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Financial Management, Household Resilience, and Hadith Perspective: An Analysis of *Maqāṣid al-Sharī'ah* in Contemporary Muslim Society

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Abstract: Household financial vulnerability remains a persistent challenge in contemporary Muslim societies, often resulting from limited financial literacy and marginal integration of Islamic legal and ethical frameworks into family economic practices. This study aims to examine how the integration of hadith ethics and Islamic law can strengthen household financial literacy and resilience in the context of Muslim families. Using qualitative methods, this research analyzes classical hadith sources and contemporary studies are analyzed using the theory of *maqāṣid al-sharī'ah*. Data was collected by means of document studies with reference to hadith books and in-depth interviews with academics, hadith experts and Islamic law. The findings indicate that hadith ethics and Islamic legal norms such as moderation (*i'tidāl*), financial responsibility (*amanah*), avoidance of excessive debt, and *halal* wealth management (*halal* income) constitute a comprehensive moral-legal framework that not only regulates financial behavior but also enhances household resilience through values-based financial socialization, ethical consumption, and long-term economic planning. These principles foster financial discipline, reduce vulnerability to economic shocks, and promote sustainable family well-being beyond merely technical financial skills. In conclusion, within the context of the *maqāṣid al-sharī'ah*, the ethics of hadith on household financial literacy offers a culturally and normatively grounded model for strengthening family resilience in Muslim societies. This framework contributes to interdisciplinary discourse by bridging Islamic studies, family science, and socio-economic resilience research.

Keywords: Financial literacy, household resilience, Islamic law, study of hadith, *maqāṣid al-sharī'ah*

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Abstrak: *Kerentanan keuangan rumah tangga tetap menjadi tantangan yang terus-menerus di masyarakat Muslim kontemporer, seringkali diakibatkan oleh literasi keuangan yang terbatas dan integrasi marginal kerangka hukum dan etika Islam ke dalam praktik ekonomi keluarga. Studi ini bertujuan untuk meneliti bagaimana integrasi etika hadits dan hukum Islam dapat memperkuat literasi dan ketahanan keuangan rumah tangga dalam konteks keluarga Muslim. Dengan menggunakan metode kualitatif, penelitian ini menganalisis sumber-sumber hadits klasik dan kajian kontemporer dianalisis dengan teori maqāṣid al-sharī'ah. Data dikumpulkan dengan cara studi dokumen dengan mengacu pada kitab-kitab hadis dan wawancara mendalam terhadap akademisi, pakar hadis dan hukum Islam. Temuan menunjukkan bahwa etika hadits dan norma hukum Islam seperti moderasi (i'tidāl), tanggung jawab keuangan (amanah), menghindari utang yang berlebihan, dan pengelolaan kekayaan yang halal (penghasilan yang halal). Prinsip-prinsip keuangan tersebut merupakan kerangka kerja moral-hukum yang komprehensif yang tidak hanya mengatur perilaku keuangan tetapi juga meningkatkan ketahanan rumah tangga melalui sosialisasi keuangan berbasis nilai, konsumsi etis, dan perencanaan ekonomi jangka panjang. Prinsip-prinsip ini mendorong disiplin keuangan, mengurangi kerentanan terhadap guncangan ekonomi, dan mempromosikan kesejahteraan keluarga yang berkelanjutan di luar keterampilan keuangan teknis semata. Kesimpulannya, dalam konteks maqāṣid al-sharī'ah, etika hadits tentang literasi keuangan rumah tangga menawarkan model yang berlandaskan budaya dan norma untuk memperkuat ketahanan keluarga di masyarakat Muslim. Kerangka kerja ini berkontribusi pada wacana interdisipliner dengan menjembatani studi Islam, ilmu keluarga, dan penelitian ketahanan sosial-ekonomi.*
Kata Kunci: *Pengelolaan keuangan, ketahanan rumah tangga, hukum Islam, kajian hadis, maqāṣid al-sharī'ah*

Introduction

Household resilience has emerged as a critical concern in contemporary societies amid increasing economic uncertainty, rising living costs, and shifting family structures. Financial stress is widely recognized as one of the most significant determinants of family instability, affecting marital satisfaction, emotional well-being, and long-term household sustainability.[1] In many contexts, inadequate financial literacy has been identified as a key factor exacerbating

[1] Jeffrey Dew, et.al., "Examining the Relationship Between Financial Issues and Divorce," *Family Relations* 61, no. 4 (2012), p. 615–28. Muhammad Nanang Choiruddin et al., "Financial Literacy, FinTech, and Contemporary Innovation in Islamic Economic Law: An Analysis of MSME Performance Sustainability in Indonesia and Malaysia," *MILRev: Metro Islamic Law Review* 4, no. 2 (2025), p. 976–1008.

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household vulnerability, contributing not only to economic hardship but also to relational conflict and marital dissolution.[2]

Empirical studies within family studies and social sciences demonstrate a strong correlation between poor financial management skills and increased rates of marital conflict and divorce. Financial disagreements are consistently ranked among the most frequent and intense sources of marital tension, often surpassing conflicts related to parenting or intimacy.[3] Low levels of financial literacy limit families' capacity to budget effectively, manage debt responsibly, and prepare for financial shocks, thereby intensifying stress and undermining household resilience.[4] In this regard, financial literacy is no longer viewed merely as a technical competence but as a social and relational resource essential for family stability.

Within Muslim societies, these challenges are further complicated by the intersection of economic behavior, religious norms, and legal-ethical obligations. Islamic family life is normatively regulated not only by social conventions but also by Islamic law (*fiqh al-usrah*) and ethical teachings derived from the Qur'an and Hadith.[5] However, contemporary studies on financial literacy in Muslim contexts often adopt secular or behavioral economic frameworks, marginalizing the normative role of Islamic legal and ethical principles in shaping household financial conduct.[6] This creates a conceptual gap between lived religious norms and dominant analytical models used to assess family financial resilience.

Existing literature on Islamic finance has largely focused on macro-level issues such as banking systems, financial instruments, and regulatory frameworks, while micro-level household financial behavior remains

[2] Clinton G. Gudmunson and Sharon M. Danes, "Family Financial Socialization: Theory and Critical Review," *Journal of Family and Economic Issues* 32, no. 4 (2011), p. 644–67. Vanessa G Perry And Marlene D Morris, "Who Is in Control? The Role of Self-Perception, Knowledge, and Income in Explaining Consumer Financial Behavior," *Journal of Consumer Affairs* 39, no. 2 (2005), p. 299–313.

[3] Jeffrey P Dew and Jing Jian Xiao, "Financial Declines, Financial Behaviors, and Relationship Satisfaction during the Recession," *Journal of Financial Therapy* 4, no. 1 (2013).

[4] Todd M. Jensen and Caroline Sanner, "A Scoping Review of Research on Well-being across Diverse Family Structures: Rethinking Approaches for Understanding Contemporary Families," *Journal of Family Theory & Review* 13, no. 4 (2021), p. 463–95. Opik Rozikin, et.al., "Contextualizing Maqāṣid al-Sharī'ah in Indigenous Legal Practices: A Comparative Study of Family Resilience in Kasepuhan Ciptagelar and Kampung Naga." *Nurani: Jurnal Kajian syari'ah Dan Masyarakat* 25, No. 2 (2025), p. 344-362.

[5] La Ode Ismail Ahmad, et. al., "Bullying on Social Media: Primitive Behavior Against Prophetic Marchals From A Hadith Ahkam Perspective," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 8, no. 1 (2024), p. 79.

[6] Muhammad Sulhan, et. al., "Financial Behavior Dynamics of MSME Actors: A Contemporary Islamic Financial Management Study on Literacy, Attitude, Intention, Personality, and Legal Aspects," *MILRev: Metro Islamic Law Review* 4, no. 1 (2025), p. 129–55.

DOI: 10.22373/hghn1s70

underexplored.[7] When household finance is discussed, it is frequently limited to zakat compliance or debt avoidance, without a comprehensive integration of hadith ethics, Islamic legal principles, and financial literacy as an interconnected framework for family resilience.[8] Consequently, the moral and legal dimensions of everyday financial decision-making within Muslim families remain theoretically underdeveloped.

From the perspective of family studies, research on financial socialization highlights the importance of value transmission, ethical norms, and parental modeling in shaping long-term financial behavior.[9] Yet, these studies rarely consider religious ethical systems as foundational sources of financial values, particularly in Muslim societies where religious norms continue to exert strong influence on family life. This omission limits the explanatory power of existing models when applied to religiously embedded communities.

Hadith ethics offer a rich normative reservoir addressing key aspects of household financial life, including moderation (*i'tidāl*), responsibility (*amanah*), avoidance of excessive debt, and the pursuit of lawful earnings (*ḥalāl*). These ethical teachings are not merely moral exhortations but are closely linked to Islamic legal norms governing financial transactions and family obligations.[10] When framed within the objectives of Islamic law (*maqāṣid al-sharī'ah*), [11] such principles aim to protect wealth (*ḥifẓ al-māl*), family stability (*ḥifẓ al-nasl*), and human dignity, all of which are essential components of household resilience.[12]

Despite this normative richness, prior studies have not sufficiently examined how the integration of hadith ethics and Islamic legal principles can function as a structured framework for enhancing financial literacy and reducing

[7] M. Kabir Hassan, et.al., "A Contemporary Review of Islamic Finance and Accounting Literature," *The Singapore Economic Review* 67, no. 01 (2022), p. 7–44.

[8] Fauziyah Fauziyah, et.al., "The Influence of the Implementation of the Maqashid Syariah Principles in Family Economic Management," *Seriat Ekonomisi* 1, no. 4 (2024), p. 123–30.

[9] Gudmunson dan Danes, "Family Financial Socialization: Theory and Critical Review."

[10]Siti Noor Aini, "The Role of Hadith in Determining Islamic Economic Law: A Study of Economic Hadiths in Sahih Bukhari and Muslim," *Journal of Noesantara Islamic Studies* 1, no. 4 (2024), p. 179–97.

[11]Ending Solehudin, et.al., "Transformation of Shariah Economic Justice: Ethical and Utility Perspectives in the framework of Maqashid Shariah," *al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, No. 1 (2024). Anis Mashdurohatun, et.al., "Beyond Formal Legality: A Maqashid al-Shari'ah Approach to Ethical Legitimacy in Electronic Consent across Notarial, Healthcare, and Child Protection Practices," *al-Istinbath: Jurnal Hukum Islam* 11, No. 1 (2026).

[12]Mirwan Mirwan, "Maqāṣid Al-Sharī'ah and Family Resilience: Exploring the Concept of Wasāʾil in Jamaluddin 'Aṭhiyyah's Thought," *Journal of Islamic Thought and Philosophy* 4, no. 1 (2025), p. 78–105. Mursyid Djawas, et.al., "Creating Family Resilience in Indonesia: A Study of "Marriage Guidance" Program in Aceh and South Sumatera," *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, No. 1 (2022).

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household vulnerability. Most existing research treats Islamic ethics as complementary moral guidance rather than as an integral component of financial literacy education and family resilience strategies.[13] This indicates a clear research gap at the intersection of Islamic studies, family sciences, and socio-economic resilience.

The study used qualitative methods, analyzed using the theory of *maqāṣid al-sharī'ah*.[14] Data was collected by means of document studies with reference to hadith books and in-depth interviews with academics, hadith and Islamic law experts. The purpose of this article is to analyze how Islamic law principles (*maqāṣid al-sharī'ah*) examine the hadiths on household financial management to enhance family resilience.[15] The main argument put forward is that financial management based on the values and objectives of Islamic law will strengthen household resilience and reduce the risk of conflict caused by financial stress in contemporary Muslim societies. This study fills this gap by proposing a *maqāṣid al-sharī'ah* perspective on financial management in the Prophet's hadiths for household resilience. Unlike previous research that isolates financial skills and management from its normative context, this article argues that the integration of the objectives of Islamic law and prophetic ethics is crucial for understanding and strengthening household financial behavior in faith-based communities in contemporary society.

[13] Martini Dwi Pusparini, et al., "Enhancing the Financial Stability of Families by Promoting Knowledge and Planning in Islamic Finance," *Asian Journal of Community Services* 2, no. 6 (2023), p. 529–40. Martin Kustati, et.al., "The Model for Maintaining Families with Noble Character During the Pandemic in Kampung KB Villages," *Jurnal Ilmiah Peuradeun* 14, No. 1 (2024).

[14] Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, Bandung: Remaja Rosda Karya, 1989. Abdi Wijaya, et.al., "The Implementation of E-Commerce Consumer Option Rights (Khiyar) in Realizing Transaction Justice: A Study of Maqasid Al-Shariah," *Al-Manahij: Jurnal Kajian Hukum Islam* 17, No. 1 (2023).

[15] Imron Rosyadi, et.al., "Realizing Post-Disaster Sakinah Families: Analysis of the Resilience of Semeru Eruption Survivors' Families at the Relocation Site from the Maqāṣid al-Sharī'ah Perspective," *El-Usrah: Jurnal Hukum Keluarga* 7, No. 2 (2024). Bakhrul Huda, et.al., "Assessing the Legality of Cryptocurrency Trading in Indonesia's Commodity Market: An Analytical Study Based on Maqāṣid al-Sharīʿah," *Syariah: Jurnal Pemikiran Hukum* 25, No. 1 (2025).

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Hadiths about Financial Management

1. Moderation in Financial Management

a. Prohibition of Excessive Consumption

حَدَّثَنَا يَزِيدُ بْنُ هَارُونَ أَخْبَرَنَا هَمَّامٌ عَنْ قَتَادَةَ عَنْ عَمْرِو بْنِ شُعَيْبٍ عَنْ أَبِيهِ عَنْ جَدِّهِ أَنَّ رَسُولَ للَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ كُلُوا وَاشْرَبُوا وَتَصَدَّقُوا وَالْبَسُوا غَيْرَ مَخِيلَةٍ وَلَا سَرَفٍ وَقَالَ يَزِيدُ مَرَّةً فِي غَيْرِ إِسْرَافٍ وَلَا مَخِيلَةٍ[16]

> Meaning: "Yazid bin Harun has told us about the Hammam from Qatadah from 'Amru bin Syu'aib from his father from his grandfather, he said: that the Messenger of Allah PBUH said: "Eat, drink, give alms, and dress without feeling proud or arrogant or excessive." On another occasion Yazid said: "without israf (exaggeration), and not being arrogant."

b. The Concept of Qana'ah and Sufficiency

حَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ حَدَّثَنَا أَبُو عَبْدِ الرَّحْمَنِ الْمُقْرِئُ عَنْ سَعِيدِ بْنِ أَبِي أَيُّوبَ حَدَّثَنِي شُرَحْبِيلُ وَهُوَ ابْنُ شَرِيكٍ عَنْ أَبِي عَبْدِ الرَّحْمَنِ الْحُبُلِيِّ عَنْ عَبْدِ اللَّهِ بْنِ عَمْرِو بْنِ الْعَاصِ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ قَدْ أَفْلَحَ مَنْ أَسْلَمَ وَرُزِقَ كَفَافًا وَقَنَّعَهُ اللَّهُ بِمَا آتَاهُ[17]

> Meaning: "Abu Bakr bin Abu Syaibah has told us Abu Abdurrahman Al Muqri from Sa'id bin Abu Ayyub has told me Syurahbil bin Syarik from Abu Abdurrahman Al Hubali from Abdullah bin Amru bin Ash that the Prophet PBUH said: "Indeed, someone who embraces Islam is very fortunate and is given sufficient sustenance and qana'ah for what Allah has given."

2. Financial Responsibility (*Amanah*)

حَدَّثَنَا حُمَيْدُ بْنُ مَسْعَدَةَ حَدَّثَنَا حُصَيْنُ بْنُ نُمَيْرٍ أَبُو مِحْصَنٍ حَدَّثَنَا حُسَيْنُ بْنُ قَيْسٍ الرَّحَبِيُّ حَدَّثَنَا عَطَاءُ بْنُ أَبِي رَبَاحٍ عَنْ ابْنِ عُمَرَ عَنْ ابْنِ مَسْعُودٍ عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا تَزُولُ قَدَمُ ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ مِنْ عِنْدِ رَبِّهِ حَتَّى يُسْأَلَ عَنْ خَمْسٍ عَنْ عُمُرِهِ فِيمَ أَفْنَاهُ وَعَنْ شَبَابِهِ فِيمَ أَبْلَاهُ وَمَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَ أَنْفَقَهُ وَمَاذَا عَمِلَ فِيمَا عَلِمَ[18]

> Meaning: "Has told us Humaid bin Mas'adah has told us Hushain bin Numair Abu Mihshan has told us Husain bin Qais Ar Rahabi has told us

[16]Abu 'Abdillah Ahmad bin Muhammad bin Hanbal bin Hilal bin Asad al-Baghdadi, *Al-Musnad,* Juz 3, (t.t.: Mu'assasah al-Risalah, 1421 H/2001 M), No. Hadith. 6695.

[17]Abu al-Husain Muslim bin al-Hajjaj al-Qusyairi al-Naisaburi, *Shahih Muslim*, Juz 3, (Kairo: Dar al-Bayan al-'Arabiy, 2006). *Kitāb al-Zakāh*, Bāb fī al-Kafāf wa al-Qanā'ah.

[18]Muhammad ibn 'Isa ibn Saurah al-Tirmidhi, *Sunan Al-Tirmidhi*. Juz 4, (Riyadh: Maktabah al-Ma'arif li al-Nasyr wa al-Tauzi', n.d.), No. Hadith. 2416, *Kitāb Ṣifah al-Qiyāmah wa al-Raqā'iq wa al-Wara'*, Bāb fī al-Qiyāmah.

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'Atho' bin Abu Rabah from Ibn Umar from Ibn Mas'ud from the Prophet sallallaahu 'alaihi wa Salam he said: "The feet of the Son of Adam will not move on the Day of Resurrection from the side of his Rabb so that he is asked about five things: about what he spent his life on, about his youth what he uses it for, about where he gets his wealth and where he spends it and about what he has done with his knowledge."

3. Avoid Excessive Debt

a. Protect yourself from debt bondage

حَدَّثَنَا أَبُو الْيَمَانِ أَخْبَرَنَا شُعَيْبٌ عَنْ الزُّهْرِيِّ ح و حَدَّثَنَا إِسْمَاعِيلُ قَالَ حَدَّثَنِي أَخِي عَنْ سُلَيْمَانَ عَنْ مُحَمَّدِ بْنِ أَبِي عَتِيقٍ عَنْ ابْنِ شِهَابٍ عَنْ عُرْوَةَ أَنَّ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا أَخْبَرَتْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كَانَ يَدْعُو فِي الصَّلَاةِ وَيَقُولُ اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ الْمَأْثَمِ وَالْمَغْرَمِ فَقَالَ لَهُ قَائِلٌ مَا أَكْثَرَ مَا تَسْتَعِيذُ يَا رَسُولَ اللَّهِ مِنْ الْمَغْرَمِ قَالَ إِنَّ الرَّجُلَ إِذَا غَرِمَ حَدَّثَ فَكَذَبَ وَوَعَدَ فَأَخْلَفَ[19]

Meaning: "Has told us Abu Al Yaman has told us Syu'aib from Az Zuhriy. And it is also narrated, Isma'il has told us: I have told my brother from Sulayman from Muhammad bin Abi 'Atiq from Ibn Shihab from 'Urwah that 'Aisyah radliyallahu 'anha reported to him that the Messenger of Allah sallallaahu 'alaihi wa sallam prayed in prayer: "Allahumma innii a'uudzu bika minal ma'tsami wal maghram" (Yes Allah, I seek refuge with you from committing sins and being in debt). Then someone asked: "Why do you ask so much for protection from debt, O Messenger of Allah?" He answered: "Indeed, a person who is in debt when he speaks usually lies and when he makes a promise he often breaks it."

b. The Believer's Soul Depends on Debt

حَدَّثَنَا أَبُو مَرْوَانَ الْعُثْمَانِيُّ حَدَّثَنَا إِبْرَاهِيمُ بْنُ سَعْدٍ عَنْ أَبِيهِ عَنْ عُمَرَ بْنِ أَبِي سَلَمَةَ عَنْ أَبِيهِ عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْهُ[20]

Meaning: "Has told us Mahmud bin Ghailan, has told us Abu Usamah from Zakariya bin Abu Za`idah from Sa'ad bin Ibrahim from Abu Salamah from Abu Hurairah said: Rasulullah shallallahu 'alaihi wa sallam said: "The soul of a believer is hindered by his debt, until the debt is paid."

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[19]Abu Abdullah Muhammad ibn Ismail ibnu Ibrahim ibnu al-Mughirah al-Bukhari, *Sahih al-Bukhari*, juz 3 (Beirut: Dar Ibn Katsir, 2002). No. Hadith 2397, *Kitāb fī al-Istiqrāḍ wa Adā' al-Duyūn wa al-Ḥajr wa al-Taflīs*, Bāb Man Ista'ādha min al-Dayn.

[20]Abu Abdullah Muhammad Ibnu Yazid al-Quzwaeni Ibnu Majah, *Sunan Ibnu Majah,* Juz 3 ('Arabiyah: Dar al-Kutub Ihya' arabiy, n.d.), No. Hadith. 2413, *Kitāb al-Ṣadaqāt*, Bāb al-Tasydīd fī al-Dayn.

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4. Halal Income and Legal Wealth Management

حَدَّثَنَا آدَمُ حَدَّثَنَا ابْنُ أَبِي ذِئْبٍ حَدَّثَنَا سَعِيدٌ الْمَقْبُرِيُّ عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ يَأْتِي عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ مَا أَخَذَ مِنْهُ أَمِنَ الْحَلَالِ أَمْ مِنْ الْحَرَامِ[21]

Meaning: "Adam has told us Ibn Abu Dza'bi has told us Sa'id Al Maqbariy from Abu Hurairah radliyallahu 'anhu from the Prophet PBUH said: "There will come a time when humans will no longer care about what they get, whether from halal or haram goods."

If we refer to the hadiths on household financial management, we will find several principles that align with Islamic legal values, or *maqāṣid al-sharī'ah*. These principles are moderation (*i'tidāl*), financial responsibility (*amanah*), avoiding excessive debt, and managing wealth in a lawful manner (*halal* income). If these principles can be applied, the household will be resilient not only economically but also socially and psychologically.

Hadiths on Financial Management and Household Resilience

The analysis demonstrates that hadith ethics provide a coherent moral foundation for household financial literacy that extends beyond technical financial competencies. Rather than focusing solely on skills such as budgeting or saving, hadith-based ethics embed financial behavior within a broader system of moral accountability oriented toward both individual conduct and family well-being. Core ethical principles consistently identified across hadith literature include moderation (*i'tidāl*), financial responsibility (*amanah*), avoidance of excessive debt, transparency in transactions, and the pursuit of lawful income (*ḥalāl*). These values closely correspond with key objectives of contemporary financial literacy frameworks such as disciplined consumption, prudent debt management, and long-term financial planning while offering a distinct normative orientation grounded in religious ethics.[22]

To complement the normative and thematic analysis, this study also incorporates insights derived from in-depth interviews with scholars in the field of hadith and Islamic studies. These empirical perspectives are essential in capturing how the integration of hadith ethics and Islamic legal principles is understood and applied within contemporary Muslim family contexts. One of the key informants in this study is Muzdalifah, a Professor of Tafsir Hadith at IAIN Parepare, whose expertise provides a critical bridge between classical textual traditions and present-day socio-economic realities. Reflecting on the intersection

[21]Abu Abdullah Muhammad ibn Ismail ibnu Ibrahim ibnu al-Mughirah al-Bukhari, *Sahih al-Bukhari, Juz 3,* (Beirut: Dar Ibn Katsir, 2002). No. Hadith 2059, *Kitāb al-Buyū'*, Bāb Man Lam Yubāl Min Ḥaithu Kasaba al-Māl.

[22] Nuril Badria, et.al, "Religiosity, Financial Literacy, and Frugal Living: A Holistic Pathway to Sustainable Wealth among Young Muslim Entrepreneurs," *JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen* 21, no. 2 (2024), p. 281–306.

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between ethical values and financial practices in Muslim households, she noted: One participant emphasized that the integration of hadith ethics and Islamic law provides a comprehensive framework that governs not only the formal-legal aspects of financial conduct (*fiqh al-muʿāmalāt*) but also its spiritual dimension (*iḥsān*). According to the participant, hadith ethics offer practical behavioral guidance, such as cultivating a sense of sufficiency (*qanāʿah*) and seeking barakah in earning a livelihood. While Islamic law defines the boundaries of lawful and unlawful (*ḥalāl–ḥarām*), hadith ethics reinforce these boundaries through values of discipline and honesty. This integration, the participant noted, forms the foundation of a tawḥīd-based financial literacy, in which Muslim families are deeply aware that all wealth entails accountability (*masʾūliyyah*). Furthermore, the participant observed that, empirically, household financial instability often arises not from insufficient income but from a lack of self-control and weak value internalization. In this regard, the integration of ethical and legal principles functions as a form of "immunization" against consumerist behavior. Families who internalize hadith ethics tend to demonstrate more stable financial planning, as they prioritize obligations such as zakat and charity as mechanisms of wealth purification, which, in turn, psychologically enhance their sense of security and economic resilience in times of crisis.[23]

The interview data reveals that the integration of hadith ethics into household financial practices operates not merely at a normative level but has been internalized into a lived framework that shapes both cognition and behavior. The participant does not treat concepts such as *qanāʿah*, *barakah*, and *masʾūliyyah* as abstract moral ideals; rather, they are understood as practical principles guiding everyday financial decision-making. This indicates that hadith ethics function as an inner regulatory syste*m* that fosters self-regulation—an element widely recognized in social and behavioral studies as crucial for maintaining household financial stability.

Furthermore, the participant's observation that financial instability often stems from weak self-control rather than insufficient income reflects a significant shift from a material-centered economic perspective to a value-oriented one. This insight reinforces the argument that financial literacy cannot be reduced to technical knowledge alone but must be grounded in an ethical framework capable of directing behavior. In this context, hadith ethics serve as a preventive mechanism against excessive consumerism while simultaneously providing intrinsic motivation for balanced and disciplined living.

In addition, the participant's emphasis on zakat and charity as instruments of "wealth purification," which contribute to psychological security, highlights the strong interconnection between spiritual values and economic resilience.

[23] Interview with Muzdalifah Muhammadun, Professor of Hadith Interpretation, Institut Agama Islam Negeri Parepare, April 26, 2025.

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Philanthropic practices are not perceived as diminishing wealth but rather as generating moral and emotional capital that strengthens a family's sense of stability in times of uncertainty. This perspective suggests that well-being, in the participant's view, is not solely measured by material accumulation but also by spiritual alignment and the quality of intra-family relationships.

Taken together, this interview data provides a crucial foundation before engaging with the legal dimension of Islamic finance. It demonstrates that hadith ethics operate effectively at the level of consciousness, attitudes, and behavior, shaping a value-oriented disposition that precedes and supports the functioning of legal norms. In other words, Islamic law does not operate in isolation; its normative force is significantly reinforced by the prior internalization of ethical values within the lived experiences of Muslim families.

From an Islamic law perspective, these ethical principles are not merely exhortative but are normatively reinforced through *fiqh al-mu'āmalāt* and *fiqh al-usrah*. Islamic law regulates financial responsibilities within the household, including maintenance (*nafāqah*), debt obligations, and equitable economic conduct between spouses. This integration of ethics and law suggests that financial literacy in Muslim families functions simultaneously as a practical skill and a normative duty. Financial discipline is thus strengthened not only through rational calculation but also through moral commitment and legal awareness, reflecting the inseparability of ethics and law in Islamic normative thought.[24]

This perspective is further reinforced by the scholarly view of Mahsyar, a Professor of Hadith Studies at IAIN Parepare, who argues that the ethical foundations of financial literacy are deeply rooted in the teachings of the Prophet. The following interview excerpt demonstrates how hadith traditions provide normative justification for value-based financial behavior within Muslim households: Hadith, as the second primary source of Islamic law after the Qur'an, serves as a fundamental foundation for ethics, Islamic legal norms, and household economic resilience. These three dimensions are deeply interconnected and cannot be separated. The integration of ethics and Islamic law gives rise to a value-based financial literacy framework rooted in hadith. Within the context of Muslim families, ethics derived from hadith shape character and guide economic behavior in accordance with Islamic principles, while fiqh (Islamic law) provides clear rules and boundaries. The relationship between ethics and law thus produces financial behavior that is healthy, sustainable, and imbued with spiritual value (*ʿibādah*). In other words, economic resilience in Islam is not merely about income and expenditure, but also about integrity, *barakah* (blessing), and moral responsibility in managing wealth. Several hadiths are particularly relevant to household financial planning and management, including those that emphasize

[24] Fauziyah, et.al., "The Influence of the Implementation of the Maqashid Syariah Principles in Family Economic Management."

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setting priorities in fulfilling family needs, viewing financial provision (*nafāqah*) as an investment of spiritual reward, recognizing the wife's role in managing household finances, and encouraging a strong work ethic in earning a livelihood. These teachings are further reinforced by the principle of balance, which calls for avoiding both miserliness and extravagance.[25]

The interview data presents a clear and coherent articulation of the integrative paradigm between hadith, ethics, and Islamic law in shaping household financial resilience. One of its key strengths lies in emphasizing that hadith is not only a supplementary legal source but also a foundational framework that simultaneously informs moral conduct, legal structure, and economic behavior. By positioning ethics, law, and economic resilience as inseparable domains, the statement reinforces the idea that Islamic financial literacy is inherently value-laden, rather than merely technical or procedural.

Moreover, the data highlights an important conceptual distinction: while fiqh provides the formal boundaries of permissible and impermissible actions, hadith-based ethics cultivate the internal disposition necessary to actualize those rules in daily life. This dual structure external regulation and internal moral formation—creates a more holistic model of financial behavior. It suggests that compliance alone is insufficient without ethical internalization, and conversely, that ethical intention requires legal structure to ensure consistency and accountability. This reinforces the broader argument that sustainable financial practices emerge from the interaction between normative guidance and behavioral commitment.

Another significant contribution of this interview is its expansion of the concept of economic resilience. Rather than reducing it to material indicators such as income and expenditure, the informant introduces moral and spiritual dimensions integrity, *barakah*, and accountability as essential components. This reframing is particularly important in distinguishing Islamic financial thought from conventional economic paradigms, which tend to prioritize efficiency and growth over ethical and spiritual considerations. It also aligns with emerging interdisciplinary perspectives that recognize the role of values and meaning in shaping economic stability.

The reference to specific hadith themes such as prioritization of needs, *nafāqah* as an act of worship, shared household financial roles, and the work ethic in earning a livelihood adds a practical dimension to the otherwise conceptual framework. These elements demonstrate that the integration of ethics and law is not abstract but operational, offering concrete guidance for household financial management. The inclusion of balance (avoiding miserliness and extravagance)

[25] Interview with Mahsyar Idris, Professor of Hadith Studies, Institut Agama Islam Negeri Parepare, April 25, 2025.

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further strengthens the argument by situating financial behavior within a dynamic equilibrium, rather than rigid prescriptions.

However, the data also implicitly points to a potential area for further exploration, namely the gap between normative ideals and empirical realities. While the framework is conceptually robust, its effectiveness depends on the extent to which these values are internalized and practiced within diverse socio-economic contexts. This opens space for deeper empirical investigation into how different families negotiate these principles in the face of contemporary challenges such as consumerism, financial technology, and economic inequality.

Overall, the interview provides strong theoretical and practical support for the argument that hadith-based ethics, when integrated with Islamic legal principles, can serve as a comprehensive foundation for value-based financial literacy. It not only reinforces the normative legitimacy of the framework but also illustrates its relevance for addressing real-world economic behavior within Muslim households.

Taken together, this interview data reinforces the broader argument that hadith-based ethics remain highly relevant but must be continuously contextualized within contemporary realities. It underscores the need for an integrative model of financial literacy one that bridges normative teachings, legal structures, and empirical behavioral challenges so that ethical principles can move beyond ideal formulations and function effectively in shaping real-world financial practices.

Thematic analysis of hadith texts and Islamic jurisprudential sources further reveals four core dimensions of household financial conduct that underpin family resilience. *First*, moderation in consumption (*i'tidāl*) emerges as a foundational principle governing household spending. Hadith-based ethics emphasize balance and restraint, discouraging extravagance and impulsive consumption. This ethical emphasis aligns with empirical findings in family and financial studies indicating that excessive consumption is a major predictor of financial stress and marital conflict. When moderation is internalized as a religious obligation rather than a mere financial strategy, households develop stronger self-regulation mechanisms that enhance long-term economic stability.

The relevance of the principle of *iʿtidāl* (moderation) within the context of household economics is not only theoretically grounded but also affirmed through lived social experience. This is particularly evident in the perspective of community-based actors who engage directly with family and grassroots economic realities. As reflected in an interview with Prof. Hamdanah Said a prominent community leader, women's activist, and senior member of Muslimat moderation is understood as a practical and value-driven approach to managing household finances. The following account illustrates how the concept of *iʿtidāl* is internalized and applied within family economic practices as a means of maintaining balance, preventing excess, and ensuring sustainable well-being: The

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concept of moderation (*iʿtidāl*) is essentially an active system of balance that goes beyond mere moral prescriptions. In economic practice, the principle of moderation functions as a mediating force that prevents the clash between excessive wealth accumulation which can be destructive and stagnation in capital circulation that may lead to market slowdown. Within the capital market ecosystem, moderation serves as an ethical compass that restrains excessive speculative ambition while simultaneously encouraging the flow of funds into productive real sectors rather than inflating artificial economic bubbles. The practical application of moderation is reflected in the efficient allocation of resources, no longer driven solely by individual interests but oriented toward a proportional distribution of welfare to maintain overall systemic stability. Through a shift in perspective from linear growth toward a circular financial model, moderation proves capable of minimizing crisis risks by disciplining debt ratios and controlling credit expansion. Ultimately, the principle of moderation offers a response to various failures of conventional markets by integrating distributive justice directly into the production process, ensuring that financial gains align with broader social benefits for society.[26]

Second, the principle of *amanah* frames financial management as a moral and legal responsibility within the family unit. Islamic legal doctrines assign clear financial obligations to spouses particularly concerning provision (*nafāqah*) thereby reinforcing accountability and role clarity. This finding resonates with family studies literature demonstrating that ambiguous financial roles and unequal responsibility-sharing are associated with increased marital dissatisfaction and conflict. By embedding financial responsibility within a moral-legal framework, hadith ethics strengthen trust and cooperation within the household.

The principle of *amanah* (trust/responsibility) in managing household finances is supported by two informants, namely Hamdanah and Rusdaya Basri. In their respective statements, both offer the following perspectives: The principle of *amānah* (trust and responsibility) in financial management requires the transparent administration of assets and the fulfillment of social obligations such as zakat and *nafāqah*. In Islam, wealth is regarded as a trust entrusted to individuals, carrying an inherent social function; *amānah* ensures that such wealth reaches those who are rightfully entitled to it. This is grounded in the Qur'anic injunction: *"Indeed, Allah commands you to render trusts to whom they are due…"* (Qur'an 4:58).

In contemporary practice, this principle is reflected in a positive shift marked by increasing public trust in philanthropic institutions, such as zakat management bodies (e.g., LAZ and BAZNAS), as well as the adoption of financial technology that facilitates transparency and systematic recording of

[26] Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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personal assets. From a *maqāṣid al-sharīʿah* perspective, the command articulated in Qur'an 4: 58 establishes an obligation for individuals to deliver rights to their rightful recipients. At a broader level, this principle promotes distributive justice, ensuring that wealth does not circulate exclusively among certain groups (*tadāwul al-māl*). In conclusion, *amānah* is realized through adherence to socio-religious financial obligations, which are increasingly organized and enhanced through digital systems, thereby reinforcing both accountability and equitable wealth distribution in contemporary Muslim societies.[27]

In the context of Islamic economics, financial responsibility grounded in the principle of *amanah* (trust) is regarded as a moral obligation of those entrusted with managing resources. An individual who upholds *amanah* is required to maintain a high level of integrity in directing both private and public resources toward collective welfare, going beyond rigid administrative rules or mere formal legal compliance. In comparison with conventional agency theory, *amanah* offers a more organic solution to the problem of information asymmetry, as it is rooted in an internal system of moral accountability rather than reliance solely on external regulation.

The application of this principle also demands a high degree of transparency, ensuring that financial management is not treated as an isolated technical activity but is integrated with broader social responsibility, thereby minimizing opportunities for manipulation or accounting engineering. As an ethical guideline, *amanah* requires careful and selective allocation of capital, prioritizing productive sectors that genuinely strengthen the real economic foundation. Furthermore, it encourages a transformation in governance structures, shifting the focus from shareholder-centric models toward a more inclusive distribution of benefits among all stakeholders. In this way, *amanah* contributes to creating a balance between profit achievement and equitable, sustainable economic development.[28]

Referring to the interview, it underlines that trust functions not only as a moral ideal but also as a structural transformative principle in financial governance and household economic behavior. Both informants converge on the view that *amanah* bridges the gap between ethical intention and institutional practice by embedding integrity, transparency, and accountability into financial decision-making. This convergence is particularly significant in demonstrating that, unlike purely regulatory or contract-based frameworks, *amanah* operates through an internalized moral consciousness that reduces information asymmetry and discourages opportunistic behavior. At the same time, it expands the scope of financial responsibility beyond individual or shareholder interests toward broader

[27] Interview with Rusdaya Basri, Professor of Islamic Law, Institut Agama Islam Negeri Parepare, April 25, 2025.

[28] Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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social welfare, thereby aligning economic activity with distributive justice and long-term sustainability. In this sense, the principle of *amanah* not only reinforces the ethical foundations of Islamic financial literacy but also offers a viable alternative paradigm for addressing contemporary challenges in both household and institutional financial management.

Third, ethical debt management constitutes a critical component of household financial resilience. Hadith literature strongly discourages excessive indebtedness and emphasizes timely repayment, echoing social science research that identifies unmanaged debt as a significant stressor contributing to household instability and divorce. Islamic legal norms further regulate debt through principles of fairness, transparency, and the avoidance of exploitation, offering a structured ethical safeguard against financial vulnerability and power asymmetries within and beyond the family.

The principle of avoiding excessive debt in household financial management is supported by the following interview with Hamdanah Said, a female figure: A strategic step to protect financial sovereignty from exploitative debt traps is to reduce the burden of loans that have exceeded the limits of economic rationality. From an Islamic economic perspective, debt is seen as an emergency instrument whose use must be strictly limited to prevent suffocating interest pressures and avoid uncontrolled expansion of leverage. Avoiding excessive debt requires a fundamental shift in mindset from a reliance on a credit-based culture to a more flexible and resilient profit-sharing scheme in the face of global economic uncertainty. By ensuring that the debt ratio remains within the limits of real productive capacity, the economic system can be protected from the risk of systemic default. In this regard, avoiding debt reinforces the principle that true wealth accumulation must be driven by real and measurable capital formation. Therefore, economic growth should not be artificially forced through the illusion of liquidity built on layers of debt that ultimately burden the future.[29]

Based on the interview, it can be underlined that the principle of avoiding excessive debt is not only a legal command, but also a multidimensional ethical necessity based on spiritual and socio-economic considerations. Both perspectives converge in framing debt as a potential threat to psychological well-being, personal dignity, and household stability, while also highlighting its broader implications within the framework of *maqāṣid al-sharīʿah*. At the same time, they reveal a significant tension between normative teachings and contemporary financial practices, particularly in the context of the widespread use of instant credit facilities such as BNPL and online loans. This indicates that while awareness of the ethical and legal risks of debt exists, it is often undermined by structural factors such as ease of access, consumer culture, and weak prioritization

[29] Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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of needs. Consequently, the findings suggest that strengthening Islamic financial literacy requires not only reinforcing doctrinal prohibitions but also addressing behavioral, psychological, and systemic dimensions that shape individuals' financial decisions in the modern economy.

Fourth, lawful wealth acquisition (*ḥalāl earnings*) is identified as a determinant of both material sufficiency and relational well-being. Income legitimacy is treated not merely as a legal requirement but as a moral factor influencing household harmony. This finding aligns with studies suggesting that ethical congruence in financial behavior enhances mutual trust and reduces relational tension within families, thereby strengthening emotional and social bonds alongside economic stability.

The concept of managing household finances in accordance with principles of permissibility (*ḥalāl*) is supported by several informants, including Hamdanah and Rusdaya Basri: The realization of the principle of earning lawful (*ḥalāl*) income in modern social life is reflected in the increasingly stringent ethical considerations applied to various digital financial instruments, as well as the growing complexity of global supply chains. There is a shared tendency to more carefully distinguish between capital growth that is genuinely grounded in the real sector and that which is merely speculative and potentially harmful. The understanding of *ḥalāl* income is no longer limited to assessing the physical form of a product, but also encompasses process transparency and moral responsibility in the way wealth is generated. By integrating structured charitable practices as a means of purifying wealth, asset management aligned with these principles can balance individual interests with societal needs, while also serving as a counterweight to economic growth models that tend to be exploitative.[30]

Collectively, these findings demonstrate that the integration of hadith ethics and Islamic legal principles constitutes a comprehensive value-based financial literacy framework. Unlike secular models that emphasize technical competence alone, this framework simultaneously addresses economic capability, moral accountability, and relational stability. As such, hadith-guided financial literacy offers a distinctive pathway for strengthening household resilience in Muslim societies by aligning financial practices with ethical values and legal norms that sustain both material well-being and family cohesion.

Financial Management, Marital Conflict, and Household Resilience

The findings further indicate that value-based financial literacy grounded in Islamic law has significant implications for reducing marital conflict and strengthening household resilience. Financial issues have long been identified as a central source of tension within marital relationships, often surpassing other

[30]Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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domains such as parenting styles or interpersonal communication. Previous empirical studies consistently demonstrate that financial stress and disagreements over money management are among the strongest predictors of marital dissatisfaction, emotional distancing, and even divorce.[31] These tensions are not merely economic in nature but are deeply relational, as financial decisions often reflect underlying values, power dynamics, and expectations within marriage.

Poor financial literacy exacerbates these conflicts by limiting households' ability to manage income volatility, debt accumulation, and unexpected expenses. When couples lack adequate financial knowledge, they are more vulnerable to reactive decision-making, excessive consumption, and inefficient budgeting practices. This vulnerability, in turn, increases psychological stress, anxiety, and feelings of insecurity, which frequently spill over into marital interactions.[32] Financial strain may intensify blame, reduce emotional support, and weaken problem-solving capacities between spouses, thereby amplifying relational strain and undermining marital satisfaction.

In contrast, the integration of value-based financial literacy rooted in Islamic teachings particularly those derived from hadith offers a distinctive ethical and relational approach to household financial management. Rather than treating financial competence solely as a technical skill, Islamic financial literacy frames economic behavior as a moral practice embedded in spiritual accountability and social responsibility. Within this framework, financial decision-making is not an individual burden but a shared obligation that reflects the collective well-being of the family unit. This shift in perspective is crucial in mitigating conflict, as it redefines financial challenges as joint tests to be navigated collaboratively rather than sources of personal failure or blame.

Ethical concepts emphasized in hadith, such as mutual responsibility (*mas'ūliyyah mushtarakah*), trustworthiness (*amanah*), moderation (*i'tidāl*), and avoidance of harm (*lā ḍarar wa lā ḍirār*), provide normative guidance for spousal cooperation and transparency. Mutual responsibility encourages both spouses to actively participate in financial planning, income management, and expenditure decisions, regardless of traditional gendered roles. Trust (*amanah*) fosters honesty in financial disclosure, reducing secrecy or unilateral decision-making that often triggers marital conflict. Meanwhile, the principle of moderation discourages excessive consumption and debt-driven lifestyles, promoting financial sustainability and long-term stability.

[31] Jeffrey P Dew and Robert Stewart, "A Financial Issue, a Relationship Issue, or Both? Examining the Predictors of Marital Financial Conflict," *Journal of Financial Therapy* 3, no. 1 (2012).

[32] Adela C. Timmons, et.al., "Daily Patterns of Stress and Conflict in Couples: Associations with Marital Aggression and Family-of-Origin Aggression," *Journal of Family Psychology* 31, no. 1 (2017), p. 93–104.

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This ethical orientation aligns closely with contemporary family resilience literature, which highlights the importance of shared values, open communication, and adaptive coping strategies in sustaining marital stability under stress.[33] Families that possess a coherent value system are better equipped to interpret financial difficulties as manageable challenges rather than existential threats. Islamic ethical norms, when internalized by both spouses, function as relational resources that enhance emotional regulation, empathy, and collaborative problem-solving. In this sense, hadith-based financial ethics operate not only at the level of economic behavior but also at the level of marital interaction and emotional bonding.

Furthermore, the spiritual dimension embedded in Islamic financial ethics adds an additional layer of resilience.[34] Financial hardship is framed within a theological narrative of patience (*ṣabr*), gratitude (*shukr*), and reliance on God (*tawakkul*), which can buffer the negative psychological effects of economic stress. This spiritual framing does not negate the importance of proactive financial management; rather, it complements it by fostering emotional endurance and moral commitment during periods of instability.[35] Couples who share this spiritual outlook may experience greater emotional solidarity, as financial struggles are perceived as part of a shared moral journey rather than purely material setbacks.

While the preceding discussion highlights the normative coherence between hadith ethics and Islamic legal doctrines, it is equally important to examine how this integration operates at the empirical level. The following interview data, drawn from an expert perspective, provides insight into how these principles are understood and articulated within contemporary Islamic scholarship. As noted by Muzdalifah, a hadith scholar from IAIN Parepare: Muzdalifah explained that the principles of *iʿtidāl* (moderation), *amanah* (responsibility), avoidance of excessive debt, and the pursuit of lawful income constitute the fundamental pillars of Islamic economic stability. She noted that, normatively, Islam prohibits behaviors such as *tabdhīr* (wastefulness) and *isrāf* (excessiveness), and that the ideal implementation of these principles should foster proportional consumption patterns in which household expenditures do not exceed financial capacity, while wealth is oriented toward both worldly welfare and ultimate spiritual benefit. However, she further observed that in the current era of digitalization, the practical implementation of these principles presents both

[33] Keri Black and Marie Lobo, "A Conceptual Review of Family Resilience Factors," *Journal of Family Nursing* 14, no. 1 (2008), p. 33–55.

[34] Titin Florentina Purwasetiawatik, et.al., "Konsep Spiritual Teaching dalam Perspektif Hadis," *Jurnal Diskursus Islam* 11, no. 3 (2023), p. 388–401,

[35] Abd. Bashir Fatmal. et. al., "Character Education In Hadith Perspective: A Study On Strengthening Moral Values In Contemporary Education System," *Jurnal Diskursus Islam* 13, no. 2 (2025), p. 170–85.

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challenges and opportunities. According to her, the principle of moderation is increasingly challenged by impulsive buying behaviors driven by social media trends and lifestyle pressures, causing ethical restraint to be frequently subordinated to social prestige, despite the growing awareness of halal lifestyle practices. At the same time, awareness of amanah in wealth management is reflected in the rising public interest in Islamic investment instruments as well as digitally managed zakat and waqf. Regarding debt management, she highlighted the rapid expansion of paylater schemes and online lending platforms, indicating that public literacy concerning the risks of excessive debt remains relatively weak, even among those who are normatively aware of the prohibition of ribā. Nevertheless, she identified a positive trend in the strengthening of the halal economic ecosystem, with individuals becoming more selective not only regarding the intrinsic permissibility of products and income sources (*ḥalāl li-dhātihi*) but also concerning the ethical legitimacy of how such income is acquired (*ḥalāl li-ghayrihi*).[36]

To further enrich the analysis from a legal perspective, additional insights were drawn from another key informant, Fikri, a Professor of Islamic Law. His perspective provides a complementary perspective by emphasizing how financial management, household resilience, and legal norms are articulated within the framework of Islamic law. The following interview excerpt reflects his analysis on the role of Islamic law in reinforcing ethical financial conduct and structuring household economic responsibilities: The concept of moderation (*iʿtidāl*) fundamentally represents a system of active balance that extends beyond mere moral prescriptions. In economic practice, the principle of moderation functions as a mediating force that prevents the tension between excessive wealth accumulation, which can be socially destructive, and stagnation in capital circulation, which may lead to market sluggishness. Within the capital market ecosystem, moderation operates as an ethical compass that restrains excessive speculative ambition while encouraging the flow of funds toward productive real sectors rather than fueling artificial economic bubbles. The practical application of this principle is reflected in the efficient allocation of resources, no longer driven solely by individual interests but oriented toward a proportional distribution of welfare in order to maintain systemic stability. Through a shift in perspective from linear growth toward a circular financial model, moderation proves capable of minimizing crisis risks by disciplining debt ratios and controlling credit expansion. Thus, the principle of moderation offers a response to various failures of conventional market systems by integrating distributive

[36] Interview with Muzdalifah Muhammadun, Professor of Hadith Interpretation, Institut Agama Islam Negeri Parepare, April 26, 2025.

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justice directly into the production process, ensuring that financial gains are aligned with broader social benefits for society.[37]

The interview data offers a nuanced picture of the dynamic relationship between normative Islamic principles and contemporary socio-economic realities. On the one hand, it confirms that core values such as *iʿtidāl*, *amanah*, avoidance of debt, and the pursuit of *ḥalāl* income remain widely recognized as foundational pillars of Islamic economic ethics. These principles are not only doctrinally established but also continue to function as moral reference points in shaping how individuals evaluate financial behavior. This indicates that the ethical framework derived from hadith and broader Islamic teachings retains its normative authority even in rapidly changing contexts.

On the other hand, the data reveals a significant gap between normative awareness and practical implementation. The tension between moderation and consumerist lifestyle—particularly in the context of digital media and *impulsive buying*—demonstrates that external socio-cultural forces increasingly challenge internal ethical controls. This suggests that the effectiveness of ethical principles is contingent not merely on knowledge, but on the capacity for self-regulation within an environment that actively encourages excess. In this regard, the interview highlights an important structural issue: ethical literacy alone is insufficient without behavioral reinforcement mechanisms.

At the same time, the data also points to emerging forms of ethical adaptation. The growing engagement with Islamic financial instruments, as well as digital platforms for zakat and waqf, reflects a process of recontextualization in which traditional values are being translated into modern institutional forms. This indicates that rather than being eroded, Islamic economic ethics are undergoing transformation, finding new channels of expression that align with technological developments and contemporary financial systems.

The issue of debt presents a particularly critical insight. The coexistence of normative rejection of *ribā* with the widespread use of *paylater* and online lending services reveals a form of cognitive and behavioral dissonance. This suggests that financial pressures, accessibility of credit, and lifestyle demands may override ethical considerations in practice. Consequently, the challenge is not only theological or legal, but also socio-economic and psychological, requiring a more integrated approach to financial literacy that combines ethical education with practical financial management skills.

Finally, the observed shift toward greater selectivity in income sources and consumption especially the distinction between *ḥalāl li-dhātihi* and *ḥalāl li-ghayrihi* indicates an increasing depth in public understanding of Islamic economic ethics. This development strengthens the argument that ethical

[37] Interview with Fikri, Professor of Islamic Law, Institut Agama Islam Negeri Parepare, April 25, 2025.

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awareness can evolve into more sophisticated forms of moral reasoning when supported by appropriate knowledge systems and institutional frameworks.

Importantly, this value-based approach also challenges dominant individualistic models of financial literacy prevalent in modern economic discourse, which often emphasize personal autonomy and self-interest. By contrast, hadith-guided financial literacy situates economic behavior within a relational and ethical context, prioritizing harmony, justice, and collective welfare. This orientation is particularly relevant in societies where family cohesion and interdependence remain central social values. It suggests that effective financial education for families should not be limited to technical competencies but should also incorporate ethical and relational dimensions.

In sum, the findings suggest that integrating Islamic ethical principles into financial literacy education can play a significant role in reducing marital conflict and enhancing family resilience. By transforming financial management into a shared moral practice, hadith-based values promote cooperation, trust, and adaptive coping within marriage. These ethical norms serve as protective factors that strengthen family cohesion and stability in the face of financial challenges, offering a holistic framework that bridges economic competence, relational well-being, and spiritual meaning.

Managing Finances and Household Resilience According to Hadith: *Maqāṣid al-Sharī'ah* Perspective

Analyzed through the lens of *maqāṣid al-sharī'ah*, the integration of hadith ethics and Islamic legal principles reveals a systematic and purposive orientation toward safeguarding two fundamental objectives of Islamic law: the protection of wealth (*ḥifẓ al-māl*) and the protection of lineage and family (*ḥifẓ al-nasl*).[38] Within this framework, financial literacy is not merely understood as technical competence in managing income, savings, or investment, but as an ethical capacity shaped by normative values that regulate consumption, distribution, and financial decision-making within the household. Financial literacy grounded in *maqāṣid* thus functions as a moral infrastructure that aligns individual economic behavior with broader social and familial well-being.

From the perspective of *ḥifẓ al-māl*, Islamic teachings derived from the Prophet's traditions emphasize the ethical acquisition, preservation, and utilization of wealth. Numerous hadith stress moderation (*iqtiṣād*), accountability, and avoidance of waste (*isrāf*) and extravagance (*tabdhīr*), positioning financial prudence as a religious virtue rather than a purely economic skill. When these ethical imperatives are translated into household financial practices, they promote responsible consumption patterns, encourage savings for future needs, and

[38] Omar Aghbalou, "Family Law, Maqāṣid al-Sharīʿah, and State Resilience A Comparative Study of Legislative Reform in Muslim Jurisdictions," *Jurnal Perbandingan Mazhab* 8, No. 1 (2026).

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discourage impulsive or status-driven spending. Such an approach directly contributes to household financial stability, which is a crucial dimension of family resilience in the face of economic uncertainty.

Equally important is the prohibition of exploitative financial practices, such as *ribā* (usury), *gharar* (excessive uncertainty), and unjust enrichment, which are consistently addressed in both hadith literature and Islamic jurisprudence. These prohibitions are not merely doctrinal restrictions but reflect a broader ethical concern for preventing harm and inequality within social and familial relations. In the context of financial literacy, this translates into an awareness of ethical boundaries in borrowing, lending, and investment decisions. Households guided by these principles are more likely to avoid debt traps, predatory financial instruments, and speculative behavior that may jeopardize long-term economic security.

The objective of *ḥifẓ al-nasl* further extends the significance of financial literacy beyond material considerations to encompass the stability and continuity of the family unit. In Islamic thought, the family is not only a social institution but also a moral space where values are transmitted across generations. Financial behavior within the household how income is allocated, how priorities are set, and how financial responsibilities are shared directly affects marital harmony, parenting practices, and children's socialization. By embedding financial decisions within ethical and legal norms, Islamic teachings foster a sense of collective responsibility that strengthens familial bonds and mitigates sources of internal tension.

This *maqāṣid*-oriented framework stands in contrast to reductionist models of financial education that dominate much of contemporary economic discourse. Conventional financial literacy programs often prioritize efficiency, individual autonomy, and profit maximization, with limited attention to the social and relational consequences of financial behavior. While such models may enhance technical competence, they frequently neglect the moral and emotional dimensions of household finance, including power dynamics, trust, and mutual obligation. As Auda[39] and Chapra[40] argue, the absence of an ethical teleology in economic education can result in practices that undermine social cohesion and family stability, even when they appear economically rational.

The findings of this study demonstrate that Islamic legal and ethical norms provide a structured and normatively coherent framework for household financial governance, particularly in managing and preventing financial conflict. Islamic jurisprudence clearly delineates financial rights, obligations, and ethical

[39] Anas Asy'ari Nashuha, et.al., "An Analysis of Jasser Auda's Thought on Maqashid Sharia and Its Implications for Sharia Economic Law," *Solo International Collaboration and Publication of Social Sciences and Humanities* 3, No. 3 (2025), p. 441–56.

[40] Rifqi Khairul Anam, "Umer Chapra's Islamic Economic Philosophy And Relevance With Financial Technology," *SSRN Electronic Journal*, 2025.

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boundaries within the family, including spousal responsibilities, ownership of property, maintenance (*nafaqah*), and inheritance. This normative clarity is crucial, as previous studies have identified ambiguous financial expectations and role conflicts as major contributors to marital stress and household instability.[41] When household members share a common legal-ethical reference grounded in religious law, financial negotiations are less likely to escalate into prolonged disputes, as decision-making is guided by shared moral commitments rather than individual preferences alone.

Beyond its conflict-resolving function, the integration of Islamic law and hadith ethics supports a preventive rather than reactive approach to household financial management. By shaping financial behavior in accordance with established norms before disputes arise, Islamic legal ethics function as a form of anticipatory governance within the family. This preventive dimension is consistent with the *maqāṣid al-sharī'ah* principles of removing harm (*dar' al-mafāsid*) and promoting benefit (*jalb al-maṣāliḥ*). As a result, financial literacy informed by Islamic ethical and legal principles contributes not only to economic regulation but also to emotional stability, trust, and mutual respect within marital relationships.

These findings extend existing literature on financial literacy and family resilience by challenging dominant models that conceptualize financial literacy primarily as a set of cognitive skills and behavioral competencies detached from moral or religious value systems. While such models are effective in explaining financial outcomes in secular contexts, they are less responsive to the normative realities of Muslim households, where religious values play a central role in shaping economic behavior. By integrating hadith ethics and Islamic legal norms, this study offers a culturally grounded framework that redefines financial literacy as both a technical and normative competence.

This perspective is further reinforced by the scholarly view of Rusdaya Basri, a Professor of Islamic Law at IAIN Parepare, whose analysis aligns with the preceding argument. The following interview excerpt highlights how the principle of moderation is consistently framed within Islamic legal thought as a foundational guide for balanced and responsible economic behavior within the household: The principle of *iʿtidāl* emphasizes maintaining a balance between consumption and saving, while avoiding both miserliness (*bukhl*) and extravagance (*tabdhīr*). In contemporary practice, however, this ideal faces a clear contradiction: although there is a growing trend of minimalist lifestyles among segments of the Muslim middle class, it coexists with the strong influence of the demonstration effect on social media, where the display of lifestyles often encourages excessive consumption (*isrāf*). From a *maqāṣid al-sharīʿah*

[41] S. Coverman, "Role Overload, Role Conflict, and Stress: Addressing Consequences of Multiple Role Demands," *Social Forces* 67, no. 4 (1989), p. 965–82,

DOI: 10.22373/hghn1s70

perspective, this principle is consistent with the guidance of QS. Al-Furqan: 67, which calls for moderation in spending. Within the framework of *ḥifẓ al-māl* (the preservation of wealth), moderation serves to ensure sustainability at the level of essential needs (*ḍarūriyyāt*) by mitigating the risk of personal financial collapse caused by uncontrolled consumption patterns. In conclusion, while *iʿtidāl* continues to be widely recognized as a moral value, its practical implementation is often distorted by social pressures and the ease of access to online consumption.[42]

Furthermore, Rusdaya Basri emphasized the principle of financial management for household resilience based on the principles of maqasid al-Shariah. That wealth acquisition must comply with Islamic legal standards as part of maintaining religious purity (*ḥifẓ ad-dīn*). In contemporary practice, awareness of a halal lifestyle has expanded beyond consumption to include financial instruments, such as participation in Islamic capital markets and the management of legally compliant "digital assets." The principle of *halālan ṭayyiban* has thus evolved into a benchmark of professionalism in the digital economy era. From a *maqāṣid al-sharīʿah* perspective, the Qur'anic command to consume what is lawful and good (Qur'an 2:168) is closely linked to the quality of future generations. This is further reinforced by the Prophetic warning that flesh nourished by unlawful wealth is destined for the Fire (reported by al-Tirmidhī), indicating that ensuring lawful income serves to safeguard both the moral integrity of society and the spiritual well-being of descendants (*ḥifẓ an-nasl*). In conclusion, the principle of *halālan ṭayyiban* is no longer limited to dietary concerns but has become a comprehensive standard guiding the selection of investments and professions within the modern digital economy.[43]

Avoiding unproductive debt constitutes a fundamental pillar of financial stability, aimed at preserving both psychological well-being (*ḥifẓ al-nafs*) and personal dignity (*ḥifẓ al-murūʾah*). In contemporary contexts, however, the rapid proliferation of Buy Now Pay Later (BNPL) schemes and online lending platforms presents a significant challenge, as the ease of access often traps individuals in consumptive debt that neglects the proper prioritization of needs. From a *maqāṣid al-sharīʿah* perspective, the Prophet Muhammad PBUH explicitly sought refuge from the burden of debt (reported by al-Nasā'ī), underscoring its potential harm. Limiting debt, therefore, can be understood as a preventive measure against "financial enslavement," which threatens individual autonomy as well as the stability of the family as a social institution. In conclusion, this condition reflects a clear gap between Islamic financial literacy—

[42] Interview with Rusdaya Basri, Professor of Islamic Law, Institut Agama Islam Negeri Parepare, April 25, 2025

[43] Interview with Rusdaya Basri, Professor of Islamic Law, Institut Agama Islam Negeri Parepare, April 25, 2025

DOI: 10.22373/hghn1s70

which discourages excessive debt and *ribā* and the empirical reality of society's growing dependence on instant credit to sustain lifestyle demands.[44]

The two interview data sets collectively demonstrate that the principle of lawful (*ḥalāl*) income has undergone a significant expansion from a narrowly defined legal criterion into a comprehensive ethical-economic framework relevant to contemporary realities. Both perspectives converge in emphasizing that *ḥalāl* is no longer confined to the intrinsic permissibility of goods, but extends to the integrity of processes, transparency of financial practices, and moral responsibility in wealth accumulation. This shift is particularly important in the context of digital finance and globalized markets, where complexity often obscures ethical boundaries. At the same time, the integration of charitable practices as a means of wealth purification highlights a balancing mechanism between individual gain and social responsibility, reinforcing the idea that economic activity in Islam is inherently value-oriented. Together, these findings suggest that *ḥalāl*-based financial literacy functions not only as a regulatory guideline but also as a transformative ethical paradigm capable of addressing the challenges of speculative growth and promoting more equitable and sustainable economic systems.

Importantly, this research addresses a critical gap in prior studies on Islamic finance, which have largely focused on institutional, legal, and macroeconomic dimensions while neglecting household-level financial practices. The findings demonstrate that Islamic legal ethics can operate as an internal regulatory mechanism that enhances financial self-discipline and reduces reliance on external enforcement. In this sense, Islamic law does not merely prescribe financial rules but actively cultivates ethical dispositions that guide everyday economic decision-making within families.

The relationship between financial literacy and marital stability emerges as a particularly salient contribution of this study. Empirical research consistently identifies financial stress and mismanagement as among the strongest predictors of marital conflict and divorce. This study advances the discussion by showing that value-based financial literacy grounded in Islamic law not only mitigates financial stress but also reinforces marital commitment through shared ethical norms. This supports theoretical perspectives in family sciences that emphasize moral alignment and shared value systems as foundational to sustainable marital relationships.

To further substantiate this argument, it is important to consider how these dynamics are reflected in the lived experiences of Muslim families. The following interview data provides empirical insight into how financial practices, value alignment, and shared responsibilities between spouses shape marital stability in

[44] Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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everyday contexts, illustrating the practical implications of value-based financial literacy within the household. The current social phenomenon in the implementation of financial principles shows several key trends. First, some members of society tend to demonstrate a balanced approach in managing finances avoiding both extravagance and miserliness—although a true balance between worldly and spiritual needs has not yet been fully achieved. Second, the prevalence of debt remains relatively high, driven by urgent needs such as housing and vehicles, as well as by consumerist lifestyles, the desire to follow trends, social pressures, and the ease of access to financing. Third, financial responsibility is increasingly shared between men and women (husband and wife), with many women actively participating in the workforce and contributing to household income. Finally, women tend to place strong emphasis on the principle of *ḥalāl* in their professional and income-generating activities.[45]

Furthermore, the application of *maqāṣid al-sharī'ah* as an analytical framework enables a purposive understanding of household financial behavior. Protecting wealth (*ḥifẓ al-māl*) is shown to be inseparable from protecting family stability and continuity (*ḥifẓ al-nasl*), indicating that financial literacy initiatives in Muslim societies should be embedded within broader family resilience strategies. This finding aligns with contemporary interdisciplinary scholarship that advocates holistic approaches to family well-being, integrating economic, moral, and social dimensions.

Compared to previous studies that treat Islamic ethics as supplementary moral guidance, this research positions Islamic legal norms as constitutive elements of financial literacy itself. This conceptual shift represents the primary novelty of the study. By demonstrating the functional role of hadith ethics in regulating consumption, debt, and financial responsibility at the household level, the article contributes a new theoretical perspective to the intersection of Islamic studies, family sciences, and socio-economic resilience research.

In sum, the findings underscore that household financial resilience in Muslim societies cannot be effectively achieved through skill-based financial education alone. Integrating hadith ethics and Islamic legal principles offers a normatively coherent and socially embedded framework capable of reducing financial conflict, strengthening marital relationships, and preventing household breakdown. This integrative model holds significant implications for future empirical research, family counseling practices, and policy-oriented financial education programs within Muslim communities. In comparison with existing literature, this study advances the state of the art by bridging a critical gap between Islamic studies and family financial literacy research. Prior studies on Islamic finance largely focus on institutional and macroeconomic dimensions, while

[45] Interview with Hamdanah Said, Community Leader/Women's Activist, Muslimat NU, Parepare, April 26, 2025.

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family-level financial behavior is often analyzed through secular behavioral or psychological frameworks.[46] Conversely, research on family resilience and financial socialization rarely incorporates religious legal-ethical systems as analytical.

This article contributes a novel interdisciplinary framework by reconceptualizing financial literacy as a value-based competence rooted in hadith ethics and Islamic law. Unlike previous approaches that treat religious values as peripheral cultural variables, this study positions them as central normative drivers shaping household financial resilience. This perspective not only enriches theoretical discourse but also responds to calls for culturally responsive models in family and social sciences.[47]

The findings have important implications for addressing household breakdown and divorce in contemporary Muslim societies. As financial stress continues to be a major contributor to marital instability, integrating Islamic ethical and legal principles into financial literacy education offers a culturally legitimate and normatively grounded intervention strategy. Such an approach resonates with lived religious experiences and strengthens internal motivation for responsible financial behavior, potentially enhancing the effectiveness of family resilience programs.[48] Moreover, this framework provides a conceptual basis for developing family financial education curricula, counseling models, and policy initiatives that align with Islamic values. By situating financial literacy within a comprehensive moral-legal system, this study underscores the importance of integrating ethical meaning and legal structure into efforts to promote household resilience and social stability.

Conclusion

This study concludes that household financial resilience in contemporary Muslim societies cannot be sufficiently strengthened through skill-based financial literacy alone. Instead, a value-based framework integrating hadith ethics and Islamic legal principles offers a more comprehensive and normatively grounded approach to addressing financial vulnerability, marital conflict, and household instability. This study emphasizes the ethics of hadith and Islamic legal norms such as moderation (*i'tidāl*), financial responsibility (*amanah*), avoiding excessive debt, and managing wealth lawfully (*halal* income). These financial principles constitute a comprehensive moral-legal framework that not only

[46] Filma Festivalia, et. al., "Financial Literacy and Financial Behavior in Households: An Empirical Literature Synthesis," *Journal of Economics, Finance And Management Studies* 08, no. 05 (2025).

[47] Ali Azouz, et.al., "Looking at the Sky: An Ethnographic Study of How Religiosity Influences Business Family Resilience," *Family Business Review* 35, no. 2 (2022), p. 184–208.

[48] Pusparini et al., "Enhancing the financial stability of families by promoting knowledge and planning in Islamic finance."

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regulates financial behavior but also enhances household resilience through values-based financial socialization, ethical consumption, and long-term economic planning. These principles encourage financial discipline, reduce vulnerability to economic shocks, and promote sustainable family well-being beyond purely technical financial skills. In conclusion, within the context of the *maqāṣid al-sharī'ah*, the ethics of hadith on household financial literacy offers a culturally and normatively grounded model for strengthening family resilience in Muslim societies. This framework contributes to interdisciplinary discourse by bridging Islamic studies, family science, and socio-economic resilience research. The integration of hadith ethics with *fiqh al-mu'āmalāt* and *fiqh al-usrah*, analyzed through the lens of *maqāṣid al-sharī'ah*, extends dominant financial literacy models that have largely neglected normative and religious dimensions. This reconceptualization provides a new analytical pathway for understanding how ethical internalization and legal responsibility function as internal regulatory mechanisms that enhance financial discipline and family resilience. Practically, the findings imply that family financial education programs in Muslim societies should incorporate Islamic ethical and legal values alongside technical financial skills. Such integration can strengthen marital commitment, reduce financial conflict, and mitigate the risk of divorce linked to financial stress. For policymakers and practitioners, this study suggests that culturally responsive financial literacy initiatives particularly those grounded in religious norms—are likely to be more effective and sustainable than value-neutral interventions. Finally, this research opens avenues for future empirical studies to test the proposed framework across diverse Muslim contexts and to examine its impact on measurable outcomes such as marital satisfaction, debt behavior, and household stability.

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