

# REMAINING HARMONY AMIDST DEBT TRAPS: PROBLEMS AND STRATEGIES FOR FAMILIES IN MAINTAINING MARRIAGE HARMONY IN THE BANYUMULEK VILLAGERS

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## Abstract

This research explores the challenges of intrafamily debt and strategies for building *sakinah* families among pottery artisan households in Banyumulek Village, West Lombok. As a traditional craft industry center, this community exhibits unique socio-economic characteristics with fluctuating income patterns dependent on tourism seasons, creating distinctive financial vulnerabilities. Using qualitative descriptive methodology conducted from July to September 2023, this study involved five families with significant debt problems (ranging from 50 to 70 million rupiah) who successfully maintained family *sakinah*. The research integrates Islamic law perspectives and marriage law frameworks in analyzing intrafamily debt issues. The results show that families implement various strategies including: building mutual trust and support, setting clear debt repayment targets, developing positive beliefs about debt resolution, maintaining open communication through deliberation, and strengthening spiritual dimensions. Concrete efforts include opening additional businesses, taking side jobs, allocating income specifically for debt repayment, and implementing strict financial management. The challenges faced include internal conflicts over debt allocation, economic pressures from income fluctuations, and social pressures from community stigmatization. Solutions implemented reflect emotional and spiritual maturity, including commitment to non-violence during conflicts, adaptive financial management strategies, spiritual reinforcement through worship, and mental resilience against negative perceptions. This study contributes empirically by demonstrating that *sakinah* families maintain harmony not through the absence of financial problems but through adaptive coping mechanisms that integrate Islamic values with practical economic strategies. The study concludes that a *sakinah* family is identified by the ability to manage challenges while maintaining *sakinah*, with success correlated with the category of *sakinah* family according to the Ministry of Religious Affairs classification.

**Keywords:** Debt problems, *Sakinah* family, Islamic family, Socio-economic resilience, Family financial management.

## Abstrak

*Penelitian ini mengkaji problematika hutang piutang keluarga dan strategi membangun keluarga sakinah di kalangan pengrajin gerabah Desa Banyumulek, Lombok Barat. Sebagai sentra industri kerajinan tradisional, masyarakat ini memiliki karakteristik sosio-ekonomi unik dengan pola pendapatan fluktuatif bergantung musim wisata, menciptakan kerentanan finansial yang khas. Menggunakan metodologi kualitatif deskriptif yang dilaksanakan dari Juli hingga September 2023, penelitian melibatkan lima keluarga dengan masalah hutang signifikan (berkisar antara 50 hingga 70 juta rupiah) yang berhasil*

mempertahankan kesakinahan keluarga. Penelitian ini mengintegrasikan perspektif hukum Islam dan undang-undang perkawinan dalam menganalisis permasalahan hutang piutang keluarga. Hasil penelitian menunjukkan bahwa keluarga menerapkan berbagai strategi meliputi: membangun kepercayaan dan dukungan antar pasangan, menetapkan target pelunasan hutang yang jelas, mengembangkan keyakinan positif tentang penyelesaian hutang, mengelola komunikasi terbuka melalui musyawarah, dan menguatkan dimensi spiritual. Upaya konkret yang dilakukan meliputi membuka usaha tambahan, mengambil pekerjaan sampingan, mengalokasikan penghasilan khusus untuk pelunasan hutang, dan menerapkan pengelolaan keuangan ketat. Kendala yang dihadapi mencakup konflik internal terkait alokasi hutang, tekanan ekonomi akibat fluktuasi penghasilan, dan tekanan sosial berupa stigmatisasi dari lingkungan. Solusi yang diterapkan mencerminkan kematangan emosional dan spiritual, antara lain komitmen anti-kekerasan dalam rumah tangga saat terjadi konflik, strategi pengelolaan keuangan adaptif, penguatan spiritual melalui ibadah, serta ketahanan mental menghadapi pandangan negatif. Penelitian ini berkontribusi secara empiris dengan menunjukkan bahwa keluarga sakinah mempertahankan kesakinahan bukan melalui ketiadaan masalah finansial, melainkan melalui mekanisme coping adaptif yang mengintegrasikan nilai-nilai Islam dengan strategi ekonomi praktis. Penelitian menyimpulkan bahwa keluarga sakinah tidak diidentifikasi dari ketiadaan masalah melainkan dari kemampuan mengelola tantangan dengan tetap mempertahankan kesakinahan, dengan tingkat keberhasilan berbanding lurus dengan kategori keluarga sakinah menurut klasifikasi Kementerian Agama.

**Kata Kunci:** Problematika hutang, Keluarga sakinah, Keluarga Islam, Ketahanan sosio-ekonomi, Pengelolaan keuangan keluarga

## A. INTRODUCTION

A family is the most fundamental unit in the structure of society.<sup>1</sup> As stated in Law No. 16 of 2019 concerning Amendments to Law No. 1 of 1974, marriage is defined as ‘a spiritual and physical bond between a man and a woman as husband and wife with the aim of forming a happy and lasting family (household) based on belief in One God.’ This definition emphasizes that the primary purpose of marriage is the formation of a harmonious family.<sup>2</sup> In the

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<sup>1</sup> Siti Hasna Nadhirah dan Yustika Irfani Lindawati, “Peran Keluarga Dalam Membangun Kesadaran Sosial Pada Mahasiswa Pendidikan Sosiologi Universitas Sultan Ageng Tirtayasa,” *GUIDING WORLD (BIMBINGAN DAN KONSELING)* 8, no. 1 (2025): 1, <https://doi.org/10.33627/gw.v8i1.3235>.

<sup>2</sup> Neng Poppy Nur Fauziah dan Aliesa Amanita, “Pelaksanaan Undang-Undang Nomor 16 Tahun 2019 Tentang Perubahan Undang-Undang Nomor 1 Tahun 1974 Tentang Perkawinan Terkait Perkawinan Di Bawah Umur Di Kantor Urusan Agama Kecamatan Cipatat, Kabupaten Bandung Barat,” *Jurnal Dialektika Hukum* 2, no. 2 (1 Desember 2020): 129–47, <https://doi.org/10.36859/jdh.v2i2.513>.

context of Islam, the ideal family is identified as a *sakinah* family.<sup>3</sup> The term *sakinah* originates from the word *sakana*, which means tranquility after turmoil. Al-Jurjani, a linguist, defines *sakinah* as peace of mind when facing unexpected situations.<sup>4</sup> This concept is in line with the words of Allah SWT in QS. Ar-Rum verse 21, which states that Allah created partners for humans so that they may find peace and feel love.<sup>5</sup>

Globally, the issue of family debt has become a serious concern in studies on family resilience. In his research published in the Journal of Financial Therapy, Dew found that financial conflicts, including debt, are the strongest predictor of divorce compared to other factors.<sup>6</sup> A long-term study by Britt et al. on 4,500 couples in the United States confirmed that negative perceptions of debt have a greater impact on marital instability than the amount of debt itself.<sup>7</sup> Furthermore, research by Prawitz & Cohart shows the importance of financial coping strategies in maintaining family well-being amid economic pressures.<sup>8</sup>

In the context of Muslim families, research by Abu-Raiya & Pargament shows that religious coping functions as an effective adaptive strategy in dealing with various life stressors, including financial pressure.<sup>9</sup> Similar findings were discovered by Abdel-Khalek, who found that religiosity reduces anxiety and improves well-being among the Muslim population of Kuwait. However, these

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<sup>3</sup> Pertiwi Rini Nurdiani, "Konsep Institusi Keluarga Dalam Islam," *Tarbiyah Wa Ta'lim: Jurnal Penelitian Pendidikan Dan Pembelajaran* 6, no. 3 (2019): 130–57, <https://doi.org/10.21093/twt.v6i3.1726>; Ita Marifatul Fauziyah, "Urgensi Keluarga Sakinah Sebagai Fondasi Rumah Tangga Perspektif Fikih Dan Hukum Positif," *Mahakim: Journal of Islamic Family Law* 8, no. 2 (2024): 148–68, <https://doi.org/10.30762/mahakim.v8i2.605>.

<sup>4</sup> Imam Abdul Qahir Al-Jurjani, *Kitab Dalil Al I'jaz* (Dar Al Madani, 1992), [//stiqlibrary.assyifa%2Findex.php%3Fp%3Dshow\\_detail%26id%3D299](http://stiqlibrary.assyifa%2Findex.php%3Fp%3Dshow_detail%26id%3D299).

<sup>5</sup> Departemen Agama RI, *Al-Qur'an dan Tafsirnya (Edisi yang Disempurnakan)* (Departemen Agama RI, 2009).

<sup>6</sup> Jeffrey Dew, "Debt Change and Marital Satisfaction Change in Recently Married Couples," *Family Relations* 57, no. 1 (2008): 60–71, <https://www.jstor.org/stable/40005368>.

<sup>7</sup> Sonya Britt dkk., "Tightwads and Spenders: Predicting Financial Conflict in Couple Relationships," *Faculty Publications*, 1 Mei 2017, <https://scholarsarchive.byu.edu/facpub/4039>.

<sup>8</sup> Aimee D. Prawitz dan Judith Cohart, "Financial management competency, financial resources, locus of control, and financial wellness," *Journal of Financial Counseling and Planning (US)* 27, no. 2 (2016): 142–57, <https://doi.org/10.1891/1052-3073.27.2.142>.

<sup>9</sup> Hisham Abu-Raiya dkk., "Robust Links between Religious/Spiritual Struggles, Psychological Distress, and Well-Being in a National Sample of American Adults," *The American Journal of Orthopsychiatry* 85, no. 6 (2015): 565–75, <https://doi.org/10.1037/ort0000084>.

studies focused more on psychological aspects and did not explore the concrete mechanisms of debt management in the context of local culture.

Scholars in Indonesia have examined the topic of financial relationships and their intensity of conflict within families. The first study by Maulana revealed that many divorces in religious courts were triggered by financial problems, including debt. Second, a study by Ngoranubun found that families with adequate financial education had a positive impact and increased capacity in family financial management.<sup>10</sup> Third, Choiriyah's research showed a positive correlation between debt levels and the intensity of conflict within families in the Rejomulyo subdistrict of Kediri City.<sup>11</sup>

To establish the position of this research within the existing academic landscape, a systematic comparison with previous studies is necessary. Dew's research, which used a longitudinal survey of 1,734 couples in the United States, found that debt is the strongest predictor of divorce,<sup>12</sup> However, the study was conducted in a Western cultural context and did not explore coping strategies that successfully prevent divorce. Abdel-Khalek's study found that religiosity reduces anxiety and improves well-being among the Muslim population of Kuwait,<sup>13</sup> On the other hand, the focus is more on psychological aspects and lacks detail in the concrete mechanisms of debt management. Meanwhile, Choiriyah's research in Kediri used a qualitative approach with 20 families and found a positive correlation between debt and conflict, but did not explore families who managed to maintain harmony despite their debt burden.<sup>14</sup> Ngoranubun et al.'s research on financial literacy among housewives in

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<sup>10</sup> Willem Ngoranubun dkk., "LITERASI KEUANGAN KELUARGA BAGI IBU RUMAH TANGGA DI PAROKI ST. MARIA ASSUMPTA - KECAMATAN KORMOMOLIN KABUPATEN KEPULAUAN TANIMBAR," *Jurnal Pengabdian Kepada Masyarakat Kole-kole* 2, no. 2 (t.t.), <https://doi.org/10.62095/jpkmk.v2i2.15>.

<sup>11</sup> Miftakhul Choiriyah, "Pengaruh Hutang Keluarga Terhadap Keharmonisan Rumah Tangga (Studi Kasus Di Kelurahan Rejomulyo Kota Kediri)" (undergraduate, IAIN Kediri, 2024), <https://etheses.iainkediri.ac.id/15648/>.

<sup>12</sup> Dew, "Debt Change and Marital Satisfaction Change in Recently Married Couples."

<sup>13</sup> Abdel-Khalek, "Religiosity, subjective well-being, self-esteem, and anxiety among Kuwaiti Muslim adolescents."

<sup>14</sup> Choiriyah, "Pengaruh Hutang Keluarga Terhadap Keharmonisan Rumah Tangga (Studi Kasus Di Kelurahan Rejomulyo Kota Kediri)."

Tanimbar, using a qualitative descriptive approach, shows that literacy improves financial management capacity, but does not focus specifically on the context of problematic debt.<sup>15</sup>

Contrary to these studies, which have their respective gaps and limitations, this study uses a descriptive qualitative approach to five families in Banyumulek that specifically explore debt problems and strategies for building a harmonious family in the context of a traditional craft center. This study has two main interrelated focuses. First, it focuses specifically on the context of the Banyumulek pottery community, which has unique socio-economic characteristics as a center of traditional craft industry with fluctuating income patterns depending on the tourist season. Second, this study integrates the perspectives of Islamic law and marriage law in analyzing family debt problems. The main strength of this research is its focus on successful cases of families in the midst of a debt crisis, thereby identifying best practices that can be replicated, unlike previous studies that have emphasized aspects of vulnerability or the negative impacts of debt.

Comparatively, this study offers novelty in four aspects. First, it focuses specifically on the context of the Banyumulek pottery community, which has unique socio-economic characteristics as a center of traditional craft industry with fluctuating income patterns depending on the tourist season. Second, this study integrates the perspectives of Islamic law and marriage law in analyzing family debt problems. Third, unlike Choiriyah's study, which explores the negative impact of debt on divorce, this study identifies successful cases of families who have managed to maintain harmony despite significant debt burdens, thereby enabling the formulation of best practices.<sup>16</sup> Fourth, this study not only identifies problems, but also formulates strategies for dealing with debt

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<sup>15</sup> Ngoranubun dkk., "LITERASI KEUANGAN KELUARGA BAGI IBU RUMAH TANGGA DI PAROKI ST. MARIA ASSUMPTA - KECAMATAN KORMOMOLIN KABUPATEN KEPULAUAN TANIMBAR."

<sup>16</sup> Choiriyah, "Pengaruh Hutang Keluarga Terhadap Keharmonisan Rumah Tangga (Studi Kasus Di Kelurahan Rejomulyo Kota Kediri)."

issues that are concrete and contextual to the culture and conditions of the local community.

The urgency of this research stems from the reality that family life is not always smooth sailing. Various challenges must be faced, including economic problems that often destabilize families. In particular, debt issues can be a significant source of conflict that threatens the integrity of the household.

Although legally debt is not categorized as a legal reason for divorce,<sup>17</sup> in reality, this issue often leads to sustained disputes that later become grounds for divorce.<sup>18</sup> Several cases show that economic pressure due to debt can lead to extreme actions against family members, such as the murder of a family in Kediri committed by the perpetrator because he was in debt to a cooperative.<sup>19</sup> murder case in Langkat due to unpaid debt of Rp 40 million,<sup>20</sup> and a murder case involving mutilation in Yogyakarta due to online loan debt.<sup>21</sup>

This phenomenon was also identified in Banyumulek Village, Kediri Subdistrict, West Lombok Regency. The selection of this location was based on three considerations: (1) Banyumulek is a pottery industry center with 80% of the population dependent on this sector, which has a fluctuating income pattern; (2) initial observations on July 16, 2023 identified a high prevalence of debt problems among artisan families; and (3) the unique characteristics of the community, which combines strong Islamic values with traditional craft-based

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<sup>17</sup> Nurul Fajriyanti, "Terlilit Hutang Sebagai Alasan Perceraian (Studi Putusan Nomor 187/Pdt.G/2019/Pa.Prg)" (undergraduate, IAIN Parepare, 2022), <https://repository.iainpare.ac.id/id/eprint/4245/>.

<sup>18</sup> Febria Dinda Rahmawati dan Susatyo Yuwono, "Faktor Penyebab Perceraian Di Kalangan PNS" (s1, Universitas Muhammadiyah Surakarta, 2021), <https://doi.org/10/Naskah%20Publikasi.pdf>.

<sup>19</sup> Rizky Rusdiyanto, "Fakta Baru, Pelaku Pembunuhan Satu Keluarga Guru di Kediri Terungkap, Terlilit Hutang Belasan Juta Rupiah di Koperasi - Koran Memo," Fakta Baru, Pelaku Pembunuhan Satu Keluarga Guru di Kediri Terungkap, Terlilit Hutang Belasan Juta Rupiah di Koperasi - Koran Memo, 2024, <https://www.koranmemo.com/daerah/19214138339/fakta-baru-pelaku-pembunuhan-satu-keluarga-guru-di-kediri-terungkap-terlilit-hutang-belasan-juta-rupiah-di-koperasi>.

<sup>20</sup> Imam Fauzi, "Motif Pembunuhan Satu Keluarga Karena Hutang - ANTARA News Sumatera Utara," Antara News, 2025, <https://sumut.antaranews.com/berita/124464/motif-pembunuhan-satu-keluaga-karena-hutang>.

<sup>21</sup> Tim Harian Kompas, "Lima Kasus Pembunuhan yang Menggemparkan di Tahun 2023," *Tutur Visual - Kompas.id*, 10 April 2023, <https://interaktif.kompas.id/baca/lima-kasus-pembunuhan-yang-menggemparkan-di-tahun-2023/>.

economic activities. Based on preliminary observations on July 16, 2023, in the hamlet of Banyumulek Timur, five families were found to be experiencing financial difficulties due to debt burdens that were disproportionate to their income. Preliminary interviews with micro-entrepreneurs who also work as farmers confirmed that their weekly income was insufficient to meet their bank installment obligations and their families' daily needs.

This study has two main objectives that are in line with two research focuses: (1) Identifying and analyzing the forms of debt problems faced by families in Banyumulek Village in their efforts to build a *sakinah* family; (2) Describing the concrete strategies applied by families to maintain *sakinah* amid debt problems, along with the obstacles and solutions they face and apply. Referring to the existing reality, this research will thoroughly analyze the financial challenges faced by families related to debt in their efforts to realize a *sakinah* family.

This study employed a descriptive qualitative approach with field research conducted in Banyumulek Village, Kediri Subdistrict, West Lombok Regency, for three months from July to September 2023. The focus of this study is to examine two main aspects: (1) the problem of family debts and (2) strategies for building a harmonious family amid economic pressures. Field research was chosen to investigate objective symptoms in the location systematically, factually, and accurately.

Data collection was conducted through semi-structured interviews and direct observation using purposive sampling techniques.<sup>22</sup> The sample selection criteria were strictly defined: (1) families with debts between 50 and 70 million rupiah (the figure of 50 million was chosen as the lower limit because it is the average amount of productive debt that is significant for micro-businesses in Banyumulek according to local BUM Desa data); (2) experiencing repayment

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<sup>22</sup> Lawrence A. Palinkas dkk., "Purposeful Sampling for Qualitative Data Collection and Analysis in Mixed Method Implementation Research," *Administration and Policy in Mental Health and Mental Health Services Research* 42, no. 5 (2015): 533–44, <https://doi.org/10.1007/s10488-013-0528-y>.

difficulties for at least 6 months; (3) but still maintain household harmony, as indicated by the absence of domestic violence, divorce, or prolonged conflicts reported to village officials. The research subjects focused on families with debts in that range who experienced repayment difficulties but still maintained household harmony.

This study involved five informant families selected through a combination of snowball and purposive sampling. The process of identifying informants began with consultation with Banyumulek Village officials (the Village Head and Village Secretary), followed by recommendations from community leaders and local religious council administrators. From the 12 families initially identified, five families were selected that best met the criteria and were willing to participate. Each family was interviewed at least three times for 60-90 minutes per session, using a semi-structured interview guide covering the following aspects: (1) history and causes of debt; (2) dynamics of conflict within the family; (3) debt and financial management strategies; (4) religious practices and family communication; and (5) views on the concept of a *sakinah* family. In addition to married couples as the main informants (10 people), the study also involved supporting informants: 2 religious leaders, 1 village head, and 3 close neighbors for data triangulation.

The data sources consisted of primary data obtained directly from informants and secondary data in the form of supporting documentation such as notes, photographs, and recordings of conditions at the research site, as well as village administrative documents related to population and community economic data.

Data analysis uses an inductive approach that includes the stages of sorting, categorizing, and interpreting data. The analysis process begins with reducing the data to find patterns and main themes, followed by presenting the data in an organized manner, and ending with drawing conclusions to produce a comprehensive description. Data validity is ensured through source triangulation (interviews with married couples, community leaders, and

neighbors) and method triangulation (interviews, observation, and documentation study). The member checking process is carried out by presenting the initial interpretation results to informants for accuracy confirmation. Through this process, researchers can identify in depth how to build a *sakinah* family for families involved in debt problems, along with the obstacles and solutions they face and apply.

## **B. FINDING AND DISCUSSION**

This research was conducted in Banyumulek Village, Kediri District, West Lombok Regency, which has been the center of the pottery industry on the island of Lombok since the 1990s. Approximately 80% of the population of Banyumulek Village works in the pottery craft sector, and the village has developed into one of Lombok's cultural tourist destinations. Based on observations and interviews conducted from July to September 2023, the village is inhabited by 2,728 households or 8,750 people spread across 10 hamlets and 49 neighborhood associations (RT), with an area of 42 hectares.<sup>23</sup>

### **1. Mapping the Criteria of a *Sakinah* Family**

This study identified five families experiencing debt problems but successfully maintaining a harmonious family life. These five families were selected using purposive sampling, with criteria including having debts between Rp 50-70 million, experiencing difficulties in repaying debts for at least 6 months, and having a mismatch between income and repayment targets, yet still being able to maintain household harmony. Data collection was conducted through three semi-structured interviews per family and direct observation for three months to obtain a comprehensive picture of the efforts, obstacles, and solutions in building a harmonious family amid debt problems.<sup>24</sup>

Based on the criteria of the Ministry of Religious Affairs of the Republic of Indonesia, the five informant families were classified into three categories of *sakinah* families as shown in Table 1. Family D (Mr. S and Mrs. A) and Family E

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<sup>23</sup> *Observasi* (Banyu Mulek, 2023).

<sup>24</sup> *Observasi*.

(Mr. B and Mrs. H) are included in the Sakinah I Family category, with the main characteristics being a marriage conducted in accordance with marriage laws, fulfillment of family food needs, and ownership of prayer equipment as an indicator of minimal religious practice. Family A (Mr. Sm and Mrs. Hn) and Family C (Mr. Sh and Mrs. Hr) are classified as Sakinah Family II, with additional characteristics such as ownership of private housing, active participation in community activities, and the majority of family members having completed at least junior high school education. Meanwhile, Family B (Mr. Sd and Mrs. Hk) reached the level of Sakinah III Family, with further characteristics of an active role in improving the quality of religious activities and the ability to pay zakat fitrah, shadaqah, and qurban.

**Table. 1**

The Classification of Sakinah Families Based on the Criteria of the Indonesian Ministry of Religious Affairs

No.	Family	Criteria of Sakinah Family	Criteria Analysis
1.	Family D	Sakinah Family I	Marriage in accordance with the law, possession of prayer equipment, fulfillment of food needs
2.	Family E	Sakinah Family I	Marriage in accordance with the law, possession of prayer equipment, fulfillment of food needs
3.	Family A	Sakinah Family II	No divorce except in the event of death, having a private residence, being active in community activities, some having a junior high school diploma, not involved in crime
4.	Family C	Sakinah Family II	No divorce except in the case of a death, fidelity between spouses, private residence, minimum junior high school education
5.	Family B	Sakinah Family III	Actively involved in raising the quality of religious activities, actively participating in the

			management of religious and social events in the community, performing <i>zakat fitrah, sadaqah, and qurban</i> .
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This classification reveals that although all informant families face serious debt problems, they are at different levels of *sakinah*. These differences then influence how they deal with and manage the debt problems they experience, as well as the strategies they develop to maintain household harmony. These findings are in line with the concept of *sakinah* families in Islam, which emphasizes peace of mind when facing unexpected situations, as reflected in QS. Ar-Rum verse 21.<sup>25</sup>

The distinction among the categories of *sakinah* families lies in their capability to manage debt issues. *Sakinah* Family III demonstrates a more mature approach with the ability to balance assets and debts, thereby providing a greater sense of security. This indicates the importance of financial literacy in household management, consistent with the research by Saputra et al., which found that families with adequate financial education are better able to manage debt without compromising family harmony.<sup>26</sup> This research complemented these findings by showing that financial literacy alone is not enough it must be integrated with spiritual values for maximum effectiveness. Family B, which has high financial literacy (written records, strict allocation), still relies on discussions based on the Qur'an and hadith as a framework for financial decision-making, confirming Pradinaningsih and Wafiroh's findings on the importance of integrating religiosity into Muslim family financial management.<sup>27</sup>

<sup>25</sup> Departemen Agama RI, *Al-Qur'an dan Tafsirnya (Edisi yang Disempurnakan)*.

<sup>26</sup> Ardhi Wahyu Saputra dkk., "Peran Literasi Keuangan, Tingkat Pendidikan, dan Pendapatan Terhadap Pengelolaan Keuangan Generasi Sandwich," *PARADOKS: Jurnal Ilmu Ekonomi* 8, no. 1 (2025), <https://doi.org/10.57178/paradoks.v8i1.1134>.

<sup>27</sup> Novia Ayu Pradinaningsih dan Novi Lailiyul Wafiroh, "Pengaruh literasi keuangan, sikap keuangan dan self-efficacy terhadap pengelolaan keuangan ibu rumah tangga," *E-Jurnal Akuntansi* 32, no. 6 (2022): 6, <https://ojs.unud.ac.id/index.php/Akuntansi/article/view/85684>.

## **2. The Problem of Debts and Credits in Households of the Banyumulek Villagers**

An in depth analysis of the five families of informants revealed that debt problems not only have an impact on economic aspects, but also trigger various complex obstacles that threaten household harmony. These problems can be categorized into three main dimensions: internal family conflicts, ongoing economic pressures, and social pressures from the surrounding environment.

### **a. Internal Family Conflict**

The dimension of internal conflict is the problem most directly felt by the informants' families. This conflict arises in various forms with varying intensity depending on the category of *sakinah* family.<sup>28</sup>

The D family (*Sakinah I*) experiences verbal arguments nearly every day, mainly triggered by differences in opinion regarding spending priorities. The wife tends to prioritize daily needs and children's education, while the husband is more focused on paying off debts to reduce psychological burdens. This incompatibility creates a tense atmosphere in the household and has caused both of them to consider separation, although this has not been realized due to their commitment to their children.

The E family (*Sakinah I*), with the heaviest debt burden reaching Rp 70 million, faced a more complex situation. The husband suffered from severe depression due to debt pressure and even contemplated ending his life. He felt like a failure as the head of the family and a burden to his wife and children. This situation was exacerbated by his wife's suspicion and distrust when he could not explain where the borrowed money had gone, which then triggered arguments and threats of divorce.

Family A (*Sakinah II*) faced different problems centered on mental health issues. The wife experienced prolonged stress and insomnia because she kept thinking about the debt bills that had to be paid. The fluctuating income from the pottery business, which is highly dependent on the tourist season, makes

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<sup>28</sup> *Observasi.*

the situation even more uncertain. When the husband fell ill and was unable to work, he experienced depression because he felt like a burden to his family and unable to fulfill his responsibilities as the main breadwinner.

Family C (Sakinah II) experienced conflicts 4-5 times per month, with the peak of conflict occurring when the wife asked for money to pay for their child's school fees but the family's cash reserves were empty. This situation created a dilemma between fulfilling the child's educational needs or paying off overdue debts.

Even Family B (Sakinah III), which has the highest level of family maturity, is not immune to conflict. They experienced a dispute due to a misunderstanding in communication when the husband used Rp 3 million in operating funds to invest in production equipment without first discussing it with his wife, even though there was an agreement that all financial decisions must go through family deliberation.

#### **b. Sustained Economic Pressure**

Economic pressures become the fundamental problem that triggers various other obstacles. The highly fluctuating nature of the pottery business, which depends on the tourist season, creates high income uncertainty, while debt repayment obligations are fixed and cannot be postponed.<sup>29</sup>

Family D faces a situation where their uncertain monthly income (ranging from Rp 1.5-4 million) must be divided between daily living expenses, education costs, and debt repayments of Rp 1 million per month. The mismatch between their income and their payment obligations creates constant financial pressure.

Family E, with debts of IDR 70 million, faces the most severe pressure. Their unstable income (IDR 2-5 million per month) is completely out of proportion to the monthly installments they must pay (IDR 2.5 million). This situation forces them to take on new debt to cover old debt, creating a vicious cycle that is difficult to break.

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<sup>29</sup> *Observasi.*

Family A faced a major decision between keeping their pottery business going or finding extra work. Their income was super unstable from \$140 during slow times to \$420 during peak harvest season which made it hard to plan their finances and pay their loans on time. When the husband got sick and couldn't work, the medical bills piled up and made things even tougher.

Family C not only faced pressure from the mismatch between their income and debt obligations, but also had to deal with the reality that the business they had built with borrowed capital was suffering losses. This situation created a double burden: debts that were not decreasing and a business that was not generating the expected profits.

Even Family B, classified as Sakinah III, faced challenges in managing cash flow, especially when having to make investment decisions for business development amid debt repayment obligations. The husband's decision to use Rp 3 million in operational funds for equipment investment reflected the dilemma between paying off debt or developing business capacity to increase future income.

### **c. Social Pressure and Stigmatization**

The dimension of social pressure adds to the complexity of the problems faced by the informants' families. In the context of a close-knit village community where everyone knows each other, debt problems become public knowledge, giving rise to various forms of stigmatization and social discrimination.

Family D was shunned by their neighbors and was no longer invited to community events such as weddings or feasts. This social isolation not only affected the parents psychologically, but also influenced the children, who felt excluded by their peers. They became the subject of negative gossip at religious gatherings as an example of a family that could not manage their finances.

Family E faced even harsher stigma due to the size of their debt. Neighbors began whispering when they passed by, their children were bullied at school and called "children of debtors," and they became the subject of gossip

in various community social forums. This social pressure exacerbated the husband's depression.

Family C was referred to in religious gatherings as “an example of a family that failed in business.” This negative label was not only embarrassing for the parents, but also made the children ashamed to tell their friends about their family's economic situation. They felt isolated and lost their confidence in social interactions.

Although Families A and B are relatively more stable in managing their debts, they still feel a change in the attitudes of those around them. Although not as open as Families D and E, they feel uncomfortable when interacting with neighbors for fear of becoming the subject of gossip.

Based on a comprehensive analysis of the three dimensions of the problem above, it can be concluded that debt is not merely a financial problem, but a multidimensional stressor that threatens household stability from various sides. Internal conflict, economic pressure, and social stigmatization are intertwined, creating a complex cycle of problems. The intensity and impact of each of these problems vary depending on the category of *sakinah* family, with *Sakinah I* families tending to experience more pressure than *Sakinah II* and *III* families.

Internal conflicts occurring in all family categories indicate that debt problems are a significant stressor in household dynamics, consistent with the research by Ambarwati and Hikmah, which found a positive correlation between debt levels and the intensity of family conflicts in Rejomulyo Village, Kediri City. However, what is interesting is the difference in responses to these conflicts. Families in the *Sakinah II* and *III* categories demonstrate better capacity for conflict resolution through effective communication and deliberation, reflecting higher emotional maturity. Unlike Choiriyah's findings, which focus on the negative impact of debt on harmony, this study identifies

coping mechanisms that successfully prevent family disintegration, thus providing a perspective of “resilience” rather than just “vulnerability.”<sup>30</sup>

Social pressure in the guise of stigmatization from the surrounding community towards families with debt problems confirms the theory that an unhealthy social environment may be an obstacle to achieving a harmonious family. The family's response to this pressure, such as maintaining relationships and turning criticism into motivation, demonstrates the implementation of Islamic teachings on good social relations even in difficult circumstances. This finding is interesting because it shows the ambivalence of the community's role in family resilience: on the one hand, it is a source of stress through stigmatization, but on the other hand, some informants (Family C) actually found social support from fellow craftsmen experiencing similar problems through informal peer support groups. This indicates the importance of distinguishing between “bonding social capital” (ties with supportive peer groups) versus “bridging social capital” (relationships with the wider community that can be stigmatizing), as argued by Putnam.<sup>31</sup>

## **2. The Attempts to Maintain Family Harmony Amidst Debt Problems in Banyumulek Village**

Despite facing various complex problems, the five informant families demonstrated remarkable resilience in maintaining household harmony. They developed various adaptive strategies that integrated spiritual, economic, and socio-emotional aspects to deal with debt challenges.<sup>32</sup>

### **a. Strategies for Resolving Internal Family Conflicts**

In dealing with internal conflicts triggered by debt pressure, the informants' families developed conflict resolution mechanisms that reflected emotional maturity and commitment to family unity. Family D applies the principle of anti-domestic violence that was agreed upon at the beginning of

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<sup>30</sup> Choiriyah, “Pengaruh Hutang Keluarga Terhadap Keharmonisan Rumah Tangga (Studi Kasus Di Kelurahan Rejomulyo Kota Kediri).”

<sup>31</sup> Robert D. Putnam, *Bowling Alone: The Collapse and Revival of American Community* (Simon and Schuster, 2000).

<sup>32</sup> *Observasi*.

their marriage. Although verbal arguments occur almost every day, they are committed to never resorting to physical or verbal violence that causes harm. When emotions peak, one party (usually the wife) chooses to remain silent and give in first, allowing the situation to subside before discussing the issue again with a cool head. They also implement a “cooling down” strategy whereafter a fight, both parties give each other 1-2 hours to calm down before discussing the issue again to find a solution.

The E family has developed a more intensive approach to resolving conflicts, especially given the husband's severe depression. The wife strives to provide full emotional support and does not blame her husband for the situation. They regularly attend counseling sessions with a local religious teacher to receive spiritual guidance and mental strengthening. The wife also learned to be more patient and understanding of her husband's psychological condition, while the husband tried to be more open in communicating and not keeping his burdens to himself. They found strength in praying together and performing congregational prayers as a way to strengthen their emotional bond in the midst of crisis.

Family A adopted a more comprehensive stress management strategy. To overcome the wife's insomnia and prolonged stress, they consulted with a religious teacher to gain mental and spiritual strength. The wife learned not to dwell on negative thoughts by shifting her focus to prayer and *tahajud* (night prayer). When her husband fell ill and became depressed, she gave him her full support and did not burden him with guilt. They reminded each other to always be grateful for what they still had and believed that every test would have a solution.

Family C implemented a more mature communication pattern in managing conflicts. When arguments arise, one of the spouses (usually the wife) gives in first by not continuing the debate, then they discuss the issue again when the atmosphere has calmed down. They also actively seek support from other artisan families experiencing similar problems, forming a kind of informal

peer support group to share experiences and strategies for overcoming problems. This approach helps them feel that they are not alone in facing difficulties.

Family B demonstrated the highest level of maturity in conflict resolution. When a misunderstanding arose regarding the use of operational funds, the wife calmly reminded her husband of their initial agreement without becoming overly emotional. The husband immediately acknowledged his mistake and explained the reasons behind his decision. They then held an impromptu family meeting to evaluate and improve their communication system. From this incident, they created new, more specific rules: every financial decision above Rp 1 million must be discussed face-to-face beforehand. They also used written minutes of the meeting as a reminder of their shared commitment, so that every decision was documented and could be referred to again if differences of opinion arose in the future.

#### **b. Strategies for Overcoming Economic Pressure**

In dealing with constant economic pressure, the families we interviewed came up with different ways to manage their money more carefully and adapt to the ups and downs of their pottery business income.

Family D set strict spending priorities. They made a list of basic needs that had to be met first (food, kids' education, debt payments), and then secondary needs if there was money left over. The wife develops her ability to save money by buying cheaper food ingredients at traditional markets and cooking at home to reduce expenses. They also use produce from their own garden to reduce vegetable shopping costs. Although simple, this strategy helps them survive amid limited income.

Family E, with the heaviest debt burden, developed a more complex strategy. They began keeping daily financial records to control every expense. Every rupiah that came in and went out was recorded with discipline, so they could identify areas of expenditure that could be cut. They also sought to diversify their sources of income, with the wife helping her husband in pottery

production and occasionally taking orders for cakes to sell to neighbors. Although the results were not significant, every additional income was very meaningful in covering the monthly installment shortfall. Most importantly, they developed an attitude of gratitude by regularly giving alms, even if the amount was small (Rp 5-10 thousand per day), believing that the sustenance set aside for others would return in a better form.

Family A implemented a two stranded financial allocation strategy that was highly adaptive to income fluctuations. During the harvest season, when their income reached Rp 6 million, they set aside 20% for emergency savings. During lean periods when income drops to only Rp 2 million, they draw from the emergency savings to cover the shortfall. This system provides a buffer that helps them cope with income uncertainty without having to take on new debt. They also apply the principle of “not giving in to anxiety” through regular practices of dhikr and *tahajud* prayers, believing that sustenance is predetermined by Allah and that their hard work will surely bear fruit.

Family C developed a learning strategy from their business failures. They conducted a thorough evaluation of their unsuccessful business model and identified their mistakes. By learning from other successful artisan families, they slowly began to improve their production and marketing strategies. They also applied the “start small” principle by not immediately making large investments, but rather investing gradually according to their capabilities and market conditions. The wife helped her husband by taking an active role in online marketing through social media to expand their market reach.

Family B demonstrated the highest level of financial literacy among the five informant families. They not only kept daily financial records, but also made monthly financial projections and cash flow analyses. Every financial decision, including investments for business development, was made based on careful calculations and mutual agreement. They implement a strict allocation system: 40% for production operations, 30% for household needs, 20% for debt repayments, and 10% for savings and emergency funds. Although strict, this

system helps them balance their debt repayment obligations with the need to invest in business development. They are also actively seeking opportunities to diversify their pottery products to attract a wider market segment.

### **c. Strategies of Dealing with Social Pressure**

In dealing with stigmatization and social pressure from their environment, the families of the informants developed strong coping mechanisms based on mental and spiritual resilience.

Family D implemented a strategy of “ignoring negative talk” while maintaining “financial modesty” by not sharing details of their debt with neighbors to avoid widespread gossip. They learned not to care too much about other people’s opinions and to focus more on improving their family’s situation. Although they were not invited to community events, they still tried to maintain good relations by being friendly when they met their neighbors. The wife also strengthened her children’s mental resilience by explaining that the family’s financial situation was a test from God and not a disgrace to be ashamed of.

The E family faced the most severe stigma, but they developed remarkable mental resilience. They applied the principle of “praying for the good of everyone, including those who gossip” as a way to cleanse their hearts of feelings of resentment or hurt. The husband and wife strengthened each other not to be influenced by the whispers of neighbors, and focused more on improving the internal conditions of the family. They also strive to turn criticism from their surroundings into positive motivation with the mindset: “They are watching my failure, I will show them my resurrection.” To strengthen their bullied children, they intensively teach them about spiritual values and mental resilience, and teach them not to respond to other people’s negative behavior in the same way.

Family C adopted a strategy of “remaining active in religious gatherings to maintain their image” even though they were the subject of gossip. They chose not to withdraw from religious and community activities, but instead became even more active as a form of “counternarrative” to the negative stigma.

By continuing to greet their neighbors warmly without explaining their financial details, they slowly changed the perceptions of their community. They also found social support from fellow artisans experiencing similar problems, forming a peer support network that strengthened each other. This approach helped them feel that they were not alone and validated that debt problems were a common challenge in the artisan community, not an individual disgrace.

Families A and B, who experienced less social pressure, still applied the principle of caution in social interactions. They maintained their family's financial privacy and only shared information with close friends who were trustworthy and provided constructive support. They were also active in religious social activities to show that their financial situation did not prevent them from contributing to society, even if in a simple way.

#### **d. Integration of Spiritual Strategy as the Primary Foundation**

The most fundamental of all the strategies developed by the five informant families is the integration of Islamic spiritual values as the main foundation in dealing with debt problems. Religious practices are not merely rituals, but a source of mental strength and peace of mind that supports all other strategies.

The five informant families consistently apply intensive worship practices as a spiritual coping mechanism. The five daily prayers are performed with discipline, and many of them add the *tahajud* prayer regularly as a time to pray to Allah for a way out. Family E, which faced the most severe pressure, even made a pilgrimage to the tomb of a saint to pray and seek spiritual peace. The practice of dhikr was carried out intensively, not only in the mosque but also at home, as a way to calm restless minds and keep hearts positive.

Counseling with religious teachers is a common practice, especially among Families D, E, and A. They seek spiritual guidance regularly (2-3 times per month) to obtain advice and strengthen their faith. The ustadz not only gives religious lectures, but also helps them reframe their perspective on the trials they face. Debt is not seen as a curse or failure, but as a test from Allah to

strengthen faith and patience. This perspective greatly helps them develop a “positive debt perception” that reduces psychological burden.

All of the informants' families strongly believe that sustenance is predetermined by Allah and that sincere hard work will surely bear fruit. This belief helps them avoid getting caught up in prolonged anxiety and remain optimistic in their efforts. They also apply the principle of “*tawakkal setelah berikhtiar*” (trust in Allah after doing your best), which means doing their utmost in managing their finances and finding solutions, but then leaving the results to Allah without excessive stress.

The practice of giving charity even in times of hardship is a manifestation of deep faith. Family E, who has debts of Rp 70 million, continues to give charity regularly, Rp 5-10 thousand per day, believing that the sustenance set aside for others will return in a better form. The B family, classified as Sakinah III, consistently pays zakat fitrah, sadaqah, and qurban despite still having debt obligations, because they see this as a form of gratitude and a way to purify their wealth.

Communication within the family is also based on Islamic values. Family discussions begin with prayer and refer to the principles of the Qur'an and hadith in decision-making. Family B specifically records the results of their discussions and makes them a family “agreement” that must be obeyed by all. When conflicts arise, they remind each other of the Islamic teachings of patience, compassion, and forgiveness.

According to a comprehensive analysis of the strategies developed by the five informant families, it can be concluded that efforts to maintain family harmony amid the shackles of debt require a holistic approach that integrates three main pillars: the spiritual pillar (trust in God, intensive worship practices, positive reframing of trials), the economic pillar (financial literacy, income diversification, systematic record keeping), and the socio-emotional pillar (open communication, regular deliberation, commitment to anti-domestic violence, resilience to social stigma).

There is a positive relationship between the level of the *sakinah* family category and the effectiveness of strategies in dealing with debt problems. Families in the *Sakinah* III category demonstrate a more mature approach to debt management and conflict resolution, particularly with the ability to balance assets with debt and more effective communication between spouses through scheduled regular consultation mechanisms and transparent written records. Meanwhile, families in the *Sakinah* I category, despite facing greater pressure due to limited economic and social resources, demonstrate very strong spiritual resilience as their main coping mechanism, with a higher intensity of worship. This indicates that at different family levels, the focus of strategies may differ: families with high financial literacy rely more on good economic management, while families with economic limitations rely more on spiritual strength as a source of resilience.

The findings showed that all categories of *sakinah* families had the same fundamental strategies for maintaining household harmony amid debt problems, namely building trust and support between spouses, believing that debts can be repaid, and the ability to manage stress so as not to get caught up in prolonged anxiety. These findings empirically reinforce Dew's theory that perceptions of debt are more decisive than the nominal amount of debt itself in influencing marital stability.<sup>33</sup> Family E, with the heaviest debt burden (Rp 70 million), actually demonstrated greater resilience than predicted by divorce theory based on financial stress, because they developed a positive perception of debt through spiritual reframing: "debt is a test from God to strengthen our faith." This contributes to global literature by showing that religious-based protective factors, discovered by Abdel-Khalek in the Kuwaiti context, are also effective in the Indonesian socio-cultural setting, particularly in Muslim communities with strong religious practices.<sup>34</sup>

The spiritual strategies employed, particularly by Family E with the heaviest debt burden, underscore the significance of a religious approach in

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<sup>33</sup> Dew, "Debt Change and Marital Satisfaction Change in Recently Married Couples."

<sup>34</sup> Abdel-Khalek, "Religiosity, subjective well-being, self-esteem, and anxiety among Kuwaiti Muslim adolescents."

coping with financial pressures. The practice of regular tahajud prayers, pilgrimages to the tombs of saints for prayers, and intensive counseling with religious teachers are manifestations of the principle put forward by Quraish Shihab regarding the importance of faith as the foundation of family resilience.<sup>35</sup> This finding also confirms Sholikin's view in his book "Hadirkan Allah di Hatimu" (Bring Allah into Your Heart), which emphasizes the integration of Islamic values in managing household issues.<sup>36</sup>

This research finding produced a new theoretical model: "The Sakinah Family Resilience Model Based on Spiritual-Economic Integration," which shows that family resilience amid the debt crisis is supported by three mutually reinforcing pillars: (1) Spiritual pillar (faith in Allah, intensive worship practices, positive reframing of trials); (2) The economic pillar (financial literacy, income diversification, systematic record-keeping); and (3) The socio-emotional pillar (open communication, regular deliberation, commitment to anti-domestic violence). This model differs from the Western family resilience model according to McCubbin & Patterson, which emphasizes psychological-social aspects without an explicit spiritual dimension, while complementing the Islamic family resilience model, which tends to be normative, with empirical evidence from concrete practices.<sup>37</sup>

The combination of prudent financial management, open communication, and spiritual resilience demonstrated by the informants' families offers a holistic model for maintaining a harmonious family amid debt problems. This model complements the findings of Hidayat et al., which focused more on the impact of economic pressure on family resilience during the pandemic, by adding the dimension of effective survival strategies in the post-pandemic context and in the face of prolonged crises. Hidayat et al.'s research

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<sup>35</sup> Muhammad Al Faruq dan Rohmahtus Sholihah, "Konsep Keluarga Sakinah Menurut Muhammad Quraish Shihab," *Salimiya: Jurnal Studi Ilmu Keagamaan Islam* 1, no. 4 (2020): 112–30, <https://doi.org/10.2906/salimiya.v1i4.203>.

<sup>36</sup> Muhammad Sholikin, *Hadirkan Allah di Hatimu* (Tiga Serangkai, 2008).

<sup>37</sup> Hamilton I. McCubbin dan Joan M. Patterson, "The Family Stress Process: The Double ABCX Model of Adjustment and Adaptation," *Marriage & Family Review* 6, no. 1–2 (1983): 7–37, [https://doi.org/10.1300/J002v06n01\\_02](https://doi.org/10.1300/J002v06n01_02).

tends to be descriptive in nature, focusing on “what happened,” while this study goes further by identifying “how families managed to survive” through concrete strategies that can be replicated.<sup>38</sup>

The main theoretical contribution of this study is to prove that in the context of Indonesian Muslim families, especially in communities with strong Islamic values such as Banyumulek, religiosity is not merely a moderating variable or coping mechanism, but rather a core framework that shapes the entire value system, perceptions of problems, and problem-solving strategies. This differs from Western literature, which tends to view religiosity as one factor among many others. Thus, this study argues that family resilience theory needs to be culturally contextualized, rather than simply adopted universally.

In summary, this study reveals that a *sakinah* family is not a family without problems, but rather a family that is able to face challenges while maintaining peace and tranquility. The ability to integrate religious values, effective communication, shared responsibility, and mental resilience are determining factors in creating a *sakinah* family amid the problems of debt. These findings enrich our understanding of the implementation of the concept of *sakinah* in the concrete context of modern family economic challenges, and provide an empirical basis for the development of family assistance programs in managing debt productively and wisely.

### C. CONCLUSION

Based on research conducted on five families in Banyumulek Village who experienced debt problems, this study concluded two main findings: (1) Debt problems vary, including failed productive debt, debt carried away by third parties, and debt disrupted by family headaches, manifested in difficulties in repaying installments, “digging holes to fill holes” strategies, threats of collateral execution, and pressure from loan shark interest rates; (2) Strategies for

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<sup>38</sup> Nur Hidayat dkk., “Ketahanan Keluarga Dalam Menghadapi Keguncangan Ekonomi Selama Pandemi: Family Strength in the Face of Economic Shocks During the Pandemic,” *Jurnal Ilmu Keluarga dan Konsumen* 16, no. 2 (2023): 120–32, <https://doi.org/10.24156/jikk.2023.16.2.120>.

building a harmonious family include psychological-spiritual dimensions (trust between spouses, clear repayment targets, open communication, intensification of worship, and positive reframing) as well as concrete economic strategies (income diversification, sale of non-productive assets, strict allocation of 60-70% for repayment, systematic financial record-keeping, and debt restructuring negotiations). The obstacles faced include internal conflict, economic-psychological pressure, and social stigma, which are overcome through anti-domestic violence principles, a “cooling down” approach, adaptive financial management, spiritual strengthening through counseling with religious teachers, and mental resilience through positive reframing.

This study contributes theoretically by producing the “Sakinah Family Resilience Model Based on Spiritual-Economic Integration,” which proves the effectiveness of religiosity as a protective factor, enriching the literature with a ‘resilience’ perspective as a contrast to the “vulnerability” perspective that dominated previous studies. Practically, the research provides 15 concrete strategies that can be used as training modules or counseling guidelines, reducing stigma against indebted families, and providing input for family protection policies and microeconomic empowerment programs based on Islamic values. However, the study has limitations in terms of a limited sample size (5 families), no comparison with families who failed, a short study duration (3 months), the specific context of the pottery-making community, and the potential for social desirability bias. Therefore, further research is recommended using a longitudinal design with a larger and more diverse sample.

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