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ANALYSIS OF IMPLEMENTATION AND EFFECT OF MUZARAAH CONTRACT ON FARMERS' WELFARE IN KUJON VILLAGE

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Abstract:

The purpose of this study was to determine how the implementation and influence of the muzaraah contract on the welfare of farmers in Kujon village, Ceper district, Klaten district. This research uses field research and is qualitative in nature. Data obtained from interviews and documentation as well as data analysis using inductive thinking and answers from sources. This study also aims to determine the effect of the muzara'ah contract applied by farmers in Kujon village, Ceper sub-district, Klaten district on their welfare using the prosperous family indicators by the BKKBN and see its conformity with the muzara'ah contract theory. The results of this study concluded that the implementation of the muzaraah contract carried out by both parties was carried out verbally, then both parties also discussed profit sharing. The profit sharing applied by both parties is still adjusted to the custom that has been applied in Kujon village where the amount of profit sharing applied is 1/3:2/3. The muzaraah contract for the community in Kujon village is very influential on the welfare of sharecroppers where previously they could only meet basic needs, but now from the 7 farmers studied, all of them show an increase in their welfare.

Introduction (Times New Roman 10pt)

Indonesia is one of the regions with a high fertility rate, so it is called an agricultural country, that's why the agricultural sector plays an important thing on the economic development in this country (Istriningsih et al., 2022). This high fertility used by farmers to grow various kinds of agricultural crops such as rice, corn, vegetables and others. Agriculture is a central factor in people's lives to meet their needs, especially food needs. Not a few rural communities who have expertise in agriculture but do not have land or a place for farming to be carried out and not a few people who have *agricultural* land but do not have the ability to manage it. From this phenomenon, Islam offers the concept of muzaraah as practiced by the Prophet Muhammad and his companions where muzaraah is a cooperation agreement between the rice field owner and the rice field manager who will share the results according to the initial agreement. So the profit and loss of the harvest can be felt by both (Asnawi et al., 2018).

Muzara'ah has a goal to help each other to fellow humans, especially farmers. On the other hand, one of the parties has their own advantages, land owners who are not good at farming can assign neighbors or relatives who are farmers by profession to work on their land so that they are not idle and can be taken advantage of. Meanwhile, a farmer also gets additional income and is able to meet the food and clothing needs of his family. Muzaraah cooperation can be said to be far from unjust activities because it is mutually beneficial. This form of contract can help empower the community's economy as an effort to make the economy society becomes stronger and valuable so that people can increase their income (Hanif et al., 2022).

Some of the Kujon villagers practice this collaboration, those who do not have rice fields or the income they do is not enough to meet their needs, the owners of rice fields establish this cooperation to reduce their economic problems. Lack of income and the need for living is increasing while employment is very minimal is one of the problems that must be resolved immediately. With this system, of course, it can change people's lives that were previously difficult for the better, and at least can reduce unemployment in Kujon village.

Literature Reviews

Muzara'ah

According to Muhammad Yusuf al-Qordhawi, muzaraah is a collaboration between a rice field owner and a cultivator in which the rice field owner hands over farming tools, seeds/seeds and animals to those who want to plant them with a stipulation that he will get a predetermined result. (Yusuf Qardhawi, 2000). Another opinion was pressed by Shaykh Ibrahim al Bajuri giving his opinion that al muzaraah is a worker working on land with some of what is produced from it and the seeds are provided by the land owner (Suhendi, 2002). Now, practically a muzara'ah contract is An agreement on agricultural processing cooperation between the land owner and the tiller, where the land owner gives the farmland to the tiller to be planted and maintained with the reward a certain portion of the harvest. It is usually applied to finance agricultural products (agrobased industries) or standardized products (Yazid et al., 2021).

Meanwhile, according to Sayyid Sabiq in his book Fiqh As Sunnah defines muzaraah by giving freedom to farmers to cultivate crops on the land they own in the hope that they will get results from what has been produced from the land, either 1/2, 1/3, or more. much or less of the results obtained based on the agreement between the land owner and the manager. (Sabiq, 2009)

Based on the definition of fiqh above, it can be understood that muzaraah is the surrender of agricultural land to the manager so that it is carried out where agricultural seeds are provided for cultivators of the land and part of the results are divided to the person who manages the produce such as , 1/3, or more than that, or lower according to the agreement between the owner and manager. The main focus on Muzara'ah is due to its suitability for agricultural financing, especially in the rural areas (Oladokun et al., 2015).

In carrying out the muzaraah contract there are pillars that must be fulfilled such as the owner of the agricultural land, the sharecropper (manager), the object of muzara'ah (use of land and the work of the sharecropper), and the consent and qobul. In addition to the pillars that must be fulfilled, there are also conditions before entering into a muzara'ah contract, namely the existence of a party carrying out the contract, there are plants to be planted along with the land, a clear distribution of harvest results, and an agreement on the time limit.

Well-being

In Islam, the essence of welfare can be obtained if the community is free from the entanglements of disbelief, poverty, ignorance and fear. and this is obtained when the community strengthens faith and does not mix it with all forms of injustice and then it is realized through good deeds or good deeds (Sukmasari, 2020). This concept is a development of the concept of welfare described in surah al-Quraish verse 34, it is explained that welfare in Islam includes three indicator; faith, eliminate hunger (poverty) and fear (Sodiq, 2016). In alleviating poverty, Islam has two philanthropic instruments; zakah, infaq, shadaqah and waqf to overcome social welfare problems (Alam et al., 2021; Ninglasari & Muhammad, 2021).

Material and spiritual well-being is a dream to be achieved in the development process (Hikmat, 2010; Narullah, 2017) This situation shows that success in the building process must be achieved not only in the material aspect, but also from the inner aspect. If a development process is only aimed at achieving material success, of course, the people's welfare that is dreamed of cannot be achieved. People will feel an empty and meaningless life even though all means are available.

The concept of welfare that is used as a direction in conventional economics is in fact only a general term, because it can be defined with many understandings. One of them is interpreted in terms of pure materialism and hedonism, so that a prosperous state occurs when humans have material wealth. This point of view is widely used in conventional economics today (Azizy, 2019). This understanding of prosperity denies the attachment of human needs to spiritual elements or positions spiritual elements as mere fulfillment. In this understanding, it is not strange that the configuration of goods and souls that must be provided is that which gives a superior portion to the maximization of property, physical enjoyment and satisfaction of lust. (Pusat Pengkajian dan Pengembangan Ekonomi Islam Yogyakarta atas Kerjasama dengan Bank Indonesia, 2008)

From the explanation above, it can be concluded that welfare is someone who lives peacefully, safely and without threats, so that daily needs can be met, the needs for adequate housing, clothing, food and can continue higher education. Welfare is a situation in which a person can fulfill his or her main needs, be it the need for clothing, food, housing, and can continue to a high level of education and have a decent job and then be able to raise the quality of life so that they have an equal social position with other neighbours.

According to the National Family Planning Coordinating Board (BKKBN), the point of view of welfare is more than that of poverty. Family data collection is carried out with the hope of obtaining basic population and

family data in the development design scheme and trying to eradicate poverty. (BKKBN, 1996) Poverty data is carried out through the level of prosperous families which are divided into five levels:

1. Pre-prosperous family

   Pre-prosperous families are families who cannot meet their minimum basic needs. The indicators are that one or more of the prosperous family indicators I (KS I) have not been met. This pre-prosperous family can be classified as a poor family.

2. Prosperous Family I

   Prosperous family I (KS I) is a family that has been able to meet its minimum basic needs in terms of clothing, food, housing and very basic health services, but has not fulfilled their social and psychological needs such as educational needs, interactions within the family, interaction with the living environment and transportation.

3. Prosperous Family II

   Families that have been able to meet their social psychological needs, but have not been able to meet the need to save and obtain information.

4. Prosperous Family III

   Families that have been able to meet their social psychological needs and family development, but have not been able to make regular contributions to society, such as material donations and take an active role in community activities.

5. Prosperous Family III plus

   Families that have been able to meet their social psychological needs and family development, and make regular contributions to society, such as material donations and take an active role in community activities.

Literature review

Rachmat Sugeng, et al (2021) in a journal published by the Indonesian Journal of Business Analytics (IJBA) with the title "Production Sharing System for Muzara'ah Contracts for Cultivating Farmers and Land Owners in Ex. Batupapan, Kec. Makale, Kab. Tana Toraja". The results of the research are in the form of a desire motive between the two parties to cultivate land so that it can become productive and productive land. The system used also depends on the agreement of both parties regarding profit sharing, where this has been determined by the agreement agreed at the beginning. (Sugeng et al., 2021)

Rosmiyati and M. Thahir Maloko (2021) in a journal published by El-Iqtishady entitled "Akad Muzara'ah Rice Agriculture in the Perspective of Sharia Economic Law". The results showed that the land cultivator (rice field) did not accept the agreement that had been made because the agreed profit sharing turned out to make one of the parties, especially the cultivator of the land (rice field) feel disadvantaged due to the unclear and disproportionate agreement. This is due to the implementation of the contract which is carried out orally without any party witnessing and supporting legal procedures. Another reason is because the capital such as irrigation, tractors and others is borne by the land owner

. (Rosmiyati, 2021)

Thesis written by Indah Susilowati (2022) with the title "Analysis of the Muzara'ah Profit Sharing System in Improving the Welfare of Coffee Farmers According to an Islamic Economic Perspective (Study in Remanam Jaya Village, Warkuk Ranau Selatan District)". The results of his research show that: (1) The muzara'ah contract is only a verbal agreement without written instruments and witnesses, the costs used for treatment are borne by both parties. (2) The profits obtained fully lead to the welfare of coffee plantation farmers. (3) There are still implementations that are not in accordance with Islamic teachings, such as farmers who are not honest about the amount of harvest. (Susilowati Indah, 2021)

From the researches above, the author did not find any research that use welfare indicator by the National Family Planning Coordinating Board (BKKBN). In addition, it is important to know how the practices and impacts of the muzaraah contract are implemented by farmers in Kujon village.

Research Model, Hypotheses, and Methodology

This type of research uses field research, where the researcher observes directly the condition of the people in the location. Sources of data used to analyze are primary data sources in the form of interviews with 7 rice cultivators as subjects of muzara'ah contracts and secondary data sources in the form of previous research, books, internet, etc. Data analysis uses inductive thinking techniques, starting from information on application analysis

to the effect of the muzara'ah contract on the welfare of farmers in Kujon village, then analysis of their welfare with welfare indicator by National Family Planning Coordinating Board (BKKBN).

Results and Discussion (Times New Roman 10pt)

Kujon village is a village located in a flat sub-district, Klaten district, Kujon village was once the second largest brick-producing area after Gondang village, but now the profession is gradually not in great demand, most of its residents choose to work as farmers, because the management is easier. Kujon village is an area that has an area of about 145,351 ha which has 11 hamlets with a northern border with Ceper and Dlimas villages, in the south with Kajen village, in the east with Jambu Kidul and Kurung villages, and in the west with Pokak village. In general, the geographical condition of Kujon village has rainfall of 348 mm/year and an average temperature of 26° Celsius. The location of Kujon village is about 133 dpal, which is located in the lowlands so that the land is fertile so it is good for farming.

The level of prosperity in Kujon village can be seen from the fulfillment of basic needs, namely clothing, food and shelter. The fulfillment of these basic needs cannot be separated from their work and income which is very dependent on their livelihood. The source of income in Kujon village is mostly farmers. The following table shows the livelihoods of Kujon village:

Table 1: Livelihood composition table

Type of work	Amount
PNS	39 people
TNI	3 people
POLRI	3 people
Farmer/Farm Worker	209 people
Trader	299 people
Contractor	16 people

Source: Population data on village office

Implementation of the muzara'ah contract in the village of Kujon

Based on the survey results, there are seven people who practice muzaraah contract collaboration in Kujon Village, Ceper District, Klaten Regency, consisting of seven rice field owners, namely; Mr. Suranto, Mr. Minto, Mr. Somo, Mr. Sulistyo, Mr. Marsih, Mr. Nur and Mr. Mulyono with seven smallholders namely; Mr. Ngadiono, Mr. Mardi, Mr. Mario, Mr. Tri, Mr. Paimin, Mr. Widodo and Mr. Eko.

a. The collaboration between Mr. Suranto and Mr. Ngadiono has been going on since 2016 or about 5 years where Mr. Suranto as the land owner and Mr. Ngadiono as a cultivator of the fields, Mr. Ngadiono gets a land area of 160 ru. Based on interviews conducted with Mr. Ngadiono before establishing the muzaraah collaboration, he also works as a farmer. He worked on his own fields, because the results were lacking, so he decided to do this cooperation. From the income, he gets additional income to buy refrigerators and televisions.
b. The collaboration between Mr. Suranto and Mr. Ngadiono has been going on since 2016 or about 5 years where Mr. Suranto as the land owner and Mr. Ngadiono as a cultivator of the fields, Mr. Ngadiono gets a land area of 160 ru. Based on interviews conducted with Mr. Ngadiono before establishing the muzaraah collaboration, he also works as a farmer. He worked on his own fields, because the results were lacking, so he decided to do this cooperation. From the income, he gets additional income to buy refrigerators and televisions.
c. This collaboration was carried out by Mr. Sulisyo as the owner of the fields and Mr. Tri as the sharecropper. This collaboration has been carried out by the two since 2018 or 3 years ago, Mr. Tri received a land area of 240 ru. Based on the results of interviews with Mr. Tri before establishing this partnership he worked as a clothing trader. Because he doesn't go to the market every day and he has a lot of time, he decided to do muzaraah cooperation. From his income he can buy a motorbike and renovate a house.

d. This collaboration was carried out by Mr. Somo as the owner of the fields and Mr. Mario as the sharecropper. This collaboration has been carried out by the two since 2018 or 3 years ago, Mr. Mario received a land area of 160 ru. Based on an interview with Mr. Mario. Prior to this collaboration he worked as a farmer, he worked on his own rice fields. From the income he earns he can buy a refrigerator and a motorcycle.

e. This collaboration was carried out by Mr. Mulyono as the owner of the fields and Mr. Eko as the sharecropper. This collaboration has been carried out by the two since 2014 or 7 years ago, Mr. Eko received a land area of 420 ru. Based on an interview with Mr. Eko before doing this collaboration he worked as a farmer, he worked on his own fields. From the income he can buy a smartphone and a bicycle.

f. The collaboration between Mr. Nur and Mr. Widodo has been going on since 2019 or 2 years ago where Mr. Nur as the owner of the land and Mr. Widodo as the cultivator of the fields, Mr. Widodo got a land area of 220 ru. Based on an interview with Mr. Widodo before doing this collaboration he worked as a farmer, he worked on his own rice fields. From the income he earns he can buy a motorcycle, smartphone and washing machine.

g. The collaboration between Mr. Marsih and Mr. Paimin has been going on since 2018 or 3 years ago where Mr. Marsih as the owner of the fields and Mr. Paimin as the manager of the fields, Mr. Paimin acquired a land area of 540 ru. Based on an interview with Mr. Paimin before doing this collaboration he worked as a farmer. From the income he earns he can buy a refrigerator and renovate the house.

Table 2: Welfare indicator table

Name	Pre-Prosperous			Prosperous I			Prosperous II			Prosperous III			Prosperous 3+	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Mr. Ngadiono	v	v	v	v	v	v	v	v	v	v	v	v		
Mr. Mardi	v	v	v	v	v	v	v	v	v	v	v	v		
Mr. Tri	v	v	v	v	v	v	v	v	v			v		
Mr. Mario	v	v	v	v	v	v	v	v	v	v	v	v		
Mr. Eko	v	v	v	v	v	v	v	v	v	v	v	v		
Mr. Widodo	v	v	v	v	v	v	v	v	v	v	v	v		
Mr. Paimin	v	v	v	v	v	v	v	v	v	v	v	v		

Source: processed data

Description:

Prosperous 1:

a. Family members can perform their worship.
b. All members can eat twice a day or more.
c. The whole family has a change of clothes at home, work/school and travelling.
d. The widest part of the non-ground floor dwelling.
e. If a member is sick, they are brought to the health clinic.

Prosperous 2:

a. Family members perform worship.
b. At least once a week the family eats with a side dish of meat/eggs/fish.
c. The whole family gets new clothes at least once a year.
d. The area of the base of the residence is 6 m^2.
e. In the past month, family members are in good health so that they can carry out activities.
f. Family members aged 18 years and over are already working.
g. Family members aged 10-18 years can read and write.
h. Family members aged 6-18 years are studying.
i. Have one or more children.

Prosperous 3:

a. Families can increase knowledge about religion.
b. Some of the income can be set aside for savings.
c. Families eat together at least once a day.
d. Families participate in community activities where they live.
e. The family goes on vacation once every three months.
f. Families get news information through radio/newspapers/magazines.
g. Families have means of transportation.

Prosperous 3 plus:

a. Families can provide regular assistance for community activities.
b. Family members have positions in social associations in society.

Conclusion

Based on the results of research conducted by researchers, it can be concluded that the practice of muzaraah contracts carried out by farmers with rice field owners in Kujon Village, Ceper District, Klaten Regency was carried out orally, there is no formal contract between the rice field owner and the farmer. this can be detrimental to one of the parties if one day there is a conflict. Then both parties discussed profit sharing. The profit sharing applied by both parties is adjusted to the prevailing custom in Kujon village. The amount of profit sharing used is 1/3:2/3.

The muzara'ah contract system practiced by farmers in Kujon Village, Ceper District, Klaten Regency can improve the welfare of farmers. This can be seen from the 7 farmers who were researched, all of whom were able to reach their daily needs such as material, physical and spiritual needs. The affordability of material needs can be seen from the sufficiency of basic needs. Physical needs can be identified from health needs. And for spiritual needs, it can be seen from the morals and ethics of the farmers who carry out the muzaraah contract.

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