

## Financial Management of Salt Farmer Family: Maqashid Sharia Perspective

Merina Febrianti<sup>1</sup>, Rita Yuliana<sup>2</sup>, Ach. Fawaid As'ad<sup>3</sup>  
[180221100097@student.trunojoyo.ac.id](mailto:180221100097@student.trunojoyo.ac.id), [rita.yuliana@trunojoyo.ac.id](mailto:rita.yuliana@trunojoyo.ac.id),  
[fawaid.asad@trunojoyo.ac.id](mailto:fawaid.asad@trunojoyo.ac.id),  
<sup>123</sup>Universitas Trunojoyo Madura

**Abstract:** *This study aims to reveal the financial management culture of salt farmer families in Bunder village, Pademawu district, Pamekasan regency with a maqashid sharia perspective. The research method used is qualitative with an ethnographic approach. The data analysis used is domain analysis, taxonomic analysis, componential analysis, and cultural theme analysis. The results of the study show that there are cultural values in the financial management of salt farmers, namely financial management carried out by the wife, parêmpen in managing assets, and bilet at work. The maqashid sharia perspective of *hifz al-din*, *hifz al-nafs*, and *hifz al-nasl* is realized from financial management carried out by the wife. Parêmpen is the implementation of *hifz al-mal* and bilet as the implementation of *hifz al-aql*. This research shows that maqashid sharia supports the cultural pattern of financial management of salt farmers' families.*

**Keywords:** *Culture, Maqashid Sharia; Financial Management; and Salt Farmers*

### Introduction

Madura is the largest salt producing area in Indonesia (Nugroho et al., 2020) . Madura is dubbed as the salt island which has four districts namely Bangkalan, Sampang, Pamekasan, and Sumenep, each of which is a salt-producing area. Data from the Ministry of Maritime Affairs and Fisheries (2018) states that Madura produces 645,535.09 tons of salt with a very high increase from the previous year. Based on the four districts, Pamekasan is a district with a high level of salt production based on the ratio of land area to salt production each year, namely a land area of 913.5 ha with a total production of 140,716 tons (KKP, 2018) .

One of the salt-producing villages in Pamekasan is Bunder village, Kec. Pademawu, Kab. Pakistan. According to data in Wahyurini & Hamidah's (2020) research , Bunder village is the village with the highest total amount of salt production out of 8 other salt-producing villages in Pademawu sub-district. This great potential needs to be developed in order to be utilized as best as possible for the economic development of salt farming families through the development of the quantity and quality of the salt produced.

Salt production can only be carried out during the summer, around 4-6 months in 1 year (Alham, 2015) , so salt farmers make various efforts to manage their finances in order to meet the needs of their families until the next summer (salt season). In accordance with the life pattern of the Madurese people who are religious and uphold the teachings of Islam, of course, the implementation of the financial management of salt farmers is based on religious teachings. This is related to maqashid sharia as a wisdom or goal for establishing Islamic law and teachings (Zaki, 2015) .

Islam has permeated and colored the life pattern of the Madurese community so that religious life has been firmly rooted in Madurese customs (Syamsuddin, 2017) . Customs or culture in a society are certain value systems that are used as guidelines for life by the community (Syamaun, 2019) , including in the implementation of financial management. There are cultural values in the form of the habits of the surrounding community which also influence how the financial management of salt farmers' families is carried out in Bunder village. These values are believed and will be a benchmark for right or wrong, good or bad a person until eventually will become a reference in attitude and behavior (Kussudyarsana, 2008) .

Therefore, this study was conducted to reveal cultural values in financial management carried out by salt farming families with a maqashid sharia perspective that is relevant to the situation of the Madurese community, especially salt farmers in Bunder village who are all Muslim.

### Methods

This research was conducted in Bunder village, Pademawu sub-district, Pamekasan district with salt farmers as research subjects. The type of research is qualitative research with an ethnographic approach (Spradley, 2007) . Sources of data used are primary data and secondary data. Primary data was obtained from a series of stages of observation, documentation, and interviews with informants, while secondary data was obtained from scientific journals/articles, books, and other sources relevant to the research topic. The data were analyzed through a series of Spradley analyzes, namely domain analysis, taxonomic analysis, componential analysis, and cultural theme analysis.

### Findings

The financial management of salt farmer families in Bunder village is influenced by the culture or habits of the surrounding community. The wife's financial management, the parmpen's attitude in managing assets, and the billet attitude at work.

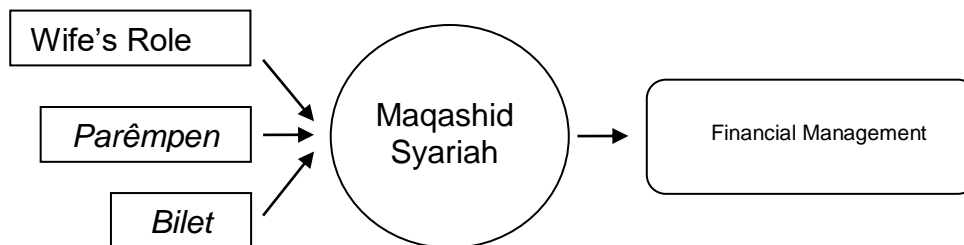


Figure 1. Research Findings

### Wife's Role in Family Financial Management

The financial management of salt farmer families is not only carried out by the men as the breadwinners but also there is a big role for the wife as the party who saves money from the husband's income. The decision to give power to the wife in saving and managing finances has become a Madurese culture which is a form of respect for women as wives (Wahyudi et al., 2015) .

"For the finances that manage my mother. Yes, basically, if I have money, I will deposit it with my mother. I ask that you have to love it." (Statement of Mr. Irsyad). "I love all my wives. So if there's anything, I ask. Yes, the wife is saved, ma'am." (Mr. Fery's statement).

Like the Madurese poem "Comfortable ongghu andik lakê oreng Madhure, belenjâ ngala dhibi" (it's really comfortable to have a Madurese husband, buy your own). Madurese women are required to be able to manage or manage finances because if the family economy fails, the wife will be blamed. In managing family finances the following expression applies "Masea jhâlâna tegghu mon kerrengnga Jurut, not kêra bâdâ ollena" (even though the nets are strong if the fish cages are fragile there will be no results). This means that even though the men are working hard, the women cannot manage the results of their husband's work properly, so there will be no results. This statement further strengthens the importance of financial management in influencing the economic condition of the family (Wahyudi et al., 2015) .

### ***Parêmpen in Managing Assets***

Salt produced in summer is not sold all at once by salt farmers. This is done to minimize families saving cash which is considered to have a higher risk of causing the money to run out quickly so that it cannot meet the family's needs.



Figure 2. Salt Storage Warehouse

Salt sales management is not carried out to pursue profit but because salt sales management is a preventive measure so that salt farmers still have savings / savings in the form of salt to be used if the family needs it in the future. This fact is related to the *parmpen* (frugal and careful) nature of the Madurese, because the sustenance obtained or collected is usually the result of effort and hard work so they are very careful in issuing it (Rifai, 2007) .

The *parmpen's* attitude is also shown by how the salt farming family invests their income into gold or land.

"The investment, ma'am, behind the investment is to give it to my children, that's the plan. Not only did I buy salty soil, I bought land too. The important thing is that it fits me, I bought it and was on the side of the road. It's good later ma'am." (Statement of Mr. Irsyad). "But if I buy gold, I will definitely buy it to prepare for the next season, because if I hold it, the money runs out quickly." (Mr. Fery's statement).

### ***Billets at Work***

One source of income for a salt farmer family is of course from the sale of salt. During the summer the price of salt per ton + 500 rb - 550 rb while if selling in the rainy season when salt production cannot be done, the price of salt can increase to a price of 800 rb. This phenomenon can occur due to the scarcity or lack of salt stock during the rainy season. The price of salt every year can change due to its fluctuating nature.

Seasonal income of salt farmers causes salt farmers to have other jobs as other sources of income such as being a teacher, village officials, trading, working as coolies, and farming rice, corn or tobacco. These jobs help cover the family's needs while waiting for the next salt season. The *billet* nature of the Madurese can be seen from their sincerity in making an effort, *Jhuntrong* (focused and serious) in achieving their goals (Rifai, 2007) .



Figure 3. Mr. Hasanin works As a Village Apparatus

"I'm looking for a side outside the important thing is halal, what kind of work is done, sometimes I sell vegetables, that's why sometimes I go to school with vegetables." (Father's statement). "Can you beat kolien, sis ruah ma'am, but beeh reng ngajhek alanduk, alanduk. Bedeh se ngajhek mikol butok, mikol bhutok". (Statement of the father of Ya'qub).

### **Maqashid Syariah in Family Financial Management Culture.**

Hifz Al-Din (Keeping Religion). This is related to faith in Allah SWT which is manifested in the form of worship ( Nasuka , 2017 ) . The wealth produced by the salt farming family is not only used for necessities, but also for good things. Every salt harvest, usually there are people who ask for up to 1 sack of salt and it is given free of charge by salt farmers. This is considered alms for the harvest done.

"Yes, sometimes people ask for one sack at harvest time, I give them two sacks. People ask for medicine to do nothing at harvest time. It's okay to assume who's alms or later if the salt alms is more, it can be a lot" (Mr. Fery's statement).

Another good habit, namely thanksgiving is also routinely carried out by Mr. Irsyad's family before or after harvest. Thanksgiving is in the form of inviting family and surrounding communities as well as religious leaders to the house as a sign of gratitude and prayer together for the harvest that will be or has been done.

Hifz Al-Nafs (Keeping the Soul) is related to maintaining the safety of life or life. This is realized by the ability of salt farmers to meet family needs ranging from clothing, food, and boards from salt farming. The income earned by salt farmers is able to support the family and meet the needs of clothing, food, and housing. Farmers can even save to buy gold and rice fields or salt fields left over from the results obtained from salt farming. The decision of salt farmers to save and invest is of course the goal to keep the family's economic needs met.

"Thank God that's enough. Jhek kodhu knows how to manage. Mun terro cokoppbhe kodhu knows how to manage. Ghik bektonah has a special number for semester fees". (Statement of Sandewi's father).

Hifz Al-Nasl (Keeping Descendants). It is realized with children from salt farming families who can be educated even up to university level.

"Everyone is in college, my children are also in college. Out of college immediately husband (married)" (Statement of Mr. Hasanin).

Sending children to school using farmers' income obtained from salt buying and selling activities that have been carried out in accordance with the Shari'a is also an effort to maintain offspring.

Income earned in a good and lawful way will certainly have a good impact on the family. As a parent, you must ensure that the income used to support children is a halal-tayyiban.

Hifz Al-Mal (Keeping Wealth). Safeguarding the assets carried out by salt farmers is realized when farmers can care for and maintain their salt fields as the main source of family income. Keeping it by managing the salt land well will be able to help maintain the family's economy. Efforts to maintain or maintain assets are also carried out by obtaining income that is free from things that are prohibited by religion such as usury, gharar, and maysir. As it is known that salt farming is a lawful source of income and the sale and purchase of salt is also carried out in accordance with the terms and conditions of the sale and purchase.

Hifz Al-Aql (Keeping Intellect). This is related to the knowledge gained by salt farmers in carrying out their work in managing salt fields. Salt farmers generally learn about salt farming from their parents or family. Salt farmers usually invite families, especially children, to help work in the fields so that children will automatically learn salt farming.

"I personally used to go with you here, and then you were taught how to do it."  
(Father's statement).

## **Conclusion**

The financial management of farmers is generally carried out by the wife. Farmers' income sources are halal sources because they are obtained from income sources permitted by Islam, namely from salt, being a teacher, village officials, trading, working as coolies, and farming rice, corn or tobacco. Even though they have worked as salt farmers, the income earned from selling salt is sometimes not enough to meet family needs, so to overcome this, farmers have financial management strategies such as earning income from other jobs, making loans, saving/investing, and using available savings. such as selling or pawning gold.

The practice of maqashid sharia in marketing activities and financial management by salt farmers has been implemented, although it has several obstacles such as the potential for gharar (uncertainty) which is included in the maintenance of religion and property as a condition of buying and selling according to Islam in terms of weighing salt. However, this was done willingly without coercion because it has become a habit of salt farmers.

The limitation of this research is that the researcher does not pay attention to the diversity of background or the background of the economic condition of the informants, resulting in research that is less rich in discussion. The discussion of this research is also less focused on one problem because it raises issues regarding financial management so that it is felt that the research carried out is still not optimal. There are suggestions for further researchers, to further expand research informants by taking into account the more diverse economic conditions of their families and focus on one problem so as to produce more in-depth and detailed research. Suggestions for salt farmers to improve the application of sharia economics and maqashid sharia in every activity because the implementation of sharia will certainly produce worldly and hereafter benefits.

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