



Education on Family Law and the Division of Marital Property: A Comparative Study of Couples With and Without Prenuptial Agreements at the Mungkid Religious Court, Magelang Regency

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Article History:

Received:

12-07-2025

Revised:

15-08-2025

Accepted:

01-09-2025

Keywords:

divorce, joint property, prenuptial agreement, Mungkid Religious Court.

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Abstract:

This study is motivated by the high divorce rate in Indonesia and the complexity of resolving joint property disputes arising after divorce. The primary objective is to compare the methods of resolving joint property division cases with and without prenuptial agreements at the Mungkid Religious Court, Magelang Regency. The research method used is descriptive qualitative with a field case study approach. Primary data were collected through observation, documentation, and interviews with court officials. The results conclude that joint property cases without a prenuptial agreement are resolved through litigation, applying a 50:50 equal division based on the Marriage Law and KHI, although judges hold discretion for proportional division based on jurisprudence. Conversely, the existence of a prenuptial agreement empirically succeeds in diverting joint property disputes directly to non-litigation channels (deliberation) effectively and swiftly, thereby accelerating the main divorce proceedings without cumulative conflicts.

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Introduction (مقدمة)

Marriage occupies a sacred and significant position within the Indonesian legal system, as affirmed in Article 1 of Law Number 1 of 1974 concerning Marriage, which defines marriage as a physical and spiritual bond between a man and a woman as husband and wife, with the purpose of establishing a happy and everlasting family based on the One Almighty God (UU No. 1 Tahun 1974). Article 2 of the Compilation of Islamic Law (KHI) further reinforces this theological dimension by defining marriage as a very strong covenant (*miitsaaqan ghaliizhan*) for obeying the commands of Allah, and its fulfillment is regarded as an act of worship (Kompilasi Hukum Islam,

2018). Nevertheless, the dynamics of married life often expose couples to prolonged and serious conflicts that may ultimately lead to divorce. According to data from the Central Statistics Agency (Badan Pusat Statistik/BPS), the number of divorces in Indonesia reached 399,921 cases in 2024, with Central Java Province accounting for 64,937 cases (Badan Pusat Statistik, 2025). Three dominant factors contributing to the breakdown of marriages include continuous disputes, economic problems, and the phenomenon of neglecting one's spouse (*ghosting*).

One of the most crucial material legal consequences following divorce is the division of marital property, commonly known in Indonesian society as *harta gono-gini*. The complexity of formally proving assets acquired during the marriage frequently triggers prolonged disputes in court, consumes the psychological energy of the parties involved, and results in considerable litigation costs (Munir et al., 2025). As a preventive legal instrument, prenuptial agreements have increasingly been considered by some couples as a means of protecting asset ownership and mitigating financial risks. The legal basis for such agreements is provided by Article 29 of the Marriage Law and Constitutional Court Decision Number 69/PUU-XIII/2015, which expanded the flexibility regarding the timing of their execution. Under this legal development, a marital agreement may be concluded before, at the time of, or during the marriage, provided that it is validated by a marriage registrar or notary (Putusan MK No. 69/PUU-XIII/2015, 2015).

From a family law education perspective, understanding marital property, the legal consequences of divorce, and the function of prenuptial agreements is important for strengthening couples' legal literacy and awareness before and during marriage. In Magelang Regency, particularly within the jurisdiction of the Mungkid Religious Court, public awareness of this preventive legal instrument remains relatively low, despite its significant potential to reduce disputes following divorce. This condition indicates the importance of family law education that provides prospective and married couples with an adequate understanding of their rights, obligations, asset ownership, and the legal implications of marital agreements. Therefore, this study specifically examines the methods of resolving marital property division through an empirical comparative study of cases involving prenuptial agreements and cases without prenuptial agreements at the Mungkid Religious Court during the period from January 2024 to June 2025.

Research Method

This study employs a qualitative approach using a field research case study design with a descriptive-analytical character (Robert, 2014). The researchers conducted an in-depth investigation of real dispute cases and copies of court decisions at the Mungkid Religious Court, Magelang Regency. The research data sources were classified into three main categories. Primary data were obtained directly through field observations, examination of case registration records, and in-depth interviews with court officials, including the Registrar of the Mungkid Religious Court. Secondary data were obtained from official archives, the institutional profile of the Mungkid Religious Court, and copies of decisions concerning marital property division cases from January 2024 to June 2025 (PA Mungkid Kelas IA, 2025a). Tertiary data consisted of a literature review of legal literature, scholarly journals, and reference books concerning marriage law and property rights.

The research process consisted of several stages, including case and topic selection, problem formulation, integrated data collection using six sources of evidence, and data processing. Data processing was conducted through three systematic phases: data examination (*editing*) to assess the relevance of the collected information, data reconstruction (*reconstruction*) to organize the findings into a qualitative narrative, and data systematization (*systematizing*) according to the

research problem framework (Purwanto, 2022). Data analysis employed inductive reasoning, in which specific legal facts identified in the proceedings at the Mungkid Religious Court were analyzed and subsequently used to draw general conclusions regarding the effectiveness of marital property dispute resolution.

Result and Discussion (مناقشة) (نتائج)

Family Law Education and the Resolution of Marital Property Cases Without Prenuptial Agreements

Based on an examination of case registration records at the Mungkid Religious Court during the period from January 2024 to June 2025, four (4) pure marital property claims proceeded through litigation due to the absence of prenuptial agreements, while one (1) case involved a prenuptial agreement. The legal reasoning employed by the Panel of Judges of the Mungkid Religious Court in resolving these cases was based integratively on the Marriage Law, the Compilation of Islamic Law (KHI), Islamic jurisprudence (*fiqh*), particularly the concept of *ijtihad syirkah*, and established jurisprudence of the Supreme Court of the Republic of Indonesia. From the perspective of family law education, these cases provide important empirical evidence regarding the need for couples to understand marital property rights, legal obligations, and the potential consequences of divorce before entering into marriage.

From a juridical-normative perspective, Article 97 of the Compilation of Islamic Law stipulates that a divorced widow or widower is each entitled to one-half (50%) of the marital property unless otherwise provided in a marriage agreement (Kompilasi Hukum Islam, 2018). This principle of formal procedural justice was applied in most of the decisions examined. The following section presents a juridical analysis of the actual cases investigated at the Mungkid Religious Court:

1. **Case Number 5/Pdt.G/2024/PA.Mkd:** The claim was filed by a former wife against her former husband concerning three (3) parcels of land with certificates of ownership (SHM Nos. 2995, 2996, and 2997), covering a total area of 391 m² and located in Banyurojo Village, Mertoyudan District. The first-instance proceedings lasted 91 days. The Panel of Judges partially granted the claim and determined an equal 50:50 division of the marital property. However, the case subsequently underwent an extensive litigation process through appeal and cassation, with the total resolution period reaching 364 days, or almost one year, before obtaining permanent legal force following the issuance of a Peace Deed (*Akta Perdamaian*) at the cassation level on December 31, 2024. Notably, the judges introduced a legal innovation aimed at protecting the interests of the children by adding a conditional provision that if the assets could not be physically divided (*in natura*), they would be sold through a public auction and the proceeds divided equally. However, execution was postponed until the parties' children reached adulthood (21 years of age) or were married. The court also declared the marital attachment (*sita marital/imaritale beslag*) valid in order to freeze the assets and prevent unilateral transfer.
2. **Case Number 147/Pdt.G/2024/PA.Mkd:** The marital property claim concerned two parcels of land and houses under SHM Nos. 02327 and 1416 located in Banyudono Village, Dukun District. Although the certificates were registered in the husband's name as the defendant, the assets were legally classified as marital property because they had been acquired during the marriage, specifically in 2008 and 2016. The case was resolved within 35 days through the withdrawal of the claim by the plaintiff after both parties ultimately chose to reach a family

settlement through a non-litigation mechanism outside the court. This occurred after formal court mediation encountered difficulties because the defendant failed to attend. From a family law education perspective, this case illustrates the importance of understanding alternative dispute resolution mechanisms and the potential benefits of family deliberation in resolving marital property disputes.

3. **Case Number 254/Pdt.G/2024/PA.Mkd:** This dispute concerned marital property in the form of a 260 m² parcel of land under SHM No. 1424 registered in the husband's name and located in Gondowangi Village, Sawangan District. The proceedings lasted 184 days, or approximately six months, with litigation costs amounting to IDR 4,408,000, which were imposed jointly on the parties. The judge determined an equal 50:50 division of the marital property. The case also illustrates an important procedural legal issue, as the plaintiff's claim concerning another parcel of land in Sumokaton Village was declared inadmissible (*niet ontvankelijke verklaard/NO*) because the claim was considered unclear (*obscuur libel*) due to the failure to specify the boundaries and area of the land precisely. The marital property proceedings were concluded after the main divorce proceedings and the pronouncement of the divorce oath (*ikrar talak*) had taken place. This case demonstrates the importance of legal literacy concerning the formal requirements for submitting property claims, particularly with regard to the identification and description of disputed assets.
4. **Case Number 1021/Pdt.G/2024/PA.Mkd:** This case demonstrates the complexity of the relative jurisdiction of the courts. The plaintiff claimed assets consisting of land under SHM No. 04107 in East Ciputat, South Tangerang, and a house/chicken farm building under SHM No. 00917 in Sawangan, Magelang. The case was resolved very quickly, within seven days, because the plaintiff withdrew the claim during the first hearing. This decision was influenced by geographical obstacles concerning the property located outside the court's jurisdiction, which required considerable delegation costs for a local inspection (*descente*). Consequently, the parties chose to conduct independent deliberations outside the courtroom. Substantively, the chicken farm building constructed on land granted by the plaintiff's parents reflects the principle of horizontal separation under customary property law, whereby the land remains the wife's separate property under Article 35 paragraph (2) of the Marriage Law, while the building constructed on it constitutes marital property. This case highlights the importance of family law education concerning the distinction between separate property and marital property.
5. **Case Number 1259/Pdt.G/2024/PA.Mkd:** This case involved a marital property claim combined with the allocation of joint debt obligations. Within 29 days, the dispute was successfully resolved through a Peace Deed (*Akta Perdamaian/van dading*) because both parties were cooperative and attended the hearings. The judge determined an equal 50:50 division of the marital property assets and allocated the joint liabilities to both parties in accordance with Article 93 of the Compilation of Islamic Law. The judge also invalidated the legal status of asset documents registered in the name of a third party (*nominee arrangement*) that had deliberately been arranged by the defendant in bad faith. This case demonstrates the importance of legal literacy concerning not only the ownership of marital assets but also the allocation of joint liabilities and the validity of asset ownership documents.

In its development, the Panel of Judges of the Mungkid Religious Court has not always applied the 50:50 division principle rigidly. Based on Supreme Court jurisprudence Number 266 K/AG/2010, judges have discretionary authority to determine a proportional division that deviates from Article 97 of the Compilation of Islamic Law in order to achieve substantive or material justice. When the court establishes the existence of a double burden, in which the wife is responsible for earning the primary household income while simultaneously performing domestic responsibilities, while the husband neglects his financial obligations, commits domestic violence, engages in gambling, or abandons the family, the wife's share may be increased to 60:40 or even 75:25 (Al Hasan, 2024). These findings emphasize the importance of family law education that goes beyond knowledge of formal legal provisions and also develops an understanding of substantive justice, gender-based responsibilities, marital rights and obligations, and the legal consequences of unequal contributions within marriage.

Family Law Education and the Resolution of Marital Property Cases With Prenuptial Agreements

The second cluster, which constitutes the core of the comparative analysis in this study, concerns divorce cases supported by the existence of a prenuptial agreement (postnuptial/prenuptial agreement). During the research period, one (1) actual case at the Mungkid Religious Court was identified as representing this condition, namely Case Number 637/Pdt.G/2025/PA.Mkd, which was a divorce petition (cerai talak) examined in absentia (verstek) because the respondent failed to appear despite having been officially and properly summoned in accordance with Article 125 of the Indonesian Civil Procedure Code (HIR) (PA Mungkid, 2025).

In this case, the petitioner (husband), through his legal counsel, filed a petition for divorce on the grounds that the marriage had broken down since early 2021 because the respondent frequently engaged in online gambling activities (slot games), accumulated debts from several banks without mutual consent, frequently went out at night without permission, and failed to fulfill her obligations as a wife. The most crucial aspect of this case is the absence of a cumulative claim concerning marital property within the divorce proceedings. This occurred because the couple had previously established a written legal agreement in the form of a prenuptial agreement stipulating the complete separation of their respective assets (algehele uitsluiting van de gemeenschap) from the beginning of the marriage.

From the perspective of family law education, this case demonstrates the importance of providing couples with adequate knowledge concerning the legal consequences and functions of prenuptial agreements. The existence of a prenuptial agreement provided legal certainty regarding individual asset ownership and the allocation of business profits and losses, particularly in relation to the parties' Wonogiri-style meatball business. Consequently, potential disputes concerning marital property following divorce were effectively prevented and did not develop into litigation. The resolution mechanism therefore shifted the potential conflict directly toward a non-litigation process through independent family deliberation. The agreement functioned as a preventive legal instrument that clarified the parties' respective property rights and obligations before a dispute arose.

The direct impact on the judicial system was an acceleration of the primary divorce proceedings. The hearing process was focused, efficient, and characterized by minimal affective conflict, allowing the Panel of Judges to issue a verstek decision concerning the divorce without having to conduct extensive material examination of disputed assets. This finding demonstrates that family law education concerning the preparation, legal validity, and practical benefits of

prenuptial agreements can strengthen couples' legal literacy and encourage preventive approaches to marital property disputes. In this context, the prenuptial agreement proved to be a highly effective preventive legal instrument for married couples in Indonesia (Rizky, 2025).

Comparative Analysis and Obstacles in Marital Property Dispute Resolution

Based on the empirical data from five cases without prenuptial agreements and one case involving a prenuptial agreement, the researchers developed a comparative analysis table to demonstrate the contrasting differences in the efficiency of marital property dispute resolution at the Mungkid Religious Court. The comparison focuses on the dispute resolution mechanism, duration of proceedings, litigation costs, legal considerations, and the resulting implications for the parties. This comparative analysis also provides an empirical basis for assessing the importance of family law education, particularly in strengthening couples' legal literacy regarding marital property, prenuptial agreements, and alternative dispute resolution mechanisms.

Case Number / Parameter	Existence of Prenuptial Agreement	Resolution Method	Case Duration	Litigation Costs	Dispute Outcome / Impact
5/Pdt.G/2024/PA.Mkd	None	Litigation (up to cassation)	364 days	IDR 3,742,000.00	50:50 division; execution postponed for the benefit of the children; marital attachment (<i>sita marital</i>) granted; high level of conflict throughout the proceedings
254/Pdt.G/2024/PA.Mkd	None	Pure litigation (judicial decision)	184 days	IDR 4,408,000.00	50:50 division of one property; another property declared inadmissible (<i>NO</i>) due to an unclear claim (<i>obscuur libel</i>); litigation costs imposed jointly on the parties
1021/Pdt.G/2024/PA.Mkd	None	Initially litigation, subsequently withdrawn and resolved through non-litigation	7 days	IDR 189,000.00	Case withdrawn due to the high cost of <i>descente</i> (local inspection) for property outside Magelang (South Tangerang); application of the principle of horizontal separation

1259/Pdt.G/2024/PA.Mkd	None	Litigation (Peace Deed)	29 days	IDR 239,000.00	50:50 division; marital assets and liabilities (joint debts) resolved through mediation and settlement; assets registered under another person's name were invalidated
637/Pdt.G/2025/PA.Mkd	Yes (Prenuptial Agreement)	Purely non-litigation / family deliberation	0 days (no marital property claim filed)	IDR 0.00 (for marital property)	Assets were independently handled in accordance with the property-separation clause; the primary divorce proceedings were accelerated

Based on the table above, the duration of marital property dispute resolution in cases without prenuptial agreements at the Mungkid Religious Court varies considerably, ranging from 7 days to 364 days, depending on the good faith of the parties and the clarity and completeness of the formal documentation concerning the disputed assets. The researchers identified several major obstacles that frequently arise in the resolution of marital property cases without prenuptial agreements:

1. Procedural Obstacle: Non-Attendance of the Parties: A number of husbands or wives deliberately fail to attend court hearings or formal court-annexed mediation sessions, thereby hindering the possibility of reaching an early settlement and prolonging the resolution of cases before the court.
2. Evidentiary Obstacle: Documentary Evidence: The absence of valid written evidence concerning marital assets, such as lost vehicle ownership documents (BPKB), land or house certificates concealed by one of the parties, or property ownership that has not yet been formally upgraded from *Letter C* village records, may complicate the evidentiary process (Sandra & Nugraheni, 2024).
3. Unclear Property Boundaries (*Obscuur Libel*): Plaintiffs are sometimes unable to provide detailed information regarding the location, actual area, and geographical boundaries of disputed land or buildings. Consequently, the judge may declare the claim inadmissible (*Niet Ontoankelijke Verklaard/NO*) because the disputed object is insufficiently specified.
4. Cross-Jurisdictional Geographical Obstacles: The existence of marital property located outside the jurisdiction of the Mungkid Religious Court, as illustrated by Case Number 1021 involving property in South Tangerang, may substantially increase litigation costs due to the administrative delegation mechanism for local inspections (*descente*).
5. Financial Resistance: One party may be psychologically unwilling or resistant to relinquishing or dividing assets under their physical control. Such resistance may result in deliberate attempts to prolong the execution process or obscure the source of funds used to acquire the assets. This situation may also contribute to disputes concerning joint financial obligations when one party has accumulated substantial personal debts, including debts associated with online gambling (Sandra & Nugraheni, 2024).

From the perspective of family law education, these obstacles demonstrate that legal literacy among married couples is not limited to understanding substantive rules concerning marital property. It also includes knowledge of procedural requirements, documentary evidence, property identification, jurisdictional considerations, financial obligations, and alternative dispute resolution mechanisms. Strengthening family law education before and during marriage can therefore help couples anticipate potential disputes, maintain proper documentation of jointly acquired assets, and understand the legal consequences of their financial decisions.



Conclusion (خاتمة)

Based on the comparative analysis of the case data presented in this study, the resolution of marital property division in cases without prenuptial agreements at the Mungkid Religious Court is generally conducted through litigation based on positive Indonesian marriage law and the Compilation of Islamic Law (KHI). Judges generally determine an equal 50:50 division based on the concept of *syirkah mufawwadah*. However, judges may also exercise progressive legal reasoning by applying a proportional division that deviates from Article 97 of the KHI, particularly when there is evidence of neglect of financial support or a double burden borne by the wife, based on Supreme Court jurisprudence Number 266 K/ AG/2010. This litigation process may take a considerable amount of time, reaching 364 days in some cases, and may involve substantial costs and complex evidentiary disputes. In contrast, cases involving prenuptial agreements at the Mungkid Religious Court were successfully resolved entirely outside the court through independent family deliberation. A prenuptial agreement containing an absolute separation-of-property clause functioned effectively as a preventive legal instrument by minimizing the potential for marital property disputes, reducing the cumulative caseload of the court, and facilitating the resolution of the primary divorce proceedings.

The study also identifies several major obstacles in the resolution of marital property disputes at the Mungkid Religious Court, including the absence of parties during mediation, the loss or concealment of valuable property certificates, unclear boundaries and measurements of disputed immovable property, and geographical obstacles when assets are located outside the jurisdiction of Magelang, which may substantially increase litigation costs. Therefore, prospective married couples are encouraged to overcome the perception that prenuptial agreements are taboo and to seriously consider establishing such agreements before or during marriage through a notary or marriage registrar as a preventive legal measure to ensure greater certainty regarding asset ownership in the future. For couples facing divorce without a prenuptial agreement, non-litigation mechanisms, particularly family deliberation, should be prioritized, while court-annexed mediation should be optimized to reach a settlement through a Peace Deed (*Akta Perdamaian*). These approaches can reduce litigation costs, minimize conflict, and accelerate the resolution of marital property disputes.

For legal practitioners and parties involved in marital property disputes, careful preparation of formal documentary evidence and precise formulation of claims concerning the boundaries and measurements of immovable property are essential to prevent claims from being declared inadmissible (*Niet Ontoankelijke Verklaard/NO*) due to an unclear or ambiguous claim (*obscuur libel*). In addition, the findings indicate the importance of strengthening family law education and legal literacy concerning marital property and prenuptial agreements. Structured and व्यापक public education should therefore be promoted by the Ministry of Religious Affairs, the Office of Religious Affairs (KUA), and academics regarding the legality, benefits, and procedures for registering marital agreements within the framework of Islamic family law in Indonesia. Such education is expected to strengthen prospective and married couples' legal

awareness and enable them to make informed decisions concerning marital property, thereby supporting more preventive, efficient, and equitable dispute resolution.

Acknowledgment (شكر وتقدير)

The authors would like to express their sincere gratitude to all parties who contributed to the completion of this research. Special appreciation is extended to the Mungkid Religious Court, Magelang Regency, for providing access to relevant case records, official documents, and information necessary for the research process. The authors also gratefully acknowledge the court officials, particularly the Registrar of the Mungkid Religious Court, who provided valuable information and insights through the interview process. Appreciation is also extended to all individuals and institutions who, directly or indirectly, supported the completion of this research. Their assistance, cooperation, and support have contributed significantly to the successful completion of this study.



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