



Implementation of *Akad Musaqah* in Improving the Welfare of Coconut Farmers in Korleko Village, Lombok Timur

RESEARCH PAPER

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Abstract. Coconut plantations, as the main source of livelihood in Indonesia's rural communities, play an important role in the economy and daily life. In Korleko Village, Labuhan Haji Sub-district, Lombok Timur Regency, coconut farming is the backbone of the economy, with many farmers relying on coconut plantations as the main source of income. This study aims to find out how the implementation and contribution of the *Musaqah* contract to improve the welfare of coconut farmers in Korleko Village, Labuhan Haji District, Lombok Timur Regency. This research uses a qualitative approach and the data collection techniques used are in-depth interview techniques, documentation, and observation. Data collection and determination of research informants using purposive and snowball techniques. The research data source is using primary data. Data checking or validation uses triangulation techniques, namely source triangulation and method triangulation. The results showed that the implementation of the *Musaqah* contract in cooperation in the coconut plantation sector has not fully fulfilled the conditions of the *Musaqah* contract in which there is no time limit on the cooperation agreement. This research also shows that cooperation in the field of coconut farming can make a positive contribution to the welfare of the community.

Keywords: *Musaqah* Agreement, Welfare, Coconut Farmers.

A. INTRODUCTION

Humans, as caliphs, have the responsibility and right to manage and utilize natural resources for their survival [1]. In this context, human behavior, especially in the economy, is expected to be in accordance with the provisions of Allah SWT or the basic values of Islamic economics. In the Islamic view, the behavior of a Muslim is not only about competition, but also about cooperation [2]. The focus on cooperation is considered more important than competition, because the emphasis on competition can lead to injustice, dishonesty, and damage the moral order of believers [3], [4]. One form of cooperation that can be carried out is in the field of plantations, where landowners and tenant farmers cooperate in land management. Plantation land management can be done in various ways, in accordance with Islamic teachings, such as by managing it yourself or lending it to other parties to manage, with the results shared according to the agreement [5]. This is important because not everyone has the ability to manage farmland, and often landowners are unable to do so due to other commitments. Conversely, there are farmers who have the skills but do not own the land [6].

Aspects of cooperation and human relations in Islam are regulated in the Quran and Sunnah. One of the forms of cooperation in agriculture known in Islam is *Musaqah*, muzara'ah, and mukhabarah [7]. The *Musaqah* contract, for example, is a collaboration between the farm owner and the tenant farmer to maintain the farm and divide the results according to the agreement [8]. Cooperation between humans is considered a natural thing, because through cooperation, humans can obtain what they need [9], [10]. In the context of plantations, landowners and tenant farmers



need each other, creating a sense of help [11]. The verse in the Quran QS. Al-Maidah verse 2 underlines the importance of helping in goodness and the prohibition of helping in sin [12].

Coconut plantations, as the main source of livelihood in Indonesia's rural communities, play an important role in the economy and daily life. In Korleko Village, Labuhan Haji Sub-district, Lombok Timur Regency, coconut farming is the backbone of the economy, with many farmers relying on coconut plantations as the main source of income. A system of cooperation in the cultivation of plantation land has long been a practice in Korleko Village because some landowners are unable to manage it on their own. Production sharing is a common practice where landowners give coconut plantations to tenant farmers to work on and the results are shared according to the agreement [13]. However, the implementation of profit sharing in Korleko Village is based on trust and agreement between landowners and sharecroppers, without a written agreement. Therefore, this research will focus on the implementation of the *Musaqah* contract in improving the welfare of coconut farmers in Korleko Village, Labuhan Haji Sub-district, Lombok Timur District.

B. METHOD

This research approach is field research that involves direct observation to get a clear picture of the phenomenon under study. This research is located in Korleko Village, Labuhan Haji Sub-district, Lombok Timur Regency. Korleko Village is a village located on the coast, where this village also has the main population of the community as coconut farmers. Located in the coastal area, this village has distinctive geographical characteristics such as coastal farmland and access to the sea.

Data was obtained through observation, in-depth interviews, and documentation. Data collection also involved different types of informants, including key informants (religious figures and village heads), main informants (landowners and cultivators), and additional informants (family members). The research used purposive and snowball techniques in the selection of informants. Data collection procedures also included non-participant observation, in-depth interviews with open-ended questions, and document searches such as related journals and articles. The presence of researchers in the field is important to ensure the accuracy and validity of the information obtained. Data analysis was carried out through steps such as data reduction to narrow the research focus, data presentation to present the findings, and data verification to ensure the conclusions obtained are credible. Triangulation techniques were used in data analysis to check the validity and credibility of information obtained from various sources.

C. RESULT AND DISCUSSION

Informant Characteristics

Informants are the most important part of a study because the information to be researched relates to the objects and subjects to be studied. In this study, in determining informants, researchers used purposive and snowball techniques, purposive techniques, namely determining informants intentionally based on the consideration that these informants have criteria in accordance with the object of research. As for the expert informants in this study, namely Religious Leaders and the Korleko Village Government, the selection of expert informants uses purposive techniques, namely choosing informants who are determined deliberately with the consideration that these informants know and understand the main information in the research [14].

The main informants in this study are the owners and cultivators of coconut plantations. These main informants are those who are directly involved in the object of research being studied. Additional informants in this study are family members of coconut plantation owners and

cultivators. This additional informant aims to ask the truth of the information provided by the main informant.

The informants used in this study are presented in the table:

Table 1. Informant Characteristics

No	Informant Name	Gender (L/P)	Age (Years)	Last Education	Informant Status	Description
1	M. Zaki S. Ag	M	51	S1	Key	Religious figures
2	Haliluddin Q.H	M	73	S1	Key	Religious figures
3	Mawardi S. Pd	M	46	S1	Key	Village Government
4	Subuhiah	F	40	SD	Main	Coconut Plantation Owner
5	M. Hasanuddin	M	36	SMK	Main	Coconut Plantation Cultivator
6	Nurul Jannah	F	72	SMA	Main	Coconut Plantation Owner
7	Mukrim	M	70	SD	Main	Coconut Plantation Cultivator
8	Hilmiati	F	65	SD	Main	Coconut Plantation Owner
9	M. Azhari	M	47	SMA	Main	Coconut Plantation Cultivator
10	Jati Nurrahman	M	17	SMA	Additional	Family Member of Plantation Owner
11	Dimas Aditiya	M	23	S1	Additional	Family Member of Cultivator

From the table above, we can know that the informants in this study are aged 18-73 years. When viewed from the educational background and age of the key informant in this case is a highly educated person, namely the S1 level, so that with the knowledge possessed the informant can provide information that is easily understood by researchers and informants have knowledge and understand the conditions or phenomena related to the Implementation of *Musaqah Akad* in Improving the Welfare of Coconut Farmers. Meanwhile, the main informants in this study have an elementary school education level to high school / vocational school education level. From the table above we can see that the number of informants in this study was 11 informants. Where key informants in this study were 3 people consisting of Religious Leaders and Village Government. While for the main informants as many as 6 people consisting of tenant farmers and coconut plantation landowners, who became triangulated in this study and 2 additional informants so that the total informants in this study were 11 informants.

Data Analysis Results

1. Implementation of *Musaqah* Agreement for Coconut Farmers in Korleko Village

Based on the results of interviews conducted by researchers to the owners and tenant farmers of coconut plantations. Researchers obtained answers from eleven informants related to the implementation of the *Musaqah* contract applied in Korleko Village, Labuhan Haji Subdistrict.

a. Form of Agreement

The tenant farmers and coconut plantation owners in Korleko Village, Labuhan Haji Sub-district, use the *Musaqah* agreement or contract system. The agreement procedure is carried out through an oral agreement without the preparation of an agreement letter. This has been a habit that has been used for generations since ancient times, because they consider the procedure too complicated. The owners and cultivators of coconut plantations carry out this cooperation activity based on family values and mutual trust between each other. This statement was reinforced by one of the interviewees Mr. M. Zaki (IKO1) who said that:

"Biasanya dek untuk sistem perjanjian kerjasama dalam hal perkebunan yang ada disini terjadi secara lisan saja, tanpa dilakukan secara tertulis karena hal tersebut sudah menjadi adat dari masyarakat disini dan untuk membuat perjanjian secara tertulis juga masyarakat jarang mau menggunakannya karena mereka menganggap hal tersebut cukup rumit dan membutuhkan prosedur yang cukup banyak juga. Mereka cukup melakukan musyawarah antar pihak pemilik dan calon penggarap perkebunan itu ketika mereka sudah mendapatkan kesepakatan bersama barulah mereka pemilik kebun menyerahkan kebunnya untuk digarap".

In general, *Musaqah* contracts among coconut farmers in Korleko Village are carried out in a consensual manner. This is because both parties already know each other. As stated by Mrs. Subuhiah (IU01). The following is the result of her interview:

"Biasanya sistem perjanjian kerja sama dibidang perkebunan kelapa yang dilakukan di desa ini dilakukan melalui musyawarah kekeluargaan saja mbak, dimana adanya pertemuan antara penggarap dan pemilik lahan untuk membahas terkait dengan kerjasama yang akan dilakukan nantinya sampai mereka mencapai titik mufakat mbak".

The same thing was also conveyed by Mr. Hasan (IU02) who said that:

"Terkait dengan perjanjiannya kami hanya melakukannya melaui omongan saja nak, tidak kami lakukan secara tertulis di atas materai atau sebagainya karena memang sudah menjadi kebiasaan kami sejak dahulu dan hal itu didasari atas rasa saling percaya antar satu sama lain. Cukup di diskusikan saja kepada pemilik kebun kalau pemilik kebunnya memperbolehkan ya kami laksanakan saja".

In addition, the researchers also interviewed Mrs. Nurul (IU03) who said that:

"Untuk surat perjanjian tertulisnya tidak kami lakukan sama sekali nak, karena kebiasaan kami disini hanya dilakukan dengan lisan saja melalui hasil mufakat bersama. Hal ini dikarenakan kami sudah saling mengenal dengan calon penggarap perkebunan saya dan kami juga sudah saling percaya antar satu sama lain"

Then an interview with Mr. Mukrim (IU04) who said that:

"Pada saat itu Ibu Nurul menyuruh saya untuk menggarap perkebunan kelapa yang dimilikinya dan hanya dilakukan melalui omongan saja mbak. Biasanya masyarakat yang melakukan kerjasama di sini kebanyakan hanya terjadi secara lisan saja baik itu dari pihak pemilik kebun yang meminta agar lahannya digarap dan penggarap yang menawarkan jasanya kepada pemilik kebun".

From these statements, it can be concluded that the agreement system or *Musaqah* contract in Korleko Village uses an agreement based on the customs or traditions of the local community, where they do it through family deliberations to reach a mutual agreement and the agreement is realized verbally. The initiative to initiate this cooperation contract can come from the cultivator who offers his services to work on other people's land or from the landowner who asks for the willingness to have his land managed by others. This phenomenon occurs because people already know each other, which results in a sense of trust between each other. Some parties also argue that making a written agreement is considered too complicated.

b. Tilling Fee

The cost of cultivation is the amount of capital spent to manage or maintain the land. Similar to the *Musaqah* contract or cooperation in coconut plantations in Korleko Village, the cost of cultivation only includes the cost of irrigation.

As the results of the interview explained by Mr. Mawardi (IK03) said that:

“Terkait pembiayaan yang terjadi secara umum dalam kerja sama ini, seringkali pemilik kebun turut terlibat dalam pembiayaan karena biaya untuk mengolah lahan kelapa tidak begitu besar, sebagian besar hanya terkait dengan biaya pengairan saja nak. Dimana pada awal perjanjian, pemilik kebun bertanggung jawab atas semua pembiayaan yang akan dikeluarkan nantinya, sementara penggarap hanya bertugas merawat dan menjaga kebun kelapa yang telah diserahkan kepadanya”.

As conveyed by Mrs. Hilmi (IUO5) regarding the costs incurred in the cultivation process, where the landowner provides land that has been planted with coconut trees and bears the cost of cultivation. The following is the result of her interview:

“Dalam hal kerjasama penggarapan perkebunan kelapa ini terutama terkait dengan biaya pengairan, sebelumnya saya telah berkomunikasi dengan pihak penggarap nak. Saya menyatakan bahwa untuk biaya pengairan dalam kerja sama ini akan ditanggung oleh saya sendiri karena cuma biaya itu saja yang dikeluarkan, mengingat bahwa biaya yang terlibat dalam proses pengairan lahan tersebut tidak terlalu besar. Selain itu, saya juga sudah menyediakan lahan yang telah ditanami pohon kelapa dan siap untuk dirawat, sehingga dengan adanya kerjasama ini kebun saya menjadi terawat dan dapat menghasilkan buah kelapa dengan hasil yang maksimal”.

Then the results of the interview with Mrs. Nurul (IU03) said the same thing. The following is the result of her interview:

“Dalam hal kerjasama penggarapan kebun, saya telah berdiskusi terlebih dahulu dengan penggarap mengenai biaya, khususnya biaya pengairan. Saya menyampaikan kepada penggarap bahwa biaya pengairan akan ditanggung oleh saya sendiri. Dengan demikian, kerjasama antara pemilik kebun dan penggarap dapat berjalan dengan baik di mana saya bertanggung jawab atas pembiayaan, sementara penggarap hanya sebagai tenaga kerja yang fokus pada perawatan dan pemeliharaan kebun guna menghasilkan buah kelapa yang banyak”.

Then the same thing was also conveyed by Mrs. Subuhiah (IU01), following the results of her interview:

“Sebelumnya saya melakukan komunikasi dulu dengan pihak penggarap, dimana saya sebagai pemilik kebun dan penggarap membahas tentang biaya yang dikeluarkan pada saat proses penggarapan, terutama dalam hal biaya pengairan. Sebelum kesepakatan dimulai, saya secara terperinci menyampaikan kepada penggarap bahwa semua biaya yang terkait dengan pengairan lahan akan menjadi tanggung jawab saya. Keputusan itu diambil setelah mempertimbangkan bahwa biaya yang diperlukan untuk pengairan lahan tidak mengharuskan penggarap untuk menanggung beban pembiayaan tersebut dan penggarap hanya mengurus kebun saya aja nak”.

Based on the results of interviews with a number of informants, it can be concluded that in the implementation of coconut plantation cultivation, all costs related to the cooperation process including the cost of irrigation needed so that the coconut fruit reaches maximum yield are fully borne by the landowner. The landowner is also responsible for providing land that has been planted with coconut trees. In contrast, the role of the cultivator is focused on the task of maintaining the existing coconut plantation to get maximum results.

c. Profit Sharing Mechanism

The profit-sharing mechanism is a form of sharing the benefits obtained from a person's efforts. As is the case in the *Musaqah* contract cooperation in Korleko Village, the mechanism for sharing the results has been determined at the beginning of the agreement where at harvest time the

landowner and cultivator are entitled to get the proceeds from the sale of coconuts with the percentage of distribution for the garden owner getting 1/2 while the cultivator gets 1/3 of the share.

As the result of an interview with Mr. Hasan (IU02) who worked on Mrs. Subuhiah's land:

"Pembagian hasilnya itu sudah kami diskusikan di awal sebelum Akad kerjasama disepakati nak. Nah selama ini persentase pembagian hasilnya itu 1/3 untuk penggarap dan sisanya untuk pemilik lahan. Untuk waktu pembagian hasil biasanya setiap 1 kali 2 bulan saat panen tiba biasanya setelah buah kelapa tersebut dijual kepada pembeli kemudian saya memberikan hasil penjualan buah kelapa tersebut kepada pemilik lahan".

In line with what was expressed by Mrs. Subuhiah (IU01) who said that the distribution of the results was divided into 1/2 for the landowner and 1/3 for the cultivator according to the agreement at the beginning of the contract. The following are the results of his interview:

"Untuk pembagian hasil dari kebun kelapa ini sudah ditentukan di awal sebelum saya menyuruh bapak Hasan untuk menggarap kebun kelapa yang saya miliki. Hasil yang didapatkan dari penjualan buah kelapa dibagi menjadi penggarap mendapatkan 1/3 bagian dan saya mendapatkan sisanya. Misalnya sekali Panen kami mendapatkan 2000 buah kelapa dijual dengan harga 3.000 maka totalnya Rp. 6.000.000. Dari hasil penjualan tersebut saya mendapatkan setengah bagian sebesar Rp. 4.000.000 dan penggarap mendapatkan 2.000.000".

Then it is also reinforced by the results of the interview revealed by Mrs. Hilmi (IU05), the following are the results of the interview:

"Penjualan buah kelapa tersebut biasanya dilakukan setiap 1 kali 2 bulan. Dari hasil penjualan buah kelapa tersebut sesuai dengan awal perjanjian maka akan dibagi menjadi 1/2 untuk pemilik dan 1/3 untuk penggarap"

Then the results of an interview with Mr. Jati Nurrahman (IT01) who said the same thing. Here are the results of his interview:

"Memang kalau sistem bagi hasilnya sudah diatur dan disepakati pada tahap awal perjanjian. Kesepakatan ini memutuskan bahwa segala hasil penjualan buah kelapa yang diperoleh akan dibagi, dengan satu pertiga diberikan kepada penggarap dan sisanya menjadi hak pemilik lahan".

Based on the data obtained from interviews with several informants, it can be concluded that the mechanism for sharing results in garden cooperation or *Musaqah* contracts in Korleko Village all use a percentage of 1/2 for the owner and 1/3 for the cultivator from the sale of the coconut fruit. Meanwhile, the time for sharing the results is usually done once every two months after the coconuts are sold to collectors.

d. Time Limit for Implementing the *Musaqah* Agreement

In practice, the time limit/end date of the cooperation or *Musaqah* contract in Korleko Village is not determined at the beginning of the agreement. As the results of the interview revealed by Mr. Azhari (IU06) as a tenant farmer:

"Terkait waktu berakhirnya pelaksanaan penggarapan kebun kelapa memang tidak ditentukan kapan batas akhir dari kerja sama ini. Semua hal terkait waktu sepenuhnya tergantung pada kita sebagai petani penggarap/pemilik lahan. Kesepakatan untuk tidak menentukan waktu tertentu dalam perjanjian ini digunakan untuk tidak terlalu mengikat saya sebagai pihak penggarap dalam melakukan kerjasama ini. Dengan demikian, berakhirnya pelaksanaan penggarapan tidak ditentukan oleh batasan waktu tetapi melainkan tergantung pada tanggung jawab dan rasa amanah dalam menjalankan tugas kita sebagai penggarap".

Then the same thing was also expressed by Mr. Mawardi (IK03) as the village government:

“Batas waktu penggarapan tidak ditentukan berakhirnya sampai kapan selagi pihak penggarap masih sanggup mengurus dan merawat kebun kelapa itu ya kerjasama itu tetap dilanjutkan. Tetapi jika penggarap ingin berhenti juga diperbolehkan dengan dibicarakan secara baik-baik terlebih dahulu kepada pemilik kebun supaya pemilik kebun mengetahuinya”.

The next interview was with Mrs. Subuhiah (IU01), who said that the *Musaqah* contract does not specify a period of time because she considers the cultivators as her own family. The following is the result of her interview:

“Jangka waktu berakhirnya penggarapan ini tidak ditentukan batas waktunya pada awal perjanjian, dimana hal itu tergantung pada kesanggupan dari penggarap itu sendiri mau sampai kapan dia mau menggarapnya. Hal ini karena ibu sudah menganggap penggarap kebun itu seperti keluarga sendiri jadi ibu percaya kepada dia”.

Almost the same thing was also conveyed by Mr. Mukrim (IU04) who said that:

“Batas waktu penggarapannya tidak di tentukan kapan berakhirnya karena sesuai kesanggupan saya sebagai penggarap. Jika tidak mau lagi melanjutkan kerjasama ini boleh berhenti dengan membicarakan kepada pemilik lahan dan begitu juga sebaliknya”.

From the statements conveyed by several informants, it can be concluded that the time period for working on the coconut plantation is not determined. The uncertainty of the time period in this collaboration is motivated by the fact that the plantation owner fully entrusts the cultivated land, already considers the cultivator like his own family. However, this cooperation will end if one of the parties ends or terminates the agreement that occurred.

e. Termination of the *Musaqah* Agreement

If at the time of carrying out the *Musaqah* contract, one of the parties dies, this cooperation can be continued or stopped depending on the decision of the respective families. As expressed by Mrs. Subuhiah (IU01). The following is the result of her interview:

“Dalam kerjasama ini seandainya ada pihak yang meninggal maka untuk kelanjutan kerjasama ini diserahkan kepada keluarga masing-masing melalui proses mufakat bersama terkait dengan pilihan antara ingin meneruskan atau berhenti untuk melakukan kerjasama dalam perkebunan kelapa tersebut”.

Then an interview with Mrs. Nurul (IU03) as a landowner who said the same thing:

“Yang namanya umur tidak ada yang tau pasti itu kuasa Allah saja, misalkan keluarga penggarap ataupun pemilik lahan sanggup meneruskan maka kerjasama ini tetap dilanjutkan dan begitu juga sebaliknya nak”.

This is also reinforced by the statement of Mr. Mukrim (IU04) who explained that:

“Misalnya ada salah satu pihak yang meninggal dunia kerjasama ini tetap diteruskan jika keluarganya menyetujui begitu juga apabila keluarganya tidak ingin melanjutkannya maka kerjasama ini akan berhenti sesuai dengan keinginan mereka bersama”.

From the results of these interviews, it can be concluded that if during the process of cooperation, one of the cultivators or the landowner experiences a disaster, such as death, then this cooperation can be continued or stopped according to the decision of the family of each party.

f. Advantages and Disadvantages

The *Musaqah* contract cooperation between landowners and cultivators has several advantages and disadvantages. As the results of an interview with Mr. Azhari (IU06) who said that:

"Pertimbangan utama saya dalam menjalani kerjasama ini adalah untuk mendapatkan tambahan penghasilan. Alhamdulillah kerja sama ini cukup dapat menambah penghasilan saya. Meskipun pemanambahan penghasilan itu mungkin tidak banyak, tetapi tetap saya anggap sebagai tambahan yang cukup".

Then the same thing was also explained by Mr. Mukrim (IU04) who said that:

"Melalui kerjasama ini justru bapak merasa diuntungkan karena dari kebun yang bapak kelola bisa mencukupi kebutuhan keluarga nak. Selain itu melalui kerjasama ini dapat membantu masyarakat yang berekonomi lemah seperti bapak yang tidak memiliki kebun dapat terbantu dengan kerjasama ini".

Then an interview with Mrs. Nurul (IU03) who said that:

"Keuntungan dari kerjasama ini saya mendapat tambahan penghasilan tanpa perlu mengeluarkan tenaga untuk menggarapnya dan kebun yang saya miliki jadi terpelihara dimana selama ini sebelum melakukan kerjasama kebun saya sering kehilangan buah kelapa karena biasanya ketika kebun yang tidak dipelihara atau digarap maka akan sering kehilangan buah kelapa".

In contrast to what was said by Mrs. Hilmi (IU05) who said that there were disadvantages in this cooperation practice:

"Kerugiannya pernah satu kali saya alami, dimana petani penggarap tidak menyerahkan uang penjualan buah kelapa tersebut kepada saya namun kata tetangga saya yang kebetulan letak kebunnya bersebelahan dengan kebun yang saya miliki, dimana penggarap tersebut sudah menjual buah kelapa itu kepada pihak pengepul. Masalah ini terjadi karena dalam kerja sama, saya sebagai pemilik lahan tidak melakukan pengawasan secara langsung. Saat itu saya menegur penggarap supaya tidak mengulangi perbuatan tersebut".

From some of these statements, it can be concluded that in the *Musaqah* contract cooperation system in Korleko Village, the cultivators benefit a lot, namely being able to help people with weak economies to get additional income so that they can improve their standard of living. Meanwhile, the landowner will get results without working on his own garden and his garden will be maintained. In addition to these advantages, there are also disadvantages felt by garden owners, namely the existence of irregularities or fraud committed by cultivators due to the lack of supervision and openness of tenant farmers to garden owners.

2. The Welfare of Coconut Farmers and Family Members in Korleko Village from the Maqasyid Syariah Perspective

Welfare in Islam not only emphasizes the fulfillment of the needs of the world but also to achieve the needs of the hereafter. From the results of research obtained through interviews and observations to informants related to the impact of the implementation of *Musaqah* contracts in improving the welfare of coconut farmers, it can be measured through several indicators, namely:

a. Maintaining Religion (*Hifdzud Din*)

Religion has an important role because it is a guide for human life, therefore it must be maintained or guarded. Likewise, the form of religious preservation carried out by tenant farmers and landowners is by giving alms or giving alfaq and carrying out the five daily prayers. As the results of an interview with Mrs. Subuhiah (IU01) who said that:

"Kehidupan ini adalah anugerah dari Allah nak dan rezeki yang kita terima merupakan karunia-Nya serta amanah yang dipercayakan kepada kita. Oleh karena itu, setiap hasil panen sebesar apapun selalu saya gunakan sebagian untuk berbagi dengan sesama melalui sedekah sebagai bentuk tanda syukur atas rizki yang diberikan kepada saya".

The same thing was also expressed by Mrs. Hilmi (IU05) who said that:

"Dari hasil penjualan buah kelapa ini biasanya saya sedekahkan ke anak-anak yatim sekitaran rumah nak walaupun nominalnya tidak terlalu besar dan tidak setiap kali panen biasanya sekitar satu kali empat bulan setelah dua kali panen baru kemudian saya sedekahkan yang pentingkan ikhlas".

Then an interview with Mr. Hasan (IU02) who said that:

"Untuk sedekah kadang-kadang di disedekahkan hal ini dikarenakan melihat banyak atau dikitnya buah kelapa yang dijual. Jika buah kelapa yang dijual sedikit belum bisa disedekahkan, mengingat kebutuhan yang lainnya harus dicukupi nak, namun seandainya jika buah kelapa yang dihasilkan lumayan banyak biasanya bapak infakkan ke masjid setiap hari jum'at sekaligus menunaikan ibadah sholat jum'at nak".

Then an interview with Mr. Azhari (IU06) who said that:

"Untuk hasil kerjasama Akad Musaqah ini belum pernah dizakatkan karena belum mencapai nisabnya, palingan berinfaq masuk ke celengan masjid dan walaupun bapak sibuk dalam melakukan pekerjaan ini tetapi tidak menghalangi bapak untuk tetap beribadah kepada Allah ketika waktu masuk sholat saya sholat dulu setelah itu baru melanjutkan pekerjaan".

From the results of interviews with several informants, it can be concluded that the form of religious preservation carried out by tenant farmers and landowners in Korleko Village through the application of the *Musaqah* contract is by continuing to carry out the routine of worshiping Allah such as carrying out the five daily prayers, giving alms or giving to the mosque.

b. Preserving the Soul (*Hifdzun Nafs*)

The existence of the soul or life becomes the central point that provides the foundation for all aspects in this world. All aspects of life on this earth depend on the existence of the soul, therefore protecting and maintaining the soul is an obligation carried out by humans. Allah SWT in His teachings establishes rules such as eating, drinking and so on to ensure human survival. In the context of *Musaqah* contract cooperation between tenant farmers and landowners, the preservation of the soul takes a tangible form through the fulfillment of daily needs. Through an interview with Mr. Mukrim (IU04) who said:

"Ya, saat saya mulai menggarap kebun kelapa ini saya merasakan bantuan yang sangat berarti karena melalui pekerjaan saya yang ini, saya mampu memenuhi kebutuhan keluarga saya. Allhamdulillah cukup untuk membeli lauk pauk juga nak terkadang juga kalau habis panen kami bisa beli lauk ikan ataupun ayam dan itu menjadi hal yang saya syukuri karena pada saat ini untuk memenuhi kebutuhan pokokpun masyarakat masih susah mencarinya".

Then Mrs. Nurul's interview (IU03) said the same thing:

"Sebagai pemilik lahan kerjasama ini cukup membantu saya nak, karena melaui kerjasama ini segala tanggungan keluarga menjadi ringan karena adanya tambahan penghasilan yang saya dapatkan yang sebelumnya ketika saya mengurus sendiri kebun itu hasilnya nggk seberapa karena saya jarang mengurusnya".

The same thing was also expressed by Mr. Hasan (IU02) who said that:

“Kalau untuk memenuhi kebutuhan sehari-hari terbantu sekali dengan kerjasama ini seperti istri saya dapat memenuhi kebutuhan dapurinya seperti dapat beli sayuran, bawang, cabe bahkan sesekali membeli daging, ayam ataupun ikan hingga membeli kebutuhan untuk mandi maupun mencuci”.

Then an interview with Mr. Azhari (IU06) who said that:

“Iya untuk pemenuhan kebutuhan sehari-hari seperti makan dan membeli pakaian itu sudah lebih dari cukup. Kadang sesekali saya membelikan pakaian untuk anak-anak”.

From the results of these interviews, it can be concluded that the form of life preservation carried out by tenant farmers and landowners in Korleko Village through the application of the *Musaqah* contract is the fulfillment of daily needs such as clothing and food. This is evidenced by tenant farmers and landowners being able to buy chicken, fish, and other basic needs and occasionally buy clothes for children.

c. Maintaining the Intellect (*Hifdzul Aql*)

The intellect is a very important element for human life because it is what distinguishes human nature from other creatures of God. Therefore, Allah tells humans to maintain it. One form of improving the quality of the mind is studying or studying. As the results of an interview with Mr. Azhari (IU06) who said that:

“Bisa dikatakan sangat membantu sekali karena sebelum saya melakukan kerjasama ini untuk menyekolahkan anak-anak itu masih sering terkendala dana tapi semenjak melakukan kerjasama Akad Musaqah ini saya bisa menyekolahkan anak-anak dan membiayai pendidikannya mulai dari bayar spp, membeli alat tulis, buku, baju seragam dan kebutuhan sekolah yang lainnya”.

The same thing was also expressed by Mr. Hasan (IU02) who said that:

“Alhamdulillah bisa membantu, saya punya dua orang anak yang masih sekolah satu MTS dan satunya lagi sedang kuliah dari penggarapan inilah bisa meringankan saya untuk membiayai pendidikan anak-anak, tetapi untuk biaya kuliah saya harus mencari pekerjaan sampingan seperti menjadi buruh karena mengingat biaya kuliah itu cukup mahal”.

Then the results of the interview with Mr. Aditiya (IT02) who said the same thing:

“Untuk biaya pendidikan dari SD sampai SMA bapak saya lumayan terbantu sekali mba. Buktinya sampai sekarang melalui kerjasama ini bapak bisa menyekolahkan kami ke jenjang perguruan tinggi dan sekarang hampir tamat.”

From the results of these interviews, it can be concluded that the form of mind preservation carried out by sharecroppers and landowners in Korleko Village through the application of the *Musaqah* contract is that the landowners and sharecroppers feel greatly helped because it can alleviate them from paying for the education of their children, who before collaborating were often constrained by funds. This is proven by the fact that they are able to send their children to school starting from elementary school (SD) to college level. However, for the cost of education to the tertiary level, other income is needed, such as being a farmer and so on.

d. Maintaining offspring (*Hifdzun Nasl*)

Islam recommends taking care of offspring as well as possible. One of the efforts to protect offspring is by working so that they can meet their needs. As for the form of offspring preservation carried out by tenant farmers and landowners through this *Musaqah* contract, they can save for the future of their children. This is as expressed by Mr. Azhari (IU06) who said that:

"Bagi saya mumpung ada kesempatan melalui kerjasama ini, maka sring saya sisihkan untuk nabung siapa tahu nanti anak-anak mau daftar kuliah supaya dapat merubah nasib, setidaknya ada tabungan kalau sekiranya anak-anak butuh uang yang sifatnya mendadak".

Then an interview with Mrs. Nurul (IU03) who said the same thing:

"Melalui kerjasama ini alhamdulillah bisa menabung untuk masa depan anak karena tabungan itu sangatlah penting sebab kita tidak tau bagaimana nasib kedepannya jadi untukantisipasi maka perlu tabungan".

The same thing was also expressed by Mrs. Hilmi (IU05) who said that:

"Kalau menabung untuk masa depan anak tentu ada sedikit tabungan karena takutnya ada keperluan mendesak nak. Biasanya dari kerjasama Akad Musaqah ini setiap kali penjualan itu saya tabung".

From the results of these interviews, it can be concluded that the form of preserving offspring carried out by tenant farmers and landowners through this *Musaqah* contract is that they can save for the future of their children so that all their needs can be fulfilled.

e. Maintaining the Treasure (*Hifdzul Maal*)

Property is something that humans really need because without property humans cannot survive. Therefore, Allah tells humans to realize and choose wealth by trying to get it. The form of safeguarding wealth through the implementation of this *Musaqah* contract is by economizing. So that they can increase their income, pay off debts, and renovate the house. As the interview results revealed by Mrs. Hilmi (IU05) who said:

"Melalui kerjasama ini saya mendapat tambahan penghasilan untuk ditabung untuk kebutuhan mendadak nantinya karena yang namanya uang itu cepat habis jika kita nggk pandai menyimpannya mbak dan lahan yang saya miliki bisa terawat sehingga tidak terlantar begitu saja karena saya nggk mampu untuk mengurunsya".

Furthermore, Mr. Zaki (IK01) explained the importance of protecting assets by paying attention to their use. In addition to daily needs and paying for children's education, the results of this collaboration are also usually used to renovate the house and buy important furniture. The following is the result of his interview:

"Melalui kerjasama ini pendapatan masyarakat disini biasanya bertambah yang sebelumnya hanya mengandalkan hasil dari mencetak batu bata dan menjadi nelayan itupun belum pasti karena tergantung dari pesanan/dari hasil tangkapannya. Semenjak melakukan kerjasama ini masyarakat bisa membeli parabotan rumah tangga yang dianggap penting salah satunya kulkas serta merenovasi rumah yang atapnya bocor".

From the results of these interviews, it can be concluded that the form of safeguarding assets through the implementation of the *Musaqah* contract is that the tenant farmers and landowners use the results of this collaboration by saving money. So that they can increase their income, buy household furniture and renovate their homes. In addition, through the implementation of the *Musaqah* contract, the land owned can be maintained so that it is not neglected.

f. Welfare of Coconut Farmers and Family Members in Korleko Village on BKKBN Indicators

Welfare by some people is always associated with the concept of a good quality of life, especially economically. However, real prosperity is not only seen in economic terms. True welfare is a good living condition not only in economic terms, but from various sides. A good quality of life can be seen from the fulfillment of people's needs, starting from the minimum basic needs (clothing,

food, shelter, health and education needs), social psychological needs (religion and social interaction) and self-actualization/development needs (savings and information). In order to fulfill these needs, people need to work and maintain a good relationship with God, with others and the environment. The community that is the focus of this research is a community that carries out a cooperation system in the field of coconut plantations, both between landowning families and cultivators.

Landowners and cultivators of coconut plantations are all followers of Islam and have diverse employment backgrounds. Starting from farming, being a laborer, fisherman, trade and motorcycle taxi driver. It is from these jobs that landowners and coconut plantation tenants can meet these needs. As stated by Mrs. Subuhiah (IU01) as a coconut plantation landowner:

“Baik saya sebagai pemilik lahan maupun penggarap lahan perkebunan yang saya miliki semuanya beragama Islam dengan latar belakang pekerjaan yang berbeda-beda. Jadi, untuk beribadahnya pastinya tidak ada perbedaan dalam anggota keluarga. Sedangkan untuk pekerjaan, ada yang bertani, jadi buruh, berdagang, tukang ojek dan yang paling banyak itu jadi petani. Kalau saya untuk saat ini tidak bekerja saya hanya mengandalkan hasil perkebunan yang saya miliki dan Allhamdulillah hasil penjualan kelapa yang saya terima cukup untuk membiayai kehidupan saya, seperti saya dan keluarga bisa memenuhi kebutuhan sehari-hari kami, kami bisa makan 2x sehari bahkan lebih, dengan lauk pauk sayur, tahu, tempe, ikan dan telur kadang juga dengan ayam. Selain itu saya juga bisa memenuhi kebutuhan kesehatan, pendidikan untuk keluarga saya, fasilitas rumah dan lain sebagainya.”

The same thing was also expressed by Mrs. Nurul (IU03) who said that:

“Semua masyarakat disini beragama Islam dengan pekerjaan yang berbeda-beda. Jadi, kalau masalah ibadah insya allah semuanya sama tidak ada yang berbeda dalam satu keluarga. Kalau untuk pekerjaan, ada yang bertani, jadi buruh, jadi kuli bangunan, berdagang, ada yang jadi tukang ojek dan lainnya. Kalau suami saya sendiri tidak bekerja karena dia sedang sakit. Oleh karena itu saya bekerja sebagai seorang pedagang seperti menjual kue2 basah, nasi bungkus, jajan kotak, kadang juga menerima ketringan dari para pelanggan ketika ada acara dan masih banyak lagi dan Kebetulan saya memiliki lahan perkebunan kelapa yang diurus oleh prnggarap yang saya suruh. Saya dapat tambahan penghasilan dari hasil penjualan buah kelapa yang biasanya saya gunakan untuk memenuhi kebutuhan dapur dan ada juga yang saya tabung. Tabungan tersebut kami gunakan jika ada kebutuhan mendadak seperti untuk membeli perlengkapan sekolah anak, untuk periksa jika ada yang sakit dan untuk kebutuhan lebaran seperti beli baju dan jajan”.

Ms. Hilmi (IU05) as a landowner reinforced this statement by saying.

“Para petani dan penggarap lahan semuanya beragama Islam dengan latar belakang pekerjaan yang bermacam macam. Jadi, untuk ibadah insya allah tidak ada perbedaan antar anggota keluarga. Kalau masalah pekerjaan, karena kebetulan daerah sini lahan yang luas-luas dan juga dekat dengan pasar jadi kerjanya ada yang bertani, jadi buruh, berdagang, dan jadi tukang ojek. Kebutlan suami saya sudah meninggal dan beliau merupakan seorang pensiunan. Dengan gaji pensiun tersebut kami masih kurang dalam memenuhi kebutuhan sehari-hari. Dimana untuk memenuhi kebutuhan sehari2 dan biaya pendidikan biasanya saya mendapatkan tambahan penghasilan dari hasil penjualan kelapa. Alhamdulillah, dengan pendapatan gaji pensiunan suami saya dan hasil perkebunan kelapa yang segitu. Selain dapat memenuhi kebutuhan sehari-hari seperti makan dan minum. Saya juga bisa memenuhi kebutuhan-kebutuhan yang lain seperti kebutuhan pendidikan dan kesehatan. Saya bisa menyekolahkan anak, yang pertama sudah MA, yang kedua masih SD. Untuk kesehatan, kami menjadi peserta BPJS yang berbayar. Selain itu, kami juga bisa memenuhi kebutuhan pengembangan seperti memiliki tabungan, memiliki TV dan HP untuk mengakses informasi. Serta dan memiliki sepeda motor.”

Mr. Jati (IT01), a family member of a coconut plantation landowner, explained that:

“Alhamdulillah, di keluarga saya agamanya Islam semua Jadi, tidak ada perbedaan dalam hal ibadah. Semuanya beribadah sesuai dengan tuntunan Islam. Kalau ibu saya dia tidak bekerja dan bapak saya seorang pensiunan dari gaji tersebut kebutuhan kami belum mampu terpenuhi oleh karena itu ibu saya mengandalkan perkebunan kelapa yang dimiliki sebagai tambahan penghasilan. Untuk penjualan kelapa saat ini cukup banyak karena sekarang sudah diurus oleh penggarap kebun yang dimana sebelumnya adanya penggarap ibu saya sering kehilangan buah kelapa dan tidak terurus.”

From the explanation of the interview results above, it can be said that all coconut plantation landowners and their families can meet minimum basic needs (clothing, food, shelter, health and education), social psychological needs (religion and social interaction) and self-actualization/development needs (having savings and obtaining information). Therefore, it can be said that the conditions of coconut plantation landowners and their families are adequate both economically, socially and religiously. Thus, all coconut plantation landowners and their families can be said to be prosperous. In the Law of the Republic of Indonesia Number 52 of 2009 states that:

“keluarga sejahtera adalah keluarga yang dibentuk berdasarkan atas perkawinan yang sah, mampu memenuhi kebutuhan hidup spritual dan materiil yang layak, bertaqwa kepada Tuhan Yang Maha Esa, memiliki hubungan yang serasi, selaras, seimbang antar anggota keluarga dengan masyarakat dan lingkungan”.

In accordance with the BKKBN welfare indicators, coconut plantation farmers and their families can be said to be partly in stage II welfare and partly in stage III welfare.

Table 2 Welfare Conditions of Farmers and Families of Coconut Plantation Landowners

KS Stages	Indicator	Subuhiah	Nurul	Hilmi	Jati
Pre-Prosperous	Has not been able to fulfill one of the indicators of a prosperous family I (has not been able to meet minimum basic needs such as clothing, shelter, food, and health)	—	—	—	—
	1. Eat 2 times a day or more	√	√	√	√
	2. Have different clothes different according to the conditions.	√	√	√	√
Prosperous Family I	3. The house you live in has a good roof, floor, and good walls	√	√	√	√
	4. If a family member is sick, they will be taken to health facility	√	√	√	√
	5. Family members of childbearing age of childbearing age, go to a health facility for family planning.	√	√	√	√
	6. All children aged 7-15 years in the family Attending school	√	√	√	√
Prosperous Family II	7. Carry out worship according to religion and their respective beliefs	√	√	√	√
	8. At least once a week eat meat/fish/eggs at least once a week.	√	√	√	√
	9. Family members obtained one set of clothes in one year.	√	√	√	√

KS Stages	Indicator	Subuhiah	Nurul	Hilmi	Jati
Prosperous Family III	10. The floor area of the house is approximately 8 m ² per occupant.	√	√	√	√
	11. Last three months family members family members have been in good health.	√	√	√	√
	12. Some family members work to earn income.	√	√	√	√
	13. Family members aged 10 to 60 are not illiterate	√	√	√	√
	14. Couples of childbearing age with 2 children have using contraception.	√	√	√	√
	15. The family makes efforts to improve religious knowledge.	√	√	√	√
	16. Most of my income is saved in the form of money or goods	√	√	X	X
	17. Once a week meals together are used to communicate	√	√	√	√
	18. Family members often participate in community activities.	√	√	√	√
	19. Family obtains information from newspapers, TV, radio	√	√	√	√
Prosperous Family III	20. The family regularly makes material contributions to social activities.	X	X	X	X
Plus	21. There is a family member who is active as a board member of a social collection or community social foundation.	X	X	X	X
Description		KS III	KS III	KS II	KS II

After conducting interviews with landowners. Researchers also conducted interviews with several cultivators related to their welfare conditions in carrying out cooperation in the coconut plantation sector. The following are some of the data obtained in the field.

Mr. Hasan (IU02), one of the coconut plantation tenants, explained that:

“Dalam keluarga kami tidak ada yang berbeda keyakinan, semuanya beragama Islam. Jadi, untuk ibadahnya semuanya sama, seperti sholat, zakat, puasa, dan melaksanakan ibadah ibadah yang lain sesuai dengan ajaran Islam. Saya kerjanya sebagai buruh dan penggarap perkebunan kelapa. Untuk pendapatan dari hasil buruh dan bagi hasil dari penggarapan perkebunan kelapa sangat cukup dalam memenuhi kebutuhan kami sekeluarga baik itu kebutuhan makan dan minum. Kami makan 2x bahkan lebih dalam sehari. Kami juga dapat menabung sisa hasil dari pendapatan kami yang dimana kami gunakan untuk kebutuhan-kebutuhan yang sifatnya mendadak, seperti jika tiba-tiba sakit dan harus periksa, atau tiba-tiba anak anak minta HP, laptop atau sepeda motor sebagai penunjang kegiatan pendidikan mereka nanti. Anak kami ada dua, yang pertama saat ini sudah kuliah sedangkan yang kedua masih MTS di pondok. Untuk kegiatan masyarakat yang biasanya saya ikuti yaitu zikir dan gotong royong dimasjid.”

Mr. Mukrim (IU04) who is also one of the coconut plantation tenant farmers explained that:

“Tidak ada perbedaan dalam beribadah di keluarga kami. Karena saya dan istri sama-sama beragama Islam. Begitupun dengan anak-anak. Kami punya 4 anak dan 3 orang sudah berkeluarga semua dan yang satunya masih bekerja. Saya sebagai penggarap perkebunan kelapa merasa terbantu sekali yang dimana saya juga bekerja sebagai buruh tani. Sebagai seorang buruh tani tentu mendapatkan hasil yang

tidak menentu. Kalau lagi banyak yang nyuruh bisa 45rb/hari dan itupun belum cukup untuk memenuhi kebutuhan kami sehingga dari hasil bagi penggarapan perkebunan kelapa kami dapat memenuhi segala kebutuhan makan dan minum. Kami makan 2x sehari dengan lauk seadanya, kalau uang belanja cukup buat beli tahu tempe, ya makannya sama sayur, tahu dan tempe. Kadang kalau lagi ingin makna ikan, ya beli pindang atau tongkol. Kalau untuk kesehatan, alhamdulillah kami dapat kartu KIS gratis dari pemerintah. Untuk fasilitas yang lain seperti TV sama HP alhamdulillah kami sudah punya.”

Mr. Azhari (IU06) who is also one of the coconut plantation tenant farmers explained that:

“Anggota keluarga kami semua beragama Islam. Jadi, untuk ibadah insya allah tidak ada perbedaan dalam satu keluarga. Saya bekerja sebagai seorang kuli bangunan. Tapi, saya bersyukur dari pendapatan tersebut saya bisa memenuhi kebutuhan makan sehari-hari. Kami makan 2x dalam sehari, dengan lauk yang sederhana. Saya kerja sebagai kuli bangunan tidak setiap hari oleh karena itu untuk mengisi waktu kosong biasanya saya bekerja sebagai penggarap perkebunan kelapa. Jadi, di luar jam kerja sebagai kuli bangunan itu biasanya saya pakai untuk mengerjakan pekerjaan lain. Pendapatan dari hasil tersebut biasanya saya tabung untuk persediaan biaya pendidikan anak-anak, seperti untuk bayar SPP dan bulanan anak saya yang ada di pondok. Saya punya 1 anak yang masih sekolah MA. Selain untuk persediaan biayanya anak-anak sekolah, tabungan juga bisa digunakan untuk kebutuhan kebutuhan lainnya yang sifatnya mendadak. Seperti, jika tiba-tiba sakit dan harus periksa, atau sepeda motor dan rumah tiba-tiba harus diperbaiki, dan kebutuhan-kebutuhan lainnya.”

This statement was emphasized by one of the family members of coconut plantation landowners, namely Mr. Aditiya (ITO1) who said that.

“Untuk pemilik lahan dan petani penggarap semuanya beragama Islam dengan latar belakang pekerjaan yang bermacam macam. Jadi, untuk ibadah insya allah tidak ada perbedaan dalam satu keluarga kak. Kalau ibu saya dia tidak bekerja dan bapak saya seorang buruh . Dari hasil buruh tersebut kebutuhan sehari hari kami belum mampu terpenuhi oleh karena itu bapak saya bekerja sebagai tukang penggarap sebagai tambahan penghasilannya.”

From the explanation of the results of the interviews above, it states that the welfare conditions of coconut plantation tenants vary. Some customers can meet minimum basic needs, social psychological needs, and self-actualization/development needs well. While some other customers can meet minimum basic needs and psychological needs without being able to meet the needs of development and self-actualization. And some other customers can only fulfill basic drinking needs without being able to fulfill other needs, both psychological and self-development. In accordance with the welfare indicators according to the BKKBN, the condition of coconut plantation cultivators can be said to be partly in the welfare stage II, welfare stage II, welfare stage III and welfare stage III plus.

Table 3. Welfare Conditions of Coconut Plantation Cultivators and Their Families in Korleko Village

KS Stages	Indicator	Mukrim	Hasan	Azhari	Aditiya
Pre-Prosperous	Has not been able to fulfill one of the indicators of a prosperous family I (has not been able to meet minimum basic needs such as clothing, shelter, food, and health)	—	—	—	—
	1. Eat 2 times a day or more	√	√	√	√

KS Stages	Indicator	Mukrim	Hasan	Azhari	Aditiya
Prosperous Family I	2. Have different clothes different according to the conditions.	√	√	√	√
	3. The house you live in has a good roof, floor, and good walls	√	√	√	√
	4. If a family member is sick, they will be taken to health facility	√	√	√	√
	5. Family members of childbearing age of childbearing age, go to a health facility for family planning	√	√	√	√
	6. All children aged 7-15 years in the family Attending school	√	√	√	√
Prosperous Family II	7. Carry out worship according to religion and their respective beliefs	√	√	√	√
	8. At least once a week eat meat/fish/eggs at least once a week.	√	√	√	√
	9. Family members obtained one set of clothes in one year.	√	√	√	√
	10. The floor area of the house is approximately 8 m ² per occupant.	√	√	√	√
	11. Last three months family members family members have been in good health.	√	√	√	√
Prosperous Family III	12. Some family members work to earn income.	√	√	√	√
	13. Family members aged 10 to 60 are not illiterate	√	√	√	√
	14. Couples of childbearing age with 2 children have using contraception.	√	√	√	√
	15. The family makes efforts to improve religious knowledge.	√	√	√	√
	16. Most of my income is saved in the form of money or goods	√	√	√	√
Prosperous Family III Plus	17. Once a week meals together are used to communicate	√	√	√	√
	18. Family members often participate in community activities.	√	√	√	√
	19. Family obtains information from newspapers, TV, radio	X	√	X	√
	20. The family regularly makes material contributions to social activities.	X	X	X	X
	21. There is a family member who is active as a board member of a social collection or community social foundation.	X	X	X	X
Description		KS II	KS III	KS II	KS III

Discussion

1. Implementation of the *Musaqah* Agreement for Coconut Farmers in Korleko Village

In general, the people of Korleko Village fulfill their needs by working in the agricultural sector. As the majority of farmers, they realize that the sustainability of their lives requires adequate agricultural land to manage. Although some of the farmers do not have private land that they can

manage and some have land but cannot spare enough time to manage it. Therefore, the people of Korleko Village took the initiative to cooperate in the field of coconut plantations as a form of mutual help that benefits the local community. In the Islamic context, this kind of cooperation in cultivating a garden is known as a *Musaqah* contract. Cooperation in *Musaqah* contracts provides a clear legal basis and rules for the community in managing coconut plants together.

Through this collaboration, they can utilize the land that is already available by dividing tasks and responsibilities according to each individual's expertise and time availability. This is not only a practical solution to optimize agricultural yields, but it can also enable the community to support each other and strengthen social relations among them. By utilizing the principles of the *Musaqah* contract, the people of Korleko Village have not only managed to achieve economic sustainability through the agricultural sector, but have also built a solid foundation for a harmonious and sustainable social life. The views of fiqh scholars, such as the *Malikiyah*, *Shafi'iyah* and *Hanabilah* scholars, regarding *Musaqah* illustrate that this concept has five pillars.

One of the pillars that is considered important is *ijab* and *qabul*, which can basically be said orally, but the scholars suggest putting the agreement in writing (letter of agreement) to avoid the possibility of disputes or misunderstandings during the plantation activities. Likewise, the implementation of the *Musaqah* contract in Korleko Village uses an agreement system based on the habits or customs of the local community, which occurs through a process of family deliberation to reach an agreement between the landowner and the cultivator, namely an agreement that is written verbally only. The initiative of this cooperation can come from the cultivator who offers his services to work on other people's land or from the landowner who asks for the willingness to have his land cultivated by others. This is because the community already knows each other so that there is a sense of trust and also the local community thinks that if making a written agreement is too complicated and requires a lot of procedures.

In practice, cooperation through *Musaqah* contracts in Korleko Village illustrates a process of cultivating coconut plantations that involves contributions between landowners and cultivators. The landowner provides the land that has been planted with coconut trees and is responsible for all costs related to the maintenance of the coconut plantation, such as the cost of irrigation, which is a crucial factor in ensuring that the coconut fruit produced reaches the maximum level. Meanwhile, the main task of the cultivator is to take care of the coconut plantation so that the plants can grow healthily and produce quality fruit. In this context, the principles explained by Abdul Azhim bin Badawi Al Khalafi regarding capital accountability are relevant. Al-Khalafi states in Alam et al. that capital responsibility can be done unilaterally or jointly by both parties [15].

In other words, landowners and cultivators can choose to bear the cost of cultivation jointly or one party bears the responsibility. The arrangement of cultivation costs can be adjusted to the agreement and needs of each party in order to create a fair and balanced basis in the cooperative relationship. As for the profit-sharing mechanism practiced by farmers in Korleko Village, it has been determined at the beginning of the agreement with a percentage of 1/3 for the cultivator and the rest for the landowner from the sale of the coconut fruit and the time of sharing the results is usually done every 1x2 months. This is in line with the theory which explains that the mechanism for implementing crop yield sharing must be determined by the level or amount such as half, one third, one quarter, and so on. Then the results (fruit) obtained from the garden become joint rights according to the agreement of both parties [15].

Then one of the conditions that must be met in carrying out a *Musaqah* contract is that the time period in the agreement must be clear to avoid uncertainty in the cooperation process [16]. However, in practice, it is different from what is applied by farmers in Korleko Village regarding the time

period for working on coconut plantations. The uncertainty of the time period in this cooperation is motivated by the fact that the plantation owner fully entrusts the cultivated land and already considers the cultivator as his own family. This cooperation will end if one of the parties ends or terminates the agreement that occurred.

From the practice of cooperation between landowners and sharecroppers in Korleko Village, it can be concluded that there is one legal requirement that has not been fulfilled in accordance with the applicable provisions of Islamic law, namely the absence of a time limit for the cooperation carried out. The existence of a time limit is important to be regulated in the *Musaqah* contract, considering that this uncertainty can bring risks that harm one of the parties. From the perspective of benefits, setting a time limit in the implementation of a *Musaqah* contract is considered a necessity. This aims to prevent possible deviations that could harm both the landowner and the cultivator. Without a clear time limit, there is the potential for the landowner to take back the land at any time during the cooperation or vice versa, the cultivator can terminate the cooperation without prior notice. Therefore, clarity regarding the time limit of the cooperation is key in reducing this uncertainty and ensuring fairness in the *Musaqah* contract.

2. The Welfare of Coconut Farmers and Family Members in Korleko Village from the Maqasyid Syariah Perspective

Agriculture is one of the leading sectors to improve community welfare. In Islam, welfare is not only focused on the fulfillment of material aspects but also emphasizes the fulfillment of spiritual needs. The implementation of the *Musaqah* contract applied by coconut farmers in Korleko Village has had a positive impact on community welfare. Before implementing the *Musaqah* contract, their economy was limited and insufficient to fulfill their needs. However, after implementing the *Musaqah* contract, landowners can optimize the management of their land, which previously could not be cultivated optimally. On the other hand, for tenant farmers, the *Musaqah* contract has a positive impact, especially in fulfilling their primary needs such as food and clothing. The *Musaqah* contract also has an impact on them to improve welfare in five basic aspects, namely religion (*Hifdzud Din*), soul or life (*Hifdzun Nafs*), reason or intellect (*Hifdzul Aql*), offspring or family (*Hifdzun Nasl*), and property or wealth (*Hifdzul Maal*).

Welfare is seen in terms of religious maintenance because religion acts as a guide to human life. In religion there are elements of faith and elements of sharia which are the way of life for a Muslim in his relationship with God and with fellow humans [17]. Likewise, the welfare of tenant farmers and landowners through *Musaqah* contract cooperation when viewed in terms of religious maintenance can be said to have been fulfilled. This is evidenced by the fact that they continue to carry out the routine of worshiping God, such as carrying out the five daily prayers, giving alms or giving alms to the mosque. Welfare is seen in terms of the maintenance of the soul, which Allah SWT has prescribed in order to realize and preserve the human race through marriage and continue offspring. Therefore, Islam requires eating, drinking, changing clothes and others to ensure human life. Likewise, the welfare of sharecroppers and landowners through the cooperation of *Musaqah* contracts when viewed in terms of maintenance of the soul is the fulfillment of daily needs such as clothing and food needs.

This is evidenced by tenant farmers and landowners being able to buy chicken, fish, and other basic needs and occasionally buy clothes for children. Allah SWT prohibits everything that can damage or weaken the mind, therefore Allah SWT prescribes to protect it. The step that Muslims need to take to educate their minds is through education [18]. Likewise, the welfare of sharecroppers and landowners through the cooperation of *Musaqah* contracts when viewed in terms of the maintenance of the mind is that they feel greatly helped because they can alleviate the financing of

their children's education, which before cooperation was often constrained by funds. This is evidenced by the fact that they are able to send their children to school from elementary school to university. However, for the cost of education to the tertiary level, they still need other income such as being a fisherman or other side jobs.

Welfare in terms of the maintenance of offspring, means caring for human kind and fostering love and affection between humans [19]. Islam recommends taking care of offspring as well as possible. One of the efforts to maintain offspring is by working so that it can meet its needs. Likewise, the welfare of tenant farmers and landowners through *Musaqah* contract cooperation when viewed in terms of the maintenance of offspring has been fulfilled because they can save for the future of their children so that all their needs can be fulfilled. The maintenance of welfare in the context of property maintenance can be done by preventing behavior that violates norms, such as theft, gambling, waste and so on [20]. Similarly, the welfare of tenant farmers and landowners in the framework of *Musaqah* contract cooperation can be seen from the aspect of property maintenance, where both of them strive to manage the results of this cooperation wisely and economically. This approach provides benefits for them to increase their income and renovate their houses. In addition, the implementation of the *Musaqah* contract also leads to the maintenance of the land so that it is maintained and not neglected.

3. Welfare of Coconut Farmers and Family Members in Korleko Village on BKKBN Indicators

Welfare by some people is always associated with the concept of a good quality of life, especially economically. However, real welfare is not only seen in economic terms. True welfare is a condition of life that is good not only economically, but also socially and psychologically. Law No. 11/2009 states in Sulaiman et al. [21]: *"Kesejahteraan adalah kondisi terpenuhinya kebutuhan material, spiritual dan sosial warga negara agar dapat hidup layak dan mampu mengembangkan diri sehingga mampu melaksanakan fungsi sosialnya."*

In line with the above statement, the United Nations (UN) also states that: *"Kesejahteraan merupakan suatu keadaan sejahtera yang penuh, baik jasmani, rohaniyah maupun sosial dan bukan hanya perbaikan dari keburukan-keburukan sosial tertentu."* Based on the data from the interviews and observations, it is known that the welfare condition is fulfilled by the fulfillment of welfare indicators, which broadly consists of: fulfillment of minimum basic needs, fulfillment of spiritual/psychological needs, fulfillment of social needs, and fulfillment of self-development needs.

Badan Kependudukan dan Keluarga Berencana Nasional (BKKBN) suggests that prosperous families are classified into five levels, namely:

- a. Underprivileged families are those whose families cannot fulfill their minimum basic needs.
- b. Prosperous family I is a family that has been able to fulfill the minimum basic needs.
- c. Prosperous family II is a family that, in addition to fulfilling its minimum basic needs, has also been able to fulfill its social and psychological needs.
- d. Prosperous family III, which is a family that has been able to fulfill all minimum basic needs, social psychological needs, and developmental needs.
- e. Prosperous family III plus, which is a family that has been able to fulfill all needs, including minimum basic needs, social psychological needs, and developmental needs. And has made a real and sustainable contribution to society and development.

Table 3 Farmer and Family Welfare Conditions

No	Stages/Tiers of Welfare	Name	Information
1	Pre-welfare (very poor)	-	-
2	Prosperous stage III	Subuhiah	Landowner
3	Prosperous stage III	Nurul Jannah	Land Owner
4	Prosperous stage II	Hilmiati	Land Owner
5	Prosperous stage III	Aditiya	Family Member
6	Prosperous stage II	Mukrim	Land Cultivator
7	Prosperous stage III	Hasan	Land Cultivator
8	Prosperous stage II	Azhari	Land Cultivator
9	Prosperous stage II	Jati	Penggarap Lahan

In accordance with the BKKBN welfare indicators and the ability of farmers (landowners, cultivators and families) to fulfill all life needs ranging from minimum basic needs, spiritual needs, social needs, and self-development needs. So, it can be said that farmers (landowners, cultivators and families) have been in a prosperous condition ranging from prosperous stage II and prosperous stage III.

D. CONCLUSION

The implementation of the *Musaqah* contract in Korleko Village, Lombok Timur Regency is carried out through an agreement system based on the customs of the local community, which is agreed upon through verbal family deliberations. In this agreement, the landowner is responsible for all garden costs, while the cultivator is tasked with caring for the coconut garden. Profit sharing is done by giving 1/3 of the yield to the cultivator, while the rest is taken by the landowner from the sale of coconut fruit. Although this cooperation has been running quite well, there are cases of fraud where some cultivators sell coconut fruit secretly. On the other hand, the implementation of the *Musaqah* contract has contributed positively to the welfare of the people of Korleko Village. From the maqasid sharia perspective, this can be seen from the maintenance of five basic objectives such as the fulfillment of the needs of religion, soul, mind, offspring, and property. Welfare can also be seen from the ability of farmers (landowners, cultivators, and families) to fulfill their living needs and self-development. Although the contract is done orally, it should also be held in writing to avoid disputes in the future and have a clear legal basis.

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