

## ***Mudharabah* Compliance Analysis of Potato-Farming Capital Schemes: A Qualitative Case Study of Smallholder Patron Relations in Cikembang Village, Bandung Regency, West Java**

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Received: 20-09-2024    Revised: 05-01-2025    Accepted: 27-03-2026    Published: 30-04-2026

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**Abstract:** Smallholder farmers in rural Indonesia frequently rely on informal capital arrangements with wealthier patron-traders, yet whether these arrangements conform to Islamic profit-sharing principles particularly *mudharabah* has received limited empirical scrutiny. This study examines the existing capital scheme that mediates the relationship between large and small potato farmers in Cikembang Village, Kertasari District, Bandung Regency, West Java, and evaluates its compliance with the substantive provisions of *mudharabah* in Islamic economics. A qualitative case-study design was employed, with primary data drawn from semi-structured interviews with five purposively selected informants comprising one patron-financier and four smallholder borrowers, supplemented by participant observation and document analysis of village administrative records. Data were analysed using thematic analysis with a deductive framework derived from the rukn (pillars) and shurut (conditions) of *mudharabah*. The findings reveal that the prevailing capital scheme operates through a four-stage informal cycle oral agreement, capital disbursement without collateral, post-harvest repayment via crop delivery, and below-market price deduction which has functioned for over a decade as a community norm. While the scheme provides accessible financing without bank-style procedural barriers, three substantive divergences from *mudharabah* are identified: (1) the absence of a written contract specifying profit-sharing ratio (*nisbah*) introduces *gharar*; (2) the obligation to sell harvest output exclusively to the financier at below-market prices constitutes an exploitative element inconsistent with the freedom-of-trade principle; and (3) the asymmetric loss-bearing arrangement, in which crop failure is borne entirely by the smallholder, contradicts the *mudharabah* principle that financial loss falls on the capital provider (*shahibul maal*). The study contributes to the literature on the operationalisation of Islamic finance principles in rural informal economies and recommends a reformed scheme based on written *mudharabah* contracts, transparent market-based pricing, and shared loss-bearing to align Cikembang's capital practices with Sharia provisions.

**Keywords:** *mudharabah*; Agricultural Capital; Profit Sharing; Islamic Economics; Smallholder Farmers.

**Abstrak:** Petani kecil di pedesaan Indonesia sering bergantung pada skema permodalan informal dengan petani-pengepul yang lebih kaya, namun kesesuaian skema tersebut dengan prinsip bagi hasil Islam khususnya mudharabah belum banyak dikaji secara empiris. Penelitian ini mengkaji skema permodalan yang menjembatani hubungan antara petani besar dan petani kecil kentang di Desa Cikembang, Kecamatan Kertasari, Kabupaten Bandung, Jawa Barat, serta mengevaluasi kesesuaiannya dengan ketentuan substantif mudharabah dalam ekonomi syariah. Desain studi kasus kualitatif digunakan, dengan data primer dari wawancara semi-terstruktur kepada lima informan terpilih purposif, yaitu satu pemodal dan empat petani peminjam, dilengkapi observasi dan analisis dokumen administrasi desa. Data dianalisis melalui analisis tematik dengan kerangka deduktif yang diturunkan dari rukun dan syarat mudharabah. Temuan menunjukkan bahwa skema permodalan yang berlaku berjalan melalui siklus empat tahap kesepakatan lisan, pencairan modal tanpa jaminan, pelunasan pasca-panen melalui penyetoran hasil panen, dan pemotongan harga di bawah harga pasar yang telah berfungsi sebagai norma komunitas selama lebih dari satu dekade. Tiga divergensi substantif dari mudharabah teridentifikasi: (1) ketiadaan kontrak tertulis dengan nisbah bagi hasil yang spesifik menimbulkan gharar; (2) kewajiban menjual hasil panen secara eksklusif kepada pemodal dengan harga di bawah pasar bersifat eksploitatif; dan (3) penanggungan kerugian yang asimetris, di mana gagal panen ditanggung sepenuhnya oleh petani kecil, bertentangan dengan prinsip mudharabah bahwa kerugian finansial dipikul oleh shahibul maal.

**Kata Kunci:** mudharabah; Permodalan Pertanian; Bagi Hasil; Ekonomi Syariah; Petani Kecil.

## Introduction

Agriculture occupies a structural position in the Indonesian economy that few other sectors can match. According to Statistics Indonesia (BPS, 2023), the sector employs approximately 28% of the national workforce and contributes around 12.4% to Gross Domestic Product, with smallholder operations dominating the production landscape. Within this configuration, capital access represents one of the most persistent constraints on smallholder productivity: while landed smallholders typically possess plots, seeds, and labour, they often lack the working capital required to fund inputs such as fertiliser, agrochemicals, and pre-harvest maintenance (Tambunan, 2019; Nugraha et al., 2020). The classical response to this asymmetry across Indonesian rural economies has been the emergence of informal capital schemes mediated by patron-traders locally termed *petani besar*, *pengepul*, or *tengkulak* who advance cash to smallholders in exchange for post-harvest crop delivery.

Such patron-trader arrangements raise important questions when viewed through the lens of Islamic economics. As the world's largest Muslim-majority country, Indonesia has experienced sustained growth in formal Islamic finance Islamic banks, sharia rural banks (BPRS), and sharia microfinance institutions (BMT) each governed by the contracts of *muamalah*, including *mudharabah*, *musyarakah*, *murabahah*, and *ijarah* (Hudaefi & Beik, 2021; Iskandar et al., 2020). *mudharabah*, in particular, occupies a privileged place in the Islamic profit-sharing literature: a contract whereby one party (shahibul maal) provides the entire capital while another (mudharib) provides expertise and labour, with profits shared according to a pre-

agreed ratio (*nisbah*) and financial losses borne exclusively by the capital provider unless caused by the *mudharib's* negligence (Antonio, 2001; Az-Zuhaili, 2011; Sula, 2004). On its surface, the patron smallholder structure in rural agriculture appears to align with the *mudharabah* template one party finances, the other works yet whether the lived practice conforms to the substantive requirements of the contract is a separate empirical question.

Cikembang Village, located in Kertasari District, Bandung Regency, West Java, presents an instructive case for examining this question. The village hosts a population of 7,257 (BPS Bandung Regency, 2024) spread across four hamlets, with potato cultivation as the dominant cash crop alongside other vegetables and small-scale livestock. Capital arrangements between large and small potato farmers in Cikembang have functioned for over a decade as an entrenched community norm. Loans of IDR 6 15 million per planting cycle are advanced orally, without written contracts, collateral, or formal documentation. Repayment occurs post-harvest through mandatory crop delivery to the financier at prices typically IDR 1,000 2,000 per kilogram below the prevailing market rate. While this arrangement provides accessible financing, its compatibility with *mudharabah* principles has not been systematically evaluated.

Three gaps in the existing literature motivate the present study. First, prior Indonesian studies on agricultural profit-sharing have predominantly examined wet-rice (*sawah*) arrangements (Anandiya, 2022; Anggraini, 2017; Damayanti, 2019; Priyadi & Shidiqie, 2015) or fishpond schemes, while horticulture and dryland cash crops such as potato remain under-examined. Second, the existing literature tends to assess one or two contractual elements of oral agreement, profit ratio rather than auditing the entire capital cycle from agreement through harvest sale. Third, prior studies often stop at compliance assessment without proposing concrete reformulated schemes that preserve the social embeddedness of patron smallholder relations while bringing them into closer alignment with *mudharabah*. The present study addresses these gaps.

The objectives are twofold: (1) to describe in detail the existing capital scheme that mediates relations between large and small potato farmers in Cikembang Village; and (2) to evaluate the conformity of this scheme with the substantive provisions of *mudharabah* in Islamic economics, and to formulate a reformed scheme that would close the principal compliance gaps. The study contributes empirically by adding rural-horticultural evidence to the Indonesian Islamic profit-sharing literature, theoretically by extending *mudharabah* analysis to informal patron smallholder configurations, and practically by offering a transferable reform pathway for similar village contexts. The remainder of the article is organised as follows: Section 2 presents the method, Section 3 reports the findings on the existing scheme and its

*mudharabah* compliance, Section 4 develops the discussion and reform proposal, and Section 5 concludes with limitations and an agenda for future research.

## **Method**

### **Research Design**

This study employs a qualitative single-case study design (Yin, 2018), appropriate for the in-depth, contextually situated examination of a contemporary social and economic phenomenon evaluated against an external normative framework. The case-study orientation allows the researcher to capture both the procedural detail of the rural capital scheme and the interpretive nuance required to assess Sharia compliance neither of which would be accessible through purely quantitative or survey-based methods (Creswell & Poth, 2018; Sugiyono, 2017). The single-case design is justified by the analytic depth it permits and by the typicality of Cikembang Village as a representative site for patron smallholder potato-farming arrangements in upland West Java.

### **Research Site**

The research was conducted in Cikembang Village, located in Kertasari District, Bandung Regency, West Java, Indonesia. Cikembang is administratively divided into four hamlets (Bukatanah, Plered, Cikembang, and Hamerang), with a population of 7,257 in 2024 (3,644 male and 3,613 female). The village is governed by Head of Village Tatang Ridwan Turlina, with formal education infrastructure comprising one senior high school, two junior high schools, five primary schools, nine kindergartens, and eleven Islamic education institutions. The economic base is predominantly agricultural, with major commodities including potato, kidney beans, peanuts, carrots, celery, cabbage, scallions, shallots, chili, and corn. Cattle, goat, sheep, and poultry husbandry, together with small-scale processing of potato and taro chips, supplement the agricultural economy. Cikembang was selected as the research site for three reasons: (a) potato is its dominant cash crop, generating the most substantial capital-financing demand; (b) the patron smallholder capital scheme has been operating in stable form for more than a decade, providing a mature object of study; and (c) the village leadership granted research access for both interviews and document review.

### **Informants and Sampling**

Five informants were selected through purposive sampling using two inclusion criteria: (a) direct involvement in the capital scheme either as financier or as borrower; and (b) at least three planting cycles of experience to ensure familiarity with the scheme's procedural detail. The informants comprised one patron-financier (*petani besar*) Bapak Hj. Oban, who has financed smallholder cycles for approximately

ten years and four smallholder borrowers (petani kecil): Bapak Dedi Kusnandar, Bapak Gangan, Bapak Asep, and Bapak Ceng Bantar. The sample size of five is consistent with the qualitative data-saturation principle (Guest et al., 2006), in which thematic redundancy typically emerges within five to ten interviews when informants share homogeneous structural positions. Anonymity was waived with informants' written consent given their visible community roles, but commercially sensitive details were redacted.

### **Data Collection**

Data was collected through three complementary techniques between 8 and 15 August 2024. First, semi-structured in-depth interviews were conducted with each informant, ranging from 60 to 90 minutes, audio-recorded with consent and transcribed verbatim. Two interview protocols were used: one for the financier, focused on capital allocation, profit accounting, and risk handling; one for borrowers, focused on the loan-application process, repayment terms, and perceptions of fairness. Several interviews were conducted partly in Sundanese, the local vernacular, with subsequent translation into Bahasa Indonesia and verification by a bilingual research assistant. Second, non-participated observations were conducted at the village to document the agricultural cycle and the points at which capital transactions occurred. Third, document analysis was applied to village administrative records (Prodeskel Desa Cikembang 2024) covering demography, governance structure, education infrastructure, and agricultural commodities.

### **Data Analysis**

Data were analysed using thematic analysis following Braun and Clarke (2006), within a deductive framework derived from the *rukun* (pillars) and *shurut* (conditions) of *mudharabah* as articulated by classical and contemporary jurists (Az-Zuhaili, 2011; Antonio, 2001; Rozalinda, 2016; Suhendi, 2010). The analysis proceeded in five steps: (1) familiarisation through repeated reading of transcripts and field notes; (2) initial coding using a hybrid inductive-deductive approach, with deductive codes mapped to *mudharabah* elements (*aqid*, *ma'qud alaih*, *sighat*, *nisbah*, loss-bearing, *gharar*) and inductive codes capturing emergent themes such as social embeddedness and price deduction; (3) theme generation organized around the two research questions; (4) theme review against documentary evidence and re-checking with informants; and (5) final synthesis producing the eight-stage scheme description and the three-divergence compliance assessment. To ensure trustworthiness, four procedures were applied: (a) source triangulation between financier and borrowers to test for narrative convergence on transactional details; (b) method triangulation between interviews, observation, and documents; (c) member checking, in which preliminary findings were returned to two informants for validation; and (d) audit trail preserved through

systematic record-keeping of raw data, codes, and analytic memos (Lincoln & Guba, 1985).

### Ethical Considerations

The research adhered to standard ethical norms for qualitative research in rural Indonesian contexts. All informants provided informed consent, with the option to withdraw at any time. Identification of named individuals was permitted with their written consent given their public economic roles in the village; commercially sensitive transaction values and identities of third-party customers were anonymised. The study followed the research-ethics guidelines of IAI Persis Bandung (Pedoman Etika Penelitian, 2023).

### Results and Discussion

#### *Profile of Cikembang Village and the Local Agricultural Economy*

Cikembang Village covers a contiguous upland area suitable for cool-climate horticulture, with potato as its dominant cash crop. Table 1 summarises the village's principal demographic and infrastructural characteristics. The agricultural base is supported by a population of 7,257 with a near-balanced sex ratio, and by a formal education infrastructure encompassing 28 institutions across general and Islamic streams. Most households derive their primary income from farming, supplemented by livestock husbandry and small-scale food processing.

Table 1. Demographic and Infrastructural Profile of Cikembang Village (2024)

Indicator	Value
Total population	7,257 persons
Male / Female	3,644 / 3,613
Number of hamlets (dusun)	4 (Bukatanah, Plered, Cikembang, Hamerang)
Total formal education institutions	28 (1 SMA, 2 SMP, 5 SD, 9 TK, 11 Islamic)
Major agricultural commodities	Potato, kidney beans, carrots, celery, cabbage, shallots, chili, corn
Livestock	Cattle, goats, sheep, poultry

Source: Prodeskel Desa Cikembang (2024), processed by the author.

#### *The Existing Capital Scheme: A Four-Stage Informal Cycle*

Convergent evidence from interviews, observation, and document review reveals a four-stage informal capital cycle that has structured patron smallholder relations in Cikembang for more than a decade. Table 2 summarises each stage and its operational features.

Table 2. The Existing Capital Scheme in Cikembang Village

Stage	Operational Feature	Illustrative Quotation
1. Oral agreement	Smallholder visits financier's home, declares capital need, agreement reached orally; no written contract; no nisbah specified	"There is no procedure like at a bank ... just come to my house and say you want to borrow capital for farming." (Hj. Oban, financier)
2. Capital disbursement without collateral	Loan size IDR 6 15 million depending on planting scale; no collateral required; trust-based on prior community relations	"I usually borrow IDR 10 15 million. That covers planting about 10 piculs of seed, fertiliser, and pesticide." (Gangan, smallholder)
3. Post-harvest repayment	Repayment occurs at harvest, typically by deduction from sale proceeds; smallholders must sell harvest exclusively to financier	"Repayment happens after harvest. Usually, it is deducted from the sale of the crop." (Hj. Oban)
4. Below-market price deduction	Financier purchases harvest at IDR 1,000 2,000/kg below the prevailing market price; smallholders are not informed of the onward market sale price	"There is a price deduction of 1,000 2,000 rupiah per kilo from the sale of the crop, often without the smallholder's awareness." (Ceng Bantar, smallholder)

Source: Authors' analysis of interview, observation, and document data, August 2024.

Several substantive features of this scheme warrant elaboration. The arrangement operates on social embeddedness rather than formal contract: borrowers and financiers are typically embedded in long-standing community relations, and the patron extends credit only to known parties. As Hj. Oban explained, this kinship- and neighborhood-based screening substitutes for formal collateral and reduces enforcement costs. From the smallholder side, the scheme's principal advantage is procedural ease relative to bank lending. Bapak Asep, a smallholder, articulated this preference: bank loans are perceived as procedurally cumbersome and slow, while patron loans materialise within hours of the request. This procedural advantage is not merely a convenience; it is consequential for time-sensitive agricultural cycles where delayed financing can lead to crop loss.

Yet the same features that produce procedural ease also produce three substantive divergences from *mudharabah*. The most consequential is the obligation to sell harvest output exclusively to the financier at below market prices. Bapak Gangan articulated the resulting tension: while the loan itself is welcome, the mandatory exclusive sale at a discount of IDR 1,000 2,000 per kilogram represents a significant reduction in net income and constrains the smallholder's freedom to seek alternative buyers. Bapak Ceng Bantar, who possesses some Islamic-economics literacy, recognised the tension explicitly and identified it as creating *gharar* an unjust uncertainty whose Islamic-legal validity is questionable, yet he continued to participate in the scheme due to the absence of accessible alternatives.

### Compliance Assessment Against mudharabah Provisions

*Mudharabah*, in classical and contemporary *fiqh*, requires three pillars (*rukn*): the contracting parties (*aqid*), comprising *shahibul maal* who provides capital and *mudharib* who manages the enterprise; the contract object (*ma'qud alaih*), comprising the capital itself and the work to be performed; and the offer-and-acceptance formula (*sighat ijab qabul*), which specifies the profit-sharing ratio (*nisbah*) and other terms (Az-Zuhaili, 2011; Antonio, 2001; Rozalinda, 2016). The conditions (*shurut*) require, among other things, that the capital be specified and known, that the *nisbah* be declared at contract formation, that the contract be free of *gharar*, and that financial loss falls on *shahibul maal* unless caused by the *mudharib's* negligence. Table 3 maps the Cikembang scheme against these requirements.

Table 3. *mudharabah* Compliance Assessment of the Cikembang Capital Scheme

<i>mudharabah</i> Element	Normative Requirement	Cikembang Practice & Compliance
Aqid (parties)	Both parties must be of legal capacity, sound mind, and free consent	Compliant both parties are adult, legally capable, and consent voluntarily
<i>Ma'qud alaih</i> (capital)	Capital must be specified, in legal tender, and delivered to <i>mudharib</i>	Mostly compliant IDR cash transferred at agreed amount; specification adequate
Sighat (offer and acceptance)	Clear declaration in oral, written, or symbolic form; ideally in writing for <i>muamalah</i> <i>maliyah</i>	Partially compliant oral declaration only; absence of written records creates documentary gap
<i>Nisbah</i> (profit-sharing ratio)	Must be specified at contract formation as a percentage of profit; not a fixed nominal amount	Non-compliant no <i>nisbah</i> declared; financier's return embedded in below-market crop purchase, not in transparent profit share
Loss-bearing	Financial loss borne by <i>shahibul maal</i> ; <i>mudharib</i> bears only time and effort lost (unless negligent)	Non-compliant crop failure (e.g., disease, weather) borne fully by smallholders; loan still owed
Freedom from <i>gharar</i>	Contract terms must be sufficiently certain; no concealed elements	Non-compliant onward sale price by financier concealed from smallholders; price deduction unilateral
Freedom from exploitation	No party should derive unjust enrichment at another's expense	Non-compliant IDR 1,000 2,000/kg deduction below market constitutes structural extraction

Source: Authors' synthesis of *mudharabah* jurisprudence (Az-Zuhaili, 2011; Antonio, 2001; Rozalinda, 2016) and field findings, 2024.

The compliance assessment yields a clear structural finding: while the Cikembang scheme satisfies the basic legal-capacity and capital-specification requirements of *mudharabah*, it diverges substantively on three core elements. First, the absence of a declared *nisbah* means the financier's return is concealed within the below-market purchase price rather than openly declared as a percentage share of

profit. This violates one of the most foundational *mudharabah* principles, which holds that profit must be shared on a transparent ratio basis (Az-Zuhaili, 2011). Second, the asymmetric loss-bearing arrangement in which crop failure forces the smallholder to repay the loan in full while the financier loses nothing beyond foregone return directly inverts the *mudharabah* principle that financial loss falls on the capital provider. In a strict *mudharabah*, a poor harvest would mean both parties earn no profit, and the financier would simply not recover the capital; in Cikembang's scheme, the financier is fully insulated from production risk.

Third, the scheme contains *gharar* in the form of concealed onward-sale prices. The financier purchases the smallholder's harvest at one price and resells to wholesale markets or processors at another, but the smallholder is not informed of the onward sale price. The concealed price differential constitutes *gharar* because the smallholder cannot evaluate whether the deduction reflects legitimate handling and risk costs or pure rent extraction. Bapak Ceng Bantar's interview testimony confirmed that more reflective participants recognize this *gharar* element but continue to participate due to the absence of accessible alternatives a pattern documented across rural patron-clientelism literature (Scott, 1976; Hayami & Kawagoe, 1993; Tambunan, 2019).

### **Toward a Reformed *mudharabah*-Compliant Capital Scheme**

The findings carry both theoretical and practical implications. Theoretically, they extend the literature on Islamic profit-sharing in Indonesian agriculture by showing that even arrangements that bear surface resemblance to *mudharabah* one party finances, the other works can fail key substantive tests when subjected to systematic compliance assessment. The Cikembang scheme functions less as a *mudharabah* and more as a hybrid arrangement combining an interest-equivalent loan (with the discount serving as implicit interest) and a forward-purchase contract under coercive sale terms. This hybrid structure is morally distinct from *mudharabah* and economically more burdensome on the labour-providing party, who bears all production risk while surrendering price-discovery autonomy.

From a practical standpoint, the assessment suggests a reformed scheme that would close the principal compliance gaps without dismantling the social fabric of village patron-trader relations. Such a reform would comprise four design elements. First, written contract: each capital cycle would be documented in a simple bilingual (Bahasa Indonesia and Sundanese) contract template specifying the parties, capital amount, planting plan, profit-sharing ratio, loss-bearing rule, and harvest-sale terms. Second, transparent *nisbah*: in place of the implicit-discount mechanism, the financier and smallholder would agree at contract formation on a percentage profit share for example, 30:70 in favor of the smallholder calculated transparently after deducting verified production costs from market-priced harvest revenue. Third, market-based pricing with transparency: the harvest would be sold at the prevailing wholesale market price, with the price reference point documented at sale; if the

financier purchases the harvest, the price would equal the contemporaneous market price, and the financier's return would derive from the agreed profit share rather than from a concealed price discount. Fourth, shared loss-bearing: in line with classical *mudharabah*, financial losses on capital would be borne by the financier, while the smallholder's loss would be confined to forgone labour value, except in the case of demonstrable negligence.

Implementation of such a reformed scheme would require three complementary measures. Sharia literacy programmes for both smallholders and patron-financiers conducted through monthly village-office gatherings with qualified instructors would build the conceptual foundation. Cooperation with the local Sharia microfinance institution (BMT) or village-level financial cooperative would provide an institutional anchor for contract templating and dispute resolution. Finally, the formation of farmer groups (*kelompok tani*) modelled on cooperative principles would strengthen smallholder bargaining power vis-à-vis individual patron-financiers, in line with the recommendations of Indonesian agricultural cooperative literature (Tambunan, 2019; Suhendi, 2010).

This reformed scheme would not eliminate the patron-financier role; it would refashion it within the parameters of *mudharabah*. The financier would still earn a return on capital, but transparently and proportionally; the smallholder would still access financing without bank-style barriers, but with documentary protection and sale-price autonomy; and the village would retain the social embeddedness that makes informal capital flows possible while removing the extractive elements that compromise their Sharia validity.

## Conclusion

This study examined the existing capital scheme that mediates relations between large and small potato farmers in Cikembang Village, Kertasari District, Bandung Regency, and evaluated its compliance with the substantive provisions of *mudharabah* in Islamic economics. Two principal findings emerge. First, the prevailing scheme operates through a four-stage informal cycle oral agreement, capital disbursement without collateral, post-harvest repayment via crop delivery, and below-market price deduction that has functioned as a community norm for over a decade. The scheme provides accessible, low-procedural-cost financing to smallholders who lack access to formal banking channels. Second, however, the scheme diverges substantively from *mudharabah* on three core elements: (1) the absence of a declared profit-sharing ratio (*nisbah*), with the financier's return concealed within below-market crop pricing; (2) asymmetric loss-bearing, in which crop failure is borne entirely by the smallholder while the financier remains insulated; and (3) the presence of *gharar* in the form of concealed onward-sale prices, which prevents smallholders from evaluating the legitimacy of the price deductions imposed.

The study contributes to literature in three ways. Theoretically, it shows that surface resemblance between rural patron smallholder arrangements and *mudharabah* does not entail substantive compliance, and that systematic auditing against *rukun* and *shurut* reveals important divergences masked by procedural similarity. Empirically, it adds horticultural-village evidence to literature that has predominantly examined wet-rice and fishpond contexts. Practically, it advances a four-element reform proposal written contracts, transparent *nisbah*, market-based pricing, and shared loss-bearing that preserves the social embeddedness of village capital flows while bringing them into line with Sharia provisions.

Three limitations warrant acknowledgement. First, the single-village case design limits generalizability; findings reflect Cikembang's specific configuration and may not transfer directly to villages with different crop profiles, patron smallholder ratios, or institutional environments. Second, the sample of five informants while consistent with qualitative saturation thresholds does not capture the full heterogeneity of smallholder experiences within the village. Third, the compliance assessment is normative comparative rather than experimental; it does not measure the welfare impact of the proposed reforms on actual income, food security, or community cohesion. Future research should pursue four directions: (1) multi-village comparative studies across Kertasari and other West Java upland districts to assess generalizability; (2) larger-N household surveys quantifying the welfare implications of the price-deduction mechanism; (3) action-research interventions piloting the reformed scheme in cooperation with a sharia microfinance institution; and (4) examination of alternative Islamic contracts such as *syirkah mufawadhah* as potentially more appropriate templates for the agricultural patron smallholder relationship in horticultural settings.

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