

JAMA'AH TANI MUHAMMADIYAH: A SHARIA-COMPLIANT AGRICULTURAL BUSINESS MODEL

JURNAL TESIS



Diajukan Oleh :

ALFAIN JALALUDDIN RAMADLAN
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PROGRAM STUDI HUKUM EKONOMI SYARIAH
PROGRAM PASCASARJANA
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**Untuk memenuhi salah satu syarat
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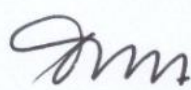
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AGRICULTURAL BUSINESS MODEL**

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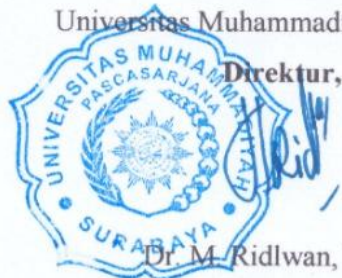
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Abstrak

Penelitian ini bertujuan untuk menganalisis praktik bisnis Jama'ah Tani Muhammadiyah (JATAM) dalam perspektif hukum ekonomi Islam. Penelitian ini perlu dilakukan mengingat belum ada penelitian sebelumnya yang meneliti model bisnis JATAM dalam perspektif hukum ekonomi Islam. Fokus utama penelitian ini adalah untuk mengungkapkan model bisnis yang dikembangkan oleh JATAM dan untuk menguji sejauh mana praktik-praktiknya sesuai dengan prinsip-prinsip ekonomi Islam. Penelitian ini menggunakan metode deskriptif kualitatif, melalui wawancara mendalam, observasi, serta analisis dokumen kegiatan dan laporan keuangan JATAM. Hasil penelitian menunjukkan bahwa JATAM mengembangkan model bisnis pertanian berbasis kelembagaan komunitas yang mengintegrasikan produksi, permodalan, dan pemasaran secara kolektif, dengan peran utama sebagai fasilitator penyedia sarana produksi, pendampingan usaha tani, serta pengelolaan dan distribusi hasil pertanian bagi petani anggota. Model bisnis ini diimplementasikan berdasarkan prinsip ekonomi Islam melalui penghindaran praktik riba, penerapan sistem bagi hasil, dan penguatan nilai tolong-menolong (ta'awun). Penerapan model tersebut berkontribusi terhadap peningkatan kesejahteraan petani, yang tercermin dari meningkatnya kapasitas produksi, akses permodalan syariah yang lebih adil, serta sistem pemasaran hasil tani yang berkeadilan dan memperkuat posisi tawar petani. Namun demikian, masih terdapat tantangan dalam konsistensi penerapan prinsip syariah, terutama pada aspek pencatatan keuangan, kejelasan akad syariah, dan penguatan kelembagaan yang profesional dan berkelanjutan. Penelitian ini memberikan implikasi bahwa penerapan prinsip ekonomi Islam dalam bisnis pertanian modern melalui model kelembagaan berbasis komunitas seperti JATAM dapat menjadi alternatif strategis dalam penguatan ekonomi umat dan pemberdayaan petani.

Kata kunci: Jama'ah Tani Muhammadiyah, Hukum Ekonomi Islam, Pemberdayaan Petani.

Abstract

This study aims to analyze the business practices of Muhammadiyah Farmer Community (Jama'ah Tani Muhammadiyah-JATAM) from the perspective of Islamic economic law. This research is necessary given the lack of previous research examining JATAM's business model from the perspective of Islamic economic law. The main focus of this study is to reveal the business model developed by JATAM and to examine the extent to which its practices align with Islamic economic principles. This study uses a qualitative descriptive method, through in-depth interviews, observations, and analysis of JATAM's activity documents and financial reports. The results show that JATAM has developed a community-based agricultural business model that integrates collective production, capital, and marketing, with a primary role as a facilitator providing production inputs, providing agricultural business assistance, and managing and distributing agricultural products to member farmers. This business model is implemented based on Islamic economic principles by avoiding usury, implementing a profit-sharing system, and strengthening the value of mutual assistance (ta'awun). The implementation of this model contributes to improving farmer welfare, as reflected in increased production capacity, fairer access to Islamic capital, and a fair agricultural marketing system that strengthens farmers' bargaining power. However, challenges remain in the consistent application of Islamic principles, particularly in financial record-keeping, clarity of Islamic contracts, and the strengthening of professional and sustainable institutions. This research implies that the application of Islamic economic principles in modern agricultural businesses through a community-based institutional model such as JATAM can be a strategic alternative for strengthening the economy of the people and empowering farmers.

Keywords: Muhammadiyah Farmer Community, Islamic Economic Law, Farmer Empowerment.

Jama'ah Tani Muhammadiyah: A Sharia-Compliant Agricultural Business Model

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ABSTRACT

Jama'ah Tani Muhammadiyah (JATAM) functions as a companion and protector of farmers with the primary aim of strengthening their independence and bargaining position within the agricultural system. This study analyses the business practices of JATAM through the lens of Islamic economic law. The research focuses on identifying the business model developed by JATAM and assessing the extent to which its operational practices align with Islamic economic principles. A qualitative descriptive approach was employed, using in-depth interviews, field observations, and analysis of organisational documents and financial records. The findings show that JATAM implements a community-based agricultural business model that collectively integrates production, capital, and marketing. JATAM acts as a facilitator by providing production inputs, offering farming assistance, and managing the distribution of agricultural products for its member farmers. This model reflects key Islamic economic principles, including the avoidance of usury, the application of profit-sharing mechanisms, and the strengthening of mutual assistance (*ta'awun*). Its implementation contributes to improving farmers' welfare, as evidenced by increased production capacity, fairer access to Sharia-compliant

Keywords: Agricultural Business, Islamic Economic Law, Jama'ah Tani, Muhammadiyah

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INTRODUCTION

Indonesia has historically been recognised as an agrarian nation in which a substantial portion of the population relies on agricultural activities for their livelihoods (White & Taylor, 2025; Zuhdi, 2021). The agricultural sector holds a strategic position in sustaining the national economy and ensuring food security, particularly in large economies such as Indonesia (Akbar et al., 2024; Hayati, 2018; Majid & Sukmana, 2023). This sector is frequently described as the foundation of Indonesia's economic system because of its multifaceted contributions to national development. These contributions include the provision of food supplies, the availability of raw materials for industry, the generation of foreign exchange, the creation of employment opportunities, and the enhancement of household income (Dewi et al., 2022).

The development of regional resources centred on agriculture constitutes a strategic alternative for reducing disparities between regions and promoting more balanced economic growth. East Java represents one of the provinces with considerable agricultural potential and thus warrants prioritisation in sectoral development initiatives (Sunarsip, 2025). Its importance is reinforced by its significant contribution to the national economy. In 2024, East Java's Gross Regional Domestic Product accounted for 10.66 per cent of national GDP, positioning the province as one of the major contributors to agricultural output at the national level (BPS, 2025). At the district scale, data from the Central Statistics Agency indicate that the agriculture, forestry, and fisheries sectors exhibited the highest economic growth in Lamongan Regency during the same year, with a rate of 30.10%. This performance exceeded that of wholesale and retail trade, including the repair of motor vehicles and motorcycles, which grew by 19.80%; the manufacturing sector, which expanded by 12.23%; and the construction sector, which recorded growth of 11.50%.

The development of regional resources based on the agricultural sector is one of the strategic alternatives that needs serious attention. This effort is expected to reduce the development gap between regions and encourage more equitable economic growth. East Java Province, as one of the provinces with great potential in the agricultural sector, should get priority in the development of the sector (Sunarsip, 2025). This is supported by East Java's significant contribution to the national economy. In 2024, East Java's Gross Regional Domestic Product (GDP) will contribute 10.66% to the national Gross Domestic Product (GDP), making it one of the largest contributors to the agricultural sector (BPS, 2025). At the district level, data from the Central Statistics Agency shows that the agriculture, forestry, and fisheries sectors recorded the highest economic growth in Lamongan Regency in the same year, which was 30.10%. This sector was followed by the large trade and retail sectors, as well as car and motorcycle repairs, which grew by 19.80%. The processing industry sector recorded a growth of 12.23%, while the construction sector experienced a growth of 11.50%.

Agriculture also functions as a strategic business sector that contributes to food security, employment generation, and long-term sustainable development. The expansion of agricultural enterprises that prioritise farmer empowerment and are supported by appropriate investment frameworks has the potential to enhance productivity, increase value added, strengthen farmers' welfare, and improve community-level economic stability (Mwololo et al., 2022). In Indonesia, the strategic nature of the agricultural sector is further emphasised by its role in absorbing a substantial share of the labour force and serving as a central pillar of national food security (Al-Amin et al., 2024). Despite this vital role, farmers often occupy vulnerable positions within the agricultural value chain. They are frequently affected by price fluctuations, limited access to capital, and structural dependence on intermediaries that diminish their bargaining power (Jiang et al., 2024;

Ranjan, 2017). To address these challenges and support farmers through improved access to essential production inputs, the government issued the Regulation of the Minister of Trade of the Republic of Indonesia Number 4 of 2023 concerning the Procurement and Distribution of Subsidised Fertilisers for the Agricultural Sector. The regulation was designed to govern the procurement and distribution processes of subsidised fertilisers in order to secure input availability and support the implementation of national agricultural development programmes (Herlambang et al., 2023). Nonetheless, the implementation of this regulation has generated disparities in farmers' access to subsidised fertilisers (Paminto et al., 2024). Several indicators reflect these inequalities, including the recurring scarcity of subsidised fertilisers in markets, which limits farmers' ability to obtain them. Moreover, although these fertilisers are subsidised, their selling prices at the farm level frequently exceed the government's predetermined highest retail price (Andriyani et al., 2023). This situation is compounded by inadequate fertiliser quotas, uneven distribution across regions, and the high cost of non-subsidised fertilisers, which further intensifies farmers' production constraints (Susilowati, 2016).

Consequently, these conditions illustrate the persistent tension between the strategic importance of agriculture and the practical challenges faced by farmers in accessing essential inputs. Strengthening governance mechanisms, improving distribution systems, and ensuring equitable access to subsidised fertilisers are therefore essential steps toward enhancing the productivity and welfare of Indonesia's agricultural sector.

Government interventions that aim to reduce spikes in agricultural commodity prices often generate unintended negative consequences for farmers. Policies designed to suppress prices in times of rising market demand frequently result in farmers receiving lower profits, which may erode their motivation to continue farming and, in the long term, threaten regional food security (Jaya, 2018). On one hand, the strong fluctuations characterising agricultural commodity markets contribute to unstable farmer incomes. Prices commonly decline during peak harvest periods, reducing potential earnings. Limited access to capital further restricts farmers from adopting or utilising modern agricultural technologies that could enhance productivity (Majid & Sukmana, 2023). The integration of agricultural products with Islamic values (halal tourism) is not only important, but also a key strategy for increasing farmers' income, strengthening the local economy, and maximizing regional potential (Nuha et al., 2025). Islamic values are not only relevant to be applied in business (Faisla et al., 2023), but also a key factor in promoting business sustainability (Aouati et al., 2025). Strengthening synergies between cooperatives and Sharia-based microfinance institutions is key to overcoming productivity barriers in the agricultural sector (Roessali et al., 2021).

In addition to economic constraints, farmers often lack adequate understanding of Islamic terminologies and legal principles relevant to agricultural economic practices. This limits their ability to engage in transactions or business arrangements that fully comply with Islamic economic law (Harahap & Saniah, 2025). Restricted access to finance and technological support also results in low productivity levels and continued dependence on traditional farming methods (Abdilah & Hamid, 2023). In response to these persistent challenges, various community-based initiatives have emerged. One notable example is the JATAM, which functions as an advocacy-orientated organisation committed to protecting farmers' welfare and supporting their economic empowerment.

JATAM's role as a companion and advocate for farmers is orientated toward strengthening their independence and ensuring fair participation within the agricultural value chain. This function is vital because farmers frequently occupy

marginalised positions that leave them vulnerable to political and economic exploitation. Structurally positioned under the Muhammadiyah Community Empowerment Council, JATAM organises various empowerment programmes, including agricultural education designed to produce farmers who are more economically self-reliant. Its business model is grounded in social empowerment principles, where trading activities are conducted solely to cover operational expenses such as logistics and wages. Any surplus generated from these activities is fully returned to farmers.¹ This unique approach raises important questions regarding its alignment with Islamic economic law, particularly in relation to the principles of justice, transparency, and the prohibition of practices involving usury, uncertainty, and market manipulation.

Although previous studies have explored agricultural practices within the framework of Islamic economic law, the literature remains fragmented and largely limited to specific transactions or contract types, without examining broader institutional business models. Research on rice farmer financing mechanisms for corn farmers (Ariani et al., 2025; Rusanti & Sofyan, 2023), profit-sharing systems in plantation agriculture (Halim, 2026), and the dynamics of commodity transactions provides useful insights into how Islamic legal principles operate at the micro level. Other studies broaden the lens by examining the agricultural sector's role in regional development (Ade & Zuhud, 2025; Ichsandi & Chandra, 2023; Jihan & Anggraini, 2024) and by comparing classical contracts such as *muzara'ah* and *mukhabarah* (Oktaviani et al., 2024). All previous studies demonstrate an increasing scholarly interest in sharia-compliant agricultural practices, yet they stop short of analysing how Islamic economic principles function within a comprehensive, community-based institutional model. This gap is particularly evident in the absence of research on JATAM. Unlike the transaction-based contexts previously examined, JATAM operates as a social business institution that organises production, capital, and marketing to empower farmers collectively. The lack of prior studies assessing how such an institution aligns with Islamic economic law provides the need for a more holistic examination. Therefore, this study focuses on analysing JATAM's business practices in Lamongan Regency and evaluating the extent to which its model reflects the principles of Islamic economic law.

Theoretically, this study contributes to the development of Islamic economic law, particularly in the context of community-based agricultural enterprises. What remains underexplored is how Islamic economic principles operate within a holistic institutional model that simultaneously manages production, capital, and marketing. By positioning JATAM as a social business institution grounded in sharia values, this study introduces a new analytical perspective. JATAM represents an integrated system of farmer empowerment that combines economic organisation, community engagement, and *da'wah*. Examining this model allows the study to move beyond isolated contractual analysis toward an understanding of how Islamic economic law can inform modern agricultural initial observation data with the Chairman of Jamaah Tani Muhammadiyah. agricultural institutions in practice. Consequently, this study broadens the theoretical framework of Islamic economic law by linking normative principles with real institutional dynamics. The finding can enrich the literature on sharia-compliant agricultural business models and provide a conceptual foundation for developing community-based economic institutions within Indonesia's agrarian sector.

METHOD

Research Design and Data

This study employs a descriptive qualitative approach with a case-study design to examine the implementation of the JATAM business model in Lamongan Regency from the perspective of Islamic economic law. This design is well suited for obtaining an in-depth understanding of JATAM's operational practices, institutional arrangements, and the application of sharia principles within a community-based farmer empowerment system.

Primary data were collected through in-depth interviews with key informants, as presented in Table 1. A purposive sampling technique was used to ensure the selection of participants who possess relevant knowledge, direct involvement, and sufficient experience in the management, supervision, or operational execution of JATAM activities. Data collection also involved field observations and document analysis, including organisational reports, financial statements, and other supporting materials related to JATAM's activities.

Tabel 1. Key Informant Profile

No.	Nam e	Strategic Objectives
1	P1	The Chairman of JATAM Lamongan Regency for the 2020–2025 period
2	P2	A senior Muhammadiyah farmer in Lamongan, who also served as Chairman of MPM PDM Lamongan from 2015 to 2022
3	P3	The Chairman of the Community Empowerment Council (MPM) of Muhammadiyah PDM Lamongan (2022–2027) oversees JATAM Lamongan.
4	P4	Member of JATAM Lamongan Regency
5	P5	Members of JATAM Lamongan Regency
6	P6	Members of JATAM Lamongan Regency
7	P7	The Lamongan Field Agricultural Extension Officer (PPL), who is also a member of JATAM.

Noted: Developed by Author(s)

Data Analysis Technique

Data analysis was conducted concurrently with data collection through the stages of data reduction, data display, and conclusion drawing. This iterative process allowed ongoing verification and refinement of findings, ensuring the accuracy, validity, and comprehensiveness of the analysis. Through this analysis, the study can construct a holistic and contextually grounded understanding of JATAM's business model and its alignment with the principles of Islamic economic law.

RESULTS AND DISCUSSION

Integration of Fiqh Principles and Maqasid Sharia in Bank Risk Management

Islamic economics offers an interest-free framework that is operationalised through the Islamic banking system. This system not only supports industrial and commercial sectors but also places significant emphasis on agriculture as a vital component of economic financing. In the Qur'an, agriculture holds a distinguished

position, serving as a means of expressing gratitude and utilising the blessings bestowed by Allah SWT (Rusanti & Sofyan, 2023). P3 stated that:

"Muhammadiyah Lamongan farmers have diverse characters: hardworking, like to plant, but some still hope for help, are realistic, sometimes even apathetic but still humorous. Socio-economic conditions like this are a challenge in building farmers' independence."

The presence of JATAM in Lamongan Regency has brought fresh momentum to the development of Muhammadiyah's agricultural movement. Although relatively new and not yet able to accommodate all farmers, JATAM has already played a significant role as an institution of Da'wah and agricultural transformation. Spiritually, JATAM cultivates the understanding that farming is not merely a pursuit of profit but an act of worship and a form of servitude to Allah SWT. Farmers are encouraged to recognise that the harvest is sustenance granted by Allah, while their responsibility is to cultivate and care for the earth wisely. The agroecosystem approach introduced by JATAM emphasises the importance of maintaining ecological balance, preserving natural pest predators, and fostering awareness of the values of almsgiving and agricultural zakat. P1 then elaborated that:

"Culturally, JATAM is changing the habits of farmers who are too dependent on chemical fertilisers and pesticides to environmentally friendly agriculture based on local resources. Education is carried out through discussion activities, field practice, and collective work. Some pilgrims have succeeded in making their own liquid organic fertiliser and farming together with commodities such as Cavendish bananas, milk, rice and Gardina Agri mangoes."

The concrete benefits of JATAM are also evident in its efforts to cultivate awareness of Islamic economics. Farmers are encouraged to prioritise the values of justice, solidarity, and the blessing inherent in business outcomes. Agricultural products produced through the JATAM model contain low levels of chemicals or are even entirely chemical-free, making them healthier and aligned with the principles of *halalan thayyiban*. P2 stated that:

"The business system implemented by JATAM in Lamongan Regency is based on the principle of *ta'awun* (help-help) in the spirit of Islamic economics. This principle is the foundation for all economic activities carried out, both among members, management, and business partners."

The principle of *ta'awun* can serve as a foundation for building a strong economic system, ensuring that the strong support the weak and that the wealthy do not neglect the poor (Swiknyo, 2010). As Muslims, everyone has a responsibility. As stated by P3:

"JATAM in Lamongan is present as a community empowerment institution in the agricultural sector that aims to improve the welfare

of farmers, who have often been marginalised due to the low selling value of agricultural products and lack of access to the market."

This condition places farmers in a weak bargaining position and creates high dependence on middlemen or intermediaries. As a response, JATAM in Lamongan implements a business model that shortens the distribution chain by facilitating direct relationships between farmers and end buyers. Through an empowerment approach, farmers are encouraged not only to sell raw agricultural products such as grain but also to process them into value-added products, including ready-to-sell rice. Empowerment is essential for strengthening community food security and is considered a key factor in improving living standards, welfare, and economic development ([Santi et al., 2024](#)). In the institutional structure, P1 stated that:

"The division of roles at JATAM in Lamongan Regency is carried out functionally and proportionally. Members are the main subjects in production activities, while administrators act as companions and facilitators who provide technical guidance from pre-planting and cultivation to post-harvest. Business partners then play a role in the stages of product management, packaging, distribution, and marketing. In fact, partners also function as off-takers or buyers of crops that ensure the sustainability of the business. This tripartite collaboration forms a mutually reinforcing business ecosystem with the spirit of togetherness and empowerment."

Similarly, in the partnership aspect, P5 added:

"In terms of partnerships, JATAM in Lamongan Regency is actively establishing strategic cooperation, both internally and externally."

Partnerships have become an important pillar in building synergy and collaboration among business actors ([Ramadhani et al., 2025](#)). Such cooperation not only considers economic benefits but also prioritises environmental sustainability, enabling agriculture to grow in harmony with nature conservation. Partnerships between farmers and companies generate positive impacts, including improved market access, technological development, and guaranteed product marketing ([Rohimi, 2025](#)). Regarding collaboration, P1 elaborated that:

"Within Muhammadiyah, collaboration is carried out with the Economic and Entrepreneurship Council, MSME institutions, and the University of Muhammadiyah for education, training, and strengthening programmes for agricultural business management. Outside of the organisation, JATAM partners with public universities and companies like Astra through CSR programmes."

This collaborative network positively influences JATAM's innovation performance ([Shing et al., 2022](#)). In terms of funding, P1 disclosed that:

"JATAM in Lamongan Regency prioritises independence and member participation. Until now, there has been no formal contribution system, because the main capital is obtained from the results of grain management entrusted by members to be processed and resold. Profits from sales are returned to members, while JATAM and business partners only take operational costs such as transportation, drying, milling, and employee salaries. In addition, JATAM also received grants from Muhammadiyah organisations, such as ripening tools for Cavendish bananas, as well as loans from members for the purchase of grain in cash."

The management of JATAM's business operations in Lamongan Regency is simple yet transparent. Transparency is a crucial element in building resilient institutions ([Mawardi et al., 2024](#)). It plays a significant role in economic activities by determining farmers' access to information, management processes, profit-sharing mechanisms, and facilities that support productivity ([Sunkar et al. 2024](#)). Regarding profit distribution, P1 stated that:

"All profits are returned to members according to their respective contributions, while the management does not take personal benefits but only receives compensation for management and mentoring tasks. The surplus at the end of the period is allocated for business development and empowerment activities such as training, capacity building, and procurement of production facilities."

Decision-making at JATAM Lamongan is conducted through consensus deliberation, reflecting Muhammadiyah's collegial and participatory values. Strategic decisions are made through board meetings with members' interests as the primary consideration. Concerning the financial system, P1 noted:

"The financial system of JATAM Lamongan Regency is still simple and has not been audited regularly, but it still implements transparency through open recording and reporting to members. Operational funds are directly used for production needs to prevent abuse."

JATAM faces challenges in human resources, particularly in management, Islamic financial recording, marketing, and business management capabilities. Nevertheless, P2 confirmed that:

"JATAM Lamongan members consider that the profit-sharing system and sharia principles are fair and in accordance with the agreement. Relationships between management, members, and partners remain harmonious because they are built on mutual trust. Although the profit-

sharing mechanism is still simple, the values of *ta'awun* and honesty remain the main basis of its economic activities."

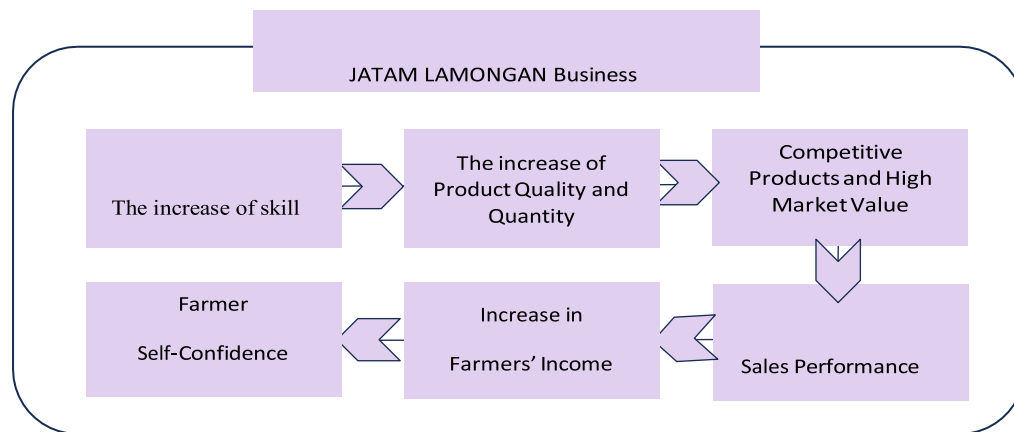


Figure 1. Business Model of JATAM Lamongan Regency

Source: Developed by Author

Based on Figure 1, the business model of JATAM Lamongan Regency is constructed as a sustainable and mutually reinforcing empowerment process. This process begins with strengthening farmers' capacities through training, mentoring, and the enhancement of technical and managerial competencies. At this stage, farmers are equipped with the knowledge and skills necessary to manage agricultural enterprises more effectively, independently, and with a forward-looking orientation. Improved capabilities subsequently influence the quality and quantity of agricultural products. Farmers are able to produce goods that are better, more uniform, and more productive. These improvements occur not only in cultivation but also in post-harvest management, enabling products to become more marketable and less vulnerable to value degradation.

As quality and quantity increase, agricultural products produced under JATAM gain stronger competitiveness and higher market value. Products are no longer marketed in a basic form but are directed to meet market standards, incorporate added value, and compete with similar commodities. At this stage, agriculture is positioned as an economically viable and sustainability-oriented enterprise. These competitive products then enter the sales phase through various jointly developed marketing channels, including pilgrim networks, cooperatives, and partnerships. A more organized sales process opens wider market opportunities and provides fairer price certainty for farmers.

From this sales process, farmers experience an increase in income. This rise in income positively affects household welfare and strengthens the economic resilience of the farming community. Farmers not only obtain material benefits but also experience tangible outcomes from the empowerment process. Increased income ultimately fosters farmers' confidence. They become more assured of their abilities and potential, more willing to expand their enterprises, and more motivated to continue learning and innovating. This confidence becomes a crucial foundation that reinforces farmers' capacities, thereby forming a sustainable empowerment cycle within the business model of Jamaah Tani Muhammadiyah Lamongan.

Harmony with Islamic Economic Law

In principle, all business activities of JATAM members in Lamongan Regency attempt to adhere to sharia principles, although some field-level adjustments remain. Regarding funding, P2 stated that:

"Some members still use conventional bank services such as BRI and BNI because of the ease of access and the existence of service units in each sub-district. While some others have switched to using BSI services. Both types of banks distribute People's Business Credit funds, which are the main source of capital for members."

Islamic economic law regulates several principles in business, including *an-taradhin* (mutual consent), prohibition of usury, absence of ambiguity (*gharar*), ownership of goods, sharia-compliant contracts, and the prohibition of unlawful goods and deception (Candrawati & Robbani, 2025). In practice, P4 confirmed:

"In general, JAMAM's business activities in Lamongan Regency have tried to comply with the basic principles of Islamic economics, such as the prohibition of *usury*, *gharar*, and *maysir*. Every transaction is carried out in a real way and is based on the values of fairness, honesty, and help. The principle of trust is the main foundation in all economic activities carried out."

A Sharia contract must be free from six forms of defect: ambiguity (*al-jahalah*), coercion (*al-ikrah*), time limitation (*at-tauqit*), fraud (*al-gharar*), harm (*ad-dharar*), and conditions that invalidate the contract (Anggraini et al., 2025). Regarding the application of sharia contracts, P1 stated that:

"Until now, JATAM in Lamongan Regency has not formally implemented sharia contracts, such as *mudharabah* (profit sharing), *musyarakah* (capital cooperation), and *ijarah* (rental of services)."

Cooperation practices within JATAM Lamongan remain simple and based on trust. As stated by P1:

"The form of cooperation in JATAM Lamongan includes the sale of agricultural products such as grain or Cavendish bananas to the management for processing and resale, as well as the direct purchase of grain from farmers to be marketed in the form of rice."

There are also cooperative practices resembling sharia contracts, such as agricultural land leases and profit-sharing systems between landowners and cultivators. P2 disclosed that.

"Harvest yields are generally divided in the proportion of 60-70 per cent for cultivators and 30-40 per cent for landowners. Similar practices are also found in livestock rearing, where profits are shared proportionally. In the event of a disaster such as the death of livestock, there is no obligation to compensate because the contract used is trusted."

This study aligns these practices with scientific theories referring to the principles and conditions of *mukhabarah* and *muzara'ah* contracts, focusing on their application as profit-sharing systems. In practice, profits are shared between landowners and farmers, while losses are borne jointly. This system has long been a tradition among farmers, particularly in rural Indonesia (Rusanti et al., 2023). Through the principles of profit sharing and loss sharing, this model offers a viable alternative for mitigating the negative impacts of economic crises (Haruna et al., 2025).

The application of justice, transparency, and mutual assistance within JATAM Lamongan's economic activities remains informal and undocumented. However, P2 argued that:

"The spirit of togetherness and mutual trust is the main foundation of JATAM's activities in Lamongan. The management plays a role in education, training, and facilitation of information and market access for farmers. Even though it is not yet a legal entity, JATAM continues to strengthen the agricultural cooperation network within Muhammadiyah."

Through the practice of entrusting, processing, and selling agricultural products, the values of trust, honesty, and *ta'awun* are reflected, as farmers entrust their harvests to the management to be processed fairly for the collective benefit. JATAM Lamongan has not yet received direct guidance or Fatwa from Muhammadiyah's Sharia institutions regarding its business operations. The primary focus remains on empowering farmers to achieve economic and social independence, although the management acknowledges the importance of consulting sharia institutions to ensure alignment with Islamic economic law. As modern life introduces increasingly complex issues beyond the textual scope of the Qur'an and hadith (Berkah, 2012), JATAM plans to establish communication with Muhammadiyah's sharia bodies to obtain certification for its business systems and practices.

From the perspective of Islamic economic law, several aspects of JATAM Lamongan's management require adjustment to align more closely with Sharia principles. One fundamental issue concerns the clarity of capital sources. Agricultural financing currently relies on both conventional and Islamic banks, despite their differing contractual and risk-management mechanisms. Islamic banks, for instance, are more stable because they apply profit-sharing principles and avoid fixed interest (*riba*), allowing business risks to be shared between financial institutions and entrepreneurs. These findings align with studies showing that profit-sharing systems offer greater resilience to economic volatility (Kasri & Azzahra, 2020).

Furthermore, the proper application of sharia contracts such as *mudharabah*, *musyarakah*, and *ijarah* requires strengthening to ensure legal certainty and prevent non-compliant practices. Contracts such as *salam* and *istisna'* also offer greater flexibility for business activities (Mabrur et al., 2025; Hasmawati & Mohamad, 2019). Islamic sale and purchase contracts must be free from defects such as ambiguity, coercion, unlawful time limits, fraud, harm, and conditions that undermine the substance of the contract (Alam et al., 2024). Institutional strengthening is therefore essential, including the development of a sharia-based management system that upholds financial transparency, fair revenue-sharing mechanisms, and proper management of zakat derived from business activities.

JATAM Lamongan's Development Strategy in Enhancing Agricultural Independence through Islamic Economic Law

The presence of JATAM in Lamongan Regency has thus far had a limited impact on improving farmers' welfare. As a relatively young institution, established by the MPM PP Muhammadiyah in 2016, its activities and outreach among Muhammadiyah farmers have not yet reached all potential agricultural regions in Indonesia. As stated by R6:

“In Lamongan, JATAM focuses more on discussion, training, and education on sustainable agriculture, especially the application of cultivation based on local microorganisms to reduce dependence on chemical fertilisers and pesticides.”

This approach has the potential to support environmentally friendly agriculture, yet it remains in its early stages, so its economic impact on farmers has not been significantly felt. JATAM's role in strengthening the ummah's economy and Muhammadiyah's *da'wah* is highly strategic. As an institution centred on farmer empowerment, P7 explains:

“JATAM functions as a means of *da'wah bil-hal*, *da'wah* through real actions in the economic field. Through mentoring and training, JATAM helps farmers to be more independent, creative, and able to manage local resources optimally. The socialisation and coaching carried out is expected to change the mindset of farmers so that they are not too dependent on outside parties such as middlemen or agricultural shops which often trigger high production costs and low profit margins.”

When farmers can independently produce agricultural inputs and market their crops without intermediaries, their income increases and economic independence, aligned with Muhammadiyah's *da'wah* mission, can be realised. JATAM in Lamongan represents a concrete manifestation of Muhammadiyah's aspiration to present Islam as *rahmatan lil 'alamin* through the strengthening of a fair, competitive, and sustainable agricultural sector. As emphasised by P3:

“Islamic values such as trust, honesty, justice, and *ta'awun* are the moral foundation for all economic activities carried out by JATAM.”

One strategic step is to develop JATAM as a training and education centre enabling Muhammadiyah farmers to implement proper agricultural practices, produce high-quality products, and remain competitive through efficient production costs. In this context, the ability to utilise local resources becomes a major advantage. When farmers can independently produce organic fertilisers, natural pesticides, or animal feed, dependence on imported chemicals can be reduced. This aligns with the principles of Islamic economic law, which emphasise independence, sustainability, and business practices that bring blessings ([Azhari & Rahma, 2023](#); [Haridah, 2024](#)).

To ensure that JATAM Lamongan remains competitive and develops in accordance with Islamic economic law, a planned and sustainable strategy is required. The primary priority is improving human resource quality through training in agricultural technology, Islamic financial management, and value-added agricultural product processing. Additionally, foundational values such as '*istiqamah*' and '*amanah*' must be strengthened, as they form the core of organisational integrity. Innovation based on local potential must be continuously developed, including the use of natural materials in agricultural production to reduce costs, maintain business sustainability, and protect the environment. This approach aligns with *Maqashid Sharia*, which emphasises the attainment of the common good.

This study also finds another essential strategy which is ensuring strong support from Muhammadiyah leadership at various levels. This support may take the form of policies that prioritise strengthening members' economic capacity, sustained managerial assistance, and facilitating access to capital through Islamic financial institutions. Furthermore, it is necessary to build stronger cooperation networks with economic institutions, academics, and other strategic partners so that JATAM can optimally fulfil its functions and mandate.

Discussion: A Community-Based Agricultural Business Model

The study findings indicate that the production system developed by JATAM is orientated not only toward increasing crop yields but also toward transforming farming practices. Education delivered through training, discussions, and field demonstrations encourages farmers to reduce their dependence on chemical fertilisers and pesticides and to shift toward environmentally friendly agriculture based on local resources. Field observations show that several members have begun producing liquid organic fertilisers independently and cultivating superior commodities such as milk rice, Cavendish bananas, and Agri Gardina mangoes. This transformation demonstrates that enhancing farmers' capacities directly affects production cost efficiency, crop quality, and environmental sustainability. From an Islamic economic perspective, these practices reflect human responsibility as khalifah on earth and embody the principle of *halalan thayyiban* in food production. In terms of capital and farming assistance, field data show that JATAM acts as a facilitator grounded in the principle of *ta'awun* (mutual assistance). Support for production facilities and business development is provided without interest, while business cooperation is conducted through profit-sharing arrangements and mutual trust among members. Assistance is

offered continuously from the pre-planting to post-harvest stages, enabling farmers to receive not only material support but also technical and managerial capacity building. This approach avoids usury and strengthens community economic solidarity. Within the framework of Islamic economic law, these practices align with the principles of justice (*'adl*), cooperation (*shirkah*), and social responsibility in economic activities.

JATAM's role becomes increasingly evident in the post-harvest and marketing stages. Data show that the institution strengthens farmers' bargaining positions through integrated product processing and distribution. Farmers remain the primary producers, while administrators serve as mentors and facilitators, and business partners handle processing, packaging, distribution, and marketing. Agricultural products are no longer sold in raw form but are processed into value-added goods such as ready-to-sell rice, thereby increasing competitiveness and economic value. This system shortens the distribution chain that has historically disadvantaged farmers and reduces dependence on middlemen. Such practices reflect the principles of fair distribution, transactional transparency, and the prevention of market exploitation as emphasised in Islamic economics.

Data analysis also reveals that JATAM's business sustainability is reinforced through strategic partnerships. Internally, collaboration occurs with Muhammadiyah economic institutions, MSME units, and Muhammadiyah universities through training, education, and strengthening of farm business management. Externally, JATAM partners with public universities and the private sector through corporate social responsibility programmes. These partnerships expand access to technology, management training, and broader market opportunities, thereby supporting a sustainable farming ecosystem.

The synthesis of these findings shows that JATAM Lamongan's business model is a community institution-based agricultural model that integrates farmer education, environmentally friendly collective production, *ta'awun*-based capital assistance, and integrated processing and marketing. This model generates value-added agricultural products, increases farmers' incomes, strengthens bargaining positions, and promotes community economic independence. Sharia principles such as justice, trust, transparency, and the prohibition of *riba* and *gharar* serve as the moral foundation guiding these business practices toward mutual benefit and blessing.

However, the analysis also indicates that institutional strengthening remains necessary, particularly in Islamic financial record-keeping, clarity of transaction contracts, and managerial professionalism. Enhancing these aspects is essential for ensuring that JATAM's business model can develop sustainably and serve as a reference for building a fair and competitive agriculture-based economy.

CONCLUSION

This study found that JATAM Lamongan implements a community-based agricultural business model that emphasises collective business management, the shortening of distribution chains, and a simple yet transparent organisational system. Business capital derived from member contributions and the proceeds of grain management are managed on a rotating basis and reallocated to support farmers' welfare and strengthen empowerment programmes, thereby enhancing farmers' bargaining power and independence. From the perspective of Islamic economic law, JATAM Lamongan's business model is fundamentally aligned with sharia values such as *ta'awun*, trust, honesty, and justice, although the

implementation of formal sharia contracts has not yet been fully structured. These findings disclose that strengthening managerial capacity, clarifying Sharia contracts, and developing a more professional financial system remain necessary to ensure that JATAM's business model operates more optimally and sustainably as a form of *da'wah* in the economic empowerment of Muhammadiyah farmers.

The findings of this study provide practical implications for sharia-based agricultural institutions, especially JATAM. The results show that agricultural business practices can be organised according to Islamic economic principles through stronger management, better understanding of *fiqh muamalah*, clear sharia contracts, and transparent financial systems. With more systematic governance, JATAM's model has the potential to become a reference for sharia-compliant community farming. The findings also guide Muhammadiyah regulators and Islamic economic institutions to strengthen institutional support through Sharia-based operational standards, continuous mentoring, and access to capital. More broadly, this study highlights that community-based agricultural models of JATAM effectively enhance farmer independence and welfare, making them suitable as models of ummah economic empowerment that prioritise justice, blessings, and sustainability.

This study is limited by its focus on a single case, namely JATAM Lamongan, which restricts the generalisability of the findings to other regions or agricultural institutions. The data rely heavily on interviews, observations, and internal documents, which may reflect subjective perspectives of key informants and the specific institutional context. In addition, the study does not include comparative analysis with other community-based agricultural models. Future research should broaden the scope beyond a single case by comparing JATAM Lamongan with other community-based agricultural institutions to enhance generalisability. Quantitative approaches are needed to measure the economic impact of JATAM's model on farmer income, productivity, and welfare. Studies should also examine how differences in organisational structure, managerial capacity, and institutional support influence the effectiveness of Sharia-based business models. Using mixed-method designs will help produce stronger empirical validation and a more comprehensive understanding of sustainable, Sharia-compliant community agriculture.

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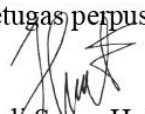
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Naskah tugas akhir / skripsi / karya tulis / tesis*) yang diserahkan atas :

N a m a : Alfain Jalaluddin Ramadhan
N I M : 20242554014
Fakultas/Prodi : Pascasarjana/(S2) Hukum Ekonomi Syariah
Alamat : Ds. Godog, RT 02/RW 03, Kec. Laren, Kab. Lamongan
Judul : Business Analysis of Jama'ah Tani Muhammadiyah (JATAM) in the
Perspective of Islamic Economic Law (Case Study of JATAM Lamongan)

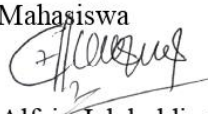
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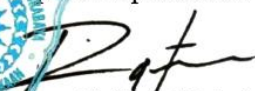
Surabaya, 04 Juni 2026

Mahasiswa


Alfain Jalaluddin Ramadhan



Mengetahui,
Kepala Perpustakaan


Dr. Rano Abidin, S.Pd., M.Pd.

Subject: Manuscript Acceptance Notification

Majene, 25 February 2026

Dear

Alfain Jalaluddin Ramadhan (Corresponding Author)

We are pleased to inform you that your manuscript has been accepted for publication in *Milkiyah: Jurnal Hukum Ekonomi Syariah*, Volume 5, Number 1, 2026.

Manuscript Details:

Submission Number : 2051
Author(s) : Alfain Jalaluddin Ramadhan & Dian Berkah

After all payment obligations have been settled, we are going to finalise your manuscript (copyediting and formatting). It will then be scheduled for the publication in February 2026.

Thank you for your valuable contribution.

Best regards,

Managing Editor (Chair)	Editor in Chief
Andi Jusran Kasim 	Ahmad Abbas 