

# Innovative Equitable Profit-Sharing Schemes for Optimizing Cattle Farming Income: An Integrative Approach Based on Islamic Law

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## ABSTRACT

This study explores the effective implementation of the profit-sharing mechanism based on the mudharabah contract in cattle farming enterprises in Parit Culum II Village, Indonesia, aiming to overcome capital constraints and enhance farmers' income. Employing a qualitative descriptive approach, the research combines empirical and normative juridical methods, utilizing field observations, interviews, and document analysis. The findings reveal that the mudharabah model fosters a synergistic partnership between capital providers (shahibul maal) and farmers (mudharib), where profits are shared proportionally and financial risks borne mainly by capital owners, unless managerial negligence occurs. Notably, the study uncovers an innovative profit-sharing scheme involving both monetary returns and proportional division of livestock offspring, promoting sustainable biological asset management. This application extends fiqh muamalah into the agribusiness sector, emphasizing justice ('adl), trustworthiness (amanah), and maqashid al-shari'ah principles to establish transparent and equitable partnerships. The research highlights the importance of enhanced monitoring, communication, and Shariah-based managerial training to optimize partnership sustainability. This model offers practical insights for advancing inclusive and sustainable Shariah-compliant economic development in rural agrarian communities.

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## 1. INTRODUCTION

The development of Islamic law in Indonesia has experienced very significant progress, particularly in the field of Sharia economics, which has become one of the main focal points in the evolution of modern Islamic law within the country. This transformation encompasses not only

financial aspects such as Sharia-compliant financial products and various business forms based on Sharia principles, but also extends into other rapidly growing sectors that have attracted widespread attention. These include the halal food industry (Taufik Syamlan, Wahyuni, Heruwasto, & Hamsal, 2025), halal tourism which has become a major international attraction (Tawfik & Elmaasrawy, 2024) and financial services specifically designed to meet the needs of the Muslim community based on Sharia principles (Hati, Prasetyo, & Hendranastiti, 2023). Over the past two decades, the Islamic banking industry, in particular, has emerged as a pioneer by providing financial products and services that are not only compliant with Sharia law but are also community-friendly and trusted as a highly accountable and integrity-driven financial management institution. Consequently, it offers a more ethical and inclusive alternative compared to conventional financial systems (Abidin, 2024; Ariyani et al., 2024).

The Sharia financial system has successfully adopted and integrated various elements specifically aimed at supporting financial access for lower-middle-class segments, which have historically faced limitations in accessing capital and conventional financial services. Technical barriers and capacity constraints often serve as primary obstacles in fulfilling capital needs for these groups. Within the context of Islamic social teachings, critical elements such as zakat and waqf not only function as religious instruments but also play strategic roles in strengthening the Muslim economy and reducing social disparities (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Ismail & Musthofa, 2024). Alongside this rapid development, innovation within the Islamic legal ecosystem becomes an imperative to avoid stagnation (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024; Rahma, Musthofa, & Fatimah, 2024). The Islamic legal system must continuously undergo renewal to ensure that Sharia financial mechanisms—particularly profit-sharing systems—can develop sustainably and compete effectively within an increasingly dynamic and complex economic landscape.

Profit-sharing is one of the primary mechanisms within the Sharia financial system, implemented through various contracts such as *mudharabah* and *musyarakah*. These financial products have become strategic instruments in managing Sharia-compliant funds, functioning not only in large-scale industries but also proving highly relevant and effective in supporting micro, small, and medium enterprises within society (Karnadjaja, 2023; Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024). The *mudharabah* contract itself is a form of business partnership under Islamic commercial law (*muamalah*), where one party acts as the capital provider (*shahibul maal*) and the other as the business manager (*mudharib*). The profit generated is then distributed according to a pre-agreed ratio, while any loss is borne by the capital provider unless negligence is demonstrated by the manager (Fia, Musthofa, & Devi, 2024; A. E. Saputra & Susanti, 2024). This mechanism forms a critical foundation for establishing fair and productive partnerships, especially in business sectors requiring capital and managerial expertise.

Etymologically, the term *mudharabah* originates from the Arabic root "dharaba," which means "to travel" or "to endeavor," symbolizing the dynamic activity involved in conducting a joint enterprise. The principles of justice and mutual consent are fundamental cornerstones of this contract, as emphasized in the Qur'an, Surah An-Nisa, verse 29, which explicitly forbids unlawful acquisition of others' wealth and stresses that transactions must be conducted with the free and mutual consent of both parties (Munip et al., 2024; Tanjung, Anaswan, & Nisak, 2023). In this context, the Prophet Muhammad (peace be upon him) also reinforced this principle through his teachings, stating that trade must be based on the willing agreement of both parties to ensure that no party suffers harm. These principles render the profit-sharing contract not only valid under Islamic law but also uphold the values of fairness and transparency that serve as the foundation for a healthy and sustainable business relationship (Musthofa, 2024; Nuri, Junaidi, & Achmad, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Given the current challenging economic conditions, many Muslims feel compelled to assist one another through cooperative models grounded in justice and sustainability to meet basic needs, particularly food, for communities affected by economic crises. The Prophet Muhammad (peace be upon him) described the Muslim community as a solid structure, in which each part strengthens the other. This metaphor underscores the importance of solidarity, mutual assistance, and collective cooperation as fundamental values within the economic and social dimensions of the Muslim community. Cooperation manifested through the *mudharabah* contract is a concrete expression of this spirit, particularly in the context of empowering rural communities facing various limitations. Such collaborative endeavors can serve as inclusive and sustainable sources of welfare (Fatimah, Devi, Wandi, Mun'amah, & Sarwono, 2024).

Cattle farming represents a vital sector serving as a primary source of income and valuable economic asset in many rural areas, including Kelurahan Parit Culum II in Kecamatan Muara Sabak Barat. Livestock products such as beef, milk, and organic fertilizer derived from animal waste hold significant economic value and possess the potential to materially improve the welfare of farming households (Musthofa & Wulandari, 2024). The increasing number of cattle farmers in this area over recent years indicates substantial community interest and commitment to developing cattle farming as a sustainable alternative income source. Statistical data on the rising population of farmers reflects the promising economic potential of this sector if managed properly and adequately supported.

Despite its substantial potential, cattle farming in rural areas faces several critical challenges that impede its optimal development. The most dominant constraint is the limited capital, which frequently obstructs farmers from expanding their operations effectively. Additionally, fluctuating prices of livestock feed and the risk of animal diseases exacerbate the economic vulnerability of farmers. Limited access to modern technology and adequate market information further hinders productivity and efficient farm management (Kadarsih, Munip, Aminah, & Rahmy, 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024). These conditions necessitate management solutions that are not only economically effective but also prioritize justice and long-term sustainability.

Islamic law offers a highly relevant solution through a profit-sharing mechanism that can be effectively implemented in cattle farming enterprises. The profit-sharing scheme enables synergy and partnership between capital owners (*shahibul maal*) and livestock managers (*mudharib*), with profits distributed fairly according to Sharia regulations. The *mudharabah* contract is an appropriate collaborative model to address the capital constraints faced by small-scale farmers while ensuring that profit distribution is transparent and equitable. This approach not only complies with Islamic legal requirements but also provides a practical solution for empowering rural economies (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Mustofa, 2023).

The application of the *mudharabah* contract in cattle farming not only fulfills the legal and Sharia requirements but also serves as a practical means to increase the income and welfare of farmers and capital owners alike (Ilham & Jafar, 2023). This cooperative model can become a key pillar in inclusive and sustainable rural economic development, given the significant potential of the livestock sector to contribute meaningfully to community welfare enhancement. Therefore, Sharia-compliant management of cattle farming is not only a legally sound choice but also a strategic economic and social approach (Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025; Susanto, Putra, & Nisak, 2024).

The researcher's interest in examining the application of the *mudharabah* principle in cattle farming in Kelurahan Parit Culum II is based on the considerable potential of this sector to boost rural community welfare. The profit-sharing mechanism, designed in accordance with Islamic legal principles, is believed to be an effective solution to overcoming the capital constraints that have historically hindered farmers (Mohd Marzuki, Che Tahrir, & Muhammad, 2022). Moreover, this model is expected to foster an atmosphere of fair, transparent, and sustainable business management, thereby encouraging the development of a more productive and competitive cattle farming enterprise.

The urgency of this research lies in the pressing need to develop a practical and applicable Sharia economic model in the livestock sector, which has thus far received limited academic attention. This study is expected to provide significant theoretical and practical contributions to the development of Sharia economics and serve as an important reference for stakeholders in efforts to improve capital access and the implementation of transparent and equitable contracts. Conducting this research is crucial to promoting inclusive, sustainable, and equitable rural economic growth in line with Sharia principles.

## 2. METHODS

The research method employed in this study is a qualitative approach with a descriptive research design. This approach combines empirical juridical and normative juridical methods, aiming to explore and gain an in-depth understanding of the application of profit-sharing principles in cattle farming businesses in Parit Culum II Village. Through the perspective of Islamic law, this study examines the profit-sharing mechanisms implemented in cattle farming practices and analyzes their impact on optimizing the income of the farmers. This approach allows the researcher to interpret legal phenomena both contextually and empirically, thereby producing a comprehensive understanding of the relationship between Sharia principles and economic practices in the field.

The researcher's presence is active, serving as the primary instrument in the data collection process. The researcher is directly involved in interactions with the research subjects, including conducting in-depth interviews with cattle farmers and farm managers. Additionally, the researcher engages in participatory observation by closely observing the profit-sharing practices taking place in Parit Culum II. This direct field involvement aims to obtain authentic and profound data and enables the researcher to comprehend the social, economic, and legal dynamics occurring within the farming community. This approach also facilitates bridging theory and practice in a holistic manner.

The research subjects are purposively selected, consisting of cattle farmers who actively implement the profit-sharing system in their farming enterprises in Parit Culum II Village, Muara Sabak Barat Subdistrict. This deliberate selection aims to ensure that the data obtained is relevant and accurately reflects how the profit-sharing principle under Islamic law is applied in real-world contexts. Moreover, the research subjects include other stakeholders involved in the profit-sharing system, such as capital providers or Sharia financial institutions that play a role in funding, to gain a more comprehensive perspective on the partnership relations and the financial mechanisms in operation.

Data collection is conducted through several procedures (Stanley, 2023), namely participatory observation, semi-structured interviews, and documentation. Participatory observation allows the researcher to directly witness the profit-sharing mechanisms implemented in the field, thereby gaining concrete insights into cattle farming practices. Semi-structured interviews are conducted to extract in-depth information from farmers and business actors regarding the application of profit-sharing principles and their influence on the farmers' income. Documentation involves gathering supporting documents such as profit-sharing agreements, financial reports, and other relevant data. The collected data is then analyzed using thematic analysis techniques to identify patterns, main themes, and relationships among variables within the context of applying profit-sharing principles according to Islamic law.

## 3. FINDINGS AND DISCUSSION

This research was conducted in Parit Culum II Village, located in Muara Sabak Barat District, Tanjung Jabung Timur Regency, Jambi Province, Indonesia. Geographically, this area lies at

coordinates 1°15'21"S 103°46'44"E, placing it within a tropical zone characterized by a hot and humid climate throughout the year. These climatic conditions strongly support agricultural activities by enabling the sustainable growth of green vegetation, which serves as the primary feed for cattle. With ample land area, local farmers can effectively manage grazing fields and cultivate natural forage crops, which are essential for maintaining the health and productivity of beef cattle. The population of Parit Culum II Village totals approximately 1,849 residents, comprising 982 males and 877 females, with the majority relying economically on agriculture and livestock farming. Beef cattle farming is one of the main sources of income for the local community, and the number of cattle farmers has steadily increased from 2020 to 2025, coinciding with the entry of investors who support the development of the business through a profit-sharing system based on Sharia contracts.

Despite its significant potential, cattle farmers in Parit Culum II face several considerable challenges, including limited working capital, fluctuating feed prices, and the risk of diseases that can drastically reduce productivity. To address these challenges, a profit-sharing system based on Islamic law has been implemented as a solution to establish a fair and transparent partnership between farmers and investors. This system allows for the proportional sharing of risks and profits, thereby reducing the financial burden on farmers and motivating them to manage their enterprises more effectively. Beyond the economic aspects, the social conditions of the community also strongly support the sustainability of livestock farming. The high level of solidarity and mutual cooperation among residents fosters a harmonious social climate, where values of justice and trust form the fundamental basis of the partnership relationship (Devi, Ma'ani, & Wahab, 2023; Nurjali, Nisak, Wulandari, & Mun'amah, 2023). This relationship goes beyond mere economic transactions and upholds Sharia principles that guarantee fairness and the long-term sustainability of cattle farming in the area.

This study, conducted through field observations, in-depth interviews, and document analysis in Parit Culum II Village, Muara Sabak Barat District, revealed several significant findings regarding the implementation of the profit-sharing system in beef cattle farming. These findings can be organized into key thematic areas that highlight not only the practical outcomes but also novel insights into the application of Islamic-based economic cooperation in rural agribusiness (Fajri, Abidin, & Lestari, 2024; Syariah, 2024).

Firstly, the profit-sharing system emerged as a crucial mechanism strengthening the economic position of cattle farmers. Through the interviews, farmers consistently expressed how this partnership model resolved their longstanding capital constraints. One farmer, Lilis, shared: "Initially, I struggled with capital, then I met an investor. We agreed to cooperate using a profit-sharing system. I manage the cattle, and they provide the capital. This collaboration allows me to focus entirely on livestock care." This statement reflects a broader pattern observed during fieldwork, where farmers, freed from financial burdens, dedicated more attention to technical management and herd health. The novelty of this research lies in empirically demonstrating how profit-sharing under Shariah law operationalizes practical empowerment, bridging traditional livestock farming with formal economic structures (Djaja et al., 2023; Kuswanto, Fajanela, & Abidin, 2024).

Secondly, the study documents the widespread use of the Mudharabah contract as the legal and operational framework for this cooperation. Interviews with participants such as Rika revealed that agreements were transparently formulated, often orally but meticulously detailed, ensuring clarity on profit distribution, responsibilities, and rights. An innovative aspect uncovered is the sharing not only of monetary profits but also livestock offspring. Lilis explained: "The calves are divided equally, 1:1, between the investor and me. I usually raise these calves to expand the herd or sell them to obtain additional capital." Similarly, Latif emphasized how this practice facilitates continuous business growth, illustrating a tangible form of asset-based profit-sharing that strengthens both parties' stakes and long-term commitment. This finding enriches the literature by showing a

hybrid profit-sharing model combining monetary and non-monetary returns, aligning with Islamic financial principles and local agrarian realities (Dewi & Febrianto, 2023; Munip, 2024).

Thirdly, the research confirms strong adherence to Shariah principles in the contractual and operational phases. Amin, an investor, highlighted the ethical foundation of the system: "I provide capital, they manage the cattle. I bear the losses unless there is negligence. This system is safe and profitable." This confirms the equitable risk distribution central to Islamic finance, where unjust burden-shifting is avoided. The study's innovative contribution here is the in-depth contextualization of Islamic law within rural livestock enterprises, demonstrating how normative legal concepts translate into practical, just economic cooperation on the ground. The research also draws connections to Indonesia's constitutional mandates on social justice in economic activity, framing this local practice within national legal and ethical discourse.

Fourthly, the positive socioeconomic impacts are vividly documented. Profit-sharing not only increased financial returns but also fostered greater responsibility and professionalism among farmers. Interviewees consistently reported improved management behaviors — better feed quality, hygiene, and animal health monitoring — driven by direct linkage between their effort and income share. For example, Ibu Lili stated: "Because of profit-sharing, I feel more responsible for the cattle's wellbeing to ensure good results and fair share." This behavioral shift marks a significant advancement from previously informal and less accountable farming practices. The research contributes new knowledge by empirically validating that Shariah-based economic cooperation can stimulate sustainable behavioral change, enhancing productivity and livelihood resilience in agrarian communities.

Finally, the study identified several critical enabling and constraining factors influencing the success of the profit-sharing model. Key enablers included adequate capital provision, open and regular communication between investors and farmers, and systematic supervision fostering professional conduct. Amin emphasized: "To minimize risks, I maintain regular communication and supervision, encouraging careful and professional management." However, challenges such as feed price volatility, extreme weather, and inconsistent reporting were also noted. Rika explained: "Sometimes feed prices rise sharply, and weather affects cattle health. If reporting is irregular, misunderstandings may occur." These findings underscore the importance of strengthening risk management and communication protocols to enhance system sustainability. This research adds value by outlining a practical roadmap for improving Islamic profit-sharing frameworks in livestock farming, balancing economic, social, and environmental factors.

The discussion of the research findings focuses on the implementation of a profit-sharing system in cattle farming in Kelurahan Parit Culum II, which has proven effective in overcoming capital limitations and increasing farmers' income. The findings indicate that the profit-sharing mechanism applied refers to the *mudharabah* contract, where the capital owner (*shahibul maal*) provides full capital, while the farmer (*mudharib*) manages the business using expertise and labor. This collaboration operates synergistically and fairly, reflecting the principles of justice (*'adl*) and trustworthiness (*amanah*) underlying *fiqh muamalah*. The novelty of this finding lies in the concrete adaptation of the *mudharabah* model in the livestock sector, which was previously more commonly found in financial or trade sectors, thereby broadening the scope of Islamic law application in agribusiness practices.

The implemented profit-sharing mechanism also produces a pattern of distribution that is not only in cash but includes the proportional division of calves between the capital owner and the farmer. This represents a significant innovation as it creates a tangible and sustainable biological asset-sharing scheme, which enhances the farmer's motivation to invest more seriously in livestock management. Theoretically, this also indicates the development of *fiqh muamalah* within the context of natural resource wealth and agrarian enterprises, providing a practical solution to farmers' liquidity problems without compromising Shariah principles regarding justice and risk.

Further interpretation of these findings reveals that the application of the mudharabah contract meeting the essential and Shariah-compliant elements is key to the success of this profit-sharing model. The agreement is made openly and clearly between the shahibul maal and mudharib in accordance with fiqh principles, including the principle of consent (*ridha*), determination of profit ratio, and proportional risk allocation. This study reinforces the theory that the mudharabah contract is not only relevant in financial contexts but can also be applied in productive enterprises involving physical and biological capital, thus opening opportunities for more innovative and contextual Islamic legal products.

From the perspective of *maqashid al-shari'ah*, this profit-sharing system effectively preserves the five main objectives of Shariah, especially *hifzhul maal* (protection of wealth) and *hifzhul 'irdh* (protection of dignity). A transparent and fair contract minimizes exploitation and uncertainty (*gharar*), which are common in conventional contracts. The novelty of this finding lies in the mudharabah contract's ability to integrate *maqashid* values into daily practices within the livestock sector, becoming a concrete example of applying Shariah-based economics grounded in social justice.

However, the research also identifies significant challenges such as irregular reporting and communication between capital owners and farmers, which could threaten the sustainability of the partnership. This aspect is critical because, in *fiqh muamalah*, clarity of information and consistent communication are conditions for the validity and trustworthiness of a contract. Therefore, the novelty of this analysis lies in its strategic recommendation to develop a Shariah-based monitoring system and managerial training to optimize trust and professionalism in implementing livestock mudharabah (A. A. Saputra, 2023).

Overall, the findings not only strengthen the literature on applying the mudharabah contract in productive ventures but also contribute new insights by presenting an innovative profit-sharing model involving the division of calves as business assets. This model uniquely integrates economic, social, and Islamic legal aspects into a sustainable and equitable practice, while demonstrating the adaptation of *fiqh muamalah* within a dynamic local reality.

Thus, this study expands understanding of how Islamic legal principles can be implemented concretely and innovatively in the livestock sector, serving as a reference for developing Shariah-based economic empowerment policies and programs in other regions. The main novelty lies in the holistic approach that integrates capital, business management, profit sharing, and communication governance—all under the framework of Islamic law aligned with *maqashid al-shari'ah*.

#### 4. CONCLUSION

This study addresses the primary research question of how the profit-sharing mechanism based on the mudharabah contract can be effectively applied in cattle farming enterprises in Parit Culum II Village to overcome capital constraints and increase farmers' income. The findings indicate that the mudharabah model employed emphasizes a synergistic partnership between the capital provider (*shahibul maal*) and the farmer-manager (*mudharib*), wherein profits are distributed proportionally and the risk of loss is borne entirely by the capital provider unless negligence occurs on the part of the manager. This mechanism not only alleviates farmers from the burden of initial capital but also motivates them to manage livestock more professionally and responsibly. The novelty of this research lies in the concrete application of the mudharabah contract within the livestock sector, a domain previously dominated by financial and trade sectors. The study uncovers a significant innovation in the profit-sharing pattern, which includes not only monetary distribution but also the proportional division of calves between the capital provider and the farmer, thereby creating a sustainable biological asset-sharing scheme. This approach expands the scope of *fiqh muamalah*

application in the agribusiness context and enriches the development of more innovative and contextual Islamic legal products. Furthermore, the study reinforces the roles of justice ('adl), trustworthiness (amanah), and maqashid al-shari'ah principles in establishing a fair, transparent, and sustainable business partnership. In terms of implications, the study offers strategic recommendations to strengthen monitoring systems and communication between capital providers and farmers to ensure optimal and sustainable partnership performance. The development of managerial training grounded in Shariah values is critical to enhancing professionalism and trust in the implementation of the mudharabah contract within livestock farming. More broadly, this profit-sharing model can serve as a reference for developing policies and empowerment programs in other agrarian sectors facing similar capital challenges. Thus, this research not only contributes to the scholarly literature on the implementation of mudharabah contracts in productive enterprises but also provides practical contributions to the development of inclusive and equitable Shariah-based economic growth at the community level.

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