



Financial Management Analysis in Early Marriage Families in Galis District, Pamekasan

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Abstract

Early marriage is a marriage that occurs at the age of under 19 years for both men and women. Financial management is one of the skills that must be possessed to manage the economy, especially the family economy. This study aims to describe and explain financial management in early marriage families in Galis Pamekasan District. The method used in this study is a descriptive qualitative method. The data used in this study uses primary data, namely direct observation and interviews with informants, as well as secondary data, namely from previous articles, and other literature sources. The results of this study obtained that financial management in early marriage families is more centered on the wife, meaning that the wife has more rights to manage finances more deeply than the husband. This is because the management of income, expenses, future planning, and debt management is more managed by the wife.



Introduction

Marriage is an event in a person's life that affects the legal status of that person. In law, marriage also has boundaries that have been concluded in the provisions of the law that has regulated marriage. Marriage is not a new event in our country, but there are some people who marry outside the provisions of the law that have been set. One of the phenomena is early marriage, a marriage carried out by someone who is still very young. The change in the law in 2019 regarding the minimum age for marriage has been set to 19 years for both women and men, so someone who marries under that age will not be legally valid (Tysara, 2023).

Early marriage is not only wrong in the eyes of the law, but this marriage can also have a negative impact on household life. This impact will occur on the physical, mental, and even social well-being of the children involved. This is certainly a serious problem in efforts to protect children's rights and promote gender equality. Early marriage is often caused by factors of the individual himself, family, society, and the environment in which the individual lives (Elisabeth Putri Lahitani Tampubolon, 2021). In Indonesia itself, the number of underage marriages based on BPS data has continued to occur for the past decade, around 10.5% each year. This phenomenon is still very concerning, because there are many losses experienced by children and the role of women in the future (Yoesep Budianto, 2024) .

Early marriage is not something unique or rare in Madura. This phenomenon has actually taken root and become a culture among the Madurese community. This does not happen naturally. Because this happens as a result of the patriarchal culture among the Madurese community where the position of men is above all else compared to the position of women (Umam & Zahroh, 2021). In a study conducted by Maulida Achsanti regarding child marriage from a gender perspective, it was found that early marriage always involves community intervention in shaping the mindset of minors by considering it normal at a very young age, so that in this case women become individuals who do not have the freedom to determine what they want (Achsanti, 2019).

Several research results also show that the phenomenon of early marriage is not only caused by patriarchal culture, but also by the religious attitudes of the

Madurese people who tend to be conservative and fanatical (Nurmila, 2015). Therefore, it is not surprising that the percentage of this early marriage phenomenon is still rampant on Madura Island, especially in Pamekasan Regency. Based on data recorded by the Women's Empowerment, Child Protection and Family Planning Service (DP3AKB), it reached hundreds of people. Meanwhile, according to the Pamekasan Ministry of Religion, the number of early marriages in 2023 has increased where early marriages in 2022 reached 257. While in 2023, it reached 297 (Iswantoro, 2023).

Galis sub-district is one of the sub-districts whose residents practice early marriage. Several studies in the context of early marriage in Galis sub-district have been conducted by previous researchers. Among these studies is a study conducted by Ummi Sumbulah and Faridatul Jannah which explained that early marriage in Galis occurs almost every year. This early marriage often occurs because one of the factors is parental concern about their child's behavior and the motivation to ease the family's economic burden. These factors make parents hasten their children's marriage even though their children are not yet ready to live a family life (Faridatul Jannah, 2012).

Meanwhile, to hold a wedding, preparation is needed. To become a prosperous family, the preparation that needs to be considered before holding a wedding is not only physical preparation but also non-physical preparation (Silliman & Schumm, 2000). One of the non-physical preparations that needs to be prepared before marriage is the ability to manage the family economy. Because the economy is one of the very vital functions of the family, and at the same time has an impact on family welfare (Raharjo et al., 2015) .

Financial management is one of the skills that must be possessed to manage the economy, especially the family economy . Parrota and Johnson 1998 stated that financial management affects financial satisfaction, marital satisfaction and quality of life which has an impact on family welfare (Parrotta & Johnson, 1998). In cases of early marriage that often occurs in Madura, not a few end in divorce on the grounds of family welfare, especially in the economic sector. Therefore, research related to family financial management needs to be conducted, especially in early marriage

families. Given that early marriages that occur in Madura are often classified as forced marriages where there is no readiness to run a household in one or both partners who are married. The focus of this study is on financial management in early marriage families in Galis District, Pamekasan.

Based on the description above, the researcher is interested in conducting research on financial management in early marriage families with the title "Analysis of Financial Management in Early Marriage Families in Galis District, Pamekasan".

Method

In this study, the author uses a qualitative approach. According to Sugiyono, a qualitative research method is a method used to research a natural object and the researcher acts as a key instrument (Sugiyono, 2015). A qualitative approach is a research procedure that produces descriptive data in the form of written or unwritten (oral) words from a person and observable behavior (Agustinova, 2015). This study uses a type of qualitative research that is descriptive in nature. Sugiyono stated that the descriptive qualitative method is a method used to analyze research results and make broader conclusions (Dwijayanti & Pramesti, 2021). This study describes family financial management in early marriage in Galis District.

The subjects in this study were the people in Galis District who were in early marriage. While the object of this study is the phenomenon of gender equality in cases of early marriage in the Galis Community. The sampling technique used purposive sampling, namely a sampling technique with certain considerations. The types of data used in this study include primary and secondary data. Primary data is data that has been collected by researchers through the process of observation and direct interviews with informants. While secondary data is obtained from several library sources such as journals, books, and data from the internet to support the findings obtained by researchers. The data collection techniques used by researchers are observation, interview, and documentation techniques. Data analysis in this study was carried out by collecting data, presenting data, and drawing conclusions.

Result and Discussion

Early marriage is a marriage where someone marries under the age of 19. In marriage, physical and non-physical readiness is needed when starting a family. This marriage can also have a significant impact on family financial management. In early marriages, people are often dissatisfied with the material resources they have, which can lead to triggers for quarrels. Therefore, financial management skills in the family are very much needed, especially in early marriage families who are still said to be unprepared to live a household life.

Early Marriage in Galis District

Madurese society is one of the ethnic groups that is in the spotlight because of its unique culture. In addition to being known as an Islamic society, Madurese society is also known for its culture of early marriage that is rampant among them. Most of the early marriages that are rampant in Madura are due to economic and socio-cultural factors (Faridatul Jannah, 2012).

Early marriage can be understood as the process of binding two people of the opposite sex to live a new life as a family when both people are still teenagers. This phenomenon of early marriage has positive and negative impacts. The positive impact can be seen from a religious perspective where with early marriage a person can be freed from adultery and promiscuity. One of the negative impacts is on the family's economy. Generally, the perpetrators of early marriage are still immature and not economically independent (Sari & Puspitasari, 2022).

This is proven to occur in early marriage families in Galis Village, Galis District, Pamekasan Regency. Families resulting from early marriages in Galis Village experience economic instability after their marriage. The following is a reduction of data from early marriages in Galis District, Pamekasan:

Table 1. Reduction of Early Marriage Data

No	Research Indicators	Reduction
1.	Age of Marriage	There were 3 sources in Galis District, Pamekasan who married under the age of 19. The average age of husbands married was 18-19 years, while wives married at the age of 15-19 years.
2.	Reasons for Marriage	Due to socio-cultural factors. The religious Madurese community, especially the Galis village community, strongly rejects dating. So that people who date are

			considered to deviate from values and norms. As a result, the informants decided to get married to avoid social sanctions or negative views from neighbors. In addition, there were also informants who were arranged marriages. Economic and socio-cultural conditions make the Madurese community, especially in Galis village, still fond of arranging marriages for their children or relatives.
3.	Economic Marriage	Conditions After	The economic conditions of the informants' families after their early marriages were still not stable. All informants admitted to having difficulty finding work to meet the family's economic needs. One informant even admitted to having experienced bankruptcy when he first started his small business.

Based on the data reduction in the table above, it is known that there are families who marry at a young age in Galis Pamekasan District. Families who marry at that age are generally due to social demands from the surrounding community. Although some are indeed arranged, the socio-cultural factors of the surrounding community have a greater influence on the occurrence of early marriage in Galis Pamekasan District. As a result, because the age of underage cannot be said to be a stable age, the family's economic condition is unstable because the husband only works odd jobs and does not have a permanent job. Therefore, families with economic conditions like this really need good financial management to maintain their family's life.

Family Financial Management

Economy is a benchmark for family welfare. The higher the economic resilience of a family, the higher its welfare. This economic resilience includes fulfilling physical needs such as clothing, food, shelter, health, and education (Alie & Elanda, 2020) . Therefore, to increase economic resilience, it is necessary to have a division of roles in the family. Some act as suppliers , some act as managers (Siregar, 2019).

In early marriage families in Galis Village, there is a division of roles in the family economy. Each individual plays their respective roles to improve family welfare. The informants admitted that the role of the supplier is the husband. The husband plays his role in providing income in the form of money or other needs in

the family. While the wife acts as a manager where her biggest role is the management of her family's finances.

Family financial management can be understood as an art of financial management to achieve beneficial goals so that the family can be prosperous (Siregar, 2019). This financial management is important to do so that the family economy can be well organized. Family financial income that is not managed properly can cause waste and be far from prosperity.

Perry and Morris said that responsible financial behavior is assessed from a person's tendency to manage a budget, save money and control spending and save when possible. To determine financial management according to Perry and Morris includes preparing a financial plan for the future, paying bills on time, setting aside money for savings, controlling spending costs, and meeting needs for yourself and your family (Wulandarie, 2017). In addition, Yusanti also emphasized the importance of managing debt wisely in family financial management to avoid consumptive debt, paying debts on time, and having a strategy to pay off debts (Yusanti, 2020).

Based on this, there are several indicators that must be used in knowing financial management in the family and how the role of husband and wife in the management, namely income management, expenditure management, future financial planning, and debt management.

Table 2. Data Reduction of Family Financial Management by Husband and Wife

No	Research Indicators	Reduction
1.	Revenue Management	The wife in the early marriage family in Galis village plays the role of the family's financial manager. This wife waits for her husband's income, whether daily, weekly, or monthly, to be allocated to various needs. The family's financial income is uncertain, sometimes less than Rp. 100,000 per day. Sometimes more than Rp. 100,000 in a day.
2.	Expense Management	In addition, there are wives who also help with household income. Because the husband's income is sometimes unable to meet household needs. Even the income earned by the wife is sometimes higher than that earned by the husband. The wife's income can reach Rp. 3,000,000 more in one result, from the results of the shop and farming business.
3.	Future Financial Planning	In managing their expenses, the wives in early marriage families in Galis village arrange it in such a way. They try to cut expenses to a minimum. On average, informants

4. Debt Management	admitted to allocating expenses of only 50 thousand per week. but it can also be more if there are urgent needs. All expenditure management is also regulated by the wife, such as daily shopping, children's needs, and urgent needs. In future financial planning, each family does not have a special savings. However, each family admitted that they only save at their child's school which is disbursed every year to buy their child's school needs. In addition, there are wives who participate in weekly arisan to get money at certain times. Wives as financial holders in the household also admitted that the money they get every day will be saved by themselves when there is leftover from shopping money. At least Rp. 2000 to Rp. 10,000 is saved by themselves only for urgent needs.
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Based on the data reduction table above, it is known that in early marriage families, the wife has the right to manage finances more deeply in the family, both in managing income, expenses, future planning, and debt management. In the results of the data reduction above, it is known that the wife's role is greater in managing family finances. If it is said that the husband is the breadwinner, but financial management is more handed over to the wife. Even in some cases above, the wife's income sometimes helps household finances more than the husband's income.

In income management, the husband is the main actor to get income in the household every day, while the wife manages the finances. However, the wife also still helps with the income of the household through her business. Expenditure management, the wife has more rights to manage more deeply because every household need will definitely end up with the wife. Future financial planning is also given to the wife as the manager to save when there is an urgent need. While debt management, husband and wife have the same rights, both can work together to determine debt or pay debt on time.

In the discussion above, early marriage does not always have a negative impact on family life. If both husband and wife have good cooperation in financial management, then early marriage is not a big problem. Financial management in early marriage does not depend on economic income in the family alone, but also on the cooperation of husband and wife in managing all aspects of finance in their household.

Family financial management in early marriage refers to the structural functional theory. Where this theory emphasizes the balance of a stable household system so that it can run well. One of the requirements that must be met in a structural family in order to function well is to make economic allocations regarding finances, goods, and services within the family to achieve common family goals (Raharjo et al., 2015). Finance in the family is something that is very vital and can have an impact on the life of an early marriage family. Therefore, a good family life, especially in an early marriage family, can be achieved through good financial management.

Conclusion

Early marriage is a marriage that occurs at the age of under 19 years for both men and women. In Galis District, this early marriage occurs due to socio- cultural factors of the local community and occurs because of matchmaking. These socio-cultural factors are like the social demands of the local community for male and female couples who are always together, and are finally required to marry to avoid adultery. Financial management in this early marriage family is more centered on the wife, meaning that the wife has more rights to manage finances more deeply than the husband. This is because the management of income, expenses, future planning, and debt management is more managed by the wife.

Suggestion

The creation of this article was compiled after conducting direct research in Galis Pamekasan District which is one of the areas that has cases of early marriage. So it is hoped that with this research it can change the public's perspective on the assessment of early marriage. This research can also be used as a reference for further researchers who will conduct further research both in terms of factors and causes.

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