

FAMILY ECONOMIC ROLES IN IMPROVING THE QUALITY OF LIFE OF CHILDREN WITH SPECIAL NEEDS: AN ISLAMIC PERSPECTIVE

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Abstract: *This article examines the influence of family economic conditions on the quality of life of children with special needs through an Islamic perspective. By integrating insights from economics, disability studies, and Islamic ethics, the study explores how economic resources, financial decision-making, and moral responsibilities within Islam shape family support systems. Quality of life in this context is understood as a multidimensional concept that includes physical health, psychological development, emotional well-being, and social participation of children with special needs. Families with limited economic resources face significant barriers in accessing essential services such as health care, inclusive education, rehabilitation programs, and long-term therapies. These limitations often increase financial stress, reduce parental capacity to provide optimal care, and negatively affect the overall well-being of the child. Empirical studies show that strong family functioning, parental resilience, and community-based social support can mitigate these challenges, indicating that economic empowerment and social assistance play a crucial role in improving outcomes. From an Islamic viewpoint, economic responsibility is not merely a material obligation but also a moral duty rooted in principles such as justice ('adl), compassion (rahmah), and mutual cooperation (ta'awun). Islam emphasizes the protection and care of vulnerable groups, including children with special needs, and promotes equitable distribution of resources through family, community, and institutional mechanisms such as zakat and social solidarity. This study underscores the importance of family-centered care and collective responsibility within Islamic ethics as a foundation for enhancing quality of life. It further recommends inclusive socio-economic policies aligned with Islamic values to reduce inequality and promote holistic well-being for children with special needs.*

Keywords: *Family Economy, Quality Of Life, Children With Special Needs, Islamic Ethics, Socio-Economic Support*

Introduction

Children with special needs often require comprehensive support that extends beyond basic social care, encompassing financial investment, access to health services, and educational inclusion. The quality of life for these children is a multidimensional concept involving physical, emotional, and social well-being. Economic conditions of families play a pivotal role in shaping these outcomes. In disadvantaged households, the economic burden often limits access to specialized care, leading to reduced health and developmental outcomes. Moreover, the Islamic worldview emphasizes economic responsibility within families highlighting financial maintenance (nafaqah) and moral accountability for vulnerable members as core duties. Islamic

ethical teachings provide a normative framework that supports equitable treatment of children with special needs.

The intersection between economic capability and ethical obligation is critical for understanding how disadvantaged families can effectively support children with special needs. This article explores how family economic roles directly and indirectly influence the quality of life of children with special needs and frames the discussion within an Islamic moral and social support context. Aligning socio-economic research with Islamic principles provides an integrated perspective on welfare, justice, and human dignity.

Literature Review

2.1 Socioeconomic Status and Access to Essential Services

Extensive research in developmental disabilities and family economics consistently demonstrates that socioeconomic status plays a decisive role in shaping access to healthcare, education, psychological support, and assistive technologies for children with special needs. Families with higher economic resources are more likely to obtain early diagnoses, continuous therapeutic interventions, and inclusive educational opportunities, all of which contribute significantly to improved developmental outcomes (Emerson et al., 2018; Kuhlthau et al., 2019). Conversely, families experiencing economic hardship often face delayed access to services, fragmented care, and increased unmet needs, particularly in low- and middle-income contexts (WHO, 2022).

Children with special needs frequently require long-term medical care, specialized learning environments, and adaptive equipment, which impose substantial financial burdens on households. Studies show that healthcare expenditures for children with disabilities are significantly higher than those for typically developing children, increasing the risk of financial strain and poverty among affected families (Parish et al., 2020). Economic limitations thus function not only as background conditions but as structural barriers that constrain children's opportunities and overall quality of life.

2.2 Family Stress Model and Economic Pressure

The Family Stress Model provides a robust theoretical framework for understanding how economic hardship affects family functioning and child outcomes. According to this model, financial pressure increases parental stress, anxiety, and depressive symptoms, which in turn disrupt parenting practices and emotional availability (Conger et al., 2010). In families raising children with special needs, this stress is amplified due to ongoing caregiving demands, uncertainty about the child's future, and persistent financial obligations (Isa et al., 2022).

Empirical studies indicate that caregiver mental health mediates the relationship between economic stress and child well-being. Parents experiencing chronic financial strain are more likely to exhibit reduced patience, inconsistent caregiving, and emotional withdrawal, negatively affecting children's emotional security and social development (Peer & Hillman, 2019). These findings underscore that economic hardship impacts children not only materially but also through psychosocial pathways.

2.3 Quality of Life Determinants for Children with Special Needs

Quality of life research in disability studies conceptualizes well-being as a multidimensional construct encompassing physical health, emotional stability, social participation, autonomy, and educational engagement (Schalock & Verdugo, 2019). For children with special needs, family support emerges as one of the strongest predictors of positive quality of life outcomes. Families

that can provide consistent care, emotional warmth, and advocacy significantly enhance children's developmental trajectories (Davis & Gavidia-Payne, 2020).

Social inclusion and access to specialized services further contribute to improved quality of life. Participation in inclusive education and community activities fosters self-esteem, peer relationships, and a sense of belonging among children with disabilities (Yeo & Moore, 2020). Moreover, social support networks including extended family, community organizations, and formal welfare services strengthen parental resilience and life satisfaction, indirectly benefiting children's well-being (Isa et al., 2022).

2.4 Parenting Patterns, Community Attitudes, and Social Services

Parenting strategies and community environments play a critical role in shaping the lived experiences of children with special needs. Research shows that responsive parenting, adaptive coping strategies, and positive parent-child interactions contribute to better emotional regulation and social competence among children with disabilities (Davis & Gavidia-Payne, 2020). However, these parenting capacities are closely linked to economic stability and access to external support.

Community attitudes toward disability significantly influence inclusion and quality of life. Stigmatization and negative social perceptions can exacerbate isolation and psychological distress for both children and caregivers, while inclusive and supportive communities promote acceptance and participation (UNICEF, 2021). Engagement with social services such as financial assistance programs, respite care, and inclusive education policies has been shown to mitigate economic pressure and enhance family functioning, particularly for low-income households (Parish et al., 2020).

2.5 Islamic Perspective on Family Responsibility and Disability

From an Islamic perspective, family functions extend beyond economic provision to encompass moral, spiritual, and social responsibilities. The Qur'an conceptualizes family life as an institution grounded in mutual rights (*ḥuqūq*) and obligations (*wājibāt*), emphasizing financial support (*nafaqah*), compassion (*rahmah*), and justice (*'adl*) as foundational values (Kamali, 2018). Caring for vulnerable family members, including children with special needs, is viewed as both a moral duty and a means of attaining spiritual merit.

Islamic teachings reject interpretations of disability as punishment and instead frame it as a test of social responsibility and ethical conduct (Bazna & Hatab, 2021). Economic responsibility toward children with special needs is therefore not conditional upon convenience or capacity alone but is embedded within broader ethical imperatives of human dignity (*karāmah al-insān*) and social solidarity (*ta'āwun*).

Islamic social finance mechanisms such as zakat, waqf, and sadaqah are designed to address structural inequality and support disadvantaged populations. Scholars argue that these instruments can be mobilized to enhance access to healthcare, education, and social services for children with disabilities, particularly in economically marginalized communities (Obaidullah & Shirazi, 2019; Zakat & Rahman, 2023).

2.6 Research Gap and Contribution

Despite extensive research on socioeconomic determinants of disability outcomes and a growing body of literature on Islamic ethics and social welfare, studies that explicitly integrate family economic conditions, children with special needs, and Islamic ethical frameworks remain limited. Existing research often treats economic factors and religious values as separate domains, overlooking their potential synergy in shaping family resilience and child well-being. This

research seeks to bridge this gap by synthesizing socioeconomic theories with Islamic ethical principles to provide a holistic understanding of family economic roles in improving the quality of life of children with special needs. By integrating empirical findings with normative Islamic values, this study contributes to interdisciplinary scholarship and offers insights for inclusive, culturally grounded policy development.

Method

This study uses a qualitative literature synthesis approach, drawing from peer-reviewed journal articles, reports, and theoretical models related to family economics, child disability, quality of life research, and Islamic moral teachings. The research process involved systematic database searches for publications from 2018–2025 examining:

1. Economic impacts on families with children with special needs
2. Quality of life measures in disability research
3. Islamic perspectives on family economic duties

Key databases such as PubMed, ScienceDirect, journals of Islamic studies, and interdisciplinary social science sources were consulted. Articles were appraised for relevance, theoretical depth, and applicability to both economic and ethical dimensions.

Result and Discussion

Result

4.1 Economic Resources and Access to Essential Services

The analysis demonstrates that family economic resources are a primary determinant of access to essential services for children with special needs, reinforcing inequalities in developmental and well-being outcomes. Health care expenditures, including diagnostic assessments, routine medical treatment, rehabilitation, and long-term therapy, require sustained financial investment that is often unattainable for economically disadvantaged households. Studies consistently report that children with special needs from low-income families experience higher rates of unmet medical and therapeutic needs compared to those from more affluent backgrounds (Kuhlthau et al., 2019; Parish et al., 2020).

Specialized educational services further amplify economic disparities. Inclusive schooling, individualized learning plans, assistive technologies, and adaptive learning environments often involve additional costs not fully covered by public systems, particularly in developing and middle-income countries (UNICEF, 2021). As a result, children from economically constrained families are more likely to experience limited educational participation, delayed skill development, and reduced social integration. These structural inequalities indicate that economic resources function not merely as supportive factors but as enabling conditions that shape children's life trajectories.

Moreover, economic insecurity increases household vulnerability by diverting resources away from preventive and developmental services toward immediate survival needs. The World Health Organization (2022) emphasizes that poverty and disability interact in a cyclical relationship, where limited economic resources exacerbate disability-related disadvantages, which in turn deepen household poverty.

4.2 Family Functioning as a Mediating Factor

Beyond material access, family functioning plays a crucial mediating role in how economic challenges affect children with special needs. Parental resilience, emotional regulation, and adaptive coping strategies significantly influence caregiving quality, even under financial strain. Empirical studies reveal that families who maintain strong internal functioning and supportive

relationships demonstrate better caregiving consistency and emotional responsiveness, leading to more positive developmental outcomes for children (Peer & Hillman, 2019; Isa et al., 2022).

Perceived social support derived from extended family, community networks, and formal social services has been shown to buffer the negative psychological effects of economic hardship. Higher levels of perceived support correlate with increased parental life satisfaction, reduced stress, and improved mental health, all of which translate into more nurturing caregiving environments (Davis & Gavidia-Payne, 2020). This finding aligns with the Family Stress Model, which posits that economic pressure affects child outcomes indirectly through its impact on parental well-being and parenting practices (Conger et al., 2010). Importantly, these findings suggest that economic hardship does not operate in isolation. Rather, its impact is shaped by relational and psychosocial dynamics within families. Interventions aimed at improving quality of life for children with special needs must therefore address both material deprivation and family-level resilience factors.

4.3 Islamic Ethical Framework on Economic Responsibility

Within Islamic ethics, the responsibility to provide for vulnerable family members is firmly grounded in principles of justice (*'adl*), compassion (*rahmah*), and human dignity (*karāmah al-insān*). Financial provision (*nafaqah*) is a legally and morally mandated obligation upon guardians, particularly parents, and extends to ensuring the welfare of children according to their specific needs (Kamali, 2018). Unlike a purely egalitarian approach, Islamic ethics emphasizes *equitable* rather than equal treatment, recognizing that children with special needs require differentiated levels of care and resources.

Islamic jurisprudence frames the neglect of dependents' welfare as a violation of ethical responsibility, irrespective of socioeconomic status. This normative framework reinforces the notion that economic responsibility toward children with special needs is not discretionary but obligatory, rooted in accountability before God and society (Bazna & Hatab, 2021). Such ethical imperatives align closely with contemporary disability rights principles, which emphasize inclusion, protection, and dignity.

Furthermore, Islamic ethics situates family responsibility within a broader system of social solidarity (*ta'āwun*). Families are not expected to bear economic burdens alone; rather, the community and state share responsibility for supporting vulnerable members. This collective orientation provides a moral justification for redistributive mechanisms and public welfare interventions.

4.4 Integrating Family-Centered Care with Islamic Moral Perspectives

The integration of family-centered care approaches with Islamic moral perspectives offers practical pathways for improving quality of life outcomes. Family-centered care emphasizes collaboration between families, service providers, and communities to ensure that children's needs are addressed holistically (Schalock & Verdugo, 2019). When combined with Islamic ethical principles, this approach supports inclusive support systems that respect cultural values while addressing material and psychosocial needs. Islamic social finance instruments, particularly zakat and waqf, present viable mechanisms for reducing economic barriers faced by families of children with special needs. Research indicates that zakat-based health and education programs can improve access to essential services for disadvantaged populations when managed transparently and sustainably (Obaidullah & Shirazi, 2019). Similarly, waqf-based institutions have historically played a role in providing long-term social services, including healthcare and education, and can be revitalized to support disability-inclusive initiatives (Zakat & Rahman, 2023).

Policy frameworks aligned with *maqāṣid al-Sharīʿah* the higher objectives of Islamic law emphasize the protection of life, intellect, and dignity. Inclusive policies informed by these objectives can foster equitable access to services, reduce stigma, and promote social participation for children with special needs. Such integration bridges ethical ideals with institutional practice.

4.5 Research Gaps and Implications

Despite growing theoretical discourse, significant gaps remain in empirical research quantifying the effects of Islamic value-based support systems on quality of life outcomes for children with special needs, particularly in economically marginalized contexts. Existing studies often discuss Islamic ethics normatively without measuring their practical impact on family resilience, service access, or child development indicators.

Future research should employ mixed-method and longitudinal designs to assess how Islamic social finance, community-based support, and faith-informed family interventions influence quality of life outcomes. Such evidence is essential for translating ethical frameworks into effective policies and programs that address both economic inequality and disability-related vulnerability.

Discussion

The findings of this study demonstrate that family economic resources play a decisive and foundational role in shaping the quality of life of children with special needs. Economic capacity directly determines a family's ability to access essential services, including health care, early diagnosis, therapeutic interventions, specialized education, and long-term rehabilitation. Limited financial resources often restrict continuity of care, delay treatment, and reduce opportunities for inclusive education and social participation, thereby reinforcing existing structural and social inequalities. These economic constraints not only affect children's physical and cognitive development but also influence their emotional well-being and long-term social integration.

However, the findings also reveal that the negative effects of economic hardship are not absolute. Consistent with the Family Stress Model, the relationship between financial strain and child outcomes is mediated by family functioning, particularly parental resilience, adaptive coping strategies, and perceived social support. Families that demonstrate strong emotional bonds, effective communication, and access to informal or formal support networks are better able to maintain caregiving quality despite financial stress. Social support from extended family, community organizations, and religious institutions reduces caregiver burnout and enhances psychological stability, thereby buffering the adverse effects of economic deprivation.

From an Islamic ethical perspective, economic responsibility toward children with special needs is understood as both a moral and legal obligation (*nafaqah*). Islamic teachings emphasize justice (*ʿadl*), compassion (*rahmah*), and the preservation of human dignity (*karāmah al-insān*), which require equitable—not merely equal—treatment based on individual needs. Children with special needs are therefore entitled to additional care and resources to ensure their well-being. Furthermore, Islamic values of social solidarity and collective responsibility support the utilization of community-based economic mechanisms such as *zakat*, *waqf*, and *sadaqah* to complement family-centered care. These mechanisms have the potential to reduce economic barriers and promote inclusive welfare. Nevertheless, empirical research that systematically measures the direct impact of Islamic value-based support systems on quality of life outcomes remains limited. This gap highlights the need for future studies to operationalize Islamic ethical principles into measurable, evidence-based interventions and inclusive social policy frameworks.

Conclusion

This study concludes that family economic conditions significantly influence the quality of life of children with special needs by shaping access to health care, education, rehabilitative services, and opportunities for social inclusion. Economic hardship increases caregiving stress and limits developmental opportunities, yet its negative effects can be mitigated through strong family functioning, social support, and ethical commitment. Economic, social, and moral support systems operate interactively rather than independently, underscoring the importance of a holistic approach to child well-being.

From an Islamic perspective, the obligation to provide economic support and compassionate care represents an ethical imperative rooted in justice, dignity, and collective responsibility. Supporting children with special needs is not solely a private family matter but a shared social duty that involves families, communities, and institutions. Therefore, future research should empirically examine Islamic community-based financing models and policy interventions that strengthen family economic resilience while respecting cultural and religious values. Such efforts are essential for developing inclusive, ethically grounded strategies to improve the quality of life of children with special needs.

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