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PROFITABILITY ANALYSIS BASED ON PRODUCTION COSTS IN RICE COMMODITIES: A SHARIA PERSPECTIVE

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Abstract

The purpose of this study is to explore more deeply the application of cooperation, explore the calculation of rice production costs in the field, and compare the calculation of profitability between the field and the sharia perspective. The application of cooperation is carried out using the theory of muzara'ah contracts and verbal agreements. This study uses a qualitative method with semi-structured interviews. Purposive techniques are used in this study. Informants in this study amounted to 8 people consisting of 4 land owners and 4 tenant farmers. Researchers conducted research in two sub-districts, namely Wuluhan District, Ampel Village and Ambulu District, Andongsari Village in Jember Regency because the majority of the population works as farmers and the geographical conditions of agricultural land are quite extensive and large. The research period was around August-November 2025. The calculation of profitability according to the customs of the community in Wuluhan District, Ampel Village and Ambulu District, Andongasari Village gave rise to a phenomenon where one of the sharecroppers felt dissatisfied because they were not included in the calculation of profit/profitability due to unequal access to information, unwritten agreements/contracts, unwritten profits and the dependence of sharecroppers on landowners. Sharecroppers considered the formula that did not directly consider their hard work, they felt dissatisfied. This requires calculations in accordance with sharia principles using Gross Margin (GM) and Net Farm Income (NFI). However, landowners and other sharecroppers were satisfied with the calculation of profitability according to the community's daily habits because it was in accordance with the theory of Profit and Loss Sharing.

Keywords: Profitability; Muzara'ah Contract Theory; Profit and Loss Sharing Theory; Gross Margin; Net Farm Income

INTRODUCTION

Indonesia is an agrarian country, with agriculture being the primary source of income. Widely recognized as an agrarian nation, the agricultural sector is considered capable of conserving natural resources, providing livelihoods, and employment for the majority of the Indonesian people. The agricultural sector plays a crucial role in Indonesia's life, development, and economy (BPS, 2021). Jember Regency is one of the agropolitan areas in East Java. Jember Regency possesses a substantial agricultural land area. As of 2024, the area of rice paddies was 86,685.56 hectares, or approximately 26.32%. The rice harvested area from January to April 2025 reached approximately 120.44 thousand hectares, with rice production reaching 313.20 tons, compared to 279.24 tons in 2024. This indicates Jember Regency's substantial rice production. Similarly, Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village, two sub-districts in Jember Regency with substantial rice paddies, utilize a profit-sharing system, and most of the population is engaged in farming (BPS, 2024). Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village, whose residents mostly work as farmers due to the geographical conditions that are still used as agricultural land and they are passed down from generation to generation to plant rice for their children and grandchildren as provisions for later to earn income and meet daily needs. Wuluhan District, Ampel Village, Ambulu District, Andongsari Village, many implement a profit-sharing system between landowners and tenant farmers.

Production costs are activities that maximize profits for the sacrifices or expenses incurred by farmers in managing their businesses. Agricultural production costs are divided into two categories: fixed costs and variable costs. Fixed costs include land taxes and equipment, while variable costs include seeds, fertilizer, labor, and land area (Yuliana, 2024). Calculating profitability based on production costs for rice commodities will affect the profitability received by landowners and farmers. Profitability is the ability of a business to achieve net profit from operational capital expenditures/production costs. Profitability is the total revenue minus total costs. Profit is determined by two factors: revenue and costs. If the change in revenue is high compared to the change in costs for each output, the profit will increase, and vice versa. Profit is maximized if the change in revenue is higher than the change in production costs (Arifin, 2024). In general, farmer income is influenced by several components: production volume, selling price, and costs. Achieving the success of farming activities depends on management. Even if rice production costs are available, without proper management, the use of other rice production costs will not produce optimal results (Yuliana, 2024). Calculating rice production costs is crucial in detail. This will affect the profit sharing received by farmers. The ideal calculation in the theory of production cost-based profitability for rice commodities is using Gross Margin (GM) and Net Farm Income (NFI). Gross Margin (GM) is the remaining income of a business after deducting the cost of production. Meanwhile, Net Farm Income (NFI) is the wages received by landowners and sharecroppers for labor, management, and personal capital (Arifin, 2024).

One of the farmers' successes is the fair distribution of harvests, which does not disadvantage either party. In the initial interview survey, four landowners from three sub-districts entered into an agreement between the landowner and the tenant farmers, where the seeds and costs were sourced from the landowner. The

agricultural land managed and handed over to the tenant farmers was then divided in half. The collaboration between the landowner and the tenant farmers, whose agreement was in accordance with the profit-sharing, was determined using a profit-sharing system. Profitability calculations were in accordance with daily practices without using the profitability theory formula in agriculture. This was as expressed by landowners Mr. Hendra, Mr. Anwar, Mr. Susilo, and Mr. Yoko. The landowners were unable to manage their land, due to a lack of labor, or the large area or number of crops being cultivated. They stated that recording profitability calculations based on production costs was not done in detail, resulting in unclear and unfair distribution with tenant farmers.

Farmers such as Mr. Joko, Mr. Rahmat, Mr. Samo, and Mr. Romo, whose livelihoods are as farmers, expressed their reasons for collaborating with landowners because they lack agricultural land to cultivate to generate income and meet their daily needs. The collaboration between the two parties is mutually beneficial and complementary (Arief, 2021). Regarding the distribution of rice harvest proceeds, farmer Mr. Joko expressed dissatisfaction because he was not included in the profit-sharing calculations, the recording of profits was not detailed, and it was not commensurate with the work they did. This issue is expected to help farmers receive profit sharing in accordance with what they have done to meet their daily needs. This cooperation between farmers should be fair in obtaining harvest results, namely profitability in sharing the results/profits between landowners and farmers. This is not in accordance with Sharia principles, which are based on justice, non-arbitrariness, and trustworthiness. Based on verbal cooperation according to the sharia perspective, what is carried out is mutual assistance and fair cooperation in sharing the harvest between the land owner and the person who is capable of managing the land to produce something (Rosmiyati, 2021).

This also contradicts the *Profit and Loss Sharing (PLS)* theory, which defines profit sharing as the net result of total revenue minus the costs incurred to generate that revenue. The sharing process extends beyond profits to losses. Loss sharing refers to the division of losses, whereby each party shares a portion of the losses incurred by the business. From an Islamic perspective, a profit-sharing system must be based on a proportional and clear distribution of profits and losses (Astuti et al., 2021).

The initial phenomenon above, discovered by researchers, is supported by Rosmiyati (2021), where cooperation is carried out verbally without witnesses and supporting legal procedures. The final profit-sharing agreement is usually discussed at the end when the harvest has arrived, but it depends on the landowner. This gives rise to disputes, where the sharecroppers do not accept the profit-sharing decision based on the cooperation agreement because the sharecroppers feel disadvantaged because it is not commensurate with the work they have done. Research from Mongkito (2024), there is an imbalance in certain parts of the harvest, the landowner bears all the costs of rice production until harvest, while the sharecroppers do not bear the costs of rice production, but only sacrifice their energy and time. Similar to research from Puspitasari (2020), the profit-sharing calculated based on customs in Bangsalsari village is a 4:1 ratio. This phenomenon is inversely proportional to research conducted by researchers. This is also supported by research from Oktaviani (2024) Of the 10 farmers, 8 entered into agreements in accordance with sharia principles, while 2 did not. All eight farmers who entered into the agreement complied with the principles of Islamic jurisprudence (fiqh) in the

profit-sharing system and were relevant to the agreement. The landowners calculated profitability based on community customs in the agreement.

Based on previous research, a research gap was found: many farmers were unaware of and did not use Net Profit Income (NFI) in calculating profitability. Landowners and tenant farmers simply used their usual profit-sharing practices. Therefore, combining previous research and initial observations in the field, the collaboration between landowners and tenant farmers in rice cultivation is a profit-sharing system.

Based on preliminary research, the system of cooperation between landowners and rice cultivators is implemented in Jember Regency, especially in Wuluhan District, Ampel Village and Ambulu District, Andongsari Village because many people in the three districts earn their living as farmers. In practice, landowners and rice cultivators calculate rice harvests not through simple calculations, without using a systematic production cost accounting approach. This creates a gap between practical calculations in the field and calculations using agricultural formulas using Net Farm Income (NFI). Sometimes, farmers carelessly use profitability calculations based on rice production costs that are not in accordance with sharia principles that benefit both parties. Farmers feel disadvantaged by this. This is contrary to the theory of *Profit and Loss Sharing* (PLS) where profits and losses are calculated based on what they do with their respective portions. The objectives of this research are (1) to further explore the application of cooperation between land owners and tenant farmers, (2) to explore profitability calculations based on rice production costs in the field (3) to analyze the comparison of profitability calculations based on rice commodity production costs between field practices and the sharia perspective.

LITERATURE REVIEW

Profit and Loss Sharing Theory

Profit-sharing is a profit-sharing calculation based on the net income after deducting the costs incurred to generate that income. However, the distribution is not limited to profits, but also to losses, which is referred to as a *profit and loss sharing* agreement. Loss sharing is a division of losses whereby if a business experiences losses, each party will bear the share according to their respective portions. In Islam, the profit-sharing system leads to a proportional and clear distribution of profits and losses (*profit and loss sharing*). (Astuti et al., 2021).

Muzara'ah Contract

Muzara'ah comes from the Arabic word al-zar'u, which means plant. Muzara'ah is in the cultivation of land (other people) where the costs of cultivation and seeds are borne by the landowner, a portion of the results (1/2, 1/3, or 1/4) as a profit sharing. According to M. Ali Hasan, cooperation between landowners and cultivators is called paroan sawah, the contract is not written, only verbal (Widya, 2022). From a sharia perspective, namely from the Hanafi al-muzara'ah, it is a contract for harvest production carried out simultaneously between the landowner and farmer to share the harvest between them according to the agreement. The landowner makes payments to the farmer or the land is leased to the farmer and can receive the results.

Profitability

Farming profitability is a calculation to determine the comparison between profits and total costs incurred. (Pratiwi, 2021).

Profitability analysis in farming businesses using Gross Margin (GM) and Net Farm Income (NFI) with the formula:

$$GM = TR - TVC$$

Information :

TR : Total Revenue (Reception)

TVC : Total Variable Cost (Total Variable Costs

$$NFI = GM - TFC$$

Information :

GM : Gross Margin

TFC : Total Fixed Cost

Production cost

Production costs themselves are defined as all the sacrifices made to plants so they can grow well and produce good yields. Production costs significantly determine the size of the production obtained. (Sadat et al., 2023).

Seed Cost

The suboptimal production quality is usually due to land owners/managers not using superior seeds in sowing due to the high price of seeds, so farmers choose ordinary seeds to reduce production costs, which results in less than optimal production quality. Rice seeding is usually done on dry land (tegal), and the rice seeds to be planted are selected based on before the rice harvest by selecting the rice grains. (Sadat et al., 2023).

Fertilizer Costs

Maintaining soil fertility is achieved through fertilization. Fertilizer applied to rice will result in a good rice harvest. This will increase agricultural production and directly impact food availability (Hartono, 2022). According to the Indonesian Ministry of Agriculture Regulation No. 40/Permentan/OT 140/04/2007, three general policies on fertilization have been established in the fertilizer recommendation reference for rice plants based on specific balanced fertilization. The objectives of this policy are to increase rice production, improve fertilizer efficiency, and implement a healthy and environmentally friendly production system.

Pesticide Costs

Pesticides are all chemical substances, other materials, and microorganisms and viruses used to eradicate, prevent, and kill pests, diseases, and weeds that disrupt plants. Pesticides are toxic substances that have the potential to cause negative impacts on the environment and biodiversity, so their management must be careful (Regulation of the Ministry of Agriculture of the Republic of Indonesia No. 43 of 2019). Based on the type of organism whose population is controlled and functions in controlling pests, weeds, plant pathogens, and nematodes, pesticides are grouped into insecticides, herbicides, fungicides, and nematicides. Controlling rats is called rodenticides and snails (acaricides) (Fauziah, 2022).

Labor costs

Labor costs are the costs associated with human labor in various agricultural activities, from land preparation and planting, maintenance, and harvesting. Skills, experience, and technology influence labor productivity. (Dassipah, 2024). The number of workers used, the wages used for each job, and the amount of labor costs incurred. Add labor, because the production costs borne by

the farmer are influenced by the area of land and the size of the crop.(Arief, 2021).

Land area

Land is a medium for planting, propagation, and agriculture as a whole. The size of a farmer's land can influence agricultural production. The size of agricultural yields is directly proportional to land use. The extent of land management will affect rice production. The larger the land area, the higher the yield, and vice versa. The size of a business influences farmer income. To achieve a high yield, the land must be extensive; if the land is limited, the yield will be low (Tarisa, 2022).

METHODOLOGY

This study employed a qualitative research method with a case study approach. Case study research focuses on collecting data to explore the case in depth and in detail by conducting direct field research and gathering information from relevant informants. The

data source for this study is the subject from whom the data is obtained. Primary data was collected directly from farmers through semi-structured interviews with landowners and rice farmers. The informant selection technique used was a purposive sampling technique. Eight informants were recruited, consisting of four landowners and four rice farmers. The study was conducted in two sub-districts: Wuluhan Sub-district, Ampel Village, and Ambulu Sub-district, Andongsari Village, in Jember Regency. The reason for selecting these two locations was because the majority of the village population works as farmers, and the geographical conditions of the agricultural land are quite extensive and large. Many economic activities are in the agricultural sector, such as a profit-sharing cooperation system between landowners and rice farmers. The research period was around August-November 2025. Data analysis used references from Miles and Huberman, namely data collection, data reduction, data presentation, and drawing conclusions by processing data on the N vivo 12 pro application.

Table 1

Informant Information

No.	Informant Name	Age	Land area	Status	District of Origin
1.	Hendara Santoso	55	7,000 m2	Land Owner	Wuluhan District, Ampel Village
2.	Anwarudin	50	3,500 m2	Land Owner	Wuluhan District, Ampel Village
3.	Susilo Yudo	60	5,250 m2	Land Owner	Ambulu District, Andongsari Village
4.	Yoko Kusumo	46	3,500 m2	Land Owner	Ambulu District, Andongsari Village
5.	Rahmatullah	37	-	Tenant Farmers	Wuluhan District, Ampel Village
6.	Samosir	47	-	Tenant Farmers	Wuluhan District, Ampel Village
7.	Joko Purnomo	41	-	Tenant Farmers	Ambulu District, Andongsari Village
8.	Romo Abdul	34	-	Tenant Farmers	Ambulu District, Andongsari Village

Source: Interview Results, 2025

RESULT

Implementation of Cooperation

The implementation of cooperation on agricultural land carried out by landowners and sharecroppers in Wuluhan District, Ampel Village and Ambulu District, Andongsari Village is rice crops. The cooperation carried out in accordance with the customs that occur in the community is a profit-sharing system or *ngedok*, where the harvest is later divided based on the initial agreement between the landowner and sharecroppers. The agreement obtained, evidence is not included in writing, but only verbally. Based on the results of the interviews obtained, all costs incurred come from the landowner, while the sharecroppers only manage the land from the beginning, the rice planting process, until harvest. This refers to the theory of muzara'ah, a theory that states that the work on the land (other people) whose costs in cultivation and seeds are borne by the landowner, a portion of the results (1/2, 1/3, or 1/4) or according to the agreement as a share of the results.

Based on the interview results, the collaboration is in accordance with the theory of the muzar'ah contract. The following key points are highlighted:

a. Pillars of the Muzara'ah Contract

1. Subject of the Agreement (Landowner and Farmer)

Landowners and farmers in Wuluhan District, Ampel Village and Ambulu District, Andongsari Village are of sound mind and

mature, with an average age of 18 years, which means they are responsible for the work they do.

2. Object

The objective of cooperation in rice farming is the medium of benefit from the work being carried out. Judging from the cooperation between the two parties, the seeds, fertilizers, and pesticides come from landowners in Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village. The benefit of the land they cultivate is the rice harvest, which the landowners sell, who will then gain profits/profitability to meet their daily needs.

3. Acceptance and Acceptance

The initial agreement between the two parties was verbal, not written, and based solely on trust and mutual assistance. This is consistent with the majority of Islamic scholars' view that agricultural cooperation, from a sharia perspective, requires that the *ijab* and *qabul* (contract) be fulfilled by mutual agreement between both parties. The agreement between the landowner and the tenant farmer has fulfilled these requirements. As stated by Mr. Hendra, the landowner:

"Yes, first I communicated with the tenant farmer so he could come to my house and we chatted about preparations for planting rice. Then, I asked for help, or rather, cooperation, with the tenant

farmer to work on my farmland. Well, it just flowed; there was no written agreement. But it's common practice here."

b. Conditions of Muzara'ah Contract

1. Land

Landowners' land can be cultivated and yield crops. Based on interviews with landowners and smallholder farmers, land managed by smallholder farmers in Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village, has never experienced losses, meaning the harvest has not failed.

2. Land boundaries

The boundaries of the land to be cultivated by farmers in Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village are clear. This is evidenced by the average land size of less than one hectare owned by the landowners.

3. Harvest Period

In Wuluhan District, Ampel Village, and Ambulu District, Andongsari Village, the rice harvest period is one planting per year due to insufficient irrigation. This means that the rice planting to harvest process takes approximately three months. The initial agreement stipulated that each harvest period would be renewed during the rice planting season.

4. Distribution of Harvest Results

The profit sharing between the landowner and the tenant farmer is clearly defined at the outset of the agreement to avoid disputes. Interviews revealed that the harvest is divided based on their respective expenditures. The profit sharing percentage for the landowner is 78% and the tenant farmer 22%, or the total harvest divided by 4.5. As the landowner explained:

"For example, if you get 1 ton, then if you weigh that 1 ton, divide it by 4.5. Divide it by 4.5. So, if you calculate the percentage, the landowner or rice paddy owner gets approximately 78%.

If the farmer gets a 22% profit, how much money he gets depends on the price of rice. If the price of rice is right, whether it's good or not, it's based on the price of rice.

But the price of dry paddy in the paddy fields was around Rp.4.000,- yesterday. Dry milled paddy was up to Rp.6.000, yesterday. So, if the harvest is small, it's still divided accordingly. But if you use containers, for example, using buckets, for every 9 buckets, the farmer gets 9 buckets. So, the land owner gets 9 buckets, and the farmer gets 2 buckets, but the amount is slightly more.

"That's why weighing is usually a bit more advanced now, using scales. So, if it's 10, for example, 1 ton, it's divided by 4.5. The remaining 4.5 is then given to the land owner, the rice farmer, or the tenant farmer. Basically, if I calculated it as a percentage, 78% goes to the land buyer, and 22% goes to the tenant farmer."

Based on the pillars and conditions of the muzara'ah contract for rice farming cooperation between land owners and tenant farmers, it is in accordance with the sharia perspective.

There are several factors behind land owners collaborating with tenant farmers:

1. Not enough time due to other work. As Mr. Hendra said:

"However, due to time constraints, I requested that a tenant farmer work the land. The tenant farmer, I assume all costs, from start to finish, will be covered by me."

2. Having no skills in agriculture, Mr. Anwar said:

"Yes, because I don't have the skills and experience in working on rice fields."

3. Having a lot of land, so he can't work on the land himself. Mr. Susilo said:

"Yes, I am not able to work on the land myself with the land I have because I have a lot of land."

4. A sense of family and trust. Mr. Yoko said:

"Pak Romo is my neighbor, and I consider him family. So, if I need anything, I go to him. He's a very easygoing person, and he takes great care of everything, including the rice plants."

Meanwhile, there are several factors behind the farmers collaborating with land owners:

1. Have no land to cultivate.

"There is no land, so I became a sharecropper planting rice in Mr. Hendra's rice fields."

2. Have been working with the land owner for a long time/years.

"Yes, I did it with Mr. Susilo. I've been working with him for a long time. I've been working on his land since 2018. He's my neighbor, so I work with him on everything when it comes to cultivating the rice fields."

3. Increase income for daily needs.

"Because I need a job."

4. Have no capital.

"And then, I didn't have enough capital, sis. So I partnered with Mr. Yoko."

Some of the underlying factors behind the landowners and tenant farmers' agreements are to fill each other's gaps. On the other hand, landowners require labor for land cultivation, from planting rice to harvest, while tenant farmers need work and/or money to meet their daily needs. This leads to the following principles in the muzara'ah contract theory:

1. Helping each other
2. A sense of family
3. Mutual trust

CONCLUSION

a. Implementation of Cooperation

The implementation of cooperation carried out by both parties between landowners and sharecroppers in Wuluhan District, Ampel Village and Ambulu District, Andongsari Village is using the theory of muzara'ah contract where the costs of rice production are from the landowner, and sharecroppers only need capital labor to cultivate the land from the landowner. The cooperation carried out in accordance with the customs that occur in the community is a profit-sharing system or *ngedok*, where the harvest is later divided based on the initial agreement between the landowner and sharecroppers.

The interview results, the distribution of harvest is divided based on their portion of expenses. The percentage of profit sharing for the landowner is 78% and the tenant farmer 22% or the total

harvest divided by 4.5. Based on the pillars and conditions of the muzara'ah contract in rice farming cooperation between landowners and sharecroppers, it is in accordance with the sharia perspective, except for the phenomenon of Mr. Joko as a sharecropper and Mr. Hendra as a landowner. There are several factors behind the landowner collaborating with sharecroppers, namely not having enough time due to other work, not having skills in agriculture, having a lot of land, so they cannot work on their own land and a sense of kinship and trust. Meanwhile, several factors behind the sharecroppers collaborating with landowners are not having land to work on, having worked with the landowner for a long time/years, increasing income for daily needs and not having capital.

b. Profitability Calculation Based on Production Costs of Rice Commodities in the Field

The profit sharing between each landowner and the tenant farmer is in accordance with the initial agreement and prevailing community customs. Based on the *Profit and Loss Sharing theory*, the profit sharing is in accordance with the respective portions of the landowner and the tenant farmer's work. The harvest obtained has never experienced a loss. Based on the results of interviews, all landowners and three tenant farmers are satisfied and the profit sharing is fair. However, the profit sharing received by four of the tenant farmers, one of whom expressed dissatisfaction, namely Mr. Joko.

c. Comparison of profitability calculations based on rice commodity production costs between field practices and sharia perspectives

Comparison between calculations that are common in society, profits are greater compared to using calculations using the formula of the sharia perspective (GM and NFI). The difference between using calculations of daily habits of farmers and landowners is from fixed costs, easily understood by landowners/farmers, not always accurate for calculating profitability/profit. While calculations using the Gross Margin and Net Farm Income formulas or in accordance with the sharia perspective using fixed costs in their calculations, provide a clear picture of profitability/profit, transparent, measurable. In the sharia perspective, namely the theory of the muzara'ah contract, it is recommended to use detailed, clear and detailed calculations of harvest production results, there is no gharar (uncertainty) in the distribution of results, there is justice between landowners and farmers.

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