FAMILY CONFLICT DUE TO FINANCIAL HARDSHIP

BY NUR AQILAH BINTI OSMAN, NUR FATHIAH AMIRAH BINTI AYOB, NUR ALYA IZZATI BINTI MOHD ASRI & DR.FATIMAH KARIM

INTRODUCTION

Family conflict due to financial hardship has become an increasingly pressing issue in contemporary society. Many families face a myriad of challenges that stem from varying economic circumstances, including stagnant wages, rising living costs, and unexpected financial burdens like medical bills or home repairs. These stressors can act as catalysts for friction among family members. In an age where financial stability is often taken for granted, the sudden onset of financial difficulties can shatter the illusion of security. The emotional weight of economic hardship not only affects the individual but also resonates throughout the family unit, often leading to misunderstandings and rifts. Emotions such as fear, anxiety, and resentment can surface, leading to disagreements over essential topics like spending habits, saving strategies, and financial priorities.

CAUSES OF FAMILY CONFLICT DUE TO FINANCIAL HARDSHIP

In our contemporary society, financial difficulties are increasingly common and can serve as a major source of stress for families. These challenges often bring to light underlying issues, leading to tensions and conflicts that strain family relationships. The ways in which financial hardships affect families are multifaceted, encompassing communication breakdowns, role strain, differing financial priorities, and emotional distress. Understanding these causes can help families address conflicts more effectively and find constructive solutions during challenging periods. Understanding these causes can help families address conflicts more effectively and find constructive solutions during challenging times.

Financial hardship typically refers to a situation where families lack the necessary funds to meet their essential needs, such as housing, food, utilities, and healthcare. Firstly, unemployment is a major factor that contributes to family strife. When a family member suddenly loses their job, the immediate effect is a disruption in the household’s income. This situation not only strains finances but also breeds resentment among family members. Spouses may feel critical of one another, and children can sense the rising tensions, leading to an atmosphere of conflict in the household.

Secondly, unpredictable medical expenses can exacerbate financial tensions within the family. When unexpected health issues arise, they often come with hefty medical bills, creating additional stress for the family. The burden of medical costs can lead to arguments about prioritizing expenses and what sacrifices may need to be made. Family members might find themselves at odds regarding whether to cut back on necessities to pay for treatment or whether to incur debt to cover the costs. This conflict can lead to feelings of frustration and helplessness, making it difficult for family members to support one another emotionally during trying times. For instance, one partner may prioritize saving for emergencies, while the other may wish to spend on immediate needs or desires, leading to miscommunication and conflict. This lack of alignment can foster resentment, with family members feeling unheard or misunderstood regarding their financial concerns.

Lastly, the pressure of societal expectations can play a significant role in family conflict during financial hardship. Families often feel the weight of societal norms regarding success, material possessions, and lifestyle. When financial struggles prevent them from meeting these expectations, it can lead to feelings of shame and inadequacy. This can create a cycle of blame within the family; members may express their dissatisfaction with one another rather than addressing the underlying financial issues. Such dynamics can add layers of complexity to familial relationships, making it even more critical to address the root causes of tension.

ISLAMIC AND *MAQASID AL-SHARIAH* PERSPECTIVES

From an Islamic perspective, financial hardship is considered a test from Allah SWT, and Muslims are taught to face such tests with patience, submission, and trust. At the same time, Islam also places great emphasis on financial management. Islam has taught its followers to distinguish between needs and wants when shopping and to avoid waste regardless of the context. In addition, Islam also views the issue of debt seriously this is because debt that is not managed well will have a negative impact on an individual's emotions and morals. Debt can cause a person to live in prolonged anxiety, stress, and shame. Prophet Muhammad SAW also once said that when a person is burdened with debt, he is easily tempted to lie and continue to break promises. Therefore, Islam strongly emphasizes an attitude of contentment, moderation, and responsibility in managing finances so that household harmony can be maintained.

From the perspective of *Maqasid Syariah*, good family financial management is very important to preserve religion, life, intellect, lineage, and property. In the context of family conflict due to financial hardship, the *maqasid* most closely related to this issue are *hifz al-mal, hifz al-nafs, and hifz al-nasl.*

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Hifz al-mal emphasizes the importance of managing finances in a trustworthy manner and avoiding debts that can burden oneself and other family members, while *hifz al-nafs* is related to caring for the health and emotional well-being of family members.

In addition, *hifz al-nasl* focuses on the importance of maintaining the harmony of the family institution and the welfare of children. The implementation of *Maqasid Syariah* principles in such cases can increase financial stability, discipline in spending, and household harmony. Therefore, this *Maqasid Syariah* approach not only helps the family from an economic perspective but also maintains the emotional well-being and stability of the family institution.

EFFECTS OF FINANCIAL HARDSHIP ON THE FAMILY

Financial problems are among the main factors that can cause conflict in a family because prolonged economic stress can lead to emotional instability and strain relationships among family members.

Emotional stress due to financial problems arises when an individual has trouble meeting their own basic needs and those of their family, such as paying bills and covering the costs of daily life. This situation can cause parents to experience emotional stress, such as excessive worry, depression, and anger.

In addition, financial problems can also affect the relationship between husband and wife, as the relationship becomes strained due to disputes that occur, especially when they involve debt, daily expenses, and lack of income.

Not only that, but economic stress also has a significant relationship with household instability. The conflicts that occur will also have a profound effect on children because they grow up in an atmosphere full of stress and a lack of love.

SOLUTIONS FROM ISLAMIC PERSPECTIVES

Islam provides very extensive guidance in solving every problem in life, including family problems caused by financial issues.

First, Allah states that,

“*Men are the caretakers of women, as men have been provisioned by Allah over women and tasked with supporting them financially. And righteous women are devoutly obedient and, when alone, protective of what Allah has entrusted them with*” (Qur’an, 4:34).

Husbands and wives have responsibilities established by Allah SWT. Men are responsible for being the leaders and protectors of the family, while women play the role of maintaining harmony and managing the household. For example, men should strive to earn a living to meet the needs of the family, while women should wisely manage household expenses so that the family’s finances remain stable. Through cooperation and mutual understanding, family harmony can be maintained.

Secondly, Islam strongly emphasizes that Muslims should practice moderation in every aspect of life. This moderation should also be practiced in household life to avoid financial stress within the family[i]. Allah says:

"*They are those who spend neither wastefully nor stingily, but moderately in between*" (Qur’an, 25:67).

From this verse, Allah commands people to plan their spending wisely, not to spend beyond their means, and to avoid unnecessary debt that burdens them and their families. For example, wives should be wise in spending by not buying excessively or according to their desires alone, but rather according to their abilities and family needs. Moderation in purchasing goods can help avoid waste and reduce the financial burden on the household.

Finally, good communication through the practice of *shura* (consultation) is very important in solving family problems. Allah says:

“*Who respond to their Lord, establish prayer, conduct their affairs by mutual consultation, and donate from what We have provided for them*” (Qur’an, 42:38).

This verse teaches Muslims to consult with each other to solve a problem. For example, when experiencing financial problems or domestic conflicts, husbands and wives need to discuss calmly and listen to each other’s views rather than acting on emotions. This practice can strengthen trust, cooperation, and harmony in the family.

ISLAMIC VALUES AND MORAL LESSONS

The solutions given by Islam reflect important moral values that should be practiced in the family. As the caliph on earth, Allah has determined that every person and position carries its own responsibilities. The husband, as the head of the household, must possess strong leadership qualities to ensure family harmony.

The Prophet (PBUH) said, ***"All of you are guardians and are responsible for your wards. The ruler is a guardian, and the man is a guardian of his family; the lady is a guardian and is responsible for her husband's house and his offspring; and so, all of you are guardians and are responsible for your wards"*** **(Sahih al-Bukhari, Hadith 7138).**

Therefore, based on this hadith, both husbands and wives should fulfil their responsibilities properly to avoid the breakdown of the family institution, misunderstandings, and other negative consequences.

Furthermore, Islam teaches Muslims to practise moderation in life and avoid excessive behaviour. Muslims should not merely follow their lust to satisfy themselves.

Allah forbids believers from following *nafs al-ammarah*, which is the whisper of desire that encourages humans to follow desires excessively, such as extravagant spending, overeating, or pursuing worldly luxuries without control.

As Allah has mentioned, ***"Surely the wasteful are like brothers to the devils. And the Devil is ever ungrateful to his Lord"*** **(Qur'an, 17:27).**

This matter can be linked to *Maqasid al-Shariah*, particularly *Hifz al-Mal*, which emphasises the protection and proper management of wealth to avoid wastefulness and harm.

Lastly, Islam encourages its followers to resolve problems through calm discussion rather than emotional reactions, especially when faced with financial difficulties.

This illustrates the value of patience (*sabr*) and wisdom in decision-making, which can prevent misunderstandings and disputes within the family. It teaches that every point of view should be valued and heard fairly, especially between husbands and wives.

This value helps strengthen relationships and reduces the tendency to blame each other when faced with financial stress. By calmly communicating problems and focusing on solutions, families can build a more stable and supportive atmosphere even in difficult circumstances.

CONCLUSION

In conclusion, financial problems can be a major source of conflict in the family, affecting emotions, communication, and relationships between family members. Issues such as unemployment, medical expenses, debt, and societal pressure can cause stress, misunderstanding, and instability in the household. However, Islam provides comprehensive guidance in facing these challenges through Islamic teachings and *Maqasid al-Shariah*. Values such as responsibility, moderation, patience, and good communication can help families manage financial problems more wisely and maintain household harmony. Therefore, by practicing Islamic teachings and strengthening mutual understanding between family members, financial problems can be managed better and in a balanced way. These values not only help increase financial stability but also strengthen emotional well-being and the family institution.

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This article is part of the Synergized Academic with Student Activities (SAA) initiative.

Nur Aqilah Binti Osman

Nur Alya Izzati binti Mohd Asri

Nur Fathiah Amirah binti Ayob

Dr. Fatimah Karim an Assistant Professor of Department Fiqh and Usul al-Fiqh, AHAS IRKHS IIUM

Nur Alya Izzati binti Mohd Asri

Family conflict due to financial hardship

"كَفَى بِالْمَرْءِ إِثْماً أَنْ يُضَيِّعَ مَنْ يَقُوتُ"

"It is enough sin for a person to neglect those whom he is responsible to support."
— Riwayat Sunan Abi Dawud

DEFINITION

Family conflict due to financial hardship refers to disagreements, stress, or tension within a family caused by financial problems.

- Lack of income
- Debt
- Unemployment
- Difficulty managing daily expenses

CAUSES OF THIS CONFLICT

- Low income or unemployment
- Rising cost of living
- Different spending habits among family members
- Lack of communication about money matters
- Stress and pressure to support family

EFFECTS OF FINANCIAL HARDSHIP ON THE FAMILY

- Financial problems can cause **family conflict**
- Economic stress **affects emotional stability**
- Family relationships may become **strained**
- **Difficulty meeting basic needs** causes stress
- Parents may experience **depression**
- Financial issue can lead to anger
- Children may **grow up in a stressful environment**
- Lack of affection can **affect children emotionally**

ISLAMIC PERSPECTIVE

- Financial hardship is considered **a test from Allah SWT**
- Islam teaches **patience, moderation, and trust in facing hardship**
- Muslims are encouraged to **distinguish between needs and wants**
- Goof financial management **helps maintain household harmony**
- **Hifz al-mal** emphasizes **responsible management of wealth and finances**
- **Hifz al-nafs and hifz al-nasl protect emotional well-being and family stability**

SOLUTIONS FROM ISLAMIC PERSPECTIVES

1. **Responsibility of Husband and Wife**
   - Men are responsible as providers, leaders, and protectors of the family.
   - Women are responsible for maintaining harmony and managing the household.
2. **Moderation in Financial Management**
   - Avoid wastefulness and overspending beyond one's means.
   - Spending should be based on needs and financial ability.
3. **Communication and Shura**
   - Encourages calm discussion and mutual understanding.

ISLAMIC VALUES AND MORAL LESSONS

1. **Responsibility and Leadership**
   - All of you are guardians and are responsible for your wards. The ruler is a guardian and the man is a guardian of his family; the lady is a guardian and is responsible for her husband's house and his offspring; and so all of you are guardians and are responsible for your wards.
2. **Moderation and Self-Control**
   - "Surely the wasteful are like brothers to the devils. And the Devil is ever ungrateful to his Lord." (Surah al-Isra', 17:27).
   - Related to Hifz al-Mal.
3. **Patience, Communication & Consultation**
   - Practise patience (sabr) and wisdom in decision-making.