

PROFIT SHARING AND RISK SHARING: AN ISLAMIC ECONOMIC PERSPECTIVE ON FARMLAND CULTIVATION

BAGI HASIL DAN BAGI RISIKO: PERSPEKTIF EKONOMI ISLAM DALAM PENGELOLAAN LAHAN PERTANIAN

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ABSTRACT

Cooperation agreements for agricultural land leases involve profit and risk sharing. The greater the risk, the greater the potential profit. This study aims to determine the application of profit sharing and risk sharing in agricultural land cultivation in Payaman village and the Islamic economic perspective on the application of profit sharing and risk sharing in agricultural land cultivation in Payaman village. The research method used is qualitative with a case study. The data collection technique is triangulation (observation, interview, and documentation). Research results: The application of profit sharing in cooperation with the mukhobarah contract and the muzara'ah contract in Payaman Village is done when the harvest period arrives, which is taken according to the agreed ratio. The profit-sharing method used is the revenue-sharing method, where, in practice, risk sharing is only carried out in the muzara'ah contract, with the provision that the landowner bears losses in the form of money/capital. In contrast, the manager bears losses in the form of labor. From the five principles of Islamic economics, namely the principles of tawhid, 'adl, nubuwwah, khilafah, and ma'ad, the application of profit sharing in cooperation, both with the mukhobarah contract and the muzara'ah contract, applies the five principles of Islamic economics (tawhid, 'adl, nubuwwah, khilafah, and ma'ad). As for risk sharing, the mukhobarah contract only applies to 4 of the five principles of Islamic economics (tauhid, 'adl, nubuwwah, khilafah, and ma'ad). Meanwhile, risk sharing in the muzara'ah contract has applied five principles of Islamic economics (tawhid, 'adl, nubuwwah, khilafah, and ma'ad).

Keywords: Islamic Economics; land cultivation; profit sharing and risk sharing

ABSTRAK

Perjanjian kerja sama dalam penyewaan lahan pertanian tidak terlepas dari pembagian keuntungan dan pembagian risiko. Karena semakin besar risikonya, semakin besar pula keuntungan yang dapat diperoleh. Penelitian ini bertujuan untuk mengetahui penerapan bagi hasil dan bagi resiko penggarapan lahan pertanian di desa payaman dan perspektif ekonomi islam atas penerapan bagi hasil dan bagi resiko penggarapan lahan pertanian di desa payaman. Metode penelitian yang digunakan adalah kualitatif dengan jenis studi kasus. Teknik pengambilan data adalah Teknik *triangulasi* (gabungan dari observasi, wawancara, dan dokumentasi). Hasil penelitian: Penerapan bagi hasil dalam kerjasama baik dengan akad *mukhobarah* maupun akad *muzara'ah* masyarakat desa payaman melakukannya ketika masa panen tiba yang diambil sesuai nisbah yang telah disepakati. Metode bagi hasil yang digunakan adalah metode *revenue sharing* dimana untuk bagi resiko dalam prakteknya hanya dilakukan dalam akad *muzara'ah*. dengan ketentuan pemilik lahan menanggung kerugian berupa uang/modal sedangkan pengelola menanggung kerugian berupa tenaga. Dari 5 prinsip ekonomi islam yaitu prinsip *tauhid*, *'adl*, *nubuwwah*, *khilafah*, dan *ma'ad* Penerapan bagi hasil dalam

kerjasama baik dengan akad *mukhobarah* maupun akad *muzara'ah* menerapkan 5 prinsip ekonomi islam (*tauhid*, *'adl*, *nubuwwah*, *khilafah*, dan *ma'ad*). Sedangkan untuk bagi resiko dengan akad *mukhobarah* hanya menerapkan 4 dari 5 prinsip ekonomi islam (*tauhid*, *'adl*, *nubuwwah*, *khilafah*, dan *ma'ad*). Sedangkan bagi resiko dalam akad *muzara'ah* telah menerapkan 5 prinsip ekonomi islam (*tauhid*, *'adl*, *nubuwwah*, *khilafah*, dan *ma'ad*).

Kata kunci: bagi hasil dan bagi resiko; ekonomi Islam; penggarapan lahan

INTRODUCTION

Indonesia is known as an agricultural country because most of its population works as farmers. The Central Bureau of Statistics said that Indonesia's agricultural land area in 2021 was 7,463,948 hectares of the total land area of Indonesia (Zukhrufin & Maharani, 2025).

Badan Pusat Statistik (BPS) also presents data on the aged 15 years and over who work in the agricultural sector. The data says agricultural workers in the food sector are 13.81 million, plantations are 11.63 million, and horticulture is 3.88 million. (Damayanti, 2024). From these data, it is not surprising that Indonesia is called an agricultural country. As an agricultural country, most areas have the potential to carry out agricultural activities, one of which is Payaman village (Hasanuddin & Achmad, 2022).

One of the villages in Lamongan Regency is Payaman Village. Payaman has an agricultural area of 793,249 Ha. With details of rice fields covering 228,565 Ha, moorland covering 448,384

Ha, and forest covering 116,300 Ha. This shows that Payaman Village has enormous agricultural potential (Razak, Bakar, & Tahir, 2020).

The problems of the agricultural world are dominated by two things: the number of agricultural landowners who do not have farming skills, and the existence of managers who have farming skills but do not have agricultural land or capital (Latifah & Abdullah, 2023). In this case, the landowner needs a sharecropper to manage his land, and the sharecropper needs a job to increase the fulfillment of the needs for his family from this problem. A land cultivation cooperation agreement arises, which aims to benefit from both the farming skills of the sharecropper and the capital/land owned by the shohibul maal (capital owner)(Latifah, Pranoto, & Susilowati, 2016).

The cooperation agreement cannot be separated from the provisions of profit sharing and risk sharing. In general, the greater the risk, the greater the profit that can be achieved. So, the

determination of profit and risk sharing can never be separated from this agreement (Lathifah & Kalam, 2020)

The cooperation agreement here is a form of agreement between a person who is entitled to a field of farmland and another person, called a cultivator, based on an agreement in which the cultivator is allowed to cultivate the land concerned, with the distribution of the results between the cultivator and the one entitled to the land according to the considerations that have been mutually agreed upon (Mulawarman, 2019).

In contrast to what exists in Payaman Village, where the agricultural cooperation process uses the paron system, dividing the results between landowners and cultivators in a ratio of 1:2, this has been done for generations. However, seen in the field, there are many differences in application. The phenomena in the field, such as the landowner's and the cultivator's agreement, do not specify the ratio. Moreover, at harvest time, the average cultivator only gives part of the harvest to the landowner in accordance with the provisions of previous harvests.

Another phenomenon exists, such as cooperation, where the landowner gives his land to be managed by the

cultivator, without wanting to know the process; the important thing is that he must be given a share during the harvest period. When there is a plague or crop failure, the manager will automatically suffer losses because the harvest cannot cover the management costs. However, the cultivator still has to give part of the harvest to the landowner. These phenomena illustrate the imbalance and injustice in sharing profit and loss between managers and landowners.

Similar research includes the system used in the practice of *tesang galung*, including land-owners, cultivators, seeds, rice fields, water pumps, irrigation flows, sellers, goods needed, and profit sharing (Simbolon, 2021). Second is the implementation, where when the landowner gives the cultivator the ability to manage their land, the landowner fully surrenders and receives profit sharing (Saputra, 2020). Third, *muamalah* activities from the practice of *tesang galung* carried out by the people of Massewae village, Duam Panua sub-district, Pinrang, if it is related to the *muzara'ah* contract and *mukhabarah*, it is not applied correctly. However, some implement the contract, and most of whom cooperate. From the practice of *tesang galung*, it is more in line with the customary system that has

blended with the people of Massewae village, Duampanua sub-district, Pinrang, because they consider it to be fair for them for specific communities (Wahyuni, 2019).

What differentiates the current research from previous research is that it does not collectively explain the application of profit and risk sharing for muzara'ah and mukhabarah contracts in agricultural land rental. Meanwhile, the researchers researched the profit-sharing system and risk-sharing for agricultural commodities in Payaman Village according to an Islamic economic perspective.

In implementing this agricultural land cultivation, the system used will significantly affect the risk sharing and profit sharing between cultivators and landowners. In other words, each alternative cultivation system is more influenced by the manager's ability to manage the land. However, each alternative has its own advantages and disadvantages. Therefore, it is important to present research that presents profit sharing and risk sharing from the perspective of Islamic economics on agricultural land cultivation, with a case study in Payaman Village, Solokuro Lamongan, to provide knowledge about the

application of profit sharing and risk sharing in the application of agricultural land cultivation seen from the point of view of Islamic economics.

METHODS

The approach used in this research is a qualitative descriptive approach based on the philosophy of postpositivism (Sugiyono & Lestari, 2021). This type of research is field research, namely revealing phenomena or events by explaining, describing / or describing with words clearly and in detail through language, not in the form of numbers (Rosaliza, Asriwandari, & Indrawati, 2023).

Field research aims to collect data from the location or field. The step is to collect data on the profit and loss sharing system applied to agriculture in Payaman Village, Solokuro, Lamongan. The informants are divided into 3, namely (Suryabrata, 2014) First, key informants are village officials who are considered to know about agriculture in Payaman Village and are willing to help by providing the information needed during the research. Second, the primary informants are the farmers who cultivate agricultural land and landowners. Third, supporting informants are the community around the cultivated land in Payaman village.

Some of the research instruments used include interview techniques, observation, and documentation. The triangulation data collection technique, which combines observation, interviews, and documentation (Hasibuan et al., 2021). Data analysis techniques, including data reduction, data presentation, and conclusion drawing, are used to make the research results based on scientific facts.

RESULT AND DISCUSSION

Application of profit sharing and risk sharing for cultivating agricultural land in Payaman Village

Payaman Village's agricultural yields vary, including food and fruit crops. The most agricultural products of the Payaman Village community are corn, 434,130 Ha, and rice, 228,560 Ha. And other crops such as peanuts 175 hectares, cucumbers 25 hectares, cassava 8 hectares, chili 5 hectares, soybeans 4 hectares, and tomatoes 3 hectares. Payaman Village has many resources in agriculture. Both human resources and natural resources. This opens up great opportunities for the community to further utilize it, one of which is by holding agricultural land cultivation cooperatives.

Cooperation in cultivating agricultural land practiced in Payaman

Village is either by lease or profit sharing. For agricultural land cultivation, cooperation with rent involves two parties, namely the owner farmer and the tenant farmer. Meanwhile, applying agricultural land cultivation cooperation with profit sharing involves owner and tenant farmers (managers).

The form of agreement made by the community in the practice of cooperation in cultivating agricultural land in Payaman Village is verbal, without an agreement letter, and based on the trust of both parties. The provision that the landowner hands over his land to be managed, and the manager utilizes the land to make it productive, with the note that the results obtained will be divided according to the agreement.

Cooperation in cultivating agricultural land with a profit-sharing system, there are two ways: first, cooperation in profit-sharing, where the land owner bears the costs. Second is profit-sharing cooperation, where the manager bears the costs (Manan & Sh, 2017).

Agricultural land management schemes vary widely, from self-management and cooperation through mukhabarah and muzara'ah contracts to

rental systems.(Oktaviani, Rahma, & Harahap, 2024). Among the various land management cooperation schemes, mukhabarah is the most frequently used, benefiting landowners and tenant farmers. Mukhabarah schemes provide higher incomes to landowners than rental systems. Meanwhile, for tenant farmers, mukhabarah schemes create jobs and increase income from land management. Another minor but important aspect is that landowners and tenant farmers can still share agricultural produce with residents through this scheme (Merlinda, et.al, 2021).

In implementing a cooperation, rights must be received, and each party must carry out its obligations. Likewise, in the agricultural land cultivation cooperation applied in Payaman Village, the landowner and manager each have their rights and obligations.

The landowner's definite obligation is to provide his land for management. Meanwhile, the capital costs become the landowner's obligation if the initial agreement requires the landowner to bear the capital costs. The landowner's rights are the same, the right to get a share of the agricultural products. Moreover, the exact obligation of the manager is to plant, maintain, and

manage the land until harvesting the results. As for the cost of capital becomes the manager's obligation if the initial agreement requires the manager to bear the cost.

There are three types of systems: landowners who manage the land themselves, profit-sharing (parohan), and farm laborers. The profit-sharing system implemented is relevant to the Islamic concept of mukhabarah, where the cultivator bears land management costs. However, there are discrepancies in the object of the contract, such as unclear profit-sharing portions and a term that was not agreed upon at the outset (Akbar & Iskandar, 2024).

Cooperation in cultivating agricultural land must have a name at the end of the cooperation. In its application in the field, this must vary greatly. The cooperation model applied in Payaman Village does not have a definite period; it can end due to several things, including because one of the parties wants to terminate the agreement, or if one of the parties dies. Before starting the cooperation, the people of Payaman Village will usually determine the distribution of agricultural products from the cooperation in cultivating the agricultural land.

It can be understood that Payaman Village uses a ratio, such as 1:4, 2, 5 or others. The size of the ratio used depends on the potential of the land, the estimated costs, and the estimated yield from the land. This determination will certainly be used if both parties have agreed upon it.

The implementation of profit sharing and risk sharing applied in Payaman Village was carried out after the harvest period, or when it was stated that the plant died and could not produce anything due to several factors.

In a cooperation to cultivate agricultural land, there must be times of profit and loss, where getting profit is one of the goals of the Payaman Village community to carry out this cooperation. The following authors present research data from the field regarding profit sharing and risk sharing, which is carried out every time after harvest.

a. Profit Sharing

The application of profit sharing in the practice of cooperation carried out by the Payaman Village community is in accordance with the ratio (comparison) agreed upon by both parties at the beginning of the agreement.(Kartiko, 2019). The ratio is calculated from the harvest

obtained in one harvest period. The harvest period in Payaman Village varies greatly. There are 3 months of harvest, 4 months, and others, according to what is planted and the existing season.

The unit of measure used by the Payaman Village community for calculating profit sharing is sacks. The sacks used are sacks with a load of 70-80 kg.

An example of profit sharing done by Mrs. Nafi'ah. She worked on a rice field owned by Mrs. Fathonah with an agreement that the manager would bear the capital costs. The profit sharing was 2:5 (2 for the landowner and 5 for the manager), which was calculated based on the results obtained during the harvest. At that time, the yield obtained by Mrs. Nafi'ah was 21 sacks. With an initial ratio of 2:5, Mrs. Nafi'ah gave six sacks to Mrs. Fathonah as the landowner. Mrs. Nafi'ah is getting 15 sacks.

An example of the application of profit sharing by Mrs. Siti Fatimah. She manages the land with a 4:1 agreement calculated from the results obtained during harvest, with seeds and costs borne by the manager. At that time, the yield

obtained was 90 sacks. With this ratio, Mrs. Siti Fatimah received 72 sacks, while the landowner received 18 sacks:

An example of the application of profit sharing by Mrs. Siti Fatimah. She managed the land with a 4:1 agreement calculated from the results obtained during harvest, with seeds and costs borne by the manager. At that time, the yield obtained was 90 sacks. With this ratio, Mrs. Siti Fatimah received 72 sacks, while the landowner received 18 sacks.

An example of profit sharing done by Mr. Abdul. He worked on Mrs. Khuzaimah's rice field with seeds and costs from the landowner, with a 3:1 ratio agreement calculated based on the results obtained during the harvest. At that time, the results obtained by Mrs. Nafi'ah were 24 sacks. With an initial ratio of 3:1, Mr. Abdul gave 18 sacks to Mrs. Khuzaimah as the landowner. At the same time, Mr. Abdul is getting six sacks.

An example of the application of profit sharing by Mrs. Faizah. She manages the land with a 4:1 agreement calculated from the results obtained during the harvest.

With seeds and costs borne by the landowner. At that time, the yield obtained was 75 sacks. Mrs. Faizah received 60 sacks with this ratio, while the landowner received 15.

From the examples of the application of profit sharing above, we can see that profit sharing in Payaman Village is based on a comparative figure according to the agreement of both parties. For this comparison, the most significant number will be given to the party that bears the capital costs in the Cooperation.

b. Loss Sharing

Risk means that future returns cannot be known, but can only be expected. Thus, there is a linear relationship between risk and expected return (Latifah et al., 2022). The greater the variation in return that may be obtained, the higher the risk that may occur, and vice versa, the lower the variation in revenue that may be obtained, the lower the risk. Uncertainty is a condition that causes the growth of risk. Risk is associated with the possibility of unwanted or unexpected adverse consequences (losses). "Possibility" indicates uncertainty (Indonesia, 2015).

The perpetrator's knowledge of collaboration is essential because this will make it easier for the perpetrator to cooperate. In the practice of profit-sharing cooperation carried out in Payaman Village, when there is a loss, when the costs are borne by the landowner, the one who bears the loss is the manager, with losses in the form of labor, and the landowner bears losses in the form of capital. Meanwhile, if the manager bears the costs, the manager bears both capital and labor losses.

The profit-sharing and risk-sharing cooperation application for cultivating agricultural land in Payaman village uses revenue-sharing and loss-sharing methods. For the results, both the mukhobarah contract and the muzara'ah contract are in accordance with the existing provisions or rules, namely, divided according to the ratio agreed upon at the beginning, which is calculated from the harvest yield. Meanwhile, the risk sharing with the muzara'ah contract is in accordance with the rules of fiqh muamalah, while the mukhobarah contract is not in accordance with the existing rules,

which must be shared by both parties according to the nisbah as well.

Islamic Economic Perspective on profit sharing and risk sharing of agricultural land cultivation in Payaman Village.

The unequal access to agricultural land and limited capital for smallholder farmers remains a significant issue in developing the rural agrarian sector. Muzara'ah contracts are carried out verbally without a written agreement, based on mutual trust and social closeness between the parties. After deducting production costs, a fair profit-sharing system is implemented (maro 50:50). Although there is a risk of crop failure due to pests and weather, this risk is shared as a form of justice per Sharia principles. This system has proven beneficial for both parties—landowners continue to receive their land results, while farmers can work and earn income without having to provide capital. Muzara'ah contracts can be a model for fair and sustainable agricultural cooperation, although they still require institutional support and increased legal awareness to strengthen their implementation. (Irfangi & Abdilla, 2025).

The principles of Islamic economics are based on five universal values: tawhid (faith), 'adl (justice),

nubuwwah (prophethood), khilafah (government), and ma'ad (results). These five values are the basis of inspiration for the development of Islamic economic theories. (Sufyati et al., 2022).

We present the application of profit-sharing and risk-sharing reflected in Islamic economics for the cultivation of agricultural land in Payaman Village in the form of a table.

Table 1. An Islamic economic perspective on the application of profit sharing and risk sharing for cultivating agricultural land in Payaman Village

Islamic Economic Perspective	Profit Sharing	Loss Sharing
Tauhid	(1) The people of Payaman Village will pay zakat after the harvest period. (2) The people of Payaman Village will give their harvest to several relatives as a gift/shadaqah.	(1) The people of Payaman Village will pay zakat after the harvest period. (2) The people of Payaman Village will give their harvest to several relatives as a gift/shadaqah.
'adl	(1) The community shares the agricultural produce according to the agreed portion after the harvest. (2) The determination of the size of each party's share is adjusted according to their contribution to the cooperation.	(1) The community shares agricultural risks according to the agreed portion. (2) The determination of the size of each party's share is adjusted according to their contribution to the cooperation. (3) The manager bears losses.
Nubuwwah	(1) being honest in conveying agricultural products, (2) maintaining the trust of the landowner by managing the land, (3) providing results in accordance with their respective rights	(1) being honest in conveying agricultural products, (2) maintaining the trust of the landowner by managing the land, and (3) providing results in accordance with their respective rights
Khilafah	(1) Revive the earth by turning dead land into productive land, (2) work to meet family needs, (3) maintain the village economy by providing income tax in accordance with applicable laws	(1) bring life to the earth by turning dead land into productive land, (2) work to meet family needs, (3) maintain the village economy by providing income tax in accordance with applicable laws.
Ma'ad	(1) balancing work and worship. The custom in Payaman Village is that even though they are working, they will leave work and worship when it is time to worship. (2) building a hut as a place to rest and worship. (3) Intending to uphold Islamic religious values, (4) working hard as a human endeavor.	1) balancing work and worship. The custom in Payaman Village is that even though they are working, they will leave work and worship when it is time to worship. (2) building a hut as a place to rest and worship. (3) Intending to uphold Islamic religious values, (4) working hard as a human endeavor.

Table 2. Islamic Economic Perspective on profit sharing and risk sharing, with costs borne by landowners

Islamic Economic Perspective	Profit Sharing	Loss Sharing
Tauhid	(1) The people of Payaman Village will pay zakat after the harvest period. (2) The people of Payaman Village will give their harvest to several relatives as a gift/shadaqah.	(1) The people of Payaman Village will pay zakat after the harvest period. (2) The people of Payaman Village will give their harvest to several relatives as a gift/shadaqah.
'adl	(1) The community shares the agricultural produce according to the agreed portion after the harvest. (2) The determination of the size of each party's share is adjusted according to their contribution to the cooperation.	(1) The community shares agricultural risks according to the agreed portion. (2) The determination of the size of each party's share is adjusted to its contribution in the collaboration. (3) The manager bears labor losses, while the landowner bears losses in the form of capital.
Nubuwwah	(1) being honest in conveying agricultural products, (2) maintaining the trust of the landowner by managing the land, and (3) providing results in accordance with their respective rights	(1) honesty in conveying agricultural products, (2) maintaining the trust of the landowner by managing the land, and (3) providing results according to their respective rights.
Khilafah	(1) Revive the earth by turning dead land into productive land, (2) work to meet family needs, (3) maintain the village economy by providing income tax in accordance with applicable laws	(1) Revive the earth by turning dead land into productive land, (2) work to meet family needs, (3) maintain the village economy by providing income tax in accordance with applicable laws
Ma'ad	(1) balancing work and worship. The custom in Payaman Village is that even though they are working, they will leave work and worship when it is time to worship. (2) building a hut as a place to rest and worship. (3) Intending to uphold Islamic religious values, (4) working hard as a human endeavor.	(1) balancing work and worship. The custom in Payaman Village is that even though they are working, they will leave work and worship when it is time to worship. (2) building a hut as a place to rest and worship. (3) Intending to uphold Islamic religious values, (4) working hard as a human endeavor.

From the point of view of Islamic economics, the application of profit sharing of land cultivation in Payaman village with a mukhobarah contract fulfills 5 Islamic principles, namely the principle of tawhid, the principle of 'adl,

the principle of nubuwwah, the principle of khilafah, and the principle of ma'ad. The application of profit sharing of land cultivation in Payaman village using the muzara'ah contract applies 4 of the 5 Islamic principles,

namely the principle of tawhid, the principle of nubuwwah, the principle of khilafah, and the principle of ma'ad. Only the manager bears the loss when there is a loss. Moreover, this is not per the principle of 'adl Islamic economics.

From the point of view of Islamic economics, the application of profit sharing for cultivating land in Payaman village using the muzara'ah contract applies 5 Islamic principles, namely the principle of tawhid, the principle of 'adl, the principle of nubuwwah, the principle of khilafah, and the principle of ma'ad. As for the application of risk sharing, this cooperation applies 5 Islamic principles, namely the principle of tawhid, the principle of 'adl, the principle of nubuwwah, the principle of khilafah, and the principle of ma'ad.

The application of profit sharing in cooperation with a mukhobarah contract, the Payaman village community does it when the harvest period arrives, which is taken according to the agreed ratio. The profit-sharing method is used as the revenue-sharing method. The profit sharing is taken from the harvest as measured by sacks. As for the application of loss sharing in this collaboration, the practice in the field is

that only the manager bears the loss if there is a loss.

The application of profit sharing in cooperation with the muzara'ah contract, the Payaman village community does it when the harvest period arrives, which is taken according to the agreed ratio. The profit-sharing method is used as the revenue-sharing method. The profit-sharing ratio is calculated from the harvest, which is measured by sacks. As for the application of risk sharing in this collaboration, it does not use a ratio. However, it is directly determined according to custom, namely, the landowner bears the loss in the form of money/capital, while the manager bears the loss in the form of labor.

So, from the view of Islamic economics, we can conclude that the application of profit-sharing and risk-sharing cooperation carried out by the people of Payaman Village includes the principles of Islamic economics. However, for risk sharing with the mukhobarah contract, the application of the principle of 'adl has not been fulfilled, causing cooperation with the mukhobarah contract to be imperfect, but not canceling the cooperation.

CONCLUSION

The implementation of profit sharing from land cultivation under the mukhobarah contract fulfills five Islamic principles: monotheism, the principle of 'adl, the principle of prophecy, the principle of caliphate, and the principle of ma'ad. The implementation of profit sharing from land cultivation in Payaman Village under the muzara'ah contract implements four of the five Islamic principles: the principle of monotheism, the principle of prophecy, the principle of caliphate, and the principle of ma'ad. When losses occur, only the manager bears the burden. Moreover, this is not per the 'adl principle of Islamic economics. The application of profit sharing for land cultivation in Payaman Village with the muzara'ah contract applies 5 Islamic principles, namely the principle of monotheism, the principle of 'adl, the principle of nubuwwah, the principle of khilafah, and the principle of ma'ad.

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