

The Role of Islamic Family Financial Planning on Fishermen in Sidoarjo Regency

Peran Perencanaan Keuangan Keluarga Islami Pada Profesi Nelayan di Kabupaten Sidoarjo

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ABSTRAK

Tujuan Penelitian ini adalah untuk menganalisis peran dari Perencanaan Keuangan Keluarga Islam pada Nelayan di Kabupaten Sidoarjo. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus deskriptif. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi. Kemudian, validasi data dengan triangulasi data. Hasil Penelitian ini menjelaskan bahwa adanya peran dari Perencanaan Keuangan Keluarga Islami pada Nelayan di Kabupaten Sidoarjo dalam mewujudkan kesejahteraan dengan sampel 4 orang nelayan yang direkomendasikan oleh pihak Dinas Perikanan Kabupaten Sidoarjo. Konsep yang digunakan untuk meneliti yakni; Konsep Generasi Kekayaan, Konsep Pemurnian Kekayaan, Konsep Perlindungan Kekayaan, Konsep Akumulasi Kekayaan, dan Konsep Distribusi Kekayaan. Temuan dari Penelitian ini bahwa dari keempat informan nelayan memiliki lebih banyak aset daripada hutang selain itu juga keempat informan nelayan telah mempersiapkan kemungkinan-kemungkinan buruk yang akan terjadi dimasa datang. Sehingga dapat disimpulkan perencanaan keuangan keluarga memiliki peran penting yang dapat membantu seseorang tersebut dalam mewujudkan kesejahteraan. Hal ini dibuktikan dengan kemampuan mengakumulasi yang mana jumlah aset yang dimiliki lebih besar dari hutang, sehingga terdapat kebebasan keuangan pada seseorang tersebut.

Kata Kunci: Perencanaan Keuangan Keluarga Islami, Nelayan, Kabupaten Sidoarjo.

ABSTRACT

This study aimed to analyze the role of Islamic family financial planning for fishermen in Sidoarjo district. This research used a qualitative approach with a descriptive case study method. Data were collected through observation, interviews and documentation. Then, the data was validated with data triangulation. The results of this study explained that Islamic Family Financial Planning played a role for Fishermen in Sidoarjo Regency in realizing prosperity. The study's sample was four fishermen recommended by the Fisheries Office of Sidoarjo Regency. The concept used to research namely; Wealth Generation Concept, Wealth Purification Concept, Wealth Protection Concept, Wealth Accumulation Concept, and Wealth Distribution Concept. The findings from this study were that the four fisherman informants have more assets than debt. In addition, the four fisherman informants have prepared for bad possibilities that will occur in the future. Thus, family financial planning has an important role that can help someone realize prosperity. This was evidenced by the ability to accumulate where the amount of assets owned is greater than debt so that that person has financial freedom.

Keywords: Islamic Family Financial Planning, Fishermen, Sidoarjo Regency.

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I. INTRODUCTION

The concept of personal finance is a familiar thing in finance. However, people are more familiar with corporate finance. Personal finance is starting to develop rapidly in Indonesia. There are four underlying reasons for the rapid development of personal finance in Indonesia: (a) Democratic Changes, such as; Lifestyle and population changes from the point of view of age and gender. (b) The company or the state transfers old responsibility to individual persons. (c) Decreased interaction with the closest

people or family members, such as; children being busy working so that elderly parents get less attention. (d) Financial technology is varied and increasingly sophisticated (Joko, 2012).

One reason why family financial planning is needed so that it becomes an important component in the Muslim family's household (tadbir al-manzil), that is, as a devout Muslim, planning is one part of the human endeavour to change circumstances or life for the better, as the word of Allah SWT in the Qur'an Surah Al-Yusuf verses 47-48. The verse explains that Allah SWT has ordered his servant to invest or plan for the future. This is also supported by the research of Abdullah et al (2013) that Muslims were required to plan for economic and financial survival in order to achieve prosperity by carrying out family financial planning. In addition, the importance of carrying out financial planning from an Islamic perspective is contained in research conducted by Aulia (2009) because it was a process of planning a better life by planning, selecting and managing wealth and finances in life to achieve short, medium-term life goals, and long term both in this world and the hereafter.

According to Mumtahiyah's research (2015), fishing was a group of people whose lives depend heavily on marine products by catching or cultivating. This is also concurred by the research of Adiba and Shofawati (2017) that the following characteristics generally identified the conditions of fishing or coastal communities in various regions in Indonesia; poverty has low quality of human resources, this is because most of the population only graduated from elementary school, less functional business groups, and low ability of community organizations. These characteristics arose due to the lack of potential human resources, so it becomes an obstacle for coastal communities to support development in their area.

According to Mumtahiyah (2015), coastal communities have a highly consumptive nature during the harvest season. They will be entangled in debt during the famine, with income that was not settled, making it difficult for fishermen to perform family financial planning. This is contrary to the ideal concept of consuming from an Islamic perspective, which according to Baidhowi and Zaki (2014), $Y = (C+Infaq)+S$. The meaning of the formula is that Islam regulates its people to do Infaq first regardless of the fulfilment of dharuriyat needs (C), then from consumption and Infaq is used to save (S). Dharuriyat needs to cover religion (din), life (nafs), education ('aql), descent (nasl), and wealth (mal).

According to Alkautsar and Hapsari (2014), consumption from an Islamic perspective is divided into dharuriyat needs, hajjiyat needs, and tahsiniyat needs. The main level of human needs is dharuriyat needs. This hajjiyat requirement serves as a complement to dharuriyat needs. Not fulfilling the needs of hajjiyat does not threaten the dharuriyat aspect. The next level of need is tahsiniyat. The need for tahsiniya can only be met after the dharuriyat and hajjiyat needs are met first.

However, this is contrary to initial observations and descriptions on site. The fishing profession in Sidoarjo Regency is better stated, such as being on the poverty line. The houses of fishermen in Sidoarjo Regency are generally tiled, have painted walls, have proper electric lighting, and many of the children of fishermen in Sidoarjo Regency have undergraduate and even postgraduate degrees. It is no longer included in the category of the poor layer of society in the view of BPS. Hence, it becomes an interest in how the family financial planning that fishermen in Sidoarjo Regency do to get a life with prosperity.

In addition to carrying out family financial planning, fishermen in Sidoarjo Regency have a hardworking nature in catching sea fish, as seen in 1.1, explaining that yearly their yields increase. The potential for capturing fishery resources in Sidoarjo Regency is dominated by Fish, Shrimp, Scallops, Crabs, Lancam, Sembilang, Pari, Rajungan, Snapper and Dorang.

Table 1.
Amount of Sea Fishing Production in Sidoarjo Regency 2015 – 2018

Year	Amount of Sea Fishing Production (KG)
Total in 2018	8.102.900
Total in 2017	3.356.500
Total in 2016	More than 577.600
Total in 2015	More than 73.550

Source: (BPS, 2019)

Based on the description above, the formulation of the problem posed is What is the Role of Islamic Family Financial Planning in the Fisherman Profession in Sidoarjo Regency?

II. LITERATURE REVIEW

Agustianto and Lutfi (2010) stated that financial planning is the science of wealth management with an individual management view and differs between individuals and others. Family financial planning does not apply in general but has specific and influencing characteristics such as; employment status, material status, economic conditions, and owned assets, but are realistic (Rodhiyah, 2012). Hence, financial planning needs to be done to facilitate the regulation of the entry and exit of money within the family.

Based on an Islamic perspective, financial planning is a process to make life better by planning and managing finances both for the short, medium and long term as well as in the world and the hereafter (Tamini & Mukhlisin, 2013). Thus, the reason why financial planning is important is that there are financial goals to be achieved with economic conditions that are not always improving, as well as physical human beings who are not always healthy

According to Joko (2012), family financial planning is divided into five aspects: planning consumption, planning insurance or protection, planning investment, planning for old age, and planning wealth distribution.

1. Plan Consumption

Consumption refers to prioritizing the interests of worldly possessions because the obvious way to realize one's values is through consumption (Solomon, M. R., 2013). This is also supported by Amanda et al (2018), saying that the prosperity of life is also measured by the extent to which people can fulfill their consumption. However, this will increase the consumptive spirit, so we need the plan to limit ourselves in prioritizing consumption and living a simple lifestyle. According to Amanda et al (2018), a simple lifestyle is being modest as opposed to an extravagant, flamboyant and arrogant lifestyle.

2. Planning Insurance or Protection

Firina and Yulianti (2013) stated that the family did insurance planning by nature one does not know what will happen in the future, so family protection is needed. The way that was done from insurance planning is through risk control and risk funding (Joko, 2012)

3. Planning Investment

Investment is an activity aiming to earn income or increase the value of assets in a certain period (Joko, 2012). Thus, it can be concluded that the main goal of investment planning is to improve the welfare of investors. Based on Yussof et al (2021), the forms of investment are divided into two types, namely (1) Real assets, which include land, buildings, real estate, precious metals, and others, (2) Financial assets, which include securities in financial institutions such as deposits, bonds, stocks, checks.

4. Planning for Old Age

Aulia et al (2019) explained that financial planning for old age is a form of behavior carried out by youth to obtain welfare in old age by registering pension savings. There were many things to consider in planning, such as; (1) Planning goals in old age in detail, (2) Determining what needs will be needed in old age, (3) Methods of funding needs, (4) The process of insurance and care issues. (Joko, 2012)

5. Planning Wealth Distribution

Wealth distribution planning is transferring wealth to heirs before or after the owner of the wealth dies (Joko, 2012). This planning has an individual nature in which there are stages, namely; (1) Information Gathering, (2) Analyzing the origins and impacts, (3) Considering decisions logically, (4) Requesting assistance from legal experts regarding inheritance, (5) Evaluation arrangements so that they are arranged according to plan. (Joko, 2012). Humans will experience death, and it often happens that a person has not made a distribution plan to his heirs.

There are five components of Islamic financial planning: Wealth Generation, Wealth Purification, Wealth Protection, Wealth Accumulation, and Wealth Distribution (IBFIM, 2016).

1. Concept of Wealth Generation

According to Yussof et al (2021), Generation of Wealth was building careful planning to ensure assets built with great difficulty can be passed on properly, smoothly, and maximally from generation

to generation. Hence, the generation of wealth ensures wealthy income that the family's descendants can use later.

2. Nurizal and Antonio (2012) argued that sources of wealth can be obtained in two ways: al-waratsah (inheritance) and al-kasb (income). Wealth acquired through inheritance does not require effort. It is passed on from the owner to the legal heirs. The second source for generating wealth is income from work, either by being involved in a business or working with an organization. In Islamic financial planning, the wealth generated must be managed systematically by informing bank financing, insurance expenses, income from investments, and much more (Yussof, Ali, & Zakaria, 2021).
3. The Concept of Purification of Wealth
Lahsasna (2017) said that the purification of wealth is paying taxes on income earned, or purification can be in the form of giving a portion of assets as Zakat. Personal tax payments consist of purchase tax, property tax, income tax, and wealth tax. Purification of wealth in an Islamic perspective means two things, namely (1) Purification of wealth as a form of obligation (zakat fitrah) (2) Purifying assets such as the human soul from sin by using entrusted assets (paying zakat ma'al) (Basah & Tahir, 2019).
4. The Concept of Protection of Wealth
According to Yussof et al (2021), the protection of wealth means protecting wealth from the risk of premature death and total permanent disability due to critical illness and accidents or also known as personal risk management. Still, the same journal has two risk protection plans: income protection and debt protection.
 - a. Income protection is a plan to ensure that income will continue to be provided even in the face of crises for an individual's life.
 - b. Debt protection, namely a plan to provide a certain amount of money to pay off debts in the face of a financial crisis due to premature death and total permanent disability.

Wealth protection can be supported by taking out insurance (general takaful/general insurance and family takaful/life insurance). Takaful is an instrument of wealth protection that reduces anxiety, and can provide a feeling of calm because the risk of loss is shared, including risk insurance for both health and property (Basah & Tahir, 2019)

1. The concept of wealth accumulation

According to Yussof et al (2021), wealth accumulation is a process in which individuals save and invest their money for emergency needs, asset acquisition, planning for children's education, pilgrimage funds and retirement needs. Saving simply means placing money in an instrument for the purpose of accumulating it over time. Yussof et al (2021) also states that the form of Investment from the Accumulation of Wealth is such as (1) real/real assets are tangible assets and are not entered into financial institutions such as property, commodities, and others, (2) financial assets are assets that are classified as from banking assets such as deposits, checks, clearing, and others.

2. The concept of wealth distribution

According to Yussof et al (2021), wealth distribution is an individual planning process to distribute wealth fairly and evenly among their heirs and for non-heirs' alms, grants and endowments are instruments of wealth distribution.

- a. Alms can be in the form of material (ma'al) or non-material, such as sayings in the form of advice or warnings in the form of energy and thoughts for those in need.
- b. Grants or gifts are a form of giving benefits to family members who are not included in the heir category according to Faraid.
- c. Waqf is a form of donation attached to preserving the corporate waqf ('aiin al-waqf) so that it can continue to generate benefits (manfa'ah) to beneficiaries on an ongoing basis.

Islam is a religion that has structured and comprehensive teachings, thus the concept of redistribution of wealth is also taught. Distribution of wealth with the concept that some of our assets belong to other people are entrusted by Allah SWT to us, with the aim of benefiting the people and increasing the pace of the economy (Rahmawati, 2010). The limitations of the research to analyze the implementation of Islamic family financial planning in Sidoarjo Regency are divided into 5 concepts:

1. Wealth Generation

Generation of Wealth According to (Nurizal & Antonio, 2012) that wealth can be obtained in two main ways: al-warātsah (inheritance) and al-kasb (income). The source of income for generating wealth is income from employment, either by being involved in a business or working with an organization. As explained in the Qur'an, Surat Al Maidah verse 88.

2. Purification of Wealth

Purification of wealth is paying taxes on income earned or purification can be in the form of giving part of assets as Zakat (Lahsasna, 2017). According to Yussof et al (2021), the sources of income that will be taxed include profits and gains from trade, profession and business, salaries, and others. Tax is divided into purchase tax, property tax, income tax and wealth tax. The tax itself is included in state law. Furthermore, in Islam, complying with state law is a religious obligation, as written in Surat An-Nisa' verse 59. According to Yussof et al (2021) it is obligatory to pay zakat for work and income if the conditions are met. In addition, the amount paid for fisheries zakat if the income meets the nisbah requirements. According to BAZNAS (2014) that fishery products that are subject to zakat include cultivation and catch products, with a zakat rate of 2.5% with a nisab of 85 grams of gold (1 gram of Antam's gold December 2021 = ±Rp.930,000) disbursed ±Rp. 79,000,000 at the time of harvest. As for zakat, there is no law enforcement to pay zakat for Muslims in Indonesia. However, Muslims must be aware of the responsibility to pay zakat in Islam. As written in the Al-Qur'an letter At-Taubah Verse 103.

3. Property Protection

According to Yussof et al (2021), there are two types of wealth protection plans, namely income protection and debt protection. Debt protection, namely a plan to deal with financial crises due to premature death and total permanent disability by taking insurance/takaful. Income protection is a plan to ensure that income will continue to be provided even in the face of a crisis such as by following term savings or retirement savings. According to Basah and Tahir (2019), takaful is an instrument of wealth protection that reduces worry, can provide a feeling of calm because the risk of loss is borne together, including by instigating both health and property risks. So that it is necessary to overcome the possibilities that will come by preparing for them from now on, Islam itself views risks that must be managed properly to ensure a better future for families in unexpected times, as written in the Al-Qur'an; Surah Al-Hasyr Verse 18.

4. Accumulation of Wealth

According to Yussof et al (2021) that the accumulation of wealth is a process in which individuals save and invest their money for emergency needs, acquisition of assets, planning for children's education, pilgrimage funds and retirement needs. According to Yussof et al (2021) that Saving simply means placing money in an instrument for the purpose of collecting it over time. Saving is not to hoard wealth, in Islamic teachings, saving is one of the precautionary measures, and part of the process of managing household finances, with storage, meaning that we have a far-reaching perspective. As written in Surah An - Nisa verse 29. According to Yussof et al (2021), forms of Investment from the Accumulation of Wealth such as (1) real/real assets are tangible assets and are not entered into financial institutions such as property, commodities, and others, (2) financial assets are assets that belong to banking assets such as deposits, checks, demand deposits, and others. Because in life there will definitely be times of difficulty which need to be anticipated in times of famine so there is a need for an emergency fund where a certain amount of money is set aside to specifically cover unexpected expenses that may arise due to unexpected events, Accumulation of wealth is recommended in Islam as mentioned in Surah Yusuf verses 47-49.

5. Wealth Distribution

According to Yussof et al (2021), Wealth distribution is the process of individuals planning to distribute their wealth fairly and evenly among their heirs and for non-heirs Alms, grants and endowments are instruments of wealth distribution. Individuals planning to distribute their wealth fairly and evenly among their heirs and for non-heirs grants and waqf is an instrument of wealth distribution. In life, almsgiving is also mandatory because there are rights from the poor and the poor which are entrusted by Allah SWT into the assets given to us, as the Word of Allah SWT in the Al-Qur'an Surah An-Nisa Verse 36

Table 2.
Formulation of Islamic Family Financial Planning Theory

No	Family Financial Planning (Joko, 2012)	Islamic Financial Planning (IBFIM, 2016)	Islamic Family Financial Planning (Shafii, Zariah, & Shahizan, 2013)
1	Consumption	Generation of wealth	Generation of wealth
2	Insurance	Wealth protection	Wealth protection
3	Investment	Accumulation of wealth	Accumulation of wealth
4	Pension plan		Distribution of wealth
5	Distribution of wealth	Distribution of wealth Purification of wealth	Purification of wealth

Source: Analysis (Author, 2021).

III. RESEARCH METHOD

Research Approach

This research uses a qualitative descriptive case study approach to explain the results of the research with the question of what is intended to obtain descriptive knowledge (Yin, 2016). The aim of a descriptive case study is to explain the research results more specifically, transparently, and in-depth because it is often used to describe events or phenomena in real life. This is in accordance with the characteristics possessed by the case study, namely, (1) limited to a narrow area (micro), (2) studying behavior at the individual, group, institutional and organizational levels. (3) Cases are also limited to certain types of cases, in certain places or loci, and at certain times (Yin, 2016).

This study also uses a single case study. A single case study is used if the researcher only wants to examine something (for example one person as a representative of a group) or a group to describe something new with a more thorough study (Yin, 2016). The single case study was chosen because it can describe a phenomenon in more detail and depth. The reasons for using case study research are because the scope or area of study is narrow, substantively case study research is very in-depth, and it is hoped that from this in-depth understanding a certain concept or theory can be obtained.

Data Collection Procedures

Sources of data in qualitative research were gathered from direct observation, interviews, focus group discussions, or reviewing documents (Yin, 2016). Sources of data in this study came from documents and interviews. Documents used to support secondary data are journals, books, or others. Then review and process the secondary data that has been obtained to provide clues. In addition, using the interview method, there are 2 stages in the selection of informants namely (1) The first stage in determining the Key Informant, the Key Informant criteria are expected to provide information related to the process of selecting the location of fishermen's families in Sidoarjo who have a standard of living above the poverty line. In this case, the Department of Fisheries in Sidoarjo Regency acts as a key informant. (2) The second stage is to determine the criteria for secondary informants. Informants must meet several criteria such as: a) The subject makes the fishing profession his main job b) The subject has an income of more than IDR 600,000 per month c) The subject has assets worth more than IDR 500,000 d) The subject has children who have at least graduated from high school. The determination of secondary informants according to the above criteria is based on information from key informants. Interviews were conducted using a semi-structured technique in which there will be additional questions outside of the list of questions to dig deeper with the informant. Informant data that has been interviewed by researchers can be seen in table 3 (See Appendix).

Analysis Technique

According to (Yin, 2016) that there are five types of techniques for data analysis namely; pattern matching, time-series analysis, explanation building, cross-case synthesis, and logic models. This study uses pattern matching, which is in accordance with the statement (Yin, 2016) that the pattern matching technique compares empirical data with predicted predictions so that if there is a similarity it will strengthen data validation.

This technique is used because it can compare and explain the relationship between Islamic Family Financial Planning in the Fisherman's Profession in Sidoarjo Regency as well as to prove the

research proposition, namely the concept of Islamic finance Wealth Generation, Wealth Purification, Wealth Protection, Wealth Accumulation, and Wealth Distribution.

Data Validation Techniques

Testing the validity of data or triangulation is an analytical technique used during field research to corroborate findings with facts built from two or more different sources (Yin, 2016). There are 4 data validity testing techniques, namely, (1) data triangulation, (2) theory triangulation, (3) research triangulation, (4) method triangulation (Yin, 2016). The reason for using triangulation is to track dissimilarities between data obtained from one informant (the informant) and other informants.

In this study, data triangulation was used, namely comparing one person's interview with another person's interview data. The reason for choosing data triangulation is to get a lot of data from various sources which will later produce a variety of different information to support this research. Checking the validity of the data is done by interviewing the Sidoarjo District Fisheries Office, or conducting interviews with the wife or the closest person of the informant, direct observation of locations that have been recommended by the Sidoarjo District Fisheries Service, and through written reports from secondary data (taxes, fees electricity, or others.)

IV. RESULTS AND DISCUSSIONS

According to Peter (2014), the success of financial planning is indicated by accumulating where the amount of assets owned is greater than debt so that there is financial freedom for that person. This has been reflected in the four fisherman informants having more assets than debt, besides that the four fisherman informants have prepared for bad possibilities that will occur in the future. Among the five existing informants, only one informant admitted that he had carried out family financial planning, namely Informant 3. Informant 1, Informant 2, Informant 4, and the key informant felt they had not undertaken family financial planning, but without realizing it, the four fisherman informants in Sidoarjo Regency have undertaken family financial planning. This is because according to the analysis, the researcher has prepared for bad possibilities that will occur in the future.

Wealth Generation

Wealth Generation, According to Nurizal and Antonio (2012), is wealth obtained in two main ways: al-warātsah (inheritance) and al-kasb (income). The source of income to generate wealth is through income from work, either by engaging in business or working with organizations and on the legacy of the four fisherman informants in Sidoarjo, they do not have wealth that comes from inheritance, the wealth that the four fisherman informants in Sidoarjo Regency earn comes purely from work as a fisherman. From the description above, fishermen in Sidoarjo Regency in implementing Islamic family financial planning do not have inheritance assistance, purely obtained by working as fishermen. Based on the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency, it can be seen that in implementing Islamic family financial planning by applying lawful wealth acquisition, such as working as fishermen because income sources can affect later management. So, it is necessary to ensure the acquisition of these assets.

According to Zulkifli and Saripuddin (2015) in their research, income in an Islamic perspective has the following characteristics, including avoiding riba and fraud, being fair and trustworthy, and ensuring that you get a lawful income. Not an ordinary command, the command to eat halal food is aligned with the command to fear Allah SWT, as a very firm and clear command. As explained in the Qur'an, Surah Al Maidah verse 88.

Wealth Purification

According to Lahsasna (2017), Wealth purification is paying taxes on income earned or purification can be in the form of giving part of the property as Zakat. Based on the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency, it can be seen that in implementing Islamic family financial planning by implementing tax payments on wealth purification as mentioned by Key Informants and the four fishermen in Sidoarjo Regency as the color of Indonesia, it is necessary to make tax payments. So, according to them, tax payments are classified as mandatory expenditures, which must be planned so that when making mandatory payments, they can be well coordinated.

According to Yussof et al (2021) that sources of income to be taxed include profits and gains from trade, profession and business, salaries, and others. Taxes are divided into purchase taxes, property taxes, income taxes, and wealth taxes. Tax itself is included in state law, in Islam obeying state law is a religious obligation, as written in Surah An-Nisa 'verse 59. In the zakat aspect, the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency can be seen that in implementing Islamic family financial planning by applying zakat fitrah and zakat ma'al payments on wealth purification as mentioned by Key Informants and the four fishermen in Sidoarjo Regency. as it is the duty of Muslims. So, according to his narrative, zakat payments are classified as expenditures that must be planned because of their nature that must be issued either zakat fitrah in the month of Ramadan or zakat ma'al every harvest season arrives.

According to Yussof et al (2021), it is required to pay zakat on work and income if the conditions are met. In addition, the amount paid for fishery zakat if the income meets the requirements of the ratio. According to BAZNAS (2014) that Fishery Products subject to zakat include cultivation and capture products, with a zakat rate of 2.5% with a nisab of 85 grams of gold (1 gram of Antam gold in December 2021 = ±Rp.930.000) in cash of ±Rp. 79.000.000 at harvest. Based on calculations, it was found that only 1 informant had exceeded the nisab limit, namely the 3rd informant with a year's income of more than Rp.79.000.000. However, Informant 1, Informant 2, and Informant 4 still perform Zakat Ma'al as to purify property such as the soul in humans from sin by using the treasure that is deposited (paying zakat ma'al). Based on this, it can be concluded that the four fisherman informants are not included in the category of poor people in the BPS view. However, of the four fisherman informants, only one is classified as compulsory zakat ma'al. As for zakat, there is no law enforcement to pay zakat for Muslims in Indonesia. However, Muslims should be aware of the responsibility to pay zakat in Islam. As it is written in the Qur'an letter At-Taubah Verse 103.

Wealth Protection

According to Yussof et al (2021), there are two types of wealth protection plans, those are income protection and debt protection. Debt protection is a plan to deal with the financial crisis due to premature death and total permanent disability by taking insurance/takaful. Income protection is a plan to ensure that income will continue to be provided even in the face of a crisis such as by adopting term savings or retirement savings.

Based on the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency, it can be seen that in implementing Islamic family financial planning by applying wealth protection, they register themselves as protection that will occur in the future as mentioned by Key Informants and the four fishermen in Sidoarjo Regency. This is because the income of fishermen is fluctuating, and uncertain and cannot be a job until old age. So, according to his narrative, having insurance is something that must be planned because fishermen who have uncertain incomes must be able to minimize risks in the future, one of which is by having insurance.

According to Research from Basah and Tahir (2019) Takaful is an instrument of wealth protection that reduces worry, and can give a feeling of calm because the risk of loss is shared, including by covering risks both health and property. So that it is necessary to overcome the possibilities that will come by preparing for them from now on, Islam itself views the risks must be managed properly to ensure a better future for the family in unexpected times, as written in the Qur'an; Surah Al-Hashr Verse 18.

Wealth Accumulation

According to Yussof et al (2021) that the accumulation of wealth is the process by which individuals save and invest their money for emergency needs, asset acquisition, children's education planning, pilgrimage funds and also retirement needs. Based on the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency, in implementing Islamic family financial planning by applying the accumulation of wealth, they have savings as a reserve fund if there is an urgent event as mentioned by Key Informants and the four fishermen in Sidoarjo Regency. that sometimes there are crop failures that cause no income but expenses continue to run properly. So, according to his narrative, having savings is something that must be planned because fishermen in Sidoarjo Regency cannot anticipate in the event of a crop failure, so they need reserve funds in the form of savings.

Based on Yussof et al (2021) that saving simply means placing money in an instrument for the purpose of collecting it from time to time. Saving is not to hoard wealth, in Islamic teachings, saving is one of the precautionary measures, and part of the process of managing household finances, with storage, it means that we have a far-sighted future perspective. As it is written in Surah An-Nisa verse 29. In the investment aspect, the results of interviews between the key informants and the four fisherman informants in Sidoarjo Regency can be seen as funds that can be used in their old age as work as fishermen cannot be done until their old age. So, according to their narrative, it is necessary to plan investments that are owned as savings for old age assets because fishermen in Sidoarjo Regency cannot make work as fishermen until their old age.

Moreover, Yussof et al (2021) stated that the form of Investment from Accumulated Wealth such as (1) real assets are tangible assets and are not included in financial institutions such as property, commodities, and others, (2) financial assets are assets belonging to the banking assets such as deposits, checks, demand deposits, and others. Since in the natural world there will be times of difficulty which need to be anticipated in times of famine so that an emergency fund is needed where a certain amount of money is set aside to specifically cover unexpected expenses that may arise due to unforeseen events. Accumulation of wealth is recommended in Islam as mentioned in Surah Yusuf verses 47-49.

Wealth Distribution

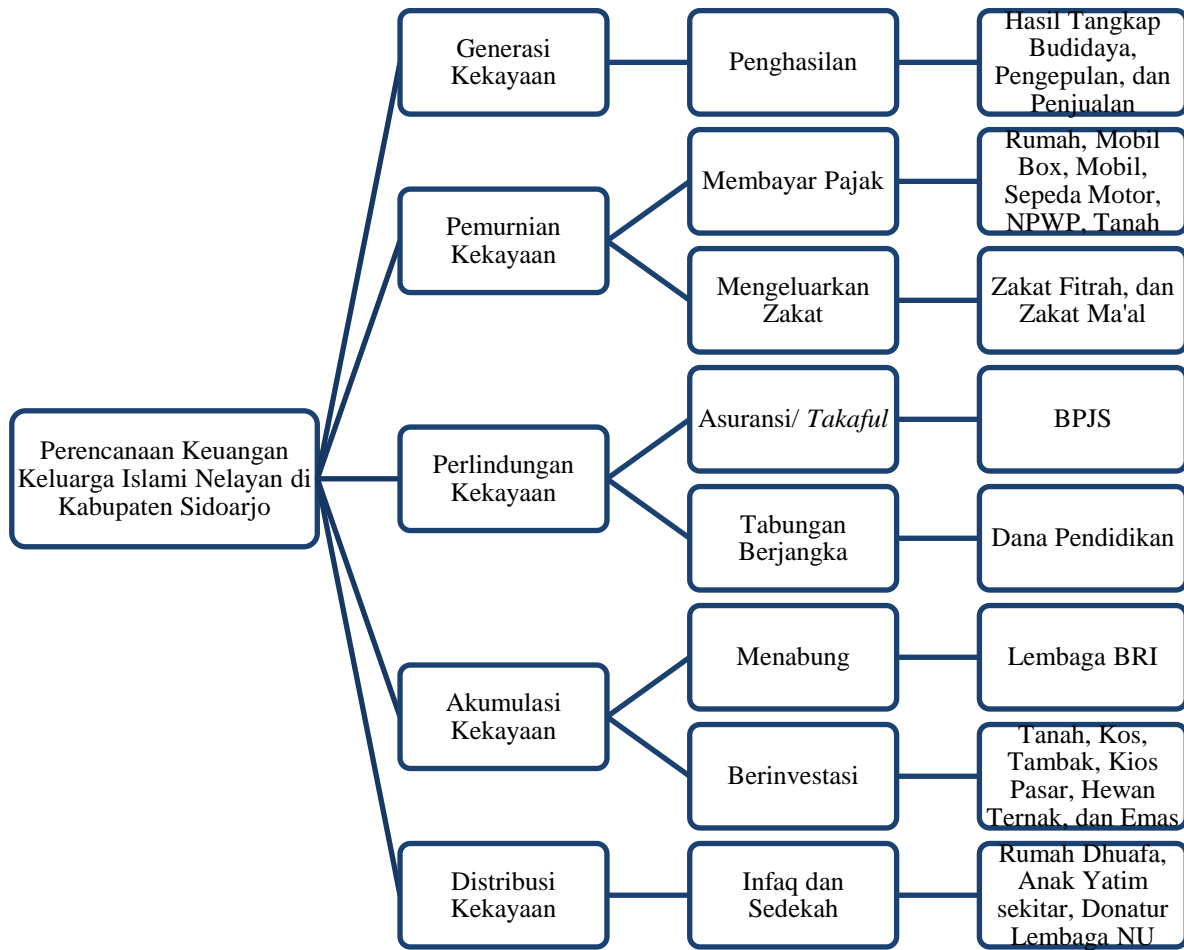
According to Yussof et al (2021), Wealth distribution is the process of individuals planning to distribute their wealth fairly and equitably among their heirs and non-heirs. Alms, grants and waqf are instruments of wealth distribution. Based on the results of interviews between the key informants and the four fisherman informants in Sidoarjo district, it can be seen that in implementing Islamic family financial planning by applying wealth distribution as a method to distribute wealth fairly and equitably where alms, grants and waqf are instruments, as mentioned by Key Informants and the four fishermen in Sidoarjo Regency said that it is necessary to do as human beings, to help and give other people's rights in some of the property they have. So, according to their narrative, it is necessary to plan the distribution of wealth as a sense of help, especially around.

Based on Yussof et al (2021), the process of individuals planning to distribute their wealth fairly and equitably among their heirs and for non-heirs grants and waqf are instruments of wealth distribution. Even in the life of charity, it must be done because there are rights of the needy and poor who are entrusted by Allah SWT to the property given to us, as the Word of Allah SWT in the Qur'an Surah An-Nisa Verse 36.

As illustrated in Figure 1, namely the Mechanism of the Implementation of Islamic Family Financial Planning for Fishermen's Families in Sidoarjo Regency. The four fisherman informants in Sidoarjo Regency carry out that wealth generation has the main income from fishermen, either catching, cultivating, collecting or selling it. Purification of Wealth by paying taxes on individual property and issuing zakat to purify assets, either zakat fitrah in the month of Ramadan or zakat ma'al after the harvest season arrives. Protection of the wealth of fishermen's families in Sidoarjo Regency registers *BPJS* insurance while those who also have education fund savings. Wealth accumulation by saving in *BRI* institutions and investing with the majority choosing the real sector such as land, boarding houses, ponds, market stalls, and livestock. Wealth distribution by choosing infaq and alms around it, such as visiting the homes of the poor, supporting orphans, or becoming a donor to *NU* institutions.

V. CONCLUSION

Based on the results of the research that has been done, the following conclusions can be written. First, in this study, researchers found that there was a role for Islamic Family Financial Planning for fishermen in Sidoarjo Regency in realizing prosperity with a sample of 4 fishermen recommended by the Fisheries Service of Sidoarjo Regency. The concepts used to research are; Wealth Generation Concept, Wealth Purification Concept, Wealth Protection Concept, Wealth Accumulation Concept, and Wealth Distribution Concept.



Source: processed (Author, 2022).

Figure 1.

Mechanisms of the Implementation of Islamic Family Financial Planning for Fishermen's Families in Sidoarjo Regency

Second, the profession carried out by Muslim fishermen in Sidoarjo Regency is able to realize prosperity. This is evidenced by the ability of fishermen to carry out all components of Islamic Family Financial Planning as follows: a) in the generation of wealth, fishermen have had a source of wealth, namely their income as fishermen, fish collectors, cultivation, and selling marine products to the market; b) in refining the wealth of fishermen, they have paid taxes as an obligation as Indonesian citizens, and have issued zakat fitrah and zakat ma'al as an obligation for a Muslim; c) in protecting the wealth of fishermen, they already have BPJS insurance and emergency fund savings as these can be used as protection for fishermen's families; d) in accumulating wealth, fishermen have invested in the real sector, especially adding to their business equipment, such as buying ponds, boats, box cars, and stall at the fish market; e) in the distribution of wealth, fishermen have carried out their obligations as Muslims, which are sharing, various things have been done, some have visited the homes of the poor, supported the closest orphans, and some have even become permanent donors to NU institutions.

Suggestions that the author can convey in this research. First, advice for fishermen in Sidoarjo, fisherman is a profession that requires Islamic Family Financial Planning because sometimes there are crop failures and fluctuating incomes. Second, suggestions for the Marine and Fisheries office of Sidoarjo Regency, it is hoped that the government can provide intensive guidance to fishermen such as making home-based industrial business programs from catches to increase income, and also the Sidoarjo Regency Fisheries Service providing assistance programs to open cooperatives so that fishermen in Sidoarjo Regency can support aquaculture products such as purchasing fish fertilizer, fish seeds, or needs in fishermen. Third, suggestions for Further Researchers, future researchers can do the research on the same topic, but are expected to add different research objects. Since in Indonesia there are many professions that have fluctuating incomes especially depending on natural products, they have diverse and varied data

to be observed.

There are limitations experienced by researchers in conducting this research, which is the limit of time so that the results of the study cannot be more descriptive. Then another limitation is the availability of key Informant. The number of informants who can be interviewed is only limited to those who have succeeded in completing the program, so they cannot represent all fishermen in Sidoarjo Regency.

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Table 3.
Research Informant Data

No	Name	Sex	Age	Educational Background	Address	Salary per month	Family members	Length of work and field taken	Property owned
1.	Key Informant	Female	53	Master	Head of the Fisheries Empowerment Section at the Fisheries Service in Sidoarjo Regency	-	-	20 years (as a supervisor especially for fishing fishermen in Sidoarjo Regency)	-
2.	Informant 1	Male	47	Junior High School	Banjar Kemuning Village, Sedati District	±5 million	5 people (1 wife, 1 daughter currently studying, 1 male high school student, and 1 male junior high school student)	35 years (Catch, Raise and collect)	Houses, private vehicles (4 units), car boxes (2 units), land, ponds,
3.	Informant 2	Male	51	Primary Scholl	Bluru Kidul Village, Sidoarjo District	±6 million	5 people (1 wife, 1 son is already working, 1 son is still in college, and 1 son is an elementary school student)	38 years (Capture, Cultivation, and processing, and finished processing)	Houses, vehicles, ponds, cows (8 heads), goats (15 heads), land, boarding house
4.	Informant 3	Male	37	Senior High Scholl	Kedungluk Village, Candi District	±10 million	4 people (1 wife, and 2 daughters are still in elementary school)	12 years (Capturing, cultivating, processing, and supplying restaurants)	Houses, private vehicles (3 units), car boxes (4 units), boats (10 units), ponds, kiosks (3 units)
5.	Informant 4	Male	60 years	Primary school	Sawohan Village, Buduran District	±5 million	6 people (1 wife, 2 sons are already working, 1 daughter is still studying masters and working as a teacher, and 1 son is still studying)	40 years (Catch, Raise and collect)	Houses, private vehicles (5 units), car box (1 unit), fishing equipment shops, ponds

Source: analysis (Author, 2021).