

## ***Al-Qisth Based Agricultural Profit-Sharing in Syirkah Al-Mudharabah***

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### **ABSTRACT**

This study aims to examine the application of profit-sharing al-qisth-based agriculture in syirkah al-mudharabah in Bone Regency. This type of this study is qualitative descriptive using a phenomenological approach to describe the meaning of welfare for farmers through the implementation of a fair syirkah al-mudharabah contract with the stages of determining the scope of the phenomenon, compiling a list of questions, collecting data, clusters of meaning, describing the essence, and reporting. The source of data in this study is the owner farmer and land management farmers. Methods of data collection using the method observation, interview, documentation, and reference search. Then processing techniques and data analysis is carried out through three stages, namely data reduction, data presentation, and drawing conclusions. The results of this study indicate that the concept of agricultural profit sharing is practiced by farmers in Bone Regency, namely 1/2 if the seeds are borne by the owner or 1/3 if the seeds are borne by the manager. Share the results divided after spending the costs incurred during the contract ongoing, the profit sharing portion of bage dua and bage tellu has been considered fair by each party, this depends on how big the capital contribution is given, namely the party that contributes more capital, the greater the benefits to be gained. As a suggestion from this research, it is expected that the government or Islamic financial institutions can adopt this profit-sharing system as a model to facilitate more equitable agricultural financing and cooperation in rural areas.

**Keywords:** profit-sharing, agricultural, al-*qisth*, syirkah, al-mudharabah.

### **INTRODUCTION**

Economic development and development economics are often used interchangeably with the same meaning, but both have different meanings and orientations. Scumpter revealed a more common distinction between economic

growth and economic development, economic growth refers to developed countries while economic development refers to developing countries.<sup>1</sup>

The Islamic concept of economic development is broader than the concept of conventional economic development even though the basis for Islamic economic development is multidimensional.<sup>2</sup> This means that Islamic economic development is not only material development, but the spiritual and moral aspects play a very important role, moral and spiritual development must be integrated with economic development. Including the role of the agricultural sector, which contributes to the development of economic development for the welfare of farmers because development is basically oriented towards prosperity and reducing poverty.

The agricultural sector is a sector that has a strategic role in the structure of national economic development. The agricultural sector is also a source of producing basic necessities, clothing, shelter, provides employment, contributes to high national income, and provides foreign exchange for the country.

Until now, Indonesia's agricultural development journey has not been able to show maximum results when viewed from the level of welfare of farmers and their contribution to national income. There are several reasons why agricultural development in Indonesia has an important role, including the potential for large and diverse natural resources, a relatively large share of national income, a large share of national exports, the large population of Indonesia that depends on this sector, its role in the provision of food for the community and become the basis of growth in rural areas. Indonesia's agricultural potential is great but in reality until now most of our farmers are still many who belong to the poor class.

Food self-sufficiency is a strategic agricultural development program because it has a broad impact. The availability of food such as rice in sufficient quantities, good quality food ingredients, and high nutritional value has a broad impact on the economy and the quality of human resources. Rice is the main commodity that fulfills the basic need for carbohydrates for the Indonesian population. The dependence of the Indonesian population on rice consumption causes high demand for rice commodities. The high demand for rice should have a positive impact on the lives of rice farmers. In fact, the lives of many rice farmers are still not prosperous even though they are in rice production centers.<sup>3</sup> In fact, one of the goals of development is to reduce poverty.

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<sup>1</sup>Jhingan, *Ekonomi Pembangunan dan Perencanaan*. Terj, Guritno D (Jakarta: PT Raja Grafindo Persada, 2013), dikutip dalam Nurul Huda, dkk, *Ekonomi Pembangunan Islam* (Cet.II; Jakarta: Kencana Prenada Media Grup, 2017), 1.

<sup>2</sup>Mannan, *Ekonomi Islam Teori dan Praktik Ekonomi Islam* (Yogyakarta: Dana Bakti Wakaf, 1997), 16.

<sup>3</sup>Citra Kurnia Putri dan Trisna Insan Noor, *Analisis Pendapatan Dan Tingkat Kesejahteraan Rumah Tangga Petani Padi Sawah Berdasarkan Luas Lahan Di Desa Sindangsari, Kecamatan Banjarsari, Kabupaten Ciamis, Provinsi Jawa Barat*, *Jurnal Ilmiah Mahasiswa Agroinfo Galuh*, vol. 4, no. 3 (Mei 2018), 927-935.

Based on data from the Central Bureau of Statistics, the harvested area of rice plants in South Sulawesi in 2018 was 1,155,702 ha with 5,804,976 rice production. Bone Regency is a district that always ranks first with the highest production of food crops such as rice, soybeans and peanuts. The highest rice production was in Bone district, 1,020,365 tonnes/year, which is in line with the largest harvested area compared to regencies/cities in South Sulawesi, namely 211,851 ha.<sup>4</sup> The employment absorption sector in Bone Regency is still dominated by the primary sector, namely in the agricultural sector by 47.97%. There are 165,253 farmers in Bone Regency<sup>5</sup> out of a total population of 751,026 in 2017.<sup>6</sup>

A distinctive feature of peasant life is the pattern of receipts and expenditures. Farmers' income is only received every harvest season, while expenses must be made every day, every week or sometimes at a very urgent time where the harvest time has not yet arrived. So that farmers generally ask for loans from non-formal creditors (middlemen), considering the loan procedures are simple, disbursement is fast and without collateral. Compared to farmers borrowing from formal creditors (government/private financial institutions) which have lengthy lending procedures so that disbursement of funds takes a long time accompanied by collateral even though the interest offered is lower than that of non-formal creditors. Situations like this occur in all agricultural areas in Indonesia and become a vicious circle for farmers so that the welfare of farmers does not improve every time even though we all know that the role of the agricultural sector is very significant.<sup>7</sup>

It is important to gather several farmers to gather in a group that has the same harmony, motives and goals in increasing their welfare. Farmer groups are a means of collaboration between farmers and the government which is also a means of developing farmers in Indonesia. To create effective and sustainable farmer groups, good management is needed, including in terms of receiving aid or marketing distribution of farming products.

For this reason, it is necessary to carry out a model of cooperation between fellow farmers in order to fulfill their daily needs in order to achieve prosperity, namely through cooperative partnerships. Partnership or collaboration consists of verbal, behavioral, and written agreements.<sup>8</sup> In Islamic law, the occurrence of a partnership agreement is usually carried out verbally, but it is better to do it in writing so that if later misunderstandings and disputes occur, legal certainty can

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<sup>4</sup>Badan Pusat Statistik Provinsi Sulawesi Selatan 2019, *Provinsi Sulawesi Selatan Dalam Angka 2019* (BPS Provinsi Sulawesi Selatan 2019), 236.

<sup>5</sup>Dinas Pertanian, *Rekapitulasi Jumlah Kelompok Tani Per Kecamatan Kabupaten Bone 2017* (7 Agustus 2019).

<sup>6</sup>Badan Pusat Statistik Kabupaten Bone, *Kabupaten Bone dalam Angka 2019* (BPS Kabupaten Bone 2019), 17.

<sup>7</sup>Faoeza Hafiz Saragih, "Pembentukan Syariah Sektor Pertanian," *Agrica* (Jurnal Agribisnis Sumatera Utara), vol.10, no. 2 (Oktober 2017), 112-118.

<sup>8</sup>Afzalur Rahman, *Doktrin Ekonomi Islam*, jilid IV (Yogyakarta: Dana Bhakti Wakaf, 1996), h. 354.

be obtained so that the partnership relationship between them is always maintained.

In fiqh muamalah partnership is also referred to as syirkah. The concept of cooperation using a profit sharing contract (profit and loss sharing) is known as mudharabah and musyarakah. The two profit-sharing concepts were known before the advent of Islam in the Arabian Peninsula. Lewis and Algoud cite the opinion of Crone, Kazarian, and Cizaka that in the pre-Islamic Middle East, business partnerships based on the concept of profit sharing coexisted with the concept of interest system loans as a way to finance various economic activities.<sup>9</sup> Then after Islam came, all financial transactions based on usury were prohibited and all funds had to be channeled on a profit and loss sharing basis.<sup>10</sup>

Cooperation using production sharing agreements is also often carried out in the agricultural sector by communities in Bone Regency where each party between the land owner and the manager/ cultivator enters into a production sharing agreement whose amount is according to the mutual agreement (one half, one third, or one quarter). Usually the land is planted in the form of rice, corn, and others.

This profit-sharing system is expected to provide benefits for both parties who work together, where the final result is expected to be used as a benchmark, when agricultural products experience profits, they will be shared together, and vice versa when there is a loss, it must be shared. The object in this production sharing agreement is the result of the agreed land and the labor expended by the cultivator/manager when cultivating the agreed land/land. Seeing the condition of the land/agricultural land which is so extensive, the cultivators in managing the land/land of the owner are not done alone but are worked on by more than one person, so that in practice a syirkah contract is established where several cultivators cooperate with each other to manage the land together with each party contributes the skills they have.

Based on this, the researcher wants to examine the application of profit-sharing al-qisth-based agriculture in syirkah al-mudharabah in Bone Regency.

## METHODS

### A. Types and Locations of Research

#### 1. Type of Research

The type of research used in this research is to use descriptive qualitative research by collecting data and describing the data as it is without adding or subtracting it.<sup>11</sup> The research approach is phenomenology to describe the meaning of welfare for farmers through the implementation of a fair syirkah al-mudharabah contract with the stages of determining the scope

<sup>9</sup>Mervyn Lewis dan Latifa Algoud, *Perbankan Syariah: Prinsip, Praktek, dan Prospek* (Cet. II; Jakarta: PT. Serambi Ilmu Semesta, 2004), h. 14.

<sup>10</sup>Sayyid Sabiq, *Fiqh Sunnah*, terj. Nor Hasanuddin, Jilid IV (Jakarta: Pena Pundi Aksara, 2006), h. 173.

<sup>11</sup>Boedi Abdullah dan Beni Ahmad Saebani, *Metode Penelitian Ekonomi Islam (Muamalah)* (Cet.1; Bandung: CV Pustaka Setia, 2014), 242.

of the phenomenon, compiling a list of questions, collecting data, clusters of meaning, describing the essence, and reporting.

This research is a field research (field research), namely research used to reveal, describe, and describe a problem.<sup>12</sup> This research is related to the syirkah-based model of improving the welfare of farmer groups.

## 2. Locations of Research

The location of this research was conducted in Bone Regency. Bone Regency ranks first in South Sulawesi with a potential area of agricultural land of 17.27% of the total area (BPS Sulsel, 2017) which is spread over 28 sub-districts. South Sulawesi's agricultural land area ranks 4th in Indonesia with a rice harvest area of 1,044,030 ha and production of 5,471,806 tons per year (BPS Sulsel, 2021). The production of rice and other crops in Bone Regency can be seen in the table below:

**Table 1.** Food Production by Type of Plant in Bone Regency 2019-2021 (Tons)

Plant Type	2019	2020	2021
Paddy	883.719	1.057.381	1.207.187
Corn	284.071	379.789	424.445
Cassava	3.497	2.615	2.958
Peanuts	16.953	13.810	1.969
Soybeans	28.546	53.881	12.958
Mungbeans	1.485	1.768	704

Source: Department of Food Crops Agriculture District. Bones, 2021.

Based on the table above, rice is a very productive crop and ranks first among several agricultural products such as corn, cassava, peanuts, soybeans, and green beans in Bone Regency. With a total rice production of 1,207,187 tons. This is a huge potential considering that more than 165,253 people work as farmers in Bone Regency with a total of more than 5,353 farmer groups spread across 27 Districts in Bone Regency.

## B. Data Collection Technique

The data sources used in this study are<sup>13</sup> primary data, namely data obtained directly from research subjects that are directly related to the research object, namely farmer groups in rice farming in Bone Regency with 11 informants consisting of 8 sharecroppers and 3 land-owning farmers spread across several sub-districts, namely, Tanete District West Riattang, Dua Bocco E District, and Tellu Siattinge District. Apart from that, secondary data, namely supporting data obtained through other parties, indirectly obtained by researchers from research subjects in the form of documentation data or reports that are already available. Data that is ready/published by relevant agencies and can be utilized by researchers is called secondary data.

<sup>12</sup>Hadari Nawawi, *Metode Penelitian Bidang Sosial* (Cet.VIII; Yogyakarta: Gajah Mada University Press, 1998), 31.

<sup>13</sup>Lexy J. Moelong, *Metodologi Penelitian Kualitatif*, 157

The techniques used to collect this data are:

1. Observation is data collection that is carried out by systematically observing and recording the symptoms that are investigated.<sup>14</sup> The data obtained by this method is related to objective conditions which include: company profiles which contain an overview of farmer groups in Bone Regency, as well as efforts made to improve their welfare, and matters relating to data collection.
2. Interviews are a question and answer process in research that takes place orally in which two or more people face to face listen directly to information or statements by holding question and answer directly to the authorities.<sup>15</sup> Interview (interview) is the collection of data by asking and answering directly to research informants. The interview is a good tool for researching a person's opinions, beliefs, motivations, feelings, and projections for the future.<sup>16</sup>
3. Book survey is a search for data on things or variables in the form of notes, transcripts, books, agendas and so on.<sup>17</sup> To obtain data related to research, the researcher examined books related to the concept of syirkah, increasing welfare, and those related to farmer groups.

### C. Data Analysis Techniques

Data analysis in this study uses source triangulation, so that in this study key informants, main informants and supporting informants are determined in each aspect that is the object of research. The data is related to syirkah al-mudharabah. In determining informants, this study uses purposive sampling by considering the requirements that must be met to become an informant so that an informant is obtained who is able to work well together. The informants selected in this study are owner farmers and managing farmers (cultivators), key informants are millennial farmers as farmers appointed by the agricultural sector who are considered capable of educating other farmers. Supporting informants are agricultural extension workers who are placed in various sub-districts spread across the Bone Regency area. The activities in data analysis are data collection, data reduction, data presentation, and conclusions/verification.

### D. Research Instruments

The research instrument is a tool used in collecting field data. In general, the research instruments are numerous and have different uses. Suharsimi Arikunto in this case explained that the research instrument could be in the form

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<sup>14</sup>Cholid Narbuko dan Abu Achmadi, *Metodologi Penelitian* (Cet. XIII; Jakarta: Bumi Aksara, 2013), 70.

<sup>15</sup>Cholid Narbuko dan Abu Achmadi, *Metodologi Penelitian*, 83.

<sup>16</sup>Hendri Tanjung dan Abrista Devi, *Metodologi Penelitian Ekonomi Islam*, (Jakarta: Gramata Publishing, 2013), 83.

<sup>17</sup>Suharsimi Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktik* (Jakarta: Rineka Cipta, 2006), 231.

of the following, namely: using a test, using a questionnaire, using the interview method, using the observation method, and using the documentation method.

## RESULT AND DISCUSSION

Al-qist is a form of justice that is concrete, can be seen and counted. The meaning of justice here is in line with the word al-qisth which means a fair and proper part. This does not necessarily imply equality.<sup>18</sup> The origin of the meaning of al-qisth is al-nashib, namely part. Its meaning is justice and the second meaning is taking the part of others. The concept of justice in Islam does not always mean that all humans must get the same share regardless of the contribution made. This is in line with the theory of justice according to Aristotle that fair means equal rights between one human being and another human being, but not something absolute that someone must get an equal share but must be conditioned according to their respective portions.

The basic principle of syirkah in classical fiqh literature has two meanings namely al-ikhtikath which means combination or mixing, and al-nashib means portion or part. In agriculture, the syirkah in question is part of an effort to combine material or capital holders, in this case landowners, and workers (workers), which are always separated in a conventional economic order. So that in syirkah it will be clear to see togetherness and justice.<sup>19</sup> According to Rachmadi Usman, the profit sharing calculation system in principle can be divided into three categories, namely:<sup>20</sup>

1. A profit and loss sharing system in which this system gives people who have a contract will get a share of the results in the amount of the agreed profit sharing value then multiplied by the profit obtained by the fund manager. However, if there is a risk of loss, this will be shared according to the contribution made.
2. The profit sharing system in this system the parties will get profit sharing in the amount of the ratio then multiplied by the profit earned by the business manager. However, if there is a risk of failure or loss, it will be borne by the owner of the fund.
3. Revenue sharing system where this system regulates the parties who get profit according to the ratio then multiplied by the amount of profit obtained by the business manager. In field applications in banking, the system used is a profit and loss sharing system. As stated by Yazid, according to him, such a system is a division between profits and losses from income received from the results of business activities carried out.<sup>21</sup>

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<sup>18</sup>M. Quraish Shihab, *Wawasan Al-Quran Tafsir Tematik Atas Berbagai Persoalan Umat* (Mizan: Bandung, 2000), 111.

<sup>19</sup>Sahban. Esensi Akad Mudharabah dan Musyarakah pada Perbankan Syariah dalam Mewujudkan Keadilan Ekonomi. *Al-Ishlah: Jurnal Ilmiah dan Hukum*, vol. 20 no. 2, 9–15.

<sup>20</sup>Rachmadi Usman, *Produk dan Akad Perbankan Syariah di Indonesia*, (Bandung: PT. Citra Aditya Bakti: 2009), 48.

<sup>21</sup>M. Yazid, Menjawab Tantangan Keadilan Sosial dan Kapitalisme Global. *Al-Qānūn*, vol.2, no.1, 2009, 1-12.

This system in its implementation is a form of agreement between the owner of the funds and the fund manager in carrying out business activities. Where both of them will be bound by a contract so that if you get a profit, the profit will be shared according to the ratio agreed by the two, but if there is a risk of loss then it will be borne jointly according to their respective portions. The context for the loss investor is that he will not get back the value of the funds invested in full, for the management context, he will not get the results from the business he is doing.

Based on interviews with Mr. Nasrul said as a managing farmer:

"The collaboration that we have carried out so far by using a profit sharing portion of 1/3 is quite fair, because indeed such a model has been practiced for a long time that if we put in more capital, we will also get a lot of results"<sup>22</sup>

The same thing was also conveyed by Mr. Pabokori that:

"The practice of profit sharing is carried out by almost all the farmers around here, so far no one has protested with a share of 1/2 or 1/3. So I think that's fair. Also, the profit sharing is only done after deducting other expenses, so that it is clear how much is left"<sup>23</sup>

Based on the answers from Mr. Nasrul and Mr. Pabokori that regarding the portion of profit sharing that has existed for a long time, namely 1/2 or 1/3, they feel that it is fair with such a distribution and at all partners or partnerships feel that it is sufficient.

Based on the theory of justice put forward by several experts when coupled with the concept of profit sharing 1/3 or bage tellu or 1/2 or bage two it falls into the category of the function of justice in terms of equity because it relates to numbers. Of course, by looking at the numbers mentioned in the profit sharing, namely 1/2 or 1/3, it is very clear that the number three or two is bigger and more than the number one. However, when examining further at the level of implementation, it is found that those who receive a larger share, namely getting the two shares, are the parties who have contributed the most capital, namely those who own or cultivate farmers who bear the seeds, meaning 1/3 or 2:1 in the proportion this profit sharing is of course proportional according to the agreement of each cooperating party including the party which will bear the seeds later.

Mr. Pikwan also emphasized this:

"Whoever bears the seeds means that they will get more shares"

In this case, when the owner of the rice field, who has provided the land to work on, still contributes capital in the form of seeds, he is entitled to get a larger portion of profit sharing. Likewise with sharecroppers who have skill capital but

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<sup>22</sup>Nasrul (35 tahun), Petani Penggarap. *Wawancara*, Bone di Kecamatan Tanete Riattang Barat (15 Maret 2023).

<sup>23</sup>Pabokori (45 tahun), Petani Penggarap. *Wawancara*, Bone di Kecamatan Tanete Riattang Barat (22 April 2023).

in the agreement he is willing to also bear the seeds and other costs, meaning he is entitled to a larger share.

The value of justice in the syirkah al-mudharabah contract lies in the benefits and risk sharing of each partner who is collaborating in accordance with the portion of his involvement. Both parties will benefit proportionally, if the cooperation benefits. Conversely, each party receives a proportional loss, if the efforts put together do not produce results.

Revenue sharing in Bone Regency is determined by both parties, namely between land owners and sharecroppers. In the event of a loss or crop failure, the risks are borne jointly, in this case the land owner and sharecroppers carry out production sharing agreements not only for business purposes, but also to carry out social values by trusting one another and strengthening ties. friendship between the two parties.

Al-Qisth in this case describes justice proportionally, which in this case gets a share that is in accordance with the contribution of funds/capital for the cooperation carried out by including the following indicators:

1. Transparency; provide sufficient access for both parties who cooperate in obtaining the necessary information and convey clearly and honestly regarding the expenses that existed at the time the profit-sharing contract took place.
2. Consistency; the existence of profit sharing that remains in accordance with the portion of each party that cooperates in a production sharing contract.
3. Ratio; a certain percentage stated in the agreed cooperation agreement, among others,  $\frac{1}{2}$  or  $\frac{1}{3}$ .

## CONCLUSION

Al-Qisth in the profit sharing of the syirkah al-mudharabah contract is considered fair because it is in accordance with the profit sharing portion where parties who have a large capital contribution will also get a large share, as well as parties who contribute capital on a small scale will get a small share. The principle of justice based on al-qisth in Islamic economics is the main principle as the basis for carrying out muamalah activities, especially profit sharing contracts. In practice, even in one of the contracts, namely syirkah al-mudharabah, it is very clear and very rational, the parties are allied or collaborating for mutual benefit and justice is provided by the bage dua or bage tellu profit-sharing scheme, namely the parties will feel that they have complied and believe in the justice given from the profit sharing pattern, there will be no feeling of being cheated and able to provide welfare for farmers in Bone Regency. As a suggestion from this research, it is expected that the government or Islamic financial institutions can adopt this profit-sharing system as a model to facilitate more equitable agricultural financing and cooperation in rural areas.

### Author's Contribution

Syahidah Rahmah, Syahrir Mallongi: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Mukhtar Lutfi: Contributing to writing systematics, researchmethods, analyzing interpretation results

Muhammad Wahyuddin Abdullah: Contributed to compiling a literature review.

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#### **Declaration of Competing Interest**

The author declares that there is no conflict of interest.

#### **Ethical Approval**

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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