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## FAMILY FINANCIAL MANAGEMENT OF MADURA SALT FARMERS IN MAQASID SHARI'AH REVIEW

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**Abstract:** *The existence of salt farmers amid the chaos of the salt business (ex., low price of salt) has become exciting research agenda. Meanwhile, their living needs continue to grow, especially for farmers who are aware of the importance of education. This research was in Madura, which is known as an Islamic society. In line with this phenomenon, this study aims to explore the meaning of the cultural system in Madura salt farmers from the economic aspect, especially within the framework of maqasid shari'ah. The qualitative research method is applying ethnographic techniques to 4 salt farmers spread across Bangkalan, Pamekasan, and Sumenep. The processing data by conducting domain analysis, taxonomic analysis, and contrast analysis to obtain the cultural theme of Madura salt farmers an economics perspective. The results showed that the achievement of the fulfilment of economic needs by producing salt traditionally and manually, there is a significant role of "tengkulak" in generating income and being a support in times of economic difficulties. Likewise, there are "juragan" who provide salt fields with a profit-sharing system and rent. Culturally, salt farming also has the value of preserving the ancestral profession, which is a priority in maintaining it even in difficult conditions.*

**Keywords:** family, financial, maqasid shari'ah.

## 1. Introduction

Madura has a salt industry that is so characteristic that the term Madura is Salt Island. Data shows that Madura is the largest salt producer in Indonesia (Nugroho et al., 2020). This fact is related to findings of the character of the Madurese community who are simple, hardworking (Wail, 2019) and able to preserve the salt farming culture (Hotimah and Singgih, 2019). The Madurese community is also known to be synonymous with obedience to Islamic law. This phenomenon triggers the motivation to investigate the life of salt farmers from the perspective of Islamic law, especially about maqasid syariah.

An economic review of Madura salt farmers shows contradictory facts. On the one hand, Madura salt has strategic value nationally (Amami and Ihsannudin, 2016; Ihsannudin, et al., 2016, and Nugroho et al., 2020), but the condition of salt farmers shows a pathetic situation. It shows that Madura salt farmers are structurally poor (Hotimah and Singgih, 2019), live below the poverty line (Ihsannudin et al., 2016), and are even oppressed (As'ad et al., 2017).

In-depth research on the lives of salt farmers has been carried out, namely, from an economic perspective (Susandini and Jannah, 2021), using a quantitative approach. The study found empirical evidence of several factors that influence income. These factors are the length of summer, production, farmer category, productivity level, stock price, profit-sharing system, and side jobs. Then, the study also showed that salt farmers' consumption was prioritized for basic needs and chose gold as a way of investing. Furthermore, Setiawan's research (2019) investigated the welfare of salt farmers in Sumenep Regency using a maqasid syariah approach. The research findings are interesting because they show that salt farmers have achieved prosperity in *hifdzul diin* and *hifz al nasl*, but have not been prosperous when viewed from *hifdz al nafs*, *hifz al 'aq*, and *hifz al-mal*.

This study follows up on the two studies using a qualitative approach. Suppose Susandini and Jannah's (2021) research findings were obtained massively with a quantitative approach. In that case, this study aims to obtain a portrait of the life of salt farmers in the economy and their meaning system to obtain a deep understanding. Furthermore, this study also follows up on Setiawan's (2019) findings of the failure to achieve *hifz al-mal* among salt farmers. The follow-up is by revealing the management of his assets in detail by using the levels of achievement of maqasid al-shari'ah, namely *dharuriyyat*, *hajiyyat*, and *tahsinat*.

## 2. Literature Review

Regarding the economic aspect of the family, the book *Foundation for the Sakinah Family: Independent Readings for Prospective Bride and Groom* on page 15 mentions that one of the functions of the family is the economic function. This function is needed because life's stability constructs a solid economic pillar. Meeting the basic needs of family members also requires economic stability. Therefore, the family leader must carry out the economic function as well as possible. There needs to be a mechanism regarding who is obligated to earn a living and distributing it somewhat so that each family member gets their rights equally.

Discussions about family needs are relevant to the family's economic function. It is said in the book that family needs are the central pillar of the life of a family. When the family's needs are ready, the family is safe, and vice versa. If the needs are not ready, it can trigger the destruction of the household. Therefore, fulfilling family needs is an important thing to be considered by all family members.

Discussion about family financial management is interesting to do because its existence is very close to the life of every human being. Several previous studies discussed family financial management from the aspect of anticipating educational needs (Kinsler & Pavan 2011; Musdalifah & Mulawarman, 2019), tax obligations (Figari et al., 2011), and long-term financial planning (Ranger et al., 2019), family well-being (Oh & Chang, 2014; Herdiana et al., 2017), and the role of the wife (Ritonga, 2018).

There are discussions about salt farming families. Some of these studies discuss the income and welfare of salt farmers (Susandini and Jannah, 2021), the oppression of salt farmers (As'ad et al, 2017), salt monopoly (Parwoto & Hartono, 2015), production efficiency (Amami & Uhsannudin, 2016; Hidayat, 2021), economic empowerment (Ihsannudin et al., 2016; Wahyurini and Hamidah, 2020), and marketing (Nugroho et al., 2020).

Furthermore, financial management and all its discussions must have a purpose. In Islam, all life goals have a goal to achieve maqasid al-shari'ah. Maqashid Syariah discusses the benefits of each Shari'a / way of life outlined by Allah. These benefits apply to humans and the universe, not to Allah. Humans are the main object of these benefits. The implementation of Sharia law comes with a series of goodness that accompanies it. Therefore, humans must ensure that they know every benefit derived from every Shari'a that they carry out, including having a family.

Imam ash-Syatibi (Sahroni and Karim, 2015:4) explained that there are 5 forms of maqashid Sharia or also called kulliyat al khamsah, namely (1) Hifdzu diin (protecting religion); (2) Hifdzu nafs (protecting the soul), (3) Hifdzu aql (protecting the mind), (4) Hifdzu maal (protecting property), and (5) Hifdzu nasl (protecting offspring). Furthermore, the five forms of Sharia maqashid are further differentiated based on the level of benefit and importance. First, dharuriyyat, namely basic needs, which if not fulfilled will make life damaged. Second, hajiyat, namely basic needs, will lead to difficulties if not fulfilled. Finally, tahsinat, namely complementary needs, which if not fulfilled, will make life less comfortable

Several studies have used maqasid al shari'ah to explore a phenomenon. Abdullah (2012) uses the maqasid al shari'ah perspective to investigate risk management through takaful. Then, Hallaq (2011) discusses the relationship between maqasid shari'ah and the modernity of the Muslim world. Other topics discussed with the maqasid shari'ah perspective are inheritance rights (Yunus & Luthfiani, 2019), marriage (Munir & Affandy, 2019; Mulia, 2020), time value of money (Baehaqi et al., 2020), Yuliana et al., (2020) accounting, and standards of financial reports (Mukhlisin, 2020). Thus, the use of maqasid al shari'ah as an analytical tool in research is necessary and can be applied to explore the financial management of salt farmers in Madura.

## **2.1 Problem Statement**

There is a study on maqasid shari'ah on the welfare of salt farmers with a maqasid shari'ah approach (Setiawan, 2019). The study results stated that of the five aspects in maqasid shari'ah, it turned out that only two achievements and the other three had failed. One of the failed

maqasid shari'ah is hifdzu maal (protecting property). Researchers consider this finding interesting to be followed up by analyzing the welfare of farmers from the aspect of the type of maqasid shari'ah and its level. The fact triggered this interest from the initial observation that salt farmers continue to exist and become a favourite choice for the coastal community of Madura. This study also investigates the financial management of farming families more deeply within the framework of a cultural system. The expected finding is the meaning of money/wealth for salt farmers and their management. At the maqashid shari'ah level, especially in the type of hifdzu maal.

### **3. Method**

#### **3.1 General Research Questions**

By the research objective, namely, to obtain the meaning of money/wealth for salt farmers and their management, the research method used is qualitative – ethnographic. This method aims to find cultural themes that were previously unknown/non-existent in "unfamiliar" objects, namely the financial management of Madura salt farmers.

#### **3.2 Collection of Information**

The object of this research is the life of Madura salt farmers in doing business and managing their family finances. The object of research in the ethnographic method is called a site in 3 ways: place, actor, and activity. The research informants were Mr. Nurkholis, Mr. Salih, Mr. Fery, Mr. Irsyad and Mr. Mathari. Data collection is carried out through in-depth and comprehensive observations to obtain a social setting consisting of actors, places, and activities. Researchers are deeply involved for a certain period at the research site, participating in salt farmers' activities to record every data and raise awareness of important information.

The research sites are in Maneron Village - Bangkalan Regency, Bunder Village – Pamekasan Regency, and Pinggir Papas Village – Sumenep Regency. The reason for choosing the research site is that Maneron Village, Bangkalan Regency, represents the western region of Madura, which is culturally still close to Java. Furthermore, Bunder Village in Pamekasan Regency is a relatively developed village where the salt industry is one of the objects managed through BUMDES. The last is Pinggir Papas Village which is well known as a village where most of its area consists of salt fields, so salt farming is a job for most of the population.

#### **3.3 Transformation of Data**

The data were analyzed through a series of ethnographic processes as described by Kamayanti (2020), namely (1) making ethnographic observation notes, (2) making descriptive observations, (3) making domain analysis, (4) compiling domain analysis work papers, (5) make focused observations, (6) make taxonomic analysis, (7) make selected observations, (8) make componential analysis, and (9) create cultural themes.

#### **3.4 Interpretation Data**

The cultural themes are arranged in a structured model by referring to various previous studies on family financial management and maqashid al shari'ah. The results are discussed with experts through group discussion forums and other scientific forums to obtain input.

#### **4. Results and Discussion**

Researchers conducted data mining through visits to research sites and interacting with salt farmers for approximately three months. Based on these observations, some data is relevant to the research objectives in the ethnographic working paper. The working paper contains selected data representing salt farmers' culture in managing their finances and their relevance to achieving *hifdzul al mal*. The processing symbols by placing them on the domain analysis and taxonomy worksheets.

Based on the analysis, obtained several cultural themes related to the financial management of salt farmers in Madura. The theme includes salt farming business processes, interactions between salt business actors, determinants of salt farmers' income, and the adequacy of salt farmers' assets. The four themes appear based on identified symbols that form a logical pattern and an understanding of the salt farmer's way of life in managing his assets to achieve *hifdzul al mal*.

##### **4.1 Salt Farming Business Process**

Doing business is need much effort. Business with farming is one option. The salt farming or rice farming choices have almost the same pattern, although extraordinary things distinguish them. Salt farmers have relatively dynamic business processes related to the resources needed, and then the production process becomes income.

A salt farmer produces salt traditionally by managing the salt fields by relying on seawater quality, sunlight, and wind. A salt farmer organizes various business activities independently, without involving anyone other than harvest time.

The chain's base lies directly in production in the salt business value chain. Why? Because according to salt farmers (eg Mr Nurkholis), salt production does not require direct raw materials other than seawater, wind, and sunshine, all of which are free of charge given by Allah. Masha Allah. Of course, several other factors of production, but all of them are relatively "fixed costs" such as farmland, windmills, pumps, and other equipment.

There is no need for a special place to process salt. When working salt, farmers can live in a simple semi-permanent house on the edge of a salt field. The hut serves as a simple residence and storage of equipment as shown in Figure 1.



**Figure 1: The Semi-Permanent House where Salt Farmers Live in the Fields**

Salt production by farmers is relatively simple. The first thing that is needed is the readiness of the salt fields. When salt production begins, farmers need to reorganize fields, which is not productive for some time, or it could be that the fields were as fish ponds (during the rainy season). The preparation of the field also includes refinishing the ditches and waterways. In addition, salt farmers also re-examined their equipment, such as windmills and pumps.

When the dry season has arrived, the salt production process begins. First, seawater flows into the first reservoir. After leaving for a while, the water flows to the next pool. Then the first pool is filled again with seawater. Periodically, the water flows from the pond to the pond. Moving the seawater is done independently by the farmers, with no need for other people's help.

Salt farmers need to pay attention to the smooth flow of seawater. Ensure that none of the drains is clogged. Farmers also clean the "crust" of seawater that floats on the seawater surface, which turns into salt. They also check the barrier between the fields to keep them safe or not sinking.

The displacement activity ends at the last pool where the "old" seawater gathers. When the author wants to feel the sensation of this old water by dipping his palms, then as soon as the palms lift from the water, he feels a thin layer of salt sticking to the skin. Of course, it tastes salty.

#### **4.2 Interactions Between Salt Business People**

Every business must have stakeholders in order to get sustainability in making money. When a salt farmer does not own land but is interested in managing a salt field, a "juragan" can provide the land by implementing a profit-sharing system, rent, or a wage system. The percentage of profit-sharing with the skipper is 50:50 version. The basis of the shared figure is from the sales figures supported by proof of sales which the wife will record. All costs are borne by the

sharecroppers/tenants/"lakoh", although negotiations can be carried out with the "juragan" for assistance when there are high costs.

There is also a relationship with the skipper who uses a rental system. There is a salt field whose rental price is IDR 10 million per year. Leases are sometimes not directly with farmers/"lakoh". People who have money and see a salt business opportunity can rent land to the owner, then hand over the management to salt farmers/"lakoh" with a profit-sharing system or wages.

The following interaction occurs in the salt harvesting process. When harvesting salt, salt farmers need help dredging salt. When the salt field separates from the salt fields of other farmers, the neighbours assist salt farmers in harvesting the salt from the field. Meanwhile, wives can also help their husbands by helping transport salt from the fields to the drying area using a wheelbarrow. The harvested salt needs to be dried in the sun or aerated for a few days. After that, the salt can be packed in sacks or stored in warehouses. The wives generally help during the packaging process. The sacks used for packaging in certain circumstances have been determined, for example, when the farmer has agreed to sell salt to certain "tengkulak" who will sell it to specific factories.

After harvest, the farmer also executes the sales affairs related to the "tengkulak" and other buyers. There are several choices of salt buyers. Starting from middlemen buyers, incidental buyers, or retail buyers. The middleman is the party that has the most intense contact with salt farmers because the farmers have a large stock of salt and want to sell it immediately. "tengkulak" can only meet this need. In addition, the middleman also has a function as a creditor. Farmers can owe money to "tengkulak", and the payment is by using salt.

### **4.3 Determinants of Salt Farmers' Income**

The price varies following the quality of the salt and the distance between the salt field and the roadside. The farther from the road, the farmers get lower prices because transportation costs deduct their income. The "tengkulak" receives the net at the agreed price. The location of the salt field, which is far from the road and its limited access, makes only motorbikes suitable for transporting salt or called salt Ojek Garam.

Salt harvested from land covered with membrane generally has better quality, and the selling price is also relatively higher than salt produced from fields without membrane. However, sometimes the quality of salt produced in geomembrane table salt is not good because farmers groan all layers of salt until the bottom sediment passes away. The colour of the bottom layer is not as white as the top layer, so when mixed, the accumulated salt is a bit cloudy or less white. When the data for this study were collected, the price of salt was IDR 400-500 per kg.



**Figure 2: Motorcycle for Ojek Garam**

The salt that the middlemen have purchased carry out by truck. Shortly before the salt brings to the industry, there was a process of checking the quality of the salt by officers who were subordinates of middlemen.

#### **4.4 Sufficient Wealth of Salt Farmers**

If we use conventional business logic, salt farmers are still relatively profitable regardless of the price. Why? Because the direct raw material is free seawater, there is no direct material cost element. Other costs are relatively fixed. However, the problem seems to arise from calculating the adequacy of the income to cover their living expenses. Here, the discussion becomes fascinating because the cost of living is relative.

The most accessible parameter to determine the level of adequacy is from investigating whether they have debt or not. There are several situations when salt farmers have debts, for example, debt to “tengkulak” to buy membranes. Some farmers borrow money from “tengkulak” for their needs, but the amount is still relatively reasonable. Thus, they can meet their needs.

Another explanation is that they can adjust to whatever income they earn. As stated by KH. D. Zawawi Imron during an interview on Monday, October 18, 2021, it was as if salt farmers could read nature. They know when salt is not existing anymore, so farmers begin to adjust their consumption and save expenses. During the rainy season, salt farmers go abroad or go to the sea to fish for those who prefer to stay home. To survive for food purposes.

In other situations, the resilience of salt farmers supports other families who work other than as salt farmers. The struggle of salt farmers' in obtaining and maintaining salt fields make a firm understanding of the importance of the salt field. They will not sell the fields for any reason by their families and descendants. Even if some families continue their education and then have a formal profession (such as teachers or soldiers), they are still involved in managing the salt fields and getting a share of the results. This family supports emergency needs when the salt field is not operating.



Besides being sold directly, some farmers store some of the salt. This storage is a farmer's strategy to anticipate rising/falling stock prices. In addition, farmers feel the need to save salt as a form of savings. The good news is that the stored salt also can improve its quality because the water content is getting smaller—farmers' salt cellars located in the fields. The form of the warehouse is relatively simple, as shown in Figure 3.



**Figure 3: Salt Stored in Farmers' Warehouses**

**4.5 Hifdzul Maal of Salt Farmers**

The symbols found describes the income or property of the salt farmer. The level of maqasid shari'ah - hifdzul mal becomes a guide to construct the symbol to get the meanings of variations in the assets owned by salt farmers. The status of farmers triggers this variation, whether they are "lakoh"/labour farmers, sharecroppers with a rental system, or farmers and middlemen. Table 1 inform about salt farmers' assets.

**Table 1: Hifdzul Mal of Salt Farmers**

<b>Level of– Hifdzul Mal</b>	<b>Descriptions</b>
Dharuriyyat - “lakoh” - worker	Sometimes have money; there is debt for daily needs; salt sold immediately; simple work equipment; sometimes live in semi-permanent houses; no salt reserves.
Hajjiyyat - “lakoh” - lessor	Own a field within a certain period; untidy field conditions; enough money to buy membranes and pay for their children's schooling to university; have salt
Tahsinat - “Juragan”	It has several fields with a neat appearance; running multiple businesses; The house is quite lovely and spacious, has salt deposits.
Tahsinat - “tengkulak”-	Have a salt deposit and sell them according to their needs; The house is quite lovely and spacious

These findings indicate that salt farmers have reached the condition of hifdzul mal at various levels, which is different from the findings of Setiawan (2019), which states that they are do not achieve hifdzul mal. This study describes the condition of property owned by salt farmers for each type of farmer, namely “lakoh” – worker, “lakoh” – lessor, “juragan”, and “middleman”. In the "lakoh" - worker type, it is found that the adequacy of their wealth is still at the dharuriyyat level. It could be that this finding can explain the condition of salt farmers who are considered poor (Hotimah and Singgih, 2019).

However, through interviews with informants, it was found that the shift in "status" of salt farmers is relatively dynamic, significantly when it has changed generations. Pak Mathari used to be a "lakoh", but now his son has become a "tengkulak". Likewise, Mr. Irsyad, who started salt farming from scratch, has become a "juragan" with various side businesses.

Another finding is the unique interaction between "lakoh", "tengkulak", and "juragan" who complement each other to fulfill their needs. "Lakoh" requires "tengkulak" who play a role in generating income and being a support in times of economic difficulties. On the other hand, there is a "juragan" who provides salt fields with a profit-sharing system and rent.

## 5. Conclusion

Overall, this study shows the cultural theme of salt farmers in Madura in managing their finances using the maqashid shari'ah perspective, especially on the type of hifdzul mal. Ethnographic methods produce a detailed description of the salt farmers' business processes. It shows that salt production does not require direct raw materials other than seawater, wind, and sunshine, all of which are free of charge given by Allah. Then, there are interactions between salt business players, namely "juragan", "lakoh", and "tengkulak" involved from the production process to sales.

The discussion about the welfare of salt farmers as symbolized by wealth analyzed from the perspective of hifdzul mal shows that "lakoh" - workers are at the dharuriyyat level, while "lakoh" - lessors are at the hajiyyat level, and finally "middlemen" are at the tahsinat level.

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