

CHAPTER 7

MUSLIM FUNERAL MANAGEMENT COST FRAMEWORK

7.1 Introduction

Funeral management comprises a set of procedures aimed at effectively handling the remains of a deceased person. Funeral management involves several aspects, including overseeing administrative tasks, making logistical arrangements, and allocating and using resources. In addition, the needs of the bereaved must be addressed. Therefore, in funeral management, effective coordination and management are essential to ensure the efficient and effective implementation of all related processes. This chapter addresses the development of a Muslim funeral management cost framework that is both effective and efficient. Establishing a comprehensive funeral management cost structure is highly recommended to address the fluctuating and unclear costs associated with the management of Muslim funerals and to ensure that the costs incurred through funeral management are equitable and justifiable.

7.2 Costs Structure of Muslim Funeral Management

The cost structure for the total cost of Muslim funeral services is shown below (Figure 7.1). It is important to fully understand the cost structure of Muslim funeral services to ensure that costs are transparent, reasonable and benefit both the funeral service provider and the community. Based on the findings in Chapter 5, the costs of the Muslim funeral industry can be broken down into five main components that have

costs associated with them: Washing and shrouds, prayers, transportation and burial. Each of these has direct, indirect and intangible costs. Direct costs are costs that are directly associated with the funeral service. Indirect costs are additional costs associated with the funeral services. Intangible costs are non-monetary costs associated with the provision of funeral services.

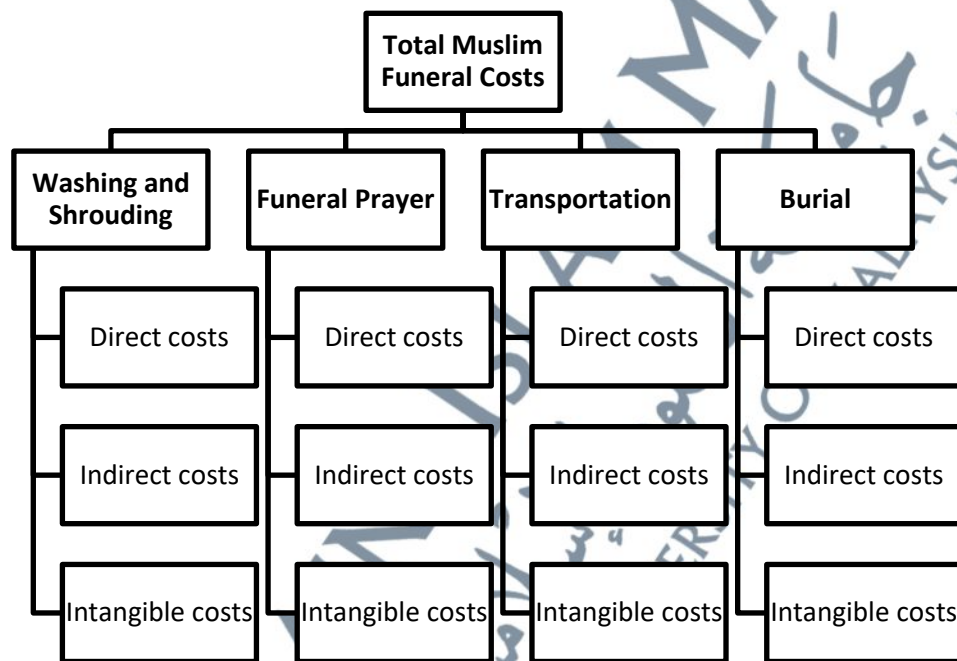


Figure 7.1: Costs Structure of Muslim Funeral Management

For washing and shrouding tasks, the direct costs of washing and shrouding reported by the majority of respondents include the following items: water, camphor, cloth for shrouding, soap and shampoo, sandalwood powder, rose water, *sintok*, *bidara* leaves, glove, face mask, cotton, apron and cotton bud of which are used by the funeral director in performing the tasks. Each respondent and family member has chosen to perform the funeral rituals for the remains of their deceased relatives in as perfect a manner (*sunnah*) as possible. However, it is important to be aware that the cost of this

tasks varies slightly from funeral organisation to funeral organisation. These differences are due to several factors, including the cost of materials, location, quantity of purchases and fluctuations in market prices, which were discussed in more detail in Chapter 6. From the responses of the respondents in the study, the cost of materials varies between RM150 and RM200. The direct costs also include the wages of the funeral director (*tukang mandi and kafan*) who is responsible for performing the washing and shrouding. Both tasks are carried out by one and the same funeral director, as the laying of the shroud takes place immediately after the washing. The total time required for both tasks is less than one and a half hours. According to the findings of the study, the funeral director (*tukang mandi and kafan*) receives between RM100 and RM300 per body for washing and shroud. This wage is not for a single person, but is divided among three to four undertakers who work together on this task. Most of them state that this wage rate is not set or required by the funeral director, but by the organisation or management of the mosque.

In addition to the direct costs, there are also indirect costs associated with the washing and shroud tasks. These include the general equipment used in washing and shrouding, such as water containers, buckets, places to wash the bodies, mortuaries, and facilities for managing the bodies, which are not direct costs, but the cost of preparing and maintaining them is still an important aspect of the overall expenditure. These costs include the purchase and maintenance of this equipment, mortuaries, utility costs such as water and electricity, and other facilities required to run the washing and shroud services. However, from this study, the *waqf* equipment and facilities have an impact on the overall cost of funeral services compared to the equipment and facilities that need to be purchased by the organisation. Added to this is the cost of lost opportunities, i.e. the time the funeral director has to spend on these tasks. Although this may only appear

to be an indirect cost, the loss of this time can have a significant impact on the management of the estate as a whole. Particularly if the funeral director is employed part-time or works part-time, the cost of this missed opportunity can impact income or other work opportunities. Therefore, it is important to consider these costs when making a holistic assessment of the total cost of funeral management..

There are also costs that are difficult to explain explicitly (intangible costs). In the context of funeral management, it is important to gain a comprehensive understanding of the overall social and psychological impact. For the washing and shroud tasks, one of the most important aspects of the intangible costs is the emotional and mental preparation that the funeral director must provide. The process of funeral management involves a great deal of emotional workload, including dealing with the remains in various circumstances such as illness, accidents etc. and dealing with the needs of the grieving family. While the mental preparation required to deal with these situations cannot be expressed in numbers, it has a significant impact on the mental wellbeing of funeral directors. In addition, there are also intangible costs associated with 24-hour preparation for funeral management duties. Apart from this, there are also intangible costs associated with the fact that funeral directors have to assume an important responsibility in performing ablution and shroud, therefore it is necessary to prepare knowledge and skills in accordance with the teachings of Islam in order to be competent as a funeral director. Not only must they have sufficient knowledge of the manner and procedures of washing and shroud according to the Shari'a, but they must also understand the spiritual meaning behind this practice, preserve the shame (*aiib*) of the deceased, be accompanied by manners and carry out the procedure of performing these tasks well and perfectly. There is also the intangible cost of assisting the grieving families in handling the body. Ensuring that the family receives the necessary support

and guidance during this difficult time can require considerable emotional energy and affect the mental stability of the funeral director.

Next are the costs associated with funeral prayer. Among the direct costs, one of the most important aspects is the giving of gifts in the form of consolation money to the imam who leads the prayers for the deceased, the *talqin* and the *tahlil*. Most imams who lead the funeral prayer do not expect a salary, but the results of this study show that the imam is paid a consolation allowance of RM40 to RM100. Although this allowance is seen as a gift in society, it is also an important aspect of the overall cost of the funeral management. Gifts to the imam are a form of appreciation for those who help in the conduct of funeral prayers. Although this may be considered a reasonable expense, it is important to consider the factors that may affect this cost. For example, factors such as the standard of living of the local community, the economic situation of the family and traditional practices may influence the number or type of gifts given to the imam. In addition, it should be noted that this gift may be part of the imam's main source of income or an additional source of income, thus directly affecting his financial stability. In addition, there are the indirect costs associated with funeral prayer, such as the cost of missed time that the imam has to bear, especially for those who work part-time. Imams involved in leading funeral prayers may be forced to sacrifice the time they should be using to fulfil their duties or for other opportunities in their lives. Especially for those who work part-time or care for the bereaved part-time, the loss of this opportunity can have a significant impact on their income or economic well-being. While it may seem like a reasonable social responsibility, it is important to consider the overall costs that may be associated with dealing with the body, including this aspect of loss of opportunity. In addition, there are also the intangible costs associated with the funeral prayer aspect, namely that the imam leading the funeral prayers must have in-

depth knowledge and appropriate skills in accordance with Islamic teachings. A imam must be able to lead the congregation with authority and solemnity and instruct those present. The ability to guide the faithful in the correct and punctual performance of prayer movements is also one of the skills required. Again, this shows the importance of imams as spiritual leaders who provide guidance and emotional support to the faithful in moments of grief such as this.

Next come the costs of transportation. One part of funeral management that relates to transportation is direct costs, i.e. payment based on the distance traveled or the number of kilometers driven. The distance is determined by the number of trips or kilometers traveled from the place of residence or hospital to the grave. For trips within the *qaryah* region, the cost of transportation ranges from about RM20 to RM100 per trip. For trips outside the *qaryah*, the cost is calculated based on the kilometers traveled, ranging from RM1 to RM1.80 per kilometer. Since most hearses are *waqf* the local community benefits from lower transportation costs. Indirect costs associated with the transfer of bodies include the driver's salary, which accounts for a significant portion of the total expenditure for the transfer of bodies. The driver of the body transport vehicle plays a crucial role in getting the vehicle to its destination, so the driver's salary is one of the indirect costs calculated under the cost per journey. In this analysis of indirect costs, fuel, maintenance of the vehicle, road tax and insurance are additional costs associated with the use of vans and must be considered as important components. In addition, drivers must also pay the price for the loss of valuable time, especially for those who work part-time. While it may seem like an acceptable social responsibility, the loss of this opportunity may affect their income or finances. In addition, it is important to consider the intangible costs associated with the repatriation of remains. A significant component of these intangible costs is the willingness to provide support to

a grieving family. Especially during the transfer of the remains from the home or hospital to the cemetery, preparations to support grieving families are a crucial part of funeral management. The psychological and emotional anguish that funeral directors take on to comfort and support the bereaved is difficult to quantify, but undeniable. They must provide comfort to the bereaved, respond to repeated requests and offer moral support.

The last obligation task that incurs costs is the burial of the body. The direct costs associated with the burial of the deceased are the materials needed for the burial, such as a *lahd* board and a coffin (if required). *Lahd* boards are essential components of the burial process that help to preserve the integrity of the remains and fulfil certain religious or cultural requirements. While *lahd* boards are more commonly used in some cultures, in certain situations or depending on the needs of the family, the use of a casket may also be required. Therefore, the cost of purchasing or making these materials can be a significant part of the overall expense of burying the body. The cost of the *lahd* board is around RM100 to RM150. Since most cemeteries are waqaf land, no fee or rent is charged for the use of grave land for an indefinite period. There is no cost to the municipality for the cemetery. However, in some places, especially in the city, cemeteries are subject to local authority (PBT) and a minimum fee is charged for first use, ranging from RM120 to RM400. The next direct costs are the gravedigger's wages or the rent for the excavator (if do not use a gravedigger). The gravedigger's wages or the excavator rental costs are the main component of the direct costs for burial expenses. Grave diggers are usually paid on the basis of the work done, while the cost of hiring an excavator can vary depending on the length of hire and the type of excavator used. However, both costs are significant expenses incurred as part of the funeral. Grave diggers play an important role in ensuring that graves are dug correctly and to the

required specifications. Most respondents indicated that the salary for a grave digger is between RM170 and RM400. This task of grave digging is usually carried out by four to six people. The level of need of the grave digger depends on factors such as the size of the grave, the depth required and environmental issues. On the other hand, if an excavator is used, there is a cost for hiring an excavator, including daily payments or fees based on the hours used. The use of equipment such as an excavator is cheaper and can dig large trenches, with the rent being paid per day or hour. The rental for an excavator is around RM200 per rental, which is considered cheaper than the cost of a gravedigger by a grave digger. However, there are also places where the use of excavators is not suitable, such as in dense cemetery areas, and where the services of a gravedigger are required.

There are also indirect costs, namely the cost of the tools used by the gravedigger. The tools used by the gravedigger are an important aspect of the burial process that is often overlooked when analysing total costs. Although the cost of purchasing or maintaining these tools may seem modest at first glance, they play an important role in the smooth and efficient running of the burial process. This equipment includes shovels, hoes and other tools needed to dig a grave. In addition, it should be noted that maintaining and replacing this equipment also incurs costs that are not immediately worthwhile. Continued use of this equipment can lead to wear and tear or loss, so the cost of replacing it should be factored into the overall cost of burying the remains. Another aspect of these indirect costs is the opportunity cost of the time spent by the gravedigger, particularly for those who work part-time. The opportunity cost of time is the value of what a gravedigger could earn or do if they were not engaged in funeral activities. This includes the income that can be earned from other activities. The results of the study show that most gravediggers are employed part-time and do other work, so

the cost of these opportunities is higher as they have to sacrifice the time they can spend earning extra income or doing other tasks. There is also the intangible cost of the burial duty, i.e. the burden of responsibility and the emotional stress of the gravedigger who has to ensure that the grave pit is suitable for each body. The responsibility of ensuring that the grave is appropriate to the size and needs of each body has a significant impact on the experience and emotional health of the gravedigger. Gravediggers can feel pressured and responsible for ensuring that each body is given the respect it deserves by preparing a grave that meets the required dimensions and specifications. This can cause severe emotional stress, especially in difficult situations such as hot weather or rainy seasons. This process can trigger feelings of fatigue, exhaustion, and emotional stress, which can affect their mental and physical well-being.

The following Table 7.1 provides an overview of the details of the cost structure of the Muslim funeral management discussed above.

Table 7.1: Summary of the Details of the Cost Structure of the Muslim Funeral Management

Tasks of Muslim Funeral	Costs Categories	Description	Range Costs (Based on Study)
Washing and Shrouds	Direct Costs	<ul style="list-style-type: none"> Materials use in washing and shrouding include water, camphor, cloth for shrouding, soap and shampoo, sandalwood powder, rose water, <i>sintok</i>, <i>bidara</i> leaves, glove, face mask, cotton, apron, cotton bud. 	RM150- RM200
		<ul style="list-style-type: none"> Wages for funeral directors who are handling the tasks of washing and shrouding. 	RM100- RM300
	Indirect Costs	<ul style="list-style-type: none"> Water bucket Place of washing the body, Facility room and utilities used for managing the body. The opportunity cost of the time forgone by the funeral directors (for part time). 	Included in the cost calculated above
	Intangible Costs	<ul style="list-style-type: none"> 24 hours preparation Mental preparation for any types of bodies. Guiding the families of the deceased. Competency to be a funeral director (skills and knowledge). 	-
Funeral Prayer	Direct Costs	<ul style="list-style-type: none"> Gratuity for imam who are leading the funeral prayer, <i>tahlil</i> and <i>talqin</i>. 	RM40- RM100
	Indirect Costs	<ul style="list-style-type: none"> The opportunity cost of the time forgone by the funeral directors (for part time) Competency to lead the funeral prayer (skills and knowledge). 	Included in the cost calculated above

Transportation	Direct Costs	<ul style="list-style-type: none"> Kilometre or per trip associated with the transporting the bodies from the home or hospital to cemetery. 	RM20- RM100 (for <i>qaryah</i> -per trip) @ RM1.00 - RM1.80 per kilometre (for outside <i>qaryah</i>)
	Indirect Costs	<ul style="list-style-type: none"> Driver's wages Maintenance of the van Road tax and takaful Fuel The opportunity cost of the time forgone by the funeral directors (for part time). 	Included in the cost calculated above
	Intangible Costs	<ul style="list-style-type: none"> Preparation for supporting the families of the deceased. 	
Burial	Direct Costs	<ul style="list-style-type: none"> Materials use complete the burial process such as <i>lahd</i> board, coffin (if needed). Wages for gravedigger or renting the excavator (if do not use gravedigger). 	RM100-RM150 RM170- RM400 (Gravedigger) @ RM200 (Excavator rental)
	Indirect Costs	<ul style="list-style-type: none"> Gravedigger tools The opportunity cost of the time forgone by the funeral directors (for part time). 	Included in the cost calculated above
	Intangible Costs	<ul style="list-style-type: none"> Competency (skills) Weight of responsibility to ensure the burial plot fit enough to each of the body. Emotion while digging during the hot day and rainy season. 	-
TOTAL			RM580- RM1250

Source: Developed for this Study (2024)

According to the above study, the cost of Muslim funeral management can range from RM580 to RM1250. This is determined by using the expenditure approach to

determine the cost of Muslim funeral management. When it comes to understanding and evaluating the costs that service providers need to bear, a expenditure strategy is an essential component. The results of this cost study provide a clear picture of the basic financial requirements that must be met in order to go for Muslim funeral services in a manner that is financially viable. A comprehensive understanding of expenses is essential to maintain clarity and accountability for both benefactors and the communities served, and this is especially true for non-profit organisations that aim to provide services to the community at minimal or no cost. This expenditure strategy ensures that services are provided in a way that respects the dignity of the deceased and their loved ones without placing an additional financial burden on families. This approach takes into account the Islamic values of justice. When nonprofit organisations are fully aware of the costs associated with providing funeral services, they are able to communicate more transparently with the community about the need for certain fees if they are incurred. This not only increases trust and understanding, but also reduces the perception that prices are unreasonable. This production strategy allows service providers to lower prices for the community and reduce the gap between the perception of cost and value. This is achieved by finding areas where costs can be minimized without compromising the quality of the service.

Moreover, value-added approach also applies to this study. Following the findings set out in Chapters 5 and 6, additional value arises from the process of determining the costs associated with funeral management. This process involves a number of different value considerations that have a direct impact on cost determination. The role of the *waqf*, the consideration of kindness (*ihsan*), especially towards *asnaf* and the disadvantaged, and the role of the organisation managing the remains and having a deep understanding of *fard kifayah* are all values that are included in these value components.

The value-added approach assesses the additional benefits that funeral services by Muslim funeral management organisations bring to the community beyond the cost consideration. Based on the results of this study, it is clear that providing services that meet the religious and emotional needs of the community adds significant value.

In addition, there is a distinction in the services provided. It is beneficial to understand the ways in which nonprofit organisations differentiate their services from those of their for-profit competitors. The services differ not only in terms of cost and price, but also in terms of the quality, affection and dedication to the religious rituals they offer. This provides valuable added value to society. The acceptance and satisfaction of the community with the service and the guarantee of treatment that is consistent with the ideals of the religious and cultural traditions of the community depend on this. In addition, emphasizing the value experienced by the community, particularly in terms of religious observance, emotional support and a sense of belonging, can enhance the sense of value of the service provided. It is possible that the cost will be perceived as more equitable if society recognizes the broad benefits and qualitative characteristics of the services provided. Last but not least, this approach guarantees that the services provided meet the specifications set by the community. It is more likely that the community will consider the cost of a service to be reasonable if the service meets or exceeds the community's expectations, even if it comes at a cost. This knowledge creates confidence in the community that the services provided are valuable and should be maintained.

7.3 Fair Wage Setting (*Ujrah al-Mithli*)

In the realm of human existence, individuals have a variety of social, economic, and religious wants and needs. Man is by nature a social being and may encounter limitations in the realisation of his goals, so that he is dependent on the help of others. Therefore, to meet these needs, it is essential to take actions that can effectively alleviate the plight of others, especially through mutual aid and cooperation (*ta'awun*). Interaction with others in daily life can serve as a tool, and mutual aid and support are of great value. Wage is a widespread practise of mutual aid in society, in which people provide help to each other when needed and receive compensation in the form of wages (Uddin et al., 2014). It is a common practise that compensation is based on the provision of services to the recipient, especially in the context of personal care.

In Islam, managing the deceased's body and arranging a funeral is considered '*Fard kifayah*'. This concept states that when a Muslim passes away, Muslim community members must take care of the body of the deceased, which includes washing, shrouding, offering prayers for the dead, and burial of the body. The concept of community duty or communal obligation, also known as social duty, aims to promote social bonds through mutual aid. Regarding the Muslim funeral management as one of the *Fard kifayah* services and its cost, the interviewee from JAIS highlighted:

*"It is according to the times, in the old days, the people of the past were very concerned about the true meaning of Fard kifayah until they were willing to make sacrifices through energy (time) and materials. Now the understanding of Fard kifayah is a process that requires everyone to prepare predetermined cost for materials. In the old days did not see that, but in the current of modern times this should (materials) put into cost of performing this Fard kifayah."*²¹⁵

²¹⁵ Burhanuddin Bin Ahmad. 14 February 2023. (Personal Interview).

The statement by respondent from JAIS underlines that the age has changed in which the community must have an awareness and be required to prepare in terms of costs to meet the needs of funeral management such as materials, which in fact are not free of charge. While the responsibility of managing the body is considered *Fard kifayah*, it is generally accepted that family members are best suited to perform this task. In earlier eras, therefore, it was common for immediate family members to assume responsibility for many aspects of the funeral management process. Despite differences in time and changes in society, a significant proportion of immediate relatives are unable to assume responsibility for funeral management, necessitating the involvement of outside individuals. As a result, the payment of wages is due to the family's lack of understanding of the necessary obligations and protocols in handling the remains. Thus, individuals may need the help and guidance of those with greater wisdom and expertise in managing such matters. Currently, it is a common phenomenon in various parts of Malaysia, both urban and rural, to compensate individuals (*ujrah*) who assist in the management of the deceased. It is a common tradition for grieving families to request the assistance of Muslim funeral management organisation, particularly in their community (*qaryah*), to oversee the management of the deceased's remains until the funeral arrangements are completed. The person providing such services shall be entitled to compensation for his or her work. By adopting a cooperative mindset, communities can facilitate mutual aid and thus strengthen social cohesion among members. Based on this fundamental principle, *mu'amalah* seeks the collective good of humanity. This study is also supported by the view's from the respondent from UKM :

"But we see on this day that this thing (the wages in the work of Fard kifayah) is related to uruf (custom), so this is a new thing that we need to see from this perspective in setting the wages in the work of Fard kifayah. In general, setting wages is based on uruf (custom), as

*custom determines wages. So, in some places like in Indonesia, there are differences in the way (custom) than in Malaysia and in other countries. Even in Malaysia (every district), the wage is set according to the sincerity of the people who give the wage, but it should be set in such a way (pre-determined) that we can avoid the presence of elements that are outside of this wage setting, such as the monopoly element (there is the only company/person who provides the service, then they set a high fee). This wage setting should be perceived based on practices used in other places, not just one place (reference should be made to other places). We need benchmarks for wage setting. This benchmark can be seen based on the average in Region A, Region B, Region C, Region D, and others, and we can see that it is influenced by many factors. This wage can also be set by areas such as urban and rural areas.*²¹⁶

Setting wages for funeral management service is considered justified because local customs. These customs play a role in determining the wages of individuals engaged in the funeral management services. He also stated that the setting of wage benchmarks should be done to prevent manipulative practises that deviate significantly from fair principles, especially in situations where market conditions, such as monopolies exist. The establishment of wage rates, therefore, depends on an examination of the practises prevailing in different localities, considering the particular circumstances of each place, in order to determine an appropriate level of wages. He further suggests that this wage setting can also be done according to urban and rural areas.

Based on the interviews conducted with the respondents, it can be inferred that in most regions of Malaysia, the responsibility for funeral management is assumed by individuals who already have experience in handling the remains of the deceased, assisted by family members who are guided and directed by the funeral director. In practice, individuals serving as funeral directors can expect to be compensated upon

²¹⁶ Prof. Dr. Abdul Ghafar Ismail. 3 August 2023. (Personal Interview).

completing the funeral process. Compensation is paid in the form of cash, which is made available to the funeral director upon completion of the funeral. The allocation of funds is determined primarily through a consensus-based decision-making process known as *musyawarah*, which considers various factors discussed earlier. As a result, available wages vary widely.

According to Yusuf (2010) wages are the monetary consideration received by individuals in return for their services in the production of goods or the rendering of services. The Arabic term for wage is *al-ujrah*, which means the concept of exchange or compensation. In accordance with Islamic law, compensation referred to as *al-ujrah* is remuneration given to a person or company in recognition of his efforts, toil, accomplishments, or services.

The concept of fair wages has a similar meaning to that of fair prices. Fair pricing serves the welfare of workers and employers by preventing any form of mutual exploitation. In the Middle Ages, the concept of fair wages was introduced as a standard of remuneration deemed necessary to provide workers with the means to maintain a decent standard of living within their community. Ibn Taimiyyah who states that: "*an employer has an obligation to pay fair wages to his workers, the determination of wages is prohibited if it is too low, this can make an employee's work motivation decrease and not maximized, the determination of wages that are too high also makes the employer can suffer losses and cannot run his business, it will also have an impact on workers or employees who work in the company can be dismissed.*" (Islahi, 1997).

According to Islamic principles, compensation for work done or services rendered is based on the individual's utility, benefit, or productivity (Dewi *et al.*, 2022; Uddin *et al.*, 2014). As can be seen from the results of this study, funeral directors are compensated for their skills, length of service (time), and physical effort in dealing with

the deceased. Consequently, it is up to the organisation to determine compensation for these funeral directors. While it is true that some funeral directors are not willing to not receive compensation, after careful consideration and discussion, it was determined that compensation for funeral directors are necessary to both protect their interests and recognise their valuable work. The granting of a wage may strengthen social cohesion among community members and provide an incentive for more careful and professional handling of Bodies. This, in turn, may encourage compliance with applicable standards and regulations for handling Bodies. While handling the body is a religious duty that must be fulfilled by followers of Islam, compensating funeral directors for their assistance may prove beneficial and mutually beneficial.

The determination of fair wages or reasonable compensation for the funeral directors who performs the task of washing, shrouding, and digging the grave is based on the prevailing market price. This is accomplished through an analysis of prevailing market rates. Since the profession of funeral director is infrequent, compensation can be determined based on the amount of time spent providing direct labour services. The respondents from USIM and UKM have same opinion, where the respondent from USIM has presented his view, saying:

"It must follow the market price and not the tabaru' price. Only then is it sustainable. It's worth following the standard. For example, if he/she manages from beginning to end, how many hours he/she needs to complete the task. So, I think that I've to stick to a professional or a non-professional at a reasonable market price and not be too cheap. In fact, it's common to say that 'uruf death is cheap... So, it's appropriate to look at the hours of work and make sure there is someone on record. So, this hour is the hour of work. Because when we talk about the hours of work, there are a lot of interpretations. If he's to the point where he's waiting for the body, that is different. If he's the one who has to run the hospital, who has to take care of the police station, that's all there is to it in terms of hours of work and the scope of work."²¹⁷

²¹⁷Dr Abdullah Bin Jalil. (20 Februari 2023). Personal Interview.

While respondent from UKM said that:

”In this irregular work, the time spent (hours) must be taken into account. For example, if he is trained as a gravedigger or as an expert in washing and covering shrouds, how many hours would it take to do these jobs. There are those who must give up their ordinary work, so the wages must be compensated with the wages of the work elsewhere that been given up.”²¹⁸

Respondents from USIM and UKM suggested that the wages for funeral services be determined based on professional considerations and should be based on market standards. There are people who give up their normal work to devote their time to funeral care, so they should be compensated with an appropriate wage. Therefore, the wages can be determined by how many hours the funeral director spends performing various funeral management duties, including washing, shrouding, and grave digging. Respondent from USIM further suggested keeping a record of the hours worked to make determining wages for the funeral directors and promote accountability easier.

The results obtained from the interview are shown in the table 7.2 below:

Table 7.2 : Current Rates (Costs) Wages for Washing and Shrouding Task and Grave Digger

Tasks	Hour to Complete the Task	Overall Majority Costs For Overall (Including Urban and Rural)	Majority Costs by Region	
			Urban	Rural
Washing and shrouding	1 hour	RM101-RM200	Urban	RM200
			Rural	RM150-RM180
Digging for grave	3 to 4 hours	RM200- RM400	-	

²¹⁸ Prof. Dr. Abdul Ghafar Ismail. 3 August 2023. (Personal Interview).

Based on the interview input, funeral directors in urban and rural areas will receive RM150 to RM200 per hour for washing and shrouding the body. In this regard, wages for funeral directors in urban areas are generally higher than those in rural areas at RM200, while those in rural areas will receive between RM150 to RM180 per hour. Notably, the washing and shrouding of the body are usually done by three to four people familiar with the process. Hence, each funeral director involved in washing and shrouding the body will earn between RM37 to RM66 per hour.

Meanwhile, funeral directors usually receive RM 200 to RM 400 for grave digging, depending on the topography and soil conditions. As this process usually involves 4 to 6 people, each person responsible for digging graves will receive a wage of between RM 33 and RM 66 for 3 to 4 hours of work, equivalent to an hourly wage of between RM8.25 to RM 22. The wages stated above are above the minimum wage limit of RM7.20 per hour set by the Malaysian Bureau of Statistics for 2022.

It can be observed that compared to funeral directors washing and shrouding the body, gravediggers receive lesser pay despite the more labour-intensive process. Hence, they should be paid a more reasonable wage or at least similar to the wage paid for washing and shrouding the body (between RM37 to RM66 per hour). In this light, grave diggers should receive a wage between RM 114 and RM 198 per person for a three-hour grave-digging job which is physically demanding and requires a lot of energy (see table 7.3). This is supported by respondent from JAIS:

*"The job of gravedigger is a tough one. Sometimes it is a rough condition of ground and there is rock. Where the ground is not suitable, but because of the cemetery, it must also be excavated. Therefore, the excavation process takes hours. More than 2 hours to complete this work."*²¹⁹

²¹⁹ Burhanuddin Bin Ahmad. 14 February 2023. (Personal Interview).

The respondent from UKM further explain:

“The wages in the economy usually are based on qualifications which is accepted only by most people, especially in the government system. But if in the private sector, not only qualifications but experience based. In Muslim funeral management, there should be skills, such as funeral directors for washing and shroud should have skills and know about the Sunnah, etc. The same goes for gravediggers, who must be knowledgeable about the nature of the soil, etc. In general, these people must not only be qualified, but also have knowledge in their respective fields (to be a funeral director for washing and shrouds and a gravedigger). Thus, for a job that requires skills and knowledge, he may be compensated with a higher wage. The setting of the wage is based on the uruf, that is, the uruf must have a benchmark (parameter) that takes into account the knowledge, skills and also the place (burial place such as distance, location, etc.).”²²⁰

According to respondent from UKM, the management of Muslim funerals is considered a profession that falls within the realm of skilled and knowledgeable. Individuals who have merit, extensive experience, and expertise in funeral management should be compensated appropriately, especially in the form of higher wages. Although this task is considered *Fard kifayah* and can be undertaken by anyone who meets the requirements, not everyone has the capability to perform. In the context of religious practises, individuals entrusted with the responsibility of washing and shrouding the body must possess a comprehensive understanding and mastery of the specific procedures involved in these rites. This includes a thorough knowledge of the obligatory and recommended practises as prescribed in Islamic teachings. In the context of the gravediggers' professional responsibilities, it is essential that they have a comprehensive understanding of various factors, including the nature of the soil and other relevant elements that may significantly affect the burial process. With these skills and

²²⁰ Prof. Dr. Abdul Ghafar Ismail. 3 August 2023. (Personal Interview).

knowledge, they are able to perform their work knowledgeably and in accordance with the requirements of the prevailing religion or culture.

Table 7.3 : Suggestion Rates (Costs) Wages for Washing and Shrouding Task and Grave Digger

Tasks	Hours to Complete the Task	Costs Per Hour Per Person		Suggestion Rates by Region (Costs) Per Person	
		Urban	Rural	Urban	Rural
Washing and shrouding	1 hour	Urban	RM67 to RM66	Urban	RM67 to RM66
		Rural	RM38 to RM60	Rural	RM38 to RM60
Digging for grave	3 to 4 hours	RM38 to RM60		Urban	RM114 to RM198 (3 hours)
				Rural	RM152 to RM240 (4 hours)

7.3.1 Clear of Contract ('Aqad)

Wage or in *Fiqh Mu'amalah* called *ijarah* is basically a lease contract. In the consummation of a work which he agreed to give to others (to be perfected), it is necessary to carry out the contract so that it is clearer. In the wage contract, paying fees / rewards from the *mustajir* (tenant) is a form of remuneration from the benefits that have been and or will be enjoyed. In the *ijarah* contract in this discussion comes from human labor, therefore in this discussion *ijarah* is categorized into the *al-ijarah al-a'mal* contract.

"....The truth is that this thing isn't a problem if it's really explained and there is aqad. The reason for the cost comes after what the deal is made. In ijarah aqad, the cost must be stated before the required work is done. So if the cost isn't given before, it can also be charged, but only based on the actual cost...Aqad include cost notification. If there is a cost notification, then that is the case. The notification of the cost of the Aqad count, because if he doesn't refuse to accept it... The family members will be informed. This means that in case of death, the surau will ask if we want to manage it or if we should

manage it. Then, if the answer is that the executor should manage it, he should tell the costs involved: "The costs are xxx... or if there are other costs, the estimated costs are xx...". Maybe there can be a small change, because sometimes the wood suddenly becomes more expensive than usual. Ha, so that could be it. The talqin is usually already in the duties of the imam..”²²¹

The respondent from USIM also emphasised the importance of *aqad* in informing family members about the involvement of funeral management organisations in handling funeral arrangements. He said it is imperative to provide a clear and concise explanation and notification of all costs associated with funeral management before services begin. This is in line with study by Sawari *et al.* (2018), product transparency and disclosure should be included to keep customers informed and avoid uncertainty (*gharar*).

Thus, this study concludes the practice of giving a reward (wages) to the person who conducts the Muslim funeral is considered valid if it meets the following elements and conditions:

- 1) *'Aqid*, contracting parties; there are *mu'jir* (wage earners / workers) and *musta'jir* (wage givers / employers).

In essence, it is incumbent upon a *musta'jir* to compensate (giving wage) a *mu'jir* who has rendered his labour services to the former. This is an example of the fulfilment of the pillars of the payment of wages (*ijarah*), where the contractual settlement is carried out by two parties.

In the context of the Muslim funeral management, the payment of wages is a *musta'jir* crucial aspect. Specifically, the *musta'jir*, i.e., the family of the deceased, is responsible for compensating the *mu'jir*, i.e., the person responsible

²²¹ Dr Abdullah Bin Jalil. (20 Februari 2023). Personal Interview.

for *mu'jir* managing the remains of the deceased. The *mu'jir* is expected to fulfil his duties in full responsible. This shows that the pillars satisfy Islamic law, which has been put into practise by both contracting parties.

2) *Sighat ijab* and *qabul* (offer and acceptance), which is encompasses all elements that signal a concurrence of wills between the parties involved, including the and the. It is imperative that any transaction involving wages between the *mu'jir* (wage giver) and the *musta'jir* (wage receiver) be free of any element of coercion and instead show mutual consent. In the Muslim funeral management, the agreement between the parties involved is usually based on mutual need and assistance, with the amount of compensation determined according to prevailing customs.

3) *al-Ujrah* (wages or rewards), which refers to compensation or remuneration, can be paid in the form of monetary or non-monetary rewards. In this context, it represents a form of goodwill or compensation received by service providers for services rendered. Generally, for funeral directors, the executive compensation is paid in the form of cash upon completion of assigned tasks.

4) The existence of expediency, namely, the work to be used as the object of work here, must be clear about the benefits. In this case, both parties, *mu'jir* and *musta'jir*, must benefit from what is the subject of the work in this discussion, which refers to the funeral management, which is done because it is considered *Fard kifayah*. In this way, the bereaved family must give wages to those who help in handling the body. As for the conditions for the reward, the parties who enter into the contract must meet the requirements, including being of age and being reasonable.

7.4 Fair Cost Setting for Funeral's Materials

The framework for the cost of Muslim funeral management also includes two main components, namely the materials used in funeral management and the compensation (wages) of the funeral directors who are in charge of the care of the deceased, as mentioned earlier. The funeral management requires the use of various materials, from the initial steps of washing to burial. The procurement of materials such as the shroud and other materials from abroad have a significant impact on the total cost incurred by the end user.

Before funeral management begins, it is essential to make arrangements for obtaining the materials necessary for washing, shrouding and burial the body. The basic requirements for the washing of a deceased include water, rose water, camphor, sandalwood powder, soap, shampoo, *sintok* and *bidara* leaves, and protective clothing such as gloves, an apron, and a face mask. In addition, cotton and cotton swabs are needed for cleaning, and a water bucket to facilitate the washing process. Materials typically needed for shrouds include shroud cloth, cotton rolls, sandalwood powder, camphor, attar oil, and perfume. The use of *lahd* wood is considered necessary for the proper burial.

When a company or organisation plans to produce goods or services, one of the most important considerations that must be made is the level of production costs. This is due to the fact that every production project of a company aims to generate a profit for the company. Therefore, it is essential for companies or organisations to know the different production cost theories in order to make a fair estimate of the costs that will be incurred in the production of products or services.

For companies or organisations whose primary objective is to generate profits, pricing strategy involves the inclusion of additional costs, such as expenses, a margin, or a markup (also known as cost-plus pricing). When calculating the selling price, i.e., the total amount paid to customers, the manufacturer first adds the costs incurred in manufacturing to the target profit margin. The result is the selling price.

“But the profit is there, it's just that we don't want a multiple profit that is inconvenient for the heir to pay. There should be a profit for the administrator, that is also from the point of view of welfare. Because it's also the name of the charity. Khairat wants to help the family members to solve the problem of payment. So, we can't just make profit. The profit is, from the point of view of waging, the person who wants to take care of it. Because we're also, as they say, taking a service for the person who is managing it. There aren't many people who can take care of these bodies.”²²²

“A set. One box is RM150. Because for me we certainly want to profit also in terms of goods and that's the rate that corresponds to the goods and also the profits that we get and don't burden people.”²²³

R1 and R4 indicated that the profit generated from the transaction of funeral materials are reasonable, but not so high as to place an undue burden on the heirs. The organisation demonstrates a strong understanding that an exorbitant financial burden on the beneficiary is unacceptable. It is therefore committed to ensuring that the fees charged are proportionate to the prevailing circumstances, thus avoiding an undue financial burden on the beneficiaries.

“... We're more about welfare. So, we put that cost that we think is fair for those who can't afford it, for example, the asnaf, the orphan or the fakir or the fakir miskin. So, the mosque will give free for people like this. The mosque will bear all the costs.”²²⁴

²²² R1. 14 December 2021. (Personal Interview)

²²³ R4. 15 December 2021. (Personal Interview)

²²⁴ R9. 20 December 2021. (Personal Interview)

While R9 prioritises welfare over profit by incorporating principles of justice to meet the needs of underprivileged persons such as *asnaf*, orphans, and impoverished persons by providing free services. In cases where families are unable to meet the costs, burial materials are provided exclusively by the funeral organisation or mosque.

Islamic teaching dictates that commercial transactions involving buying and selling should be conducted at a just price, as this is an expression of Islamic Shari'ah's unwavering commitment to universal justice. A just price is usually one that avoids exploitation or oppression that could be detrimental to one party and beneficial to the other. The pricing strategy should be equitable for both the buyer and the seller, with the seller earning a normal profit margin and the buyer receiving a reasonable benefit in relation to the price paid. The concept of equitable pricing, which is based on the principle of reasonable pricing, represents a more nuanced view than the concept of just price in the context of pricing theory. The concept of just price takes into account only the producer's perspective, since it is based exclusively on production costs. This concept has a shortcoming in considering the principle of justice comprehensively, as it does not take into account consumers' evaluations of the value of a product. Islamic Shari'ah attaches great importance to market prices, which are determined by the interaction of supply and demand. The equitable determination of prices is imperative, as it is consistent with the fundamental principle of fairness in all Islamic transactions. Justice is widely regarded as a fundamental aspect of Islamic teaching and is considered by Allah to be an action closer to piety.

7.5 The Involvement of State Religious Authority

The lack of oversight and regulation in the cost of Muslim funeral management creates a lucrative industry that incentivizes price manipulation. In the absence of sufficient oversight, unscrupulous businesses can exploit the grief and vulnerability of grieving families to drive up the cost of Muslim funeral management unjustifiably. This phenomenon leads to cost or price manipulation and the perpetuation of unfair conditions in these services. Therefore, it is essential that authorities and regulatory bodies such as implement strict monitoring mechanisms for the costs of Muslim funeral management. Conducting regular audits, evaluating market prices, and setting reasonable cost caps for funeral services, as well as enforcing qualifications for funeral directors, can facilitate the achievement of this goal. In addition, the availability of accessible reports and complaint mechanisms is critical for the public to report instances of abuse or price manipulation.

Therefore, it is important for authorities and regulatory bodies to implement strict monitoring mechanisms on the cost of Muslim funeral management. This can be done through periodic audits, market price assessments, or determination of reasonable cost limits for funeral management services and enforcing qualifications for funeral directors. In addition, the existence of reports and complaint channels that are easily accessible to the public is also important to report any abuse or price manipulation faced by the community.

7.5.1 Monitoring and Enforcement

Monitoring and enforcement by responsible parties on funeral management costs is an important aspect in maintaining integrity and fairness in the funeral management process.

“The one who decided on the operation is the state... by virtue of jurisdiction, as in Law 303; the Family Law Act under the sultans of the respective states. The power of this religion lies with the sultans of the respective states. The Sultan takes care of such matters, marriages, families, also these religious matters. Therefore, not every state is the same. In the states of Selangor, Negeri Sembilan, Johor and Pahang, everyone follows their sultan. The Sultan means that there is a Majlis Agama that acts under the religious advice of the Sultan.”²²⁵

According to R1, matters concerning the Islamic religion, such as family matters, are regulated by Law 303 and fall under the jurisdiction of the respective state religious councils. Consequently, monitoring should be submitted to the respective state religious councils to monitor and implement the cost guidelines for Muslim funeral management.

“It should be discussed by JAKIM and the Islamic Council, and this matter is justified because there are cultural differences. So this has a significant impact on the cost. So the mufti and the government must clearly say what is customary, what is obligatory, what is halal, what is haram, and this can be coordinated in a line.”²²⁶

R17 further explains that in order to coordinate the cost of Muslim funeral management, it is necessary to distinguish between obligatory and customary matters. Clarity in obligations and customs in funeral management is important to avoid disputes, misunderstandings, or violations that could harm the family and the parties

²²⁵ R1. 14 December 2021. (Personal Interview)

²²⁶ R17. 25 August 2022. (Personal Interview)

involved. Consequently, the responsible party must communicate effectively, provide clear and appropriate information.

“...The authorities need to adjust (the cost of funeral management) to the affordable costs that do not burden the heirs, burdening the family of the deceased, especially for those who are unaffordable. So, it needs to be coordinated, both on the part of the mosque, and other organisations. No more loser price and illogical cost...”²²⁷

According to R2, it is suggested that the coordination can be done by the authorities at an affordable cost, both of which must not cause losses, i.e. they do not burden the heirs and the funeral management organisations do not suffer losses either. Therefore, if the state intervenes in the cost of funeral services, it can avoid greater tyranny and losses and create justice for both parties. In determining a fair price, various aspects and elements of the market must be considered, both the cost of production and the needs of the community, as well as the economic resources and the various elements that can lead to a fair price or cost.

7.5.2 Coordination Costs of Muslim funeral management

Coordination is important in the context of funeral management costs because it ensures that the costs incurred are fair, affordable, and commensurate with the services provided, and it overcomes the problem of overburdening the elements of the obligation so that they do not become a burden, especially for the incapacitated heirs. In addition, coordination ensures that the costs incurred are commensurate with the services provided.

“The price of the ceiling should be adjusted. Then the conditions should also be adjusted, if possible. No one should say, "I don't want

²²⁷ R2. 7 December 2021. (Personal Interview)

to go to this mosque because its condition and benefits are low, but if I go to the mosque there, I'll get a lot of benefits." The truth is that we enter this Khairat because we want to help others and we aren't waiting for the benefits. So, we'll do just that, we'll break with the culture at the same time if we really want to make this Khairat parallel with the goal."²²⁸

R6 suggests that coordination can be by introducing a price ceiling and setting specific conditions for the organisation of Muslim funeral management. He also emphasised the importance of ensuring that members are adequately informed about and understand the purpose of participation in the funeral organisation. This is to ensure that their participation is driven not only by financial gain, but also by a desire to help others (*ta'awun*).

"So if you want to fix the same thing, it's not less fair if it's for the whole, if the cost is high, the rural areas will probably benefit, but if it's too low, it'll cost the urban areas a lot."²²⁹

*"If that is the case in this region, it should be coordinated according to the condition of the community and the economy of the community itself. That is, if we want to coordinate the payment of one thousand two hundred, it may not be appropriate to place it in Kelantan, but if we place one thousand two hundred in the Kuala Lumpur area, I think it is appropriate. It has to do with the cost of excavation and other management costs.."*²³⁰

According to R5, coordination should be appropriate according to the community and the economic situation in an area, taking into account the cost of digging graves, materials and other management costs such as washing and shrouds. For R14 clarify if the cost adjustment is set high, it will benefit the funeral management organisation in the rural areas, but the funeral management organisation in the city will be burdened

²²⁸ R6. 16 December 2021. (Personal Interview)

²²⁹ R14. 28 July 2022. (Personal Interview)

²³⁰ R5. 15 December 2021. (Personal Interview)

due to the higher cost in the city. Therefore, areas in rural and urban areas should be considered in the coordination process.

7.5.3 Recognize Funeral directors as A Career and Provide Accreditation

The supervision of funeral management organisations and the accreditation of funeral directors are critical factors in maintaining a professional, competent, and high-quality funeral service.

“There are not a lot of people who can take care of these bodies. Only little.”²³¹

“...Not everyone can carry a body and not everyone can go in to pick up a body even if it's a family member... This thing not everyone can do..”²³²

“Funeral management is like an art form. The procedures differ based on the death circumstances. For older people, their deaths are easier to manage. Many older people have health records; I will explain to their families to prepare the medical records before the medical inspector confirms the death so we can be calm sometimes if the deceased's family member has conditions like high blood pressure. We need to consider their health as well. So we have to calm them down, and then we will assure them that the body will be managed properly”²³³

R1 and R5 agreed that not many people could manage funerals, even for their own families. Furthermore, according R10 explains that the management of the body is an art that must be mastered by the funeral director and is not the same for every death. The funeral director must have the knowledge and skills to settle the death as early as possible and to take care of the next of kin from the time they receive the death notice until the funeral is completed. Therefore, proper that these funeral directors receive a

²³¹ R1. 14 December 2021. (Personal Interview)

²³² R5. 15 December 2021. (Personal Interview)

²³³ R10. 1 January 2022. (Personal Interview)

reward in the form of wages in recognition of their dedication and professionalism in performing this important task.

“The management of the body (funeral management) is originally the responsibility of the heir. The heir cannot do this because he doesn't know what to do with the body. He didn't know how to dig the grave, so he left it to a third party. Then, a third party has to do the job, which should come with a cost that considers wages, time, energy, materials, and so on. So, our society isn't thinking about this chapter. Every time I give a seminar or a lecture, I explain this to educate the community that funeral management is one of the professions and needs to be paid because they also have loved ones, and the fee is worth it. Some charge high fees, even up to 3 or 4 thousand, which shouldn't be the case. So, it should be worth it, but don't burden the workers or the officials and don't burden the next of kin...”²³⁴

For R4, funeral management is the responsibility of the next of kin, but many of them are unable and do not know how to manage the body. Therefore, they have delegated the funeral management to a third party to care for the body. The recognition of funeral directors is necessary because it is a profession that must be paid for according to the work done. The wage payment is as much as it is not burdensome for both the next of kin and funeral directors.

“I think if we want to adjust the cost for each place, that might take time from the standpoint of understanding and the work itself. The only way we can go is the religious department, because the area of funeral service under the religious department, it is necessary to place the funeral director as a branch from the point of view of career, as it is the position of Imam and Bilal near the mosque.”²³⁵

In addition, R4 advocates that the field of funeral service be recognised as a profession or career that is under the supervision of religious authority, similar to the

²³⁴ R4. 15 December 2021. (Personal Interview)

²³⁵ R4. 15 December 2021. (Personal Interview)

recognition of the position of *imam* and *bilal* in the mosque. Therefore, it is crucial to supervise people who are interested in funeral service so that they are truly worthy and capable of managing the Islamic heritage. It is also a matter of supervising the funeral directors who take advantage of the difficulties of others.

Respondent from JAIS further explained:

“Whoever manages the Muslim funerals must have a certificate of authorization. In the state we have a recognition from the Islamic religious authority. Only Islamic organisations that take care of Muslim funerals and have a permit from JAIS are allowed. Therefore, this accreditation will be given to those who have studied, have knowledge to manage the Muslim funeral (with knowledge and understanding of religion -obligatory, Sunnah in the management of the body).”²³⁶

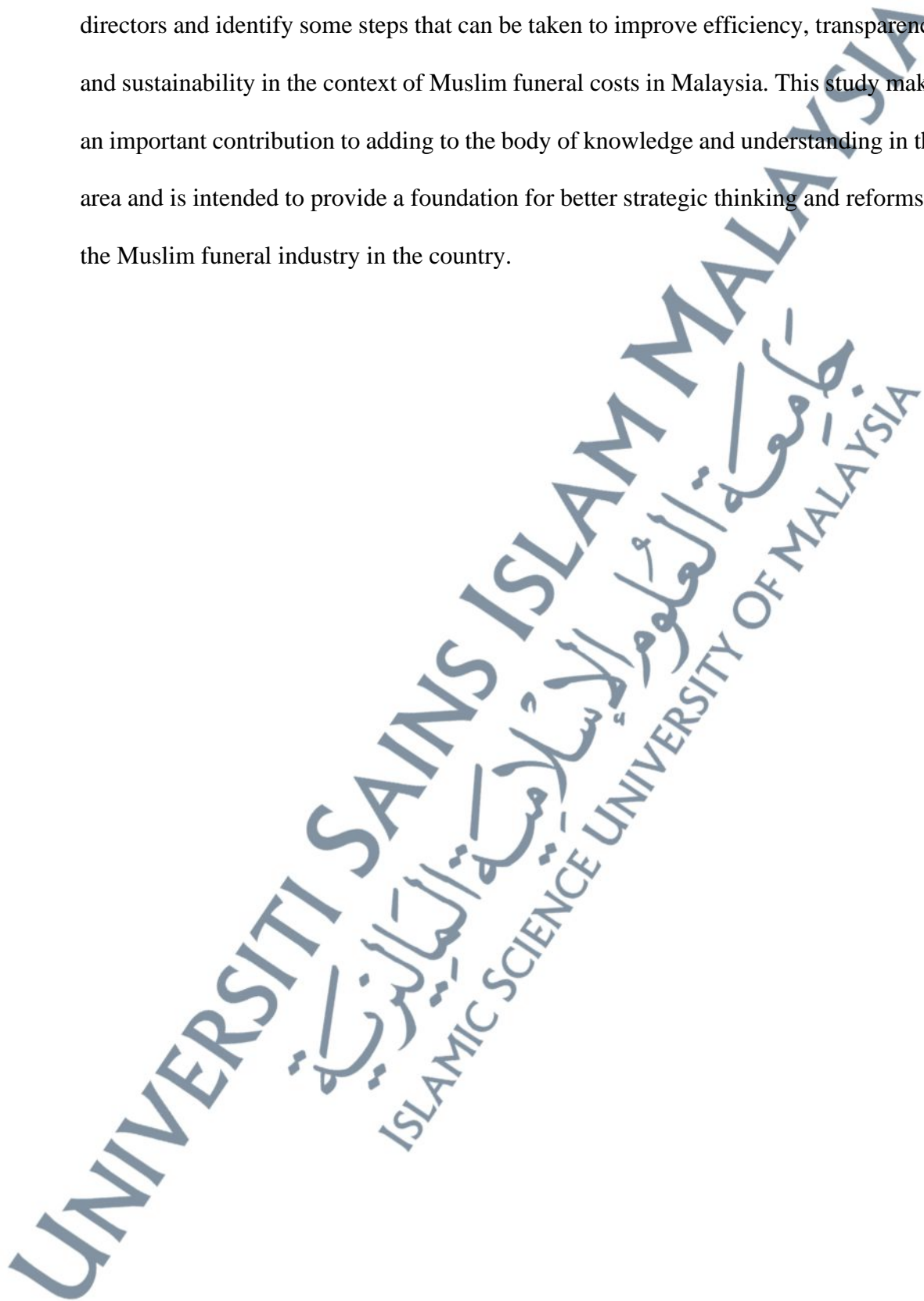
The statement from respondent above, in order to effectively oversee the management of Muslim funeral in the future, it is essential for both organisations and individuals to possess accreditation, which serves as official recognition by the State Islamic Religious Authority. This credential is essential, as it provides the legal authority to legitimately perform funeral service duties. To ensure proper management of Muslim funeral management in accordance with Islamic teachings, it is essential to obtain approval and recognition from the relevant authorities. This will ensure that the funeral director adheres to the necessary protocols and guidelines set forth in Islamic principles. Implementation of this measure can effectively curb the spread of funeral cartels that prioritise profit over genuine care.

²³⁶ Burhanuddin Bin Ahmad. 14 February 2023. (Personal Interview).

7.6 Conclusion

This chapter discusses the development of a framework for Muslim funeral cost framework in Malaysia. It can be noted that there are three important components added in the development of Muslim funeral management costs, namely, the determination of fair costs for funeral materials, the determination of fair wages, and the involvement of religious authority. In the first component, determining fair costs for funeral management materials, the costs must be balanced and not detrimental to either party. If there is a profit, it must not be excessive so that it does not burden the deceased's heir too much. The second component is the cost of reasonable compensation. Funeral directors should be compensated for their effort, time, and energy spent managing the body. The rate of pay is determined based on current market value depending on the hours worked and the amount of work performed. It is necessary to enter into a contract (*aqad*) so that both parties can be sure that the agreement will be honored and implemented according to the agreed terms. This helps build a lasting and mutually beneficial relationship between the parties involved. The third component is the involvement of the religious authority, as it has a role to play in monitoring and enforcement to ensure that funeral directors do not manipulate and exploit the cost of funeral administration. In addition, coordination by rural and urban areas is needed, taking into account the economy and society in these places. Recognition and accreditation of the funeral director profession is necessary to ensure that any funeral director providing the service of funeral management is truly qualified and competent. The final and complete framework for Muslim funeral management cost is shown in Figure 7.4, including the elements of Muslim funeral management (Chapter 5), the determinants of Muslim funeral management cost decision (Chapter 6), and the important elements for Muslim funeral management cost development (Chapter 7). The

findings provide stakeholders with valuable insights into the dynamics faced by funeral directors and identify some steps that can be taken to improve efficiency, transparency, and sustainability in the context of Muslim funeral costs in Malaysia. This study makes an important contribution to adding to the body of knowledge and understanding in this area and is intended to provide a foundation for better strategic thinking and reforms in the Muslim funeral industry in the country.



MUSLIM FUNERAL MANAGEMENT COST FRAMEWORK IN MALAYSIA

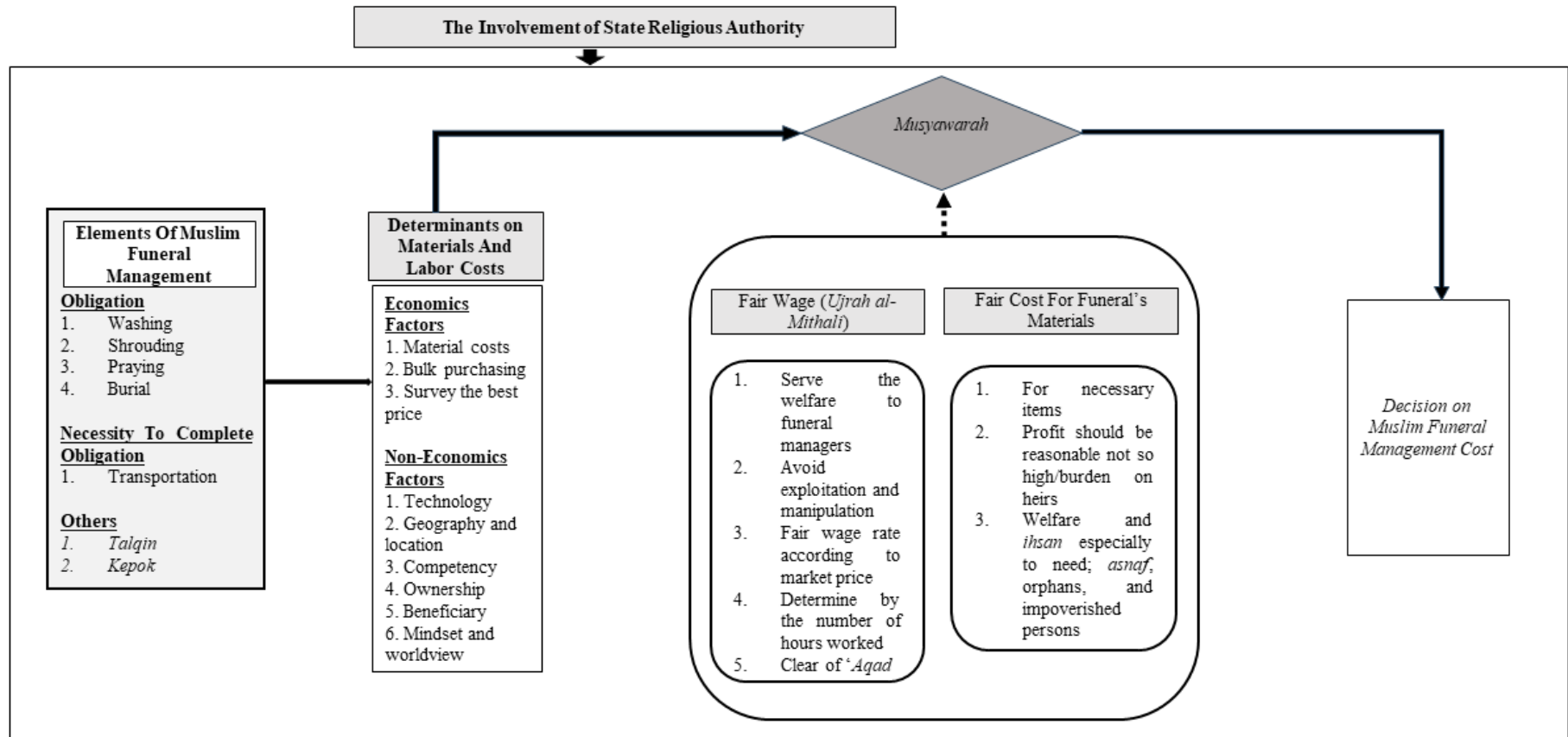


Figure 7.2: Muslim Funeral Management Cost Framework in Malaysia