

IMPLEMENTATION OF FOOD ESTATE PROGRAMS WITH MUZARA'AH, MUKHABARAH AND MUSAQAH IN INDONESIA

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Abstract

Economic cooperation in Islam, particularly shirkah in agriculture, has evolved to meet changing circumstances. This study investigates how the principles of muzara'ah, mukhabarah, and musaqah are applied in modern Indonesian agriculture. A literature review was carried out to examine the use of Sharia principles in agricultural cooperation, including using technologies such as crowdfunding. Implementing Sharia-based agricultural cooperation can improve finance access, production efficiency, and supply chain transparency. Food estate projects that follow these guidelines can improve food security and empower farmers. However, difficulties such as a lack of regulation and education must be overcome. Transformation of the notions of muzara'ah, mukhabarah, and musaqah.

Keyword: *Muzaraah; Mukhabarah; Musaqah; Agribusiness; Food Estate*

A. INTRODUCTION

Agriculture is one of the most important sectors of Indonesia's economy. As an agrarian country, Indonesia has abundant natural resources, but there are still hurdles to agricultural growth. The application of Sharia principles to agricultural techniques increases its relevance. The muzara'ah, mukhabarah, and musaqah schemes are a pattern of collaboration in the field of sharia-based agriculture that gives farmers and investors fresh hope for boosting agricultural production and ensuring the Indonesian economy's sustainability.

Muzara'ah, or tree-sharing partnership, is a funding agreement that has historically supported small-scale farming in Muslim-dominated areas (Hamza & Shirazi, 2024) and prioritize cooperation between landlords and farmers with a profit-sharing pattern according to the agreement. The landlord gives land management rights to farmers to plant, then the results obtained are divided according to the agreement. With this approach, farmers can optimize the potential of existing land and increase their partnerships that benefit each other.

Mukhabarah focuses on money and resource sharing. In this arrangement, investors provide financial assistance to farmers in exchange for proportional and mutually agreed-upon profit sharing. The notion of Mukhabarah in agriculture is one of the economic domains that offers ways to achieve the objectives of Muslim welfare (Ali, 2024).

Musaqah is a pattern of cooperation concerned with managing the growth of hard or annual trees (Fahlefi et al., 2021), Farmers engage in productive activities to care for the trees over the agreed-upon time period, and the harvest is divided according to the agreement. This approach has the potential to increase farmers' income while also ensuring the sustainability of managed trees.

The development of muzaraah, mukhabarah, and musaqah schemes needs to be improved by a lack of funding and technology. Islamic financial institutions must take an active role in providing financing products that adhere to Sharia principles (Faizi, 2024). With adequate capital support, farmers are expected to maximize agricultural yields, which will encourage competitiveness in local and international markets.

Technological innovation is also important in transforming the agricultural sector. Modern technologies, such as the Internet of Things (IoT) and Artificial Intelligence (AI), can increase the efficiency

of agricultural production (Alzubi & Galyna, 2023), How to use modern tools and systems to help farmers monitor and manage their agricultural products more effectively.

In addition, the government's food estate program is expected to expand agricultural areas and increase productivity (Tiswoko et al., 2024) on an ongoing basis. This program's primary focus is on applying Sharia practices in agricultural cooperation. Thus, it is expected to have a positive impact on farmers and increase national food security.

By optimizing the potential for Sharia-based agricultural cooperation, Indonesia's agricultural sector will become stronger, more independent, and sustainable. The transformation benefits not only farmers but also the national economy as a whole. A harmonious relationship between farmers, investors, and Islamic financial institutions can help build a better agricultural future in Indonesia.

B. LITERATURE REVIEW

Shirkah refers to the pattern of economic cooperation in Islam (Purwaningsih et al., 2022). Shirkah is one of the oldest ways of doing business, and adherents of the Islamic religion still practice and implement it today (Hasanudin, M., & Mubarak, 2012), Doing business with both Muslims and non-Muslims. Syirkah has also undergone a modification process that adapts to the ever-changing times to meet the needs required in human life, especially in the economic field..

According to the Quran Surah Ali Imron verse 14, economy is one of the activities that humans enjoy
رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِصَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ

Means;

"it is made beautiful" refers to man's desire for women, children, gold, silver, horses, cattle, and fields. That is the pleasure of living in the world and, in the eyes of Allah, the good place of return (paradise) (Katsir, 2004).

The types of wealth mentioned in the verse above reflect human needs and preferences. First, women are the Object of a husband's love and affection. Second, children adore children because they are inherently part of human nature. Thirdly, gold and silver are abundant. Fourth, horses are kept on the pasture. Fifth, livestock includes cows, camels, goats, and buffalo. The sixth is rice field land that has been managed to produce abundant agricultural products. Clothing and food are required for the integration of rice fields. (Tarigan, 2014) , which must be fulfilled by all human beings to live a decent and adequate life.

Musharakah is one of the shirks (cooperations) in agriculture and livestock, particularly in terms of agricultural land management and maintenance. In the agricultural business, Musharakah refers to contracts for land management cooperation (maharajah and mukhabarat) and tree maintenance. Jurists associated with Sharia law use terms such as Muzara'ah, MUSAQAH, Mukhabarah, and others. (Al Juzairi, 2015). Muzara'ah and Mukhabarah As expressed, both mean that the landowner gives the land to be managed by the cultivator and shares the proceeds between them (Assegaf, 2020).

As written in the al-hadith or as sunnah concerning agricultural cooperation narrated by Bukhari;

عَامَلَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَهْلَ خَيْبَرَ بِشَطْرِ مَا يَخْرُجُ مِنْهَا مِنْ ثَمَرٍ أَوْ زَرْعٍ

"The Prophet (peace and blessings of Allah be upon him) employed the people of Khaibar with half of the proceeds in the form of fruit or agricultural products." (HR Al-Bukhari)

According to the aforementioned hadith, if the cultivator's part is known, there is no need to mention the part of the land or tree owner because the agreement is only for both parties (Mardani, 2014), It is permissible to muamalah with non-Muslims in the agriculture business to exchange information in architecture, industry and others from various types of muamalah. In addition, muzara'ah and musaqah are allowed a certain wage from the fruits and trees.

The names or terms of cooperation or agricultural products are in the West Java area called maro, in the Lombok area called nyakap, in the Palembang area called half, in the South Sulawesi area called tesang, in the blood of Ogan Komering Ilir it is called for due, in the Minahasa area it is called toyo, in the West Sumatra area it is called medua, in the Tanah Karo area it is called Pebalokan, and in the Toba area it is called belah areca nut. (Hasanudin, M., & Mubarak, 2012). Another practice of cooperation is better known as Mahwah blank in Acehese society (Maulana & Amri, 2021).

C. RESEARCH METHODOLOGY

This study employs a qualitative approach with a literature review method, examining primary and secondary sources on muzaraah, mukhabarah, and musaqah from fiqh books, Qur'an commentaries, hadiths, as well as modern literature on Islamic economics and agriculture. Comparative analysis is used to identify the similarities, differences, and unique characteristics of the three concepts, followed by content analysis, which examines documents, reports, and case studies related to implementing Sharia-based agricultural cooperation in the contemporary era.

D. RESULTS AND DISCUSSION

1. Conceptual Comparison of Muzaraah, Mukhabarah, and Musaqah

1.1 Definition and Characteristics

Muzara'ah is etymologically defined as agricultural cooperation between landowners and farmers who use it. In contrast, in practice, muzara'ah is the transfer of agricultural land management rights to farmers for use, with the results divided into two. So, maharajah is a collaboration in which the landowner provides agricultural land, and the cultivator provides labour and expertise. Seeds can be provided by one of the parties based on the initial agreement. Wahbah Az-Zuhaili defines muzara'ah as an agreement on using and utilising land with a portion of the wages of the land trees cultivated. (Az-Zuhaili, 2010), cooperation in agricultural processing between the landowner and the cultivator, where the landowner gives agricultural land to the cultivator to be planted and maintained in exchange for a portion of the crop.

Mukhabarah is a farming contract that includes compensation in the form of a portion of the land's yield. Mukhabarah comes from the word "al-Khabar," which means "loose soil." This contract is in the form of cooperation between the landowner and the contractor, with provisions for the distribution of agreed-upon results. Similar to muzara'ah, except that cultivators always provide the seeds.

Essentially, this mukhabarah agreement is widely explained for sharing profits on your agricultural land by the landowner and the manager or cultivator (Asnawi, A. Amrawaty, A. A. Nirwana, 2018). Where the landowner submits his land for management, and the capital, such as seeds, fertilizers, and labour, comes from managers or cultivators.

The special cooperation for the maintenance of hardwood trees (such as dates or grapes) is known as musaqah; the landowner provides the land and trees, while the cultivator is responsible for the maintenance and maintenance with profit-sharing payment. Musaqah is a contract solely related to the agricultural sector and can be effectively applied to agricultural financing, particularly for orchards. (Saqib et al., 2014). Overall, the practice of muzara'ah and mukhabarah has proven to be a valuable tool for increasing productivity and profitability in agriculture and livestock (Ichsandi & Candra, 2023).

1.2 Main Differences

The main distinction between muzara'ah, mukhabarah, and musaqah is the type of tree being handled, the length of the contract, and how the proceeds are distributed. Muzara'ah is more common for trees to grow and harvest quickly with a short contract. In contrast, mukhabarah has more flexible provisions with more diverse types of trees, and musaqah is oriented towards fruiting trees and is classified as a hard tree that requires special care over a longer period. These contracts reflect the values of justice and cooperation in agriculture per Sharia law.

Table 1

Main Differences Between Muzara'ah Mukhabarah and Musaqah

Aspects	Muzara'ah	Mukhabarah	Musaqah
Tree	Its relevance to annual trees (e.g. rice, soybeans, corn).	Its relevance for annuals and hardy trees. (e.g. vegetable garden).	Its relevance is for hardwood trees (e.g. mango, palm, durian, brown orchards).
Contract Duration	The kersaja is for one growing season, depending on the type of tree.	It can be short or long term, depending on the deal.	Usually for a long period of time, adjusted to the age of the tree.
How to Distribute Results	The division of proceeds is done on an agreed-to-ground basis, often in proportion.	The distribution of revenue can be based on agreements, it can also be based on the results obtained.	The distribution of proceeds is usually tied to an agreement, it can be 50:50 or according to each party's contribution.

This table provides a global explanation of the differences between the three agricultural cooperation models. Implementing a clear and written agreement is critical to avoid future disputes, the essence of which is a misunderstanding of the conditions that occurred.

1.3 Equations

Muzara'ah, mukhabarah, and musaqah are agricultural contracts with similar purposes, profit-sharing patterns, and legal bases. Although each contract's details and technical details differ, the three contracts share some elements that publish the harmony of agricultural practices in the meaning and content of Islamic jurisprudence.

These three contracts allow landowners to benefit from land they cannot manage while farmers or cultivators gain access to land to cultivate and harvest the farm's produce. Both landowners and cultivators can benefit from this collaborative effort. The revenue-sharing mechanism is also similar between the contracts. Essentially, muzara'ah, mukhabarah, and musaqah affirm the equitable distribution of revenue following the agreement between the cooperating parties.

Muzara'ah, mukhabarah, and musaqah are considered valid practices under Islamic law as long as they adhere to the relevant fiqh principles. This includes avoiding the elements of gharar (uncertainty) and riba (interest), which requires all terms to be clear and agreed upon by both parties. Some hadiths acknowledge sharing results as a form of permissible cooperation. As a result, these three contracts are used as the foundation of agricultural practices in Muslim communities to recognise the importance of collective effort and justice in distributing profits.

2. Contemporary Implementation

The reality is that shirkah has existed in Indonesia for a long time under various names, nicknames, or terms in the fields of agriculture and animal husbandry, with the ultimate goal of cooperation aligned with the Islamic concepts of muzara'ah, mukharabah, and musaqah. As for changes in times and technology, it is necessary to adapt Islamic law to harmonize the existing reality in order for Islamic law to solve existing problems.

2.1 Adaptation in Modern Agribusiness

To address the challenges of global food security, the Indonesian government launched the food estate program, which aims to maintain food security (Sigalingging et al., 2023) Moreover, sustainably increasing food production. This program seeks to expand agricultural areas by maximizing available land and increasing productivity through modern agricultural techniques. To achieve this goal, applying the principles of muzaraah, mukhabarah, and musaqah becomes very important, creating mutually beneficial cooperation between farmers and the government.

Food Estate is a government program aimed at preserving food security. The muzaraah approach in the food estate program fosters collaboration between landowners and farmers while establishing a clear profit-sharing system. In this case, the government can act as a facilitator, providing farmers with the capital and resources they need to maximize their agricultural yields. A well-defined muzara'ah contract allows all parties to agree on the distribution of results and responsibilities. This builds trust between farmers and landowners and prioritizes increasing productivity with the ultimate goal of meeting the community's food needs.

The food estate program also employs a mukhabarah strategy to enhance farmers' capabilities and skills. In this scheme, private or public institutions can provide farmers with the necessary training and technology to improve their land and agricultural product management skills. Farmers will receive financial, equipment, and knowledge support in exchange for sharing the harvest. This approach helps farmers become more empowered and independent and encourages local economic growth by significantly increasing agricultural yields.

Meanwhile, the musaqah principle can manage hard trees within the food estate area. Musaqah allows companies or landowners to provide garden management to farmers responsible for caring for and maintaining fruit trees. Farmers will benefit from this scheme if they manage their crops properly. Thus, the musaqah approach increases tree yields and allows farmers to develop skills in more complex tree management.

The success of the food estate program initiated by the government with the approach of muzaraah, mukhabarah, and musaqah is highly dependent on close collaboration between various stakeholders. The synergy between the government, farmers, investors, and financial institutions will create a more inclusive and productive agricultural ecosystem. With solid cooperation, this program can improve food security and empower farmers, improve the quality of life of rural communities, and strengthen the local economy. Several studies have been conducted on the assessment of agricultural sustainability, that food estate agriculture positively impacts the economy (Juhandi et al., 2024).

Modern technology and sustainable management practices are required to increase plantation productivity and efficiency. Managers must have the necessary expertise and knowledge to implement these technologies and practices. Landowners must also ensure that managers have access to the necessary technology and resources. Managers require training and capacity building to enhance their abilities and skills.

Thus, a profit-sharing system in plantation management that adapts the concept of musaqah offers a fair and efficient approach to managing large plantations. This model encourages the active participation of managers in improving the productivity and sustainability of plantations, as well as ensuring a fair distribution of profits between landowners and managers. However, the success of this model requires a strong commitment from all parties involved and an effective monitoring and evaluation system.

2.2 Financial Innovation

With its predominantly Muslim population, Indonesia has enormous potential for developing sharia financial innovations in the agricultural sector. Agriculture, a vital sector of the Indonesian economy, has faced barriers to capital access and risk protection. Sharia agricultural financing seeks compliance with a few fundamental Sharia norms (Mohammed Obaidullah, 2015), Islamic financial innovation offers an alternative solution that prioritizes justice, transparency, and sustainability principles. The two instruments shown below are clear examples of how these innovations are changing the agricultural landscape in Indonesia.

Microfinance for smallholders in Indonesia frequently finds it difficult to obtain conventional financing due to a lack of collateral and complex procedures. Sharia farmer microfinance provides a more inclusive solution. Partnership contracts in Islamic banking and finance are closely related to the principles of mudharabah and musharakah. On the other hand, partnership contracts are classified for use in developing agricultural lands, such as muzara'ah and musaqah. (Shafiai & Moi, 2015).

The principles of muzaraah and mukhabarah are central to this financing strategy. Financing institutions provide smallholders with working capital, which is then divided according to a mutually agreed-upon plan. The absence of interest (riba) makes this scheme more equitable and affordable for farmers. Integrating Sharia principles also promotes closer relationships between financing institutions and farmers, fostering transparency and mutual trust.

These two Sharia-compliant financial innovations have the potential to improve the welfare of Indonesian farmers significantly. By lowering risk, improving capital access, and encouraging transparency, they help build a more sustainable and inclusive agricultural sector. However, the successful implementation requires support from various parties, including the government, Islamic financial institutions, and agricultural sector players, to ensure supportive regulations, adequate education, and infrastructure development.

The agricultural crowdfunding platform is one of the creative results of Indonesia's technological advances. This online application connects investors and farmers under the muzaraah or mukhabarah scheme. A crowdfunding platform with centralized payments connects all stakeholders, encouraging openness between entrepreneurs and potential investors and community participation in agricultural efforts (Al-Daihani et al., 2024).

Farmers, for example, can use crowdfunding platforms to promote the growth of a specific type of organic tree. Investors interested in sustainable agriculture initiatives can help fund the project and contribute to its success. The regulated profit-sharing system clearly follows the principles of muzara'ah and mukhabarah, providing guidance that builds trust between investors and farmers.

Overall, agricultural crowdfunding platforms in Indonesia incorporate sharia technology and principles, resulting in a novel way to fund agricultural projects. By connecting investors and farmers, the platform helps provide access to the capital needed to increase agricultural productivity while accelerating the transition to more modern and sustainable agriculture.

3. Challenges and Opportunities

3.1 Implementation Challenges

Indonesia faces several complex challenges as it strives to increase agricultural productivity and sustainability. Standardization is one of the most significant challenges. In terms of agriculture, each region has unique characteristics and needs. This makes it difficult to establish consistent standards for applying Sharia-based agricultural concepts. With clear and comprehensive guidelines, farmers and agribusiness actors can easily understand when applying Sharia principles, which has the potential to create gaps in implementation and results.

There is also an important regulatory aspect to consider. Indonesia requires a strong and supportive legal framework to promote Sharia-based agricultural cooperation. Currently, existing regulations are frequently insufficient to govern the specific aspects of sharia cooperation. This causes uncertainty for agribusinesses seeking to operate within clear legal boundaries. Without proper regulations, the potential for Sharia-based agricultural cooperation will be difficult to maximize.

3.2 Development Opportunities

Rural economic development is one of Indonesia's most important factors in achieving national welfare. With most people relying on agriculture for a living, implementing the Sharia agricultural cooperation scheme presents a significant opportunity to revitalize the rural economy. This cooperation model, based on the principles of muzaraah, mukhabarah, and musaqah, provides the structure and support needed to optimize the potential of the village's agricultural resources.

Farmers can increase their productivity by taking advantage of capital from investors through a Sharia-based cooperation scheme. For example, in muzaraah, capital owners can provide farmers with agricultural inputs, technology, and training. This will increase agricultural yields and allow farmers to increase their income. Better incomes can boost rural economies, creating new jobs and reducing poverty.

Furthermore, this scheme can strengthen collaboration between farmers and Islamic financial institutions. These institutions can provide farmers with more flexible financing that adheres to Sharia values. Financial institutions, for example, can provide microfinance products based on mukhabarat principles, in which farmers receive capital in exchange for a share of the harvest. This allows farmers and financial institutions to share the risk, resulting in more stable growth.

E. CONCLUSION

The transformation of the concepts of muzaraah, mukhabarah, and musaqah in modern Indonesian agribusiness demonstrates that implementing sharia financial innovations benefits farmers. Micro-farmer financing and Sharia agricultural insurance are alternative solutions that improve farmers' access to capital, promote transparency, and reduce risks. This cooperation scheme can be implemented from two parties (classic era) to more than two parties (contemporary era), based not only on the principles of justice and sustainability but also on strengthening collaboration among farmers, investors, and financial institutions. This transformation indicates significant potential to increase the productivity and sustainability of the agricultural sector in Indonesia, providing broad benefits to rural communities and the national economy.

Further research should focus on developing legal and regulatory frameworks that support Sharia-based agricultural cooperation. It is also necessary to analyze how public policies can be synergized with Sharia practices to encourage the growth of the agricultural sector.

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