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## The Concept of Qanaah as a Coping Strategy in Islamic Guidance and Counseling for Family Economic Stress

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### Abstract

This study aims to analyze the concept of qana'ah as a coping strategy within Islamic guidance and counseling in addressing family financial stress. This research employs a qualitative descriptive approach utilizing a literature review method. The subjects of this study comprise scientific literature published between 2021 and 2026. Data collection techniques involve evaluating theories and research findings, alongside analyzing various publications relevant to the research problem. The findings indicate that qana'ah is classified as a form of emotion-focused coping that effectively supports individuals in managing emotional distress by fostering emotional stability, reinforcing the meaning of life, and enhancing gratitude. The integration of qana'ah values into the Islamic guidance and counseling process can be implemented through bibliotherapy and reframing techniques, which serve as a form of spiritual-based cognitive restructuring. The novelty of this study lies in the integration of qana'ah as a coping strategy to resolve family financial stress, an area that remains minimally explored in previous literature. Consequently, these implications suggest that Islamic guidance and counseling professionals can develop more holistic interventions by blending psychological approaches with spiritual values. This synthesis aims to enhance inner emotional strength and psychological well-being among families experiencing financial hardship.

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## **Introduction**

The family is generally considered the most vital social unit within the societal structure, as it serves as the primary environment for meeting basic needs and shaping individual well-being. It is viewed as a cohesive entity responsible for the welfare of its members, as emphasized by the statement that “the entire household as a unit is responsible for maintaining the well-being of its members” (Hamzani, 2024). In this regard, the family functions not only as a private institution but also as a social system that connects individuals to the broader social structure. Furthermore, when a family experiences disruptions such as homelessness, the impact can extend to disconnecting individuals from the social system, wherein 'homeless families can become disconnected from the social system' (Broadbent et al., 2023).

The role of the family in enhancing individual well-being is multidimensional, encompassing various dimensions such as economic, social, and health aspects. Family well-being heavily depends on resource availability, being influenced not only by income but also by various resources possessed by the household (Sano et al., 2021). Internal factors within the family also play a crucial role, as revealed in the assertion that “family structure and dynamics affect an individual's health and well-being” (Lee et al., 2022). Consequently, the family can be regarded as a system that directly shapes a person's state of well-being, both through material assistance and social relationships. An imbalance in any of these aspects can trigger a cascading effect across various domains, ultimately affecting an individual's overall quality of life.

In the wake of modern advancements, families confront increasingly complex and diverse economic pressures. This pressure typically arises from the disparity between an individual's income and growing living necessities. The cost-of-living crisis has emerged as a primary factor driving the decline in mental health, as noted by Brewer et al. (2023), who stated that the “cost-of-living crisis drives a decline in mental health.” This indicates that financial stress affects not only an individual's material conditions but also their psychological well-being. Moreover, the escalating costs of basic necessities such as energy and food force families to make difficult choices (Meadows et al., 2024).

An individual's capacity to manage pressure is a paramount factor in maintaining family harmony. A harmonious family is fundamentally built upon harmony, empathetic communication, and mutual understanding (Purdani et al., 2026). Various forms of domestic issues frequently occur due to an individual's weakness in self-understanding, emotional regulation, and constructively interpreting life experiences (Goleman, 1995) as cited in Susanto & Yuliantika (2025). In the context of family financial stress, for instance, minimal income, significantly increasing demands, and the need for financial recovery become core stressors that occur directly and often cannot be resolved quickly (Zahrani, 2025). Therefore, adaptive strategies are required by individuals to confront various problems, specifically family financial stress, through coping strategies.

Coping strategies can be defined as an individual's cognitive and behavioral efforts to minimize the adverse effects of stress based on internal or external demands deemed to exceed their capacity (Pramudya, 2026). Coping can be classified into two types: problem-focused coping, which is oriented toward problem-solving, and emotion-focused coping, which focuses on managing emotional responses to the problem (Lazarus & Folkman, 1984) as cited in (Siregar & Hamzah, 2025). In relation to family financial stress

situations that cannot be fully controlled, an emotion-focused coping approach is a relevant strategy for maintaining emotional stability.

Emotion-focused coping is deemed effective in handling family financial stress situations. This strategy is useful for alleviating emotions arising from difficult situations, especially when the problems are challenging to alter (Emiyani & Saputra, 2025). Emotion-focused coping strategies can also help individuals improve their capacity to handle problems, enabling them to bounce back from crises and life hardships (Indriani & Asrila, 2025).

From an Islamic perspective, there are various values and concepts that can serve as a foundation for addressing life challenges, particularly family financial stress. One concept related to emotional management is qana'ah. Qana'ah is an attitude of contentment, acceptance, and satisfaction with what one possesses after exerting optimal effort, while distancing oneself from dissatisfaction in receiving blessings from Allah (Meldi et al., 2025).

Several previous studies on the potential of qana'ah as a foundation in Islamic Guidance and Counseling have been conducted. The first study by Khusumadewi et al. (2025) conducted a quasi-experimental research on qana'ah as a coping strategy through group counseling in an Islamic boarding school (pesantren) environment. The results showed a 79% increase in students' psychological well-being with a statistical value of ( $t = -5.767$ ;  $p < 0.001$ ), indicating that this improvement was scientifically proven rather than coincidental. The second study regarding the implementation of Islamic Guidance and Counseling put forward by (Haryati et al., 2022) through a case study of two counselors experienced in conducting Islamic Guidance and Counseling to address domestic violence issues. The results indicated that Islamic Guidance and Counseling can be successfully applied to handle family issues by considering a three-step procedure: 1) approaching personally without bias or blaming the client, 2) guiding the client in finding meaning in life and calming themselves according to the Quran and Sunnah, and 3) providing continuous assistance for trauma recovery and decision-making. However, when reviewed specifically regarding the concept of qana'ah as a coping strategy within the context of Islamic guidance and counseling for family financial stress, research remains relatively limited. Therefore, a study is needed to understand how qana'ah can be utilized as an effective coping strategy in handling family financial stress contexts.

Based on the background studied, this research aims to analyze the role of qana'ah as a coping strategy in Islamic guidance and counseling when facing family financial stress. The expectation of this study is to provide practical contributions for counselors in developing more innovative strategies by integrating spiritual values through psychological approaches to offer solutions and support to counselees facing family financial stress. Without the foundation of qana'ah as a coping strategy in resolving family financial stress issues within Islamic guidance and counseling, individuals would tend to display negative attitudes, such as comparing themselves to others, which can escalate into more intense family conflicts. Based on the discussed background, the researcher is interested in conducting a study titled 'The Concept of Qanaah as a Coping Strategy in Islamic Guidance and Counseling for Family Economic Stress'.

## Method

This study employs a qualitative descriptive research design utilizing a literature review approach. This method is utilized to examine and interpret data extracted from written sources over the past five years, specifically scientific articles, journals, and other relevant documents. The objective is to collect and synthesize information to construct an in-depth literature review. Therefore, this research focuses on textual analysis and literature review to gain a comprehensive understanding of the research topic under investigation (Ridwan et al., 2021), as cited in (Inayah et al., 2025).

The subjects of this study are library data sources, specifically scientific literature relevant to the research topic. The criteria for the selected literature are as follows: (1) literature in the form of scientific journals, proceedings, and books; (2) publication years ranging from 2021 to 2026; and (3) relevance to the research theme, namely qana'ah as a coping strategy within Islamic guidance and counseling.

Data analysis in this study is conducted through literature review activities, which include data collection, evaluation of theories and research findings, and analysis of various publications related to the research problem. The literature review process is carried out in several stages, namely: (1) data or information collection; (2) evaluation of data, theories, and research findings; and (3) analysis of published materials such as books, scientific articles, and other sources relevant to the research question (Hadi & Afandi, 2021).

## Results

The findings of this study are presented in the form of a data description table regarding the concept of qana'ah as a coping strategy in Islamic guidance and counseling for family financial stress. This descriptive table contains scientific reference sources obtained from articles, journals, and books. The derived data discuss essential aspects related to the relationship of qana'ah as a coping strategy within Islamic guidance and counseling on the psychological well-being of families experiencing financial stress. The findings obtained in this research are categorized into: 1) The Mechanism of Qana'ah as Emotion-Focused Coping, 2) The Integration of Qana'ah Values in the Islamic Guidance and Counseling Process, and 3) The Impact on Family Psychological Well-being. This section may be divided into subheadings. It should provide a concise and precise description of the experimental results, their interpretation, and the experimental conclusions that can be drawn.

*Table 1. Description of Research Data Findings*

| No. | Title                                                                                                                       | Author (s)                 | Research Findings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----|-----------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | Menghadapi Quarter Life Crisis Dengan Tawa: Studi Korelasional Sense Of Humor Dengan Emotion Focused Coping Pada Generasi Z | Indriani dan Asrila (2020) | This journal discusses the role of coping strategies in facing the quarter-life crisis among Generation Z. The authors emphasize Gen Z's tendency to experience emotional anxiety and the ambiguity of their transition to adulthood. Therefore, a sense of humor is required to achieve emotional stability. The findings indicate a positive correlation between sense of humor and emotion-focused coping with a moderate correlation strength ( $r = 0.400; p < 0.01$ ), wherein the higher an individual's sense of humor, the higher their ability to manage stress. Humor in this study is likened to an emotional coping mechanism. |

2. Hubungan antara Strategi Coping dengan Psychological Well-Being pada Generasi Z Pujiati (2024) This journal examines the relationship between coping strategies and psychological well-being among Generation Z, specifically university students aged 18–25 in Yogyakarta. The approach used is quantitative through a survey method and Pearson correlation analysis. The results reveal a strong relationship between coping strategies and psychological well-being ( $r = 0.724$ ) with a contribution of 52.4%, indicating that the better a person's ability to manage stress, the higher the well-being achieved. Theoretically supported by the concept of psychological well-being and coping classification (problem-focused, emotion-focused, and less useful coping), this study suggests the need for spiritual support from an Islamic perspective, such as Quranic verses discussing the tranquility of consciousness.
3. Islamic Spirituality based Self-guidance Model for Managing Stress among Working College Students Olyvia Chairunnisa Dzakra, Umi Umayah, Rinaldi Meidyansyah, Zubaidah, Yasin Adam, Adaobi Jennifer Iloakasia (2025) This journal discusses the role of Islamic spirituality in managing stress among working college students. Employing a qualitative phenomenological approach through in-depth interviews with working students, the findings demonstrate that spiritual activities through practices such as prayer (salah), supplication (du'a), remembrance of Allah (dhikr), and the understanding of reliance on destiny (tawakkul and qadar) play a massive role in reducing stress, increasing inner peace, and strengthening mental resilience in facing academic and work demands. Muslim community support and the application of patience serve as key factors in supporting stress coping. This research comprehensively explains the significant role of guidance and counseling integrated with Islamic spirituality as an alternative approach in counseling sessions.
4. Konseling Islam Dalam Pendidikan Keluarga Deni Putra Ardiyana (2022) This journal reviews the importance of Islamic counseling in family education through a literature review based on theoretical concepts from experts. The primary focus is on the crucial role of Islamic counseling in helping individuals resolve domestic issues and how happiness in this world and the hereafter can be achieved through a strategic approach based on Islamic values. The discussion results indicate that Islamic counseling acts not only as a conflict resolution effort but also as a preventive measure by strengthening the intellect, faith, and the individual's desire to return to their innate nature (fitrah).
5. Evaluating the Effectiveness of the Qanaah-Based Coping Intervention to Improve Psychological Well-Being in Islamic Boarding School Ari Khusumadewi, Mayang Pramesti, dan Ayong Lianawati (2025) This journal examines the effectiveness of a qana'ah-based coping intervention in improving the psychological well-being of students in an Islamic boarding school through a quasi-experimental approach using a one-group pretest-posttest design. The sample comprised 8 students with low psychological well-being levels. The intervention provided was group guidance and counseling using a

Students: A Quasi-  
Experimental Study

6. Pemberdayaan Keluarga Melalui Penguatan Nilai Spiritual dan Ekonomi untuk Mewujudkan Keharmonisan Keluarga Lailatus Sa'adah, Sherly Hesti Erawati, Sugeng Hariadi, Zainul Arifin (2025)

cognitive restructuring technique based on the value of qana'ah. The findings revealed a significant increase in the psychological well-being score (from a mean of 60.86 to 109.13) with a significance value of 0.001 ( $p < 0.05$ ), concluding that qana'ah coping is effective in facilitating students to reduce negative thoughts, reinforce the meaning of life, and enhance self-acceptance. This study provides comprehensive practical and theoretical contributions to the innovation of Islamic guidance and counseling based on Islamic values, specifically qana'ah, in improving students' mental health in a boarding school environment.

This journal discusses family empowerment efforts in achieving domestic harmony through a community service approach targeting women fostered by Lazis Sabilillah Malang. The study utilizes interactive discussions and lectures regarding family financial management, as well as the internalization of spiritual values such as affection, responsibility, and patience. This activity was conducted because many villagers simultaneously experienced spiritual and economic crises, necessitating community empowerment to strengthen spiritual values and improve the family's economic capacity. The results of this activity showed an increase in motivation, understanding, and attitude in implementing spiritual values and economic independence, which positively impacted the quality of family relationships, preventing domestic tension caused by financial difficulties.

## Discussion

### *The Qana'ah Mechanism as an Emotion-Focused Coping Strategy*

Individuals building a household inevitably strive for family harmony. Achieving this harmony requires both sound mental fortitude and ensured well-being. Consequently, families are expected to possess strategies for managing and overcoming stress, particularly financial pressure, in their pursuit of well-being. In psychological theory, there exists a strategy for managing emotions to achieve psychological well-being known as emotion-focused coping, which can assist in confronting economic pressure. Emotion-focused coping is a strategy concentrated on emotional regulation related to stressful situations, even when the underlying circumstances remain unchangeable (Indriani & Asrila, 2025). This aligns with findings by Pujiati (2024), which indicate a positive correlation between coping strategies and psychological well-being; the higher an individual's emotion-focused coping capacity, the better their ability to navigate stressful challenges.

Families experiencing financial pressure may face a serious psychological burden due to financial uncertainty, increasing household demands, and a lack of gratitude. These factors trigger domestic tension and a deficit in emotional support, thereby disrupting harmony. According Sa'adah et al. (2025), family harmony is influenced by two critical aspects: spiritual and economic resilience. The spiritual aspect encompasses religious consciousness as a means to draw closer to Allah, coupled with the conviction that Allah will provide a virtuous path, thus strengthening economic resilience in fostering a 'sakinah, mawaddah, warahmah' (peaceful, loving, and merciful) household. Individuals with high spirituality view hardships not as punishment, but as tests of love

from Allah that mature one's faith (Dzikra et al., 2025). One highly relevant spiritual aspect in confronting financial pressure is the application of the qana'ah principle.

Qana'ah is the human attitude of accepting all sustenance provided by Allah with sincerity, which brings peace of heart and blessings in life. Dewi et al. (2026) revealed that qana'ah consists of four complementary dimensions: First, *ridha* (contentment), which is the full acceptance of Allah's decrees, providing inner peace despite material scarcity. Second, *shukr* (gratitude), which is an expression of sincere appreciation for the blessings received. Third, *tawakkul* (reliance), which is the act of entrusting one's affairs to Allah after exerting effort as a mechanism to reduce anxiety. Fourth, *zuhud* (asceticism), which is the capacity to detach the heart from worldly attachments.

Synthesizing various literature, qana'ah can be viewed as a form of emotion-focused coping strategy from an Islamic perspective. Previous research indicates that qana'ah-assisted coping enhances the psychological well-being of students in boarding schools, effectively strengthening the mental state of those suffering from anxiety ((Khusumadewi et al., 2025). These previous studies tended to position coping as a psychological framework, focusing on qana'ah within specific contexts, such as students in boarding schools. Therefore, this research emphasizes the integration of qana'ah as a coping strategy within Islamic guidance and counseling, specifically implemented for family financial stress. The novelty of this study lies in the reinforcement between Islamic spiritual concepts and modern counseling approaches within a more contextual and practical framework. This combination of emotion-focused coping and qana'ah as an Islamic spiritual concept is highly relevant in the delivery of Islamic Guidance and Counseling services, which prioritize spiritual values such as faith, intellect, and willpower—bestowed by Allah upon humans to comprehend the guidance of His Prophet—enabling individuals to develop optimally and remain resilient in facing life's various challenges (Ardiyana, 2022).

### ***Integration of Qana'ah Values in the Islamic Guidance and Counseling Process***

The review results indicate that qana'ah can be implemented in the Islamic guidance and counseling process. In this context, qana'ah functions as cognitive restructuring, where the counselor assists the counselee in shifting their happiness orientation from 'having' (material possession) to 'well-being' (a meaningful life) (Candra & Chairiyah, 2025). The implementation of qana'ah in Islamic counseling services requires an integrated approach. Literature suggests that counselors can address financial stress problems through bibliotherapy and reframing techniques.

Bibliotherapy is defined as a therapy type that relies on an individual's engagement with narrative texts—such as books, novels, poetry, or other writings—as a medium for facilitating changes in thoughts, behaviors, and feelings. Hulyatuzzahroh & Al Musafiri (2023) outlined the stages of implementing bibliotherapy: (1) establishing good rapport, building mutual trust between the counselor and the counselee; (2) identifying reading materials appropriate to the individual's needs; (3) introducing the books, where the counselor presents materials to be selected for intervention; (4) self-reflection, where the individual reflects on the content of the material in relation to their current condition; and (5) evaluation, where the counselor monitors the individual's progress, particularly the reduction in anxiety levels. Research by Bálint (2025) revealed that bibliotherapy is effective for cancer patients in expressing inner feelings and experiences, such as fear of death, self-conflict, loneliness, and the search for life's meaning.

Reframing is a cognitive approach that assists individuals in re-examining events or thoughts from a different, more adaptive perspective. According to Lesmana et al. (2025), the reframing process involves discovering new meanings and restructuring the interpretation of a situation, problem, or behavior to achieve deeper understanding. Linda & Wastuti (2024) outlined the counselor's steps in implementing reframing: (1) strategy introduction, providing an understanding of life's problems and the nature of negative thoughts; (2) problem identification, inviting the client to express stressors and analyze negative thoughts, such as feelings of inadequacy; (3) shifting

perception, encouraging the client to find new perspectives and develop positive mindsets; (4) seeking alternatives, directing the client to healthier ways of viewing life; and (5) modification and practice, where the client is trained to implement new mindsets and action plans to face problems.

The second finding indicates that integrating qana'ah values into the Islamic guidance and counseling process is relevant when applied alongside emotion-focused coping strategies, especially for individuals facing family financial stress. Bibliotherapy and reframing fundamentally assist individuals in expressing emotions, finding life meaning, and enhancing self-acceptance. The qana'ah concept serves as an adaptive cognitive-spiritual strategy for emotional regulation. It emphasizes acceptance, a sense of sufficiency, and emotional stability, aligning with emotion-focused coping principles, especially in situations that cannot be directly changed. In financial stress, individuals often experience distress and uncertainty, making interventions like bibliotherapy necessary to stabilize emotions, reduce distress, and strengthen mental health. Similarly, reframing transforms pressure into growth opportunities, just as qana'ah reconstructs economic limitations as tests containing divine wisdom. Thus, integrating qana'ah into Islamic guidance and counseling is an effective approach to helping individuals face family financial stress in a more adaptive, calm, and meaningful manner.

### ***Psychological Impact on the Family***

The application of spiritually-based reframing and bibliotherapy methods offers several advantages in strengthening family mental resilience. First, these methods foster inner peace, as individuals are invited to perceive problems as part of a divine plan, which in turn reduces stress and anxiety (van den Brink et al., 2026). Second, this approach is relatively easy to implement as it utilizes spiritual values already possessed by the counselee, particularly within the Muslim community. Third, it effectively enhances resilience because individuals learn to connect difficult experiences with deeper spiritual meaning (Bálint, 2025; Linda & Wastuti, 2024). Fourth, the integration of intellectual and spiritual aspects makes the transformation more holistic, affecting not only thought patterns but also attitudes and behaviors. Conceptually, this fortifies psychological resilience, as individuals possess stronger internal resources to navigate pressure.

However, these methods have limitations. A potential issue is the misunderstanding of the qana'ah concept, which is often misinterpreted as passive resignation. In Islam, qana'ah must be balanced with active effort. Without correct understanding, counselees might avoid practical solutions to the problems they face. Therefore, counselors must emphasize the importance of balance between spiritual acceptance and concrete action. Literature shows that spiritual approaches in counseling are more successful when combined with behavioral and problem-solving strategies (Igwe et al., 2025). Furthermore, religious levels vary among counselees, requiring the method to be adjusted to individual needs. Consequently, the use of spiritually-based reframing techniques must be proportional, integrative, and contextual to avoid bias or misinterpretation.

Other research limitations must be noted. First, this study employs a literature review approach without direct empirical data from the field. Second, limitations in the quantity and context of the literature affect the breadth of the analysis. Overall, the findings are conceptual and do not fully reflect the real-world conditions of families experiencing economic instability.

To address these limitations, future research is encouraged to apply empirical approaches, such as experiments or field studies, to test the effectiveness of qana'ah as a coping strategy in a family context. Developing qana'ah-based Islamic guidance and counseling interventions is necessary for practical implementation by counselors. Future researchers are advised to use mixed methods to achieve more comprehensive results, both quantitatively and qualitatively.

## Conclusion

Based on the research findings and discussion, it can be concluded that qana'ah plays a pivotal role as an emotion-focused coping strategy in supporting individuals dealing with family financial stress. Qana'ah is beneficial in enhancing self-acceptance, stabilizing emotions, and building a more positive meaning in life through the attitudes of *ridha* (contentment), *shukr* (gratitude), *zuhud* (asceticism), and *tawakkul* (reliance on Allah). The integration of qana'ah values within Islamic guidance and counseling can be implemented by utilizing two counseling techniques, namely bibliotherapy and reframing, which function as spiritually-based cognitive restructuring. The application of these approaches implies that the development of Islamic guidance and counseling services requires a systematic integration of spiritual values to produce interventions that are more adaptive, comprehensive, and aligned with the counselees' real-world needs.

This research has a number of limitations that should be noted, particularly because it uses a literature review as its primary approach. Consequently, the findings are still conceptual in nature and have not yet been supported by empirical evidence from field data. In addition, the scope of the literature sources analyzed remains limited. Therefore, future research is recommended to adopt an empirical approach—such as field studies, experiments, or mixed methods—to directly test the effectiveness of the concept of qana'ah as a coping strategy for families facing economic stress. Findings from such research are expected to strengthen the development of Islamic guidance and counseling interventions that are more comprehensive, practical, and grounded in measurable effectiveness.

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