

## CHAPTER 8

### CONCLUSIONS AND RECOMMENDATIONS

#### 8.1 Introduction

This chapter aims to conclude the study presented in this thesis. This chapter begins with a summary, and general overview of the results obtained, summarising the answers to the study questions and the achievement of the study objectives outlined at the beginning of the study. This is followed by the study's contributions, divided into theoretical, methodological, and practical contributions. This chapter also states the limitations of the study and provides some recommendations for future studies, which include recommended actions for concerned parties and suggestions for future researchers to improve the study. Finally, this chapter concludes with a summary of the aspects discussed in this chapter.

#### 8.2 Summary of the Important Findings

The first objective of this study is to discuss the findings related to the cost element of Muslim funeral service in Malaysia. Although funeral management is a *Fard kifayah*, nowadays, the management of body is not free. The findings show that there are elements that are obligatory or mandatory, such as washing, shroud, and burial, which have costs associated with them because they include basic materials as well as labour costs for the funeral directors. However, there are some places that give gratuity to the Imam for prayer and *talqin*. There are elements that are needed at the

present time, such as transportation, and there are costs for the funeral home. In addition, in some places, other additional costs that are not obligations, such as *kepok* and tombstones, are also charged.

The second objective is to study the factors that determine the decision on the cost of Muslim funeral management by Muslim funeral organisations. There are two main factors that determine the cost of Muslim funeral management, economic factors and non-economic factors. In economic factors, the cost of funeral management is influenced by the cost of goods associated with the management of body, taking into account the market price, bulk purchases by the administrator and the best price collection of materials. In this study, it was found that social work organisations keep the price of goods as low as possible to ensure that the cost to family members is as low as possible. In addition to economic factors, non-economic factors such as technology, location, skill, ownership, mindset, and worldview also drive funeral directors' decisions regarding the cost of funeral management. The funeral management organisation which has funeral directors looking at the afterlife views the work of body (*Janazah*) management as a practice that will be rewarded in the afterlife without expecting a reward such as wages or the like. In addition, the results of this study found that all of these factors are important indicators in determining the cost of the remains obtained through *musyawarah*. The decision is made after considering the views of the members involved in the meeting.

The third objective is to develop the Muslim funeral management cost framework. The development of Muslim funeral costs involves three crucial elements, namely the determination of reasonable costs for funeral materials, the determination of just wages, and the participation of religious authorities. The first aspect concerns the determination of reasonable costs for funeral materials, which must be fair and not disadvantage any

of the parties involved. In the event of a profit, it is imperative that it be kept within reasonable limits so as not to place an undue burden on the deceased's heir. The second element relates to the cost of fair compensation. It is imperative to provide compensation to the funeral directors for their efforts, time and energy spent in managing the remains of the deceased. The compensation is determined based on the market rate, which depends on the number of hours worked and the productivity achieved. The conclusion of a contract (*aqad*) is considered essential to ensure that both parties involved can rely on fulfilment and compliance with the mutually agreed terms. This facilitates the establishment of a lasting and mutually beneficial relationship between the parties involved. The involvement of the religious authority is the third component, as it assumes a central responsibility in monitoring and enforcing measures to prevent funeral directors from engaging in unethical practises such as price gouging and exploitation during the funeral process. In addition, it is essential to establish coordination between rural and urban areas, taking into account the economic and social factors specific to these regions. Recognition and accreditation of the profession of funeral director is essential to ensure that any person providing funeral services has the necessary qualifications and competencies. The findings of the study provide stakeholders with important insights into the challenges faced by funeral directors and suggest measures that can be implemented to improve effectiveness, accountability, and permanence in relation to the costs associated with Muslim funerals in Malaysia.

### **8.3 Contributions of the Study**

This Muslim funeral management cost study presents a focal point in the context of Muslim funeral management cost, specifically on the determinants of Muslim funeral

management cost decisions. The findings have several ramifications for researchers, practitioners, and the existing body of knowledge on this topic. These theoretical, methodological, and practical contributions are discussed below.

### 8.3.1 Theoretical Contribution

The study has developed a framework for Muslim funeral management cost and significantly contributes to a more holistic understanding of Muslim funeral management cost. It can also help Muslim funeral management organisations identify and break down funeral management costs, allowing for better cost monitoring and more effective techniques for overall cost control. This study also contributes to the literature determining the labour and service charges of wage (*upah*) related to *Fard kifayah* services.

In addition, this study significantly contributes to the concept of social entrepreneurship, which focuses on society's social or welfare interests rather than profit. In this context, social entrepreneurship is a platform for community development and solving social problems through innovative entrepreneurial techniques. Thus, entrepreneurs must carry out their responsibilities (*Amanah*) effectively and responsibly. They should estimate costs transparently, reasonably, and fairly, establish close relationships with executors and local authorities, and contract (*aqad*) with the families of the deceased should be executed clearly and transparently to ensure that the services provided are of sufficient value to the community.

Muslim funeral management organisations that use social entrepreneurship to determine funeral management costs will seek to benefit the community sustainably and effectively. In many ways, funeral organisations will seek to save money and eliminate

waste to minimise the cost of funeral management, ensuring that more people feel the benefits by applying the concept of social entrepreneurship. In addition, social entrepreneurship can help funeral administrators improve the quality of funeral services provided. This can bring long-term benefits to the community and, at the same time, ensures the efficiency and sustainability of funeral services.

Lastly, the funeral management cost framework significantly contributes to Ibn Taimiyyah's pricing theory by promoting the concept of perfection (*ihsan*) and social responsibility in determining funeral management costs and emphasising the main concepts of fair price, wage, and profit. This can help stakeholders in Muslim funeral management organisations to carry out their duties and provide the best services to the deceased and his family.

### **8.3.2 Contributions on Methodological**

The funeral cost management framework also has an important contribution to the methodology. This study used qualitative methodology to gain a deeper understanding of funeral management cost decisions by conducting in-depth interviews with funeral directors. Using the qualitative methodology allows this study to provide detailed information on the process of developing the funeral management cost framework and significantly contribute to knowledge in the field.

### **8.3.3 Practical Contributions**

This study on the development of a funeral management cost framework also has an important contribution to practice, particularly in improving the quality of funeral management and assisting stakeholders in making decisions about funeral management

costs. This study has provided several recommendations to guide the development of policies and guidelines related to funeral costs which can benefit stakeholders, specifically the State Islamic Religious Authority (JAIN). Such a framework can help state religious authorities monitor and coordinate the cost of Muslim funeral management in their respective states and implement specific funeral management cost policies more effectively and efficiently. The framework of Muslim funeral cost management can also serve as a guide for all funeral directors nationwide to improve standard practices to the best interest of the community, provide well-coordinated funeral management, and ensure the cost of funeral management is not manipulated so that it can be offered to community members at a fair price.

In addition, this study's findings could help increase community awareness and understanding of the actual cost of funeral services. This is because funeral directors and government agencies will be compelled to provide more transparent and fair information about the costs associated with funeral services when the community members are more knowledgeable about the cost of funeral management. In this sense, more knowledge of what goes into funeral care can help individuals make better decisions when planning their own or their loved one's funeral. Fair expectations and early planning of funeral management can reduce the financial burden on grieving relatives and friends in times of death.

This study's results can also guide religious-based nonprofit organisations, in this case, funeral management organisations, in setting the cost of services they offer to community members. This pricing guide can inform the public of the prices they should expect for quality and equitable services and help NGOs set fair, competitive prices to avoid excessively high or low prices.

In this regard, NGOs may find it challenging to set their service rates at any given time. They often feel obligated to offer low prices to attract customers or increase prices to cover the rising operation costs. Often, non-governmental organisations offering excessively lower rates would face financial difficulties and could not sustain their operation costs. On the other hand, non-governmental organisations offering exorbitant costs may lose customers and find it hard to attract new customers.

Having a price guideline allows NGOs to make better decisions in pricing. They could evaluate the costs and benefits associated with their services and set market-based pricing to suit the community's budget demands. Setting reasonable and competitive fees could help nonprofit organisations serve their clients better and ensure the sustainability of their services.

#### **8.4 Limitations of the Study**

To ensure a fair presentation of the results, several limitations apply to this study. This study of funeral management costs is limited to funeral management organisation under mosque or *qaryah* and nongovernmental organisations (NGOs), excluding private businesses, and may focus only on costs associated with handling the body. This may not account for costs such as employee salaries, building rent, equipment, and other related operating costs. However, studies limited to *qaryah* funeral management organisations and NGOs may not capture the total cost of funeral services in each zone of Malaysia.

Second, this study has limitations because it uses only a few samples representing each zone of Malaysia in the context of the Muslim funeral industry. Because facilities and time are limited, only 17 samples from each zone were taken for the study. Each

zone is represented in both rural and urban areas. With the exception of the samples in multiple zones, the generalization of the findings of this study to the entire Muslim funeral industry in Malaysia may be limited.

Third, this study has limitations in that it only uses a qualitative method as the researchers seek to better understand the phenomenon in the context of Muslim funeral management costs in Malaysia. Since the researchers want to better understand the phenomenon in the context of funeral management costs in the Muslim funeral management organisation, a qualitative method is more appropriate because the researchers can interview the respondents in more depth. The information obtained is more meaningful, especially for studies or topics that are still underdeveloped in Malaysia, such as the present study.

Forth, another limitation of this analysis is the lack of land acquisition costs for Muslim burial sites (cemeteries) in Malaysia, especially in urban areas such as Kuala Lumpur, Penang and Johor Bahru. Given the existing reliance on *waqf* (Islamic endowment property) for burial sites, the shortage of such land may force the purchase of cemetery plots in the future, which would dramatically change the economic landscape of Muslim burial services. Land prices fluctuate widely and are influenced by factors such as location, demand, economic conditions, development and zoning regulations, making accurate projections of future costs difficult. As things stand, the price per acre in Kuala Lumpur can range from a few million ringgit in less central areas to significantly higher amounts in prime locations, such as Bukit Lanjan (agricultural land) at around RM4.3 million per acre and Jalan Klang Lama (agricultural land) at around RM32 million per acre. In addition, the number of grave sites per hectare is estimated based on conventional dimensions, which may vary depending on the layout and design of the cemetery, further complicating an accurate cost projection. A

conventional single grave plot measures approximately 2.5 by 8 feet ( $0.76 \times 2.44$  metres). Based on these proportions and taking into account pathways and maintenance access, a reasonable estimate may be 1,000 to 1,500 grave sites per acre, but this may vary depending on the individual design and requirements of the cemetery. As a result, it is predicted that a Muslim will need to budget up to RM32,000 for the purchase of a burial plot in the future, which also needs to be taken into account when calculating burial costs.

Lastly, this study acknowledges another limitation in the economic analysis of Muslim burial practices in providing initial fund for buying excavator: the dependence on donated burial services for the excavation of graves and also the lack of supply of gravediggers, which may not be sustainable in the long run. Currently, burial costs are significantly reduced by the generosity of excavator owners who offer their services for free or at minimal cost. However, should this voluntary support diminish, mosques or community organisations may be forced to purchase their own excavation equipment, which involves a significant initial investment. The cost of purchasing a new mini excavator in Malaysia ranges from RM20,000 to over RM130,000 with a life expectancy of about 10 years, depending on the model and its features. This potential financial outlay adds complexity to the economic sustainability of traditional burial practices and highlights the need for strategic planning and resource allocation to ensure the affordability and accessibility of these services.

## 8.5 Recommendations of the Study

Several problems have been identified based on this study's results and the researcher's experience in conducting the study. Therefore, several recommendations are put forward to other researchers in the future, as discussed below.

This study has highlighted the lack of a regulatory framework for determining laws related to the cost of funeral management or *Khairat* death fund or *Tabung Khairat Kematian*, including its collection and distribution process and benefits. In this regard, there is still no specific law related to the management of Muslim funeral and *Khairat* death funds in Malaysia. As a result, the cost and management of Muslim funerals are predominantly controlled by funeral directors who are largely working the mosque *qaryah*, NGOs and private funeral directors without any monitoring from the authority. Furthermore, the rate for funeral directors often differs. In some areas, the funeral directors are paid based on charity, while some do not receive any payment. Thus, a specific study on the regulatory framework should be done to determine the appropriate laws as a guideline and reference for funeral directors in Malaysia. This would provide a constant monitoring mechanism to ensure that the services and charges imposed are not manipulated, transparent, reasonable and affordable.

Future studies in the accounting field could present appropriate calculations that fairly calculate each funeral management cost. This is because the current calculation is based on '*Musyawah*' (discussion and consensus), and budgets for funeral paraphernalia and service charges are still set according to the traditional costing system rather than current pricing. In this regard, an accounting study focusing on calculating funeral expenses using other costing approaches like activity-based costing could be beneficial. Such a study could provide more fair calculations for the cost of funeral management and a more transparent guideline for funeral costs.

Future studies could also focus on setting up the fees for *Khairat* Death Funds based on the actuarial calculation of risks and benefits. As the current *Khairat* death fund fees are set based on an agreement and consensus reached during discussions with mosques' *qaryah*, residents' associations or other community-based committees during their annual meetings, these fees often vary, with some being excessively expensive, and others are low to the point that the fees are insufficient to cover the total cost of funeral management and families of the deceased are required to pay extra. This situation challenges families who cannot afford the funeral costs. This study is intended to serve as a guide for organisations involved in funeral management and *Khairat* death funds comprised of non-governmental organisations (under mosques management) that may not be knowledgeable on the price current pricing for service rates and adequate benefits that should come with these funds.

Future studies can also examine the marketing and promotional activities that should be implemented to create awareness and encourage more Muslims to join a *Khairat* death fund. This is because many of the Muslim community are unaware of the real cost of funeral management. As a result, many of them did not plan their finances adequately and left little or no savings to cover the cost of their funerals. Funeral costs are commonly borne by their next of kin, which could bring financial stress to the grieving family members. Being a collective fund for the community, higher awareness of funeral costs could attract more Muslims to contribute to the *Khairat* death fund, increasing the collections of funds. In the long run, this could help reduce fees, bring more benefits and increase the efficiency of funeral management. Furthermore, it can guide community members to be better prepared to manage their death (in terms of cost and management) and support the community through the concept of mutual help (*ta'awun*).

Future studies could also aim to raise public awareness of the *waqf's* involvement in various aspects of Muslim funeral management, including the *waqf* for cemeteries, vehicles, shrouds, and other funeral facilities, with the main goal of reducing the cost of funeral management and avoiding inflation. This research could analyze the understanding and acceptance of *waqf* in the community, as well as identify obstacles and opportunities in implementing *waqf* for matters related to Muslim funeral services. It is expected that the results of this study will provide strategic guidance and practical actions to increase *waqf* awareness, thereby helping to minimize funeral management costs and achieve sustainable fund in the local community.

Lastly, academics can develop courses and modules related to Muslim funeral costs and management to increase the community's capability in managing Muslim funerals. Undoubtedly, managing a Muslim's remains is of interest to many; however, deaths and funerals are still considered taboo, generating stigma, fear and a lack of courage. As a result, only a handful of people are willing to manage and offer funeral services. Training and courses like commissioning certificate courses (*pentauliahan*) for funeral directors and those involved in funeral services are necessary to improve the skills, knowledge, preparedness and competency in funeral management. Making funeral directors a recognised profession that can meet future demands is timely.

## **8.6 Conclusion**

From this study, it can be concluded that the developed framework for Muslim management cost is a thorough guide that can serve as a solid foundation for its successful implementation. This framework is expected to help stakeholders properly manage the bodies, meet the requirements of the deceased, and ensure a smooth process.

It is expected to have an overall good effect and encourage community members to conduct Muslim funerals in a professional and respectful manner.

