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Kampus Sungai Petani

Faculty of Administrative
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ABSTRACT

Divorce can be a highly unpleasant experience to anyone involved. Compared to married couples, those who are divorced may encounter several psychological and emotional effects such as greater stress, decreased life satisfaction, depression, higher medical visits, and an overall increase in mortality risk. There's also the divorce process to consider, in addition to losing the benefits of a happy marriage, which may function as a buffer against life's typical stresses. On top of all that, after divorce, divorced women especially, often face financial hardships. How can parties have involved in a divorce cope with life after divorce especially from the financial aspect? One of the ways is to have divorce protection takaful policy to cushion life after divorce. The likelihood of a bad outcome appears to fluctuate depending on how well people adjust after divorce. There are various ways that the potential of getting takaful coverage might impact a marriage. This approach addresses how the likelihood of acquiring coverage might have a direct impact on life after divorce. This research is designed to study public interest in takaful for divorce protection at a competitive rate through the primary data collection using survey questionnaires. The survey is conducted via Google Form. The sample was drawn from the general population using random selection. The data indicate that, out of all the respondents, 74% choose to acquire takaful protection to protect themselves and their children in the case of divorce. 70% respondents are willing to pay a contribution or premium of less than RM 500 for divorce protection takaful, since the survey indicates that 70% respondents have a household income of less than RM 3,000. The takaful that is less than RM 500 is the most suited package for Malaysians for B40 income classification in Malaysia.

Keywords: divorce, marriage, protection, takaful

MARRIAGE AND DIVORCE IN MALAYSIA

Table 1. Number of marriages and Crude Marriage Rate (CMR), Malaysia, 2018 and 2019

Year	Number of marriages			Rate (per 1,000 population)		
	Malaysia	Muslim	Non-Muslim	Malaysia	Muslim	Non-Muslim
2018	206,352	150,098	56,254	6.4	7.6	4.5
2019	203,821	147,847	55,974	6.3	7.4	4.4

According to the study that is conducted by Mahidin (2020), marriages dropped by 1.2 percent, from 206,352 in 2018 to 203,821 in 2019. As a result, the CMR decreased from 6.4 per thousand people in 2018 to 6.3 in 2019. The number of Muslim weddings registered in 2019 was 147,847, a reduction of 1.5% from 150,098 in 2018. CMR dropped from 7.6 per thousand Muslim population in 2018 to 7.4 in 2019. Non-Muslim weddings also decreased by 0.5 percent, from 56,254 in 2018 to 55,974 in 2019. As a result, the CMR decreased from 4.5 per thousand non-Muslims in 2018 to 4.4 in 2019.



Figure 1: Median age at marriage by sex, Malaysia, 2018 and 2019

The grooms' median age stayed at 28.0. In the meantime, the median age of brides has risen from 26.0 to 27.0 years. The median age of Muslim and non-Muslim grooms and brides remained constant.

Divorce or dissolution of marriage is a legal term that refers to the final legal separation of married spouses by a civil or religious court. It grants a spouse the right to remarry before the end of the divorce process (Nations, 2021). According to Dolan and Hoffman (1998), World War II was a watershed moment in the participation of women in the workforce, with 57% of women entering the labour market in response to the war's job need. Following the war's end, American families had shown a significant proclivity towards increasing their consumption of goods and services because many married women entered the workforce to sustain these expanding spending tendencies. To a certain extent, the high divorce rate that the globe is experiencing is attributed to a high female labour force participation rate. Becker (1991) asserted as referenced in Andersen and Hansen (2012) that women's participation in the labour market contributed significantly to the dramatic increase in the divorce rate throughout the 1970s and 1980s because women spent more time at work than at home, making them less effective at household activities.

Table 2. Number of divorces and Crude Divorce Rate (CDR), Malaysia, 2018 and 2019

Year	Number of divorces			Rate (per 1,000 population)		
	Malaysia	Muslim	Non-Muslim	Malaysia	Muslim	Non-Muslim
2018	50,862	40,269	10,593	1.6	2.0	0.8
2019	56,975	45,502	11,473	1.8	2.3	0.9

According to the study that is conducted by Mahidin (2020), the number of divorces grew by 12.0% from 50,862 in 2018 to 56,975 in 2019. As a result, CDR climbed from 1.6 per thousand people in 2018 to 1.8 per thousand population in 2019. In 2019, 45,502 Muslim divorces were registered, up 13.0% over the previous year's figure of 40,269 divorces. CDR grew from 2.0 per thousand Muslim population in 2018 to 2.3 per thousand Muslim population in 2019. Similarly, the number of non-Muslim divorces climbed by 8.3% from 10,593 in 2018 to 11,473 in 2019. As a result, the CDR for non-Muslims increased from 0.8 to 0.9 per thousand non-Muslims in 2019.

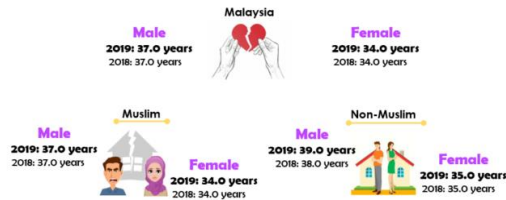


Figure 2: Median age at divorce by sex, Malaysia, 2018 and 2019

Males and females' median ages at divorce remained at 37.0 and 34.0 years, respectively. A similar tendency was found among Muslim divorcees. In the meantime, the median age of Non-Muslim males increased from 38.0 to 39.0 years.

RESEARCH METHODOLOGY

This study utilized a questionnaire as its primary source of data. Primary data was collected by distributing survey questionnaires from customers in Malaysia. The sample was randomly selected from the known population and all the items in the population have an equivalent chance to be selected. All 43 questionnaires were sent to Malaysians via google form. Descriptive statistics is used to define the profile of customers. This is a mutual method of describing the profiles of respondents and their other characteristics.

FINDINGS AND DISCUSSION

The study was conducted based on 43 respondents, consisting of 20 males (46.5%) and 23 females (53.5%). The majority of the respondents fall under the age range of 20 to 30 years (79.1%), followed by the age range of 31-40 (9.3%), 41-50 (4.7%), less than 20 years old, 51 to 60 and above 61 (2.3%). In the case of religion, out of 43 respondents, 88.4% are Muslim respondents and 11.6% are non-Muslims. Respondents' occupations include private sector employees (32.6%), students (23.3%), self-employed (18.6%), government sector employees (14%), housewives (9.3%), and retirees (2.3%). 67.4% of the respondents are single, 20.9% are married, 9.3% are divorced/separated, and 2.3% are widowed. 72.1% of the respondents' household income is below RM 3,000, followed by 18.6% of them receiving between RM 3,001 to RM 5,000. Meanwhile, 2.3% of the respondents receive between RM 5,001 to RM 10,000 as well as more than RM 20,000 of household income respectively, 4.8% receive between RM 10,001 to RM 15, 000, and 4.7% receive between RM 15,001 to RM 20,000. 25.6% of respondents have takaful products, and 74.4% do not have takaful products.

Financial problem is one of the major factors that is associated with high risk of divorce. Financial difficulties might create a schism in a marriage. Constant anxiety, stress, and concern about how to pay expenses, as well as the fatigue associated with not having enough money for leisure, vacation, or travel, may lose their grip on marriage. From the survey, 74% respondents decided to have takaful protection to protect respondents and the children if divorce turns the respondents into single parents. 37% respondents mentioned that they are extremely likely to get a new divorce protection takaful aimed at protecting respondents and the children with the competitive rates. 70% respondents are willing to pay for the divorce protection takaful below RM 500 for contribution or premium because the survey shows that 70% respondents have below RM 3,000 for their household income. Divorce Protection Takaful covers the loss of a dependent on the wife or for the survival of a husband. For a wife, a woman who is a housewife will be affected by the consequences of divorce when they do not have a job and are more likely to have savings. On the other hand, men have to fulfil claims for rights after divorces. Thus, both parties need divorce compensation to help them get on with life. The benefits are the act of generosity and kindness enables people to gain two types of benefits via the spirit of collaboration and shared responsibility, there are financial perks associated with the Takaful plan itself. Besides, the benefit in the spiritual sense is that participants will receive God's mercy and blessings in the Hereafter via the act of Tabarru' (giving). The Takaful method is visually impaired and creed neutral; it is designed to benefit all participants regardless of their religious beliefs.

This plan will pay a lump sum payment upon the divorce. For individual package, price starts as low as RM 80, and for couple package, price starts as low as RM 150. Sum covered: RM 250,000.00. Coverage term: Up to age 80 years old next birthday. For mental or physical treatments for persons involved with abuse and emotional stress, the amounts payable is 10% of the sum covered, subject to a maximum of RM25,000 per life. Such payout will reduce the sum covered of this plan accordingly. Third Party liability is set up to RM50,000.00. Third party refers to the person who is responsible towards the children in case the spouse passes away before the divorce case is decided by the Court. The followings are the additional covers subject to an additional contribution: children born with disabilities, a child with a critical health problem, psychiatric treatment to a mother or father suffering from depression, and increased sum covered for third party liability from RM50,000.00. The total contribution and certificate terms are subject to change based on underwriting criteria. Contribution rates vary according to the person's attained age, number of children, health status and the sum covered. Contribution rates are not fixed in the future and may change.

MyTakaful has developed a smartphone application for online takaful applications and services. These MyTakaful apps collaborate with Pusat Zakat Malaysia. Through MyZakat application, customers may fulfil the zakat requirement more swiftly, conveniently, and securely. Moreover, the features include a calculator for calculating the zakat payment. Customers can pay zakat via internet banking (fpx), an Islamic credit or debit card, or a debit card and review their prior zakat payment history. Furthermore, this software includes a basic application that provides rapid access to the process of filling out and submitting income tax forms, as well as a feature for updating personal profile. These MyTakaful applications are developed in collaboration with Lembaga Hasil Dalam Negeri (LHDN). The partnership between MyTakaful and LHDN aims to ensure that members of the M40 and T20 groups receive tax exemption when making a *hibah* using these applications. *Hibah* provides an advantage to individuals who are required to pay tax in these apps. Since all data is stored in MyTakaful system, individuals of the M40 and T20 groups are no longer required to visit the LHDN counter to get a tax exemption. When a client makes a *hibah* payment via MyTakaful

application, the LHDN receives data, including the donation amount. Likewise, this application provides essential information about *hibah*, distribution rates, *hibah* processes, and questions and answers about *hibah*.

This product has its novelty and originality since it is a brand-new product that has never been done before in the world. This product is considered a revolutionary concept for protecting the spouse if something turns out badly in their relationship. This is analogous to a matter of course, as preventing is better than cure. This product is highly beneficial since it enables the spouse to have a better life following divorce while also ensures that the children have a bright future regardless of the parents' separation. The application is incredibly user-friendly since people can use it to pay *hibah*, tax exemption, and zakat due to the app's collaboration with LHDN and Pusat Zakat Malaysia.

CONCLUSION

When it comes to the cost of divorce, there are two main factors to take into account, which are the court fees and legal fees. The court fees are fixed, but legal fees largely depend on the complexity of the case and a lawyer's charges. Therefore, it is not easy to determine the cost of divorce but understanding the difference between professional legal fees and court awarded costs (court fees) is important. There are different procedures for Muslim and non-Muslim couples, as Muslim divorce proceedings take place at the Syariah court. Financial concerns and the dispute over the division of assets, which vary from real estate and physical property to money and investments, sometimes worsen the emotional and family upheaval that normally accompany this process. At the end of the line, the concept of divorce takaful will show that there is always a solution for those who are afraid of life after marriage and also a way of learning to cope with the grief and then moving on can be the key to a happy life.

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