

## RESOURCE MANAGEMENT OF MARRIAGE EXPENDITURE AMONG MALAY MUSLIM FROM ISLAMIC PERSPECTIVE

*(Pengurusan Sumber Perbelanjaan Perkahwinan dalam Kalangan Masyarakat  
Melayu Muslim dari Perspektif Islam)*

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### ABSTRACT

Wedding ceremonies at present are increasingly celebrated on a large scale with various forms of receptions and meticulous preparations from the organisers. The cost required to organise various traditional wedding customs coupled with the current celebration trend seems to be increasing over time. As a result, young people who wish to hold a wedding ceremony can no longer be frugal on the provision of resources to manage wedding expenditures. Without proper management of wedding expenses, various risks related to failure in personal financial management may incur. Thus, this qualitative research is conducted to analyse the management patterns of wedding expenditures from the perspective of Islamic law. Data were collected through interviews with 20 married informants from Peninsular Malaysia. This research found that the main sources of expenditure used by the informants were from their respective savings. The study shows that the management of the informants' wedding expenses is still in line with Islamic law. However, it is suggested that there should be specific guidelines in helping the community, especially young people who will set up

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a household, to manage their wedding expenses, particularly in matters relating to the sources of expenditure.

**Keywords:** Resources of wedding expenditure; wedding expenditure; wedding expenses

## ABSTRAK

*Majlis perkahwinan masa kini semakin disambut secara besar-besaran dengan pelbagai bentuk upacara dan persiapan yang rapi daripada pihak penganjur. Bagi meraikan pelbagai adat perkahwinan tradisional ditambah pula dengan trend sambutan semasa, kos yang diperlukan untuk menyempurnakan keseluruhan sambutan majlis perkahwinan semakin meningkat mengikut peredaran masa. Kesannya, pasangan muda yang ingin mengadakan majlis perkahwinan tidak boleh mengambil mudah lagi tentang penyediaan sumber perbelanjaan bagi menguruskan perbelanjaan perkahwinan. Tanpa pengurusan sumber perbelanjaan perkahwinan yang baik, mereka akan terdedah dengan pelbagai risiko berkaitan kegagalan pengurusan kewangan peribadi. Kajian yang berbentuk kualitatif ini telah menemui seramai 20 orang informan dari semenanjung Malaysia bertujuan untuk menganalisis corak pengurusan sumber perbelanjaan perkahwinan mereka dari perspektif syarak. Kajian ini menemui sumber perbelanjaan utama yang digunakan oleh informan adalah daripada wang simpanan dan tabungan masing-masing. Kajian menunjukkan pengurusan sumber perbelanjaan perkahwinan informan masih bertepatan dengan anjuran syarak. Namun kajian mencadangkan perlunya ada satu garis panduan khusus dalam membantu masyarakat, khususnya golongan muda mudi yang akan mendirikan rumah tangga untuk mengurus perbelanjaan perkahwinan mereka, khususnya dalam hal berkaitan penyediaan sumber perbelanjaan.*

**Kata kunci:** Sumber perbelanjaan perkahwinan; perbelanjaan perkahwinan; belanja kahwin

## INTRODUCTION

Wedding ceremonies celebrated among the Malay community today are seemingly to be rather luxurious ceremony with various preparations. The common preparations include practices that have become the custom of traditional Malay weddings such as the lavish dais and the preparation of photo booths or dessert corners. According to Mohd Khairuddin & Mohamad Fauzi (2016), wedding ceremonies dreamed of by modern couples are quite diversified and dramatically different from traditional ones.

The kind of celebration for such an event will necessitate a similar level of investment. This is because each of these preparations will necessitate cost for equipment, services and more. According to Fatimah et al. (2016), wedding spending at present is high and is anticipated to rise in the future.

In managing wedding expenditures that involve all forms of preparation, the source of expenditure is an important matter in order to ensure that all planning for the wedding celebration is achieved and runs smoothly. Wedding expenditure management that is not proportioned with the availability of funding sources can have negative consequences for those who wishes to marry, family members and the community. According to research by Fatimah Salwa et al. (2019) on bank loans or funding for wedding ceremonies, more than half of the informants (59.31 %) cited a lack of financial resources as a reason for taking bank loans. This demonstrates the importance of planning ahead of time for wedding expenditure before taking the steps related to the wedding celebration. Thus, this study will investigate the sources of wedding expenditures involving 20 informants from among the Malays in Peninsular Malaysia using semi-structured online interviews. Based on what is outlined by Sharia law, the management of their wedding expenses will be further examined and analyzed.

## **LITERATURE REVIEW**

Syh Noorul Madihah et al. (2016) conducted a conceptual analysis on the Prophet SAW's wedding expenses and found that there are 4 elements in wedding expenditures and management pattern; beneficial spending, expenditure based on ability, moderate spending and collaborative spending. In contemporary fiqh, Siti Zaleha et al. (2019) examine the law of spending factors in Malay marriage. Findings showed that spending for wedding expenditures is not prohibited in Islam. However, the costs should be minimized.

Mohd Kharuddin & Mohamad Fauzi (2016) investigated on modern Malay's wedding expenditure behavior; how newly married couples fulfil their dream wedding through commodities and services. The wedding packages is based on i) the beauty of commodities, ii) the concept or theme and iii) the equipment of commodities and services, taken from observations and interview in Kuala Lumpur. In terms of costs, all female informants stated they spend between RM 4,000 - RM 6,000. According to surveys, branded items become preference as gifts. Mohd Kharuddin et al. (2020) linked consumerism in marriage spending with social class awareness and found that the main factor in expenditures is the theme, location, canopy, wedding gifts, wedding souvenirs, henna and invitation cards. Consumption activities on these elements shows that they may achieved social mobility, but temporary social class.

Fatimah Salwa et al. (2016) analyzed the spending patterns of graduates on dower, walimah (reception) and ancillary expenses. For dower, the lowest value spent is RM 80, highest is RM 20,000. Minimum for reception is RM 10,000, maximum is RM 82,000. Ancillary expenses range from invitation card of RM 150 to the highest in remittance at RM 30,000. This concludes that wedding expenditure is at a high level and increase gradually by year. Syh Noorul Madihah et al. (2020) studied the pattern of wedding expenditure and focused on ta'awun, a concept of cooperation between family members and relatives in completing the wedding ceremony. Financial contributions, gifting products or services and collaborations are three types of ta'awun concept practiced by 30 recently married couples in Peninsular Malaysia. Informants either use direct contributions from parents or collective savings as ta'awun.

Nur Muzdalifah & Naemah (2020) measured the level of youth financial planning towards marriage. A majority in a group of 18 to 40 - year - old youths had specific savings for wedding preparations out of dutiful sense and to relieve their parents' finances. Syh Noorul Madihah et al. (2018) examined the sources of expenditure and found four forms of resources used; savings, donations, loans and special savings. All male informants had savings, in contrast to female informants.

Fatimah Salwa et al. (2019) found that loans are used majorly as sources of wedding expenditures in today's society. The main cause of financing was due to lack of savings. Study showed the rate of amount borrowed by the majority of informants is between RM 40,001 - RM 50,000, which is relatively immense compared to the informants' work experience. Unfortunately, the majority of informants had a repayment period of more than 5 years. Unlike the three previous studies on the sources of spending, the current study investigates the solution towards resource management of marriage expenditure when introducing a marriage scheme. Nurul Athirah & Sanep (2016) study has introduced the Zawaj Scheme, used by those who plan to get married but do not have savings for wedding expenses. This scheme is formed based on the Ijarah contract and inferring law based on fiqh and qawa'id fiqhyyah.

Various studies on property spending management and expenditure sources have been conducted in the past. Such studies are examined from an economic standpoint or relating to notions in Islam and do not address wedding costs. Although there exists research on wedding expenditures, studies that focus on the study of resources utilized for wedding expenses are still insufficient. Thus, the purpose of this study was to examine the sources of wedding expenditures employed by the informants from an Islamic standpoint.

## **METHODOLOGY**

This study employs a qualitative approach through exploratory design. The study will focus on resource management for wedding preparations expenditures. The forms of the said resource management among the contemporary Malay community will be evaluated based on the fundamentals of wedding expenditure management in Islam. Data were collected using the interview method to obtain an overview of the practices of the Malay Muslim community related to the management of wedding expenses. For the purpose of the interview, a set of questions was prepared and was validated by experts in the field of Islamic economics and finance. A semi-structured face-to-face online interview was employed due to Covid 19, which prohibited face-to-face interviews. The interview is performed via Webex Meeting, Google Meet, Telegram Video Chat, or Video Call. Conversations were captured utilizing voice recording software on PCs or mobile phones throughout the interview sessions, which took place between September and October 2021.

The interview material was organised into distinct topics using thematic technique. The data collected were then analysed using a content analysis method. Through this method, the data were analysed before the coding and categorising procedure is carried out using the data characteristics to provide themes linked to the topics researched (Glenn 2009). The informants of the study consisted of 20 married Malay individuals who had had their wedding receptions. They consist of 10 women and 10 men from four zones of peninsular Malaysia, namely the east coast zone, west, north and south. The selection of informants is by non-probability sampling using a purposive sampling method.

## **RESULTS**

### **INFORMANTS PROFILE**

The informants in this study consisted of 10 men as husbands and 10 women as wives from various states. The majority of informants were married in 2019, which is in the second year of marriage. The data showed that the earliest year of marriage for the informant was 2018, while the youngest age of the informant at the time of data collection was 23 and the oldest age was 30. The data reflect the majority of informants aged 25 years and above at the time of marriage, as all informants were currently in a period of marriage not exceeding three years. In terms of education level, the highest level for informants was at the Masters level which is 4 people, the lowest level was at the certificate level which is 2 people and the most dominant level is a Bachelor's degree which is 8 people. The data also showed that from the estimated expenditures

spent on wedding preparations by all the informants, none of the informants estimated their expenses to be below RM 10,000. In fact, from the data, namely 16 people or 80% estimated the total expenditure that has been spent is RM 15,000 and above.

## **SOURCES OF WEDDING EXPENDITURES**

The study found that there are four main sources of expenses used by informants:

### **1. Personal Savings**

It is the major source. In fact, some of them stated having a specified savings for the purpose of wedding preparations, by saying I 16: *“Okay, for expenses on my side, totally I use my own spending money”*. I 20 also said: *“The main source for marriage comes from the salary and also from the savings fund that I made for marriage, which the savings fund comes from my salary.”* The two informants, who are husbands, clearly stated that savings were their main source of expenses. In fact, according to I 20, the savings are the result of income collected on a monthly basis.

There were also informants who informed that it is very easy to save money out of their salary since there is very small financial commitment before marriage. This is explained by I 03: *“After I graduated, I did work and I did save money. During the time when I was working, I had no other commitment such as a car (loan) or anything. Loans to study were not available at that time. So we work and we save that money”*. What I 03 explanation illustrates that he is truly committed in raising money for the purpose of marriage when continuing to work and saving income after graduation at the university.

Same kind of dedication can be seen from another female respondent who was very committed in preparing savings for wedding expenses by saying I 09: *“I’m more into my own savings...I did various jobs...I started saving since I was doing my degree. I got a scholarship, it allows me to pay the university fees. I will budget in RM 1,000 or RM 1,500 or RM 1,000 or more to save for the future... Sometimes my mother and father also give me money, I save it and don’t use it”*. Description I 09 showed that she was very diligent in collecting sources of expenditure. She has been practicing the saving habit since she was at university when she received study sponsorship from the Public Service Department (JPA). The sponsorship money is used prudently so as to be able to save part of it as savings. Subsequently after graduating from the university, she continued to make savings from work as a graduate research assistant (GRA) and other side jobs.

## 2. Contributions and Debt Grants from Family Members

Contributions are the primary sources of expenditure for informants. Some of the female informants said that their parents were responsible for the majority of their wedding costs. Among them, according to the following sources, I 02 said: *“My mother and father provided some money, so did my siblings”*. I 12 also said: *“Half me, half my mother and there are also relatives and siblings who shared”*. *Apart from personal savings, the two female respondents reported that parental contributions were also a source of wedding expenditures. In addition, the contributions also involved family members. Contributions from parents and family members occurred also in the case of male informants. When asked about the source of wedding expenses, I 08 explained that his wedding expenses were settled by family members: “Family, parents, grandmothers’ families and myself. Like mom and dad who sponsor catering, there are relatives who paid a little bit”. What I 08 stated seems to describe the contributions of all family members as the main source of expenditure for him, as he does not mention other sources such as personal savings.*

There was also an informant who received an advance in the form of a debt from his father to be used as a source of expenses. The money advanced by the father was then settled in installments by the informant. I 09 explains: *“The available (savings) is RM20,000, the rest is added. Then I paid my father back. As far as I remember, I paid the balance at RM13,000. It takes about a year to pay. In 2020, I settled the debt, ha... ha..., it was tiring... tiring”*. What practiced by I 09 does not apply to other informants. The amount of money supplied by parents is described as a contribution or present by other informants. He confirmed that the money granted by the father had been paid in installments for a year. This indicated that it is not in the form of a single contribution, but rather a debt that the informant must repay. This situation may also occur on the basis that the informant has worked before the wedding. He had repaid what his father had given him based on his obligation as a responsible child.

## 3. Spouse and Spouse’s Family Contributions

Some informants use spouses’ donations in the form of cash as a source of their wedding expenses. They cooperate with each other in collecting savings for the purpose of the wedding ceremony. Two male informants stated the matter by saying I08: *“I was doing business with my wife supporting at the time”*. I 10 said: *“The savings are not only from me, but the commitment from the wife who*

also understands”. What is stated by I 08 and I 10 illustrates that their wives also help in providing sources of expenditure for the wedding. The same situation can be seen from a female informant when she stated that the source of her expenses was the result of a partnership with her husband. I 15 said: “It was a shared saving from us”. According to I 15, her wedding expenses was collected based on sharing personal savings with her spouse.

One informant indicated that the couple’s relatives covered a portion of the wedding ceremony expenditures, by saying I 03: “His father (father-in-law) sponsored a cow. So, we don’t need to think about that part of the cow for the cost of the feast”. What is stated by I 03 clearly illustrates that the cost of expenses for the purchase of beef is managed by his father-in-law. This showed that among the sources of expenses are contributions from the couple’s family members.

#### 4. *Wang hantaran*

*Wang Hantaran* in the Malay community is a customary gift in the form of cash from a man to a woman. Although it is not a pillar of marriage, but considered necessary in society since custom or adat is one of the indigenous core of the Malay Culture (Khalidah 2022). The study found that some of the female informants had made *wang hantaran* as a source of their wedding expenditure. I 05 explained as follows: “The main source of wedding costs are from the male side”. I 05 stated that customary gift was the main source of expenses for her wedding preparations. This confession illustrates that although the ceremony was prepared to celebrate herself as a bride, however, she did not use her own savings or her parents’ savings as the main source of expenditure in managing the preparations. The findings also showed that the informant had made full use of the cash given by the husband for wedding expenses. This may be due to the estimated amount of expenditure spent that is not so expensive which is RM 10,000 and is sufficient with the amount of cash given by the groom, which is also RM10,000. I 05 also said: “I was an intern at the time, there was no income yet. I received the *wang hantaran* from the man’s side amounting to RM 10,000. RM 10,000 is the number needed for my family at the beginning. So, from RM 10,000, I took like... RM 3,000 for catering (banquet). So, RM 1,000 was allocated to buy gifts for the men’s side and I even make use of the mosque’s facility such as the mosque tents to prepare for the marriage banquet. The catering was provided by my mother’s friends who live in the Ampang area and we did receive many sponsors from them since my mother is a teacher and she has a lot of friends. So, there really isn’t anything for a simple event on my side. Photographer is there, he covers both parties in the RM 10,000 budget as well”. I 05’s experience clearly demonstrates that the quantity of customary cash gift received was more than enough to cover the wedding expenditures, since she used the money for banquets, delivery goods,



photographs and probably other incidental things. The spending estimate of RM 10,000 given by I 05 is the lowest overall estimate among the 20 informants in this investigation.

There were another two informants who had made the couple's customary cash gift as a source of wedding costs as well. However, in addition to the cash gift, these two informants employ a variety of different sources of income. I06 claim: "I use my mother's money and *wang hantaran*. My husband also supports me". I 11 also said: "The source of expenditure is from *wang hantaran*. There were some other sources and my parents supported too". I 06 explains that the source of her wedding expenses consists of three forms, namely parental contribution, the customary *wang hantaran* and husband's contribution. Meanwhile, for I 11, apart from the *wang hantaran*, he also used parental contributions as a source of expenses.

## **DISCUSSION**

According to the findings of the survey, the majority of informants (80%) estimated that they would spend RM 15,000 or more on wedding expenditures, with a maximum cost of RM 40,000. Only a few (20%) spend less than RM 15,000 on their event.00. The data showed that wedding expenditures are commonly viewed as increasing in comparison to few years ago. This can be seen when the study conducted by Syh Noorul Madihah et al. (2020) involving informants from all over the peninsular found that only 10% of informants estimated the cost of their wedding expenses to reach RM 15,000 and above. Notwithstanding, when it comes to the expected value of expenditures for individuals getting married in urban areas, particularly the capital, RM 15,000 and above is no longer a common estimation; in fact, the amount spent is generally much greater. The research by Mohd Kharuddin et al. (2020) among Malay Muslim in Kuala Lumpur indicated that the projected minimum cost is RM 24,000 and the maximum cost is RM 30,000. Although this study only involved the B 40 group, however, it can be seen that the cost of their wedding expenses is not below the level of RM 15,000, even RM 24,000 and above. These costs are seen to be related to the high cost of living in large urban areas.

In terms of gender, the study found that more male informants spent more than RM 15,000 than females, with male informants spending the highest estimated cost of expenditure. This conclusion is comparable with the findings of Syh Noorul Madihah et al. (2020), who observed that the majority of male respondents' estimated cost of expenditure for banquets was higher than the estimated cost of expenditure for female informants. In terms of commitment of marriage expenditures in Islam, the husband

is truly responsible for managing the primary portion of marriage expenses in Islam. The need to cover dower expenditures is imposed on the husband (al-Mawardi 1999), so does for the *walimah* (al-Jaziri 1999). This means that the men's expenditures for these two parts of expenses must be paid out of their own pocket. As a result, research findings indicated that the cost of wedding expenses incurred by male informants is higher than that incurred by female informants is consistent with Islamic law, which designates the husband as the person responsible for completing the main elements of wedding expenditure.

The findings show the savings as a common source of expenditure for most informants, even considered a primary source for some informants. This finding is supported by the results of a study by Nur Muzdalifah & Zaimah (2020) who found that 96% of the total respondents of their study admitted to making savings specifically for wedding expenses. In Islam, saving is a practice that is highly encouraged in preparation for the future as the words of the Prophet SAW: "Save some of your wealth for the good of your future, because it is much better for you" (al-Bukhari 2000). This study also reveals that some informants, although having recently graduated, are committed to saving. Despite the fact that their earnings are often low in the beginning of their careers, they are committed to saving. According to Ahmad Hidayat (2009), a Muslim does not need to wait until he or she is wealthy to begin saving. In fact, it should be started after having the ability. The saving habit mentioned by some of the informants is a noble and exemplary one. Those who make full use of their money can almost likely avoid taking loans from third parties. Although debt is tolerated in Islam (al-Khatib al-Sharbini 1994), it is only permitted when faced with unavoidable circumstances, such as the incidence of life adversities and not for the aim of luxury (Shamsiah et al. 2014) which could later impact the life well-being (Tengku Fatimah Muliana et al. 2021).

Sources of contribution-based expenditure are seen to involve contributions from immediate family members. Contributions from family members were mostly from the informant's own parents. Studies show that many female informants receive contributions from their parents. This situation corresponds to the fact that in Islam, female informants are not the main individuals who are required to spend for the purpose of a wedding. Contributions from such relatives were also discovered in studies by Syh Noorul Madihah et al. (2020) and Zainorinyana & Vivien (2017). However, contributions mentioned in both studies were more focused on those in the forms of physical contributions, such as *gotong-royong* (communal work) and *rewang* (after-event communal work) among the family members. The financial strain of wedding expenditures can be lessened and build family relationships amongst relatives. Therefore, such contributions are highly encouraged in Islam because the Prophet SAW once said: "The best dinar spent by a man is the dinar spent for his

family members, the dinar spent for his vehicle towards the way of Allah and the dinar spent for his friends who fight in the way of Allah SWT” (Muslim 2000). This hadith clearly shows that spending property for family members is one of the noblest goals (al-Nawawi n.d.), in fact it is a commendable act, whereas in other opinion, which can be obligatory under certain conditions (al-Basyuni 1988). Rasulullah SAW once narrated to invite the companions to contribute any kinds of contribution when he wanted to organize a reception in conjunction of his marriage by saying: “Those who has some food, should be brought. Then spread a piece of leather mat. Some brought cheese, some brought dates and some brought beef oil. Everything is mixed and that is the feast of the Prophet SAW” (Muslim 2000). Although this hadith does not talk about donations in the form of money, but it is one of the forms of donations that occur for the affairs of the wedding ceremony.

Furthermore, the use of *wang hantaran* as a source of wedding expenses by female informants is an initiative that can ease the burden of expenses on behalf of female families. Although *wang hantaran* is only one of the customs in Malay marriages that have long been the practice of the local community (Raihanah et al. 2009), but the giving can reach the level of commendable practice if it coincides with the concept of hibah, especially when it is given by a husband to his wife (Ahmad Haziq & Miszairi 2022). In fact, the practice of giving *wang hantaran* also can be classified as commendable expenses if the gift is practically applied as a source of expenditure for the reception on behalf of the woman’s family. This is due to the fact that monetary donations are utilised to meet the demands of commendable practice. According to al-Qaradawi (1995), the act of spending for the performance of a commendable practice is deemed commendable. In Islamic family law, although the demand to perform walimah is on the husband (al-Qalyubi & al-Umairah 1956), the wife or the wife’s family can also get the reward of organizing the reception provided they get permission from the husband (al-Ibadi n.d.).

The study also found that only one was involved in debts for the purpose wedding ceremony preparation, which can be considered as good practice. In fact, the finding is contrary to the study conducted by Syh Noorul Madihah et al. (2018) who found that 11 out of 60 informants, especially men, had made loans as a source of wedding expenses. In a study by Fatimah Salwa et al. (2019) who focused on debt involvement for the purpose of marriage expenses also found that almost 50% of the 204 respondents living around Selangor and Kuala Lumpur need to complete loan repayment within six to seven years. The situation described in the two studies is quite different from the findings of this study which showed that only one informant had to go into debt for the purpose of marriage expenses. The non-involvement of almost all informants with this debt is in line with the Islamic admonition which only advocates to be in debt when in desperate or in dire need (Shamsiah et al. 2014). According to Abdul

Basit et al. (2014), the permissibility of indebtedness in Islam does not mean it is encouraged. Debt for wedding expenses has not yet reached the level of urgent need. This is because wedding expenses typically involve commendable and permissible expenses. It should only be intended to celebrate the couple and family members for both parties. Although there are mandatory expenses such as dower, but it usually does not involve a large amount, when compared to expenses in the form of gifts such as *wang hantaran*.

Findings show that only one informant who was involved in the debt also showed that the debt was only through immediate family members. Such debts do not involve any additional elements in the repayment either in accordance with shariah or those involved with usury. This form of loan is a good practice and does not burden the informant. According to Syarifah Faegah (2004), debt repayment without any element of additional payment is highly encouraged in Islam as it is a form of assistance to Muslim individuals who are in a state of property scarcity. In the case of wedding expenses, the provision of debt in the form of qard al-hasan like this is very relevant because the purpose of the debt is seen not for the purpose of meeting the needs of life, but some are intended to cover the provision of the *wang hantaran* and honeymoon costs (Fatimah Salwa et al. 2019).

## CONCLUSION

This study demonstrates that personal savings is one of the most common sources of wedding expenditures donated by the community. These encouraging findings suggest that the Malay community's traditional habit of saving before handling wedding costs is still in place. The same may be said for spending sources such as donations from family members and collaboration between couples. The providing of such a good source of income is considered as being quite similar to how Islam is organized. Despite that, debt-based sources of spending still occur in the practices of a handful of societies today. If we look at the need to be indebted in Islam, it is only allowed in a state of desperation. As for the issue of wedding expense management, it is not seen as a desperate situation. In fact, the main element that is required to spend from the Islamic point of view is only the payment of dower and the preparation of a banquet for the *walimah only*.

Thus, as a result of the findings, this study suggests that the community be given exposure related to the management of wedding expenses in a more practical form and in accordance with Islamic law. A specific guideline related to the management of these resources needs to be developed and presented to the community so that the management of wedding expenses can be managed well and more importantly, the matter is based on Islamic guidelines.

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