

Methods for the Development of a Marriage Expenses Management Model Framework Based on the Principles of Maqasid Sharia

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Abstract

The current trend in wedding receptions often highlights high expenditures. Although some can afford significant expenses, such spending may not necessarily comply with Sharia guidelines in managing wedding expenses. Many young individuals today are willing to involve themselves in debt solely to allocate funds for a wedding expenditure beyond their personal financial means. This situation highlights the need for the development of a specific guideline in the form of a model to manage wedding expenses. The constructed model needs to be based on the principles of Maqasid Shariah to ensure the preservation of wealth is achieved. Therefore, this study aims to examine the methods of constructing a wedding expense management model based on the principles of Maqasid Shariah. Through qualitative research, data is collected through three methods: documentation, interviews, and focus group discussions (FGD). A total of six experts were interviewed using a semi-structured approach, and five individuals participated as a panel in the Focus Group Discussion (FGD) sessions. This study identified the method of constructing the model starting with the determination of Maqasid elements necessary to be applied in the model, the classification of the model, and subsequent improvements based on scholarly discussions by the FGD panel members. The constructed model was then validated by experts, refined, given a name, and registered as an intellectual property under the Intellectual Property Corporation of Malaysia (Perbadanan Harta Intelek Malaysia).

Keywords: Wedding Expenses, Wedding Expense Management Model, Model Construction Method

Introduction

Wedding ceremonies among contemporary Malay society are increasingly celebrated with grandeur over time. They not only uphold traditional celebration customs such as the preparations before the solemnization of the couple, the wedding ceremony, and so forth

(Rahman, 2010), but also organize various events that align with current celebration trends. The changing lifestyle of modern society has led to a transformation in the celebration of weddings in the new millennium. According to Salehuddin (2016), the dreams and preferences of each couple in celebrating their wedding ceremonies today are diverse and different compared to how Malay weddings were traditionally celebrated in the past. This is because contemporary wedding ceremonies often involve a significant financial investment.

Mass media, whether print, electronic, or digital, also play a role in influencing societal trends in following current wedding celebration trends, even if individuals do not have sufficient financial resources. Discussing the role of mass media, Hamid (2016), explains that the influence of mass media can lead society towards the formation of new patterns of thinking and behavioral cultures. The study conducted by Salehuddin (2016), on couples from low-income families indicates that wedding-related magazines are highly dominant as a source of information and primary reference for them in engaging in consumption activities related to the commodities and services provided by the wedding industry. Therefore, it is not surprising that various new trends have emerged in wedding celebrations, such as the customization of guest reception attire, the provision of photo booths, candy booths, and various other current trends.

As can be seen, the reality of wedding celebrations today involves various forms of festivities and events, undoubtedly requiring specific expenditures. It is no longer an event that can be easily carried out without financial planning and thorough preparation. According to Azmi & Ahmad (2016), weddings in the present time are viewed as a form of worship that is increasingly burdensome. To ensure the success of such an event, prospective couples and their families need to establish a strong financial foundation because all the customs and trends they wish to celebrate cannot be implemented without a certain amount of financial resources.

When dealing with wedding preparations, those who are financially capable may not face issues from a financial perspective. However, if their expenses are not guided appropriately from the Sharia perspective, they may fall into issues of extravagance or spending wealth in ways that not permitted in Islam. For couples who are not financially capable, they may be divided into two groups. The first group consists of those who are willing to spend money on wedding preparations based on their desires or even resort to borrowing solely to follow the current wedding celebration trends. This situation is indeed not impossible because, as stated by Ali (1989), there are parents who are willing to incur debt to ensure that their children's wedding ceremonies are celebrated grandly. If parents are willing to do so, the couples intending to get married will likely have the same willingness. This is explained by Abd. Hadi et al. (2019) in their study, which found that nearly 30% of respondents took out loans for the purpose of organizing weddings ranging from RM 20,000 to RM 30,000. Meanwhile, almost 50% obtained loans ranging from RM 40,000 to RM 50,000. Furthermore, the second group consists of those who are forced to sacrifice their desire to get married solely to ensure that the required financial amount for wedding preparations is sufficient. Even if they do not take out loans, the action of delaying marriage for an extended period can also lead to other negative effects. Hassan & Seng (1995) stated that one of the factors for late marriages is the prolonged time needed to save money for marriage purposes. This is also emphasized by Yassin (2011), who believes that high wedding expenses and dowry

payments can lead to the postponement of marriage. Such delays can subsequently contribute to social issues among young individuals with a desire to get married, particularly issues related to premarital relations (zina) as mentioned by Ali (2015).

Looking at the current scenario regarding the trend in managing wedding expenses which influenced by the times, the elements of Maqasid Shariah in wedding expenditure transactions are increasingly marginalized. The principle of preserving wealth in managing such expenses is observed to be less practiced according to priorities as recommended by Islamic law. Even the wedding preparations prioritized by society to the extent of exceeding one's means can lead to neglecting the essence of Maqasid Shariah that should be preserved. Although managing wedding expenses is a personal matter for each individual, Islamic law still provides well-structured guidelines to ensure that the objectives of Shariah are achieved.

Based on the presented situation, an academic study needs to be undertaken to address the issue of wedding expenditure burdens that impact issues such as indebtedness, late marriages, and social problems. To solve these problems, a specific guide in the form of a model should be provided to the contemporary Malay society, as well as stakeholders involved in managing wedding expenses. This guide should encompass financial planning and extend to the process of spending in ways recommended by Islamic law. The model that needs to be developed must be based on the principles of Maqasid Shariah to align with Islamic requirements in managing wedding expenses. Therefore, this study aims to explain how the process of constructing a wedding expenditure model based on the principles of Maqasid Shariah is carried out.

Literature Review

Several studies related to wedding expenditure management have been conducted by various researchers. Sa'id (2012), highlights the issue of celebrating weddings on a large scale as one of the methods to address the increasing burden of wedding expenses. According to him, such marriage approach is the best solution for those who are facing financial difficulties and also for parents with many children. The study conducted by Yana (2017), found that one of the unique practices that still be practiced by the Javanese community today is the tradition of "merewang" during wedding preparations. Her research discovered that despite various developments and modernization, the "rewang" culture, a traditional communal assistance system during wedding celebrations, is still practiced by several Javanese communities in Johor. According to her, the practice of "rewang" can instill pure values in community life, such as selflessness, mutual respect, and sharing emotions together in a life that interconnects human relationships.

Husin et al. (2020) also studied practices similar to "rewang" in wedding expenditure management. The research, which discusses cooperative practices among the Malay community when managing wedding expenses, identified three forms of collaboration highlighted by the informants. These forms of collaboration include financial contributions from the parents or family members, financing the costs of goods or services, and the practice of mutual cooperation to ensure the success of the wedding celebration. Furthermore, another study proposing a specific plan to help reduce financial burdens for couples planning to get married was conducted by Azmi (2016). This study has resulted in a financial product called the Zawaj Scheme. According to the researcher, this product should be introduced to

assist young individuals who are getting married for the first time by providing consultation services and financing for catering, bridal arrangements, and canopies. The product is structured based on an *ijarah* contract, where service fees are charged based on the services provided. The Zawaj Scheme is seen as a way to address loan cost issues, expected to encourage young people to marry earlier, and indirectly help alleviate social problems arising from late marriages.

These studies present various proposals for managing wedding expenses to address the issue of the financial burden of weddings. All of them focus on individualized solutions rather than comprehensive and holistic approaches. Research related to the formation of a specific management model for wedding expenses has not been widely explored. In the field of marriage, researchers have been more focused on constructing models for managing marital conflicts (Marwa, 2021; Baharudin et al., 2018), couple communication management (Rubyasih, 2016), and polygamy management (Majid et al., 2020). Based on the highlights of these past works, the development of a specific model for wedding expenditure management is necessary so that it can serve as a guide for those who will be dealing with such matters.

Methodology

In general, this study is qualitative as it takes a fundamental approach. The study will employ the Triangulation method, involving data collection through three methods: documentation, interviews, and focus group discussions. This is to ensure that the obtained data is accurate, trustworthy, verifiable at its source, analyzable, and sufficient for making conclusions.

Methods of Data Collection

This study involves three methods of data collection:

Documentation Method

The documentation method based on secondary sources is also used to assess the extent to which the proposed solutions align with Shariah requirements. A variety of documents, including books and scholarly articles in the fields of family fiqh, Islamic consumerism, Maqasid Shariah, and Malay customs, are referred to.

Expert Interviews

Interview is a method that involves questioning activities by the researcher to obtain the desired information from the informant (Robson, 2011). The interviews were conducted with a group of experts through purposive sampling. This sampling method is necessary to establish specific criteria that allow the experts to contribute ideas in the formation of a wedding expenditure management model. The expertise considered in selecting the experts for the interviews is in fields related to the formation of the model, especially in Islamic aspects such as family fiqh and Shariah maqasid. This study is closely related to the field of family fiqh because marriage in Islam is a requirement that has its own regulations and etiquettes. To ensure that the model built fulfills Shariah objectives, experts in the field of maqasid syariah should also be prioritized, as discussions in this field will involve the need for the preservation of wealth, which is one of the crucial elements in managing expenditures. The preservation of wealth is one of the main principles in maqasid syariah. Furthermore, considering that the model to be developed targets the Malay Muslim community as the intended users, the field of Malay customs also needs to be taken into account in the model's

formation. This will enhance the model's compatibility with the existing practices of the current society, which predominantly adheres to various Malay wedding customs. Additionally, financial management is given priority in selecting experts, as the indirectly formulated model will provide guidance on how to manage financial resources to be used for wedding expenses.

To meet the four expertise areas required in the design wedding expenditure management model, six experts have been selected for interviews. They consist of four academic experts and two industry experts in these four areas, and all of them have expertise and experience exceeding 10 years in their respective fields. This experience is crucial to ensure their contributions are based on knowledge, expertise, and relevant experience. The detailed information about the six interviewed experts is as follows:

Table 1

Experts Information

No.	Group	Field	Occupation
1.	Academic	Family Law	Associate Professor at a public university in Malaysia
2.		Family Fiqh	Senior Lecturer at a public university in Malaysia
3.		Maqasid Shariah	Associate Professor at a public university in Malaysia
4.		Cultural Heritage	Professor at a public university in Malaysia
5.	Industry	Financial Management Unit	Manager at a takaful company
6.		Wedding Planning	Wedding Planning Manager at a private company

Table 1 explains the expertise areas of each interviewed expert. All experts were contacted before the interview day for consent, and they were provided with a list of questions to be addressed. The questions given consisted of two forms: four general questions related to wedding expenses issues and five specific questions related to their respective areas of expertise. All general questions given to the six experts were the same, while the specific questions varied among each informant.

The interview method employed is a face-to-face semi-structured interview. The interviews were conducted by two researchers involved in this study, lasting approximately between half an hour to one hour in separate sessions at the expert's office. The interviews took place over a period of three months, from June to August 2022. All conversations were recorded, and each expert validated the interview by signing an interview verification form.

Focus Group Discussion

To enhance the model to be developed, the Focus Group Discussion (FGD) method was also utilized. Sample selection was carried out through purposive sampling technique. The chosen panel for the FGD consisted of a group of experts related to the research interests. According to Liamputtong (2011), the FGD panel should comprise experts in fields relevant to the study. The priority fields in this study are Family Fiqh, Shariah Maqasid, Family Law, Financial Management, and Credit Management. Samples were selected from those with expertise and experience in one of these fields for over ten years. A total of five experts, including three

Associate Professors and two agency representatives, were chosen to be panel members for the conducted FGD. Their information can be seen as outlined in the table below:

Table 2

FGD Panel Information

No	Group	Field	Occupation
1.	Academics	Family Fiqh	Associate Professor at a public university in Malaysia
2.		Shariah Maqasid	Associate Professor at a public university in Malaysia
3.		Financial Management	Associate Professor at a public university in Malaysia
4.	Industry	Family Law	Officer at the Department of Religious Affairs in a state
5.		Credit Management	Officer at the Counselling and Credit Management Agency in a state

In ensuring that the data collection during the discussions proceeds smoothly, an initial framework for the model has been established. This framework is constructed based on documentation methods and expert interviews conducted earlier. Additionally, two types of questions have been prepared to be discussed in the Focus Group Discussion (FGD). The first category consists of general questions related to the construction of the model, involving the exchange of ideas from all panel members. Meanwhile, the second category comprises specific questions tailored to each field, allowing panel members to contribute added value to the model framework based on their expertise. The model framework and all these questions were provided to the panel members a week earlier to the FGD date to allow them ample time to present their ideas during the discussion. Before the FGD day, all necessary preparations were made to ensure the smooth progress of the discussion, and most importantly, to ensure that the presented data could be recorded effectively. Among the prepared essentials were microphones, recording tapes, video cameras, blank papers, and other supplementary materials to provide comfort to all panel members and facilitate the process.

The FGD session was conducted on May 23, 2023, in a special discussion room at a hotel in Kuala Nerus, Terengganu. The comfort of the discussion venue was considered to ensure that panel members could focus maximally on the research topic. The discussion took approximately one and a half hours and was facilitated by a moderator to guide the direction of the conversation. Each panel member provided insights regarding the formation of a wedding expenditure model based on Shariah maqasid. The FGD method provided an opportunity for each panelist to share and compare their experiences and perspectives. All information conveyed by them was well-recorded as it represented crucial data for the development of the model.

Methods of Data Analysis

As a qualitative study, data collected through documentation, interviews, and FGD are analyzed using the content analysis method. Content analysis is a technique employed to draw conclusions more objectively and systematically by identifying specific features in the collected data (Holsti, 1969). This method involves examining records of speech, writing, and

observed behavioral items by the researcher (Bowen, 2009). The content analysis method is highly suitable for this study because the collected data includes secondary data in the form of scientific documents and primary data in the form of interview and FGD recordings. The secondary and primary data obtained through the documentation method, expert interviews, and FGD are organized according to specific themes based on the research requirements for model development. This organization through themes is known as the thematic method. Through this method, the acquired data is examined, followed by a process of coding and categorization based on data characteristics to present themes related to the studied issues (Bowen, 2009). To facilitate this coding and categorization process, the data is analyzed using the content analysis method through ATLAS.ti software version 7.5.6.

Findings and Discussions

The development of the wedding expenditure management model based on the principles of maqasid syariah begins with the collection of data through secondary sources and interviews with experts to determine the elements that need to be emphasized in the model's formation. The collected data has resulted in an initial design of the model, classified into two forms based on the target groups that will benefit from the model. The outcomes of the initial model design were then scientifically discussed in an FGD with the panel members to ensure that it aligns with the concept of the model being developed, which is based on the principles of maqasid syariah. The scrutiny by the panel members during the FGD has enhanced the design of the model, resulting in a refined and holistic model. To ensure the model is applicable to the target groups, validation of the model was conducted by two experts. Various opinions and criticisms were provided by the experts. In the final stage, the constructed model was further refined, named, and subsequently registered under the Intellectual Property Corporation of Malaysia. The method of developing the model is discussed in detail below:

The Determination of Elements Related to Maqasid Syariah

In framing the wedding expenditure management model, the first and most crucial step is to examine the fundamental principles related to maqasid syariah that need to be incorporated into the model. This study is conducted by reviewing secondary references and conducting interviews with several experts. From this research, it is found that the main principle serving as the foundation for constructing this model is the preservation of wealth, known in the science of maqasid as *hifz al-mal*. This is because the management of wedding expenses essentially involves the management and spending of wealth. The concept of *hifz al-mal*, concerning the preservation of benefit or welfare (maslahah), is approached by working to acquire wealth, maintaining it responsibly, encouraging charity, and conducting transactions. On the aspect of preventing harm (mafsadah) to wealth, this occurs in the form of prohibiting encroachment on the rights of others, preserving wealth, and the prohibition of destroying wealth through wastefulness (al-Badawiy, 2000). Ibn Taymiyyah emphasizes that the corruption or destruction of wealth occurs when it is spent on matters that are not beneficial, whether in worldly affairs or matters pertaining to the hereafter (Ibn-Taymiyyah, 1950). Additionally, Islam places emphasis on how wealth is acquired and how it is utilized as essential elements concerning wealth (Rizal, 2005). Based on these two elements, the model will focus on methods of planning and managing financial resources and methods of managing how to spend available resources for the purpose of wedding preparations. This is crucial because efficient and systematic wedding expenditure management can maximize the benefits (maslahah) of expenses and prevent harm (mafsadah) from occurring.

The construction of this model also considers the importance of the principle of prioritizing the order of benefits and spending with blessings. Wedding expenditures based on the sequence of necessities (dharuriyyat), needs (hajiyyat), and enhancements (tahsiniyyat) can reduce spending on non-essential elements from a Shariah perspective. Meanwhile, expenditures that prioritize the element of blessings will lead to spending that is blessed and approved by Allah SWT.

Classification of The Model

The primary target users of the developed model are couples and parents who are planning to hold a wedding ceremony. They constitute the main group involved in wedding expenditure management and require guidance to handle these expenses. In addition to this group, another potential user group includes those who are concerned about efforts to alleviate the financial burden of wedding expenses frequently faced by couples wishing to marry in the present time. This secondary group may consist of authorities, whether governmental, private, or Non-Governmental Organizations (NGOs). Therefore, this model is developed in two forms. One of them is intended to be used by individuals who want to directly manage wedding expenses. The second form is designed to be applicable by management agencies that can assist or provide support to alleviate the wedding expenditure management for couples.

Model Enhancement

The design of the model, developed in two forms for utilization by individuals and management agencies, was scientifically discussed among the researchers and a group of expert panelists with expertise and experience in their respective fields. During a one-and-a-half-hour period, the FGD discussion yielded various constructive criticisms and new ideas to enhance the previously generated model design. Panelists from five different expertise areas provided diverse perspectives and new insights. All the information provided was taken into account for the model improvement process.

A special workshop conducted by the researchers was carried out to enhance the model by considering all the data collected during the FGD session and emphasizing the need for maqasid elements to be incorporated. Through this workshop, two specific model frameworks were developed for the couples' group and the management agency in two different diagrams.

Experts Validation

Two model diagrams ready to be constructed with a brief explanation of each model, were presented to two experts in two different fields, namely Islamic Family Law and Islamic Economics. Expertise in these fields is highly relevant to the development of the models because they closely relate to a part of the marriage process in Malay Society, which is the celebration of wedding ceremonies, and also to financial management when preparing for these marriage expenses.

Both experts have provided positive feedback and support for the construction of the wedding expenditure management model as a necessity to be exposed to the community. According to Aziah (2023), the development of this model is highly commendable and very relevant to the current practices of Malay society in Malaysia. Fatimah (2023) also stated that

without a guidance model like this, the community would not know how to manage wedding expenses properly and in accordance with Shariah. Despite the full support from both experts for the construction of the model, they still offered some constructive suggestions and comments to make the model more holistic.

Among the main points of the suggestions and comments that have been considered by the researcher in the model refinement process include the positioning of wedding expenditure elements in the sequence of spending priorities, the appropriateness of using specific terms in the model, the need to integrate essential elements into one model diagram and placing a primary focus on the method of resource provision and expense management within the model.

Refinement, Naming, and Registration of the Model

After the model presented to the two experts was enhanced with some refinement, it was then named the '*Belanja Kahwin Barakah*' model. The name "*barakah*" is derived from one of the elements emphasized in the principles of wedding expenditure applied in the model. Barakah carries a broad meaning. Referring to Jawwad (2007), barakah signifies continuous and increasing goodness. The goodness expected from the application of this model is the well-being in the household that will be experienced by couples managing wedding expenses. Wedding expenses that adhere to the principles of priority, the sequence of benefit, and the concept of blessings, which are the two most important elements in the model, are expected to have a positive impact on the value of the couple's marriage. The result of the blessings presents in the process of planning the sources of expenses and managing wedding expenditures according to true Islamic guidance will yield happiness and harmony in the household. Consequently, the built household will gain the approval of Allah (swt). This is the primary goal of constructing the '*Blessed Wedding Expenses*' model.

In an effort to disseminate the use of the model by the community and managing agencies, the constructed model has been registered as one of the intellectual property products under the Malaysian Intellectual Property Corporation. This registration aims to protect the copyright of the model. Copyright is crucial as it grants exclusive rights, as per the law, to the creator for the purpose of controlling reproductions or various forms of the work's utilization (Hassan, 1990). The model registered under the Malaysian Intellectual Property Corporation will be utilized by researchers and distributed to the target audience in realizing the management of wedding expenses based on the principles of Maqasid Sharia.

Conclusion

The design of the wedding expense management model, named the '*Blessed Wedding Expenses Model*,' is a holistic approach to managing Muslim wedding expenditures. The emphasis on achieving the aspect of wealth preservation within the framework of Maqasid Sharia makes this model aspiring to prioritize benefits and avoid harm. This model is expected to be highly suitable for various segments of the population who will be dealing with wedding expense management, given that it is designed in two forms for two target groups. The created model is believed to have an impact on the blessings of the constructed marriage, capable of fostering household harmony that is blessed towards creating a civilized society. Ultimately, the aspiration of a civilized society envisioned by the government becomes easily attainable.

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