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# Household Welfare of Corn Farmers: A Maqashid Syariah Perspective (Case Study of Ipar Bondar, Panyabungan District, Mandailing Natal)

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**Abstract**

*Welfare based on Maqashid Syariah refers to efforts to achieve the primary objectives of Sharia, which are to preserve and protect five aspects of human life: Hifz ad-din, Hifz an-Nafs, Hifz al-'Aql, Hiz an-Nasl, and Hifz al-Mal, while also conducting corn farming in accordance with Sharia financial principles, including syar'i and tabi'i principles. The aim of this research is to provide a deeper understanding of the welfare of corn farmers from the Maqashid Syariah perspective. This study employs a qualitative research method using a grounded theory model. The findings reveal that farmers in Saba, Ipar Bondar Village, achieved higher welfare levels when cultivating rice compared to corn, based solely on material financial assessments. However, by integrating Sharia financial principles and Maqashid Syariah into farming activities and family life, the farmers were able to create holistic and sustainable welfare that brought blessings and goodness to all members of the household.*

**Keywords: Welfare, Maqashid Syariah, Islamic Finance.**

## INTRODUCTION

The change in agricultural patterns from rice to corn has become a significant phenomenon in several regions in Indonesia, including Ipar Bondar Village, Panyabungan



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District, Mandailing Natal Regency. One of the main causes of this change is the damage to irrigation channels that were previously the mainstay of rice farming activities. The impact of damaged irrigation channels forced many farmers to switch to planting corn which is more resistant to dry land conditions and does not require an intensive irrigation system like rice. This transition certainly has an impact on the welfare of farmer households, both economically, socially, and spiritually.

In the context of Islam , welfare is not only measured from the material or economic aspect alone, but also includes spiritual and social dimensions. The application of maqashid sharia, which consists of five main objectives, namely the maintenance of religion, soul, mind, descendants, and property, provides a holistic framework for evaluating human welfare, including farmers who are experiencing a transition in their agricultural practices. In this case, the welfare of corn farmers is not only seen from how much they earn, but also how their lives are affected by the changes in terms of spirituality, education, health, and family relationships.

The application of maqashid sharia in the Islamic economic system offers a holistic and sustainable approach. By focusing on the protection of property and fair financial management, this system aims to protect individual and community assets from exploitation and loss. In addition, the application of maqashid sharia also emphasizes the importance of maintaining reason, where education and increasing community capacity are the keys to overcoming structural poverty.

In addition, Islamic financial principles also play an important role in the management of farmers' economic resources. Corn farmers in this area often face challenges in terms of access to capital and markets, so the application of principles such as justice, equality, and partnership in economic transactions is very important to maintain the sustainability of their farming businesses. Islamic principles such as the prohibition of usury, gharar (uncertainty), and maysir (speculation) provide the basis for a more stable and equitable financial system. Through Islamic financing, farmers are expected to be able to access capital more fairly and ethically, and maintain the sustainability of their farming businesses without getting caught in suffocating debt.

**Objectives**

The purpose of this study is to contribute to a deeper understanding of the welfare of corn farmer households from the perspective of Maqashid Syariah, especially in Ipar Bondar Village, and to produce relevant recommendations and solutions to improve the welfare of corn farmers holistically.



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## LITERATURE

### Household Welfare of Corn Farmers

According to the Indonesian dictionary, "welfare" comes from the word "sejahtera", which means safe, prosperous, prosperous, and safe. In addition, this word or expression can be used to indicate a positive state, or a condition in which the individuals involved are healthy, peaceful, prosperous. Welfare in a broader sense is when someone gets a safe and comfortable life both physically and mentally after being free from poverty, ignorance, and fear (Sodiq, 2015).

According to Al-Ghazali, welfare is the achievement of welfare, which means the fulfillment of the objectives of maqashid sharia. Happiness and inner peace can only be felt after true welfare is achieved for all humanity, through the fulfillment of spiritual and material needs. To realize maqashid sharia for the sake of achieving welfare, Al-Ghazali explains that the sources of welfare include protection of religion, soul, mind, descendants, and property (Suardi, 2021).

The following aspects of Household Welfare will be analyzed in this study:

1. Health

   Health aspects play an important role in determining the level of welfare of farmer households, because good physical and mental health allows farmers to work optimally. In the context of farmers, poor health can reduce productivity and work capacity, which in turn affects family income and quality of life.

2. Economy

   The economic aspect is the main component of the welfare of farmer households, because the economy determines the farmer's ability to meet the basic needs of his family.

3. Education

   Education is one of the things that affects the welfare of farmer households in the long term. Adequate education provides opportunities for farmers to improve their skills in managing their farms and access information that can increase productivity.

4. Social Relations

   The social relations aspect includes the community interactions and support received by farming households, which can help improve their well-being.

However, there are three ways to measure happiness and well-being, namely mental formation (tauhid), consumption, and the disappearance of fear, and all types of anxiety (Sodiq, 2015), as Allah SWT says in Surah Quraish verses 3 – 4:



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فَلْيَعْبُدُوْا رَبَّ هٰذَا الْبَيْتِۙ ﴿٣﴾
الَّذِيْٓ اَطْعَمَهُمْ مِّنْ جُوْعٍ ەۙ وَّاٰمَنَهُمْ مِّنْ خَوْفٍ ﴿٤﴾

*"So let them worship the Lord (owner) of this house (Kaaba) (3). Who has given them food to relieve hunger and protect them from fear (4)" .*

**Islamic Finance**

The Islamic financial system connects people who need money with people who have money through financial products and services that are based on Islamic principles. All Islamic financial transactions must be carried out in accordance with Islamic principles. Islamic principles are principles that are based on the teachings of the Qur'an and Sunnah. In this case, Islamic principles refer to Islamic law that regulates banking and financial activities based on fatwas issued by authorized institutions in the field of Islamic law (Soemitra, 2009).

The financial system based on Islamic law (sharia) found in the Qur'an, Hadith, and Fatwas of scholars is known as Islamic finance. The main goal of Islamic finance is to achieve social balance and economic justice by avoiding practices that are detrimental to one party.

Two main principles form the Islamic financial system, namely the sharia principle and the tabi'i principle. The sharia principle regulates aspects that are directly related to Islamic sharia. Such as the prohibition of usury, gharar, and the halalness of products. This principle emphasizes compliance with Islamic law and the objectives of sharia. The tabi'i principle recognizes the economic reality and natural law that apply in human life. This principle is more related to how the economic system runs in accordance with human nature and the balance of nature.

By combining these two principles, Islamic finance is expected to create a just and sustainable economic system in accordance with Islamic teachings and human needs.

**Maqashid Sharia**

In general, the term Maqashid sharia refers to human efforts to find the best solution or path by relying on the holy book of Islam, the Qur'an and Hadith. Most of the definitions of maqashid sharia are found only in the works of contemporary scholars. The concept of maqashid sharia is part of the sub-theme of discussion in the discipline of Usul al-Fiqh. If Islamic law is not followed by understanding its meaning, then the determination of Islamic law will not have a purpose that is in accordance with the rules of Allah SWT.


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In addition, the value of Islamic law will not be in accordance with the principles of Islamic law (Sholichah, 2022).

In the Qur'an, chapter 21, verse 107, it is mentioned:

وَمَآ أَرْسَلْنَـٰكَ إِلَّا رَحْمَةً لِّلْعَـٰلَمِينَ ١٠٧

*"And We did not send you, but to (be) a mercy to the worlds."*

In this verse it is stated that the aim of sharia is to achieve mercy, which means establishing justice, eliminating discrimination, and avoiding difficulties.

Ash-Syatibi stated that Maqshid Syariah is maslahah, which helps people achieve falah, prosperity and a good life in this world and in the afterlife. Faith (deen) and soul, intellect, lineage, and wealth are five things. Perfect life happiness cannot be achieved if one of the conditions mentioned above is not met equally. There are three levels that can be used to realize the five main components: (Kristanto & Hendratmi, 2019):

1. Dharuriyat, the meaning of dharuriyyat is the importance and main purpose of creating health in the world and the hereafter and aims to preserve the five elements of human life as mentioned above.
2. Hajiyat (Sutisna et al., 2021) is what humans need to eliminate their difficulties or hardships, if any, will not destroy life, but humans still face difficulties. One example is the various rukhshah used in worship.
3. Tahsiniyat, which is meant in Islamic law, is a good and comfortable life. It is permissible for an individual to do all that is possible to ensure that these five elements are maintained.

The concept of Maqashid Syariah is the basis of this research which underlines the importance of protecting and maintaining the five main components of human life: religion, soul, mind, descendants, and property.

## METHOD

This study uses a qualitative approach, with a field research model used to collect and analyze field data in a natural environment and aims to develop a grounded theory. The study was conducted in Saba Apas, Ipar Bondar Village. Ipar Bondar Village is one of the villages located in Panyabungan Kota District, Mandailing Natal Regency, North Sumatra Province, Indonesia. It borders Gunung Tua Jae village to the north, Huta Lombang Lubis village to the south, Saba Jambu village to the west and Panggorengan village to the east. The rural station has a flat topography, an area of 183.16 Ha.

The method of determining informants or samples includes purposive sampling techniques, which means that samples are randomly selected by researchers because


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they are believed to have certain characteristics that will enrich the researcher's data. The selected sample will be used (Haryoko et al., 2020). For this study, the following criteria will be used:

1. Men and Women
2. Already married
3. There is no age limit
4. Corn farmers who own land in Saba Apas
5. Farmers who switch from rice to corn

Some of the methods used in this research to obtain the necessary information include:

1. Interview

   There are procedures that must be followed when conducting an interview in order for the interview to be successful. According to Sanapiah Faisal (Anggito & Setiawan, 2018) in qualitative research, interviews are conducted in seven steps, namely: Determining the interview subject; Compiling discussion topics; Starting the interview process; Continuing the interview process; Confirming the interview conclusions and concluding them; Recording interview findings, and Determining whether the interview findings will be followed up.
2. Observation

   Observation is a field study of activities, actions, deeds, conversations, interpersonal interactions, organizational or social processes, or other elements of human life that can be observed. Field notes are also included in this data (Haryoko et al., 2020). The benefits of observation are as follows (Pahleviannur et al., 2022):
   a. By conducting observations in the field, researchers can gain a comprehensive understanding of the social context.
   b. Researchers gain experience directly through observation.
   c. By conducting observations, researchers can see things that other people may not see or see less, especially people in the environment.
   d. Researchers may discover things that respondents would not say during interviews because the topic is sensitive or because the interviewee wants to keep it confidential.
   e. By conducting observations, researchers can gain a better understanding of respondents' perspectives.

**RESULT AND DISCUSSION**


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The population of Ipar Bondar Village comes from various clans, with the majority of the population being the Lubis and Nasution clans. The village consists of four Lubis clans and three Nasution clans. 96% of the population of Ipar Bondar Village are indigenous people of Ipar Bondar Village, the rest are immigrants. Ipar Bondar Village has a population of 1685 people, consisting of 817 male and 868 female.

The area of Ipar Bondar Village is 183.16 Ha which is divided into three alleys. With a percentage of the sub-district area of 2.81 % . The village and district center are 2 km apart and the distance from the village to the district capital is 10 km. Sigalapang Julu Village and Sopo Batu Village are sub-villages of Ipar Bondar Village, around 2001 Sigalapang Julu Village and Sopo Batu Village separated from Ipar Bondar Village, and formed their own village.

The percentage of agricultural business households is 68.11% agricultural crops, 16.14% gardens, 9.06% horticulture, 3.15% livestock, and 3.54% other businesses.

In 2020, the Aek Pohon River, which is located on the eastern side of Panyabungan District, overflowed, causing the upstream water channel to be severely damaged. The damaged water channel is a vital facility for residents, in addition to being a source of water for the mosque, it is also a source of water for residents' agricultural areas (sumut.antarnews.com).

Starting in 2020, the people of Ipar Bondar Village who have rice fields in Saba Apas, have experienced a decrease in income due to insufficient water supply to the land. Rice farmers in the area have also made reports and requests for accelerated repair of irrigation channels through the local village head. In order to ensure the sustainability of rice farmers, but the request was not immediately processed by the local government. Finally, for the sake of the farmers' survival, several rice farmers in Saba Apas chose to plant horticultural crops to meet their daily needs.

Some farmers who switched to planting corn due to drought and pest attacks . Having a satisfactory harvest, so that the harvest is sufficient for the daily needs of farmers. However, when compared to the income when planting rice, farmers say the income from planting rice is more satisfying, so farmers still hope that the repair of irrigation channels will be accelerated by the local government.

Compared to planting corn, farmers in Saba Apas prefer to plant rice again. Because by planting rice, income is more guaranteed, the mind is calmer, and income from the harvest can still be saved. When examined regarding maqashid sharia, farmers in Saba Apas still feel grateful because they can still try by planting corn. Rather than letting the land they own be overgrown with weeds. Corn farmers also said that when life


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is based on religion, whatever business is run, the final results obtained must still be grateful. Because the best giver and arranger of sustenance is ALLAH SWT.

The local government pays little attention to the welfare of farmer families. Such as the lack of training and education on agricultural knowledge, so that the information obtained by farmers relies on the experiences of previous people, relies on the internet, and finds out the information themselves. Assistance from related agencies, the information is too closed, so that often the assistance does not reach local farmers.

The assistance relied on by Farmers in Ipar Bondar Village is Village Fund Direct Cash Assistance (BLT-DD). And assistance from the Ministry of Social Affairs in the form of PKH and BPNT. This assistance is specifically for the poor, which is proposed through the SIKS-NG application by the Application Operator. The assistance specifically for farmers and farmers' children has never been received by the people of Ipar Bondar Village.

**Household Welfare of Corn Farmers**

1. **Health**

   Corn farmers in Saba Apas, Ipar Bondar village are in good health, with adequate access to health services and a high level of awareness of the importance of maintaining a balanced diet.

   The Ipar Bondar Village Government also provides health services to the local community routinely, by providing integrated health posts assisted by Village Midwives, Health Cadres from the village government, health workers brought in from the local health center. Integrated health posts provide health services to the Elderly, Pregnant Women, Teenagers, Children, Toddlers and Adults.

   Corn Farmers sometimes feel exhausted when they come home from the fields. Stress comes when the money from the corn harvest cannot be saved, and when they need initial capital to start planting corn again after the harvest.

2. **Economy**

   Corn farmers in Saba Apas have the ability to meet their family's basic food needs. This is proven by the shift in their crops from planting rice to planting corn due to irrigation channel problems that have blocked the water supply to Saba Apas agricultural land. This shift is the basic ability of farmers to meet their basic food needs.


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If corn farmers in Saba Apas only rely on income from their harvest, the income will be felt to be very insufficient to meet family needs. So corn farmers have other businesses besides being corn farmers.

3. **Education**

Corn farmers also try to find out about corn farming by finding out for themselves through the internet, YouTube, based on the experiences of parents, previous people, even though they do not get knowledge from extension or socialization from the government related to corn cultivation agricultural education. Although the government seems not to pay much attention to the welfare of corn farmers, corn farmers still try to find out and take their own initiative.

4. **Social Relations**

Corn farmers in Saba Apas have harmonious relationships with their families. Based on findings from researcher interviews with informants.

**Islamic Finance**

1. **Sharia Principles**

Corn farmers in Saba Apas, Ipar Bondar Village, produce corn in a halal (permitted in Islamic law) and thayyib (good and beneficial) manner. Saba Apas Corn Farmers have avoided the use of materials that are haram or harmful, both to humans and the environment.

Saba Apas corn farmers transact in an honest and fair manner, both in the process of buying and selling corn harvests and in the treatment of workers, so that no one is disadvantaged.

Saba Apas corn farmers also avoid unfair economic practices such as usury (excessive interest) and speculative transactions that can harm them financially.

Corn farmers in Saba Apas also try to preserve the environment in accordance with religious teachings, such as avoiding pollution and excessive exploitation of nature.

2. **Tabi'i Principle**

Corn farmers in Saba Apas have used various natural resources, including water, soil, and air efficiently and without damaging them. The use of organic fertilizers, crop rotation, and environmentally friendly agricultural practices are examples of the tabi'i principle.

Corn farmers also maintain the productivity of their land for future generations. By not damaging the soil, such as excessive use of pesticides or agricultural practices that damage soil fertility.


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The tabi'i principle emphasizes that corn farmers must adapt their activities to the seasons, climate, and other natural cycles.

Corn farmers in Saba Apas also consider the impact of their activities on the entire ecosystem, including biodiversity, as well as maintaining natural habitats that support ecological balance.

**Maqashid Sharia**

1. **Religion (Ad-Din)**

   Corn farmers in Saba Apas perform prayers, fast and pay zakat according to religious orders.

2. **Soul (An-Nafs)**

   Corn farmers in Saba Apas maintain their physical health by maintaining a healthy diet and eating three times a day. Corn farmers in Saba Apas, Saudara Bondar Village, do not experience severe stress, but only feel physical fatigue due to heavy and long work. However, , they remain enthusiastic because the harvest gives its own satisfaction to farmers. Farmers in Saba Apas also maintain mental health by maintaining prayer, and attending several studies.

3. **Reason (Al-Aql)**

   Corn Farmers in Saba Apas, consider education very important for survival, and they hope their children get a much better education than them. Corn Farmers in Saba Apas also said, by seeing their children's enthusiasm for learning, they will also be more enthusiastic to try.

   Meanwhile, for training and access to agricultural information, corn farmers rely on YouTube, the internet, and get information based on previous experiences, and stories from parents. Meanwhile, training from the Village Government and Regional Government has never been received by Corn Farmers in Ipar Bondar Village.

4. **Descendants (An-Nasl)**

   Corn farmers in Saba Apas, Ipar Bondar village, maintain and fulfill the obligation of An-Nasl selection by ensuring that their descendants grow up in a healthy, moral environment, and in accordance with Islamic teachings. Corn farmers also educate their children with strong moral values, and maintain the tradition of a legitimate and blessed marriage.

5. **Wealth (Al-Mal)**



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Corn farmers in Saba Apas fulfill their responsibilities towards the assets they own and ensure that these assets bring benefits to themselves, their families, and society as a whole, in accordance with Islamic teachings.

## CONCLUSION

Farmers in Saba Village Ipar Bondar achieve a higher level of welfare when planting rice compared to corn, because the results of rice farming provide more stable economic benefits and support the fulfillment of life's needs more optimally. Although planting rice provides more welfare, farmers still choose to plant corn as an alternative to not farming at all . Because corn still provides a significant source of income and allows them to continue producing and meeting daily life needs. The welfare of corn farmer households is not only calculated based on economic success, but also from their ability to maintain and preserve religious, ethical, and community values in everyday life.

By integrating the principles of Islamic finance and maqashid sharia in agricultural activities and family life, farmers are also able to create holistic and sustainable welfare, which brings blessings and goodness to all household members. The welfare of corn farmers in Saba Apas is reflected in their consistent efforts in implementing the values of Maqashid Sharia in aspects of life and farming. By maintaining a balance between spiritual, moral, and material needs, they not only improve the quality of life economically, but also ensure the sustainability of social and spiritual welfare, both for themselves and for their children or future generations.

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