

Researching Solution Based on Islamic Views and Practice in Managing Financial and Work Place Stress

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Abstract

Generally, stress is a common factor that influences every human being through out their life time. The way people handle it depends to the stress retention level and the way they managing the stress. Hence, to experience and having stress is considered normal to every human. However in some cases stress become too pressurize, uncontrollable and damaging. This paper is to highlight how the researching into Islamic views and practice able to materialize the Islamic way in managing stress. The roles of religiosity no doubt play an important factor in stress solution. Therefore, the focal point of discussions through out this paper are fortifies on belief and religiosity which proven as substantial remedy in Islam. Researching evidenced based on Quranic verses and prophetic traditions, essences that stress are manageable in a better way. For this purpose, this conceptual paper embarked on a few compilations of Quranic verses and Prophetic traditions with specifically addresses the issues on managing financial and work place stresses.

Keyword: Managing Stress, Financial Stress, Workplace Stress, Religiosity Factors, Based on Quranic verses and prophetic tradition.

1. Introduction

Life is all about the routine, the change, and the future. The routine will keep us repeat similar things that we use to do everyday on continuity basis. Sometimes we could not run away from routine since we need routine to ensure that our task for each day well accomplished. For example young executive working at the stock broker firm start his day from 9am in the morning till 5pm in the evening and have the same routine and process in taking care the clients interest in the brokerage market. On the other hand some other activities keep on changing everyday and individual have to keep up the changes at equal pace in order not to be left behind. Whilst the future is for individual to think about and plan it well to achieve the ambition that being envisage.

However, the routine, the changes and the future strongly related with the challenges. How small or how big the challenges are always there. And this is where 'stress' come in, where stress is describe by Ciccarelli and Meyer (2006), as physical, emotional, cognitive and behavioral responses to events that are appraised as threatening or challenging. Since the challenges in individual's life (from childhood to college students to working adults and elderly) are various, the way to cater it also various. Among examples of stress are such feelings of worry caused by difficult situations such as problems at work or university student's revising or doing course task. In short, sources of stress might comes from experiencing/facing pressure, frustration, bored, conflict, poverty, job stress, financial stress, debt stress or other difficulties. Most of us experienced periods of acute stress in our life, a stressful event that made people suffocated and urgently finding the way out for breathing consistently again. Sometimes the stressful crisis grows out of hand and there is no longer solution to the situation. Therefore, stress is damaging one's life if not properly managed and controlled and this situation should be hindered and avoided.

This paper focus on stressful life caused by debt ridden (financial stress) and stressful work environment (work place stress). In relation to this, debt-ridden means fall into a serious financial trouble as a result of owing very large amounts of money or unbalance spending amount in comparison of what has been earned. Living in debt resulted with stressful life, and it lead to destroy marriages, ruins family and friendships. Currently financial stress is part of the modern challenging life. It is one of the global experiences faced by human, without considering the ages, races, education backgrounds, status, or culture of individual. Whilst NIOSH defined workplace stress as the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker (NIOSH, 1999). Stress occurs when an employee feels frustrated with his or her work. This frustration is usually due to an "internal sense of losing control, a mismatch between what we expect and what the environment actually can provide" (Rosenthal, 2002). Hence, in this notion each occupation has its own potential environmental sources of stress where Cartwright and Cooper (1997) discussed in details that the sources might came from the workplace condition, work in shift, long hours of work, work overloaded, or it might came from the role ambiguity in the organization or having difficult relationship with other peers at work. To sum up, the reason and condition occurred might be varied but certainly there should be better way to manage both types of stress as mentioned earlier.

2. Literature Review on Financial and Work Place Stress

Debt is defined as amount of money borrowed by one party from another. Many corporation and individuals use debt as a method for making large purchases that they could not afford under normal circumstances. A debt arrangement gives the borrowing party permission to borrow money under the condition that it is to be paid back at the later date which is inclusive with the interest value. Islam permits the consumption of debt within affordable limits with strong reminder of prompt and full repayment to the party involved. Prophet Muhammad (peace be upon him) said, "The best among you are those best in paying off debt" (reported by Muslim) and "procrastination (delay) in repaying debts by a wealthy person is injustice"

(reported by Bukhari). This demonstrate how Islam emphasized its follower not to holding debt in their life to avoid any repulsive consequences occur. Too much worry on debt indirectly will increase financial stress in daily life. Baumeister et al. (1998) stated from cognitive point of view, financial stress may require individuals to devote increased levels of their cognitive resources to regulate negative emotions or plan to take action that mitigate the negative consequences of financial stress. As a result, individuals with high levels of financial stress may have fewer cognitive resources to allocate to other important thing concerns. This may result in poorer coping and management of other life challenges, which in turn can intensify levels of stress.

In relation to this, other scholars define financial stress not only as an inability to meet one's economic responsibilities, but also as being influenced by psychological factors such as attitudes, beliefs, and cognitive appraisals of demands and available resources (Aldana and Liljenquist, 1998; Kim et al., 2003). An individual's financial situation plays important role in managing life activity. It should not be surprising then that financial stress has been linked to a number of negative consequences spanning multiple life domains including health, health behaviours, psychological well-being, academics, and interpersonal relationship in which financial stress has consistently been linked to poor physical health outcomes. On the other hand, studies about stress at work place shows that the rates are growing higher than previously. Malaysia and other Asians countries are having an increasing rate of stress level especially the business categories of works. A survey carried out in 2000 by Gallup Poll sponsored by Marlin Company about "Attitudes In American Workplace VI" resulted that 80% of workers feel stress on their job, nearly half say they need help in learning how to manage stress and 42% say their coworkers need such help. Meanwhile another 14% of respondents had felt like striking a coworker in the past year, but did not do that. 25% have felt like screaming or shouting because of job stress and 10% are concerned about an individual at work they fear could become violent. While 9% are aware of an assault or violent act in their workplace and 18% had experienced some sort of threat or verbal intimidation in the past year. (U.S. Stress Statistics, 1990s)

Whilst another world wide survey made by Grant Thornton International Business Owners in 2006, where 7000 businessmen from 30 countries were observed, amongst them almost 57% of businessmen showed high stress levels as compared to only 39% in 2004. Sweden business men had least stressed comparing with other European countries followed by United States, although Europe and United States experienced increase statistics in their stress levels. (MedIndia, 2012). These were shown in the Regus's survey in 2010 where United States experiencing 35% increase of stress in the business community (Regus, 2010). Meanwhile in Malaysia, Makhbul and Idrus (2009) conducted the study to five hundred production operators derived from eleven electronic manufacturing organizations which registered to Malaysian International Chamber of Commerce and Industry (MICCI) found out that the changes in stress outcomes at the workplace were due to its relationship with health, work area design, shift work, humidity and working hour factors. Where, extreme and continuous exposure to stress would reduce an individual capacity to perform at work (Sharpley et al., 1996). Therefore, this issue should be taken into serious attention in order to ensure overall well being of the workers

and organizational activities and profits. A proper stress management program, with a good planning and implementation strategies should be looking into in order to provide healthy working environment to everyone and a balanced life style.

Nevertheless, the way people handle stress depends to their stress retention level and their life style. People who do not handle changing life circumstances well may be particularly vulnerable to the slightest frustration or pressure (Butcher et al., 2008). Therefore its important for everyone to understand that stress is manageable and to manage stress well means able to manage all other life affairs well and would contribute to overall balance and happiness of life. And the ability to withstand stress without becoming seriously impaired is called stress tolerance. Hence this level of stress tolerance need to be controlled and managed as to create a balance human being with a balance capacity in doing decision making, managing financial affairs, and becoming a good worker in organization.

2.1 Role of Religion as Releasing Therapy

There are various proven ways practiced by professionals involved in stress treatment as such; meditation, sleep, exercise, socialization, biofeedback, psychotherapy tranquilizers and etc's. However in certain condition it does work on some people and not to the other. And the process cycle repeated again until the patient feel better or otherwise the counselor will suggest a different technique and strategy. In general, most people will turn back to their own religion for the final option in finding answer or solution to their miserable or constraint life. Knowing that there is a superpower 'God' that can help human being in all occasions and repent after wrongdoers make a relief to human and as a source of great comfort to all human being. It is universally understood that there is a power of God above human power by all religion in this world. This has been mentioned by Hill & Butter (1995) and Pargament (1997) that religious beliefs can affect the degree of stress people experience and the ability to cope with that stress. While Cashwell and Young (2011) are in the opinion that both religious values and beliefs can positively affect a person's general wellness and can serve as a key role in providing support as individual face existential crises.

Religion being defined by Western and Muslim scholars as a belief system to help human being living in a well organized manner where in this regard McDaniel & Burnett (1990) stated it is "A belief in God accompanied by a commitment to follow principles believed to be set forth by God". While Koenig et al. (2000) expressed their opinion about religion as "An organized system of beliefs, practices, rituals and symbols designed to facilitate closeness to the sacred or transcendent (God, higher power or ultimate truth/reality), and to foster an understanding of one's relation and responsibility to others in living together in a community". And Johnson (2000) interpreted religion as "A social arrangement designed to provide a shared, collective way of dealing with the unknown and un-knowable aspects of human life, with the mysteries of life, death and the different dilemmas that arise in the process of making moral decisions". The panel of experts for NIHR's scientific study of spirituality and health took these elements to be their primary criterion and common denominator for both spirituality and religion (NIHR, 1998) where they stated that "*Both spirituality and religion involve the subjective feeling,*

thoughts and behaviors that arise from a search for the sacred. The term “search” refers to attempts to identify, articulate, maintain or transform. The term “sacred” refers to a divine being or Ultimate Reality or Ultimate Truth as perceived by the individual”. This proved that all human basically has a ‘belief’ towards the ‘superior’ and ‘sacred’ power of God.

In relation to this, the religious people will have interaction to their worship place such as mosque, temple or church where these becomes the centre of their social support system where they earn their internal strength and peacefulness. The act of worshipping God can be classified as a form of meditation in which by meditate as minimum of twenty minutes can lower down high blood pressure, calm down anxiety and help people deal with stress. As stated by Koenig et al. (1999), that religion helps people cope involves the rituals and rites that help people feel better about personal weaknesses, failures, or feelings of inadequacy. Rojas and Kleiner (2001) also mentioned that one of the most important techniques for controlling the level of stress is meditation. It is a state of mind reaching harmony between oneself and the universe and the benefits of meditation go beyond controlling the level of stress to achieving a healthy living.

Therefore it is obvious that there exist a strong relationship between meditation and spiritual renewal since meditate help the process of spiritual renewal and relief the stressful emotion in oneself. In relation to this, Antai-Otong (2001) added that spiritual renewal is an integral part of stress management because it provides a sense of purpose, hope, and meaning in life. These activities bring stress management techniques to a full circle and offer a reprieve from the daily distress of workplace and financial situations. Hence, a person’s religious belief has an important bearing on his personality and his outlook in life. By putting the trust in God, a believer minimizes the stress on himself by reducing his responsibility and power to totally in control of his failure and miserable. There is always God to turn to and share all the pain and despondent.

In this instant, Islam teaches its believer that everything on this earth own by Allah swt. Ulwan (1998) point out that all Muslim have to keep undivided faith that Allah is All Just as mentioned in Surah Isra, verse 30 which means: “The Lord gives abundantly to whom He wills, as well as it narrows to whom He pleases”. Also in Surah Mulk verse 21 which mean “who will give you sustenance if He (God) grant resistant?” Those two verses attest that Allah is the only one who will grant or hold sustenance and He gave to those who seeking with justice. Al Qardawi (1987) emphasizes how faith can vanquishes selfish feeling. These feelings make people racing to seize profit and wealth not only for this world but for the hereafter world. Therein the strength of spiritual faith will prevent Muslims from being greedy since greed and desire would destroy the faith and human would put the worldly fortune as their destiny.

2.2 Islamic Views on Managing Financial and Work Place Stress

According to Mohd and Hamdan (2006), stress as regards to Islamic perspective, is natural to human lives. Stress is capable of giving positive and negative impacts depending on how a person is controlling, managing and handling the stress. The greater the stress someone is

facing, the more benefits is bestowed by Allah. In this notion Muhammad (1992), explain that human being always facing disturbance and emotional unbalance especially whenever there is conflicting interest occurs. Quran clearly stated the stress conditions and factors and the example of how previous generation facing stress. It stated about the natural biological creation of human being which consist of the nervous system and chemical elements which strongly influences the feeling, mental and physical of human being. Allah stated in Surah al-Anbiya', verse 37 meaning "Man was created of haste. I will show you My signs, so do not impatiently urge Me". And Surah al-Ma'arij, verse 19-24 meaning "Indeed, mankind was created anxious: When evil touches him, impatient. And when good touches him, withholding (of it), except the observers of prayer, those who are constant in their prayer and those within whose wealth is a known right". Those verses clarifies the fact that Allah created human being with a hasty nature and restless in reaction to the sensitivity and the nervous system of the body. Those sensitivity are portrays through emotional behavior which response upon the influence of internal and external factors and surroundings. In relation to financial and workplace stress the same situation take place where the sources of stress triggered from unbalance nervous in body system when facing too much debt and job stress at work. However the exceptional goes to those who are constant in his prayer and those seeking wealth in permissible way.

Azrina & Siti Fatimah (2010) mentioned that the practice of debt is allowed in Islam. However, there is a strict rule and tight condition imposed on Muslims regarding it. The reason for that is to protect and preserve relationship between Muslims because debt can indeed be a disease in a community if not manage properly, it can lead to conflicts among Muslims such as lying, oppression, vengeful, hatred and bad mouthing which will eventually destroy the *ummah*. Furthermore, by indulge heavily in debt and living by owing other people it push individuals to having financial stress and unhappiness in life. The more debts people have, the more likely they experience stress and living in disorganize way. Islam sees these as negative factors which will weaken family institution and society as a whole. Hence, it is clear from an Islamic point of view that accruing debt is a serious matter and should not be undertaken except in cases of real necessity.

Khan and Mould (2008) emphasized that Islam discourages heavy debt as much as possible. Indeed it might lead to a harmful consequences if not manage properly. Prophet Muhammad (peace be upon him) used to regularly supplicate "Allah, I seek refuge with You from sin and heavy debt". When someone remarked, "how often you seek refuge from heavy debt", he replied, "when a man gets into debt, he speaks and tells lies, and he makes a promise and breaks it" (reported by Bukhari and Muslim). Prophet Muhammad (Peace be upon him) also said, "Whoever dies free from three things; arrogance, cheating and debt; will enter Paradise" (reported by Tirmidhi), and "The soul of a believer is held hostage by his debt in his grave until it is paid off" (reported by Tirmidhi). Rafik Beekun (2006) enhanced his view that all Muslims should remember that sickness expiates evil deeds and wipes out sins. In this relation, Abu Hurairah narrates that the Prophet (peace be upon him) said, "When Allah wants to be good to someone, He tries him with some hardship". Therefore any hardship that Allah test human being either in terms of financial stress or workplace, are all considered as trials in this worldly

life. Those trials if face with patient and total submission to Allah, Muslim are entitled for the removal of part of the sins and wrongdoers as mentioned by the hadith narrated by Abu Hurairah. Abu Hurairah reported that Allah's Messenger, peace be upon him, said "For every misfortune, illness, anxiety, grief, or hurt that afflicts a Muslim, even the hurt caused by the pricking of a thorn, Allah removes some of his sins". Prophet Muhammad (peace be upon him) and all other prophets, be as human beings similarly had to undergo tests and trials which resulted in temporary stress. In those occasions, they constantly remembered God and received peace through His remembrance. Prophet Muhammad (pbuh), for example, used and advised his followers to pray in times of distress the prayer means 'Allah is sufficient for us, and He is an excellent guardian, and we repose our trust in Allah' and 'Surely we belong to Allah and to Him shall we return. O Allah, I beseech you for the reward of my hardship. Reward me, and compensate me for it with something good'.

In a different attempt, Abu Hurairah (r) said "The Prophet (peace be upon him) remarked, 'The example of a believer is like a fresh tender plant; from whichever direction the wind blows, it bends the plant. But when the wind dies down, it straightens up again. (Similarly a believer is tested by afflictions to strengthen his faith and heart, and he remains patient and firm). And an evil person is like a pine tree which remains hard and stiff until Allah breaks it whenever He wills.'" In short, the Quranic verses and hadith from prophet Muhammad (peace be upon him) contains reminder for Muslim as to bear the life, its constraint and challenges and belief upon the reward will be given to those who have patient and submit to the will of Allah.

2.3 Solution And Evidences From Al-Quran And Prophet Tradition

In light of the Quranic verses and the Prophet Muhammad (peace be upon him) tradition, Islam sees solution to the stressful situation are indeed bound within the verses reminded from Allah and delivered through the messages by His messenger. "O mankind! There has come to you a direction from you Lord, and a healing for (the disease in your) heart, and for those who believe a guidance, and mercy" (Surah Yunus, verse 57). Indisputable, Quran it self is a medicine to manage stress and other conflicting situation. This has been emphasized by Shahid Athar (2007) where he stated that the echo of sound in the Quran has a medical effect to those its readers. The recitation of Quran or listening to the Quranic verses has a wholesome effect on the body, heart and mind. Its impact thoroughly where, the letter 'alif' echoes to the heart and latter 'ya' echoes in the pineal gland in the brain. Dr. Ahmed El Kadi of Akbar Clinic, at Panama City, Florida, conducted and has published the effects of listening to the Quranic recitation on physiological parameters i.e. the heart rate, the blood pressure and the muscle tension and reported improvement in all, irrespective of whether the listener is a Muslim or a non- Muslim, Arab or non-Arab (Shahid Athar, 2007). Obviously it can be hypothesized that those who can understand and enjoy the recitation, with a belief in it as word of God, will get maximum benefit physically, mentally and spiritually. Hence the purpose of Quran is not to be rigid and dogmatic, but to guide humans in finding solutions to heal body, mind and soul. It focused on applying solutions based on *iman*, spiritual precepts, knowledge and understanding.

Allah the Merciful advises all human in the Holy Quran on how not to become extravagant but implement the justly balanced in Surah al-Furqaan, verse 67 meaning *"Those who, when they spend, are not extravagant and not niggardly, but hold a just balance between those extremes....."*. The verse emphasized on how Allah swt offers human a clear direction to become justly balanced in every effort done. He said the secret of success in any effort lies in the ability to keep a "just balance" between the extremes. This means that the conduct in all scopes of life whether in the family (as a family member), in the society (as a society member) or in a work place (as a worker in organization) should always bear in mind the objective and aim to achieve a 'just balance'. By doing this indirectly Muslims strengthen their relationship within three important components involved in their life; family, society and organization. Rashard Jedaar (2012) accentuated that the more human values were discarded, the values prescribed by Allah SWT and exemplified by His Prophet Muhammad (Peace be upon him), the more estrange human became and this will destroy the coherence of the Ummah. Where he further stressed that to do things in extreme way will result sickness where 'extremism' is a sickness that seems to plague individuals collectively in relationships with one another. By adopting an extreme act in interpersonal behavior, in lifestyles, in other habits such as eating, sleeping and even talking, extreme in other life expectation will make individuals feel overburden and this is where stress come in which affect a just balance and deteriorate the stability and disturb the state of mind of a person. In this relation, stress is consider as extreme behavior whereby individuals will be influence to act out of their awareness either aggressively or shut themselves from any communication.

Allah strongly reminded that a person who lives lavishly is treated as "... a brother of Satan ..." (Surah Al-Isra', verse 26). Khan and Mould (2008), in view that accruing debt is serious matters and should not be undertaken except in cases of real necessity. Islam discourages heavy debt as much as possible, it has a serious and direct effect on Muslim's belief since the possibility of harmful consequences is bigger. In Islam, those who have extreme debts will have some significant effect on their life. Life will be filled with humiliation, losing the mental serenity and commit more lies. Life would become un-peaceful and stressful as reminded by Prophet Muhammad (Peace be upon him) "Do not create fear in yourselves ye feel after attaining serenity (Peace)." The companions asked, 'What is that fear, O Prophet? He replied, "Debt" (Ahmad). This hadith affirm those living in heavy debt will suffer and always living in worries of the debt they owe. The Prophet Muhammad (peace be upon him) used to regularly supplicate "Allah, I seek refuge with You from sin and heavy debt". When someone remarked, "how often you seek refuge from heavy debt", he replied, "when a man gets into debt, he speaks and tells lies, and he makes a promise and breaks it" (Bukhari).

Prophet Muhammad (Peace be upon him) teaches his ummah some prayers (*doa*) that can avoid stress and to seek Allah's mercy and assistance to lighten financial problems and work place problems. It should be practiced daily since it would help individuals in seeking Allah's blessings and to avoid from heavy debts and widen the sustenance in life for easement and happiness in work and other associations. Narrated by Abu Sa'id Al-Khudri (ra) that Prophet Muhammad (Peace be upon him), teaches an Ansar man, Abu Umamah whom entangled in sorrow and debts a prayer which mean 'O Allah, I take refuge in You from anxiety and sorrow,

weakness and laziness, miserliness and cowardice, the burden of debts and from being overpowered by men.’ Abu Umamah said: “When I did that Allah removed my distress and settled my debt.” (Abu Dawood). The prayer seeks refuge from Allah of what may cause problems in life. And all these problems were highly correlated with the state of someone who was heavily indebted.

Prophet Muhammad (Peace be upon him) also said to Muadh (r.a), “Should I not teach you a supplication which, when used to implore Allah, Allah shall pay your debt, even it be as huge as Mount Uhud? He then mentioned, “O Allah, Sovereign of all, You give dominion to whomsoever You will and You take dominion away from whomsoever You will, You exalt whomsoever You will and You bring low whomsoever You will. In Your hand is all goodness and You are able to do all things. Most Merciful and Most compassionate in this world and in the Hereafter, You give them to whomsoever You will and withhold them from whomsoever You will. Bestow mercy upon me in such a manner that I have no need of the mercy of anyone but You.”

Another solution in avoiding stressful life both in financial and workplace is by coping it with patient and prayer. This has been stated in the Quran surah Al-Baqarah, verse 153. “O you who have believed, seek help through patience and prayer. Indeed, Allah is with the patient”. Muslim are advised to be consistent in their prayers and be confident that Allah is ever forgiven to all as affirmed by Surah Nuh, verse 10 means “And said, 'Ask forgiveness of your Lord. Indeed, He is ever a Perpetual Forgiver”. This has been emphasized by Rizal (2009) where according to the studies conducted, during a prayer a person’s prostration position will affect the electro encephalogram by moderating the electrical waves in the brain from nine to twelve waves per second and this position placed that person on alpha waves, where he will be more calm, serene and restful. And this position proof to be a total submission to the power of God, where none other power above the power of Allah swt.

Simultaneously, Islam encourages human being to help each other in developing potential and solving problems since in Islam each Muslim are like brothers to one another. Therefore, Muslims suppose to adopt wisdom approach in ensuring successfulness in building strong relationship and brotherhood by helping other fellow Muslim in difficulties as acknowledged in Surah An-Nahl, verse 125 means “Invite to the way of your Lord with wisdom and good instruction, and argue with them in a way that is best. Indeed, your Lord is most knowing of who has strayed from His way, and He is most knowing of who is [rightly] guided”. This in fact has been further noted by Prophet Muhammad (peace be upon him) through his hadith means ‘Good deeds for your brother is your guidance to those who lost guide’. (Reported by Abu Dzar) In brief, every human being will be tested by Allah swt in various way as to their capabilities. Human who have strong faith will be succeed otherwise for those who have weaker faith should be helped, supported and guided to the right path and toward the blessing of Allah swt. For those who are willing to help others in hardships and troubles will be given a great reward by Allah in the hereafter as mentioned by Prophet Muhammad (peace be upon him), ‘Whoever cooling eyes of a believer (remove hardships), Allah will cooling his eyes on the Day of Judgment’.

In a state of depression a believer on the other hand is advised to increase *Dhikr* (remembrance of Allah) so that the mind will focus on patient and Allah's guidance as verified in Surah Ar-Ra'd, verse 27-28 means "And those who disbelieved say, "Why has a sign not been sent down to him from his Lord?" Say, [O Muhammad], "Indeed, Allah leaves astray whom He wills and guides to Himself whoever turns back [to Him] and "Those who have believed and whose hearts are assured by the remembrance of Allah. Unquestionably, by the remembrance of Allah hearts are assured". In hadith narrated by Abdullah ibn Abbas, Prophet Muhammad (peace be upon him) said 'If anyone continually asks pardon, Allah will appoint for him a way out of every distress, and a relief from every anxiety, and will provide for him from where he did not reckon'.

3. Conclusion

Trust and faith towards religion indeed play a vital role in contributing most meaningful life to all people. Religious values and beliefs provide deep sense of purpose and meaning in life. Where both values and beliefs offer hopes and solutions during the period of adversity and suffering simultaneously provides solution perspectives whenever people are overwhelmed by their life's problem. It is undeniably an accomplishment to all sorts of problems and pressure faced by human being. It creates a sense of belonging among the believer, caring and strengthening the brotherhood relationship among each other. Definitely Muslims believe that religion is a fundamental source in resolving conflict, in development and unity of the *ummah* as a whole. Undeniably, current practices demonstrate that there are various effective approaches in handling stress situation particularly on financial and workplace stress within the modern counseling process. It includes numerous therapy models practiced in resulting successful therapeutic outcomes. However, Muslim therapeutic model which give emphasis to religiosity approaches based on Islamic principles purely adopt the holy Quran and the Sunnah as main guidance. In fact, by exploring the Quran, the *Seerah (historical)* of the Prophet and his traditions, as well as the biographies of the Prophet's companions, will provide detailed instructions and teachings on implementing Islamic counseling process in the daily life. In essence, stress affects everyone and must be managed effectively to reduce its chronic and deleterious effects to the whole life system. A preponderance of research data indicates that stress management offers diverse interventions that promote healthy lifestyle changes. Ultimately, successful stress management involves willingness to change one's appraisal systems and mobilize resources and inner strengths that promote health and a sense of holistic well being.

The Quranic verses and hadith provides evidences on how to manage stress based on Islamic principles. The hasty and restless nature of human being could be cope with the recitation of Quranic verses, prayer, patient, helping and supporting each other, and practice *Dhikr* (remembrance Allah), without doubt would able to give solution in managing stress. This will certainly be a great support in establishing a person who practice 'a just balance' throughout the life and avoid 'extravagant/extreme' since those two habitudes are the causes to the stressful and pressurize life. In this circumstances Islam is compatible with the nature of human beings. Therefore, every command and prohibition of God is for the good and happiness of human life in this world and hereafter. For the survival of goodness in self, family, society and

country thus the culture of advice, enjoin to goodness and forbid evil must be inculcated and implemented. Even though Muslim has to encounter stress as part of tribulation in life hence by being patient means willing with the certainty prearranged by Allah and with prayer human being always seeking the protection and guidance from Allah in whatever difficulties and situation. In all consciences, the total submission should only be to God Allah swt. For that reason, most importantly, a Muslim must have trust in Allah s.w.t. and regards all trials come from Allah s.w.t. in order to get rewarded in the Hereafterworld. It is clearly stated in Surah At-Taghabun, verse 11 means "No disaster strikes except by permission of Allah. And whoever believes in Allah; He will guide his heart. And Allah is Knowing of all things".

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