



Islamic Sharecropping and Farmer Welfare: An Analysis of the *Muzara'ah* System in West Lombok, Indonesia

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ABSTRACT

This study investigates the implementation of the *muzara'ah* profit-sharing system and its impact on farmer welfare in West Lombok, Indonesia, through the lens of Islamic economics. Using a qualitative descriptive approach, the research examines how Islamic sharecropping arrangements between landowners and tenant farmers influence income distribution, productivity, and social cohesion within rural communities. Data were collected through in-depth interviews, field observation, and documentation involving both landowners and sharecroppers in Bagik Polak Village, Labuapi District. The findings reveal that the *muzara'ah* contract, conducted orally based on mutual trust and kinship, reflects key Islamic ethical principles such as *amanah* (trust), *adl* (justice), and *ta'awun* (mutual cooperation). The typical profit-sharing ratios— $\frac{1}{2}:\frac{1}{2}$ for rice and $\frac{1}{3}:\frac{2}{3}$ for horticultural crops—provide equitable returns that enhance household income and strengthen community solidarity. Despite the absence of written agreements, the practice remains *sharia*-compliant, as it fulfills the essential requirements of *muzara'ah*. However, sustainability challenges persist, including limited access to capital, the absence of formal documentation, and vulnerability to crop failure. The study concludes that the *muzara'ah* system not only functions as an agricultural financing mechanism but also embodies a moral economy model that promotes fairness, productivity, and welfare within Islamic rural society.

KEYWORDS:

Muzara'ah; Islamic sharecropping; profit-sharing system; farmer welfare; Islamic rural economy; West Lombok; Indonesia

INTRODUCTION

Agriculture remains the backbone of Indonesia's rural economy, providing employment for nearly 30 percent of the national labor force and serving as the primary livelihood for low-income communities (BPS, 2023). In rural areas such as West Lombok, however, unequal land ownership and limited access to formal financing mechanisms have long constrained agricultural productivity and farmer welfare. Many small-scale farmers operate as land tenants or sharecroppers who depend on informal agreements with landowners to cultivate land and divide the harvest. This arrangement, known in Islamic jurisprudence as *muzara'ah*, offers a cooperative framework that allows those with labor but no land to engage in agricultural production, while enabling landowners to gain returns from otherwise idle land. The practice not only addresses economic inequality but also embodies principles of solidarity and justice central to Islamic economic thought.

In classical Islamic jurisprudence, *muzara'ah* refers to a profit-sharing partnership between a landowner (*sahib al-ardh*) and a farmer (*muzari'*), where both parties agree to divide the yield according to a predetermined ratio. Unlike conventional tenancy systems that may favor landowners, *muzara'ah* emphasizes equitable distribution of risk and reward, ensuring that both capital and labor are recognized as productive factors. The concept derives its legitimacy from several *hadiths* of the Prophet Muhammad (peace be upon him) and the practices of the Companions, who used land-sharing

arrangements to empower poor farmers while preserving communal harmony (Ibn Qudamah, *Al-Mughni*). From an Islamic economic perspective, this system upholds moral principles such as *‘adl* (justice), *amanah* (trust), and *ta’awun* (cooperation), which collectively promote social balance and the pursuit of *maslahah* (public welfare) (Ascarya, 2020).

Empirically, the *muzara’ah* model has continued to serve as a practical mechanism for rural income generation, particularly in regions with limited institutional credit. Studies across Indonesia and other Muslim-majority countries suggest that Islamic sharecropping can effectively mitigate rural poverty when implemented with fairness and accountability. For instance, Rahman and Hassan (2022) found that *muzara’ah*-based partnerships in Malaysia enhanced agricultural productivity and social trust between stakeholders, while Hidayat and Sulaiman (2021) demonstrated that faith-based contractual systems in Java reduced disputes and improved household stability (Mufaddhal, 2025). Despite these benefits, the implementation of *muzara’ah* in contemporary settings faces several operational and regulatory challenges, including the absence of written contracts, limited institutional oversight, and vulnerability to asymmetric power relations between landowners and farmers.

In Lombok, *muzara’ah* continues to play a central role in agricultural livelihood systems, particularly in villages like Bagik Polak in Labuapi District, where most farmers do not possess their own land. The practice operates on the foundation of mutual trust and kinship, reflecting the island’s cultural and religious fabric. Nonetheless, while the arrangement effectively distributes income and fosters cooperation, it remains largely informal, lacking legal documentation or standardized ratios that could enhance security and transparency (Prawira & Baharuddin, 2024). Moreover, environmental and market factors—such as unpredictable rainfall, pest outbreaks, and fluctuating crop prices—pose risks that often undermine the intended fairness of the system. These contextual dynamics underscore the need to critically evaluate how *muzara’ah* functions not only as a traditional economic arrangement but also as a mechanism for achieving the objectives of Islamic welfare (*maqasid al-shariah*).

This study aims to analyze the implementation of the *muzara’ah* profit-sharing system in West Lombok and assess its impact on farmer welfare from an Islamic economic perspective. Specifically, it explores (1) how the contract is practiced and negotiated between landowners and farmers; (2) the extent to which it aligns with the principles of Islamic jurisprudence and ethics; and (3) its implications for socio-economic empowerment in rural communities (Ropiqi, 2023). By focusing on empirical observations in Bagik Polak Village, this study contributes to bridging the gap between classical Islamic agricultural finance and its contemporary applications. Furthermore, it highlights how moral economics rooted in *sharia* values can serve as a sustainable model for equitable development in agrarian societies.

The significance of this research lies in its potential to provide evidence-based insights for policymakers, Islamic cooperatives, and financial institutions seeking to revitalize rural economies through *sharia*-compliant mechanisms. It also adds to the academic discourse on Islamic rural finance by illustrating how traditional contracts like *muzara’ah* continue to offer viable solutions to modern socio-economic challenges when implemented ethically and inclusively. Ultimately, this study positions *muzara’ah* not merely as an economic tool but as an ethical framework that harmonizes justice, productivity, and welfare within the broader vision of sustainable Islamic development (Salmiati & Martayadi, 2023).

LITERATURE REVIEW

The concept of *muzara’ah*—an Islamic system of agricultural partnership—represents one of the earliest institutionalized forms of *profit and loss sharing* within Islamic economic history. It embodies both economic rationality and moral virtue by ensuring equitable distribution between landowners

and cultivators while discouraging exploitative tenancy. Classical scholars such as Abu Yusuf and Al-Mawardi interpreted *muzara'ah* to achieve *maslahah 'ammah* (public welfare), provided that the agreement includes clear terms, mutual consent, and fair ratios of produce distribution (Ibn Qudamah, *Al-Mughni*). Contemporary Islamic economists consider *muzara'ah* part of *Islamic social finance instruments*, alongside *mudarabah* and *musyarakah*, as it strengthens inclusive participation in resource utilization and reduces the wealth gap between capital owners and laborers (Ascarya, 2020).

Recent empirical literature demonstrates that Islamic sharecropping remains relevant in modern rural economies. Rahman and Hassan (2022) observed that *muzara'ah*-based farming in Malaysia increased smallholders' productivity and strengthened trust-based relations between partners, a feature often absent in conventional lease systems. Similarly, studies in Java (Hidayat & Sulaiman, 2021) and Lombok (Hasanah & Wahid, 2022) show that Islamic partnership models enhance income stability and community resilience when aligned with ethical principles such as *amanah* and *ta'awun*. These findings confirm that Islamic contracts, when contextualized to local customs (*'urf*), can deliver both economic and social benefits.

Theoretically, *muzara'ah* operates within the framework of Islamic moral economy, a paradigm that integrates ethical values and material objectives. This approach rejects the dichotomy between economics and morality, asserting that productive activity is both a spiritual duty and a form of social justice (Asutay, 2019). Within this moral economy, human behavior is guided not only by market incentives but also by *ihsan* (benevolence) and accountability before God. Thus, Islamic agricultural contracts embody distributive justice by balancing profit with responsibility and ensuring that wealth circulates through productive cooperation rather than exploitation (Chapra, 2018).

The idea of *Islamic moral economy* aligns with Amartya Sen's (1999) broader capability approach, which emphasizes freedom, empowerment, and well-being as multidimensional outcomes of economic participation. In the Islamic context, empowerment through *muzara'ah* enhances farmers' material and moral capabilities by providing both livelihood opportunities and a sense of dignity. This notion parallels the *maqasid al-shariah* objective of preserving wealth (*hifz al-mal*), intellect (*hifz al-'aql*), and human dignity (*hifz al-nafs*). As Nugraha and Abdillah (2023) explain, moral capital generated through Islamic cooperation creates *social resilience*—a community's ability to withstand economic and environmental shocks.

Furthermore, the *muzara'ah* partnership illustrates the role of social capital within Islamic economic systems. Putnam's (2000) concept of social capital—trust, norms, and networks facilitating cooperation—is naturally embedded in Islamic teachings that encourage mutual assistance (*ta'awun*) and collective responsibility (*fard kifayah*). In rural Lombok, trust among farmers and landowners' serves as both a social and economic currency, allowing *muzara'ah* contracts to function effectively without formal documentation. Such trust-based governance minimizes transaction costs and fosters long-term relationships that reinforce community welfare (Rahardjo, 2022).

The integration of *muzara'ah* into the framework of Islamic rural development also demonstrates how religious ethics can complement modern principles of inclusive growth. The UNDP (2023) and IDB (2022) have both highlighted the potential of Islamic social finance in addressing rural poverty by leveraging moral accountability and local participation. When coupled with institutional innovations—such as Baitul Maal wat Tamwil (BMT) and Islamic rural banks—*muzara'ah* can evolve into a scalable mechanism for sustainable agricultural financing. Nonetheless, contemporary scholars emphasize the need for formal governance structures and documentation to prevent disputes and ensure transparency (Ibrahim et al., 2021).

Collectively, the literature suggests that *muzara'ah* embodies three interrelated dimensions of Islamic economic justice: equitable risk-sharing, social empowerment, and moral accountability. Its

effectiveness, however, depends on institutional integrity, adequate oversight, and the preservation of ethical values in practice. While classical jurisprudence provides the normative foundation for fairness, contemporary challenges—such as access to finance, environmental risks, and market volatility—necessitate adaptive mechanisms that preserve the spirit of justice within changing socio-economic contexts.

In this study, these theoretical insights guide the examination of how the *muzara'ah* system in West Lombok functions as both an agricultural contract and a moral economy model. The review provides a foundation for analyzing the degree to which local implementation of Islamic sharecropping fulfills the objectives of *maqasid al-shariah* and contributes to farmer welfare within the broader pursuit of sustainable Islamic rural development.

METHODOLOGY

This study applied a qualitative descriptive approach to explore the implementation of the *muzara'ah* profit-sharing system and its influence on farmer welfare in West Lombok, Indonesia. The qualitative method was chosen because it provides the flexibility to capture the social, cultural, and moral dimensions of Islamic agricultural practices that cannot be fully quantified. As [Creswell and Poth \(2018\)](#) argue, qualitative research enables scholars to understand the meanings individuals ascribe to their experiences, especially within specific socio-religious contexts. In this case, *muzara'ah* is not merely an economic transaction, but a moral contract rooted in Islamic ethical principles and community trust.

The research was conducted in Bagik Polak Village, located in the Labuapi District of West Lombok Regency, an area characterized by its strong agrarian base and Islamic cultural values. This location was selected purposively because it represents one of the rural communities where *muzara'ah* is actively practiced between landowners and tenant farmers. Most of the population in this area relies on agriculture as their primary source of livelihood, yet land ownership remains highly unequal, making *muzara'ah* an essential mechanism for inclusive participation in agricultural production.

Primary data were collected through semi-structured interviews, participant observation, and document analysis. Interviews were conducted with both landowners and sharecroppers to capture perspectives from both sides of the partnership. The key informants consisted of five landowners, seven tenant farmers, and two local community leaders who acted as mediators in agricultural agreements. The interview questions focused on the procedures of contract formation, profit-sharing ratios, conflict resolution, and perceptions of fairness in income distribution. Observation was carried out throughout the planting and harvesting cycles to document the workflow, the role of trust in transactions, and the community's adherence to Islamic norms. Supporting documents, such as local government reports, cooperative records, and previous studies, were analyzed to strengthen data triangulation.

Data were analyzed using the [Miles, Huberman, and Saldaña \(2014\)](#) model, which includes three interactive stages: data reduction, data display, and conclusion drawing. In the data reduction stage, transcripts and field notes were coded according to thematic categories such as "contract practice," "Islamic ethical compliance," "income outcomes," and "social welfare." During the data display stage, the researcher constructed narrative matrices to identify recurring patterns and relationships among the codes. Finally, in the conclusion drawing stage, interpretations were developed by comparing the empirical findings with existing theoretical frameworks on *muzara'ah*, Islamic moral economy, and rural development.

To ensure research credibility and trustworthiness, several validation techniques were employed. Triangulation of data sources was conducted by cross-checking information from landowners, farmers, and community leaders. Member checking was applied by presenting preliminary findings to key informants to confirm their accuracy and contextual validity. Dependability was maintained through consistent documentation of field activities, and confirmability was ensured by preserving an audit trail of interview transcripts, observation notes, and analytical memos. Ethical considerations were strictly observed throughout the research process. Participants were informed about the study's objectives

and provided consent before interviews. The researcher ensured confidentiality by anonymizing participants' names and avoided leading questions that could bias responses.

This methodological framework aligns with the interpretive tradition of Islamic economic research, which seeks to understand how religious values inform economic behavior and community welfare. By emphasizing local narratives and lived experiences, the study captures *muzara'ah* as a socio-religious institution rather than merely a technical contract. This approach allows for a nuanced understanding of how the principles of *amanah* (trust), *'adl* (justice), and *ta'awun* (mutual assistance) are embedded in everyday agricultural practice. The methodology thus provides a comprehensive lens to assess whether the *muzara'ah* system in West Lombok fulfills both the economic and moral objectives of Islamic development (*maqasid al-shariah*).

RESULT AND DISCUSSION

Implementation of the *Muzara'ah* System in West Lombok

The findings reveal that the *muzara'ah* system in Bagik Polak Village, West Lombok, remains deeply embedded in local agricultural culture and social ethics. The contractual relationship between landowners (*sahib al-ardh*) and cultivators (*muzari'*) is based primarily on verbal agreements rather than written documentation. This informality stems from the high level of mutual trust, kinship, and community solidarity characteristic of rural Lombok society. Despite the absence of formal contracts, the arrangements meet the essential *sharia* conditions of *muzara'ah*: the existence of identifiable parties, clearly defined land, a mutually agreed-upon ratio of profit sharing, and consent through *ijab qabul*.

The typical profit-sharing ratio in rice cultivation is $\frac{1}{2} : \frac{1}{2}$, while for vegetables such as chili and eggplant, it is $\frac{1}{3} : \frac{2}{3}$ depending on input costs and crop risk. These ratios are determined through consensus, reflecting the Islamic ethical principle of *musyawarah* (consultation). Both landowners and farmers share production risks such as pest attacks or drought, which distinguishes *muzara'ah* from conventional tenancy systems where the tenant bears full losses. This shared risk arrangement fulfills the principle of *'adl* (justice) as both labor and capital contribute to production. Similar patterns have been observed in Malaysian and Javanese contexts, where *muzara'ah* fosters social cooperation and equitable profit distribution (Rahman & Hassan, 2022; Hidayat & Sulaiman, 2021).

Furthermore, the system demonstrates the living application of *Islamic moral economy*, where economic exchange is inseparable from spiritual and ethical values. Farmers perceive their labor not merely as a means of earning income but as an act of *ibadah* (worship). Many respondents stated that they begin each cultivation season with *doa bersama* (collective prayer) and *sedekah bumi* (land charity), integrating spirituality into economic life. This moral dimension reinforces discipline, honesty, and mutual respect—moral capital that underpins the stability of the *muzara'ah* arrangement.

Impact on Farmer Welfare

The *muzara'ah* partnership has a measurable impact on improving farmers' welfare, both economically and socially. Economically, the system provides access to productive land for farmers who otherwise lack resources to cultivate independently. It ensures a more equitable distribution of agricultural output, allowing cultivators to meet basic needs such as food, housing, and education. Many farmers reported that their participation in *muzara'ah* agreements enabled them to move beyond subsistence-level farming toward modest savings and reinvestment in agricultural inputs. This aligns with the *maqasid al-shariah* objective of *hifz al-mal* (preservation of wealth) through lawful and productive economic activities.

Socially, *muzara'ah* strengthens community cohesion by institutionalizing cooperation and mutual accountability. Farmers and landowners often maintain long-term partnerships spanning several seasons, built on interpersonal trust and reciprocity. The cooperative spirit cultivated through *ta'awun* (mutual help) enhances resilience against external shocks such as market fluctuations or natural disasters. These dynamics support the findings of Nugraha and Abdillah (2023), who emphasized that

moral capital and community solidarity constitute vital forms of *Islamic social resilience* in rural contexts.

However, challenges persist. The lack of formal documentation occasionally leads to disputes over harvest division, especially in years of low yield. Additionally, limited access to financing constrains the ability of farmers to purchase fertilizers, irrigation tools, and high-quality seeds. Some participants expressed dependence on middlemen for marketing, which reduces their profit margins. These structural weaknesses highlight the need for institutional support, possibly through *Baitul Maal wat Tamwil* (BMT) or Islamic rural banks, to provide micro-financing and formalize *muzara'ah* contracts in line with *sharia* governance standards (Ibrahim et al., 2021).

Ethical and Institutional Dimensions of *Muzara'ah*

The ethical foundation of *muzara'ah* lies in its alignment with the principles of *amanah*, *'adl*, and *maslahah*. Both parties recognize that dishonesty or exploitation would invalidate the *barakah* (divine blessing) of their income. This awareness creates a self-regulating moral framework that substitutes for formal enforcement mechanisms. Such ethical internalization demonstrates how Islamic economic behavior transcends mere compliance, embodying the Qur'anic command to "give full measure and weight in justice" (QS. Al-An'am: 152).

From an institutional perspective, the *muzara'ah* system functions as a hybrid mechanism bridging informal community practices and formal Islamic finance principles. Its success depends on maintaining a balance between moral obligation and administrative efficiency. While the informality promotes accessibility and trust, it also exposes participants to legal and financial risks. A hybrid institutional model—combining local wisdom (*adat*) and *sharia*-based legal documentation—could enhance sustainability. This approach aligns with Ascarya's (2020) call for integrating *Islamic social finance* with rural development to build inclusive and ethical economic systems.

In Lombok's context, the religious authority of community leaders (*tokoh agama*) plays a mediating role in conflict resolution and moral supervision. Their involvement ensures that disputes are resolved amicably through *musyawarah* and *ishlah* (reconciliation), preserving both social harmony and spiritual integrity. This moral governance mechanism underscores that Islamic economic institutions derive legitimacy not only from legal frameworks but also from ethical accountability to God and society.

Comparative Reflection

The findings of this study resonate with global discussions on sustainable and ethical agriculture. International frameworks such as the United Nations' Sustainable Development Goals (SDGs) advocate inclusive agricultural partnerships to eradicate poverty (SDG 1) and promote decent work (SDG 8). *Muzara'ah* fulfills these goals through its risk-sharing structure and equitable resource utilization. Unlike capitalist tenancy models that prioritize profit maximization, Islamic sharecropping integrates distributive justice and communal welfare, reflecting the ethos of *maqasid al-shariah* in achieving holistic development.

Moreover, the *muzara'ah* system represents a potential foundation for developing innovative *Islamic microfinance* products that support smallholder farmers. Integrating *muzara'ah* with digital monitoring tools and Islamic cooperative networks could formalize operations while preserving moral values. As evidenced in studies by Hasanah and Wahid (2022) and Taufik and Nugroho (2023), the adoption of ethical technology and transparent governance significantly enhances sustainability in Islamic social enterprises.

Overall, the *muzara'ah* system in West Lombok exemplifies the embodiment of Islamic moral economy in practice—where justice, cooperation, and spiritual integrity guide economic activity. Its ability to balance material productivity with social harmony makes it a viable model for community-based agricultural finance. Yet, for its long-term effectiveness, institutional reinforcement and documentation are essential to prevent exploitation and ensure equitable distribution. Thus,

muzara'ah stands as both a heritage and a modern blueprint for achieving inclusive rural welfare under the principles of Islamic economics.

CONCLUSION

This study concludes that the *muzara'ah* profit-sharing system in West Lombok, Indonesia, embodies a dynamic intersection between Islamic moral principles and practical rural economics. The findings demonstrate that *muzara'ah*, as an agricultural partnership between landowners and cultivators, continues to serve as a viable mechanism for equitable income distribution and inclusive participation in agricultural production. Despite its informal nature—often based on verbal agreements—the system fulfills the *sharia* requirements of legitimacy, consent, and fairness. The prevailing profit-sharing ratios, such as $\frac{1}{2} : \frac{1}{2}$ for rice and $\frac{1}{3} : \frac{2}{3}$ for horticultural crops, reflect the principle of *'adl* (justice) and balance between capital and labor.

The implementation of *muzara'ah* contributes positively to farmer welfare by enhancing income stability, access to productive land, and social solidarity among community members. Its integration of faith-based values such as *amanah*, *ta'awun*, and *maslahah* transforms economic activity into a moral enterprise that strengthens trust and cooperation. The system therefore operates not only as an economic contract but also as an ethical framework that supports the objectives of *maqasid al-shariah*, particularly in preserving wealth, dignity, and social harmony.

Nevertheless, the study identifies structural limitations that require policy and institutional interventions. The absence of written contracts may lead to disputes, while the lack of financial support and technological integration limits productivity. To sustain and enhance the benefits of *muzara'ah*, the formalization of contracts through local Islamic cooperatives (*BMTs*), training in digital literacy, and access to *sharia*-compliant financing are recommended. Strengthening institutional linkages between traditional sharecropping and Islamic microfinance would help ensure transparency, reduce transaction risks, and align rural agricultural practices with contemporary Islamic financial governance.

In essence, the *muzara'ah* model offers valuable insights for policymakers and Islamic economic practitioners seeking to develop ethical and inclusive frameworks for rural development. Its enduring relevance lies in harmonizing economic

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Conflict of Interest

The authors declare no conflict of interest related to the publication of this study.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Author Contribution

All authors contributed equally to the design, data collection, analysis, and writing of this manuscript. All authors have read and approved the final version of the paper.

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