

Finances in Marriage, The Perspective of Islam on Generation Z

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To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v14-i1/20597>

DOI:10.6007/IJARBSS/v14-i1/20597

Published Date: 12 January 2024

Abstract

In the intricate tapestry of matrimony, the delicate threads of finance are often woven into the fabric of a couple's life. As we navigate the labyrinth of financial responsibilities, it becomes increasingly crucial to explore the perspective of Islam on the younger generation, known as Generation Z, and their approach towards monetary matters in marriage. Islam, a religion that embraces balance and moderation, offers timeless wisdom on financial matters within the sacred institution of marriage. The research methodology is quantitative and qualitative. The design used for this research is survey research. Sarawak has been chosen as a sample of this study. The participants that join this study is those who are married and from Generation Z between the age of 20-24. With the composition of 65 female and 65 male, there are 130 total of participants that join this study. The research objective of this study is, (1) To investigate the implications of women earning more than men and the importance of providing nafaqah in Islamic societies, (2) To investigate the impact of prenuptial agreements on gender roles and expectations regarding financial contributions and household expenses in marriage, (3) To assess the prevalence and nature of financial disagreements in intimate relationships and their association with individual stress levels and well-being, (4) To investigate whether financial stress can cause divorce rate increase. The findings of this study shown in 7 pie charts, first and second pie chart related to the first research objective while third and fourth is from second research objective, and fifth and sixth findings is from third research objective. Last but not least, seventh findings is from the fourth research objective. As conclusion, this research find out that financial planning in marriage is important.

Keywords: Finances in Marriage, Generation Z, Perspective of Islam, Divorce

Introduction

Marriage in Islam is a sacred bond that holds immense significance and is regarded as a cornerstone of society. It is a union that is not only based on love and companionship but also on the principles of faith, respect, and mutual understanding. Islam promotes the concept of equality and justice within the institution of marriage. Both the husband and wife have rights and responsibilities towards each other. The husband is obligated to provide for his wife and

family, while the wife is entitled to financial support and security. However, it is important to note that these roles and responsibilities can be negotiated and adjusted based on individual circumstances and agreements between the couple.

According to Sharmin & Azad (2018), marriage is a two persons with opposite sex have a matrimonial relation and legally continue and increase the population of Muslim. The aims of marriage is to protect chastity and moral excellence. This was also stated in Qur'an which is "Also (forbidden are) women already married, except those (slaves) whom your right hand possess. Thus has Allah ordained for you. All others are lawful, provided you seek (them in marriage) with Mahr (bridal-money given by the husband to his wife at the time of marriage) from your property, desiring chastity, not committing illegal sexual intercourse, so with those with of whom you have enjoyed sexual relations, give them their Mahr as prescribed; but if after Mahr is prescribed, you agree mutually (to give more), there is no sin on you. Surely, Allah is Ever All-Knowing, All-Wise" (Sharmin & Azad, 2018).

Generation Z, also known as Gen Z or Zoomers, refers to the demographic cohort that follows Millennials and precedes Generation Alpha. While there is no universally agreed-upon definition for the exact birth years of Gen Z, it is generally considered to include those born between the late 1990s and the early 2010s. Members of Generation Z have grown up in a world heavily influenced by technology, particularly the internet and social media. They are often described as being digital natives, as they have been exposed to technology from an early age and are comfortable navigating the digital landscape. The reason Generation Z is chosen for this study is because they are the first generation to have grown up entirely in the digital age. They are tech-savvy and have easy access to information, making them more inclined to research and understand the financial aspects of Islamic marriage. Secondly, Generation Z is known for being more financially independent compared to previous generations. They are more likely to work part-time jobs while studying or start their own businesses, which means they have a greater need for financial planning and management in their marriage. Last but not least, Islamic finance is based on ethical principles, such as avoiding interest (riba) and engaging in socially responsible investments. Generation Z is known for being socially conscious and concerned about the impact of their actions on society and the environment. They are more likely to seek financial solutions that align with their values, making Islamic finance an attractive option for them in their marriage. According to Syafri et al (2022), marriage that had been arranged or early are still a social phenomenon in society, including in the countries that still developing. There are a few factors that cause early marriage by this generation, which Susilo. Istiawati et al (2021) had founded on their research as stated by Syafri et al (2022) in their article which is because of matchmaking, to avoid of the social sanction of fornication and out-of-wedlock pregnancy, and as a solution for economic problem that had been faced by the parents to shift their responsibility.

Problem statement: Generation Z, born between the years 1997 and 2012, has been observed to face unique challenges when it comes to financial stability and planning, particularly in the context of early marriage.

Problem statement 1: Examining whether women earning more than men and the importance of providing nafaqah in Islamic societies.

Problem statement 2: Exploring the impact of prenuptial agreements on gender roles and expectations regarding financial contributions and household expenses in marriage.

Problem statement 3: Assessing the Prevalence and Nature of Financial Disagreements in Intimate Relationships and their association with individual stress levels and well-being.

Research Objective

1. To investigate the implications of women earning more than men and the importance of providing nafaqah in Islamic societies.
2. To investigate the impact of prenuptial agreements on gender roles and expectations regarding financial contributions and household expenses in marriage.
3. To assess the prevalence and nature of financial disagreements in intimate relationships and their association with individual stress levels and well-being.
4. To investigate whether financial stress can cause divorce rate increase.

Literature Review

Finances In Marriage

It is a significant aspect of a couple's life together, and they require careful consideration and management. In the sacred realm of matrimony, where two souls intertwine, love and commitment flourish. But amidst the blossoming of romance, a practical and often overlooked aspect emerges: finances. Like a waltz, the dance of finances in marriage requires a delicate balance, where partners must learn to harmonize their desires, dreams, and responsibilities. This article embarks on a literary journey, exploring the intricacies of this dance, shedding light on the challenges faced, and offering insights to navigate the labyrinth of financial harmony.

Marriage, a union of two individuals, is a testament to the power of love. However, as love blossoms, so does the need for financial stability. It is in this realm that couples must confront the realities of their financial situation, their divergent spending habits, and their shared aspirations. A literature review on the subject reveals that the path to financial harmony is paved with open communication, trust, and mutual understanding.

One of the key factors influencing the success of financial management in marriage is communication. Open and honest dialogue about money matters is crucial for establishing a solid foundation. According to Skogrand et al (2011), satisfied couple are more likely to communicate about financial and joint decision-making efforts. By engaging in regular conversations about finances, couples can align their visions, identify potential conflicts, and work together towards a shared financial future.

Trust, the cornerstone of any successful relationship, assumes paramount importance in the realm of finances. A study by Jeanfreau, Noguchi, D.Mong & Stadthagen (2018), the definition of financial infidelity is a form of cheating by one partner toward his/her current partner related to financial. Trust is built through transparency, where partners willingly disclose their financial obligations, debts, and income. By fostering an environment of trust, couples can navigate the complexities of financial decisions with confidence, knowing that their shared interests are safeguarded.

Finances in marriage needs to be considered because of some reasons which as listed in the table 1 below.

Table 1

Reason for a married couple planning finances.

Reasons	Explanation
Financial Security	Financial planning helps ensure the financial security of the family. It allows couples to build a safety net for emergencies, save for major life events, and provide for their children's education and future.
Shared Goals	Planning finances together encourages communication and goal setting. Couples can discuss and work towards common financial objectives, such as buying a home, starting a family, or retiring comfortably.
Reduces Conflict	Financial disagreements are a common source of conflict in marriages. Having a financial plan in place helps couples make decisions together and avoid unnecessary disputes over money matters.
Budgeting	Creating a budget helps manage household expenses and prevents overspending. It allows couples to allocate funds for bills, savings and discretionary spending.
Debt Management	Financial planning can include strategies for managing and paying off debt. Couples can work together to tackle existing debt and make informed decisions about taking on new financial obligations.
Adaptability	Life circumstances change, and having a financial plan in place allows couples to adapt to unexpected events, such as job loss, medical expenses, or economic fluctuations.
Financial Education	Planning finances together provides an opportunity for both partners to learn about money management, investments, and financial literacy.

Source: Koe & Yeoh (2021)

The Perspective Of Islam In Marriage Of Generation Z

In the ever-evolving landscape of marriage, the perspective of Islam holds a significant place, particularly when it comes to the union of Generation Z. As this generation navigates the complexities of love, commitment, and societal expectations, it is crucial to delve into the literature surrounding Islam's stance on marriage and explore the potential implications for this digital-savvy cohort.

To embark on this exploration, it is essential to understand the foundations upon which Islamic marriage is built. Islam perceives marriage as a sacred bond, a union that goes beyond the mere companionship of two individuals. It is a spiritual connection, an amalgamation of hearts, minds, and souls. The Quran, the holy book of Islam, states, "And of His signs is that He created for you from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy" (30:21). This verse emphasizes the importance of finding tranquility and compassion in a marital relationship, highlighting the profound emotional and spiritual dimensions of marriage.

Furthermore, Islamic teachings emphasize the significance of mutual respect, trust, and communication within a marriage. The Prophet Muhammad (peace be upon him) once said,

"The best of you is the one who is best to his wife." This statement underscores the importance of treating one's spouse with kindness and compassion, fostering an environment of love and understanding.

As Generation Z approaches the realm of matrimony, they are faced with unique challenges and opportunities. One of the defining characteristics of this generation is their unprecedented access to technology and information. Social media platforms, dating apps, and online communities have revolutionized the way individuals interact and form relationships. While these advancements offer a plethora of options for connecting with potential partners, they also introduce a myriad of complexities.

The digital age has brought with it a sense of instant gratification, where swiping left or right on a screen can determine the fate of a relationship. In this fast-paced environment, it becomes crucial for Generation Z to align their actions with the principles of Islam. The Quran reminds believers to "lower their gaze" and avoid engaging in inappropriate interactions (24:30). This verse serves as a reminder for individuals to exercise restraint and modesty in their pursuit of love, holding steadfast to the values of Islam.

Moreover, the concept of "halal dating" has gained prominence within Islamic circles. Halal dating refers to the practice of engaging in a relationship with the intention of marriage, while adhering to Islamic principles and boundaries. This approach encourages open communication, involving families and guardians in the process, and prioritizing the compatibility of values and beliefs. By adopting this perspective, Generation Z can navigate the complexities of modern romance while upholding the teachings of Islam.

However, it is important to acknowledge that the perspective of Islam on marriage is not without its critics. Some argue that Islamic teachings on marriage can be restrictive and outdated, stifling personal freedom and individual choice. This perspective often arises from a misunderstanding of the principles underlying Islamic marriage.

Islam does not advocate for arranged marriages or the denial of personal agency. Instead, it encourages individuals to make informed decisions based on shared values and compatibility. The emphasis on involving families and guardians in the process is rooted in the belief that their wisdom and guidance can contribute to a successful and harmonious union.

In conclusion, the perspective of Islam on marriage in Generation Z offers a unique lens through which to view the complexities of modern relationships. By emphasizing the spiritual dimensions of marriage, promoting mutual respect and communication, and adopting the principles of halal dating, this generation can navigate the challenges of love in a digital age while upholding the values of Islam. It is through this delicate balance of tradition and adaptation that Generation Z can forge meaningful and fulfilling marital relationships, guided by the timeless wisdom of Islam.

Issue Occur In Marriage Of Generation Z

There are some issue occur in marriage that mostly of the married couples facing which is the wife earns high salary than the husband. This issue can lead into positive outcomes but also can lead into negative outcomes.

Listed below is the positive impacts of when a wife earns a higher salary than her husband:

Financial Stability

A higher-earning wife can contribute to increased financial stability for the family, providing a safety net for emergencies and helping achieve long-term financial goals.

Equality and Partnership

A marriage where the wife earns more can exemplify gender equality and partnership, emphasizing that both spouses contribute to the family's financial well-being.

Improved Quality of Life

A higher household income can lead to an improved quality of life for both partners, allowing for more opportunities and a higher standard of living.

Shared Responsibility

The couple may adopt a more equal distribution of household responsibilities, recognizing that the husband and wife are both contributing to the family's income.

Career Advancement

A higher-earning wife can serve as a role model and inspiration for career advancement, not only for her husband but also for their children, promoting ambition and hard work.

Empowerment and Confidence

Earning a high salary can boost the wife's confidence and sense of empowerment, which can positively affect her overall well-being and the marriage.

Flexibility and Choices

With dual incomes, the couple may have more flexibility in making lifestyle choices such as travel, education, and early retirement.

Reduction of Financial Stress

A higher-earning wife can help reduce financial stress within the family, contributing to a more harmonious and less anxiety-ridden environment.

Stronger Bonds

A marriage in which both partners support each other's professional success can lead to a stronger emotional bond, as both feel encouraged and empowered in their endeavors.

Resilience

The family may be more resilient to economic downturns and financial setbacks due to the stability of a higher combined income.

The impact of a wife's higher salary on the marriage is ultimately shaped by the couple's attitudes, values, and communication. Mutual respect, understanding, and support are key in navigating the dynamics of a marriage where the wife earns more, ensuring that it contributes positively to the relationship. When there is positive impacts, there will be also a negative consequences of when wife earning higher salary than the husband.

Below is the list of negative impact of when wife is earning high salary than the husband:

Ego and Self-Esteem Issues

Some husbands may experience feelings of inadequacy or a blow to their self-esteem if their wives earn significantly more. This can lead to personal and emotional challenges.

Resentment

In certain cases, a husband may feel resentful, which can strain the marital relationship. This resentment can result from societal or cultural expectations about traditional gender roles.

Power Struggles

A higher-earning wife can sometimes lead to power struggles within the marriage, especially if there are differences in how financial decisions are made or if one partner feels overshadowed.

Role Reversal Challenges

Role reversals in traditional gender roles can be challenging for some couples. It may require adjustments in household responsibilities and caregiving duties, leading to tension and conflicts.

Social Stigma

In some societies or communities, there may still be social stigmas or pressures associated with a husband not being the primary breadwinner, which can create stress for the couple.

Communication Breakdown

The financial dynamic can affect communication, as some husbands might struggle to discuss their feelings or concerns about their wife's higher income, leading to a lack of open dialogue.

Family and Peer Pressure

The negative impact can be compounded if family members or friends express disapproval or judgement about the wife's higher earnings.

Career Sacrifices

In some cases, the husband may make career sacrifices, such as taking on a lower-paying job or being a stay-at-home parent, which can lead to feelings of dissatisfaction.

Sixth types of Generations

Understanding the various generations that have shaped our world is essential for comprehending societal and cultural changes, as well as for bridging generational gaps and fostering harmonious relationships among individuals of all ages. Each generation is influenced by the historical, social, and technological context of their upbringing, resulting in unique characteristics, values, and worldviews.

The Silent Generation (1928-1945)

Mannheim, Karl (1952) The Silent Generation, born between 1928 and 1945, came of age during a period of economic recovery following World War II. They witnessed the emergence of television as a dominant form of entertainment and lived through the early years of the

Cold War. Members of this generation are known for their resilience, discipline, and strong work ethic, often attributed to the hardships they faced during the Great Depression and World War II.

The Baby Boomers (1946-1964)

Mannheim, Karl (1952) the Baby Boomers, born between 1946 and 1964, are characterized by their sheer numbers, as the post-war era saw a significant increase in birth rates. This generation experienced the cultural upheaval of the 1960s, marked by the civil rights movement, anti-war protests, and the sexual revolution. They were the first generation to embrace rock and roll music and television as primary forms of entertainment. Baby Boomers also witnessed the moon landing and the advent of personal computers, which later transformed the way society functions.

Generation X (1965-1980)

Mannheim, Karl (1952). Generation X, born between 1965 and 1980, grew up during a time of economic uncertainty and changing family structures. This generation witnessed the rise of divorce rates and an increase in the number of working mothers. They were the pioneers of the personal computer revolution, with the introduction of the first home computers and video game consoles. Generation Xers developed a reputation for their independent and entrepreneurial spirit, influenced by their experiences of latchkey childhoods and navigating the digital age.

The Millennials (1981-1996)

Mannheim, Karl (1952) the Millennials, born between 1981 and 1996, came of age during a time of rapid technological advancement. They are often described as the first true digital natives, as they grew up with the internet and mobile technology. Millennials experienced the 9/11 terrorist attacks and the subsequent War on Terror, as well as the global financial crisis of 2008. They are known for their idealism, social consciousness, and commitment to issues like climate change and social justice. Additionally, Millennials have embraced the gig economy and the concept of work-life balance.

Generation Z (1997-Present)

Mannheim, Karl (1952) generation Z, born from 1997 to the present, represents the newest cohort to enter adulthood. They have grown up in a world characterized by social media, smartphones, and a hyper-connected global community. Generation Z is marked by its diversity, tolerance, and technological proficiency. They have witnessed the impact of climate change and social unrest, with movements like Black Lives Matter and Fridays for Future shaping their values. As they continue to come of age, Generation Z is poised to reshape social and political landscapes.

Gender Equality in Working Between Generation

The generation that saw a larger gender disparity in terms of men working more than women is the Baby Boomer generation (born between 1946 and 1964). During this time, traditional gender roles were more prevalent, with men being expected to be the primary breadwinners and women primarily taking care of the household and children. This was influenced by societal norms and expectations, as well as limited opportunities for women in the workforce.

However, it's important to note that gender roles and expectations have evolved over time, and subsequent generations have seen significant progress towards gender equality in the workforce. For example, Generation X (born between 1965 and 1980) and Millennials (born between 1981 and 1996) have witnessed more women entering and excelling in various professions, challenging traditional gender norms.

Generation Z (born between the mid-1990s and early 2010s) is witnessing further progress towards gender equality, with an increasing number of women pursuing higher education and entering the workforce. While there may still be some gender disparities in certain industries or positions, the overall trend is towards greater gender equality in terms of work opportunities and participation.

Marriage in Islam: Tradition Meets Modernity

Marriage in Islam has traditionally been viewed as a sacred and significant institution, with strong emphasis on the preservation of family values, community, and religious identity. The practice of arranged marriages, the involvement of families in the matchmaking process, and the adherence to religious guidelines have been central to Islamic marital traditions.

Generation Z's approach to marriage in Islam reflects their broader values of individualism and personal choice. They are more likely to seek compatibility, shared values, and emotional connection in their prospective partners. The influence of social media and dating apps has also impacted the way they meet and get to know potential spouses.

The COVID-19 pandemic brought unique challenges to the process of finding a partner for Generation Z. Social distancing and lockdowns disrupted traditional matchmaking activities, forcing individuals to rely on virtual interactions and online platforms. This shift has led to a greater reliance on technology in the initial stages of courtship and marriage proposals.

Divorce in Islamic Societies: Changing Perspectives

Divorce in Islamic societies has traditionally been approached with caution and as a last resort, with reconciliation efforts prioritized. The Quran encourages reconciliation between spouses and provides a structured process for divorce, including arbitration and waiting periods.

Generation Z's perspective on divorce in Islamic societies reflects a balance between adherence to religious principles and contemporary values. They are more likely to advocate for gender equality and women's rights, which can influence their views on divorce. While respecting the sanctity of marriage, they may also prioritize individual well-being, mental health, and personal growth. This generation's emphasis on open communication and emotional expression can lead to a more progressive approach to divorce.

The COVID-19 pandemic has put additional stress on marriages, with lockdowns and economic uncertainties straining relationships. For Generation Z, this period has raised awareness of the importance of strong, healthy relationships and the significance of support structures within the community. As a result, some may be more open to divorce if they believe it is necessary for their emotional and mental well-being. Generation Z, a generation born into a rapidly changing world and shaped by the COVID-19 pandemic, exhibits financial

resilience, a unique approach to marriage in Islam, and evolving perspectives on divorce in Islamic societies. Their financial savviness and digital literacy have prepared them to face economic challenges, while the pandemic has emphasized the importance of financial preparedness.

In the context of marriage in Islam, Generation Z seeks a balance between tradition and personal choice, leaning toward emotional connections and compatibility. Their reliance on technology in courtship and the impact of the pandemic on marriage dynamics highlight their adaptability. The changing perspectives on divorce in Islamic societies among Generation Z underline their desire for individual well-being and the importance of open communication and emotional expression in relationships. While they respect the religious principles surrounding divorce, they may be more willing to consider it when faced with circumstances that impact their mental and emotional health.

Redefining Gender Roles: When The Wife Earns More Than The Husband in Malaysia

In today's evolving society, traditional gender roles are being challenged, including the expectation that husbands should be the primary breadwinners. With the rise of Generation Z in Malaysia, a generation known for its progressive mind set and values, it is not uncommon to find situations where the wife earns more than the husband. This article explores the implications of this shift in dynamics within marriages and how Generation Z in Malaysia is reshaping traditional gender roles.

Generation Z in Malaysia is characterized by its open-mindedness and acceptance of diverse perspectives. As a result, they are more likely to challenge traditional gender norms and embrace non-traditional family dynamics. In cases where the wife earns more than the husband, this generation is more inclined to view it as a natural outcome of individual capabilities and opportunities, rather than a threat to masculinity or societal expectations.

According to a study conducted by the Department of Statistics Malaysia, the proportion of wives earning more than their husbands has been steadily increasing. In 2019, approximately 26% of married women in Malaysia had higher incomes than their spouses. The income range varies, with some wives earning slightly more, while others significantly surpass their husbands' earnings. (Department of Statistics Malaysia, 2020).

The scenario of the wife earning more than the husband challenges traditional gender roles and prompts a reevaluation of societal expectations. Generation Z in Malaysia is at the forefront of this shift, recognizing that financial contributions within a marriage should not be limited by gender. They emphasize the importance of equality and mutual support, valuing the skills and contributions of both partners regardless of income disparities.

While Generation Z in Malaysia may embrace the idea of the wife earning more, societal expectations and cultural norms can still exert pressure on couples. Both partners may face external judgment or criticism, leading to potential challenges in navigating these expectations. However, Generation Z's progressive mind set and emphasis on individual fulfilment and happiness often empower couples to prioritize their own dynamics and choices over societal pressures.

Successful relationships where the wife earns more than the husband often rely on effective communication and mutual support. Generation Z in Malaysia recognizes the importance of open dialogue, understanding, and shared decision-making. Couples in this situation are more likely to have conversations about financial responsibilities, career aspirations, and personal goals, ensuring that both partners feel valued and respected.

When the wife earns more than the husband, power dynamics within the relationship may undergo a transformation. Generation Z in Malaysia acknowledges the need for equitable power distribution, emphasizing that financial contributions should not determine the worth or authority of either partner. Instead, they prioritize shared decision-making, respect, and collaboration, fostering a more balanced and harmonious relationship.

Generation Z in Malaysia is challenging traditional gender roles and reshaping societal expectations when it comes to the wife earning more than the husband. Their progressive mind set, emphasis on equality, and focus on individual fulfilment contribute to a more inclusive and egalitarian society. As this generation continues to redefine gender roles, it is crucial to support and celebrate diverse family dynamics, recognizing that financial contributions should not define the worth or success of individuals within a marriage.

Divorce in Islam: A Comprehensive Examination

In Islam, divorce and finance in marriage are closely intertwined. Islamic law recognize divorce as a permissible action, but it also outlines specific guidelines and responsibilities regarding financial matters during and after the dissolution of a marriage. Divorce, known as "Talaq" in Arabic, is a significant aspect of Islamic jurisprudence and family law. In Islam, the process of divorce is governed by specific rules and regulations designed to ensure fairness and protect the rights and dignity of all parties involved. According to Islam (2015), the wide discretionary powers given to the courts under the Matrimonial Causes Act 1973 (MCA 1973) and Civil Partnership Act 2004 (CPA 2004) to make orders for 'ancillary relief': to adjust the property rights of spouses and civil partners and require ongoing financial provision between them in order to achieve a 'fair' result in all the circumstances.

The Concept of Divorce in Islam

Divorce in Islam is seen as a permissible, though undesirable, means of ending a marital relationship. The Quran recognizes that marital disputes and incompatibility can arise, and it provides guidelines for the dissolution of a marriage. The Prophet Muhammad emphasized the importance of preserving the sanctity of the family unit and advised that divorce should be a last resort after all attempts at reconciliation have failed.

Divorce Procedures in Islam

Islamic divorce procedures involve several steps to ensure that the decision is taken with due consideration and respect for all parties. The process begins with the pronouncement of "Talaq" (divorce) by the husband, followed by a waiting period known as "Iddah." This period of abstinence serves several purposes, including the possibility of reconciliation. Traditional divorce includes three pronouncements, with a waiting period between each, to allow for reconciliation. Arbitration and mediation are encouraged to resolve disputes and promote reconciliation.

Reasons for Divorce in Islam

Islamic law recognizes several valid reasons for divorce, emphasizing the importance of justifiable grounds. Common reasons for divorce in Islam include incompatibility, cruelty and abuse, infidelity, neglect of marital duties, and incurable diseases. It is essential to note that divorce is generally discouraged without valid reasons, and reconciliation is preferred whenever possible.

Nafaqah in Islam: Financial Obligations During Marriage and After Divorce

Nafaqah is a word from Arabic word which taken from word *infaq* (Mohd & Ibrahim, 2012). In Islam, the concept of nafaqah holds significant importance in ensuring the financial well-being and stability of individuals within the context of marriage. Nafaqah refers to the financial support and maintenance that a husband is obligated to provide for his wife during their marriage and, in certain cases, even after divorce. Understanding the principles and obligations of nafaqah is crucial for Muslims to uphold the rights and responsibilities within the institution of marriage.

During the marriage, the husband has the primary responsibility to provide for the financial needs of his wife. This includes providing shelter, food, clothing, and other necessities according to his means and the lifestyle to which the couple is accustomed. The extent of the husband's financial obligations is determined by factors such as his financial capacity, the wife's needs, and the customs and traditions of the community.

Even after divorce, the husband may still have financial obligations towards his ex-wife, depending on the circumstances. This is known as nafaqah mut'ah or post-divorce maintenance. The duration and amount of nafaqah mut'ah are determined by Islamic jurisprudence and may vary based on factors such as the length of the marriage, the financial capacity of the husband, and the needs of the ex-wife. The purpose of nafaqah mut'ah is to provide temporary financial support to the ex-wife during the transitional period after divorce.

In Islam, the principle of fairness (*adl*) is emphasized in matters of nafaqah. The husband is expected to fulfil his financial obligations to the best of his ability, taking into account his financial capacity and the needs of his wife. If the husband fails to provide adequate nafaqah during the marriage or after divorce, the wife has the right to seek legal recourse to ensure her rights are upheld.

While the primary responsibility for nafaqah lies with the husband, it is important to note that Islam also encourages mutual financial support and cooperation between spouses. Both partners are encouraged to contribute to the household expenses and share financial responsibilities based on their abilities and circumstances. This promotes a sense of partnership and equality within the marriage.

Nafaqah in Islam encompasses the financial obligations that a husband has towards his wife during marriage and, in certain cases, after divorce. It ensures the financial well-being and stability of individuals within the institution of marriage. Understanding the principles of nafaqah allows Muslims to fulfil their responsibilities and rights, promoting a harmonious and equitable relationship between spouses. By upholding the principles of fairness and mutual

support, Muslims can establish strong and fulfilling marriages that are rooted in Islamic values.

Below is the statistics for Muslim divorces in Malaysia for the year of 2022:

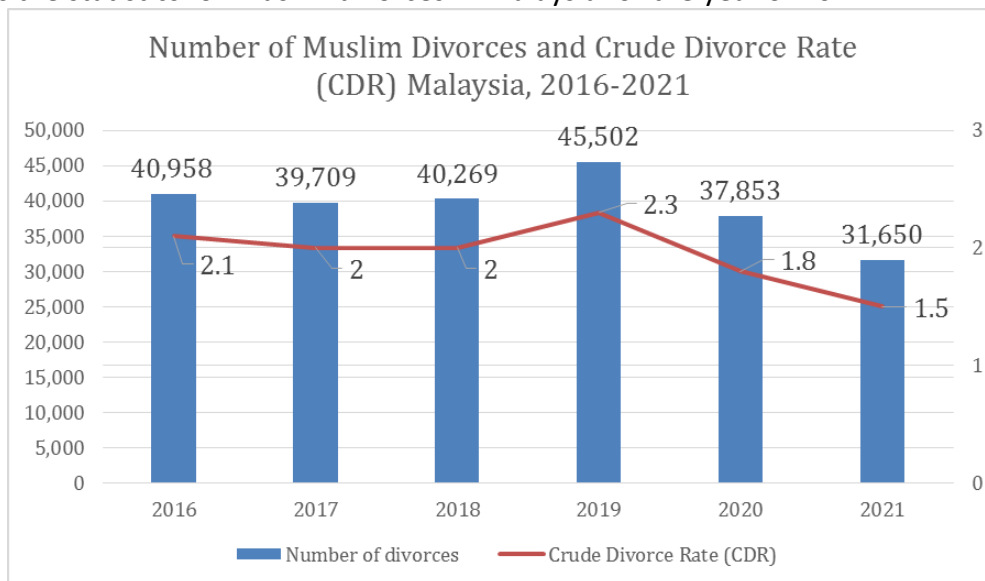


Figure 1: Statistics for Muslim divorces in Malaysia 2022.

Figure below shows the Muslim General Divorce Rate (GDR):

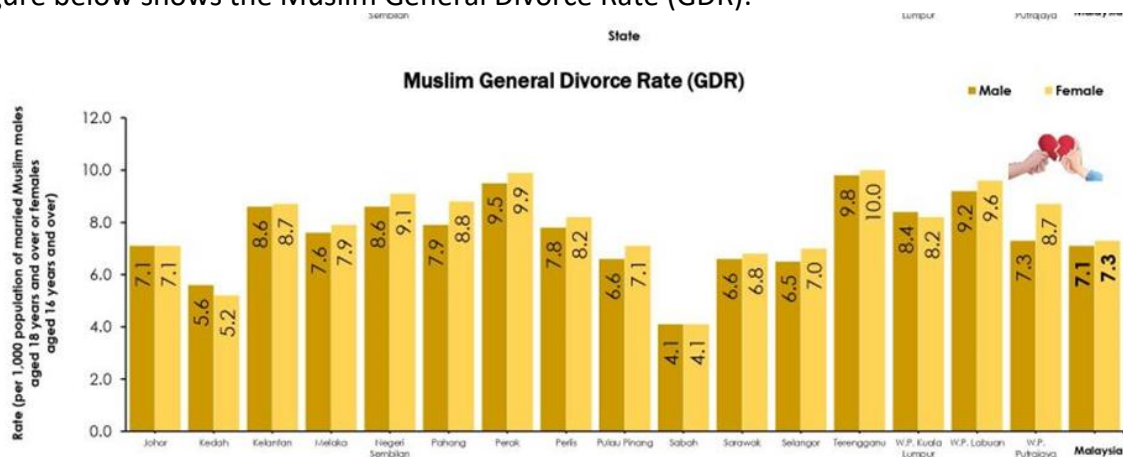


Figure 2: Muslim General Divorce Rate (GDR).

Conceptual Framework

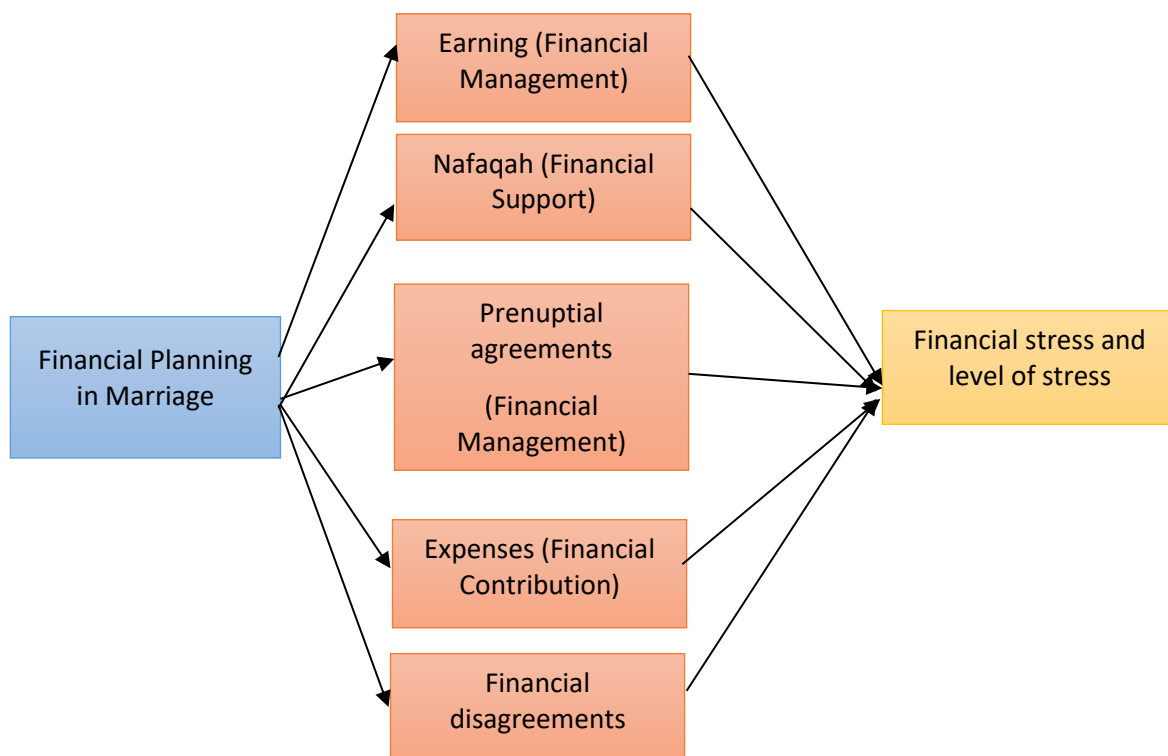


Figure 3: Conceptual Framework
Source: Developed for this study.

The conceptual framework above shows the financial planning in marriage. This study is to observe the effect of financial management, financial support and financial contribution toward the financial disagreements, stress level and financial stress. This study is to find out what earning, nafaqah, prenuptial agreements, expenses and financial disagreements can affect the financial stress and the stress level of individual. More explanation on findings.

Research Methodology

The research methodology is both quantitative and qualitative. The research was conducted by collecting quantitative and qualitative data and information quantitatively. The design used for this research is survey research, using large scale participants as representative of general opinion related to the views of Generation Z on the financial in marriage (Islam Perspective) in Sarawak. Why researcher choose Sarawak, because Sarawak is one of the states has highest child marriage in the country (Pei, 2022). Child brides are more likely to experience poverty throughout their lives. They lack the necessary skills, knowledge and resources to escape poverty and achieve financial independence. They are often trapped in a cycle of early childbearing, limited economic opportunities and inadequate access to healthcare and social protection, leading to increased vulnerability to poverty. Additionally, child marriage can also impact the overall household income. When both spouses are young and lack education or skills, they may struggle to find stable employment or earn a sufficient income. This can lead to financial instability and difficulties in meeting basic needs, including healthcare, nutrition and education for their children.

The participants were those between 20 and 24 that are locally from Sarawak and is Muslim. This age shows that this participants are from Generation Z. The participants aged between 20-24 are referred to as young adults. Most of them get married when they are still young or even as children, below 18 years old. They are chosen as participants because the researcher wants to explore the experiences of young married individuals and their opinions on financial planning and marriage in Islamic culture. At this age, most individuals have the ability to think rationally and logically due to the experiences they have faced since marrying at a young age. If the researcher were to ask those who are still below 18 years old, they would not have much knowledge or information to provide. The participant total was 130 people, with the composition of female participants 65 people and male participants is 65 people. The participants were chosen using the random sampling technique. This sampling technique select randomly the subset of a population. Each of the participants has an equal chance to be selected as sample. The composition of the participants is shown in the table below:

Table 2

Participants of the Research

Female	Male	Total
65	65	130

The participants were interviewed with an open-ended questions format related to the research objectives. The data were collected through phone calls and messages through Whatsapp. The data analysis of the results was conducted in four steps which is content analysis, tabulation, analysis and reporting (Geoffrey et al., 2005). The following steps including the coding of the results and the selective data entry process. The source of all measurement from (Syafri et al., 2022). Specification of where the researcher obtained the interview questions, understand the topic and find out which are relevant to the topic and read relevant articles.

Findings

Table 3

Summary of the respondent's profile

		Frequency	Percentage %)
Gender	Female	65	50
	Male	65	50
Age	20	11	8.46
	21	19	14.62
	22	25	19.23
	23	48	36.92
	24	27	20.77
Occupation	Government	14	10.77
	Private	46	35.38
	Self-employed	57	43.85
	Unemployed	13	10
Household income per month	<RM1,000	21	16.15
	RM1,001-RM2000	78	60
	RM2,001-RM3,000	23	17.69
	>RM3,000	8	6.15

The findings of the research were able to answer the research questions. The results were analyzed and showed in seven findings, both the forms of narrative explanation and diagrams, as follows:

Based on the survey results regarding the female earning more than male in Generation Z, most of the respondents disagree with female earning more than male in Generation Z. 68% of respondents disagree with the statement, while 27% agree and 5% did not give their opinion. The first findings is about female earning more than male. The updated research objective for findings 1 and 2 has already been updated, which is "To investigate the implications of women earning more than men and the importance of providing nafaqah in Islamic societies". First and second findings is both related to the first research objective. For the first findings, most of the respondent is disagree with the statements, as shown on the figure 1, there is 68% disagree that female is earning more than male. This is because some of them experience that their salary (women) is not the same as her co-workers even though they are in the same level. The result shown in Figure 4 as follows:

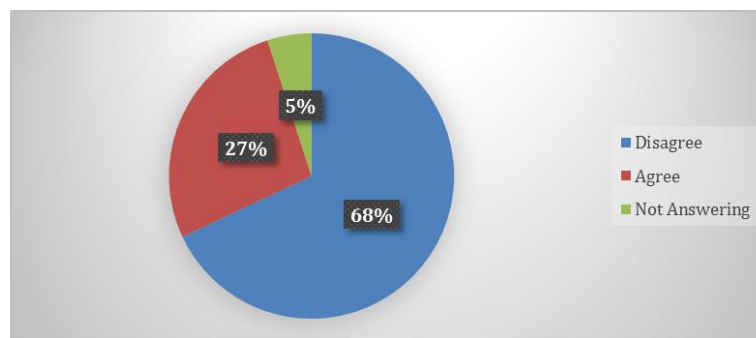


Figure 4: Female Earning More than Male.

In Islam, nafaqah refers to the financial support and maintenance that a husband is obligated to provide to his wife and children. It is derived from the Arabic word "*nafaqa*," which means sustenance or provision. Nafaqah is considered an important aspect of Islamic marriage and family life, as it ensures the well-being and stability of the family unit. The importance of nafaqah lies in maintaining the well-being and stability of the family. It ensures that the wife and children are provided for and are not burdened with financial hardships. By fulfilling his obligation of nafaqah, a husband demonstrates his commitment to his family and fulfills his role as a provider and protector. This financial support allows the wife to focus on her role as a mother and caretaker without having to worry about meeting basic needs. For the second findings result which is, providing nafaqah is important? The researcher want to know the answer of respondent regarding nafaqah whether it is important or not and most of the respondents answer yes which means for them nafaqah is important. There are 85% of the respondents answer as yes while 15% of the respondents answer as no. When the researcher ask why their answer is no, mostly said that a wife has their own income to cover up their own needed. Nafaqah is related to Islamic societies, it is important to support the wife financially. The highest percentage of this findings is 85% which most of the respondents agree or choose yes for this findings, means, they agree that providing nafaqah is important. The result is shown in Figure 5 as follows:

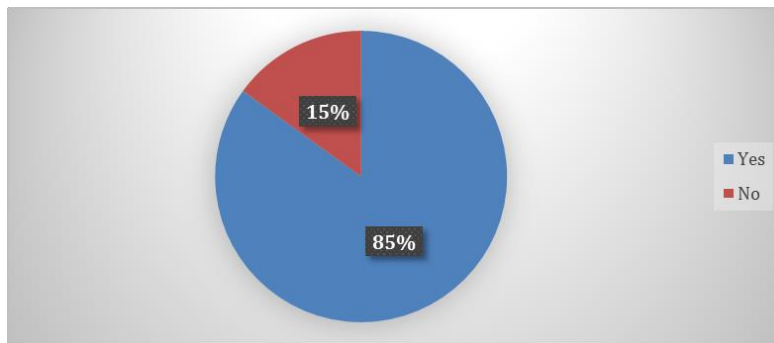


Figure 5: Providing Nafaqah is Important?

A prenuptial agreement, also known as a prenup or premarital agreement, is a legal contract entered into by a couple before they get married or enter into a civil partnership. Both muslim spouses in marriage allowed to have prenuptial agreements as long as the terms of agreement are not against the teachings of Islam. It outlines the rights, responsibilities, and obligations of each party in the event of a divorce, separation, or death. Regarding the prenuptial agreement, those who are agree for having prenuptial agreement before marriage have one single reason, to prepare for the worst outcome after married. There are 69% of the respondents agree for having prenuptial agreement before married and 28% disagree while 3% not sure what to answer. The updated research objective is “To investigate the impact of prenuptial agreements on gender roles and expectations regarding financial contributions and household expenses in marriage”. For the third findings, most of the respondents is agree to have a prenuptial agreement before marriage. The result shows the positive impact of prenuptial agreements on gender roles. The result is shown in Figure 6 as follows:

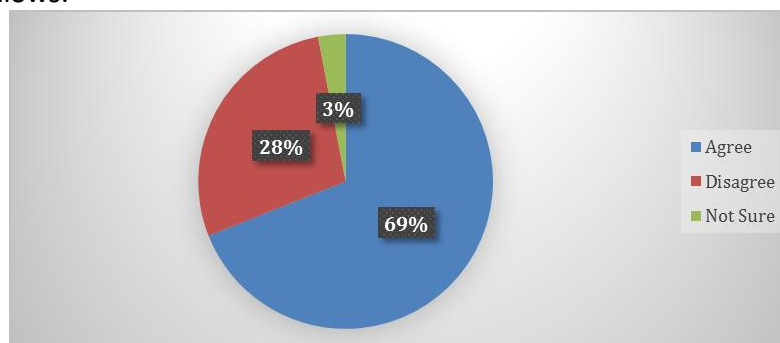


Figure 6: Having Prenuptial Agreement Before Marriage.

Who decide who pays for what expenses in marriage? This is important because it is to establish financial clarity and avoid misunderstandings or conflicts. By clearly defining each partner’s responsibilities for different expenses, it reduces the likelihood of arguments or resentment about money matters. For this findings, the researcher finds out that most of the respondent choose to split expenses equally while the other choose to divide the expenses based on income proportions. There are 58% choose to split expenses equally while the other 42% choose to divide the expenses based on income proportions. To answer the research objective, most of the respondents expect to handle together the financial and household expenses in marriage. The result is shown in Figure 7 as follows:

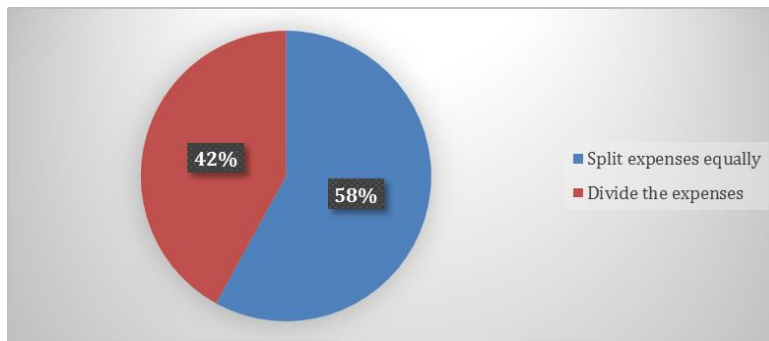


Figure 7: Who Pays For What Expenses in Marriage.

Handling financial disagreements or conflicts in marriage can be challenging, but it is essential for maintaining a healthy relationship. The married couple need to work together and maintaining open lines of communication, this is easily navigate these challenges and build a stronger financial foundation for the relationship. For this findings, the researcher ask the respondent how they handle financial disagreements or conflicts in marriage. The researcher summarize it into three (3) category which is open and honest communication, compromise and find balance, and allocate responsibilities. Most of the respondent answer to handle financial disagreement or conflict with open and honest communication. There are 48% of respondent choose open and honest communication, 28% of the respondent choose compromise and find balance and 24% of the respondent choose allocate responsibilities. *the respondents are free to answer whatever answer they want and based on their answer, the researcher has summarize it and divide into three categories as shown on figure 5 and figure 6. The updated research objective that related to findings number 5 and 6 is, "To assess the prevalence and nature of financial disagreements in intimate relationships and their association with individual stress levels and well-being". For the findings number 5, handle financial disagreements or conflict. The result from this findings can show that they respondents handle the disagreements or conflict with open and honest communication, compromise and find balance of money and allocate responsibilities. This are the 3 categories of answer that the researcher had summarize. The respondents are free to answer whatever they want. There are no option for this question. The result is shown in Figure 8 as follows:

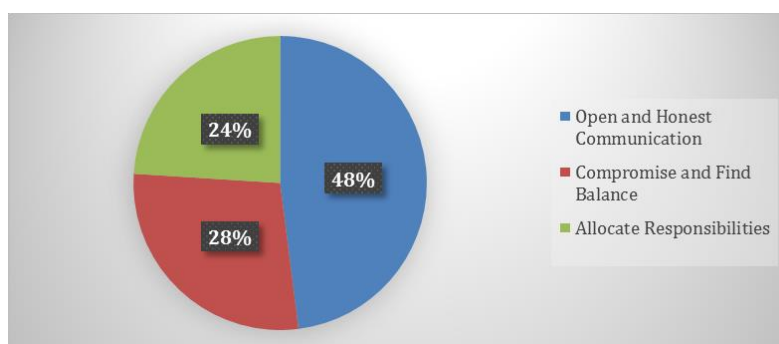


Figure 8: Handle Financial Disagreements or Conflict.

Financial stress can have a significant impact on individual well-being and mental health within a marital relationship. It is important to approach financial stress as a team. Supporting each other, seeking help when needed and maintaining open lines of communication can help mitigate the negative impact on individual well-being and mental health within a marital relationship. For this findings, the researcher also summarize the answer of the respondent into three (3) category which is anxiety and depression, relationship strain and reduced quality of life. Anxiety and

depression key points is anxiety, depression, constant worry of money, mounting debt, helplessness and hopelessness. The key points of relationship strain is strain, arguments, differences in financial values and pressure of financial responsibilities. The key points of reduced quality of life is limit individuals' ability to enjoy life, having a sense of deprivation and restrict opportunities for personal growth and self-care. Most of the respondent answer anxiety and depression, follow with reduced quality of life and lastly is relationship strain. There are 52% of the respondent choose anxiety and depression, 30% of the respondent choose reduced quality of life and 18% of the respondent choose relationship strain. Financial stress influence individual well-being. Most of the respondents answer related to anxiety and depression which is 52%, the highest percentage. Meaning of this findings is what is the highest levels of stress and for the answer mostly answer is anxiety and depression. The high the stress, it cause the negative impact to the respondents. The result is shown in Figure 9 as follows:

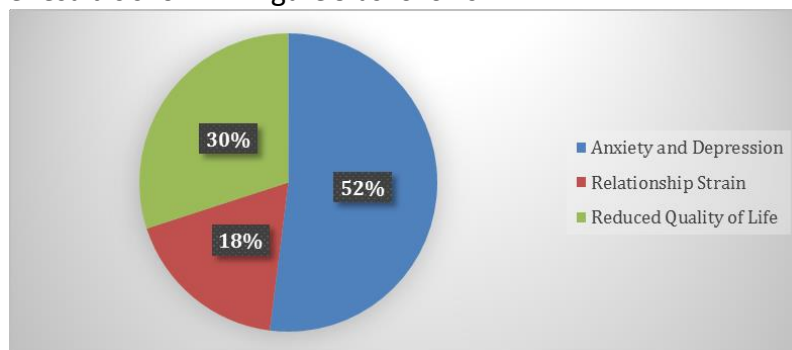


Figure 9: Financial Stress Influence Individual Well-Being.

Financial stress can contribute to an increased divorce rate. When couples face financial difficulties and are unable to effectively manage or resolve them, it can lead to increase tension, arguments and dissatisfaction within the marriage. This can ultimately result in a breakdown of the relationship and lead to divorce. Financial stress can exacerbate existing issues in a marriage and make it more difficult for couples to navigate through challenges together. It is important for couples to address financial stress and seek support and guidance to prevent it from negatively impacting their marriage. This statement can be proved by the percentage of the respondent that agree the financial stress can contribute to an increased in divorce rate. 92% of the respondent agree that financial stress contribute to the divorce case while 8% disagree with this statement. Those respondent that disagree have their reason which is because financial stress can be handled if both spouses have a good communication and discussion, so it will prevent divorce. The result is shown in Figure 10 as follows:

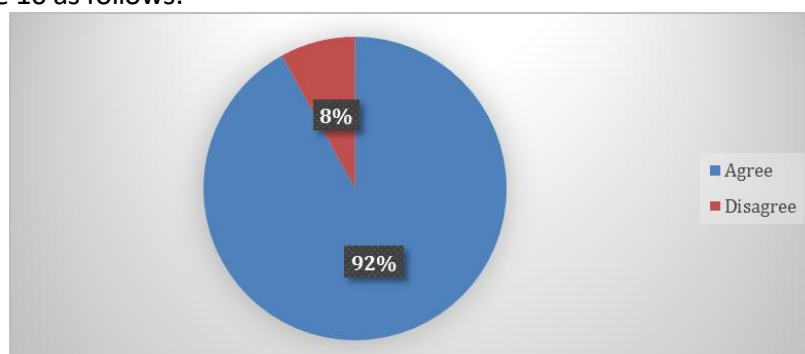


Figure 10: Financial Stress Cause the Divorce.

Discussion

The survey results shows that most of the Muslim generation Z respond negatively regarding the first finding which is female earning more than male. Most of them agree that male is earning more than female. Based on the example that one of the respondent provided, mostly male earning more in his company than female. It is because they thought that female would work less than male. This is the gender pay gap that still happening even in the generation Z.

Based on findings number 2 which is providing nafaqah is important or not. Most of the respondent choose that nafaqah is important. Even some of the male respondent also agree that nafaqah is important. For them, nafaqah is important to support the wife and children financially. Furthermore, the husband not only support financially but also provide the basic necessities such as food, clothing, shelter and medical expenses.

Based on findings number 3, most of the respondent agree that having prenuptial agreement before marriage. The reason they agree to having prenuptial agreement before marriage is because to prepare the worst case happen after marriage. A prenuptial agreement is a legal document that outlines how assets, debts and other financial matters will be divided in the event of a divorce or separation. However, there are also respondent disagree to have prenuptial agreement before marriage which their reason is that it can cause trust issue in relationship.

Based on findings number 4, who decide who pays for what expenses in marriage, most of the respondent answer that they prefer to split the expenses equally which means both wife and husband combine their finances completely, pooling all their income and paying for expenses jointly. There are also respondent answer that they would divide the expenses based on income proportions. For example, if the husband have higher income then the husband would pay more for the expenses.

Based on findings number 5, how to handle financial disagreements or conflicts in marriage. In this finding, the researcher found out how the respondent would handle the financial disagreements or conflicts in their marriage. Based on the respondent's answer, the researcher summarize it into three (3) category which is open and honest communication, compromise and find balance and allocate responsibilities. For the first category which is open and honest communication, most of the respondent's answer is related to this category because it will be easy to set shared financial goals, create the budget together and be more transparent about debts and financial obligations. Second category which is compromise and find balance. Only a few respondent's had answer their question because it is important to find a middle ground when making financial decisions and then find balance between saving and spending. The third category which is allocate responsibilities. For this category, the reason that the respondent also choose to answer this is because to divide financial responsibilities. It is to determine who will be responsible for specific financial tasks, such as paying bills, budgeting and managing investment. This is to help both partners involved in the financial decision-making process.

Based on the finding number 6, for the financial stress that could influence individual well-being and mental health, the answer of the respondents also summarize into three (3) category which is anxiety and depression, relationship strain and reduced quality of life. For

the first category which is anxiety and depression, most of the respondent answer related to anxiety and depression. This is because for them, financial stress could make individual to anxiety and depression. As a muslim, they trust that Allah is with them during hardship. Second category which is relationship strain. Only a few of the respondents answer related to this category. The reason the respondent answer financial stress can cause the relationship strain is because they always have an argument with their partner whenever they have a financial problem. The third category which is reduced quality of life. The respondent's answer that related to this category is the second highest percentage among the three (3) category. Some of the respondents provide the reason why they said that financial stress can reduced the quality of life, when they have problem with financial, they need to limit the use of their money and need to restrict themselves to buy anything for fun.

Based on the last finding which is number seven, almost all of the respondents agree that the financial stress can cause the partner in marriage to divorce and it is the main factors that can cause the divorce rate to increase. There are also few respondent that disagree if the financial stress can cause the divorce. The reason they answer disagree is because for them, financial stress can be handled if both spouses can discuss or communicate well during the financial problem arises. This is because stress need to handle with calm, if not, it can cause increased in conflict. Then, the respondent that agree financial stress can cause marriage to end because it can lead to communication breakdown between spouses. When couples are struggling financially, they may find it difficult to openly discuss their concerns, fears and frustations. This lack of communication can create a divide between spouses and make it challenging to work through financial issues together.

Based on all the findings, most of the respondent's answer that finances in marriage is important to prevent financial stress after marriage. Living together with partner is like sharing everything with the partner. From the first findings, most of the respondent answer that female earning lower than male. The reason from the female perspective is because female always taking leave for a reason. That's mean, male would not easily taking a leave because they are not like female which female can get pregnant and etc. This is the gender pay gap biased that still happen among this generation. Not only muslim, but there are also non-muslim female that are getting lower salary than their male colleagues. This finding and the second finding is related to the first research objective. The second finding which is about nafaqah. Even the male respondent also agree that nafaqah toward wife and children is important. The reason for those respondent that disagree for the nafaqah given to wife and children is because the salary of the husband is lower. So, some of the female answer that they did not expect for the nafaqah when their husband salary is not enough to give nafaqah. However, the husband still provide for the other things such as food, shelter and so on. This also can be call as nafaqah. For the second objective, the finding number three and four while the third objective related to finding number five and six.

The second objective is to investigate the impact of prenuptial agreements on gender roles and expectations regarding financial contributions and household expenses in marriage. This objective related to finding number three and four which is having prenuptial agreement before marriage and who pays for what expenses in marriage. Based on the survey, most of the respondent agree that the factors that influence financial decision-making is based on trust and transparency and financial responsibilities. For trust and

transparency, trust is a fundamental aspect of any marriage, including financial matters. Both spouses should be transparent about their financial situations, income, debts and expenditures. Honesty and trustworthiness are essential in making informed financial decisions. For financial responsibilities, Islam assigns specific financial responsibilities to each spouse within a marriage. The husband is generally responsible for providing for the family's basic needs, while the wife has the right to her own income and can contribute to the household expenses voluntarily. These roles may vary depend on the couple's agreement and individual circumstances.

The third objective is to assess the prevalence and nature of financial disagreements in intimate relationships and their association with individual stress levels and well-being. This objective related to finding number five and six which is handle financial disagreements or conflict and financial stress influence individual well-being. Overall explanation from the survey, the effects of financial stress on marital relationship in Islam is the strain on the communication, trust issue, emotional strain and conflict over financial priorities. For strain on communication, financial stress can lead to increased tension and arguments between spouses. The pressure of managing finances can make it difficult for couples to communicate effectively and resolve conflicts. This can strain the overall marital relationship. Next, trust issues. Financial stress can create trust issues between spouses. If one partner is not transparent about their financial situation or mismanages finances, it can lead to a breakdown in trust. Trust is a crucial element in any Islamic marriage, and financial stress can erode this trust. Then, emotional strain. Financial stress can take a toll on the emotional well-being of both spouses. Constant worry about money, debt, or financial instability can lead to feelings of anxiety, frustration, and even depression. These emotional strains can negatively impact the marital relationship. Last but not least, conflict over financial priorities. Financial stress can lead to disagreements over financial priorities and goals. One spouse may prioritize saving for the future, while the other may prioritize immediate needs or desires. These conflicting priorities can lead to further tension and conflict within the marriage. The highest level of stress as observed on the result from the figure 6 is anxiety and depression.

Conclusion

This research found out that finances in marriage is important to be consider before getting marriage. Managing finances in a marriage in Islam is guided by the principles of transparency, responsibility, and fairness. Islamic teachings emphasize open communication, trust, and mutual consent in financial matters. Couples are encouraged to work together, share their financial burdens, and prioritize the well-being of the family as a whole. It is essential to adhere to Islamic financial ethics, such as avoiding interest (usury) and ensuring that wealth is earned and spent in a manner consistent with Islamic values. Overall, finances in a marriage in Islam should be approached with a strong commitment to justice and the welfare of the family, in accordance with Islamic teachings. Islamic teachings about finance for Generation Z continue to emphasize important principles that are relevant to their financial well-being. To enhance the institution of marriage in Islam and address the financial aspects, several recommendations can be provided: (1) education and awareness. Promote education and awareness about the rights and responsibilities of both spouses in a marriage, including financial obligations. This can be done through pre-marital counseling or workshops, (2) encourage open communication. Encourage couples to have open and honest discussions

about their financial expectations, goals and responsibilities before married or after married, (3) emphasize financial fairness. Educate both spouses about the Islamic concept of financial fairness in marriage. This includes the husband's responsibility to provide for the family's basic need and the wife's right to her own wealth and financial independence, (4) encourage joint financial planning. Encourage couples to create joint financial plans and budgets to ensure transparency and shared decision-making regarding income, expenses and savings. This will help avoid financial disputes and promote harmony in the marriage, (5) promote financial literacy. Provide resources and support to enhance financial literacy among married couples. This can include workshops or seminars on budgeting, saving, investing and managing debt, (6) address dowry issues. Address the issue of extravagant dowries and encourage moderation in accordance with Islamic principles. Promote the concept of Mahr (a mandatory gift from the husband to the wife) as symbol of love, care and financial security rather than an excessive financial burden.

To mitigate the effects of financial stress on marital relationships in Islam, it is important for couples to: (1) Communicate openly and honestly about financial concerns and challenges. (2) Seek guidance from Islamic scholars or financial advisors to align their financial decisions with Islamic principles. (3) Develop a budget and financial plan together to manage expenses and savings. (4) Support each other emotionally and provide reassurance during times of financial stress. (5) Practice gratitude and contentment, focusing on the blessings they have rather than dwelling on financial difficulties. (6) Seek help from family or community resources if needed, such as financial counseling or assistance programs. By addressing financial stress proactively and working together as a team, couples can strengthen their marital relationship in the face of financial challenges.

In Islam, finances play a significant role in marriage as they are considered an essential aspect of a successful and harmonious relationship. The perspective of Islam on finances in marriage remains consistent across generations, including Generation Z. Islam encourages both spouses to contribute to the financial well-being of the family, although the level of contribution may vary depending on cultural and societal norms. The Quran states that men are responsible for providing for their families, while women are not obligated to financially support the household. However, this does not mean that women cannot work or contribute financially if they choose to do so. In Generation Z, there is an increasing trend of women pursuing education and careers, which has led to a shift in traditional gender roles. Many Muslim women in this generation are actively working and contributing financially to their marriages. This shift is supported by Islamic teachings that emphasize the importance of mutual cooperation and shared responsibilities within a marriage. Islam promotes the concept of "mahr," which is a mandatory gift that a husband gives to his wife upon marriage. This gift is intended to provide financial security for the wife and is her exclusive property. It serves as a form of financial protection and ensures that the wife has some financial independence. Additionally, Islam encourages transparency and open communication between spouses regarding financial matters. It is important for both partners to be aware of the financial situation of the household, including income, expenses, and savings. This allows for joint decision-making and prevents misunderstandings or conflicts related to finances. Generation Z, with its access to technology and information, has the advantage of being able to manage finances more efficiently. Online banking, budgeting apps, and investment platforms make it easier for couples to track their expenses, set financial goals, and plan for

the future. This generation is also more open to discussing financial matters and seeking professional advice when needed. Overall, the perspective of Islam on finances in marriage remains relevant and practical for Generation Z. It emphasizes the importance of mutual cooperation, shared responsibilities, and financial transparency. Both spouses are encouraged to contribute to the financial well-being of the family, while respecting each other's capabilities and choices to do so.

The perspective of Islam on finances in marriage, particularly in Generation Z, can be understood through several theoretical concepts. Firstly, Islam emphasizes the concept of "nafaqah," which refers to the financial support that a husband is obligated to provide for his wife and family. This support includes basic necessities such as food, clothing, shelter, and healthcare. The Quran states, "Men are the protectors and maintainers of women because Allah has made one of them excel the other and because they spend out of their property" (4:34). This verse highlights the responsibility of men to financially support their families. However, Islam also recognizes the changing dynamics of society and the increasing participation of women in the workforce. Islamic teachings encourage women to pursue education and careers if they wish to do so. This means that women in Generation Z are more likely to contribute financially to their marriages. The Quran states, "And do not wish for that by which Allah has made some of you exceed others. For men is a share of what they have earned, and for women is a share of what they have earned" (4:32). This verse emphasizes that both men and women have the right to earn and contribute to the household. Furthermore, Islam promotes the concept of "*mahr*," which is a mandatory gift that a husband gives to his wife upon marriage. This gift serves as a form of financial security for the wife and is her exclusive property. It ensures that the wife has some financial independence and can use the gift as she sees fit. Most of Generation Z are focused on pursuing their own careers and finances. However, there are still many individuals in this generation who are getting married at an early age. Some of them have their own jobs, such as freelance content creators or small business owners, which can contribute to their income. This is because they are following the current trends, which are popular on platforms like TikTok, Facebook, and Shopee.

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