

## Shariah Economic Analysis of Cooperative Mechanisms in Cattle Farming: Evidence from Janapria Village, Central Lombok Regency

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**ABSTRACT:** This study aims to examine the cooperative mechanisms of cattle management from a Shariah economic perspective, with a specific focus on the practices of cattle farmers in Janapria Village, Central Lombok Regency. The research seeks to analyze how local cooperative arrangements align with the principles of Islamic economics, particularly those emphasizing justice ('adl), partnership (musharakah), and mutual benefit (ta'awun). Using a qualitative descriptive approach and a case study design, data were collected through observation, interviews, and documentation with key stakeholders, including cattle owners and managers. The findings reveal that the cooperation system implemented by farmers in Janapria Village embodies several elements consistent with Shariah principles, particularly in the distribution of profits and the avoidance of riba (interest) and gharar (uncertainty). However, certain practices still lack full compliance due to the absence of written agreements and unequal bargaining positions between the parties involved. From an Islamic economic standpoint, these cooperation mechanisms can be optimized by formalizing contracts (akad) that ensure fairness, transparency, and accountability. The study concludes that integrating Shariah-based principles into local livestock management not only enhances economic sustainability but also strengthens ethical and social responsibility among rural farming communities.

**KEYWORDS:** Sharia Economics, Cattle Farming, Musyarakah, Sharia Financing, Bank NTB Syariah.

### INTRODUCTION

Indonesia, as an agrarian nation, possesses significant potential for the advancement of its agricultural and livestock sectors due to its abundant natural resources and favorable environmental conditions that can be effectively harnessed through the optimal utilization of human resources.(1)

Within the livestock sub-sector, domestic beef cattle production currently fulfills only about 60% of national beef demand, while the remaining 40% is supplied through imports. The portion of beef produced locally originates primarily from cattle raised in Indonesia's major livestock-producing provinces. The following table presents the ten provinces with the highest beef cattle populations across the country:

Tabel 1. Beef Cattle Population in Indonesia

No	Province	Number Of Cows	
		2018	2022
1.	Jawa Timur	4.637.970	5.070.240
2.	Jawa Tengah	1.751.799	1.910.864
3.	Sulawesi Selatan	1.310.194	1.483.709
4.	Nusa Tenggara Barat	1.183.570	1.474.516
5.	Nusa Tenggara Timur	1.027.286	1.243.884
6.	Sumatera Utara	982.963	967.611
7.	Lampung	827.217	906.568
8.	Bali	560.546	575.218
9.	Aceh	354.741	481.605
10.	Sulawesi Tengah	343.630	458.057

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Based on data from the Central Statistics Agency (BPS) for 2018-2022, West Nusa Tenggara ranks fourth in the beef cattle population after East Java, Central Java, and South Sulawesi. West Nusa Tenggara Province has designated cattle as one of the region's leading commodities, alongside corn and seaweed, which is then packaged in the PIJAR (cattle, corn, and seaweed) program. The cattle development program itself is known as the West Nusa Tenggara Land of a Million Cattle (NTB-BSS). After the Land of a Million Cattle (BSS) program in West Nusa Tenggara (NTB).

With the help of this program, it is hoped that the cattle farming industry—a custom that has been carried down through the centuries in rural communities—will be able to become a major contributor to the economies of all districts in West Nusa Tenggara Province.

Only roughly 34.79 percent of West Nusa Tenggara's maximum livestock capacity of 2 million head per year is used, according to feed availability assessments. Two islands make up the potential land area for livestock feed: Sumbawa Island has a potential feed source of 1.3 million hectares, which is estimated to be able to meet the feed needs of 1.2 million head, and Lombok Island covers 386,478 hectares, which can meet the feed needs of 800,000 head. As a result, one of the most promising economic opportunities for future growth is the beef cattle farming industry in West Nusa Tenggara. The ten regencies in West Nusa Tenggara with the biggest cow farms are as follows:

**Tabel 2. Beef Cattle Population in West Nusa Tenggara**

No	Regency	Number Of Cows	
		2018	2022
1.	Sumbawa	247.702	308.214
2.	Bima	195.921	240.921
3.	Lombok Tengah	173.266	205.069
4.	Lombok Timur	133.569	176.184
5.	Dompu	133.282	172.537
6.	Lombok Barat	113.358	141.474
7.	Lombok Utara	92.556	107.051
8.	Sumbawa Barat	68.218	92.057
9.	Kota Bima	23.511	29.505
10.	Kota Mataram	2.187	1.504
	<b>Total &gt;&gt;&gt;</b>	<b>1.183.570</b>	<b>1.474.516</b>

From table 2. above, we can see that Sumbawa Regency is the regency with the largest distribution of beef cattle with a total of 308,214 cattle, followed by Bima Regency with a total of 240,921 cattle, and Central Lombok Regency with a total of 205,069 cattle and followed by other regencies in West Nusa Tenggara.

Janapria Village is one of the villages with the largest cattle herds in Central Lombok Regency. According to data from the Central Lombok Regency Agriculture Service, the number of cattle in Janapria reached 12,540 in 2019, with 4,529 bulls and 8,011 cows. Janapria's cattle husbandry system is intensive, focusing on fattening.

Intensive cattle farming systems involve continuously raising cattle in pens until harvest, making pens essential. All cattle needs are provided by the farmer, including feed and water. Other activities, such as bathing the cattle, and sanitation within the pens are also carried out. Meanwhile, semi-intensive cattle farming systems involve penning cattle at night and releasing them into grazing fields in the morning. Extensive or traditional cattle farming systems involve letting cattle out into pasture. Cattle farming systems maintained by farmers are still traditional and do not use pens or are extensive. Extensive cattle farming involves naturally grazing cattle both day and night, without pens or supplemental feed(2).

The transition from a traditional to an intensive cattle farming system certainly requires significant financial support. In this regard, the most needed institution is a banking institution. Previously, conventional banks as credit providers have long been

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felt to be beneficial by cattle breeders, but over time, the presence of Islamic banks has also attracted attention. Islamic banks certainly increase the flexibility of the public in choosing a financial institution that suits their individual needs, both in terms of economic benefits and from a sharia perspective. One of the functions of Islamic banks is to channel funds to customers in the form of financing. (3) Through Islamic financing, it is hoped that the credit shortage in conventional banks, which only offer cash loans and are considered vulnerable to usury elements, can be covered.(4)

A financial organization called Bank NTB Syariah provides a range of financing options, including those for the livestock and agricultural industries. One of the financing options at Bank NTB Syariah that makes use of the musyarakah contract is cattle finance. (5) A musyarakah is a cooperative agreement between two or more parties in which each participant contributes money to support a specific business, whether it is new or established, with profits and losses distributed in accordance with the terms of the agreement (6). Islamic financial organizations can use musyarakah financing in a number of ways. The first type of musyarakah is continuous musyarakah, in which the bank is a long-term business partner in a project or enterprise. Second, Islamic financial institutions are partners in the early phases of a business or manufacturing process through the utilization of musyarakah for working capital financing schemes. In this scheme, the Islamic financial institution will provide funds to purchase assets or production equipment, as will other musyarakah partners. Third, musyarakah is used for short-term financing. This type of musyarakah can be applied to trade financing, such as exports, imports, raw material supply, or other specific customer needs.

Meanwhile, the cattle management financing scheme at Bank NTB Syariah is implemented through several stages, as follows:

Tahap 1.	Tahap 2.	Tahap 3.	Tahap 4.
Submission of Financing Application	Selection of Cattle at Supplier	Handing over cows to customers	Payment
1. Customers submit financing applications to Bank	1. The bank selects suppliers that meet the criteria	1. customers choose cows from suppliers	1. Customers sell managed cattle to suppliers
2. Bank carries out evaluation and verification of customer eligibility	2. Bank and supplier sign cooperation agreement	2. customers receive cattle from suppliers	2. Customers and banks share the profits according to the agreement
3. Bank submitted an application for approval to the financing committee	3. The bank orders cattle according to customer needs.	3. customers manage cattle	
4. The financing committee can approve or reject the application.	4. the supplier provides the cows		

Picture 1.

### Cattle Management Financing Scheme at Bank NTB Syariah

The financing application stage, the collaboration stage with the supplier, the livestock handover stage to the customer, and the payment stage comprise Bank NTB Syariah's cattle management finance scheme. In other words, the supplier, a third party, provides cattle to the client, who is the cattle manager. Instead of receiving cash financing, the supplier gives the customer cattle. These circumstances give rise to a number of issues, such as:

1. There is a chance that the supplier's delivery of cattle to the client will be delayed.
2. Because customers only have a limited opportunity to select high-quality cattle—cattle that are exclusively supplied by the supplier—and because they are unable to select young cattle from other parties outside the supplier, the quality of the cattle does not meet standards.
3. A contract stipulates that the customer's managed cattle will be resold to seven suppliers within the allotted time frame; however, occasionally the supplier is no longer ready to purchase cattle due to a drop-in price.
4. Customers are having difficulty selling cattle, because the price offered by the supplier is not appropriate, in fact the offered price tends to be the same as the offered price in the market, so that customers are unable to sell the cattle they have managed, and this then has implications for the customer's ability to pay off debts to Bank NTB Syariah.
5. The risk of default on payments becomes higher.

Despite the aforementioned issues, Bank NTB Syariah's funding for livestock management remains well favored by the general people, even in Central Lombok.

Based on the aforementioned issues, the researcher is interested in conducting a study on the cooperation mechanism between cattle breeders and Bank NTB Syariah using a sharia economic perspective. This research focuses on cattle breeders in Janapria Village, Central Lombok Regency. This location was selected based on the high number of cattle breeders using cattle

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fattening financing products from Bank NTB Syariah. Therefore, this study is entitled "Cooperation Mechanism for Cattle Management from a Sharia Economic Law Perspective (Case Study of Cattle Breeders in Janapria Village, Central Lombok Regency)".

## THEORETICAL BASIS

### 1. Bank

Etymologically, the word "bank" comes from the Italian word "banco," meaning "bench." This bench is used by bank employees to serve their customers. According to Sembiring (2008), a bank is a business entity established to satisfy the needs of others by providing credit in the form of money received from others, even by issuing new banknotes.(7)

According to Law No. 10 of 1998 dated November 10, 1998 concerning banking, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people.

### 2. Islamic Bank

According to Law Number 21 of 2008, Article 1, paragraph 7 concerning Sharia Banking, the definition of a Sharia bank is a bank that carries out its business activities based on Sharia principles and according to its type consists of Sharia Commercial Banks and Sharia People's Financing Banks.

A sharia bank is a financial institution whose main business is providing credit and services in payment transactions and money circulation which operates in accordance with sharia principles.(8)

Sharia is a financial/banking institution whose operations and products are developed based on Islamic law (the Qur'an and the Hadith of the Prophet SAW) and uses the principles of fiqh.(9)

### 3. Financing

According to Rivai and Arifin (2010:681) Financing is funding provided by one party to another party to support planned investments, whether carried out by oneself or by an institution.

According to Law Number 10 of 1998 concerning banking (Article 1) it is stated: "Financing based on sharia principles is the provision of money or bills that are equated with it based on an agreement or arrangement between the bank and another party that requires the financed party to return the money or bills after a certain period of time with compensation or profit sharing".

Funding is essentially provided on the basis of trust, thus providing financing is a gift of trust. This means that the loan recipient must be confident that the loan will be repaid within the agreed timeframe and terms. Based on the above, the elements of financing are:

- a. There are two parties, namely the financing provider (*shahibul maal*) and the financing recipient (*mudharib*).
- b. The existence of trust from the *shahibul maal* towards the *mudharib* which is based on achievements, namely the *mudharib* potential.
- c. There is an agreement, in the form of an agreement between the *shahibul maal* party and another party who promises to pay from the *mudharib* to the *shahibul maal*.
- d. There is a transfer of goods, services or money from the *shahibul maal* to the *mudharib*.
- e. There is a time element. The time element is an essential element of financing
- f. There is an element of risk from both the *shahibul maal* and *mudharib* parties.

### 4. Musyarakah Financing

In terms of terminology, *musyarakah* (from the Arabic word *syirkah*) means partnership in a business, and can be interpreted as a form of cooperation between two or more people who combine their capital or work to share profits, and enjoy the same rights and responsibilities.

The legal basis for *musyarakah* is found in the Qur'an, Surah An Nisa, verse 12, which means: "But if there are more than one sibling, then they share the same third share." Another legal basis is also found in Surah Shaad verse 24, which means: "And indeed many of those who join together do wrong to each other, except those who believe and do good deeds; and only a few of them do so."

## RESEARCH METHODS

### 1. Types of Research

This research is qualitative because it aims to describe the results of field findings in words systematically and accurately. Qualitative research methods are philosophically based, used for research under scientific conditions

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(experiments), where the researcher acts as an instrument, and qualitative data collection and analysis techniques emphasize meaning.(10)

The qualitative research used in this study aims to gain a deeper understanding of the cattle management mechanisms in Janapria Village. By using qualitative research, it is hoped that the actual state of cattle management in the field can be more specifically, transparently, and in-depth.

### **2. Research Location**

This research was conducted in Janapria Village, Janapria District, Central Lombok Regency. The author chose this location because Central Lombok Regency is the regency with the largest beef cattle production on Lombok Island.

### **3. Informant Collection Method**

#### **a. Informant**

Research informants are people who are used to provide information about the background situation and conditions of the research and are individuals who truly understand the issues being studied.(11)

There are three types of informants in qualitative research, namely key informants, main informants and additional informant. (12) The details of these three types of informants are as follows:

- 1) Key informants are those who know and possess the basic information needed for the research. In this study, the key informants were cattle breeders in Janapria Village, Central Lombok Regency, who received additional working capital financing from PT. Bank NTB Syariah.
- 2) The primary informants are those directly involved in the social interactions being studied. In this study, the primary informants were the beef cattle breeders of Janapria Village.
- 3) Additional informants are those who can provide information even though they are not directly involved in the social interactions being studied. In this study, the additional informants were beef cattle breeders, local residents, or bank officers who could provide information to the researchers.

### **4. Data Collection Techniques**

Data collection techniques are the most strategic step in research, because the main objective of research is to obtain data (13). The data collection techniques used in this research are two techniques, namely:

#### **a. Observation**

Observation in qualitative research is understood as direct observation of an object, to find out the truth, situation, condition, context, space, and its meaning in an effort to collect data for a study.

The observation used by the researcher in this study was active participation, namely the researcher went into the field to look for the information needed, and was directly involved in the activities of the informant.

#### **b. In-depth Interview**

In-depth interviews are a data collection technique used by researchers to obtain information verbally through direct question and answer sessions with a number of informants who can provide information related to research problems.

This method aims to obtain direct information from informants by providing several main ideas or frameworks and outlines of the same questions in the interview process to several informants.

Interviews conducted by the researcher were assisted by a recorder. This recorder was used for cross-checking if there was data, information, or statements that the researcher did not have time to record during the analysis. In this study, the researcher used unstructured interviews with beef cattle farmers in Janapria village who had received working capital financing from PT. Bank NTB Syariah.

#### **c. Documentation**

This documentation records all interview results and information provided by informants. To assist the interview process and gather information, the researcher used a smartphone as a supporting instrument to record the interview process with informants. Furthermore, the researcher also used the smartphone as a documentation tool in the form of photographs of the interview and research activities.

### **5. Data Validity**

The data validity checking technique used by the author in this study is triangulation. However, in this study, the triangulation techniques used are only source and theory triangulation.

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## 6. Data Analysis

The data analysis model of this research uses the Miles and Huberman data analysis model or interactive model. Miles and Huberman in Sugiyono stated that activities in qualitative data analysis are carried out interactively and take place continuously until complete, so that the data is saturated. (13) Activities in the interactive model data analysis include:

### a. Data Reduction

Data reduction is summarizing, selecting the main points, focusing on important things that are in accordance with the research topic, looking for themes and patterns, ultimately providing a clearer picture and making it easier to collect further data.

In this data reduction, the researcher tries to summarize what was obtained from the results of interviews with informants, focusing on simplifying, abstracting and transforming the data

### b. Presentation of Data

In presenting this data, the researcher will describe data from the results of research conducted with informants regarding the mechanism of musyarakah financing and its impact on the economy of livestock farmers after receiving the financing facility.

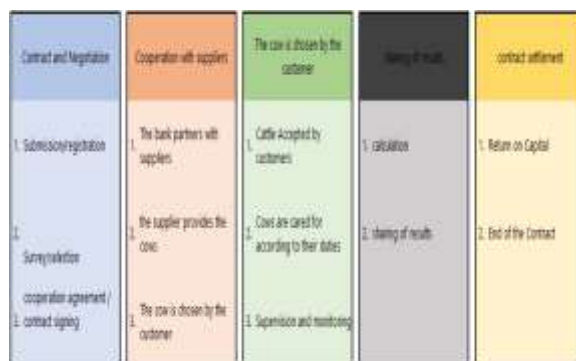
## RESULTS AND DISCUSSION

### 1. Cooperation Mechanism

A cooperation mechanism is a procedure or stage that regulates the implementation of cooperation between two or more parties.

Based on the research results that have been explained above, the cooperation mechanism carried out between Bank NTB Syariah and cattle breeders in Janapria Village can be seen through the following scheme:

**Table 1. Cooperation Mechanism for Cattle Management between Bank NTB Syariah and Cattle Breeders in Janapria Village, Central Lombok Regency**



The graph above shows that the cattle management cooperation scheme at Bank NTB Syariah consists of 5 (five schemes), where each scheme consists of several stages:

- Contract and negotiation, this scheme consists of 3 (three) stages which include registration, selection and signing of the contract.
- Cooperation with suppliers. The research results show that after financing is approved by Bank NTB Syariah, the next step is for Bank NTB Syariah to seek out and establish cooperation with suppliers, where these suppliers will be responsible for providing and delivering cattle to customers.
- Cattle management stage. Research results show that this stage consists of several forms, for example, acceptance from suppliers, cattle management itself which includes fattening, care, and other efforts to improve cattle quality, and supervision and monitoring carried out by both Bank NTB Syariah to cattle breeders, as well as by cattle breeders to the cattle they manage.
- Profit sharing. The research results show that the profit-sharing stage in the cattle management cooperation mechanism consists of several stages, namely the calculation stage, the distribution stage, and the payment stage.
- Contract completion. The research results show that after the profit-sharing stage in the Bank NTB Syariah cattle management cooperation mechanism, the next stage is the contract completion stage, which marks the end of the cattle

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management cooperation mechanism. In this final stage, Bank NTB Syariah and the livestock breeders terminate the contract and review the financing objectives that have been provided.

We can see the above based on the results of interviews with several sources, namely; NTB Syariah Bank Analyst Mr. Rudianto Hadi Pratama, the following stages of cooperation were found:

*"The cooperation mechanism itself consists of several stages, starting from the initial stage, which includes registration, selection, and contract, then the management stage by the farmer, the profit sharing stage, and the contract completion stage. As for the supplier, we have already established cooperation before entering into a contract with the customer." (February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency).*

Based on the interview results above, we can outline the cooperation mechanism, according to the stages outlined by Bank NTB Syariah analyst, Mr. Rudianto Hadi Pratama. These cooperation mechanisms include:

### a. Agreement and Negotiation

The agreement and negotiations are the initial stages of the collaboration between Bank NTB Syariah and cattle breeders in Janapria Village, Central Lombok Regency. The above interview findings are further supported by interviews with cattle breeders, including Mr. Azhar, who stated the following:

*"At the beginning, we applied for registration. There were requirements that we had to fulfill, such as having a stable and a livestock group with a minimum of 10 members. The bank will inform us about these requirements later. Furthermore, the bank also conducted a survey of the stable to ensure that the cattle being raised could be properly cared for. Once everything was deemed suitable, a cooperation agreement was signed between the bank and the farmer, which outlines the responsibilities of both parties." (February 5, 2025, Janapria Village).*

### b. Selection of cattle at the supplier

After the cattle financing is approved by Bank NTB Syariah, the next step is selecting the cattle to be raised by the farmer. In this regard, Mr. Rudianto Hadi Pratama explained the following:

*"Once approved, the Bank will then look for a suitable supplier, who will provide and deliver the cattle to the customer. The Bank and the supplier are also bound by a cooperation contract. After signing the contract, the Bank will order cattle according to the breeder's desired criteria. After that, the cattle will be delivered to the customer. The customer is asked to choose the cattle themselves to be cared for and managed" (February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency).*

The results of the interview with cattle breeder, Mr. Azhari also showed the following:

*"Yes, we accept cattle provided by the supplier. We actually hope to be able to choose them ourselves, without the supplier. But that's the bank's policy, so what else can we do?" (February 5, 2025, Janapria Village)*

### c. Implementation of Productive Businesses

The following are the results of an interview with Mr. Rudianto Handi Pratama:

*"After the initial stage, the next step is cattle management. This cattle management process consists of several stages, including disbursement of management funds, management of the cattle themselves by the farmers, and supervision and monitoring." (February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency)*

These results were confirmed by Mr. Somawarta, who is a livestock breeder and customer of Bank NTB Syariah:

*"Yes, after signing, the next stage is of course the disbursement. Now, this is what we've been waiting for. Once it's disbursed, we've received the cattle, both from the supplier, and then we'll manage it as best we can." (February 5, 2025, Janapria Village).*

### d. Profit Sharing

The proceeds from this management are then distributed. According to Mr. Rudianto Hadi Pratama, an analyst at Bank NTB Syariah, the stages of this distribution are as follows:

*"The third stage of this collaboration mechanism is the profit-sharing phase. This phase consists of calculating the results of cattle management, then dividing the profits based on a previously agreed-upon agreement, leading to the payment of the share. The bank only receives a 15% profit share of the capital transferred to the farmer." (Bank NTB Syariah Analyst, February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency).*

The interview with Mr. Azhar also showed that the third stage of the cooperation mechanism is the profit sharing stage, where Mr. Azhar stated the following:

*"After we care for the cows until they are ready to be sold, the proceeds are then shared with the bank. The profit sharing percentage is 15% for the bank and the remainder for us, the farmers." (February 5, 2025, Janapria Village).*

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Meanwhile, apart from the distribution of profits, Mr. Somawarta also explained that there was a distribution of losses, which was stated as follows:

*"It's not just profits that are shared in this collaboration. This percentage also applies to losses. If cattle are lost or even die, insurance will cover 90% of the loss, with the remainder covered by the bank and customer, as agreed, for the purpose of purchasing new cattle." (February 5, 2025, Janapria Village)*

### e. Contract Settlement

The things that need attention at this stage were expressed by Mr. Rudianto Hadi Pratama, as an analyst at Bank NTB Syariah, who stated the following:

*"After the proceeds are divided and received by each party, the final stage is the completion of the contract, which includes the termination stage as a sign of the end of the contract, and the evaluation and monitoring stage carried out by the Bank. This monitoring aims to determine the extent to which the objectives set for the cattle management program have been achieved" (February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency)*

Interviews with cattle farmers also revealed a final stage marking the end of the cooperation agreement between the farmers and Bank NTB Syariah. Mr. Somawarta explained this as follows:

*"After the distribution of the results, we are usually asked to sign a document, which serves as the basis for the end of the collaboration between us as livestock farmers and Bank NTB Syariah" (February 5, 2025, Janapria Village).*

### 2. It is known that the basis of the contract used in financing cattle management is the musyarakah contract, where the application of this musyarakah contract includes:

*"Using a musyarakah contract. So, at the time of the contract, the distribution of profits and duties of both parties is clear." (Interview with Rudianto Hadi Pratama, Bank NTB Syariah Analyst, February 10, 2025, Bank NTB Syariah Office, Central Lombok Regency).*

The results of the interview above are in line with what was conveyed by Mr. Somawarta, where the agreement made between Bank NTB Syariah and the customer is as follows:

*"An example of the contract is, I am given funds of Rp 50,000,000.00, where this fund is used to buy 2 cows. Well, I manage these 2 cows, after a period of 12 months (1 year) I sell them for Rp 95,000,000.00. So the proportion of the distribution is 15% of the initial capital. But before calculating the profit, we usually deduct the maintenance costs first, then we divide the remainder. For example, the maintenance costs are Rp 10,000,000.00, then Rp 95,000,000.00 - Rp 10,000,000.00 remaining Rp 85,000,000.00. From here, the calculation is made. This means that if the profit obtained from the sale of the cows is Rp. 85,000,000.00, the farmer only needs to pay the bank the capital of Rp 50,000,000.00 and profit sharing of Rp. 7,500,000.00 so the total paid by the breeders to the bank is Rp. 57,500,000.00 and from the sale for us breeders (February 5, 2025, Janapria Village).*

Mr. Azhari then added to the interview results with the following statement:

*"These calculations apply not only to profit sharing, but also to risk and loss sharing using the same proportion, namely 90:10 percent. For example, if a cow gets sick or dies, we calculate the proportion of losses for each. So, we pay Bank NTB Syariah that 10 percent." (February 5, 2025, Janapria Village).*

The results of interviews with cattle breeders also show details of capital and maintenance costs that last for one year, namely:

**Tabel 1. Capital and Cost of Cattle Maintenance**

Use Of Capital	Portion	Total
<b>Purchasing cattle</b>	<b>2 ekor</b>	<b>Rp. 50,000,000</b>
Animal feed vitamins	1 rit	Rp. 1,200,000
Salt	½ kwintal	Rp. 150,000
Vitamin Injection		Rp. 500,000
Appetite Medicine	1 kotak	Rp. 250,000
Anthelmintic		Rp. 150,000
Cage Sprayer	500 ml	Rp. 500,000
Animal Feed		Rp. 250,000
Reserve For Other Expenses		Rp. 7,000,000
<b>Total &gt;&gt;&gt;</b>		<b>Rp. 60,000,000</b>

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Sales Results		Rp. 95,000,000
Remainder After Deducting Costs		Rp. 85,000,000
Return of initial capital		Rp. 50,000,000
15% for Bank NTB Syariah		Rp. 7,500,000
For Breeders		Rp. 27.500.000

Source: Primary data processing 2025

Based on the interview results and the details of the cattle maintenance costs above, in the profit sharing of the cattle management business carried out in Janapria Village, an agreement has been reached between the capital owner (in this case Bank NTB Syariah) and the cattle manager that if a sale is made and a profit is obtained, the profit will be divided in two proportions, 15% for Bank NTB Syariah and the remainder for the cattle farmer. The agreement established between the two is a written agreement.

### CONCLUSION

Several conclusions can be drawn from the author's study titled "Cooperation Mechanism for Cattle Management in the Perspective of Sharia Economics (Case Study of Cattle Breeders in Janapria Village, Central Lombok Regency)" as follows:

1. The mudharib must complete certain steps in the cattle farming cooperative system, such as:
  - a. Contract and negotiation
  - b. Cattle selection at the supplier
  - c. Business execution
  - d. Profit sharing
  - g. The Contract's Completion
2. When the Bank works with multiple suppliers, breeders are only able to select cattle that are already available from the supplier and resell the cattle to the supplier at a price based on the weight of the cattle. In contrast, before using suppliers, breeders were free to choose cattle in the market with various prices and qualities, so the profits obtained by the breeders (customers) are not as much as the previous profits.
3. The financing of cattle carried out by Bank NTB Syariah and cattle breeders in Janapria Village is included in the form of Syirkah al-'Inan, which is a joint commercial venture in which all business partners contribute capital and labor, not necessarily in equal portions, where all partners provide unequal capital; if a loss occurs, all parties bear it in the agreed proportion; and profit sharing, where the results are divided according to the agreed proportion of each party. Based on the evidence of the Sunnah and the Companions' agreement, the law of Syirkah al-'Inan is mubah (permissible).

### SUGGESTION

The author can make a number of recommendations in light of the conclusions discussed above, including:

1. Bank NTB Syariah should assess the system for cooperation in livestock management including suppliers since, according to this component of the cooperation scheme, clients are not happy with the cattle they will manage.
2. In the meantime, cattle farmers think they can make a lot more money without using suppliers.

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