-social category rather than a static juristic formula. The Rempoa case demonstrates that Islamic family law concepts are continually reworked by local conditions, especially urbanization, class formation, interethnic interaction, and the economic anxieties of family life. *Kafaah maliyyah* therefore functions as a bridge between normative Islamic discourse and the sociology of marital choice. It shows that equivalence in marriage is not only about who is religiously, genealogically, or culturally suitable, but also about who is considered economically capable of sustaining a respectable household. Thus, the shift from normative equivalence to socio-economic equivalence marks a decisive transformation in how Betawi Rempoa families define marital compatibility in contemporary urban Muslim society.

Rempoa as a Transitional Site: From Traditional Interaction to Urban Cosmopolitanism

Rempoa represents a transitional urban community in which Betawi cultural identity remains socially meaningful, while marital practices are increasingly influenced by population mobility, interethnic interaction, and economic pressures. Administratively, Rempoa is located in Ciputat Timur, South Tangerang, within the metropolitan periphery of Greater Jakarta. Population data from the Civil Registry Office of South Tangerang recorded 27,027 residents in Rempoa during the first semester of 2025, of whom 25,270 were Muslims. Although Islam remains demographically dominant, the presence of residents from different religious, ethnic, occupational, and socio-economic

[20] Gonalons-Pons and Schwartz, "Trends in Economic Homogamy: Changes in Assortative Mating or the Division of Labor in Marriage?"; Eika, Mogstad, and Zafar, "Educational Assortative Mating and Household Income Inequality."

backgrounds demonstrates that Rempoa can no longer be understood as a socially homogeneous Betawi settlement.[21]

The interviews show that marital selection in earlier Betawi social settings was strongly connected to kinship, neighbourhood familiarity, family reputation, and shared ethnic background. Haji Rasyid, a pseudonym for a community elder, explained: "In the past, parents usually preferred someone from a family they already knew. It was easier to assess the prospective spouse because the parents, relatives, and family reputation were familiar to the neighbourhood."[22]

This account indicates that marriage was conventionally understood not merely as a personal relationship between two individuals but as an alliance between families. Familiarity with lineage, parents, and neighbourhood reputation reduced uncertainty because the prospective spouse could be evaluated through existing kinship and community networks. In this traditional pattern, shared Betawi identity was valuable because it represented cultural familiarity, social trust, and continuity between families.

However, the interviews also demonstrate that family origin and ethnic similarity are no longer sufficient criteria for marital approval. Contemporary families increasingly evaluate prospective spouses through occupational stability, income security, educational background, housing readiness, and the capacity to establish an independent household. Nurhayati, a pseudonym for a Betawi parent, stated: "Religion and good behaviour remain important, but parents also consider whether the prospective spouse has stable employment. Marriage cannot depend only on good intentions because the couple will need housing, daily expenses, and preparation for their children."[23]

This statement illustrates that economic considerations are not understood simply as a preference for wealth. Stable employment and regular income are interpreted as evidence of maturity, responsibility, and preparedness for family life. Economic capital consequently acquires a moral meaning: it signals that a prospective spouse is capable of fulfilling marital responsibilities and is unlikely to become an economic burden on either family. A similar view was expressed by

[21] Dinas Kependudukan dan Pencatatan Sipil Kota Tangerang Selatan, "Data Agregat Kependudukan Kota Tangerang Selatan Semester I Tahun 2025" (Pemerintah Kota Tangerang Selatan, 2025); Selatan, "Kecamatan Ciputat Timur Dalam Angka 2025."

[22] Interview Haji Rasyid, pseudonym, community elder, 2025

[23] Interview Nurhayati, pseudonym, family representative, 2025

Ahmad Fauzi, a pseudonym for a married participant, who described the pressures of establishing a household in an urban environment: "Living expenses here are different from before. Housing, transportation, electricity, children's education, and daily needs must all be considered. That is why families now ask whether a prospective husband has a secure livelihood before approving the marriage."[24]

His account shows that metropolitan living expenses have changed how families define marital readiness. A prospective spouse may be regarded as religiously observant and culturally familiar but still be considered "not ready" when employment is unstable, income is uncertain, or independent housing remains unavailable. In this context, economic preparedness becomes part of the practical interpretation of *kafaah*, rather than an external consideration unrelated to Islamic marriage.

The transformation is also associated with the widening social networks of younger Betawi residents. Educational institutions, workplaces, neighbourhood mobility, social organizations, and digital communication increase interaction with people from different ethnic and social backgrounds. Siti Rahma, a pseudonym for an unmarried participant, explained: "Young people now meet prospective partners at university, at work, or through social media. They do not only meet people from the same neighbourhood or the same ethnic group. However, when the relationship becomes serious, family approval is still important."[25]

This account demonstrates that the opportunity structure of partner selection has expanded beyond kinship and neighbourhood circles. Nevertheless, increased individual interaction does not eliminate family authority. Families remain involved in evaluating religion, morality, employment, family background, and future economic security. Marital selection in Rempoa therefore combines broader urban interaction with continuing family negotiation. The interviews further indicate that interethnic marriage has become more acceptable when a non-Betawi prospective spouse demonstrates religious commitment, respectful behaviour, stable employment, and household preparedness. Rina Maulida, a pseudonym for a Betawi participant in an interethnic marriage, stated: "My family initially asked about his background because he was not Betawi. After they knew that he was religious,

[24] Interview Ahmad Fauzi, pseudonym, married participant, interview, 2025
[25] Interview *Siti Rahma, pseudonym, unmarried participant, interview, 2025*

respectful, had stable employment, and was serious about building a household, ethnic difference was no longer the main issue."[26]

This testimony shows that ethnic boundaries in Rempoa have become negotiable rather than irrelevant. Betawi identity continues to function as a source of cultural belonging and family memory, but it no longer serves as an absolute requirement for marriage. Economic and moral credibility can provide an alternative basis of trust, enabling non-Betawi prospective spouses to gain family acceptance.

Nevertheless, greater ethnic openness does not necessarily produce greater openness across socio-economic classes. The field data suggest that families may accept ethnic difference more readily than substantial economic inequality. A non-Betawi spouse with stable employment, education, and a credible economic future may be considered more suitable than a Betawi spouse whose employment and household prospects remain uncertain. Rempoa therefore reveals an important urban paradox: interethnic interaction expands the possibility of marriage across ethnic boundaries, while economic pressure strengthens selection across class boundaries.

This pattern can be interpreted through Vertovec's concept of super-diversity, which describes urban settings shaped by intersecting differences in ethnicity, religion, education, occupation, class, and population mobility.[27] The Rempoa findings, however, show that diversity does not automatically eliminate social boundaries. Instead, it may change their basis. Ethnic boundaries become more flexible, while employment, income, education, and housing readiness become increasingly decisive in determining marital suitability.

The findings also resonate with Simmel's analysis of metropolitan life, in which social relationships become more calculative under the influence of the money economy. In Rempoa, this calculation does not replace religious values, family authority, or Betawi cultural identity. Rather, economic rationality is incorporated into them. Families continue to consider religion, character, and reputation, but these criteria are now evaluated together with employability, income stability, housing prospects, and future household expenses. Urban cosmopolitanism therefore reorganizes tradition instead of abolishing it.

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[26] Interview *Rina Maulida, pseudonym, interethnic-marriage participant, interview, 2025*

[27] S Vertovec, "Super-Diversity and Its Implications," *Ethnic and Racial Studies* 30, no. 6 (2007): 1024–54, https://doi.org/10.1080/01419870701599465.

The Rempoa case also extends studies of assortative mating. International research shows that modern marriage increasingly involves educational and socio-economic homogamy, in which individuals marry partners with relatively similar social and economic resources. In Rempoa, however, this tendency does not operate solely through individual preference or labour-market position. It is mediated by family authority and expressed through the Islamic normative vocabulary of *kafaah*. Economic equivalence is consequently understood not merely as a personal preference but as an assessment of whether a prospective marriage is responsible, feasible, and capable of protecting family welfare.

The empirical findings thus demonstrate that Rempoa is neither a fully traditional Betawi settlement nor a completely individualized cosmopolitan society. It is a transitional social site in which local identity, family authority, Islamic norms, and urban economic rationality interact. The meaning of *kafaah* has moved from an emphasis on shared lineage, ethnic proximity, and neighbourhood familiarity toward employment stability, economic independence, housing readiness, and the ability to sustain an urban household. This transformation does not eliminate Betawi identity or religious morality, but places them within a new hierarchy of marital considerations in which economic feasibility increasingly shapes family confidence and marriage approval.

The Dominance of *Kafaah Maliyyah* and the Strengthening Trend of Horizontal Marriage

The dominance of *kafaah maliyyah* among the Betawi community in Rempoa indicates that marital compatibility is increasingly determined by economic equivalence rather than merely by ethnicity, lineage, or kinship proximity. Field findings show that families assess prospective spouses not only through religious commitment and personal morality, but also through more measurable indicators, such as stable employment, regular income, housing readiness, family economic background, and the capacity to sustain urban household expenses. In several interview narratives, expressions such as "financially established," "already prepared," "having a secure livelihood," and "not becoming a burden to the family" appear as social markers of marital eligibility. This pattern suggests that economic capacity has moved beyond the minimum obligation of maintenance (*nafāqah*) and has become a social measure of responsibility, dignity, and household security. In Islamic jurisprudence, economic capacity is indeed recognized as one of the possible elements of *kafaah*, although jurists

differ in determining its legal weight and social function.[28] Contemporary studies on Islamic marriage also show that *kafaah* is not a fixed legal category, because its meaning is frequently negotiated through local culture, social status, and economic expectations.[29]

This economic orientation can be interpreted through Bourdieu's theory of capital, particularly the idea that economic capital can be converted into social and symbolic capital. In Rempoa, a prospective spouse with stable income and occupational security is not only seen as financially capable, but also as socially respectable and symbolically worthy of entering another family's kinship network. Economic readiness therefore functions as a sign of maturity, reliability, and future-oriented responsibility. This finding should not be reduced to simple materialism, because urban life imposes concrete pressures on marriage, including housing costs, children's education, healthcare expenses, transportation, and the general cost of living. However, when economic equivalence becomes too dominant, it produces a new social boundary. A marriage may be legally valid under Islamic and Indonesian family law, yet socially questioned, delayed, or rejected if one party is considered economically inferior. In this sense, *kafaah maliyyah* operates as a mechanism of marital selection: it provides families with a sense of security, but at the same time restricts marriage across class boundaries.

The mechanism through which *kafaah maliyyah* influences marital decisions in Rempoa can be summarized in the conceptual model presented in Figure 2. Economic resources do not directly determine marriage approval. Instead, employment stability, regular income, education, and housing readiness are first converted into social legitimacy. This legitimacy strengthens family confidence in the prospective spouse, facilitates family acceptance and marriage approval, and is ultimately expected to support household stability.

Economic Capital
(stable employment, income, education, and housing readiness)
↓
Social Legitimacy

[28] Wahbah Al-Zuhayli, *Al-Fiqh al-Islami wa Adillatuh*, 4th ed. (Damascus: Dar al-Fikr, 1997).

[29] Z M Kusrin and U S Razak, "Kefahaman Belia Muslim Memilih Pasangan Berdasarkan Konsep Kafa'ah Dalam Islam," *Journal of Contemporary Islamic Law* 8, no. 2 (2023).

(responsibility, maturity, respectability, and reliability)
↓
Family Acceptance
(confidence in the prospective spouse's marital capacity)
↓
Marriage Approval
(social and familial recognition of marital suitability)
↓
Expected Household Stability
(economic security, family welfare, and reduced marital risk)

Figure 2. The Socio-Legal Mechanism of Kafaah Maliyyah in Marital Approval

Source: *Authors' conceptualization based on Bourdieu's theory of capital and the empirical findings from the Betawi community in Rempoa*.

As Figure 2 demonstrates, economic capital becomes influential not simply because of its monetary value, but because it is socially converted into legitimacy, trust, and family recognition. Household stability is therefore an expected outcome of this mechanism rather than an automatic consequence of economic equivalence.

The most visible implication of this tendency is the strengthening of horizontal marriage, namely marriage between partners who are relatively equal in income, occupation, education, family status, and economic prospects. This pattern corresponds to what sociologists call *positive assortative mating*, a tendency for individuals to marry partners with similar socio-economic characteristics. Cross-national studies show that assortative mating contributes to household stratification because highly educated or economically advantaged individuals tend to form unions with similarly advantaged partners.[30] Gonalons-Pons and Schwartz further argue that economic resemblance between spouses has implications for inequality, although they also caution that the rise of economic homogamy is shaped not only by mate selection but also by changes in women's labour participation within marriage.[31] This distinction is important for interpreting the Rempoa case. The

[30] Eika, Mogstad, and Zafar, "Educational Assortative Mating and Household Income Inequality."

[31] Gonalons-Pons and Schwartz, "Trends in Economic Homogamy: Changes in Assortative Mating or the Division of Labor in Marriage?"

community's preference for economically equivalent spouses is not simply a private romantic preference; it is part of a broader social strategy through which families attempt to protect class position, reduce perceived marital risk, and secure intergenerational stability.

Nevertheless, the Rempoa case differs from many Western analyses of assortative mating. In much of the Western literature, mate selection is often explained through individual preference, education, labour market position, and institutionalized opportunities for meeting similar partners.[32] In Rempoa, however, marriage decisions remain embedded in family authority, religious reasoning, neighbourhood reputation, and local Betawi social expectations. Parents and extended family members do not merely ask whether two individuals love each other; they also examine whether the proposed marriage is socially appropriate, economically realistic, and unlikely to lower the family's standing. This pattern resonates with Indonesian family studies showing that marriage decisions are shaped by socio-economic transformation, family negotiation, and broader household strategies rather than individual choice alone.[33] Thus, the dominance of *kafaah maliyyah* in Rempoa reveals a hybrid process: modern economic rationality works through traditional family structures.

Critically, the dominance of *kafaah maliyyah* produces two contradictory consequences. On the one hand, it may strengthen marital stability because families attempt to ensure economic readiness before marriage. From the perspective of *maqāṣid al-sharī'ah*, this concern can be linked to the protection of family continuity, property, dignity, and social welfare.[34] On the other hand, if economic equivalence becomes the decisive criterion, *kafaah* risks shifting from a principle of marital welfare into an instrument of class reproduction. This is where the Rempoa findings contribute to the theoretical discussion of Islamic family law: *kafaah maliyyah* is not merely a juridical concept concerning a husband's financial responsibility, but a socio-economic device that shapes marital boundaries, regulates class mobility, and strengthens horizontal marriage. Therefore, the dominance of *kafaah maliyyah* in

[32] Schwartz, "Trends and Variation in Assortative Mating: Causes and Consequences."

[33] Nobles and Buttenheim, "Marriage in Periods of Crisis: Evidence from Indonesia."

[34] Auda. J, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach. International Institute of Islamic Thought.*, 2008.

Rempoa confirms that economic equivalence has become a central grammar of marital compatibility in urban Muslim society.

Ethnic Integration and Juridical-Economic Implications for Betawi Marriage Practices in Rempoa

The findings indicate that ethnic boundaries remain socially meaningful in Betawi marriage practices in Rempoa, but they no longer operate as an absolute determinant of marital acceptance. Families continue to consider ethnic origin, kinship background, family reputation, religious commitment, and cultural familiarity when evaluating a prospective spouse. However, these considerations are increasingly negotiated alongside employment stability, regular income, education, housing readiness, and the ability to establish an economically secure household.

The findings also show that non-Betawi prospective spouses are more likely to receive family approval when they demonstrate religious commitment, respectful conduct, occupational stability, and financial responsibility. Under these conditions, ethnic difference is not necessarily regarded as an obstacle to marriage. Economic credibility provides families with reassurance that a prospective spouse is capable of fulfilling marital responsibilities and maintaining family dignity. Accordingly, marital acceptance is increasingly based not only on inherited ethnic similarity but also on acquired economic and social capacity.

This pattern reveals a shift in the language used by families to assess marital suitability. Earlier assessments tended to emphasize questions of origin, kinship, neighbourhood familiarity, and Betawi family background. Contemporary assessments increasingly focus on whether the prospective spouse has stable employment, sufficient income, appropriate education, housing prospects, and the ability to sustain household expenses. Betawi identity has therefore not disappeared, but its position has changed from an exclusive requirement into one consideration among several dimensions of marital compatibility.

The findings further demonstrate that ethnic openness does not necessarily lead to openness across socio-economic classes. Families may accept a non-Betawi prospective spouse with strong economic credibility more readily than a Betawi prospective spouse whose employment, income, or household prospects remain uncertain. Economic equivalence therefore facilitates interethnic marriage while simultaneously strengthening socio-economic selection. In this respect,

kafaah maliyyah performs a dual function: it weakens rigid ethnic endogamy but may reinforce class-based boundaries in marital selection.

The findings require explanation beyond the assumption that urbanization automatically weakens ethnic identity. The Rempoa case demonstrates that urban mobility does not simply eliminate social boundaries; it changes the basis on which those boundaries are constructed. Ethnic similarity becomes more negotiable, while economic credibility increasingly functions as an alternative source of social legitimacy. The transformation is therefore not a linear movement from traditional marriage toward unrestricted individual choice. It represents a shift from selection primarily based on inherited identity toward selection increasingly based on acquired economic capacity.

This interpretation is consistent with Utomo and McDonald's analysis of ethnic marriage patterns in Indonesia, which shows that ethnic endogamy varies according to urbanization, education, regional development, and opportunities for intergroup contact.[35] The Rempoa findings nevertheless extend their demographic explanation by identifying the mechanism through which interethnic contact becomes socially acceptable at the family level. Urban interaction may provide opportunities for Betawi and non-Betawi individuals to form relationships, but family approval still depends on the prospective spouse's religious standing, conduct, employment, income, and perceived ability to sustain a household. Interethnic opportunity alone is therefore insufficient; it must be converted into familial trust.

Kalmijn's framework similarly explains partner selection through the interaction of individual preference, third-party influence, and structural opportunities. Rempoa reflects these three dimensions, but the findings demonstrate that family authority remains especially significant. Universities, workplaces, residential mobility, and wider social networks increase opportunities for interaction across ethnic boundaries, while families continue to function as influential third parties in determining whether a relationship is socially appropriate. *Kafaah maliyyah* mediates these two forces by translating economic preparedness into a socially recognizable indication of responsibility and marital eligibility.

[35] A Utomo and P McDonald, "Who Marries Whom? Ethnicity and Marriage Pairing Patterns in Indonesia," *Asian Population Studies* 12, no. 1 (2016): 28–49, https://doi.org/10.1080/17441730.2015.1130327.

The findings also support Yulianto who argue that interethnic marriages in Indonesia involve cultural, relational, spatial, and material negotiations rather than symbolic ethnic integration alone. In Rempoa, material preparedness is not a secondary issue considered only after marriage.[36] Housing, employment, income, wedding expenses, household independence, and future family costs become part of the pre-marital assessment. Economic capacity consequently operates as a practical mechanism through which families manage perceived cultural and marital risks.

However, the Rempoa findings also challenge the assumption that increasing interethnic marriage necessarily signals more egalitarian partner selection. The weakening of ethnic boundaries may coexist with the strengthening of class boundaries. A prospective spouse may overcome ethnic difference through education, occupational status, stable income, and housing readiness, while a person from the same ethnic background may encounter resistance because of economic insecurity. Urban cosmopolitanism therefore does not remove social exclusion; it may relocate exclusion from ethnic origin to economic position.

This pattern becomes more analytically significant when Indonesian national marriage law is examined alongside the *living law* of the Betawi community. Law Number 1 of 1974 and the Compilation of Islamic Law provide the formal normative framework for marriage by regulating its legal purpose, requirements, procedures, rights, obligations, and prohibited impediments. Neither ethnic similarity nor equivalent economic status is established as an independent legal requirement determining the validity of marriage.[37] From the perspective of state law, a marriage that satisfies the prescribed legal and religious requirements may therefore be formally valid despite differences in ethnicity, income, occupation, or family status.

The *living law* of the Betawi community operates differently. It does not ordinarily determine formal legal validity, but it shapes the social process preceding marriage through family consultation, partner

[36] J E Yulianto et al., "Navigating Tensions in Inter-Ethnic Marriages in Indonesia: Cultural, Relational, Spatial and Material Considerations," *International Journal of Intercultural Relations* 86 (2022): 227–38, https://doi.org/10.1016/j.ijintrel.2021.12.008.

[37] Indonesia, Law Number 1 of 1974 concerning Marriage; Indonesia, "Presidential Instruction Number 1 of 1991 Concerning the Dissemination of the Compilation of Islamic Law."

evaluation, community reputation, and marital approval. In this informal normative order, a legally permissible marriage may still be questioned, postponed, or discouraged when a prospective spouse is considered economically unprepared or socially unsuitable. National law establishes the formal threshold of legality, whereas Betawi *living law* establishes an additional social threshold of acceptability.

The interaction between the two normative orders is not necessarily conflictual. Betawi *living law* may complement national marriage law by encouraging prospective spouses to consider economic preparedness, household responsibility, family welfare, and the likely consequences of marriage. In this complementary function, *kafaah maliyyah* translates the broad legal and religious objective of forming a stable family into practical considerations concerning employment, income, housing, and household sustainability. It provides families with a culturally intelligible mechanism for evaluating whether legal eligibility is accompanied by social and economic readiness.

Nevertheless, tension emerges when economic compatibility is transformed from a prudent consideration into a rigid condition of social eligibility. National law recognizes the legal agency and consent of prospective spouses, whereas an excessively restrictive interpretation of *kafaah maliyyah* may allow family expectations to override individual choice or exclude otherwise eligible partners solely because of their economic background. In such circumstances, *living law* no longer merely supplements formal law but creates an informal barrier that is not required by national marriage regulation.

This tension is also visible within Islamic jurisprudence. Classical jurists recognized wealth and financial capacity as possible dimensions of *kafaah*, but they did not unanimously treat them as absolute conditions of marital validity. Al-Jaziri's comparative account demonstrates that the Sunni legal schools differed in their treatment of religion, lineage, occupation, freedom, and wealth. This juristic plurality suggests that *kafaah maliyyah* should be applied contextually to protect marital welfare rather than transformed into a rigid instrument of class closure.[38]

Theoretically, the Rempoa case demonstrates that *kafaah maliyyah* functions as an informal pre-marital regulatory mechanism located between state law, Islamic legal reasoning, and community norms. It does not replace national marriage law, but it influences how legally

[38] A R Al-Jaziri, *Kitab Al-Fiqh 'ala Al-Madhahib Al-Arba'ah* (Menara Kudus, 2008).

eligible marriages are socially negotiated and recognized. Its operation may be summarized as follows:

National marriage law
establishes formal legality, consent, rights, and obligations
↓
Betawi living law
evaluates reputation, religious conduct, family background, and social suitability
↓
Kafaah maliyyah
translates employment, income, education, and housing readiness into social legitimacy
↓
Family acceptance
determines whether a legally possible marriage is socially supported
↓
Marriage approval or resistance

Figure 3. Kafaah Maliyyah as a Socio-Legal Mechanism of Marriage Approval

This socio-legal interaction produces an ambivalent outcome. On the one hand, *kafaah maliyyah* facilitates Betawi non-Betawi marriage by providing an alternative basis of trust beyond ethnic similarity. On the other hand, it may reproduce economic inequality by making social acceptance dependent on class position and material capacity. The theoretical contribution of the Rempoa case therefore lies in conceptualizing *kafaah maliyyah* as both a bridging and stratifying principle: it bridges ethnic difference while potentially strengthening socio-economic exclusion.

Accordingly, the relationship between national law and Betawi *living law* should not be understood as a simple opposition between formal and informal norms. The two operate at different but interconnected levels. National law determines whether marriage is legally valid, while *living law* substantially influences whether it is socially acceptable. The socio-legal transformation of *kafaah maliyyah* occurs precisely within this space between legal permission and social recognition, where Islamic doctrine, family authority, ethnic identity,

and economic capital jointly shape contemporary Betawi marital practices.

CONCLUSION

This study demonstrates that *kafaah maliyyah* has evolved from a classical juristic criterion of financial capability into a dynamic socio-legal principle governing marital compatibility within the urban Betawi community of Rempoa. Marital suitability is no longer determined primarily by lineage, ethnicity, family reputation, or neighbourhood proximity, but increasingly by employment stability, income security, educational attainment, housing readiness, and the capacity to establish a sustainable household. While religious commitment and family honour remain important, they are now assessed alongside economic credibility as indicators of responsibility and long-term family welfare. Consequently, *kafaah maliyyah* functions as an informal mechanism that shapes family approval and social recognition of marriage beyond the formal legal validity established by Indonesian marriage law.

The study contributes theoretically by reconceptualizing *kafaah maliyyah* as a living socio-legal institution situated at the intersection of Islamic family law, national marriage law, and Betawi living law. Integrating Bourdieu's theory of capital with the concept of assortative mating explains how economic capital is transformed into social legitimacy, family trust, and marital approval. The findings further reveal that *kafaah maliyyah* performs a dual function: it facilitates interethnic marriage by making ethnic boundaries more negotiable when prospective spouses demonstrate strong economic and moral credibility, while simultaneously reinforcing horizontal marriage patterns that may reproduce socio-economic stratification through informal barriers to cross-class marriage. These findings enrich socio-legal scholarship by illustrating how legal norms are continuously reconstructed through interactions between economic change, cultural values, and family decision-making in contemporary urban Muslim society.

Practically, the findings suggest that premarital education and marriage counselling should place greater emphasis on financial planning, household preparedness, and shared economic responsibility without transforming economic equivalence into a rigid prerequisite for marriage. Economic readiness should be understood as a means of promoting family resilience rather than legitimizing social exclusion or class closure. As this study is limited to a single urban Betawi community, its findings cannot be generalized to all Muslim communities in Indonesia. Future research should employ comparative,

longitudinal, and mixed-method approaches across different regions, ethnic groups, and socio-economic settings to examine whether the socio-legal transformation of *kafaah maliyyah* represents a broader pattern of change in contemporary Muslim marriage and to assess its long-term implications for household stability, family welfare, and social mobility.

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