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Letter to the Editor **25 November 2026**

Manage Finances Wisely to Prevent Divorce

The Consumers' Association of Penang (CAP) views seriously the disclosure by Nenney Shuhaidah Shamsuddin, Selangor Chief Syarie Judge, that a total of 54,506 Muslim divorce cases were registered nationwide during the first nine months of this year, with financial problems identified as one of the main causes of family breakdown.

Every year during the long holiday season in December, many couples take the opportunity to get married and hold wedding receptions as they embark on a new chapter of family life.

For years, CAP has advised couples entering marriage to be wise in managing their lives before and after tying the knot. Prudent financial management and good communication between spouses are vital because both factors frequently become primary causes of conflict and divorce.

One piece of advice that CAP has consistently emphasised is never spend beyond your means when holding a wedding ceremony. Excessive spending on wedding receptions, gifts or hantaran, or other preparations can leave newlyweds burdened with debt when they begin their married life together.

Why spend a huge amount of money when holding a wedding ceremony? A simple and modest wedding is more than sufficient, allowing couples to preserve their savings for future needs and responsibilities.

In reality, spending a lot of money on a wedding ceremony is not a necessity. Instead, couples are encouraged to live modestly and spend only what they can afford. This practice not only avoids financial burdens, but also helps cultivate a culture of thrift among future generations so they prioritise family well-being over the extravagance of a ceremony.

This is because one of the factors that can undermine marital happiness involves financial matters. In fact, some spouses only realise this after getting married, perhaps one is more inclined to save while the other tends to be extravagant.

Financial disputes can be reduced if both partners share the same attitude, outlook, and commitment toward family financial management. CAP has consistently emphasised the importance of budgeting, practising thrift, and spending wisely to achieve long-term financial stability and maintain harmony within the household.

Avoid getting trapped in a debt culture and spending extravagantly at all costs. Money certainly plays an important role in our lives, yet financial stability is not necessarily determined by the amount of income or wealth one possesses.

Although many associate success with luxury and material wealth, having more money does not guarantee freedom from financial problems. In fact, even wealthy individuals and high-income families can face financial difficulties if they fail to manage their expenses and financial commitments prudently.

Therefore, marital happiness and stability do not depend solely on the amount of money owned, but rather on the wisdom of the couple in managing family finances.

Many married couples find it difficult to live within their means because they are influenced by today's consumer culture. The easy availability of credit facilities, coupled with constant advertising that encourages consumers to keep spending, makes it increasingly difficult for many people to break free from a culture of debt.

They tend to spend lavishly on celebratory events even beyond their means. Worse still, they are impatient to make more money in a short time, ending up trapped in quick-rich schemes.

To avoid wasting hard-earned money, consumers need to spend only when truly necessary and stay alert to various traps that encourage overspending. In fact, some of these traps are deliberately created by certain parties seeking to profit by influencing consumer spending habits.

One way for consumers to save is by understanding the concept behind advertisements and the strategies used to persuade people to buy a product or service. Advertisements do not merely promote goods; they are often designed to appeal to emotions, fulfill dreams, and create the perception that happiness, success, or social acceptance can be achieved through purchasing.

In addition, poor financial management can also cause wastage and undermine family financial stability. Therefore, couples need to avoid treating shopping as a hobby. In reality, the longer someone spends in shops, supermarkets, night markets, or shopping malls, the higher the tendency to buy unneeded items and thereby increase unplanned spending.

Couples who are already married must understand their responsibilities and roles as husband and wife within the marriage. Beyond managing family finances prudently, they also need to manage conflict wisely, handle life's challenges, and practice open communication. The ability to discuss and make joint decisions on matters related to finances, family, and the future is essential to prevent misunderstandings that can erode marital harmony and lead to divorce.

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