

Marriage Delay and Economic Rationality: A Socio-Theological Study on Poverty Fear among Young Indonesian Muslims

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Abstrak

Fenomena meningkatnya ketakutan generasi muda Muslim Indonesia terhadap risiko ketidakstabilan ekonomi telah memengaruhi cara pernikahan dimaknai, dari orientasi teologis menuju pertimbangan rasional berbasis ekonomi. Penelitian ini menyoroti argumen utama bahwa ketakutan terhadap kemiskinan membentuk rasionalitas ekonomi yang secara langsung menunda keputusan menikah serta menggeser pemaknaan sosio-teologis pernikahan dalam masyarakat Muslim Indonesia. Dengan menggunakan pendekatan sosio-teologis dan studi kepustakaan kualitatif, penelitian ini menganalisis dokumen primer seperti statistik resmi, laporan survei nasional (BPS, BKKBN, GenRe, GoodStats), serta literatur Islam klasik dan kontemporer yang membahas konsep pernikahan, nafkah, ikhtiyar, dan tawakkal. Data sekunder berasal dari artikel jurnal ilmiah dan buku akademik relevan. Analisis dilakukan melalui *qualitative content analysis*—reduksi data, kategorisasi tematik, analisis komparatif, dan interpretasi konseptual—menggunakan *rational choice theory* dan teori modernisasi yang ditafsirkan dalam perspektif teologi Islam. Temuan inti menunjukkan bahwa rasionalitas ekonomi berperan dominan dalam penundaan pernikahan dan mendorong pergeseran makna *nafkah*, *ikhtiyar*, serta ketahanan keluarga dari spiritual ke material instrumental. Studi ini mempertegas bahwa integrasi rasionalitas ekonomi dan teologi

Islam memperkaya pemahaman sosio-teologis tentang pernikahan dan memperkenalkan kerangka analitis yang menempatkan ketakutan akan kemiskinan sebagai faktor utama penunda pernikahan di kalangan Muslim muda Indonesia. Secara praktis, temuan ini mengimplikasikan pentingnya penguatan literasi ekonomi syariah, pengembangan pendidikan pranikah integratif, dan kebijakan publik yang responsif terhadap ketahanan keluarga Muslim di era ekonomi modern.

Kata Kunci: Marriage Delay, Rasionalitas Ekonomi, Nafkah, Sosio-Teologis, Pemuda Muslim Indonesia.

Abstract

The increasing fear of economic instability among young Indonesian Muslims has shifted perceptions of marriage from a theological institution to an economically rational decision. This study critically examines how fear of poverty is constructed through economic rationality and how it directly shapes socio-theological understandings of marriage. Using primary documents such as official statistics and survey reports from BPS, BKKBN, GenRe, and GoodStats, alongside classical and modern Islamic literature on marriage, *nafkah*, *ikhtiyār*, and *tawakkul*, the study employs qualitative content analysis supported by rational choice and modernization theory, interpreted through an Islamic theological lens. Findings demonstrate that economic rationality is now the principal driver of marriage delays, redefining key theological concepts—*nafkah*, *ikhtiyār*, and family resilience—in increasingly material terms. The study's main contribution is to clarify the central role of economic fear in young Indonesian Muslims' marriage decisions, integrating economic rationality with Islamic theology. The findings suggest practical strategies to enhance Islamic economic literacy, design integrative premarital education, and inform public policy responsive to modern economic pressures on Muslim families

Keywords: Marriage Delay, Economic Rationality, Nafkah, Socio-Theological, Young Indonesian Muslims.

Introduction

Young Indonesian Muslims now fear poverty more than staying unmarried. This fear has become increasingly visible in recent social trends. Official data show that registered marriages declined to 1,577,255 in 2023, the lowest since 1998. Ulfa Arieza (2024) links this drop to lifestyle changes and rising economic pressures on young people. In 2024, marriage numbers fell further to 1,478,302, according to BPS–BKKBN (2025).

At the same time, the proportion of single young people in Indonesia increased by 1.46 percentage points, from 68.29% in 2023 to 69.75% in 2024, indicating that marriage postponement has become an increasingly common social pattern rather than an individual anomaly. Findings from the GenRe Survey (2024) further demonstrate that economic factors are the most decisive reason for delaying marriage, with only around 26% of respondents reporting no fear of marriage, while the majority expressed concerns related to financial readiness. This pattern is consistent with Ulfa Arieza's (2024) report, which highlights financial difficulties as the primary reason for declining marriage rates in Indonesia. In addition, official records show a nominal increase of 58,012 divorce cases, from 408,347 in 2023 to 466,359 in 2024, reinforcing public perceptions that economic instability poses a serious risk to household sustainability. Collectively, these data reveal a growing tension between theological norms that frame marriage as a religious ideal and contemporary economic realities that encourage younger generations to delay family formation. Consequently, a socio-theological analysis is required to understand how shifts in economic rationality reshape interpretations of *nafkah*, *ikhtiyar*, and family resilience in the modern era.

Several previous studies have shown that marriage delay among Muslims has become an increasingly common phenomenon, influenced by various factors such as culture, higher education, and modernization. *First*, cultural factors, such as social and family pressure (Blbas et al., 2025) and religious norms and values, significantly contribute to the decision to delay marriage. In Kurdistan, Iraq, for example, the demand for large dowries and the inability to choose a partner independently are significant factors in delaying marriage (Sultan et al., 2020). On the other hand, in Malappuram, India, narratives promoted by religious leaders who support early marriage reinforce the pressure to marry earlier (Haneefa & Shaffi, 2024), while social stigma against women who do not have children immediately after marriage in Bangladesh is also a factor that accelerates marriage (Henry et al., 2015).

Second, higher education is significant in delaying marriage (Phonchua et al., 2017). In Pakistan, educated women do not delay marriage because of difficulties in finding a suitable partner (Sultan et al., 2020). In Iran, students' negative attitudes toward marriage stem from interpersonal, family, social, and economic issues (Tabkhi et al., 2025). Pre-marital programs, like PICK in Iran, reduce doubts and improve attitudes toward marriage (Dehghan et al., 2024). Education shapes both the timing and perception of marriage.

Third, modernization, including social and economic changes, also contributes to the delay in marriage. In the UAE, changing attitudes toward marriage, driven by societal evolution, higher educational levels, and economic factors, are significant contributors to the postponement of marriage (Rehim et al., 2023). Urbanization also plays a role, as women living in urban areas and having a secondary education or higher tend to delay their first birth, which is associated with postponing marriage (Salem, 2016). Therefore, efforts to address marriage delay must consider these factors and provide appropriate education and counseling programs to help individuals make better decisions about marriage (Dewau et al., 2021).

Several previous studies on marriage delay among Muslim communities have focused on cultural factors, high levels of education, and modernization as drivers of marriage delay. However, the central gap—which this study addresses—is how fear of poverty is deliberately constructed as a socially accepted form of economic rationality, and how this rational decision-making process interacts and negotiates with religious beliefs regarding the sufficiency of sustenance in marriage.

In fact, marriage in Islam is not only a social institution, but also a form of worship that has high spiritual value and is an important mechanism in the formation of a stable family. Many scholars and studies emphasize that marriage is one of the sunnah of the Prophet Muhammad SAW, which aims to achieve tranquility and peace and to preserve the lineage (*hifdzu al-nasl*) (Sunarto & Imamah, 2023). Every activity within the family, including the relationship between husband and wife, can be considered a form of worship (Yusuf, 2020). Islam views marriage as a path to worship that brings rewards and salvation in both this world and the hereafter, provided it is carried out in accordance with Islamic law (Nurliana, 2022). A strong family is a crucial foundation for society's overall welfare (Malisi, 2022).

Allah will provide sustenance for those who marry (QS. An-Nur: 32). This verse explicitly states: "*And marry those among you who are single, and those who are suitable (for marriage) from your male servants and your female servants. If they are poor, Allah will enrich them with His bounty. Moreover, Allah is All-Encompassing (in His provision) and All-Knowing.*" This verse is understood as a command to marry, even if one is poor, because Allah promises to provide sustenance for those who do so (Amna, 2018a). In addition, the Prophet's hadith states that marriage completes half of one's religion,

encouraging Muslims to maintain the other half of their religion through piety to Allah (Yusuf, 2020).

Although these theological values are strongly emphasized, modern economic realities reveal a different economic rationality among young Muslims. Several studies show that Generation Z and millennials face economic challenges that influence their decisions regarding marriage. Factors such as hedonistic and materialistic lifestyles (Futri et al., 2025) and a lack of financial literacy (Pabubung, 2023) can encourage individuals to engage in consumptive behavior, including the use of online loans, even among those with good incomes (Sucidha & undefined, 2025). Economic conditions are also often the reason behind phenomena such as early marriage (Muheramtahadi, 2018), where some people still ignore the state's legal provisions regarding the minimum age for marriage due to religious views that do not set a definite age limit, as well as economic motives (Rana et al., 2022). Financial instability in households can also trigger conflict and divorce, highlighting a gap between the theological promise of sustenance in marriage and the economic difficulties young couples face (Nihayah et al., 2023). Thus, there is an interesting research gap to examine further the discrepancy between the economic rationality of young Muslims in facing marriage and the ideal Islamic theological norms.

Based on the phenomenon of increasing marriage postponement among young Indonesian Muslims, this study addresses two central research questions: (1) how the fear of poverty is constructed in shaping young Indonesian Muslims' perspectives on marriage, and (2) how economic rationality influences marriage decision-making from an Islamic socio-theological perspective, particularly in relation to the concepts of nafkah, ikhtiyar, and family resilience. Accordingly, this study aims to (1) analyze the construction of fear of poverty as a factor influencing marriage postponement among young Indonesian Muslims; (2) examine how economic rationality reshapes the socio-theological understanding of marriage, especially regarding nafkah, ikhtiyar, and family resilience within Islamic teachings; and (3) develop a socio-theological analytical framework that bridges Islamic marital norms with contemporary economic challenges faced by the younger generation.

Theoretically, this study contributes to contemporary Islamic family law scholarship by integrating economic rationality and the theology of marriage. In practice, this study provides a basis for strengthening the resilience of Muslim families through more practical economic and premarital education policies. The theoretical framework of this study is

grounded in three primary pillars. *First*, the economic theory of marriage in rational choice theory (Gary S. Becker) explains that the decision to marry is a cost-benefit calculation in the context of economic uncertainty. *Second*, the theory of value transformation in modern society (Anthony Giddens), which explains that modernization shifts marriage from a social and religious obligation to self-fulfillment and financial stability. *Third*, the Islamic theological perspective, which positions marriage as a form of worship and promises blessings of sustenance for married couples, suggests that the fear of poverty should be placed within the framework of ikhtiyar and tawakkal, rather than being the main reason for delaying marriage.

The combination of these three perspectives presents a novel approach to research, specifically a socio-theological perspective that analyzes how economic fears are reproduced in the decision to delay marriage and how religious norms are reinterpreted to adapt to contemporary economic conditions. This approach has not been widely adopted in previous literature, thereby offering a significant academic contribution to the development of Islamic discourse responsive to modern realities.

Research Method

This study employs a socio-theological approach that integrates social analysis of marriage postponement with a theological examination of marriage in Islamic teachings. This approach is selected because economic fear in marriage decision-making among young Muslims cannot be understood solely through social rationality but must also be examined in relation to religious values and normative Islamic concepts that shape moral reasoning within Muslim societies. The research was conducted between January and July 2025, a period aligned with the availability of recent national statistical data and survey reports on marriage trends in Indonesia.

The focus of this study is the phenomenon of increasing fear of economic instability among young Indonesian Muslims and its influence on marriage decision-making. Rather than examining individual experiences through fieldwork, the study employs a qualitative library-based research design that conceptualizes the phenomenon as a socio-religious issue, analyzing it through documented empirical evidence and theoretical interpretation. The primary data of this study consist of documents and texts directly analyzed by the authors, including official statistics published by the Central Bureau of Statistics (BPS) and the National Population and Family Planning Board (BKKBN), national survey reports such as

the GenRe Survey and datasets from GoodStats, as well as classical and contemporary Islamic literature discussing marriage, sustenance (rizq), ikhtiyār, and tawakkul. Secondary data are drawn from peer-reviewed journal articles, academic books, and relevant policy reports.

Data collection was conducted through systematic documentation and a structured literature review to ensure the relevance, credibility, and analytical coherence of the sources. Data analysis was conducted using qualitative content analysis, including thematic identification, comparative analysis across data sources, and conceptual interpretation. Empirical findings derived from statistical reports and national surveys were interpreted through the lenses of Rational Choice Theory and modernization theory to explain patterns of delayed marriage and were subsequently examined within an Islamic socio-theological framework to analyze how economic rationality interacts with religious teachings. This methodological approach enables the construction of an integrative analytical narrative without reliance on interviews or focus group discussions, while ensuring consistency between research design, analytical procedures, and the study's findings and discussion.

Research Finding

Rising Marriage Costs and Regional Variations in Indonesia

Data on marriage expenses across different regions in Indonesia indicate significant variations in wedding costs. As shown in Table 1, marriage expenses tend to be higher in urban areas and regions on Java than in several non-Java regions. These variations are influenced by differences in local customs, social expectations, and economic conditions. The findings demonstrate that high and unequal marriage costs constitute a structural factor that shapes marriage decisions among young Indonesians. In line with this, the following data presents the various causes of high wedding costs in different regions of Indonesia, including the influence of urban service prices, traditional practices, and symbolic demands for dowries or traditional gifts, along with estimates of the costs that prospective couples must bear.

Table 1. Causes of High Marriage Costs Across Various Regions in Indonesia

Province/Region	Causes of high costs/dowry (indicative)	Estimated cost
DKI Jakarta	Building/hotel rental prices + premium vendors (hundreds of millions of rupiah packages)	Rp 65 million – Rp 229 million
West Java (Bandung) / East Java (Surabaya)	Large vendor market, logistics costs, and hotel packages	IDR 150 million – IDR 250 million
North Sumatra (Batak)	Significant traditional rituals + social expectations → total of hundreds of millions	IDR 86.5 million
South Sulawesi (Bugis)	Traditional gifts & high-value local rituals	Rp 100 million – Rp 200 million
West Sumatra (Minang) & Aceh	Gold-based dowry/custom (mayam) → strong conversion to rupiah	IDR 150 million – IDR 300 million
Nias / Papua / eastern traditional areas	Traditional animal/commodity requirements → high cash value	Rp 150 million – Rp 300 million

Source: Data processed by the author in 2025

The table shows that wedding costs in Indonesia vary significantly across cultural and economic contexts. In urban areas such as DKI Jakarta, Bandung, and Surabaya, high costs are largely driven by venue rental prices, premium vendor services, and large-scale wedding receptions, which may reach tens to hundreds of millions of rupiah. In regions with strong customary traditions, such as Batak communities in North Sumatra, Bugis communities in South Sulawesi, and Minangkabau and Acehnese societies, costs are elevated by obligatory dowries, traditional gifts, and ritual sequences, often involving gold (*mayam*) or livestock of substantial monetary value. Similarly, in regions such as Nias and Papua, traditional requirements combined with geographical and logistical constraints contribute to relatively

high wedding expenses. These patterns indicate that differences in social structure, customary practices, and levels of urbanization are closely linked to variations in marriage costs across Indonesia.

Sources of Marriage Financing among Young Indonesians

Table 2 presents data on the primary sources of financing for marriage among young Indonesians. The findings show that most respondents rely on personal savings and joint financial contributions between prospective spouses, while parental support plays a relatively smaller role. This pattern suggests a growing emphasis on financial self-reliance in marriage preparation, indicating a shift in responsibility from extended family networks to individual and couple-based economic planning.

Based on these economic dynamics, the following data presents an empirical overview of marriage financing patterns, showing the distribution of funding sources by respondents' gender. This presentation shows the proportions of personal savings and other funding sources used by men and women, enabling a quantitative comparison of the level of dependence on different marriage-financing strategies

Table 2. Primary Sources of Wedding Funds According to Respondents

Gender	Personal Savings	Personal Savings	Personal Savings	Personal Savings
Male	67%	24%	1%	6%
Women	22%	57%	15%	6%

Sumber: GoodStats, *Survei Nasional Publik Indonesia, Akses Juni 2025*.

The data above shows that men are more likely to cover wedding expenses independently through personal savings (67%), while women rely much more on joint savings with their partners (57%). The percentage of parents' funds used is relatively small in both groups (6%), indicating a shift in wedding financing from family to partners. This difference in financial roles reflects a social construct that still positions men as the primary breadwinners, while women prioritize economic collaboration in the early years of marriage.

Economic Factors Associated with Marriage Delay in Indonesia

This table summarizes key economic factors associated with delayed marriage in Indonesia, as identified through the synthesis of national survey reports and relevant scholarly literature. The factors presented reflect structural and individual economic considerations that shape marriage decisions, including financial preparedness, housing and employment stability, and broader changes in economic conditions and value orientations.

Table 3. Key Economic Factors Influencing Delayed Marriage in Indonesia

Key Economic Factors	Description	Impact on Marriage Decisions
High Wedding Costs	Social and cultural demands for lavish wedding parties, dowry costs, and rings, among other expenses, result in significant financial burdens.	Postponing marriage until sufficient funds are accumulated, even at the risk of incurring debt.
Property and Housing Needs	The desire to own a home or, at the very least, have adequate housing as a prerequisite for household stability.	Postponing marriage to save for a down payment on a house or to make mortgage payments. High property prices further prolong the postponement.
Job and Income Stability	The desire to have a permanent job, a stable income, and a clear career path to support one's family.	Prioritizing education and career development, and postponing marriage until achieving financial stability.
Rising Cost of Living	Inflation and rising prices for necessities, transportation, and utilities in urban areas.	Increasing concerns about the financial ability to support household life are encouraging people to postpone their plans.

Investing in Education and Career	Individuals prioritize higher education and skill development to enhance competitiveness in the job market.	Extending the duration of studies and singlehood, as the primary focus is on accumulating human capital.
Financial Literacy and Lifestyle	Low financial literacy or a consumerist lifestyle can hinder savings accumulation for marriage and household expenses.	This leads to personal financial problems, resulting in delayed marriage due to financial inability.
Shift in Values	Marriage is often viewed as an investment requiring significant financial capital; prospective partners are evaluated primarily in terms of their economic prospects.	Extending the process of searching for an "ideal" partner economically and delaying marriage.

Source: processed by the author 2025

The table indicates that high wedding costs, housing requirements, job and income stability, and rising living expenses constitute major economic considerations in marriage postponement. In addition, investments in education and career development, levels of financial literacy, lifestyle patterns, and shifts in value orientations further reinforce the tendency to delay marriage.

Discussion

Economic Rationality as a Dominant Factor in "Marriage Delay"

The phenomenon of marriage delay among the younger generation, especially Muslims in Indonesia, has become an increasingly relevant subject of research. One of the main factors that consistently emerges as a dominant driver is economic rationality. The decision to delay marriage is no longer based solely on social, cultural, or religious considerations but is increasingly influenced by careful financial cost-benefit calculations.

This shift reflects the younger generation's adaptation to the demands of the modern economy and increasingly complex personal aspirations.

Fear of economic instability is a significant factor influencing the postponement of marriage in Indonesia (Rosyadi et al., 2023). This concern is closely linked to the economic conditions faced by the younger generation, who increasingly perceive financial stability as a prerequisite for entering marriage (Nilan, 2008a). Accordingly, the ideal of a modern household, as identified in studies on Indonesian youth transitions, extends beyond emotional commitment to include material requirements such as a stable job, adequate housing ownership, access to private transportation, and the capacity to meet both daily living expenses and future family needs (Nilan et al., 2011; Utomo et al., 2022a).

Wedding costs in Indonesia, particularly in major cities, have increased significantly in recent decades, driven by social and cultural expectations that encourage couples and families to hold lavish wedding celebrations. These expenditures typically include costs for venues, catering, traditional attire, decorations, and honeymoons. Harmsen's (2008) study on household financial behavior and marriage-related expenses indicates that many young couples perceive wedding costs as a substantial financial burden, often requiring them to exhaust personal savings or incur debt. Furthermore, Simbolon et al.'s (2023). Simbolon et al.'s (2023) analysis of the economic impact of COVID-19 on low-income households in Indonesia demonstrates the high vulnerability of economically marginal groups to financial shocks. Although the study does not focus directly on marriage, its findings help explain how economic insecurity reinforces concerns about financial instability in life planning, including decisions to delay marriage. Consequently, the inability to meet prevailing wedding cost standards becomes a significant barrier, prompting individuals to postpone marriage until they feel more financially prepared.

Young people increasingly feel responsible for supporting their families financially. Before marriage, they strive to build a strong financial foundation to ensure a good quality of life for their future spouse and children, including through emergency funds, insurance, investments, and retirement planning. Social pressure and personal expectations encourage young people to prioritize investing in education and career development as prerequisites for marriage (Meidina & Puspita, 2023). This pattern of economic consideration can be understood through the framework of Rational Choice Theory, as developed by Gary S. Becker and James S. Coleman, which views individual decisions including the decision to

marry as the result of a rational calculation between costs and benefits (Becker, 1973, 1974, 1996) and James S. Coleman (Meleghy, 2015; Riggins & Mitra, 1990). Within this framework, marriage is not solely driven by emotional, cultural, or religious factors, but also by economic considerations, including the cost of marriage, future financial capacity, the social status of the partner, and the economic risks inherent in married life (Kucukoglu, 2025). Thus, the focus on economic stability and risk minimization becomes the rational basis for marriage decisions (Sastrawati, 2020; Wulantami, 2018).

Education, Gender, and the Reconfiguration of Marriage Readiness

Today's young generation tends to view marriage as a long-term investment expected to yield commensurate "profits," whether in the form of financial stability, improved quality of life, or support for self-development (Rabenda-Nowak & Wylęły, 2022). This view encourages them to delay marriage in order to accumulate the necessary financial and social capital, a strategy to maximize the potential benefits of the relationship (Saxey et al., 2024). Increased access to education and diverse career opportunities have given Indonesia's younger generation greater autonomy in shaping their life paths, including decisions about marriage (Smith-Hefner, 2007). The higher a person's level of education, the more likely they are to delay marriage, as higher education requires a significant investment of time and money, with the primary focus on academics, followed by career development and financial stability, before considering marriage (Najib et al., 2021).

For women in particular, higher education not only provides economic independence but also increases autonomy in life decisions, encouraging them to set higher standards when "finding the right partner" (Setyonaluri et al., 2020), a tendency that often prolongs singlehood or leads to decisions to delay or forgo marriage altogether (Utomo et al., 2022b). Nilan's (2008b) ethnographic research on Indonesian urban youth, particularly among the educated middle class, demonstrates that the transition to adulthood has become increasingly prolonged due to the extended period required to complete formal education and skills training before securing stable employment and entering marriage.

Among young Indonesian adults, particularly urban, educated Muslim youth, individuals often set specific career and financial thresholds before considering marriage, such as securing a permanent job, reaching a minimum income level, acquiring assets, or accumulating sufficient savings. This orientation encourages them to prioritize professional

development and wealth accumulation during early adulthood, a phase that is increasingly prolonged due to expanding labor-market opportunities and growing career complexity (Kis-Katos et al., 2017). Although Indonesia is the country with the largest Muslim population in the world and Islamic teachings strongly emphasize marriage as a means of perfecting faith, the economic pressures faced by young Indonesians have contributed to a noticeable shift in how marriage is valued. Empirical evidence from Utomo & Sutopo's (2020) study on Indonesian youth transitions to marriage demonstrates that financial and employment considerations increasingly dominate marriage decision-making, leading to the de-traditionalization of marital stages and a decline in the emphasis on religious and family-based motivations.

In modern society, the concept of "readiness" for marriage is no longer solely spiritual or emotional, but is greatly influenced by material readiness (Rafliyanto, 2025). Although marriage is still considered a universal norm in Indonesia and unmarried people may be considered "incomplete," the reality that careers and education are often prioritized over marriage indicates an adaptation of values. Additionally, urbanization, education, and career choices have a significant impact on the decision to delay or not marry at all (Nobles & Buttenheim, 2008).

Although there has been a shift in values that supports delaying marriage, social pressure and stigma towards individuals who are unmarried at a certain age still exist. However, it appears that this pressure is beginning to shift slightly as the choice to delay marriage for career or educational reasons becomes increasingly accepted. Society is slowly beginning to understand that economic stability can be a stronger foundation for building a household that is stable and sustainable. To better understand this economic rationality factor, it is essential to examine the Indonesian economic context from both macro and micro perspectives, first, labor market conditions. A competitive and sometimes unstable labor market can influence the decisions of the younger generation. Securing a stable job with a competitive salary often requires significant time and effort. High unemployment rates among young people or jobs that do not match their education can delay their ability to achieve the financial stability they desire (Bellaqa, 2021).

Second, inflation and the cost of living. Persistent inflation and rising living costs in urban areas, including property prices, food, transportation, and children's education, add to the financial burden on young couples. The younger generation realizes that starting a

family in such economic conditions requires careful preparation (Degner, 2019)—third, *a consideration of* financial behavior and lifestyle. The financial behavior of the younger generation, including millennials, is not always rational and can be influenced by lifestyle. For example, the widespread use of online loans (pinjol) among students, even though their economic conditions may not be bad, shows the influence of lifestyle and varying levels of financial literacy (Futri et al., 2025; Sucidha & undefined, 2025). A hedonistic and materialistic lifestyle, coupled with a lack of financial literacy, can lead to serious personal financial problems. This indirectly exacerbates the financial concerns underlying the delay in marriage, as individuals may struggle to meet daily expenses, let alone establish a household (S. I. Putri & Priono, 2024). On the other hand, investment in children's education is also a significant component of household expenditure, indicating that financial planning for the family's future requires a significant commitment from the outset (Ramadhana et al., 2022).

To understand more concretely how economic rationality shapes decisions to delay marriage in Indonesia, this study identifies several key economic factors that operate in the experiences of young Muslims. These factors are not only related to income constraints but also reflect structural pressures, socio-cultural demands, and shifting values in interpreting marriage as a long-term economic project. The table below summarizes the key economic factors that influence the postponement of marriage, along with descriptions of their implications for individual decision-making in entering married life.

Comprehensively, the data and analysis show that economic rationality is the dominant factor shaping the decision to postpone marriage among young Indonesian Muslims. The socio-economic transformation driven by globalization, urbanization, and increased access to education has altered the landscape of marriage, shifting it from a decision dominated by tradition and religion to a strategic economic calculation. Fears of financial instability, the soaring costs of marriage, the desire for decent housing, and the priority given to investing in education and careers are all significant considerations. This shift in values places economic stability as a key prerequisite for starting a family, even surpassing the religious demands that encourage early marriage. Although social challenges and stigma still exist, the younger generation has adapted to modern economic realities, making pragmatic choices to ensure stability and a better quality of life in the future. To address this phenomenon, comprehensive policy interventions are necessary, ranging from

enhancing financial literacy to promoting affordable housing and supporting younger generations in achieving economic independence.

Structural Economic Pressures and Youth Anxiety

This framework of rationality is reflected in the reality of Indonesian society today, where the high cost of marriage, including panai money, dowries, and expensive wedding parties, encourages a pragmatic attitude toward marriage as an economic decision that must be financially beneficial (R. C. Putri & Sushartami, 2019). Wedding costs such as *sompa* and *dui' menre'* are often influenced by the social status of the parents and the prospective bride, so it is not uncommon for this to cause delays or even the failure of marriages for some men (Samad & Munawwarah, 2020). In addition, the amount of dowry is correlated with education level and social status, with higher education often associated with higher dowry demands (Kafi, 2020).

As a result, many couples delay or even avoid marriage because they consider the financial consequences disproportionate to the benefits (Himawan, 1997). Shifts in values and modernization, which enable women to pursue higher education and careers, also contribute to the delay in marriage age, as individuals tend to mature financially and professionally before marrying (Oktawirawan & Yudianto, 2020). In some cases, the pressure of being the financial backbone of the family (sandwich generation) can also cause women to delay marriage (Sidqi & Rasidin, 2023). In addition, economic pressures related to marriage costs have also contributed to alternative relationship practices in certain regions. The phenomenon of cohabitation in eastern Indonesia, for instance, has been associated with the high financial barriers of formal marriage, particularly the inability to meet customary wedding and dowry requirements (Anindita et al., 2021). This indicates that excessive marriage costs not only delay marriage but may also reshape relationship patterns outside formal marital frameworks. Within this context, variations in marriage financing strategies—such as reliance on personal savings, family support, or other funding sources—reflect adaptive responses to economic constraints and reinforce the central role of economic rationality in marriage-related decision-making

Theological-Economic Tension in the Interpretation of Nafkah and Ikhtiyar

The phenomenon of Muslim youth's doubts about the guarantee of sufficient sustenance in marriage shows a theological-economic tension between Islamic teachings and modern social realities. Allah says in QS. An-Nur: 32 that he will provide for those who marry, so

marriage should not be delayed solely for economic reasons. This means that marriage should not be overly feared from an economic perspective (Amna, 2018b; Veronica & Dzakira, 2022). Allah will empower them with His blessings if they are poor, and Allah is All-Encompassing (in His provision) and All-Knowing (Chaq, 2019). Marriage is a trust that must be adequately upheld (Ifadhoh et al., 2025). Marriage in Islam is a form of worship that is recommended to preserve honor and the continuity of lineage, so fear of financial issues should not be the main obstacle.

Islam explicitly promises that Allah will provide sufficient sustenance for married couples. This is reflected in His words:

وَأَنْكِحُوا الْأَيَامَىٰ مِنْكُمْ وَالصَّالِحِينَ مِنْ عِبَادِكُمْ وَإِمَائِكُمْ ۚ إِنَّ يَكُونُوا فُقَرَاءَ يُعْنِهِمُ اللَّهُ مِنْ فَضْلِهِ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ

Translation: "And marry those among you who are single, and those who are suitable (for marriage) from among your male and female servants. If they are poor, Allah will enrich them from His bounty. Allah is All-Encompassing (in His provision) and All-Knowing" (QS. An-Nur: 32)

This verse is used by many scholars as a basis for the importance of marriage, even when a person is not yet financially stable. Marriage is considered not only a biological and social matter, but an integral part of worship and the perfection of religion. The Prophet Muhammad SAW said:

Translation: "Marriage is my sunnah. Whoever does not follow my sunnah is not of my community." (HR. Ibnu Majah)

Classical scholars, such as Imam al-Ghazali, emphasized that marriage can help a person avoid immoral behavior, maintain their honor, and strengthen their faith, thereby enabling them to have legitimate offspring and channel sexual desires properly (Hasyim & Susfita, 2023; Mukhsin, 2020). In fact, according to Imam al-Ghazali, the birth of righteous children is a blessing from marriage that can serve as intercession in the afterlife (Shalahuddin et al., 2023). Ibn Taymiyyah stated that a person's sustenance often increases after marriage because Allah promises blessings for those who perfect their religion through marriage (Gaffar & Has, 2023). The Shafi'i and Hanafi schools of thought provide an understanding that the ability to provide for a family is part of a man's readiness, but it is not an absolute requirement that prevents a marriage contract if the prospective husband has business potential and the determination to work hard, although there are differences of opinion

regarding the standard amount of provision that is adjusted to the husband's ability or the wife's needs (Gustiawati & Lestari, 2018). This principle also aligns with the Prophet's hadith, which states that marriage is the sunnah of the Messenger, and that whoever refuses to marry is not following his sunnah (Widiyanto, 2020).

Contemporary scholars' views place new emphasis on understanding nafkah in line with changes in the economic structures of modern Muslim societies. Yusuf al-Qaradawi explains that the obligation of nafkah is a right of the wife that must be fulfilled by the husband, but the standard of sufficiency of nafkah cannot be measured rigidly but must be adjusted to the social situation and capabilities of each family (Fuaddi, 2019). Wahbah al-Zuhaili adds that families are built on mutual assistance, so that the determination of economic readiness does not focus solely on the husband but also on the responsibility of both parties for the family's sustainability (Zulfikar & Abidin, 2019). This reformulation of the meaning of nafkah demonstrates the flexibility of Islamic law in responding to the changing times. However, scholars continue to emphasize the importance of tawakkal and faith that marriage brings blessings that open the door to sustenance. This understanding of fiqh presents a balance between material efforts and spiritual beliefs, so that people do not make money the sole standard of a successful marriage (Ali & Puspita, 2023).

The rapidly changing social reality has led most young people to internalize new values in understanding the responsibility of providing for a family. Most young Muslims today believe that financial stability is a prerequisite for marriage (Rabenda-Nowak & Wylęły, 2022). Concerns about the rising cost of living, job insecurity, the economic burden of caring for family members of a different generation (the sandwich generation), and urban lifestyle standards are triggers for delaying marriage (Yazid et al., 2025).

Anthony Giddens, in his theory of modernity, posits that modern society is characterized by uncertainty, which encourages individuals to make calculated decisions (Thoyibbah, 2016). Marriage is no longer considered a natural phase of life that simply occurs, but a project that requires careful planning and risk analysis (Testa & Gietel-Basten). The younger generation is accustomed to thinking reflectively and considering all the economic consequences that may arise in family life. Tawakkal is no longer understood as complete surrender to Allah; it must now be accompanied by proof of honest effort, in the form of concrete financial preparedness.

This condition shows a conflict between two central principles in Islamic teachings: ikhtiyar (human effort) and tawakkal (trust in Allah's decree). Islam teaches that a person must try their best before surrendering the results to Allah (Nasir et al., 2020). This is emphasized in a hadith that states that a person must tie their camel before tawakkal, indicating that economic effort is part of worship (Sulissusiawan, 2016). However, the younger generation today tends to focus primarily on material endeavors and only places tawakkal after specific economic standards have been achieved. They choose to delay marriage while they mature their careers, save money, build assets, and even ensure they are ready to own a house (Rafliyanto, 2025). This illustrates a decisive shift in thinking: marriage is not only about building a household, but also about being prepared to assume long-term financial responsibilities.

Gary S. Becker, in his theory of rational choice, views the decision to marry as a rational economic act calculated based on a cost-benefit analysis (Hay & Menzies, 2015). Individuals decide to marry if they expect to improve their welfare compared to remaining single and will divorce if it improves their welfare. If the financial risks outweigh the social and emotional benefits, then marriage is considered an inefficient decision. This view is increasingly prevalent among the younger generation, especially men who feel burdened by social expectations as the sole breadwinners. Fear of economic failure after marriage is also a significant deterrent (Riswandi et al., 2025). They see many examples of divorces triggered by economic problems, so caution is increasingly a priority. Divorce in Islam is permissible, but it is something that Allah greatly detests, so the younger generation does not want to face that risk due to a hasty decision.

Modernization has also brought about significant changes in the role of women in society. Opportunities for higher education and professional careers have enabled women to become more economically independent (Bayali, 2013). As a result, the standards for finding a partner have increased, both in terms of financial and mental readiness (Marini et al., 2022). This affects men who feel less confident when they are unable to meet these expectations. The burden of providing for a family is not only understood as a legal obligation but also as a symbol of masculinity and social existence. On the other hand, women with their own income tend to delay marriage to pursue career stability (Bayali, 2013). This shift in values reinforces the rationale for delaying marriage as a strategic life choice. However, this shift

also raises theological dilemmas because the values of blessing and faith in marriage become less internalized.

The word of Allah SWT in QS. At-Talaq: 3 affirms that "*Whoever puts their trust in Allah, Allah will suffice them,*" but this spiritual understanding is now influenced by an economic structure that increasingly pressures individuals. Many young people believe in this verse in theory, but in practice, they still prioritize material readiness to avoid burdening their partners (Azifa, 2023). The meaning of *nafkah* has also been narrowed down to merely financial capability, even though scholars explain that *nafkah* encompasses giving affection, providing protection, and maintaining emotional stability within the family (Fatakh, 2018). This narrowing of meaning has the potential to make marriage an economic institution that disregards the sacred values of Islam. This phenomenon cannot be reduced to a decline in religiosity but is better understood as an adaptation to the challenges of the times (Aliyah & Hasaniyah, 2025). Social inequality, uncertain employment, rising property prices, the pressures of urban life, and high domestic expenses all contribute to the economic anxiety faced by the younger generation. They decide to delay marriage not because they reject religious teachings, but because they want to provide a decent life for the family they will build (Rafliyanto, 2025). Even so, this tendency needs to be balanced so that it does not distance people from the fundamental principle that sustenance is a matter for Allah. At the same time, humans are only obligated to strive.

A moderate approach is the most effective way to balance the tension between theological teachings and economic considerations. The decision to marry should not be based on excessive fear, nor should it be taken carelessly without careful financial consideration. *Ikhtiyar* must be strengthened as a moral responsibility for men to provide for their families. At the same time, *tawakkal* must be interpreted as trust that Allah will provide the best way after maximum effort has been made. Family education and economic literacy are crucial solutions that enable marriage to continue in accordance with religious guidance while adapting to modern socio-economic challenges. Overall, the theological-economic tension in the interpretation of sustenance and effort illustrates the dynamics of Islamic thought, which seeks to balance religious guidance and the realities of life. Marriage remains a sacred institution full of blessings, but the means of achieving it evolve in line with the challenges of the times. The younger generation needs structural, economic, and spiritual support so that they do not become trapped in excessive fear of the future of marriage. The

belief that Allah is Ar-Razzaq must go hand in hand with responsible efforts, so that the decision to marry is not only economically rational, but also strong in faith. Thus, modern Muslim families can continue to stand within a framework of blessings, love, cooperation, and strong commitment to Islamic teachings.

The Shift in the Meaning of Family Resilience from a Socio-Theological Perspective

The shifting perceptions of family resilience among young Muslims reveal a clear tendency to prioritize economic factors as the primary foundation for building a household. This is in contrast to spiritual values such as *sakinah*, *mawaddah*, and *rahmah*, which tend to be marginalized (Permadi & Sadiyah, 2023). Many young people consider marriage financially risky if they lack adequate preparation, such as homeownership, savings, stable employment, and assets. Fear of economic conflict, debt burdens, and the inability to provide for a family are often determining factors that can ultimately damage family harmony. Early marriage is often associated with economic and psychological unpreparedness, which can lead to financial problems within the household (Angraini et al., 2023).

This perspective differs from the classical *fiqh* understanding, which emphasizes that family resilience is not only based on material aspects, but also on a spiritual and emotional unity built on faith and moral commitment (Rachmawati, 2024)—the word of Allah in QS. Ar-Rum verse 21 emphasizes the spiritual dimension of marriage as a means to bring peace of mind, love, and tranquility, not merely to secure material aspects (Gadjong, 2023). This verse emphasizes that the purpose of marriage is to create *sakinah*, *mawaddah*, and *rahmah*. Classical scholars such as Imam al-Ghazali also emphasize that one of the wisdoms of marriage is the birth of righteous children who become *qurrata ayn* in family life. That marriage is based on piety and faith. He argues that a *sakinah* household is not only achieved through wealth, but also through good character, patience, and devotion to Allah in carrying out the responsibilities of husband and wife (Arifin & Baharun, 2021). Within the framework of *fiqh*, as seen in the Shafi'i and Hanafi schools of thought, the obligation to provide financial support indeed lies with the husband. However, scholars understand that the ability to provide financial support is relative, and material inability does not automatically prevent marriage, although effort (*ikhtiyar*) is still recommended (Hidayat & Azahari, 2020). *Fiqh* also acknowledges that financial matters are fundamental and can cause problems in the family and even lead to divorce. This approach reflects the flexibility of Islamic law, which can be continually updated to respond to the demands of the times and social conditions,

while remaining relevant in addressing modern challenges without neglecting moral and spiritual responsibilities (Jayus et al., 2024).

Muhammad Quraish Shihab provides a profound understanding of tranquility (*sakinah*) within the family, which, according to him, is not passive tranquility but dynamic tranquility achieved after turmoil and conflict (Permadi & Sadiyah, 2023). He states that the heart (*qalbu*) is the main requirement for the creation of *sakinah*, which is then reflected through harmonious actions and social relationships (Muhammad, 2020). According to Quraish Shihab, a peaceful family is not one without problems, but rather one that can overcome them to achieve peace through constructive conflict resolution. In his analysis of *kafa'ah* (compatibility), Quraish Shihab emphasizes that material compatibility is only one aspect, with shared religious values, understanding, and vision of life being more important factors in forming a sustainable *sakinah* family. Thus, ideal family resilience is a balance between material readiness and spiritual-emotional commitment.

The younger generation, which prioritizes financial stability, shows that the modern version of "family resilience" is more material-instrumental than spiritual-complementary (Putra & Burhanusyihab, 2023). Marriage is often viewed as a socio-economic endeavor that requires careful planning, rather than merely as a form of worship. The uncertain nature of modern social structures encourages individuals to think reflectively and rationally, as Anthony Giddens' theory of reflexive modernity explains. Giddens states that marriage is no longer a "natural" phase, but rather a strategic choice that requires careful consideration of risks, particularly economic risks, financial burdens, and the potential for failure (Aihara, 2011). Unstable employment conditions, rising living costs, and the pressures of urban lifestyle lead the younger generation to believe that *ikhtiyar* (effort) must be reflected in concrete economic planning before marriage (Bazher & Suprayogi, 2017). Many young people delay marriage due to economic barriers, in addition to sociological and psychological factors. The tension that arises is the redefinition of financial support as a measure of social status, which becomes a heavy burden that must be proven before the marriage contract (Coults et al., 2020). Many men feel the psychological pressure of being the primary provider is heavy, while financially independent women demand partners with equal or higher material capabilities. Society tends to assume that in building a complete household, the wealth of the prospective groom is significant in fulfilling his financial obligations. This emphasis creates a new social dynamic in which readiness for marriage

depends heavily on tangible evidence, rather than just good intentions and a belief in God's help.

Contemporary scholars, such as Yusuf al-Qaradawi and Wahbah al-Zuhaili, offer theological solutions. Al-Qaradawi emphasizes the importance of justice and realism in defining financial support (Fuaddi, 2019), while Zuhaili stresses the importance of economic cooperation between husband and wife (Karimuddin et al., 2021). Quraish Shihab emphasizes that *sakinah* in the family encompasses not only material things but also conflict resolution, mutual understanding, and prayer together (Husna et al., 2022). Through this approach, the younger generation can be guided to see marriage as a form of worship that relies on moral and spiritual commitment, as well as material aspects.

M. Quraish Shihab, from the perspective of *maqāṣid al-syarī'ah*, argues that the primary purposes of marriage include *hifzh al-nafs* (preservation of life), *hifzh al-nasl* (preservation of offspring), *hifzh al-'aql* (preservation of reason), and *hifzh al-'irdh* (preservation of honor). Thus, the resilience of an ideal family is not only measured by material wealth, but also by the quality of relationships, moral dialogue, and spirituality (Hidayati et al., 2022). The younger generation needs to understand that extreme economic readiness is not the only path to a good marriage; readiness of the heart, determination to worship, and cooperation between husband and wife are equally important. The social consequences of this shift include large-scale postponement of marriage, cohabitation without formal ties, and declining birth rates in urban areas. Young people who delay marriage for economic reasons may end up living as long-term singles or choosing informal relationships as a pragmatic solution (Singerman, 2007). Financial pressure also affects mental health, triggering anxiety about the future and feelings of inadequacy.

Therefore, reconstructing Islamic narratives is essential so that the younger generation sees marriage as a blessed act of worship, not merely a financial project. Religious education must highlight the values of *sakinah*, *mawaddah*, and *rahmah* as the foundation of family resilience, rather than just emphasizing material things. Religious leaders, educators, and family counselors should organize Islamic value-based financial literacy programs that teach budgeting, Sharia-compliant investment, savings, and household economic cooperation. Pre-marital programs must include economic, psychological, and spiritual modules so that prospective couples understand that building a family is a shared responsibility, both in this world and the hereafter. The meaning of *tawakkal* (trust in God) also needs to be reinforced

as an active effort accompanied by complete trust in Allah Ar-Razzaq, in line with the metaphor of "tying the camel first before trusting in God." Thus, economic effort and tawakkal can go hand in hand, forming a strong, balanced foundation for family resilience.

Through a socio-theological approach that integrates economic rationality analysis with a reinterpretation of Islamic theological values, this study offers a new perspective on the delay in marriage among young Indonesian Muslims. The novelty of this research lies in its attempt to bridge the tension between modern economic fears and Islamic doctrines on marriage, by showing that Sharia economic literacy and theological dialogue are not merely normative instruments, but mechanisms for transforming the meaning of marriage from an economic transaction into a rational and responsible act of worship. These findings expand the concept of Islamic family resilience by placing it not only in material stability but also in the integration of moral, spiritual, and emotional dimensions grounded in ikhtiyar and tawakkal. Thus, this research enriches the study of contemporary Islamic family law through a new conceptual model that is adaptive to modern economic realities without obscuring the values of sakinah, mawaddah, and rahmah as the main foundations of marriage.

Conclusion

This study demonstrates that the delay in marriage among young Indonesian Muslims is primarily shaped by an internalized fear of poverty within the framework of modern economic rationality. Marriage is increasingly perceived not only as a religious obligation but also as a strategic decision based on financial readiness. The findings confirm that economic considerations strongly influence perceptions of marital responsibilities, including financial provision (nafkah), personal effort (ikhtiyār), and reliance on God (tawakkul), thereby shifting the orientation from a spiritual to a material-instrumental approach. From a socio-theological perspective, postponement of marriage reflects an adaptive response to economic uncertainty and contemporary social pressures rather than a rejection of Islamic teachings.

However, this study is limited by its qualitative, library-based design, which relies on documented evidence and theoretical interpretations without empirical field data, potentially limiting the generalizability of the findings. Future research incorporating surveys, interviews, or ethnographic methods could provide more nuanced insights into how economic rationality shapes marriage decisions across diverse communities. In practice, the findings suggest the need to strengthen sharia economic literacy, implement integrative

premarital education programs, and formulate supportive public policies to harmonize the Islamic values of sakinah, mawaddah, and rahmah with modern economic realities.

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