

## Annesang (Muzara'ah) Based on Maslahah and CIBEST in Improving Farmer Welfare in Bulukumba Regency

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### **Abstract**

#### **Keywords:**

Annesang (Muzara'ah),  
Maslahah, Farmer Welfare,  
CIBEST Model

*This study focuses on the implementation of the Annesang (Muzara'ah) system based on the Maslahah concept to improve the welfare of farmers in Batulohe Village, Bulukumba District, Bulukumba Regency. The phenomenon of profit-sharing cooperation between landowners and rice farmers is important because of income inequality and the risk of injustice in the distribution of harvests, and highlights the spiritual aspect that has so far received little attention. This study uses a qualitative phenomenological approach with observation methods, in-depth interviews, questionnaires, and documentation of 30 farmers. The CIBEST (Center of Islamic Business and Economic Studies) model is used as a multidimensional measuring tool that assesses welfare and poverty from a comprehensive material and spiritual aspect.*

*The results of the study indicate that the implementation of the Maslahah-based Annesang (Muzara'ah) system and the CIBEST model significantly improved the welfare index of farmers in Batulohe Village, particularly in terms of higher income, economic resilience, spiritual satisfaction, and a more balanced quality of life. Challenges encountered included the implementation of oral contracts, unclear capital participation, and risk management that requires a more professional and legal approach. The implications of the study emphasize the importance of strengthening the Maslahah-based Annesang system as a model for fair, sustainable agricultural cooperation, and integrating the spiritual values of agrarian communities. The CIBEST model is recommended as a holistic welfare evaluation instrument that facilitates the formulation of integrated economic and socio-spiritual intervention policies and programs. Regulatory support, facilitation of contract legalization, farmer capacity building, and legal protection by the government and related institutions are expected to ensure that this profit-sharing practice runs effectively, transparently, and is able to improve the welfare of the community as a whole.*

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## INTRODUCTION

Profit-sharing in the agricultural sector is a long-standing practice within Indonesian society, including in Bulukumba Regency, known for its fertile agricultural region with two planting seasons per year. In Batulohe Village, a local system known as Annesang has developed, a partnership between landowners and rice cultivators with a profit-sharing system substantially similar to the Muzara'ah contract. This practice arose from a combination of landowners unable to cultivate their own land and tenant farmers with the necessary manpower and expertise but no land.

Problems arise when the contract is carried out verbally without written clarity regarding the distribution of results, cost responsibilities (fertilizer, poison, tractor), and risk management,

thus triggering a sense of injustice, especially from the cultivators. Field data shows a variation in harvest yields of 60–80 sacks per season with certain costs often borne by the cultivators, while the distribution of results is usually "fifty-fifty" without real calculations of costs and risks. This condition has the potential to place some farmers in situations of poverty, both materially and spiritually, which from an Islamic economic perspective is contrary to the objectives of *maqasid al-syariah*.

Theoretically, *maslahah* and *maqashid al-syariah* demand that every transactional practice, including *muzara'ah*, should lead to the preservation of religion, life, intellect, descendants, and property. On the other hand, the CIBEST model offers an Islamic welfare measurement framework that integrates material and spiritual dimensions into four quadrants of household conditions. The integration of *maslahah*-based *Annesang* with CIBEST measurements allows for an empirical assessment of the extent to which this collaboration truly improves farmers' welfare holistically, not only in terms of income but also spiritual quality.

Based on this background, the research questions raised are: (1) how is the *maslahah*-based *Annesang* (Muzara'ah) system implemented in Batulohe Village? (2) how does it affect farmer welfare based on the CIBEST model? and (3) what are the challenges and opportunities of the *maslahah*-based *Annesang* system in improving farmer welfare?

## METHODS

This study used a qualitative phenomenological approach to deeply understand farmers' experiences and perceptions of the *maslahah*-based practice of *Annesang* (Muzara'ah). The research location was Batulohe Village, Bulukumpa District, Bulukumpa Regency, which is geographically dominated by rice fields and gardens with sandy and rocky soil and undulating topography.

The research subjects consisted of 30 farmers involved in *Annesang* practices, classified into three categories: cultivators, landowners, and farmers who are both landowners and cultivators. Primary data were obtained through field observations, in-depth semi-structured interviews, and a questionnaire containing material and spiritual indicators of the CIBEST model. Secondary data were obtained from village documents, literature on Muzara'ah and *maslahah*, and relevant previous research.

Welfare measurement uses the CIBEST model with two main indices: Material Value (MV) calculated from income and the ability to meet basic needs, and Spiritual Value (SV) calculated from the average score of five spiritual variables (prayer, fasting, zakat/*infaq*/*sedekah*, family environment, and government policy) using a Likert scale of 1–5. Households are then mapped into four quadrants: prosperous (MV and SV above the threshold), material poverty, spiritual poverty, and absolute poverty. Next, the material poverty index  $P_m$ , spiritual poverty  $P_s$ , absolute poverty  $P_a$ , and welfare index  $W$  are calculated using the formula for the proportion of the number of households in each category to the total number of respondents. Data validity is maintained through source triangulation (landowners, cultivators, and community leaders), method

triangulation (observation, interviews, questionnaires, documentation), and re-checking the findings with several key informants (member check).

## RESULTS AND DISCUSSION

First, the Annesang system in Batulohe Village essentially follows the basic principles of Muzara'ah, namely cooperation between landowners and cultivators with a profit sharing based on a certain percentage, generally 50:50 after deducting costs. The pillars and conditions of Muzara'ah are generally fulfilled (there are parties to the contract, objects, ijab-qabul contracts, and profit sharing provisions), but most contracts are carried out orally without written documents and without detailed clarity on the distribution of costs. Local practices show variations in capital contributions, where fertilizer, poison, seeds, tractors, and harvesting vehicles are partially borne by the landowner, while the costs of additional poison and tractor services are often entirely borne by the cultivator.

Second, in terms of material well-being, before implementing Annesang, there were 23 farmers classified as materially poor and only 7 were materially wealthy. After implementing Annesang, the composition changed to 5 materially poor households (16.6%) and 25 materially wealthy households (83.4%), resulting in 18 farmers experiencing improved material conditions. From a spiritual perspective, SV measurements showed an improvement in the average scores of worship and family spiritual environment after the Annesang practice, although some farmers still fell below the threshold of spiritual poverty.

Third, the CIBEST quadrant mapping shows that before Annesang, there were 18 households in quadrant IV (absolute poverty), with an absolute poverty index of  $Pa=0.6$ . After Annesang, the number of households in quadrant IV decreased to 4 with  $Pa=0.13$ , which means that most farmers moved to the materially poor or spiritually poor quadrant and some to the prosperous quadrant. The welfare index  $W$  increased as  $Pm$ ,  $Ps$ , and  $Pa$  decreased, indicating that Annesang practices significantly contributed to the reduction of absolute poverty.

Fourth, in terms of challenges, the research found several main problems: (1) contracts are still oral and undocumented, making them legally weak; (2) an imbalance in the burden of costs (fertilizer and poison are often fully borne by the farmer) and the risk of crop failure due to water shortages or pests; and (3) limited access to technology and information, so agricultural management remains traditional. Farmers complain about the high costs of poison and tractors, as well as limited irrigation during the dry season, which reduces crop yields.

Fifth, in terms of opportunities, the maslahah-based Annesang system is seen as capable of strengthening social solidarity, expanding farmer access to land, and serving as an economic empowerment instrument aligned with local sharia values. If supported by clear regulations, legalized contracts, and farmer capacity building, Annesang has the potential to become a model for fair and sustainable Islamic agricultural cooperation at the village level.

## DISCUSSION

The research results confirm that Annesang as a local form of Muzara'ah contract can be an instrument for distributing economic benefits in line with the principle of maslahah, as long as its pillars and conditions are fulfilled substantively. In the perspective of maqashid al-syariah, this system contributes to the preservation of wealth (hifz al-mal) by activating idle land, as well

as the preservation of life and descendants through increasing income and economic resilience of farmer households. The findings of an increase in the number of materially wealthy farmers and a decrease in absolute poverty indicate the achievement of the socio-economic function of Muzara'ah as formulated in the fiqh of muamalah.

The integration of the CIBEST model demonstrates that farmer welfare is determined not only by income but also by the quality of worship and spiritual environment. The decrease in the absolute poverty index from 0.6 to 0.13 after the Annesang practice demonstrates that economic interventions imbued with religious values can drive simultaneous improvements in both material and spiritual dimensions. This strengthens CIBEST's position as a more comprehensive measure of Islamic welfare than conventional indicators based solely on the material poverty line.

However, the existence of oral contracts and the imbalance in cost burdens indicate that Annesang's practice does not fully reflect strong maslahah mu'tabarah (consensual principles). Clarity in written contracts, proportional risk sharing, and a definite timeframe are necessary to avoid elements of gharar (uncertainty) and potential injustice, as stipulated in the terms of Muzara'ah. On the other hand, external factors such as pests and water shortages indicate the need for government support in the form of irrigation infrastructure, input subsidies, and technical assistance to more concretely realize the principles of justice and sustainability.

In practice, the maslahah-based Annesang system can serve as a model for village economic development based on local wisdom using the maqashid approach, where agricultural cooperation is viewed not only as an economic contract but also as a vehicle for da'wah, strengthening brotherhood, and improving the quality of life based on falah. The experience of Batulohe Village shows that when spiritual values are integrated with profit-sharing practices, farmers are better prepared to face risks, more patient in the process, and more grateful for the results obtained, which in turn strengthens the community's social and spiritual resilience.

## CONCLUSION

The Annesang (Muzara'ah) system implemented in Batulohe Village, based on maslahah (the principle of mutual benefit), has proven effective in establishing a relatively fair profit-sharing mechanism between landowners and cultivators, while simultaneously strengthening social solidarity and religious values in agricultural management. Although the contract is still predominantly oral and not yet legally and formally strong, this practice substantively reflects the spirit of mutual assistance and distributive justice within the framework of Islamic transactions.

The use of the CIBEST model demonstrated a significant improvement in farmer welfare, both materially and spiritually, after the implementation of Annesang. The decrease in the number of absolute poor farmers from 18 to 4 households and the increase in the number of materially wealthy farmers to 25 households indicate that Annesang is effective as a multidimensional poverty alleviation instrument at the village level.

The main challenges faced include weak contract documentation, unequal distribution of costs and risks that tend to disadvantage farmers, and limited agricultural infrastructure and human resource capacity. However, there is a significant opportunity to make Annesang, a maslahah-based agricultural policy model based on local wisdom, if supported by regulations, legalization of contracts, extension programs, and legal protection for farmers.

The implication is that local governments, religious institutions, and universities need to work together to design standard guidelines for Annesang contracts that are valid according to sharia

and positive law, expand the application of the CIBEST model in evaluating agricultural programs, and integrate the *maslahah* and *maqashid al-syariah* approaches in formulating rural development policies.

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