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THE CONCEPTUAL FRAMEWORK MODEL OF STRESS AND CONFLICT AMONG ASNAF FAMILIES

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Abstract:

This study explores the relationship between stress and conflict in asnaf families, focusing on how financial strain, social stigma, and family dynamics contribute to these issues. A conceptual framework is developed based on existing literature on family stress, conflict theory, and social determinants. Key factors such as financial strain, lack of social support, and mental health are shown to play critical roles in increasing stress and conflict within these families. The framework provides insights into the potential interventions and policies needed to reduce stress and improve family well-being in asnaf families. In this paper, a conceptual framework model has been suggested to understand the dynamic of stress and conflict among the asnaf families.

Keywords:

Family Stress, Family Conflict, Asnaf, Conceptual Framework

Introduction

Over the years, low-income families in Malaysia have continued to face complex challenges that affect their daily lives and overall well-being. One such group is the asnaf family's households that qualify for zakat because of financial struggles, debt, or other difficult socio-economic conditions. Although zakat plays an important role in easing poverty, many asnaf

families still find themselves dealing with ongoing stress and conflict at home. These issues often stem from unstable finances, feelings of social exclusion, and limited access to basic services like education, healthcare, and mental health support.

Asnaf family refers to a family that is eligible to receive zakat, which is a form of almsgiving and one of the Five Pillars of Islam (Razali, Asmuri & Yahaya, 2021). The term "Asnaf" refers to specific categories or groups of people who are entitled to receive zakat according to Islamic law (BAKRI, 2019). These categories typically include five (5) categories (Johari, Malik & Wahid, 2024). First, the poor (*fuqara*) which refer to Individuals or families who do not have enough resources to meet their basic needs. Second, the needy (*masaakin*), those who may have some resources but still fall short of meeting their essential needs. Third, the indebted (*gharimeen*), people who are burdened with debts that they cannot repay. Fourth, those who are striving in the way of Allah (*fi sabilillah*), individuals or families engaged in religious or community causes that may require financial support. Lastly, wayfarers (*ibn sabil*), travelers in need of assistance, regardless of their status in their place of origin.

In this context, an asnaf family is a household that falls under one of these categories and is eligible to receive zakat. These families often face financial difficulties and may struggle with basic needs like food, shelter, and healthcare (Zailani, Satar, Zakaria, & Rasiyah, 2024). Understanding the dynamics and challenges faced by asnaf families is crucial for addressing issues like stress, conflict, and social welfare. Asnaf families in Malaysia represent a vulnerable group in need of targeted support. While zakat plays a critical role in alleviating poverty and providing financial aid, ongoing challenges related to social stigma, financial instability, and limited access to resources persist. To improve the well-being of asnaf families, a more integrated approach involving education, mental health support, and economic empowerment is essential. Additionally, policies that reduce poverty and promote greater economic equity will help create a more sustainable and supportive environment for these families.

Mental health concerns such as depression, anxiety, stress, and suicidal ideation are increasingly reported among Malaysia's low-income population, particularly within the B40 group who rely on government financial assistance. Several studies reported that the growing mental health crisis among Malaysia's low-income population. Research by Lugova et al. (2021) found that 26.2% of adults aged 18–60 in a low-income housing area reported signs of depression. Similarly, Nasib et al. (2023) reported that nearly half (46.8%) of low-income individuals receiving government financial aid showed symptoms of anxiety or depression, with 11.1% at high risk of suicide. Shahar et al. (2019) emphasized that mental health issues, including stress and emotional distress, are common among those in the B40 income group and often linked to chronic illness, work-related problems, and family breakdowns. While these studies confirm the vulnerability of the broader low-income population, there is still a lack of statistical data that focuses specifically on asnaf families. This gap highlights the need for deeper exploration of stress and conflict in this uniquely disadvantaged group.

In this paper, the main objective is to suggest the conceptual framework model for understanding family stress and conflict among asnaf families in Malaysia. The conceptual framework model will illustrate the key components that significant to the challenges face by them that include economic hardship, social exclusion, health issues, family transitions and religious challenges. The framework incorporated key components like stressor events, family resources, family coping mechanisms, and moderating factors. Specific considerations for

asnaf families, such as stigma, cultural values, and access to resources, were integrated into the model.

Methodology

This paper uses a conceptual approach to develop a framework that explains stress and conflict among asnaf families in Malaysia. The framework is based on an integrative review of past studies and theories, especially the Family Stress Model and Conflict Theory. Relevant literature was selected from academic journals, government reports, and policy documents related to poverty, mental health, family stress, and zakat recipients. Key themes and factors such as financial hardship, coping mechanisms, family relationships, and cultural influences were identified and organized into a structured model. This conceptual framework does not involve primary data collection but serves as a foundation for future research that may use interviews, surveys, or case studies to test and refine the model.

Psychological, Financial and Social Challenges among Asnaf Families.

The population of asnaf families in Malaysia is significant, as poverty, financial struggles, and economic inequality persist in many parts of the country, especially among lower-income groups and marginalized communities. While exact numbers vary depending on the region and data sources, it is generally estimated that millions of Malaysians live in conditions that make them eligible for zakat assistance (Embong, Taha & Nor, 2013). Zakat is collected by state-level agencies like the Federal Territories Zakat, Selangor Zakat (LZS), Penang Zakat (ZPP), and others. These institutions also provide financial assistance to asnaf families. According to reports from Islamic religious authorities in Malaysia, billions of Malaysian Ringgit are distributed annually to support asnaf families (Zulkifli, Taha, MOHD NOR & Ali, 2021). The Malaysian government also plays a role in supporting lower-income groups, including asnaf families, through social welfare programs (Meerangani, 2019). Zakat funds work alongside these programs to create a more holistic support system.

Asnaf families in Malaysia face a range of challenges that go beyond mere financial struggle. These challenges are multifaceted, including economic, social, and psychological barriers. Some of the challenges they face include financial instability, many asnaf families struggle to meet their basic needs due to low wages, unemployment, or underemployment. Even when they receive zakat assistance, it may not be enough to cover all their needs, and they remain vulnerable to external shocks like medical emergencies, natural disasters, or economic downturns (Hulwati, Andespa, Mujiono & Syofyan, 2024). Lack of financial resources often leads to limited access to education, which can trap families in a cycle of poverty. Children from asnaf families may struggle to attend school or pursue higher education, limiting future opportunities for them. Families that rely on zakat may face social stigma or discrimination, particularly if they live in communities where economic success is highly valued (Walker & Bantebya-Kyomuhendo, 2014). This poverty stigma can also extend to mental health challenges, where the families might avoid seeking help for fear of being judged (Inglis, Jenkins, McHardy, Sosu, & Wilson, 2023).

The stress of poverty and ongoing financial instability can contribute to mental health issues such as depression and anxiety. Asnaf families often lack the resources to seek proper mental health care, further exacerbating the stress and conflict within the household (Johari, Malik, & Wahid, 2024). Many asnaf families are isolated from larger social support systems. While some may benefit from community-based programs, many others do not have access to sufficient

networks of social support, which could help them overcome personal and financial challenges. While zakat provides a lifeline, there is the risk of dependency (El-Alami, Ab Rahman & Jailani, 2024). Families that rely on zakat may not have enough opportunities for sustainable income generation. Without long-term empowerment programs like skills training, education, or access to employment, families might remain in a cycle of poverty. Affordable housing and healthcare remain major issues for asnaf families (Amin, 2024). Limited access to these basic services compounds the stress and hardship they face. Despite Malaysia's strong economic growth, wealth inequality is still a significant problem, especially among rural, low-income, and marginalized communities. Many asnaf families live in poverty areas and struggle to access the economic benefits of the nation's prosperity.

Overview of Family Stress Model and Conflict Theory

This section should explore existing research that addresses similar issues related to stress, family conflict, and marginalized populations including asnaf families. There are two prominent theoretical frameworks, the Family Stress Model and Conflict Theory, in their application to understanding the dynamics of stress and conflict within family systems. The analysis explores the distinct perspectives offered by each model, highlighting their respective strengths and limitations in explaining the multifaceted nature of familial challenges. By comparing and contrasting these theoretical approaches, this paper aims to provide a comprehensive overview of how internal and external factors contribute to family stress and conflict, ultimately informing potential intervention strategies.

The Family Stress Model (FSM) offers a process-oriented perspective on stress, emphasizing the transactional nature of familial responses to stressors (Bao, 2019). This model posits that stressors, encompassing events such as financial instability, health crises, and interpersonal difficulties, precipitate negative emotional states that subsequently impact family functioning (McCubbin & Patterson, 1983). A core tenet of the FSM is the significance of family resources, including social support networks and adaptive coping mechanisms, in moderating the effects of stress. The model highlights the dynamic interplay between stressors, resources, and family adaptation, suggesting that the ultimate impact of stress is contingent upon the family's capacity to engage in adaptive coping behaviour's (Conger, Wallace, Sun, Simons, McLoyd & Brody, 2002). The FSM conceptualizes stress as a dynamic process, influenced by individual perceptions and the broader family environment.

Theories of family stress and conflict seek to explain how families experience and cope with stressors, and how these stressors can lead to conflict within family relationships (McCubbin & McCubbin, 2013). One of the most widely recognized frameworks in this area is the Family Stress Model. This model posits that stressors, such as financial hardship, health problems, or relationship issues, can lead to negative emotional outcomes, which then affect family functioning. It emphasizes the role of family resources, including social support and coping strategies, in either exacerbating or mitigating stress. The Family Stress Model suggests that how families respond to stressors whether through adaptive coping mechanisms or maladaptive behaviours determines the overall impact of the stress on the family unit (Moore, Biegel, & McMahon, 2011). In this model, stress is viewed as a dynamic process influenced by individual perceptions and the family environment (Malia, 2006).

In contrast to the FSM's emphasis on transactional processes, Conflict Theory provides a structural perspective, focusing on the role of power dynamics and inequality in generating familial conflict (Ahmad, 2023). This framework posits that conflict arises from the unequal distribution of resources, including economic capital, decision-making authority, and emotional support, within the family system (Collins, 1996). Conflict Theory is particularly relevant in understanding stress and conflict within families facing socioeconomic disparities, as it elucidates how external factors, such as societal norms and economic structures, shape family roles and exacerbate tensions. This perspective views conflict not merely as a dysfunctional outcome, but also as a catalyst for potential change within family systems.

Both the FSM and Conflict Theory offer valuable insights into the complexities of family stress and conflict. The FSM underscores the importance of internal factors, such as coping strategies and resource availability, while Conflict Theory highlights the influence of external factors, including power imbalances and socioeconomic inequalities. Integrating these perspectives allows for a more comprehensive understanding of the multifaceted nature of familial challenges. Implications for intervention strategies are significant. Interventions informed by the FSM may focus on enhancing communication skills, strengthening social support networks, and promoting adaptive coping mechanisms. Conversely, interventions derived from Conflict Theory may prioritize addressing power imbalances, promoting equitable resource distribution, and advocating for systemic changes that mitigate socioeconomic disparities. The FSM and Conflict Theory provide complementary frameworks for analysing family stress and conflict (Masarik & Conger, 2017). By recognizing the interplay between internal dynamics and external structures, researchers and practitioners can develop more effective strategies for supporting family well-being.

Both the Family Stress Model and Conflict Theory provide valuable insights into the complexities of family stress and conflict. They highlight the importance of both internal factors, such as family dynamics and coping strategies, and external factors, like economic pressures or societal expectations, in shaping family well-being. Applying these theories helps to understand not just how stress manifests within families, but also how it can be alleviated. For example, interventions based on the Family Stress Model might focus on improving communication and strengthening family resources (Patterson, 2002), while approaches informed by Conflict Theory might seek to address power imbalances and promote equality within the family (Aye, et.al, 2016). Together, these theories underscore the multifaceted nature of family stress and conflict, offering diverse tools for analysis and intervention.

When examining stress within underprivileged families, it's essential to recognize that the stressors are often multifaceted and interconnected. Stress in poor families is often a result of a complex interplay of economic, social, and environmental factors (Evans & English, 2002). There are some key variables that significantly contribute to heightened stress levels such as financial hardship, social stigma, mental health and coping, and family relationship. Financial hardship is a significant stressor for families, and its impact is especially pronounced in marginalized or impoverished communities. Numerous studies have shown that financial strain leads to increased stress, anxiety, and depression (Davis & Mantler, 2004), as families struggle to meet basic needs like housing, food, and healthcare (Friedline, Chen & Morrow, 2021). In these communities, the constant pressure of managing limited resources can lead to a vicious cycle, where economic hardship exacerbates other stressors (French & Vigne, 2019).

The Family Stress Model suggests that financial strain not only affects individual family members but also strains relationships, leading to conflict and emotional distress (Ridley, Rao, Schilbach, & Patel, 2020). Research indicates that families experiencing economic hardship often report higher levels of interpersonal conflict and poorer communication (Barnhart, Garcia, & Karcher, 2022), with children and parents feeling more anxious and stressed. For marginalized families, such as those classified as asnaf, these financial difficulties can deepen their vulnerability, creating a sense of isolation and hopelessness (Johari, Malik & Wahid, 2024).

Social stigma plays a crucial role in shaping the stress levels experienced by families (Yin, Li, & Zhou, 2020), particularly those dependent on social welfare programs like zakat (Zin, Majid, Ibrahim, Hafiza, & Zakariya, 2023). For asnaf families, reliance on zakat can lead to feelings of shame and marginalization, as they may perceive themselves as failures or as being judged by others. Social stigma related to poverty can negatively affect mental health, increasing the risk of conditions like depression and anxiety (Brouwers, 2020). This stigma can also harm family relationships, as individuals may withdraw socially or experience tensions within the household. The shame associated with relying on social assistance can strain interpersonal dynamics, with some family members internalizing societal judgments, leading to emotional withdrawal or conflict (Schleider & Weisz, 2017). As such, stigma does not only affect the individual but spread throughout the family, contributing to stress and interpersonal strain.

The relationship between mental health and family stress is well-documented, with poor mental health often worsening familial conflict (Barnhart, Garcia & Karcher, 2022). Depression, anxiety, and other mental health issues can significantly affect the way individuals respond to stressors, influencing their coping strategies and interactions with others. Families dealing with mental health challenges may experience heightened stress, as these conditions impair communication, problem-solving, and emotional regulation. Lack of coping mechanisms such as effective communication or adaptive stress management techniques can make it difficult for families to navigate daily challenges. Individuals struggle with mental health issues often experience higher levels of conflict, with members unable to manage stress constructively. This is particularly true in families that lack access to mental health support or resources, further increasing the difficulties they face in managing stress.

The internal dynamics of family relationships, including communication patterns and parental roles, play a significant role in influencing stress levels within the household. Effective communication is essential for managing stress, yet many families especially those under significant strain experience poor communication, which exacerbates conflict (Nguyen, Karney & Bradbury, 2020). For instance, when family members are unable to express their concerns or emotions openly, misunderstandings can lead to heightened tensions. Additionally, the roles of parents and caregivers are critical, because they often face most of the financial and emotional problems. In families with imbalanced roles, where one member assumes most of the responsibilities, resentment and burnout can occur (Maslach, 2013). This imbalance can strain marital relationships, weaken the parent-child bond, and increase overall family stress. Understanding these internal dynamics is essential for identifying the root causes of stress and finding strategies to improve family functioning.

While existing research has made significant strides in understanding the key variables affecting family stress, there are notable gaps, particularly when it comes to understanding the unique stressors faced by asnaf families. Most literature on family stress tends to focus on general populations, and fewer studies explore the specific challenges of families living in poverty or dependent on social assistance. The complexities of financial strain, social stigma, and mental health issues in these communities require further exploration, as current frameworks may not fully account for the compounded stressors that asnaf families experience. Additionally, there is a need for research on the coping strategies that these families use to manage stress, as well as the impact of community resources and social support systems, such as zakat programs, on reducing family stress. This gap highlights the need for a tailored conceptual framework that considers the unique dynamics of asnaf families and provides a deeper understanding of their stress experiences.

Research on the challenges faced by asnaf families in Malaysia highlights various socio-economic and psychological issues (Abdul Razak, et.al, 2024). While numerous studies have explored certain aspects of their situation, there remains a need for more comprehensive research that delves deeper into the challenges they face and the effectiveness of the support systems in place. These systems must not only provide immediate relief but also have the potential to improve the economic and overall well-being of asnaf families in the long term. Previous studies have examined the financial difficulties experienced by asnaf families, often focusing on the support systems provided, particularly through zakat distribution. For instance, the crucial role zakat plays in providing immediate assistance to these families by addressing their basic needs (Ibrahim, 2015). Current studies primarily focus on how zakat alleviates poverty by supplying essential resources such as food, shelter, and healthcare to those in need (Alhashmi, 2024). However, what is frequently missing from these discussions is the consideration of how asnaf families can achieve long-term financial independence.

Research has also extensively discussed entrepreneurship development as a means of enhancing the economic standing of asnaf families (Abd Hamid, et.al, 2024). For example, Joremi et. al. (2023) concentrated on the entrepreneurial challenges faced by asnaf. Their study limits its scope to asnaf entrepreneurs and their business-related difficulties, such as resilience, technology adoption, and family support. While these aspects are essential, the study overlooks the broader population of non-entrepreneurial asnaf families, who face unique socioeconomic and psychological challenges. The research does not thoroughly explore the psychological impacts of poverty and socioeconomic vulnerability. Issues such as mental health, social stigma, and the emotional burden of relying on zakat remain underexplored. Based on this gap, there is a need for further research that investigates the psychological challenges faced by asnaf families beyond entrepreneurship, particularly how these challenges affect their overall well-being and mental health. However, some critical aspects remain unexplored, particularly in understanding the broader socioeconomic and psychological challenges faced by asnaf families.

The Conceptual Framework Model

This article presents a framework designed to elucidate the complex interplay of stress and conflict within asnaf families, a specific community facing socioeconomic challenges. The framework synthesizes existing research on family stress and conflict, incorporating key variables identified as particularly salient in this context. These variables include stressor events, family resources, family coping mechanism and moderating factors. Furthermore, the

framework emphasizes the interconnectedness of these variables and examines the moderating influence of cultural, religious, and community factors.

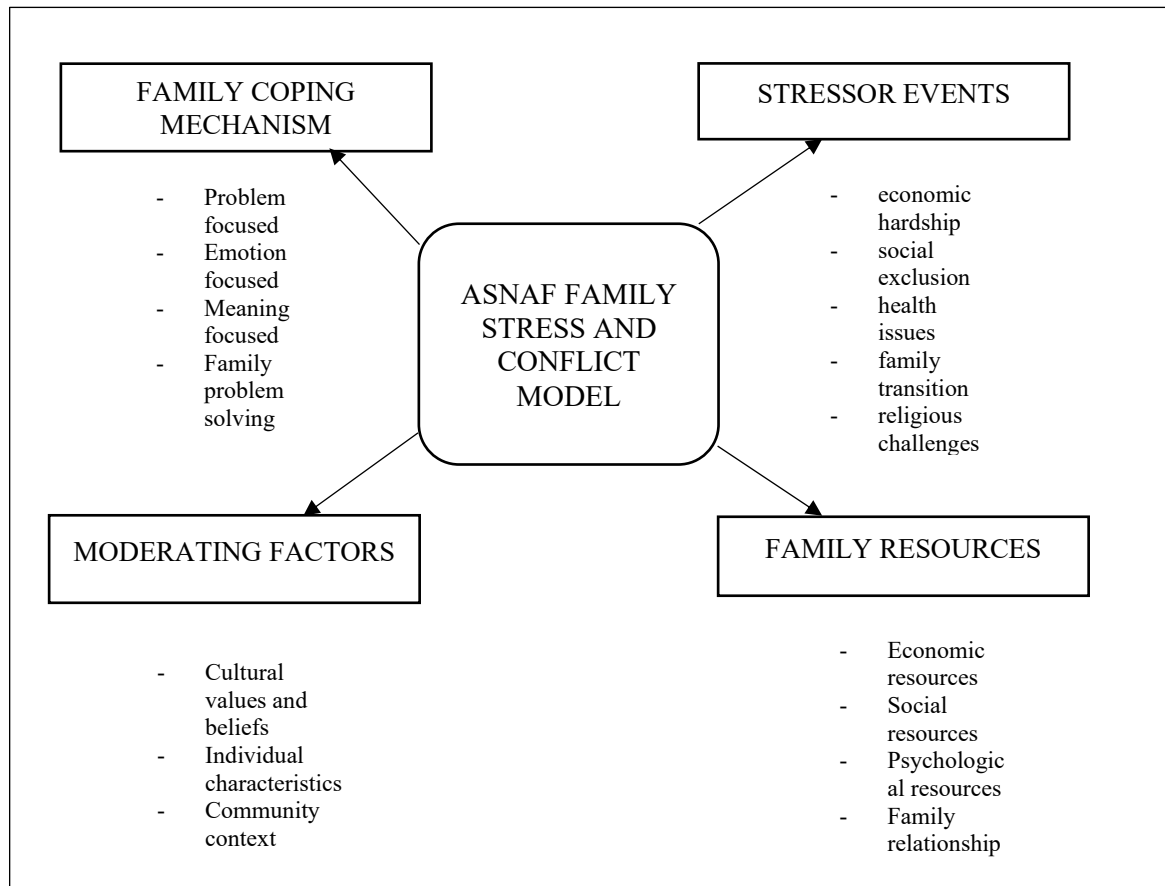


Figure 1: Asnaf Family Stress and Conflict Model

Figure 1 presents a framework designed to elucidate the complex interplay of stress and conflict within asnaf families, a specific community facing socioeconomic challenges. The framework synthesizes existing research on family stress and conflict, incorporating key variables identified as particularly salient in this context. These variables include stressor events, family resources, family coping mechanism and moderating factors. Furthermore, the framework emphasizes the interconnectedness of these variables and examines the moderating influence of cultural, religious, and community factors.

The proposed framework aims to provide a comprehensive understanding of the multifaceted nature of stress and conflict experienced by asnaf families. This community, often characterized by socioeconomic vulnerability, requires an approach that integrates established theoretical perspectives with specific contextual variables. Drawing upon existing research on family stress models and conflict theories, this framework synthesizes key variables identified as critical in this population, including financial strain, social stigma, mental health, family relationships, and coping strategies. This integrated approach seeks to offer a more holistic understanding of the dynamics at play within asnaf families.

The central concept of this framework is the exploration of stress and conflict among asnaf families, recognizing that these experiences are often intertwined and exacerbated by socioeconomic circumstances. The framework identifies four (4) key variables:

- i. Stressor events: This encompasses economic hardship, social exclusion, health issues, family transition and religious challenges.
- ii. Family resources: The economic resources, social resources, psychological resources and family relationship.
- iii. Family coping mechanism: This include problem focused, emotion focused, meaning focused and family problem solving.
- iv. Moderating factors: Cultural values and beliefs, individual characteristics and community context.

The framework shows that these variables are interconnected, with complex feedback loops influencing family dynamics. For instance, financial strain can lead to emotional distress, which in turn escalates family conflict. Social stigma can result in a lack of social support, compounding stress and conflict. Mental health challenges can affect coping strategies, subsequently impacting family relationships. The framework acknowledges the significant role of contextual factors, including cultural norms, religious beliefs, and community support systems, in moderating the relationships among these variables. These factors can either increase or decrease the impact of stress and conflict, depending on their specific manifestations within the asnaf community.

This proposed framework provides a foundation for future research and intervention strategies aimed at addressing stress and conflict within asnaf families. By recognizing the interconnectedness of key variables and the influence of contextual factors, researchers and practitioners can develop more targeted and culturally sensitive approaches. Future studies should empirically test the proposed framework, exploring the specific mechanisms through which these variables interact within diverse asnaf communities. This framework offers a comprehensive approach to understanding stress and conflict in asnaf families. By integrating key variables and contextual factors, it provides a foundation for developing effective interventions and promoting the well-being of this vulnerable population.

The central concept of this proposed framework is the exploration of stress and conflict within asnaf families, recognizing that these experiences are often interconnected and heightened by the challenges of socioeconomic circumstances. The framework suggests four key variables that significantly influence the dynamics of stress and conflict in asnaf families, each contributing to the complexity of the overall experience.

Stressor Events

Stressor events encompass a wide range of challenges that asnaf families face, often compounded by economic hardship. These events include not only financial struggles but also social exclusion, health issues, family transitions, and religious challenges. Economic hardship, a predominant factor, limits access to basic necessities and opportunities, creating stress within the family unit. Social exclusion, driven by stigmatization or marginalization, can further isolate families, exacerbating their feelings of distress (Shulamite, 2025). Health issues, both physical and mental, place an additional burden on these families, often leading to escalating conflicts and emotional strain. Family transitions, such as the loss of a family member or

changes in household structure contribute to instability (Hadfield, et. al, 2018). While religious challenges may include tensions related to fulfilling religious duties in the face of limited resources, creating a conflict between personal faith and societal expectations (Ramli, Ahmad, Wahid, & Harun, 2011).

Family Resources

Family resources play a pivotal role in buffering the effects of stress (Bekiros, Jahanshahi & Munoz-Pacheco, 2022). These resources include economic, social, psychological, and relational assets that families draw upon to manage stress and conflict. Economic resources, though often scarce in asnaf families, can be supplemented through community support or social welfare programs. Social resources, such as supportive relationships with extended family members or social networks, can provide emotional support and practical help during times of crisis. Psychological resources, including resilience, optimism, and emotional regulation, serve as coping mechanisms that help families manage stressful situations. Strong family relationships, characterized by trust and communication, are essential for creating a supportive environment where stress can be discussed and shared (Guin, 2024), reducing the likelihood of unresolved conflict.

Family Coping Mechanisms

The coping mechanisms adopted by families significantly shape their ability to manage stress and conflict. These mechanisms can be categorized into problem-focused, emotion-focused, meaning-focused, and family problem-solving strategies. Problem-focused coping involves practical solutions to address the immediate issues (Carroll, 2020), such as seeking financial assistance or accessing healthcare. Emotion-focused coping focuses on managing the emotional impact of stress (Austenfild & Stanton, 2004), such as seeking emotional support or engaging in religious practices for comfort. Meaning-focused coping helps families reinterpret their situation, finding meaning and purpose in their struggles (Folkman & Moskowitz, 2007), which can foster resilience. Family problem-solving strategies emphasize collaborative efforts within the family to resolve conflicts and find solutions to shared challenges (Nelson, 2013), enhancing unity and reducing tensions.

Moderating Factors

Moderating factors, such as cultural values and beliefs, individual characteristics, and community context, influence the effectiveness of the coping mechanisms and the overall experience of stress and conflict (Hobfoll, 2004). Cultural values and beliefs shape how stress is perceived and managed, with cultural norms determining the acceptability of various coping strategies. Individual characteristics, such as personality traits and coping styles, also affect how family members respond to stress (Afshar, et. al., 2015), with some individuals demonstrating greater resilience than others. The broader community context, including the level of social support available and the presence of community-based resources, can lessen the challenges faced by asnaf families (Salim, Hamid, Mahomed & Hassan, 2024). The interplay of these moderating factors underscores the complexity of stress and conflict within this demographic and highlights the need for a detail approach to support asnaf families.

The framework underscores the interconnected nature of stress and conflict within asnaf families and the multifaceted factors that contribute to these experiences. By considering the roles of stressor events, family resources, coping mechanisms, and moderating factors, this framework provides a comprehensive understanding of the challenges faced by asnaf families

and the strategies they employ to navigate them. This insight is critical for developing targeted interventions that can alleviate stress and promote conflict resolution within these families.

Implications for Policy and Practice

The framework developed for understanding stress and conflict among asnaf families provides valuable insights that can inform interventions aimed at reducing stress and conflicts within these households. By recognizing the interconnected nature of stressor events, family resources, coping mechanisms, and moderating factors, targeted interventions can be designed to address the specific needs of asnaf families. This approach not only improves family well-being but also enhances the effectiveness of social support systems.

One of the primary stressors for asnaf families is economic hardship. Given the high level of financial strain, it is crucial for policy interventions to focus on improving financial assistance programs. Increasing the adequacy and accessibility of financial aid, such as through targeted cash transfers, subsidies for basic needs (e.g., housing, food, healthcare), and support for vocational training and employment opportunities, can significantly alleviate the economic pressure faced by asnaf families. Additionally, providing access to microfinance programs or low-interest loans could help families engage in small-scale entrepreneurship, offering them a pathway to economic self-sufficiency. These initiatives would directly address the economic stressor variable identified in the proposed framework.

The proposed framework highlights the importance of psychological resources in managing stress. Therefore, it is essential for policy initiatives to prioritize mental health support for asnaf families. This could include providing free or subsidized mental health services, such as counselling, therapy, and stress management workshops, which can be offered at the community level. Public awareness campaigns to reduce the stigma associated with mental health issues would also encourage family members to seek help when needed. Training community health workers or social workers in recognizing signs of mental distress and offering initial support could further bridge the gap in access to mental health care. Establishing accessible mental health support networks, both online and offline, would ensure that asnaf families have the psychological resources to cope with their stressors effectively.

Family and social resources play a crucial role in buffering stress. Therefore, interventions should focus on strengthening social support networks for asnaf families. This could be achieved by creating community centres that offer programs promoting family cohesion, relationship building, and parenting skills. These centres could serve as safe spaces where families can access social services, educational resources, and peer support groups. Strengthening ties with extended family networks and local religious or cultural groups could also provide essential emotional and practical support. Collaborative programs between non-governmental organizations (NGOs) and community-based organizations would enhance the reach and impact of such initiatives. Finally, education and awareness programs focusing on coping strategies and conflict resolution are essential in helping asnaf families manage stress. These programs should be incorporated into existing social services and community initiatives, offering training in problem-solving skills, emotional regulation, and effective communication. Empowering family members with knowledge of coping strategies can improve their ability to manage stress and resolve conflicts without resorting to unhealthy mechanisms.

Conclusion and Recommendation

The Asnaf Family Stress and Conflict Model consists a multifaceted approach to policy and practice is essential to address the unique needs of asnaf families. By focusing on enhancing financial assistance, providing mental health support, strengthening social networks, improving community resources, and ensuring cultural sensitivity, policymakers and practitioners can lessen the stressors that contribute to conflict within these families. Additionally, incorporating flexible policies that support families through transitions and promote education on coping and conflict resolution will help foster long-term well-being and resilience within asnaf communities.

Based on the proposed model, it is recommended that future research focus on validating the model through empirical studies involving asnaf families across different regions in Malaysia. This could include qualitative interviews or mixed-method approaches to capture the lived experiences of stress and conflict in more detail. Policymakers and zakat institutions are also encouraged to use the framework as a guide for designing more holistic support programs that go beyond financial aid by integrating mental health services, family counselling, and community-based interventions. Importantly, efforts should be made to reduce social stigma associated with receiving zakat, and to empower asnaf families through education and sustainable income-generating opportunities. By addressing both external stressors and internal coping dynamics, these strategies can contribute to long-term resilience and well-being among this vulnerable group.

In conclusion, understanding the stress and conflict experienced by asnaf families requires a comprehensive approach that considers economic, social, psychological, and cultural factors. The model presented highlights the interconnected nature of stressor events, family resources, coping mechanisms, and moderating factors, which together shape the experiences of these families. By addressing these factors through targeted interventions, such as enhanced financial support, mental health services, and community-based resources, that can help mitigate the stress faced by asnaf families and foster better family dynamics. Policy changes and social programs that are culturally sensitive and responsive to the unique needs of asnaf families are essential for promoting their well-being and long-term resilience.

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