

Financial Contribution in the Malay Community's Wedding Expenses from a Sharia Perspective

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Abstract

The cost of wedding expenses nowadays is increasing due to the desire of people who dream of a luxurious wedding coupled with the increasingly challenging economic situation. If these expenses are not managed properly with a strong wedding expense management strategy, they can have a number of consequences, such as problems with taking on debt before marriage to cover wedding expenses. When people practise helping each other out financially, as Islam encourages, this problem can be lessened. Therefore, this study aims to investigate the custom of giving financial aid to people who are paying for wedding expenses from an Islamic viewpoint. This study discovered that there are two types of financial contributions that take place, namely contributions by spouses and also contributions by family members, through the method of face-to-face semi-structured interviews online with 20 informants who have finished conducting wedding ceremonies from peninsular Malaysia. The male partner's contribution before becoming a husband can help the partner learn how to carry out his role as the family's primary provider. Giving charity to the family is a practise that includes contributions from family members and is strongly encouraged in Islam. The study's findings are anticipated to assist the community in prioritising the practise of making such financial donations in an effort to lessen the burden of high wedding costs.

Keywords: Financial Contributions, Sources of Wedding Expenses, Wedding Expenses

Introduction

Spending for wedding preparations is one of the forms of spending nowadays, especially for individuals who want to start a family. Typically, wedding expenses would include costs for any preparations for the execution of the feast, remittances, preparations for the couple as well as other aspects in the form of goods or services. The cost of wedding expenses today is seen to be increasing over time when compared to the past. This is because the wedding ceremony that people dream of today is very diverse and different from the traditional Malay wedding ceremony of the past (Sollehuddin & Sukimi, 2016). Regarding the maintenance

expenditure for wedding banquets exclusively, a 2016 study indicated that respondents who managed the banquet cooperatively spent an average of RM 18,844, but respondents who held it through caterers spent an average of RM 32,450 (Hadi et al., 2016). The wedding feast is the sole aspect included in this number of items. According to a 2017 survey, the typical cost of a full wedding ceremony, which covers all of the demands during the ceremony but leaves out the money for pre-wedding expenses like the engagement ceremony and post-wedding expenses like the honeymoon and photography, is RM 31,500 (Abd. Hadi et al., 2017). When compared to what has previously occurred, the expected cost of expenses like this is a large budget. In the current day, which emphasises the value of trade, Abdullah (2009) claims that the idea of collaboration and togetherness in the activities of celebrating weddings, which was a normal practice across communities in the past, is dwindling.

Considering that nowadays wedding expenses require a large budget, each individual needs to plan from the beginning to manage the expenses. It is even more concerning when the current economic situation is increasingly challenging and the community's desire is to dream of a luxurious wedding (Zulkarnain & Ramli, 2020). Those who fail to plan are likely to face the implications of the burden of expenses that are not able to be resolved properly. In the end, it can result in costs that are higher than available resources. According to Mohd Azmi & Ahmad (2016), some members of the community borrow money from unofficial lenders like Ah Long solely to pay for wedding expenditures. Even a study by Abd. Hadi et al (2019) was conducted to determine the extent to which today's society is indebted due to wedding-related expenses. The study found 48% of respondents owed between RM 40,001 to RM 50,000 and 27% owed between RM 20,001 to RM 30,000. This situation is very concerning and should be resolved by each individual by planning a spending pattern that matches their own ability and existing financial resources.

One of Islam's teachings that should serve as a model in addressing this issue is the idea of providing financial support to those who are in need. Islam highly advocates charitable giving and donation (Ibn-Qudamah, 1986) in an effort to help both parties achieve their goals, particularly supporting family. As a result, the scope of the practise of providing financial aid to people dealing with wedding expenses as well as its status in Islam will be examined in this study.

Literature Review

The study of the wedding expenses of the Malay community in Malaysia is usually linked to the study of the celebration of the wedding ceremony of the local community. This is because of the impact of the celebration; the community will be involved in the management of wedding expenses to ensure that the celebration of the wedding goes smoothly. Wedding costs were not expressly discussed in the studies by (Abdullah, 2009; Salehuddin & Sukimi, 2016; Salehuddin et al., 2020). However, their studies found that there have been a number of differences between how weddings are currently celebrated in the Malay community and how they were formerly celebrated. Such studies have inadvertently demonstrated the shift in societal spending patterns with regard to wedding expenses. To make sure that their wedding celebration fantasies come true, many community backgrounds are willing to do a variety of commodity consumption activities and wedding services.

As a result of the change in the trend of celebrating weddings in the Malay community from time to time, there are some researchers who have begun to look seriously at the issue of wedding expenses. Through quantitative methods, Abd. Hadi et al (2016) have studied the pattern of wedding expenses of a group of graduates in the city of Kuala Lumpur. Their study's

findings revealed that they have a high spending pattern, particularly when it comes to purchases that include auxiliary items. Remittances are the component that incurs the most costs. In a different study, Hadi et al (2017) studied the spending habits of Muslims and non-Muslims when it comes to weddings. The survey discovered that despite the Muslim community spends more overall than the non-Muslim community, the Muslim community actually spends more when it comes to money set aside expressly for wedding ceremonies.

There are several studies that look at the issue of wedding expenses from a religious perspective. Syed Husin et al. in two separate studies in (2014) and (2022) have presented two concepts of wedding expenses that are organized in Islam, namely the concept of facilitating and prioritising shopping. Ibrahim and Mohamad (2018) concentrated on the aspect of remittances that are used for spending and remittances that appear to have turned into a requirement for spending. In spite of the fact that spending on these two components, which are among the key practises in Malay community marriages, does not contradict Islamic teachings, their study found that it is still important to emphasise the idea of keeping things simple and reasonable. From the viewpoint of sharia, Ibrahim et al (2019) also assessed the position of the components that have come to be accepted in society as being spent on wedding preparations.

Studies have also covered how money is spent on wedding costs. The planning of financial resource provision for young people for wedding expenses is studied by (Zulkarnain & Ramli, 2020). Nearly all respondents (94%) anticipate using personal savings, and just a tiny percentage (under 50%) anticipate using financial assistance from parents, relatives, and other members of their immediate family. The study by Husin et al (2018), which looked at the sources of wedding expenses in the Malay Muslim community, also discovered the utilisation of financial resources in the form of donations. In the study, among the forms of donations given by family members are a sum of money and items needed for the wedding ceremony such as a side menu for the banquet and items to be sent. A study has examined the concept of cooperation that exists in the practice of the Malay community for the management of wedding expenses. A study by Husin et al (2020) found that there were 3 forms of cooperation highlighted by the study informants, namely monetary donations, contributions in the form of goods and services and helping out (mutual help or 'gotong-royong') with the wedding feast. Of the three forms of cooperation, the first two involve a lot of contributions from family members.

Methodology

In order to achieve the above-mentioned objective, the following are the research design, methods of data collection, methods of data analysis and informants used in this study:

Research Design

This study employs qualitative approach through exploratory design. Harun & Abdullah (2012) stated that exploratory research is done to evaluate a problem in detail. Thus, the study will focus on the practice of financial contributions given to informants in matters of expenses for wedding preparations. The contribution given by this group of Malay community will be evaluated based on the perspective of Sharia.

Methods of Data Collection and Analysis

Data were collected using the interview method to obtain an overview of the practices of the Malay Muslim community related to the practice of financial contributions to informants.

According to Robson (2011), interview is a method that involves questioning activities to obtain the desired information from the informant. 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 in real life, this strategy was adopted. Depending on the appropriateness, interview is performed via Webex Meeting software, Google Meet, Telegram Video Chat, or Video Call. Conversations were captured utilising voice recording software on PCs or mobile phones throughout the interview sessions, which took place between September and October 2021.

Interview data were analysed using content analysis method. Content analysis is a technique for drawing more objective and systematic conclusions from data obtained through speech recordings, writing, and behavioural items seen by the researcher (Holsti, 1969). Based on the study's needs, the interview material was organised into distinct topics. The thematic technique is a method of organising based on a subject. The data acquired is analysed using this approach, after which the coding and categorising procedure is carried out using the characteristics. data features to provide themes linked to the topics researched (Bowen, 2009).

Research Informants

The informants of the study consisted of 20 individuals who had completed a wedding ceremony. They consist of 10 women and 10 men from four zones of peninsular Malaysia, namely the east coast zone (Pahang, Terengganu & Kelantan), west (Selangor, Federal Territory of Kuala Lumpur & Putera Jaya Region), north (Perlis, Kedah, Penang and Perak) and south (Johor, Negeri Sembilan & Melaka). The selection of informants is by non-probability sampling using purposive sampling method. According to Piaw (2006), purposive sampling is a procedure in which the selected informants consist of a group that has certain characteristics to meet the needs of the study. To meet the requirements of the study, the characteristics set for the selection of informants are as follows

- i) Married within a period not exceeding 3 years
- ii) The wedding ceremony is not held during the Movement Control Order phase
- iii) Holding a walimah (reception) ceremony in peninsular Malaysia according to Malay customs.
- iv) Have an educational background of at least a graduate of Sijil Tinggi Pelajaran Malaysia, Sijil Tinggi Agama Malaysia, diploma or equivalent.

This informant's overall sample size is within the acceptable range; in qualitative investigations, sample sizes should not be too high since compact data is difficult to obtain, nor too small because saturation is difficult to attain (Anthony & Nancy, 2007). According to Lebar (2012), a well-designed research can achieve saturation when the overall sample size exceeds 12 participants, but not more than 20.

Findings and Discussions

Demographic Informants

The informants in this study consisted of 10 men as husbands and 10 women as wives from various different states. Table 1 below shows the profiles of the informants

Table 1

Informants Profile

INFORMANT NO.	GENDER	YEAR OF MARRIAGE	AGE	HIGHEST EDUCATION	ESTIMATED EXPENDITURE
I 01	Woman	2020	27	Masters	RM 15,000
I 02	Woman	2019	27	Diploma	RM 15,000
I 03	Man	2018	28	Bachelors	RM 15,000
I 04	Woman	2019	30	Diploma	RM 12,000
I 05	Woman	2018	26	Bachelor	RM 10,000
I 06	Woman	2019	25	Masters	RM 40,000
I 07	Man	2018	27	Bachelors	RM 30,000
I 08	Man	2020	28	Diploma	RM 50,000
I 09	Woman	2019	29	Masters	RM 30,000
I 10	Man	2018	29	Diploma	RM 15,000
I 11	Woman	2018	28	Bachelors	RM 15,000
I 12	Woman	2019	27	Diploma	RM 20,000
I 13	Man	2019	30	Sijil Tinggi Agama Malaysia	RM 15,000
I 14	Man	2019	30	Bachelors	RM 18,000
I 15	Woman	2018	29	Masters	RM 10,000
I 16	Man	2019	29	Bachelors	RM 15,000
I 17	Man	2018	28	Bachelors	RM 20,000
I 18	Man	2019	28	Bachelors	RM 20,000
I 19	Woman	2019	23	Sijil Tinggi Pelajaran Malaysia	RM 15,000
I 20	Man	2019	24	Diploma	RM 10,000

Source: Research findings

Table 1 showed that 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. In fact, most of the informants were 28 years old and above, which was 12 people when the interview process was conducted. These 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. From the last aspect of education, the highest level of education for informants was at the Masters level which is 4 people, and the lowest level was at the certificate level which is 2 people. While the most dominant level of education is a Bachelor's degree which is 8 people. The data also showed that from the estimated expenditures spent on wedding preparations by 10 male informants and 10 female informants, none of the informants estimated their expenses to be below RM 10,000. In fact, it can be said that almost all the informants, namely 16 people or 80% estimated the total expenditure that has been spent is RM 15,000 and above. When compared in terms of gender, it was found that more male informants estimated their wedding expenses to be more than RM 15,000 compared to women. This can be seen when a total of 5 male informants estimated such a number compared to only 3 of the female informants. In fact, the highest estimated expenditure stated was from a male informant which was RM 50,000.

Support from Spouse

Since they are not yet married, every couple that wants to start a family often has a good relationship with their future spouse, according to Malay custom. This is demonstrated by some informants who use their spouses' cash offerings as a source of their wedding expenses. Together, they pool their savings in order to pay for the wedding ceremony. I 08, a husband, indicated that one of his sources of expenses came from a joint venture he had at the time with his future wife. He clarified

"I was doing business with my wife supporting at the time. In 2019, I said to my wife, we decided to get married at the beginning of January. At that time, the money from the business was enough, we just proceeded". (I 08)

Based on this informant's statement, it clearly showed that one of the sources of his wedding expenses was the contribution of business profits with his spouse that were carried out before marriage.

I 10 who is also a husband also explained the same situation

"The savings are not only from me, but the commitment from the wife who also understands". (I 10)

There are also wives who indicated that their husbands assisted in managing the financial resources for the wedding costs, in line with I 15:

"Erm... can be said to be a shared saving from us couple". (I 15)

What was stated by I 10 and I 15 illustrated that their wives also helped in providing sources of expenses for the continuation of their wedding ceremony. They indirectly clearly appreciate their spouses who also contribute personal savings to settle wedding expenses.

Support from Family Members

The couple's closest family members and relatives will be in charge of handling the wedding costs. They have every right to be involved in providing financial aid to engaged couples in order to provide spiritual and material support for establishing a family. The parents of the bride and groom are the family members who traditionally support the couple financially in the Malay community, especially when the child who wants to marry is a girl. Some of the female informants said unequivocally that their parents were responsible for the majority of their wedding costs. Among them, according to the following sources:

"I did a little work. After that, my mother and father provided some money, siblings, that's it". (I 02)

"Half me, half my mother and there are also relatives and siblings who shared". (I 12)

Apart from personal savings, the two female respondents reported that parental contributions were also a source of wedding expenditures for them. This kind of donation has become a habit for parents when their daughters want to get married. It is a feeling of

responsibility for daughters, especially for children who do not work or only work part-time as in the case of I 02.

Contributions from parents occurred not just in the case of female informants but also in the case of male informants. When asked about the source of wedding expenses, I 17 and I 18 explained that their wedding expenses were settled by parents:

“Through my savings...My parents also supported me some, my relatives also helped occasionally”. (I 17)

“The sources of my wedding expenses are varied from parents 'families, grandmothers' families and myself. Like mom and dad who sponsor catering, there are relatives who paid a little bit”. (I 18)

What I 17 and I 18 stated seem to describe the contributions of parents, grandmother's family and relatives as the main source of expenditure for him, as he does not mention other sources such as personal savings and so on.

The findings above also illustrate that apart from parents as immediate family members who give financial contributions for wedding expenses, siblings, grandparents and other relatives are also involved in making those contributions. It was revealed from the results of interviews with informants I 02, I 12, I 17 and I 18 as above.

Apart from financial contributions, there are also family members who give financial contributions in the form of giving loans without any additional payment. The only informant involved with the receipt of this kind of donation explained

“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”. (I 09)

Based on I 09, the money granted by the father to manage wedding expenses had been paid in instalments for a year, however. 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.

Discussion

The results of this study found that many of the informants acknowledged the occurrence of financial contributions from spouses and family members when they manage their wedding expenses. The contribution from the partner is a way for the soon-to-be husband or wife to provide support before beginning a real marriage. Because people who have not yet entered into a marriage bond will not be burdened with any obligations or have any authority over their respective spouses, this type of contribution is not included in the compulsory duties on the spouse in Islam. Only after a legally binding marriage contract has been signed will spouses' rights and obligations take effect (Al-Zuhaili, 2015). To fulfil a portion of the sharia requirements for the wedding expenditures, such as the requirement to perform walimah, the prospective spouse is giving money away without expecting anything in return, which can be classified as a gift (Al-Ramli, 1967). However, according to the data, more male informants admitted to receiving financial contributions from their future wives at the time, which is two

people more than female informants. Only one wife expressed this. This might be because men typically have to pay more for wedding expenses than women do, including dowry costs and money that women are not required to pay (Zulkarnain & Ramli, 2020). However, if seen from the perspective of the concept of financial management of the Islamic household economy, the husband should be more prepared to give financial contributions to the wife. It is an exercise to begin the responsibility of providing for family members. In managing the household, the husband is the individual who must bear the basic needs of his wife and children (Al-Zuhaili, 2015). In fact, husbands need to engage in productive activities or economic activities to support the family (Abdullah, 2018), and even need to be the main pillar of the family's financial resources. A wife can only help her husband meet the needs of the family and not provide for them (Zakaria et al., 2018).

In this study, financial contributions from family members parents, siblings, and other family members were found to be actively supporting their children's marriage plans. Contributions in the form of financial backing for the distribution of spending resources are a component of the simple Malay tradition of helping one another out. According to Abdullah (2009), the traditional Malay community is indeed famous for its cooperation among themselves. One of the concepts of cooperation that has been practiced since time immemorial is cooperation in the implementation of wedding banquets. Yana & Yew (2017) discovered the practice of "rewang" in wedding ceremonies which is a traditional gotong royong system still practiced by a group of Javanese people in a village in the state of Johor. Their study found that although the method of performing rewang may be slightly different compared to the traditional practice in the past, it is still considered a mandatory practice nowadays by the village community.

More specifically, the practise of family members making financial contributions is one of the findings of earlier studies. The findings of financial contributions from family members, including parents, are one of the four sources of expenditure used by the study informants in a study by (Husin et al., 2018). According to their research, a small number of informant parents cover practically all of the wedding expenses, particularly for their daughters, and make similar contributions for sons. There are parents who bear part of the expenses for the dowry and wedding feast of their son. The findings of this study also support the results of a study by Zulkarnain & Ramli (2020) which was conducted on a group of young adults who are not married and plan to get married by attending Pre-Marriage Courses organised by religious authorities in each state. Their study revealed that out of the nine financial sources that study respondents expected to be used while managing wedding expenses, financial support from parents, siblings, and other family members was among the top four sources. This demonstrates that financial donations from family members, the subject of this study, are a custom that has long existed in the Malay community and will do so in the future when it comes to wedding expenses.

From a religious perspective, any form of helping family members is highly recommended (Al-Nawawi, n.d.) including financial contributions, especially when they are in need. According to Syed Husin et al. (2020) the concept of helping like this is a noble practice in Islam and is very suitable to be practiced in matters of wedding expenses. In fact, their research on the issue of wedding expenses has concluded that the form of cooperation highlighted by the Malay community in the practice of celebrating weddings, including financial contributions from family members, coincides with the recommendations of Islam. Family members' financial support might at least lessen the load placed on those family members who are in charge of paying for the wedding. This type of donation is considered a

gift or act of charity to the family in Islam. Al-Nawawi (n.d.) asserts that the reward for donating to family members is greater than two times that of donating to non-family individuals. It is based on the hadith of the Prophet Rasulullah SAW:

عَنْ أَبِي أَسْمَاءَ الرَّحَبِيِّ عَنْ ثَوْبَانَ قَالَ: قَالَ رَسُولُ اللَّهِ (ص): "أَفْضَلُ دِينَارٍ يُنْفِقُهُ الرَّجُلُ: دِينَارٌ يُنْفِقُهُ عَلَى عِيَالِهِ، وَدِينَارٌ يُنْفِقُهُ الرَّجُلُ عَلَى دَابَّتِهِ فِي سَبِيلِ اللَّهِ، وَدِينَارٌ يُنْفِقُهُ عَلَى أَصْحَابِهِ فِي سَبِيلِ اللَّهِ."
 Translation: On the authority of Abi Asma' al-Rahabiyy from Thawban who said: the words of the Prophet SAW: "The best dinars that a man spends are: the dinars that he spends on his family members, and the dinars that he spends on his vehicle in the way of God, and the dinars that he spends for his friends who fight in the way of God."

(Muslim: 2000)

This hadith urges Muslim individuals to spend on family members in any form because it is the best charity compared to charity to other people (Al-Nawawi, n.d.). In fact, the requirement of mutual spending and giving contributions to family members is a requirement of circumcision, and can be changed to obligatory in certain situations (Al-Basyuni, 1988).

Conclusion

In conclusion, financial contributions toward wedding costs are still customary in Malay wedding celebrations, particularly those made by partners and family members. Even if there are many changes in how marriages are celebrated in the modern community, the authentic practise that is the Malay community's wedding tradition's traditional culture is still able to endure and persist. The practice of contributing financial aid is a practice that is considered noble in Islam, especially when it is very necessary for individuals who are faced with the management of wedding expenses in an effort to solve the burden that needs to be borne. In an effort to lessen the issue of the negative impact of the burden of wedding expenses, such as the tendency of getting into debt for wedding preparations, what was emphasised by the informants and their family members should be emulated and highlighted to the community.

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