

THE CONSTRUCTION OF PREVENTIVE SOLUTIONS IN FIQH AL-MUNAKAHAT TO ADDRESS THE MARRIAGE IS SCARY PHENOMENON AMONG GENERATION Z

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Abstract

The marriage is scary phenomenon reflects growing concerns among Generation Z regarding relationship failure, economic insecurity, coercion, inequality, conflict, and violence within marriage. However, previous studies have rarely connected these risks with specific and systematically staged instruments of Islamic jurisprudence. This study aims to analyze the forms of fear and marital risks associated with this phenomenon and to construct preventive solutions grounded in fiqh al-munakahat from the Shafi'i school of jurisprudence. This normative legal research employs a doctrinal-conceptual design using conceptual and statutory approaches by examining the Qur'an, hadith, Shafi'i jurisprudential literature, Indonesian family law, and contemporary scholarship. The research materials were analyzed by classifying marital risks, linking them to their normative foundations and preventive mechanisms, and determining the stages of implementation and the limits of intervention. The findings indicate that marriage is scary represents a spectrum of perceived marital risks rather than a uniform rejection of marriage. The primary contribution of this study is a three-stage preventive model: primary prevention before the marriage contract through readiness assessment, spouse selection, information disclosure, free consent, and economic planning; secondary prevention during marriage through the fulfillment of financial support obligations, mu'asharah bi al-ma'ruf, deliberation, and equitable role distribution; and corrective protection when harm occurs through sulh, hakam, legal protection, and divorce as a last resort. This model constitutes an analytical construction derived from Shafi'i jurisprudential doctrines that extends the orientation of fiqh al-munakahat toward marital readiness assessment, risk management, and the protection of rights.

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1. INTRODUCTION

Marriage in Islam constitutes an ethical, legal, social, and spiritual bond aimed at establishing a tranquil and compassionate family while providing protection for each of its members (Ahmad Syauq, 2001; Al-Tharifi, 2017). Marriage is also closely related to the preservation of lineage, life, intellect, and property; therefore, its implementation requires physical, psychological, relational, and economic readiness (Sari & Musyafaah, 2025). Nevertheless, conflict, domestic violence, infidelity, divorce, economic pressure, and unequal role distribution demonstrate that marriage may also involve personal and relational risks. These realities have contributed to shaping how Generation Z perceives marriage (Satriyanto & Oktaviani, 2025).

This shift in perception is reflected in the marriage is scary phenomenon, which has developed through social media platforms, particularly TikTok and Instagram. The term is used to express concerns about losing personal freedom, becoming involved in toxic relationships, facing economic pressure, experiencing family interference, encountering violence, or failing to maintain a marital relationship (Sari & Musyafaah, 2025). Such narratives are constructed through the circulation of personal



experiences, interactions among users, and repeated exposure to content highlighting the negative aspects of married life. Therefore, marriage is scary is more appropriately understood as a socio-digital discourse representing perceived marital risks rather than as a legal category, a concept within Islamic jurisprudence, or a specific psychological diagnosis (Putri, 2025).

This phenomenon is generally shaped by interconnected economic, psychological, relational, social, cultural, and digital factors. These include employment instability, rising living costs, financial responsibilities, relational trauma, parental divorce, dysfunctional family environments, domestic violence, social pressure, and changing expectations regarding gender roles (Antika & Mukhsin, 2025; Satriyanto & Oktaviani, 2025). These formative factors need to be distinguished from the specific risks that individuals fear. Economic uncertainty, for example, constitutes a condition that generates anxiety, whereas financial conflict and the inability to meet household needs represent perceived marital risks. Similarly, family experiences and social media constitute sources through which perceptions are formed, while infidelity, violence, divorce, or the loss of autonomy represent the consequences that are feared. This distinction is necessary to ensure that proposed responses do not merely address general causes but are directed toward more concrete marital risks.

Nevertheless, the marriage is scary phenomenon does not indicate that all members of Generation Z reject marriage. Such concerns may instead produce a spectrum of attitudes, including ambivalence, caution, greater selectivity in choosing a spouse, postponement of marriage, or rejection of marriage under certain circumstances. Several studies have shown that concerns about long-term commitment may encourage individuals to become more selective and to prepare for marriage more carefully and comprehensively (Satriyanto & Oktaviani, 2025).

Previous studies have examined the marriage is scary phenomenon from social, psychological, digital communication, Islamic preaching, *maqashid al-shariah*, and family law perspectives. Putri (2025), through a social media-based study, explained the role of personal experiences, social pressure, cultural change, and the circulation of digital content in shaping fear of marriage. Sari and Musyafaah (2025), using a *maqashid al-shariah* perspective, emphasized that marriage requires physical, psychological, and economic readiness in order to prevent greater harm. Meanwhile, studies on premarital Islamic preaching have demonstrated that integrating religious education, psychology, couples counseling, and the strengthening of relational skills can enhance marital readiness and reduce anxiety among prospective spouses (Azizah & Muin, 2025).

Despite these important contributions, previous studies still present several limitations. The formative factors underlying fear, the forms of concern, and the specific risks associated with marriage have often not been clearly differentiated. The proposed solutions also tend to focus on strengthening religiosity, family communication, media literacy, and general premarital counseling (Wulandari, 2025; Sulfinadia et al., 2025). These studies have not fully connected each type of marital risk with specific instruments of *fiqh al-munakahat*, their preventive mechanisms, stages of application, and limitations. In fact, risks associated with inappropriate spouse selection, lack of free consent, financial conflict, unequal role distribution, *syiqaq*, and violence require different forms of intervention. Furthermore, psychological trauma, violence, poverty, and structural inequality cannot be adequately addressed through normative religious advice alone but require psychological, social, legal, and economic support.

Based on these research gaps, this study addresses two questions. First, what formative factors and marital risks are represented in the marriage is scary phenomenon among Generation Z? Second, how can instruments of *fiqh al-munakahat* grounded in the Shafi'i school of jurisprudence be constructed into a preventive model according to the type of risk, preventive mechanism, stage of application, and limits of intervention? To answer these questions, the concepts of marital readiness, *khitbah*, *tabayyun*, *kafa'ah*, prospective spouses' consent, financial maintenance (*nafaqah*), financial transparency, *mu'asharah bi al-ma'ruf*, the prohibition of harm, *sulh*, and *hakam* are analyzed as preventive mechanisms operating before and during marriage. The novelty of this study lies in constructing a systematic relationship among formative factors, marital risks, jurisprudential instruments, preventive mechanisms, stages of application, and the limits of intervention. This framework is expected to broaden the function of *fiqh al-munakahat* beyond discussions of the validity of the marriage contract and spouses' rights and obligations toward a model of marital readiness assessment, risk management, and rights protection.

2. RESEARCH METHOD

This study is a normative legal study based on library research that aims to construct a preventive framework of *fiqh al-munakahat* for addressing marital risks represented in the marriage is scary phenomenon among Generation Z. The study focuses on the interpretation, systematization, and development of relationships among legal norms rather than on measuring behavior or empirically testing causal relationships (Hutchinson & Duncan, 2012). The research employs a conceptual approach and, to a limited extent, a statutory approach. The conceptual approach is used to examine the functions and limits of applying the concepts of marital readiness, spouse selection, *kafa'ah*, *khitbah*, *tabayyun*, prospective spouses' consent, *mahr*, *nafaqah*, *mu'asharah bi al-ma'ruf*, prevention of harm, deliberation, *sulh*, *hakam*, and the resolution of *syiqaq* (Smits, 2015). The statutory approach is employed to analyze how these concepts relate to marriage law and family protection within the Indonesian legal framework.

The primary legal materials consist of the Qur'an, *hadith*, Shafi'i jurisprudential literature, and regulations concerning marriage, mediation, and protection against domestic violence. The Shafi'i school is positioned as the principal doctrinal framework, while views from other schools of Islamic jurisprudence are used selectively to clarify legal differences. Secondary materials consist of books and scholarly works addressing the marriage is scary phenomenon, identified through Google Scholar, GARUDA, journal portals, and institutional repositories using the keywords "marriage is scary," "fear of marriage," "Generation Z and marriage," "marital readiness," "*fiqh al-munakahat*," and "premarital counseling." Publications issued between 2021 and 2026 are prioritized for the contemporary literature review.

The materials were analyzed qualitatively. Findings from previous studies were classified into economic, relational, psychological, violence and inequality, socio-familial, digital, and legal factors. These factors were subsequently translated into specific marital risks and linked to relevant jurisprudential instruments according to their normative foundations, preventive mechanisms, stages of application, and limitations. The results of the analysis are presented in a matrix linking forms of fear, marital risks, jurisprudential instruments, preventive mechanisms, stages of application, and limits of intervention. This study does not empirically measure the effectiveness of these instruments or generalize the experiences of all members of Generation Z. Rather, it produces a normative-conceptual framework that may serve as a basis for developing risk-based premarital education and counseling.

3. RESULT AND ANALYSIS

Forms of Fear, Marital Risks, and the Factors Shaping the Marriage Is Scary Phenomenon

The marriage is scary phenomenon is positioned in this study as a socio-digital discourse representing perceptions of marital risks rather than as a legal category, a concept derived from Islamic jurisprudence, or a psychological diagnosis. It should also not be used to characterize Generation Z as a whole as rejecting marriage. Previous studies instead demonstrate considerable diversity in attitudes toward marriage. Rahmawati (2025) found that Muslim Generation Z informants continued to express a desire to marry, although this intention was accompanied by stronger expectations concerning psychological, emotional, and financial readiness. Nasri and Octavia (2025) similarly reported that, among 331 respondents, 133 expressed a desire to marry, 28 stated that they did not wish to marry, and 170 remained undecided. Moreover, 235 respondents considered such narratives to encourage greater caution in spouse selection and marital preparation. Accordingly, marriage is scary is more appropriately understood as a spectrum of perceived marital risks that may lead to vigilance, greater selectivity, postponement, or avoidance of marriage.

The first form of fear concerns relational risks, particularly choosing an unsuitable spouse, incompatibility of values, infidelity, loss of trust, unhealthy communication, prolonged conflict, and divorce. Rahmawati (2025) showed that marriage is scary narratives contain concerns regarding differences in life goals, expectations of marriage, unclear division of household responsibilities, incompatibility between spouses, and the possibility of infidelity. The findings of Nasri and Octavia (2025) further demonstrate the strength of these perceived risks: among 331 respondents, 204 expressed concern about divorce, while 236 were worried about potential infidelity by their future spouse.

Relational concerns, however, do not necessarily result in rejection of marital commitment. A total of 235 respondents instead perceived such narratives as encouraging greater caution in selecting a spouse and prioritizing preparation before marriage (Nasri & Octavia, 2025). The emerging pattern of

selectivity is also no longer based solely on romantic attraction but increasingly encompasses emotional readiness, compatibility of values, communication competence, and the prospective spouse's spiritual and financial condition (Satriyanto & Oktaviani, 2025). These relational concerns therefore indicate the need for mechanisms of selection, acquaintance, verification, and disclosure prior to marriage.

The second form of fear concerns violence, relational inequality, and the loss of personal autonomy. These three dimensions are closely interconnected because domestic violence may develop within relationships characterized by partner control, economic dependence, disproportionate distribution of responsibilities, and unequal power relations. Putri (2025) found that exposure to cases of domestic violence and infidelity on social media prompted female informants to approach marriage more cautiously, as women were perceived as more likely to bear the adverse consequences. Rahmawati (2025) similarly showed that narratives of domestic violence ending in divorce or death contributed to the perception that marriage does not always constitute a safe relational space.

At the same time, women expressed concerns about losing independence and experiencing a double burden within the household (Rahmawati, 2025). Such concerns should not be equated with ordinary marital conflict because violence involves violations of rights, threats to personal safety, damage to human dignity, and unequal power relations. Accordingly, Law No. 23 of 2004 distinguishes physical, psychological, sexual, and household neglect as forms of domestic violence and recognizes victims' rights to protection, health services, assistance, and legal aid (Law No. 23 of 2004, 2004, Art. 5). Although normative protection is formally available, Zubaidah (2025) demonstrates that its implementation continues to depend on victims' willingness and ability to report abuse as well as on the responsiveness of law enforcement authorities. The predominance of women's experiences in several studies should nevertheless be interpreted cautiously, as some studies employed samples in which female participants were more heavily represented.

The next form of fear concerns economic instability and the material burdens associated with marriage. Sulfinadia et al. (2025) found that economic instability was the most frequently cited factor, reported by 31.99% of respondents, or 127 out of 397 participants. This finding indicates that economic concerns are not limited to the costs of entering into marriage but extend primarily to the capacity to sustain family life after marriage. Pranata et al. (2026) likewise found that employment instability, inadequate financial readiness, high wedding costs, and concerns regarding economic responsibilities collectively shape the perception of marriage as a demanding and potentially risky commitment. This perception is consistent with Nasri and Octavia's (2025) finding that 317 of 331 respondents identified financial readiness as one of their main priorities before marriage. Analytically, the economic burden of marriage can be divided into three layers. The first includes mahr and costs directly associated with the marriage contract. The second concerns the costs of the walimah and broader socio-ceremonial expectations. The third encompasses long-term household needs, including housing, financial maintenance, healthcare, childrearing, extended-family obligations, and debt management. Therefore, economic concerns cannot be adequately addressed merely by encouraging individuals to rely on religious assurances of sustenance. Religious principles need to be situated alongside actual financial capacity, disclosure of financial circumstances, economic planning, and clarity regarding responsibilities.

Taken together, the findings indicate that the marriage is scary phenomenon is shaped by the interaction of relational risks, violence, gender inequality, economic burdens, family experiences, relational trauma, social pressure, and digital exposure (Sari & Musyafaah, 2025; Satriyanto & Oktaviani, 2025; Sulfinadia et al., 2025). Social media, therefore, does not create fear of marriage in a vacuum but rather amplifies and repeatedly circulates risks already recognized through personal and social experiences. Algorithmic recommendations that repeatedly expose users to similar content may intensify negative perceptions of marriage, although the same exposure may also increase awareness of self-readiness and emotional management (A'la et al., 2026).

Based on this synthesis, marital risks can be mapped into four major categories: relational risks, risks of violence and inequality, economic risks, and risks associated with conflict and legal consequences. Some risks emerge before the marriage contract, others develop during married life, while still others require protective intervention once conflict or harm has occurred. This mapping provides an important foundation for the subsequent analysis because preventive solutions in fiqh al-munakahat cannot be constructed through a single general prescription or through the assumption that fear of marriage is merely caused by insufficient religious knowledge. Each category of risk requires distinct jurisprudential instruments, preventive mechanisms, stages of application, and clearly defined limits of intervention.

Construction of Preventive Solutions in Fiqh al-Munakahat Based on the Shafi'i School

The analysis in this study distinguishes three levels of argumentation. First, classical Shafi'i jurisprudential doctrines serve as the normative foundation. Second, the author's analytical construction develops the preventive functions of these doctrines in addressing contemporary marital risks. Third, these principles are adapted to the Indonesian legal context through regulations governing marriage, mediation, and family protection. Accordingly, the phrase "based on the Shafi'i school" refers to the normative sources underlying the proposed framework and does not imply that the three-stage model developed in this study is explicitly or literally formulated in classical Shafi'i jurisprudential literature.

Within classical Shafi'i jurisprudence, marital readiness is associated with the ability to fulfill the consequences and responsibilities arising from marriage. Al-Muti'i (n.d., Vol. 16, p. 128) explains that *al-ba'ah* may refer both to sexual capacity and to the ability to bear the material costs and responsibilities of marriage (*mu'nat al-nikah*). Al-Baghawi (1997, Vol. 5, pp. 228–230) further distinguishes between individuals who possess both the desire and capacity to marry and those who are not yet capable of fulfilling a spouse's rights or providing financial maintenance. In the latter condition, marriage may be considered *makruh* because it may result in marital responsibilities remaining unfulfilled. Thus, within the Shafi'i school, the legal characterization of marriage takes individual circumstances into account rather than applying a uniform ruling to all persons. In the analytical construction developed in this study, this principle of capacity is expanded into an assessment of marital readiness encompassing economic capacity, self-control, emotional preparedness, communication competence, and legal literacy. Emotional readiness and legal literacy constitute contemporary operational extensions and should not be understood as literal components of *al-ba'ah* in classical jurisprudence.

In classical doctrine, spouse selection, *khitbah*, and *kafa'ah* provide a normative basis for becoming acquainted with and evaluating a prospective spouse before the marriage contract. Al-Baghawi (1997, Vol. 5, p. 232) identifies religiosity and intellectual qualities as relevant considerations in spouse selection in order to support harmonious companionship and tranquility in marital life. Al-Juwayni (2007, Vol. 12, p. 37), meanwhile, recommends seeing a prospective spouse before *khitbah* so that the decision is not made without adequate preliminary assessment. *Kafa'ah* within the Shafi'i school is not an absolute condition for the validity of marriage, but rather a consideration intended to preserve compatibility and reduce the potential for conflict (Al-Mawardi, 1999, Vol. 9, p. 100; Adrianto & Haslinda, 2025). In this study's analytical construction, the functions of these concepts are extended to include assessment of moral compatibility, marital goals, economic circumstances, communication abilities, and expectations regarding the division of roles. Information disclosure is also directed toward matters that may affect the rights, safety, or decision-making of a prospective spouse, including marital status, substantial debt, and verifiable histories of violence. Such development remains subject to the principles of *tabayyun*, the prohibition of *tajassus*, and the protection of privacy (Qur'an 49:6, 12).

Classical Shafi'i jurisprudence regulates the consent of prospective brides differently according to whether the woman is previously married or a virgin. The hadith distinguishes between the legal positions of these two categories: a previously married woman has greater authority over herself, while a virgin must still be asked for her permission, with silence being regarded as an indication of consent within a particular social context (Al-Bukhari, 1993, Hadith No. 4843, Vol. 5, p. 1974). Al-Ghazali (1996, Vol. 5, p. 63) explains that a father or paternal grandfather possesses the authority of *ijbar* with respect to a virgin woman, whereas a previously married woman has greater authority in deciding her own marriage. In the analytical construction developed in this study, *ijbar* is clearly distinguished from *ikrah*, namely coercion involving threats, manipulation, or undue pressure. The authority of the guardian is therefore reinterpreted as a protective and welfare-verification function rather than as a justification for disregarding the will of the prospective bride (Andiko et al., 2023).

Within Indonesian law, this sphere is more explicitly restricted because marriage must be based on the consent of both prospective spouses, which is also verified by the marriage registrar (Law No. 1 of 1974, 1974, Art. 6; Compilation of Islamic Law, 1991, Arts. 16–17). Guardianship should therefore function as a mechanism of verification and protection rather than as a legal justification for marriages arising from threats, manipulation, or family pressure. Consequently, the positioning of free consent as a preventive instrument represents the author's contextualization of classical doctrine in conjunction with Indonesian law.

Within classical Shafi'i jurisprudence, stipulations attached to a marriage contract must be distinguished from conditions determining the validity of the marriage itself. Stipulations that affirm the inherent consequences of marriage, such as financial maintenance, housing, *mu'asharah bi al-ma'ruf*, and the fulfillment of spouses' rights, do not create a doctrinal problem because these obligations are

already legally required. Conversely, stipulations that negate such fundamental rights are not binding, although the marriage contract itself generally remains valid (Lashin, 2002, Vol. 5, p. 521; Saini & Faqihuddin, 2024). In the analytical construction of this study, agreements concerning education, employment, place of residence, property management, and the distribution of household responsibilities are positioned as instruments for clarifying spouses' expectations. In the Indonesian legal context, these interests may be incorporated into a marital agreement provided that they do not conflict with law, religion, or morality (Law No. 1 of 1974, 1974, Art. 29; Compilation of Islamic Law, 1991, Arts. 45–55). A marital agreement represents a form of application within Indonesian law, while its positioning as a preventive instrument constitutes the author's analytical construction. Such an instrument may clarify responsibilities but cannot guarantee compliance or prevent behavioral changes after marriage.

Economic concerns within the marriage is scary phenomenon need to be distinguished between the initial financial burdens of marriage and the long-term economic sustainability of family life. In Shafi'i jurisprudence, mahr and nafaqah constitute distinct financial rights: mahr becomes the wife's right by virtue of the marriage contract, whereas the obligation of nafaqah continues within the marital relationship, with its amount determined in consideration of the husband's economic capacity (Al-Mawardi, 1999, Vol. 11, pp. 432, 437). Meanwhile, the walimah is recommended in accordance with one's means, as reflected in the Prophet's instruction to hold a wedding feast even if only with a single sheep (Al-Bukhari, 1993, Hadith No. 4872, Vol. 5, p. 1983).

In the analytical construction developed in this study, these principles are operationalized through proportionate mahr and walimah, disclosure of income and debt, and planning for household needs. Financial transparency and economic planning represent the author's contemporary operational development rather than categories literally formulated in classical jurisprudence. These instruments can only mitigate risks that fall within the spouses' sphere of control and cannot resolve unemployment, low income, or structural poverty.

Following economic readiness, the regulation of post-marital relations is necessary to prevent conflict and inequality arising from the unilateral fulfillment of rights. In Shafi'i jurisprudence, *mu'asyarah bi al-ma'ruf* constitutes a reciprocal obligation. Al-Shafi'i explains it as refraining from conduct disliked by one's spouse and avoiding actions that make it difficult for a spouse to claim his or her rights (Al-Muti'i, n.d.). This principle positions proper treatment, respect, and the fulfillment of rights as standards governing marital relations rather than as a justification for the domination of one spouse over the other (Qur'an 4:19). Deliberation serves as an operational mechanism of this principle, as Qur'an 2:233 requires mutual consent and consultation in decisions concerning the weaning of a child.

In the analytical construction of this study, these principles are operationalized in decisions concerning domestic responsibilities, employment, education, finances, and childcare. The division of roles need not be uniform but should be arranged on the basis of capacity, need, and free consent. Within Indonesian law, their application is related to provisions of the Compilation of Islamic Law concerning affection, respect, mutual assistance, and family responsibilities. Nevertheless, formal consent cannot automatically be regarded as fair when it is produced by pressure or unequal power relations.

However, deliberation and internal dispute resolution must not be used to normalize domestic violence. The marriage is scary discourse demonstrates that physical, psychological, and sexual violence, as well as unequal power relations, are among the marital risks feared by women (Putri, 2025). Such risks must be distinguished from ordinary conflict: conflict may still allow safe and equitable negotiation, whereas violence involves acts of harm, domination, intimidation, or neglect toward the victim. In Shafi'i jurisprudence, *mu'asyarah bi al-ma'ruf* includes the obligation not to harm one's spouse and not to obstruct the spouse from obtaining his or her rights (Al-Juwayni, 2007, Vol. 13, p. 225). This principle is reinforced by the maxim *la darar wa la dirar*, which prohibits both inflicting harm and reciprocating harm (Ibn Majah, 2014, Hadith No. 2340, p. 500).

In this study's analytical construction, the prohibition of harm is used to distinguish ordinary marital conflict, in which safe and equitable negotiation remains possible, from violence involving acts of injury, domination, threats, or neglect. Under Indonesian law, Law No. 23 of 2004 on the Elimination of Domestic Violence likewise prohibits physical, psychological, and sexual violence as well as household neglect and guarantees victims the rights to protection, healthcare services, assistance, and legal aid (Law No. 23 of 2004, 2004, Arts. 5, 10). The safety of the victim must therefore take precedence where the continuation of the marriage would instead perpetuate harm.

Within classical Shafi'i jurisprudence, *sulh* and *hakam* are employed when marital disputes have developed into *syiqaq*. Qur'an 4:35 instructs the appointment of one *hakam* from the husband's family

and another from the wife's family. Al-Mawardi (1999, Vol. 9, p. 601) distinguishes disputes that have not yet developed into reprehensible words or actions from *syiqaq* that has deteriorated to the point that two *hakam* are required to investigate the circumstances of both parties and pursue reconciliation. In this study's analytical construction, *sulh* and *hakam* are positioned as corrective mechanisms when the parties remain able to negotiate safely. Counseling and mediation constitute contemporary operational mechanisms for identifying sources of conflict and assessing the possibility of relational restoration; they should not be regarded as concepts identical to *hakam* in classical jurisprudence.

Within Indonesian law, a mediator assists the parties in formulating a settlement but does not replace the authority of the judge to decide the case (Lidinillah & Aufa, 2023, pp. 100–105; Supreme Court of the Republic of Indonesia, 2016). Reconciliation, however, should not be imposed where violence, threats, or unequal power relations are present; in such circumstances, legal protection must take priority.

Classification of Stages and Matrix of Preventive Solutions

Based on the synthesis of marital risks and the functions of relevant jurisprudential instruments, this study constructs a three-stage framework of intervention. Primary prevention is applied before the marriage contract to assess readiness and reduce the likelihood of risks emerging. Secondary prevention is applied during marriage to prevent conflict and inequality from developing into harm. Corrective protection is applied once conflict or harm has already occurred. This three-stage classification constitutes the author's analytical construction and should not be understood as a literal classification found in classical Shafi'i jurisprudence.

Table 1. Construction of the Three-Stage Preventive Solution Model

Stage	Risk	Classical Shafi'i Jurisprudential Basis/Concept	Author's Analytical Construction and Adaptation to Indonesian Law	Limitations of Application
Primary	Inadequate readiness to fulfill marital responsibilities	<i>Al-ba'ah</i> and the legal ruling on marriage according to individual circumstances	The concept of capacity is expanded into an assessment of economic, emotional, communication, and legal-literacy readiness	Emotional readiness is not a literal meaning of <i>al-ba'ah</i>
Primary	Inappropriate spouse selection	Spouse selection, <i>khitbah</i> , <i>kafa'ah</i> , and <i>tabayyun</i>	Applied to assess moral character, life goals, economic circumstances, communication capacity, and other relevant information	Cannot guarantee that a person's character will not change and does not justify <i>tajassus</i>
Primary	Lack of free consent	Consent of the prospective spouses and the role of the guardian	<i>Ijbar</i> is distinguished from coercion; Indonesian law requires the consent of both prospective spouses	Guardianship must not legitimize threats, coercion, or family pressure
Primary-Secondary	Economic burdens and financial conflict	<i>Mahr</i> , <i>walimah</i> , <i>nafaqah</i> , and stipulations within marriage	Developed into disclosure of income and debt, financial planning, and marital agreements	Cannot resolve structural poverty or unemployment
Secondary	Relational inequality	<i>Mu'asharah bi al-ma'ruf</i> and deliberation (<i>shura</i>)	Operationalized through mutually agreed arrangements concerning domestic responsibilities, childcare, employment, and finances	An agreement cannot be considered equitable if it results from unequal power relations
Corrective	Conflict developing into <i>syiqaq</i>	<i>Sulh</i> and <i>hakam</i>	Contextualized through counseling and mediation	Appropriate only when the parties are able to negotiate safely
Corrective	Violence and threats to personal safety	Prohibition of harm and jurisprudential mechanisms for terminating marriage	Linked to victim protection, legal assistance, <i>fasakh</i> , and divorce under Indonesian law	Reconciliation must not be imposed, and the victim's safety must take precedence

The concepts presented in the third column are derived from classical Shafi'i jurisprudential doctrine. The developments presented in the fourth column constitute the author's analytical construction and, where positive law is involved, an adaptation to the Indonesian legal context.

The model demonstrates that *fiqh al-munakahat* can be employed not to eliminate Generation Z's fears of marriage, but to transform such concerns into processes of readiness assessment and marital risk management. The contribution of this study lies in establishing a systematic relationship among types of marital risk, jurisprudential instruments, preventive mechanisms, stages of application, and limits of intervention. Its practical implication is the need for premarital education provided by Religious Affairs Offices (KUA), Marriage Advisory, Development, and Preservation Agencies (BP4), educational institutions, and families to move beyond general encouragement to marry and instead incorporate readiness assessment, rights literacy, financial disclosure, communication skills, recognition of violence, and access to protection mechanisms. Nevertheless, this model is derived from normative legal research based on literature and therefore does not represent the full diversity of Generation Z's experiences or empirically test the effectiveness of each instrument. Islamic jurisprudence also cannot substitute for mental health services, legal protection for victims of violence, or economic policy. Accordingly, this construction should be understood as a preventive normative framework that requires further empirical testing and practical development.

4. CONCLUSION

The marriage is scary phenomenon among Generation Z represents a spectrum of perceived marital risks, particularly inadequate readiness, inappropriate spouse selection, economic pressure, lack of free consent, relational inequality, conflict, and violence. Rather than indicating a uniform rejection of marriage, these concerns emerge from the interaction of personal and social experiences, structural vulnerabilities, and digital exposure. Therefore, responses to this phenomenon should focus on marital readiness assessment and risk management rather than merely dismissing or negating Generation Z's fears.

Drawing on principles of the Shafi'i school of jurisprudence, this study constructs a three-stage model comprising primary prevention before the marriage contract, secondary prevention during marriage, and corrective protection when harm has occurred. This model represents the author's analytical construction developed from classical jurisprudential doctrines and adapted to the Indonesian legal context. The study's principal theoretical contribution to contemporary *fiqh al-munakahat* lies in reframing its function from a predominantly contract- and rights-based discourse into a risk-oriented framework for assessing readiness, preventing marital harm, and protecting spouses' rights. Practically, the framework may inform the development of premarital education, counseling, and marital readiness assessment. However, because the model is normative and conceptual, it requires empirical validation and should be integrated with premarital education, mental health services, legal protection mechanisms, and relevant economic policies..

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