

### Family Financial Literacy as a Life Skill for Divorce Prevention in Central Kalimantan Province

Yogi<sup>1\*</sup>, Khairil Anwar<sup>2</sup>, Mowafg Abraham Masuwd<sup>3</sup>

Universitas Islam Negeri Palangka Raya, Indonesia<sup>\*1, 2</sup>  
University of Zawia, Libya<sup>3</sup>

<sup>\*1</sup>email: [yogi2510310052@uin-palangkaraya.ac.id](mailto:yogi2510310052@uin-palangkaraya.ac.id)

<sup>2</sup>email: [khairilanwar@uin-palangkaraya.ac.id](mailto:khairilanwar@uin-palangkaraya.ac.id)

<sup>3</sup>email: [masuwd@.edu.ly](mailto:masuwd@.edu.ly)

#### rtikel Info

<b>Received:</b> March 23, 2026	<b>Revised:</b> April 26, 2026	<b>Accepted:</b> May 29, 2026	<b>Published:</b> June 20, 2026
------------------------------------	-----------------------------------	----------------------------------	------------------------------------

**Abstract:** Financial management is all activities related to how to obtain, use and manage funds to achieve overall family goals. Family financial management has four indicators, namely the obligation to pay debts, basic needs, desires/social and charity. The purpose of this study is to find out how Family Financial Literacy as a Life Skill Prevents Divorce in Central Kalimantan Province. This study uses a library research method with a qualitative-descriptive approach. The author can dig up the information data needed in this writing through interviews and observations that examine the provisions of family financial literacy as a life skill to prevent divorce. The results of this study (1) that earning a living is the husband's obligation, but if the wife wants to work and earn a living together, this is highly recommended because the income of the husband and wife who work will be more optimal and can help cover household needs, so that if

**Abstrak:** Manajemen keuangan adalah segala aktivitas yang berhubungan dengan bagaimana cara memperoleh, menggunakan dan mengelola dana untuk mencapai tujuan keluarga secara menyeluruh. Manajemen keuangan keluarga terdapat empat indikator yaitu kewajiban membayar hutang, kebutuhan pokok, keinginan/sosialita dan sodiqoh. Tujuan Penelitian ini untuk mencari bagaimana Literasi Keuangan Keluarga Sebagai Life Skill Pencegahan Perceraian Di Provinsi Kalimantan Tengah. Penelitian ini menggunakan metode studi pustaka (*Library Research*) dengan pendekatan kualitatif-deskriptif. penulis dapat mengali data-data informasi yang diperlukan dalam penulisan ini melalui wawancara dan observasi yang mengkaji ketentuan literasi keuangan keluarga sebagai life skill pencegahan perceraian. Hasil Penelitian ini (1) bahwa mencari nafkah adalah kewajiban suami akan tetapi apabila istri ingin bekerja dan mencari nafkah bersama-sama maka hal ini sangat dianjurkan karena pendapatan suami istri

household needs are met properly, it will reduce conflict in the household and indirectly will reduce the divorce rate in Central Kalimantan Province. (2) A harmonious atmosphere at home helps create balance in daily life, allowing family members to focus more on other aspects of life such as career, education, and hobbies. Happy moments and family togetherness create lifelong memories, building a strong foundation for lasting family relationships. Harmony within the household can prevent conflict and divorce in Central Kalimantan Province, resulting in a significant drop in the divorce rate.

**Keywords:** Divorce Prevention; Family Financial Literacy; and Life Skills.

yang bekerja akan lebih optimal dan bias membantu menckupi kebutuhan rumah tangga, sehingga apabila kebutuhan rumah tangga terpenuhi dengan baik maka akan mnegurangi konflik didalam rumah tangga dan secara tidak langsung akan mengurangi angka perceraian di Provinsi Kalimantan Tengah. (2) Suasana harmonis di rumah membantu menciptakan keseimbangan dalam kehidupan sehari-hari, memungkinkan anggota keluarga untuk lebih fokus pada aspek-aspek lain kehidupan seperti karir, pendidikan, dan hobi. Momen-momen bahagia dan kebersamaan dalam keluarga menciptakan kenangan berharga seumur hidup, membangun dasar yang kuat untuk hubungan keluarga yang bertahan lama. Keharmonisan didalam rumah tangga dapat mencegah pertikaian dan perceraianpun tidak akan terjadi di Provinsi Kalimantan Tengah sehingga angka perceraian akan turun secara signifikan.

**Kata Kunci:** Pencegahan Perceraian; Literasi Keuangan Keluarga; Keterampilan Hidup.

### A. Introduction

Financial literacy has become a crucial indicator in measuring the ability of individuals and households to cope with the challenges of the modern economy. According to Lusardi (2014), financial literacy plays a significant role in helping individuals make informed financial decisions and achieve long-term financial well-being. However, low levels of understanding of fundamental financial concepts, such as budgeting, debt management, savings planning, and investment, continue to expose many individuals and families to financial difficulties and economic vulnerability (Hilgert et al., 2003). This condition has become increasingly concerning with the rapid

growth of digital financial products and services, which are often utilized without adequate financial knowledge and skills (OECD, 2020).

In the digital era, financial management challenges have become more complex. The widespread availability of online shopping platforms, digital lending services, and various electronic payment systems has increased the risk of impulsive spending and excessive debt accumulation. Without proper financial discipline and planning, households may experience financial instability and economic stress (Tarigan, 2025). Although financial technology provides convenience and efficiency in managing financial transactions, disparities in digital literacy prevent many individuals from maximizing its benefits effectively (Suparta, 2025).

Financial literacy extends beyond numerical competence and basic economic knowledge. It also encompasses attitudes, behaviors, and decision-making skills related to managing personal and family finances. Therefore, educational interventions through training and mentoring programs tailored to community needs are essential. Previous studies have shown that simulation-based learning, case studies, and practical financial training are more effective in improving financial understanding than conventional one-way educational approaches (Pradopo, 2026). Furthermore, family-based financial education has been found to contribute positively to household economic stability and the development of responsible financial behavior (Danes & Haberman, 2007).

The integration of digital tools, such as budgeting applications, spreadsheets, and online financial management platforms, also offers effective and affordable alternatives for enhancing financial literacy among lower- and middle-income communities (Suci, 2023). Financial planning education should not be limited to heads of households; it should also target housewives and adolescents, who play important roles in current and future household financial management. An inclusive approach that considers gender and age differences can facilitate a more equitable distribution of financial literacy within families (Sutarti, 2024).

Financial management behavior refers to an individual's ability to plan, budget, record, monitor, control, and save financial resources effectively in daily life. Such behavior is driven by the need to meet household necessities based on available income and financial resources. Poor financial management often results in financial stress, which can negatively affect family relationships and overall household well-being.

Recent data indicate a significant increase in divorce cases in Central Kalimantan Province. Throughout 2025, the Religious Courts in Central Kalimantan handled approximately 3,454 divorce cases. The primary factors contributing to these divorces included persistent marital disputes, economic difficulties, and domestic violence (Pramono, 2026). Among these factors, economic problems frequently emerge as a major source of conflict, often stemming from inadequate financial planning and poor financial management within households.

Family financial literacy, therefore, should be viewed not merely as knowledge about money management but as an essential life skill that contributes to family resilience, harmony, and sustainability. Adequate financial literacy can help families manage resources more effectively, reduce economic stress, improve communication regarding financial matters, and minimize conflicts arising from financial issues. Given the increasing divorce rates associated with economic factors, it is important to examine the role of family financial literacy as a preventive strategy against marital dissolution. Therefore, this study aims to investigate how family financial literacy, as a fundamental life skill, can contribute to preventing divorce in Central Kalimantan Province.

## **B. Research Method**

This research employed a library research method with a qualitative-descriptive approach. The author gathered the necessary data through interviews and observations, examining the role of family financial literacy as a life skill for divorce prevention. The research was conducted in Central Kalimantan Province, with several families demonstrating the importance of family financial literacy as a life skill as a means of

maintaining family resilience and avoiding potential disputes and arguments in marital relationships. The research procedure involved several stages: First, problem identification, which focused on the specific issues or symptoms to be studied. In this case, the researcher identified emerging issues or problems related to family financial literacy in preventing divorce. Second, a literature review was conducted. In this section, the researcher sought reading materials and journals containing discussions and theories on the topic. Third, the researcher determined the research objectives. In this section, the researcher identified the main purpose of the research, the objectives to be explored, and the objectives to be achieved through the results. Fourth, data collection. Data collection also involves selecting and identifying potential participants. Fifth, data analysis and interpretation. The data obtained, usually in text form, is analyzed. The analysis carried out by the researcher involves classifying and coding the data. Sixth, reporting. The reporting stage in this research involves transcribing the data and ideas obtained and analyzed in the previous step into written form, which is useful for reporting the research results.

Primary data sources, or primary data sources, are data sources derived from humans, namely humans who serve as subjects and key informants in the research. Therefore, primary data is data obtained directly from the source, either through interviews, observations, or reports in the form of unofficial documents, which are then processed by the author. Secondary data in this study consists of books, journals, articles, and other sources, both directly and indirectly related to the problem being studied. Data collection techniques include observation and interviews. The author's observations of the research subjects revealed that the subjects who were still married maintained harmonious household relationships and created good communication between husband and wife and children by implementing good family financial literacy. The author's interviews with the subjects related to why family financial literacy can be an important factor in preventing divorce.

The data analysis technique in this study used qualitative data analysis, namely analyzing all collected data, then summarizing and describing it using an inductive method, simplifying the data into a form that is easy to read and interpret. Data validity in this study used triangulation techniques. Triangulation is a technique for checking the validity of data so that researchers can recheck their findings by asking various kinds of questions, checking them with various data sources, and utilizing various methods so that data reliability checks can be carried out.

### **C. Results and Discussion**

#### **Family Financial Management**

Financial management is the planning, budgeting, auditing, managing, controlling, sourcing, and disbursement of funds, as well as all activities related to the acquisition, financing, and management of assets for various purposes. Financial management is a crucial activity in managing family finances. Based on the explanation above, it can be concluded that financial management is all activities related to obtaining, using, and managing funds to achieve overall family goals. There are four indicators of family financial management, including the following:

1. **Obligation to Pay Debt**, The obligation to pay debt is a trust that must be fulfilled on time according to the agreement, and delaying it when able is considered injustice. Debt remains the debtor's responsibility until it is fully paid, even after death. In Islam, debt is considered a legitimate debt. Legally, this dispute is civil but can become a criminal offense if there is an element of fraud. In modern life, most people, especially in Kalimantan Province, have debts. Therefore, the obligation to pay debts is an important indicator in measuring the success of debt repayment ability.
2. **Basic Needs**, Basic household needs consist of food (basic necessities: rice, oil, spices), clothing (clothing), shelter (housing, electricity, water), household supplies (bathing/washing equipment, furniture), and essential expenses such as

healthcare, education, and transportation. Proper management through monthly spending planning can ensure all needs are met economically.

3. Desires/Socialism, The desire to adopt a socialite lifestyle in the household, characterized by hedonism, high consumerism, and a focus on social appearance, can have significant impacts, both positive and negative, on family harmony and financial stability. Therefore, desires or socialism in the household must be well-controlled so that household needs are optimally met.
4. Sadaqah, Almsgiving is one of the most important forms of charity in Islam; even giving alms to one's own family is considered to have a higher reward than giving alms to others. The maintenance given by a husband to his wife, children and immediate family is included in the highest category of charity because it includes obligations and strengthens ties of kinship.

### **The Urgency of Maintaining Household Harmony to Prevent Divorce in Central Kalimantan Province**

Maintaining harmony in household life is a fundamental element that plays a crucial role in improving the well-being and happiness of each family member (Farichatul Azkiyah, 2023). A harmonious family environment is the primary foundation for creating emotional stability (Sugitanata, 2020). In an environment filled with love and support, each family member has the space to develop self-confidence and a sense of security, which are essential for facing challenges outside the family environment (Hidayani, 2022). Children who grow up in harmonious families tend to exhibit more positive behavior and have more developed social skills (Wati, 2020). Family harmony also provides examples of healthy relationship patterns, which they will later implement in adulthood (Tarigan, 2020). Conversely, discord and tension within the family can have a negative impact on both mental and physical health (Nurfaizah, 2023). Prolonged stress has the potential to trigger disorders such as depression and anxiety, and can even develop into physical health problems like hypertension.

Family harmony facilitates the formation of deeper and more meaningful relationships, creating close bonds between spouses and between parents and children, which are vital for long-term support. These strong bonds serve as the primary foundation for sustainable support over the long term. In a harmonious family environment, each member has the opportunity to learn how to resolve conflict wisely and productively. This process instills the values of effective communication, empathy, and a willingness to compromise. Furthermore, a harmonious family atmosphere creates a conducive space for collective learning and growth. This harmony also provides a robust social and emotional support system, especially when the family is faced with various life issues and challenges (Sugitanat, 2022).

A harmonious atmosphere at home helps create balance in daily life, allowing family members to focus more on other aspects of life such as careers, education, and hobbies. Happy moments and togetherness within the family create lifelong memories, building a strong foundation for lasting family relationships. Harmonious families also serve as role models in the community, demonstrating the importance of healthy interpersonal relationships and their contribution to a more peaceful and harmonious society. Therefore, maintaining harmony within the family benefits not only the individual and the family itself, but also society at large. Therefore, it can be concluded that maintaining harmony within the household can prevent conflict and divorce in Central Kalimantan Province, thus significantly reducing the divorce rate. Household harmony is widely recognized as one of the fundamental pillars of family stability and social well-being. A harmonious family environment fosters emotional security, mutual respect, effective communication, and cooperation among family members. These elements contribute significantly to marital satisfaction and the long-term sustainability of marriage. In contemporary society, however, families face various challenges, including economic pressures, changing social values, work-related stress, and interpersonal conflicts, all of which may threaten marital stability. Consequently,

maintaining household harmony has become increasingly important as a preventive measure against divorce and family disintegration.

In the context of Central Kalimantan Province, the urgency of preserving household harmony is particularly relevant due to the increasing complexity of social and economic conditions affecting families. Rapid socioeconomic transformations, urbanization, rising living costs, and fluctuating employment opportunities have created new pressures on married couples. These challenges often influence family dynamics by increasing stress levels and reducing the quality of communication between spouses. When such pressures remain unresolved, they may contribute to marital dissatisfaction, frequent conflicts, and ultimately divorce. Therefore, strengthening household harmony is essential not only for individual family welfare but also for maintaining social stability within the broader community. Household harmony is characterized by the presence of mutual understanding, emotional support, trust, commitment, and constructive communication between spouses. Families that maintain harmonious relationships are generally better equipped to cope with external challenges and internal disagreements. Effective communication allows couples to discuss problems openly, negotiate differences, and develop mutually acceptable solutions. Conversely, poor communication often leads to misunderstandings, resentment, and emotional distance, which can gradually weaken marital bonds. As a result, the ability of spouses to maintain healthy interpersonal relationships plays a crucial role in preventing conflict escalation and preserving marital stability.

One of the most significant threats to household harmony is economic stress. Financial difficulties frequently emerge as a major source of conflict in marriage, particularly when families struggle to meet basic needs or manage limited resources. Economic pressure can generate frustration, anxiety, and tension among spouses, increasing the likelihood of disputes over financial responsibilities and household expenditures. In Central Kalimantan, where economic conditions may vary considerably between urban and rural areas, financial instability remains a critical issue affecting

family resilience. Families that possess strong communication skills and sound financial management practices are generally more capable of overcoming such challenges without allowing economic difficulties to damage their relationships.

In addition to economic factors, social and cultural changes have also influenced family relationships in Central Kalimantan. The increasing use of digital technology, changing gender roles, and shifting expectations regarding marriage have transformed the way couples interact and manage family responsibilities. While these developments may create new opportunities for personal and family growth, they can also generate misunderstandings and conflicts if not accompanied by effective adaptation and communication. Maintaining household harmony therefore requires continuous efforts to strengthen mutual understanding, respect individual differences, and uphold shared family values amid changing social circumstances. From a psychological perspective, harmonious family relationships contribute significantly to emotional well-being and mental health. Individuals who experience supportive and stable family environments are more likely to develop positive coping mechanisms, higher self-esteem, and greater life satisfaction. Children raised in harmonious households also tend to exhibit better emotional adjustment, social competence, and academic performance. Conversely, persistent marital conflict and family instability may negatively affect the psychological development of family members and increase the risk of adverse social outcomes. Thus, preserving household harmony generates benefits that extend beyond the marital relationship itself and contribute to broader societal welfare.

From an Islamic perspective, maintaining household harmony is closely associated with the concept of *sakinah*, *mawaddah*, and *rahmah*, which represent tranquility, affection, and compassion within marriage. Islam emphasizes the importance of mutual respect, responsibility, patience, and consultation (*shura*) in family life. Marriage is viewed not merely as a legal contract but as a sacred institution intended to promote individual well-being and social stability. Consequently, efforts to strengthen family harmony through effective communication, conflict resolution,

financial responsibility, and spiritual development are consistent with the objectives of *Maqasid al-Shariah*, particularly the protection of family continuity (*hifz al-nasl*) and social welfare (*maslahah*).

The increasing incidence of divorce in many regions of Indonesia highlights the need for preventive strategies that focus on strengthening family resilience rather than solely addressing conflicts after they occur. Family education programs, premarital counseling, financial literacy initiatives, and community-based support systems can play important roles in promoting harmonious relationships and reducing divorce risks. In Central Kalimantan Province, such interventions may be particularly beneficial in helping families adapt to economic and social changes while preserving strong marital relationships. In conclusion, maintaining household harmony is an urgent necessity for preventing divorce and strengthening family resilience in Central Kalimantan Province. Economic pressures, social transformations, and interpersonal challenges continue to test the stability of many marriages, making harmonious relationships increasingly important. Through effective communication, mutual support, sound financial management, and adherence to positive family values, couples can enhance their ability to overcome challenges and sustain long-term marital satisfaction. Ultimately, the preservation of household harmony contributes not only to the well-being of individual families but also to the social and economic development of the wider community.

### **Family Financial Literacy in the Context of Divorce Prevention**

Marriage in Islam is not only viewed as a sacred bond between two people, but also as a social contract that governs the rights and obligations of each party. In the context of modern life, the dynamics of marriage have undergone significant transformations influenced by technological developments, changes in social structures, and the evolution of economic patterns. Young Muslim couples today face different challenges than previous generations, particularly in meeting household economic needs. The era of globalization and modernization has changed society's perspective on

a decent standard of living. Needs once considered luxuries have now become essential necessities in daily life. Smartphones, internet access, online transportation, and various other modern facilities have become integral parts of young couples' lifestyles. This change requires an adjustment in understanding the concept of livelihood, extending beyond basic needs such as food, clothing, and shelter. The complexity of modern life also creates higher expectations for the quality of life within the household. Young couples desire not only physical needs but also psychological, social, and spiritual needs. This creates greater economic pressure on the husband as the primary provider of the family's income, while also creating the potential for conflict when these expectations cannot be met.

Data from the Central Kalimantan Provincial Religious Court shows that economic problems, including the inability to provide for a living, are a major contributing factor to divorce in the province. This trend has shown a consistent increase over the past decade, with divorce rates rising annually. This phenomenon is not limited to urban communities but also extends to regions with diverse economic characteristics. The complexity of economic problems in modern households extends beyond the inability to meet basic needs, but also includes a mismatch between expectations and financial reality. Young couples often experience social pressure to maintain a certain image and social status, which ultimately burdens the family's financial situation. When this pressure is not managed effectively, marital conflict becomes inevitable. External factors such as macroeconomic conditions, inflation, and job market instability also contribute to the rise in divorce cases due to economic issues. Young couples just starting out in marriage often lack sufficient financial stability to withstand external economic shocks, making them the most vulnerable group to the impact of changing economic conditions.

The Central Kalimantan Provincial Religious Court plays a strategic role in resolving disputes over alimony and divorce cases motivated by economic issues. As the institution authorized to handle Muslim family cases, the Central Kalimantan

Provincial Religious Court faces the challenge of interpreting Islamic law within the increasingly complex context of modern life. Religious judges are required to possess a comprehensive understanding not only of Islamic law but also of the socio-economic dynamics of contemporary society. Judicial practice in handling alimony cases shows variation in approaches and decisions. Factors such as judges' educational backgrounds, interpretations of sharia principles, and understanding of local socio-economic conditions influence the decision-making process. This creates inconsistencies in the application of the law, which can ultimately affect the parties' sense of justice. Mediation and counseling efforts conducted by Religious Courts are also important aspects in resolving alimony disputes. A restorative approach that prioritizes reconciliation and family strengthening has begun to be implemented as an alternative to adversarial approaches that tend to exacerbate conflict. However, the effectiveness of this approach still requires further evaluation and development to provide optimal solutions for couples experiencing alimony disputes.

Family financial literacy has become an increasingly important factor in maintaining household stability and preventing marital dissolution. Financial literacy refers to the knowledge, skills, attitudes, and behaviors required to make informed and effective financial decisions. Within the family context, financial literacy enables couples to manage income, control expenditures, plan for future needs, handle debt responsibly, and prepare for unexpected financial challenges. As economic pressures continue to intensify due to rising living costs, employment uncertainties, and changing economic conditions, the ability of families to manage their finances effectively has become essential for sustaining marital harmony and long-term family well-being.

Financial problems are consistently identified as one of the leading causes of marital conflict and divorce across various societies. Disagreements regarding spending habits, debt management, savings priorities, and financial responsibilities often generate tension between spouses. When financial difficulties persist, they can contribute to emotional distress, reduced trust, and deteriorating communication within the

household. Couples who lack adequate financial knowledge may struggle to allocate resources efficiently, resulting in recurring disputes and increased dissatisfaction in their marital relationship. Consequently, financial literacy serves not only as an economic competence but also as a critical life skill that supports relationship stability and conflict prevention.

The relationship between financial literacy and divorce prevention can be understood through the role of financial management in reducing economic stress. Families with higher levels of financial literacy are generally better equipped to create budgets, establish financial goals, maintain emergency savings, and make informed investment decisions. These practices enhance financial security and reduce uncertainty, thereby minimizing one of the major sources of marital tension. Effective financial management also promotes transparency and accountability between spouses, encouraging open discussions about financial expectations and shared responsibilities. Such communication strengthens mutual trust and reduces the likelihood of misunderstandings that may escalate into serious conflicts.

Financial literacy further contributes to the development of healthy financial behaviors within the household. Couples who possess adequate financial knowledge are more likely to engage in long-term financial planning, avoid excessive debt, and adopt prudent consumption patterns. These behaviors foster economic resilience, enabling families to cope more effectively with unexpected events such as job loss, medical emergencies, or economic downturns. By enhancing a family's capacity to withstand financial shocks, financial literacy reduces vulnerability to crises that might otherwise place significant strain on marital relationships. From a psychological perspective, financial literacy can improve individual and family well-being by reducing financial anxiety and promoting a sense of control over economic circumstances. Financial uncertainty often generates stress, frustration, and feelings of insecurity, which may negatively affect interpersonal relationships. When individuals understand how to manage their finances effectively, they tend to experience greater confidence in their

ability to meet family needs and achieve future goals. This sense of financial self-efficacy contributes to emotional stability and supports healthier interactions between spouses, thereby strengthening marital satisfaction.

The importance of family financial literacy is particularly evident in households facing economic pressure and income instability. In many developing regions, fluctuations in income and limited access to financial education create significant challenges for families. Under such circumstances, financial literacy serves as a protective factor that helps households allocate resources efficiently and prioritize essential expenditures. Families that possess strong financial management skills are more capable of adapting to changing economic conditions without allowing financial difficulties to undermine family cohesion. Therefore, financial literacy functions as an important mechanism for enhancing family resilience and reducing the risk of divorce. In the context of Islamic economics, financial literacy is closely aligned with the principles of responsible wealth management and the objectives of *Maqasid al-Shariah*. Islam encourages individuals to manage resources wisely, avoid extravagance, fulfill financial obligations, and ensure the welfare of family members. Sound financial management contributes to the protection of wealth (*hifz al-mal*), family continuity (*hifz al-nasl*), and overall social welfare (*maslahah*). Consequently, improving financial literacy among families can be viewed as both an economic necessity and a moral responsibility that supports the preservation of harmonious family relationships.

Moreover, family financial literacy extends beyond technical financial knowledge to include attitudes and values that promote cooperation and shared decision-making. Couples who regularly discuss financial matters and jointly establish financial goals tend to develop stronger communication patterns and greater mutual understanding. Such collaborative financial practices encourage a sense of partnership and collective responsibility, which are fundamental elements of a healthy marriage. Through effective communication and financial planning, spouses can address potential sources of conflict before they escalate into more serious marital problems. In conclusion, family financial

literacy plays a crucial role in divorce prevention by reducing financial stress, improving financial management practices, enhancing communication between spouses, and strengthening family resilience. As financial challenges continue to affect households worldwide, promoting financial literacy should be considered an important strategy for supporting marital stability and family well-being. By equipping individuals and families with the knowledge and skills necessary to manage financial resources effectively, financial literacy contributes not only to economic security but also to the preservation of harmonious and sustainable family relationships.

### **Mismatch Between Expectations and Financial Reality**

One of the main factors causing alimony conflicts among married couples is a significant gap between expectations regarding the desired standard of living and the reality of their financial capabilities. Research shows that many couples begin their marriage with unrealistic expectations, shaped by the influence of social media, social pressure, and a lack of financial education before marriage. High expectations for quality of life, without an adequate understanding of the financial challenges in the household, are often the main trigger for conflicts over income. The husband's economic inability to fulfill his maintenance obligations. In the context of young couples, the husband's economic inability is often the main cause of divorce. Young age is usually synonymous with unstable employment or income. Many husbands marry while still in college or in the early stages of their careers, resulting in uncertain income. When a husband is unable to provide adequate and sustainable maintenance, the wife feels neglected physically. Maintenance in Islam does not only mean food and drink, but also includes shelter, clothing, and the wife's basic needs. If the husband does not fulfill this function, then from a fiqh perspective, the wife's right to file for divorce is permitted as stipulated in Article 84 of the Compilation of Islamic Law.

However, the context of Islamic law assesses not only results but also effort. If a husband puts in maximum effort at work and encounters objective obstacles, the wife is

encouraged to be patient. Thus, economic factors cannot stand alone without considering the state of the relationship and the couple's intentions. When there is a lack of honesty, transparency, and cooperation in dealing with financial matters, a household is prone to divorce. This discrepancy is further exacerbated by a consumerist culture that encourages a hedonistic lifestyle and tends to ignore the principles of simplicity taught in Islam. Young couples often become trapped in unhealthy social competition, feeling the need to maintain a certain social status even though it is beyond their financial means. This situation creates ongoing psychological stress and can ultimately undermine marital harmony.

The psychological impact of a mismatch between expectations and financial reality cannot be ignored. Prolonged financial stress can affect a couple's mental health and the quality of their relationship. Feelings of failure to fulfill their obligations as a husband or a wife's dissatisfaction with the family's financial situation can create a negative cycle that is difficult to break. Therefore, managing expectations and effectively communicating about financial realities are key to preventing conflict over income. So according to researchers, earning a living is the husband's obligation, but if the wife wants to work and earn a living together, this is highly recommended because the income of the husband and wife who work will be more optimal and can help cover household needs, so that if household needs are met properly, it will reduce conflict in the household and indirectly will reduce the divorce rate in Central Kalimantan Province.

### **Economic Pressure and Income Instability**

Unstable macroeconomic conditions and increasingly fierce competition in the job market create significant economic pressures for young couples. Income instability, especially for those working in the informal sector or holding precarious jobs, is a source of ongoing stress in the household. Unpredictable income fluctuations make family financial planning extremely difficult and often cause tension between husband

and wife. A lack of financial literacy and adequate financial planning also exacerbates the impact of income instability. Many young couples lack emergency funds or adequate insurance to cope with unexpected financial situations. When faced with a decrease in income or unexpected expenses, they often lack effective coping strategies, which can ultimately lead to conflict within the household. Pressure from extended family and the social environment also exacerbates the impact of economic pressures. Expectations from parents, siblings, and the surrounding community regarding the financial capabilities of young couples are often unrealistic and do not take into account actual economic conditions. This creates additional burdens, not only financial but also psychological, which can affect the dynamics of marital relationships and household stability.

Economic pressure and income instability have become increasingly important issues in contemporary family and economic studies. Rapid economic changes, rising living costs, labor market uncertainties, and recurring financial crises have exposed many households to persistent financial vulnerability. Economic pressure refers to the difficulties experienced by individuals or families when available financial resources are insufficient to meet basic needs and financial obligations. This condition is not merely associated with low income levels but also with the inability to maintain an acceptable standard of living and fulfill household responsibilities. Meanwhile, income instability describes fluctuations in household earnings over time, creating uncertainty in financial planning and limiting families' ability to manage expenditures effectively.

Economic pressure often manifests through various indicators, including difficulties in meeting daily necessities, inability to pay bills and debts on time, declining purchasing power, and restricted access to education and healthcare services. These challenges create a sense of financial insecurity that can adversely affect household well-being. According to Conger et al. (1994), economic pressure is closely linked to subjective perceptions of financial hardship, suggesting that families may experience significant stress even when objective income levels remain relatively stable.

Consequently, the psychological burden generated by financial difficulties can be as detrimental as the economic constraints themselves.

Income instability has emerged as a defining characteristic of modern labor markets, particularly among workers in informal sectors, self-employed individuals, small business owners, farmers, fishermen, and freelance workers. Household income may fluctuate due to seasonal employment patterns, changing market demands, economic downturns, inflation, or unexpected crises. Morduch and Schneider (2017) argue that income volatility often poses greater challenges than low income because unpredictable earnings undermine families' ability to budget, save, invest, and prepare for future uncertainties. As a result, households frequently struggle to maintain financial resilience in the face of economic shocks. The consequences of economic pressure and income instability extend beyond financial hardship and significantly affect family functioning. Financial stress is widely recognized as one of the primary sources of psychological distress within households. Persistent concerns about meeting financial obligations can increase anxiety, depression, and emotional exhaustion among family members. The Family Stress Model developed by Conger and colleagues explains that economic difficulties often contribute to interpersonal tensions, reducing marital satisfaction and increasing the likelihood of conflict between spouses. Over time, unresolved financial stress may weaken family cohesion and, in severe cases, contribute to marital dissolution.

Furthermore, economic pressure can negatively influence investments in human capital. Families experiencing financial constraints may reduce expenditures on education, healthcare, and skill development to prioritize immediate survival needs. Such decisions can have long-term implications for children's educational attainment, health outcomes, and future economic opportunities. Consequently, income instability not only affects current household welfare but also perpetuates intergenerational cycles of vulnerability and poverty. From the perspective of family resilience, stable and adequate income plays a crucial role in enabling households to adapt to social and

economic challenges. Families with reliable financial resources are generally better equipped to cope with unexpected events, maintain harmonious relationships, and achieve long-term well-being. Conversely, prolonged economic pressure can erode adaptive capacities and increase susceptibility to social, emotional, and relational problems. Therefore, understanding the relationship between economic pressure, income instability, and family outcomes is essential for developing effective policies and interventions aimed at strengthening household resilience.

In the context of Islamic economics, economic stability is closely associated with the objectives of Maqasid al-Shariah, particularly the protection of wealth (*hifz al-mal*), life (*hifz al-nafs*), and family lineage (*hifz al-nasl*). Islamic teachings encourage responsible financial management, moderation in consumption, productive economic activities, and the establishment of financial safeguards against uncertainty. Instruments such as zakat, sadaqah, waqf, and Islamic microfinance can serve as social protection mechanisms that help vulnerable households mitigate economic pressure and improve financial stability. Therefore, strengthening financial literacy and promoting sound financial management practices are essential strategies for reducing the adverse effects of income instability and enhancing family resilience in both economic and social dimensions.

### **Mediation and Counseling as Alternative Conflict Resolution**

The Central Kalimantan Religious Court has begun developing a mediation and counseling approach as an alternative to conventional adversarial court proceedings. This approach is based on the philosophy that domestic conflict over income is better resolved through reconciliation and mutual understanding rather than through win-lose decisions. Mediation provides a space for both parties to communicate their needs, limitations, and expectations in an atmosphere more conducive to constructive dialogue. The mediation process in alimony cases typically involves an in-depth exploration of the root causes of the conflict, which often extend beyond financial issues to include

communication issues, unrealistic expectations, and differing values regarding family finances. A trained mediator can help couples identify and address the underlying factors of the conflict, enabling a more comprehensive and sustainable solution. The effectiveness of mediation in resolving alimony disputes is specifically regulated in Supreme Court Regulation (PERMA) No. 1 of 2016 concerning Mediation Procedures in Court, which requires every civil case filed in court to first undergo mediation.

In the context of alimony cases, the implementation of Article 4 of this PERMA has shown significant results, with data indicating that approximately 60-70% of successfully mediated cases do not proceed to trial. The mediation process provides a conducive space for dialogue, based on Article 7 of PERMA, which emphasizes the principle of confidentiality, allowing couples to explore creative solutions such as arranging alimony payments in stages, dividing family economic responsibilities, or determining alimony based on the actual financial capabilities of the breadwinner. The success of mediation is also supported by the implementation of Article 27 of the Supreme Court Regulation (PERMA), which allows mediators to bring in experts or resource persons who can help the parties understand the financial and psychological aspects of alimony disputes.

However, the effectiveness of mediation faces systemic obstacles related to limited resources and mediator competency, as reflected in the implementation of Article 13 of PERMA, which requires mediators to hold mediation certification. The reality on the ground shows that many religious courts do not yet have certified mediators specifically handling family cases, so mediation processes are often conducted by judges who do not have a specific background in family counseling or financial management. Furthermore, Article 24 of the Supreme Court Regulation, which limits mediation to a maximum of 30 days, is often inadequate to resolve complex and long-standing alimony disputes. Cultural and social factors also influence the effectiveness of mediation, as the social stigma surrounding divorce and pressure from

extended family often lead parties to focus less on finding constructive solutions and more on defending themselves or justifying their decisions.

Mediation and counseling have emerged as important alternative approaches to conflict resolution, particularly in family, marital, and community disputes. Unlike adversarial legal proceedings that often produce winners and losers, mediation and counseling emphasize dialogue, mutual understanding, and collaborative problem-solving. These approaches seek to address not only the visible aspects of conflict but also the underlying emotional, psychological, and social factors that contribute to disputes. As a result, mediation and counseling are increasingly recognized as effective mechanisms for preserving relationships, reducing hostility, and promoting long-term conflict management. Mediation is a voluntary and structured process in which a neutral third party assists disputing individuals in reaching a mutually acceptable agreement. The mediator does not impose a decision but facilitates communication, clarifies misunderstandings, and encourages constructive negotiation between the parties involved. Through this process, individuals are given the opportunity to express their concerns, interests, and expectations in a safe and respectful environment. The primary objective of mediation is not merely to settle disputes but to empower parties to develop sustainable solutions that accommodate the interests of all stakeholders. Consequently, mediation often produces outcomes that are more satisfactory and durable than decisions imposed through litigation.

Counseling, on the other hand, focuses on addressing the emotional and behavioral dimensions of conflict. In many family disputes, especially marital conflicts, the root causes often involve ineffective communication, unmet emotional needs, financial stress, or differences in values and expectations. Professional counseling helps individuals and couples identify these underlying issues, develop healthier communication patterns, and strengthen their capacity to manage disagreements constructively. By fostering self-awareness and emotional regulation, counseling

enables disputing parties to better understand both their own perspectives and those of others, thereby reducing the likelihood of recurring conflicts.

In the context of family relationships, mediation and counseling play a significant role in preventing conflict escalation and promoting family stability. Research indicates that unresolved conflicts can negatively affect marital satisfaction, parenting quality, and overall family well-being. When disagreements are managed through mediation and counseling, families are more likely to maintain positive relationships and achieve mutually beneficial outcomes. These approaches are particularly valuable in addressing disputes related to financial management, child-rearing practices, inheritance issues, and marital disagreements, where preserving long-term relationships is often more important than achieving a one-sided victory. The effectiveness of mediation and counseling is closely linked to their ability to encourage open communication and mutual respect. Many conflicts persist because individuals become trapped in cycles of blame, defensiveness, and misunderstanding. Mediation creates a structured environment where parties can engage in constructive dialogue, while counseling provides psychological support to help individuals process emotions and develop conflict-resolution skills. Together, these approaches contribute to the development of trust, empathy, and cooperation, which are essential elements for sustainable peace and reconciliation.

From an Islamic perspective, mediation and counseling are consistent with the principles of *islah* (reconciliation) and *sulh* (amicable settlement), which emphasize peaceful conflict resolution and the restoration of social harmony. The Qur'an encourages believers to seek reconciliation when disputes arise and highlights the importance of justice, forgiveness, and mutual understanding in resolving conflicts. Islamic teachings regard family unity and social cohesion as fundamental objectives that should be protected whenever possible. Therefore, mediation and counseling can serve as practical instruments for implementing these values by facilitating dialogue, reducing hostility, and promoting equitable solutions among disputing parties. Furthermore, mediation and counseling offer several advantages compared to formal court

proceedings. They are generally less costly, less time-consuming, and more flexible in accommodating the unique circumstances of each case. Because these processes prioritize cooperation rather than confrontation, they can minimize emotional distress and preserve important interpersonal relationships. In family disputes, where emotional bonds and future interactions remain significant, alternative conflict resolution methods often provide a more appropriate and humane approach than adversarial litigation.

In conclusion, mediation and counseling represent valuable alternative conflict resolution mechanisms that address both the practical and emotional dimensions of disputes. By promoting communication, understanding, and collaborative problem-solving, these approaches contribute to stronger relationships, enhanced family resilience, and greater social harmony. Their relevance is particularly significant in family and marital contexts, where maintaining long-term relationships and achieving sustainable reconciliation are essential goals. As societies continue to face increasingly complex interpersonal challenges, mediation and counseling are likely to remain indispensable tools for fostering peaceful and constructive conflict resolution.

#### **D. Conclusion**

Financial management encompasses all activities related to obtaining, using, and managing funds to achieve overall family goals. Family financial management encompasses four indicators: debt repayment obligations, basic needs, desires/social needs, and almsgiving. A harmonious atmosphere at home helps create balance in daily life, allowing family members to focus more on other aspects of life, such as careers, education, and hobbies. Happy moments and togetherness within the family create lifelong memories, building a strong foundation for lasting family relationships. Harmony within the household can prevent conflict and divorce in Central Kalimantan Province, thus significantly reducing the divorce rate.

The Central Kalimantan Provincial Religious Court plays a strategic role in resolving financial disputes and divorce cases. As the institution authorized to handle

Muslim family matters, the Central Kalimantan Provincial Religious Court faces the challenge of interpreting Islamic law within the increasingly complex context of modern life. Young couples often experience social pressure to maintain a certain image and social status, which ultimately burdens the family's financial situation. When this pressure is not managed effectively, domestic conflict becomes inevitable. External factors such as macroeconomic conditions, inflation, and job market instability also contribute to the increase in divorce cases due to economic problems.

#### **E. Bibliography**

- Alexander, R., & Pamungkas, A. S. (2019). Pengaruh pengetahuan keuangan, lokus pengendalian dan pendapatan terhadap perilaku keuangan. *Jurnal Manajerial dan Kewirausahaan*, 1(1). <https://doi.org/10.24912/jmk.v1i1.2798>
- Chotimah, C., & Rohayati, S. (n.d.). *Pengaruh pendidikan keuangan di keluarga, sosial ekonomi orang tua, pengetahuan keuangan, kecerdasan spiritual, dan teman sebaya terhadap manajemen keuangan pribadi mahasiswa S1 Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya*.
- Danes, S. M., & Haberman, H. R. (n.d.). *Teen financial knowledge, self-efficacy, and behavior: A gendered view*.
- Fadillah, M. (2017). *Fakultas Ekonomi dan Bisnis Program Studi Manajemen Universitas Medan Area 202*.
- Farichatul Azkiyah. (2022). Upaya membangun keluarga sakinah bagi pasangan hidup berbeda kota tempat tinggal perspektif sosiologi hukum Islam. *Asy-Syari'ah: Jurnal Hukum Islam*, 8(2), 14–29. <https://doi.org/10.55210/assyariah.v8i2.783>
- Hardiyanti, S. (2022). Pengaruh literasi keuangan dan gaya hidup terhadap perilaku keuangan karyawan pertambangan batu bara di Kabupaten Sarolangun (PT. Mandiangin Bara Sinergi). *Jurnal Manajemen Terapan dan Keuangan*, 10(02), 281–292. <https://doi.org/10.22437/jmk.v10i02.13162>
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh financial attitude, financial knowledge, parental income terhadap financial management behavior. *Jurnal Manajemen Teori dan Terapan*, 9(3). <https://doi.org/10.20473/jmtt.v9i3.3077>

- Hidayani, A. N. (n.d.). *Kesejahteraan psikologi keluarga S dan H yang menjalani hidup berbeda kota tempat tinggal terhadap konsep sakinah dalam rumah tangga.*
- Hilgert, M. A., & Hogarth, J. M. (n.d.). *Household financial management: The connection between knowledge and behavior.*
- Islam, A. F., & Sugitanata, A. (2023). Tantangan jarak geografis dalam keluarga (Dinamika hubungan dan upaya membangun keluarga sakinah di kota yang berbeda). *The Indonesian Journal of Islamic Law and Civil Law*, 4(1), 109–123. <https://doi.org/10.51675/jaksya.v4i1.621>
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- OECD. (2020). *OECD/INFE 2020 international survey of adult financial literacy.* OECD Publishing. <https://doi.org/10.1787/145f5607-en>
- Pradopo, L. R. (n.d.). *Edukasi pemasaran online menggunakan media sosial pada UMKM di Kecamatan Cempaka Putih, Jakarta Pusat.*
- Pramono, A. (2026). Tren kasus perceraian di Kalteng meningkat sepanjang 2025, 3.454 istri gugat cerai suami, berikut alasannya. *Kalteng Pos*. Retrieved March 1, 2026, from <https://kaltengpos.jawapos.com/palangka-rama/2627142955/tren-kasus-perceraian-di-kalteng-meningkat-sepanjang-2025-3454-istri-gugat-cerai-suami-berikut-alasannya>
- Suci, Y. R. (2017). *Perkembangan UMKM (Usaha Mikro Kecil dan Menengah) di Indonesia.* *Jurnal Ilmiah Cano Ekonomos*, 6(1).
- Sugitanata, A. (2020). Manajemen membangun keluarga sakinah yang hidup berbeda kota tempat tinggal. *Maddika: Journal of Islamic Family Law*, 1(2), 1–10. <https://doi.org/10.24256/maddika.v1i2.1745>
- Suparta, I. M. (2025). *Peningkatan literasi keuangan masyarakat melalui edukasi perencanaan keuangan keluarga di era digital.*
- Sutarti, S., Mulyana, M., Hermawan, Y., Fahsany, D. H., Herawati, H., & Nurjanah, Y. (2024). Peran pendampingan perguruan tinggi dalam keberlanjutan UMKM: Studi kasus pada UPPKS Matahari Kabupaten Bogor. *Jurnal Abdimas Dedikasi Kesatuan*, 5(2), 167–176. <https://doi.org/10.37641/jadkes.v5i2.2766>

Tarigan, Y. A., Gusfira, A., & Hasibuan, R. R. A. (2025). *Peran aktif Generasi Z dalam inovasi dan pemasaran digital UMKM di era teknologi.*

Wati, R. (2020). Perkembangan sosial emosional anak usia dasar di lingkungan keluarga. *PALAPA*, 8(2), 369–382. <https://doi.org/10.36088/palapa.v8i2.910>