

An Islamic Legal Review of the Implementation of Agricultural Partnership-Based Zakat (Mukhabarah)

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Abstract

Pidoli Dolok Village in Panyabungan Subdistrict, Mandailing Natal, is predominantly an agricultural area where most residents depend on farming as their main source of income. The village benefits from major water sources, including the Aek Pohon River and irrigation from the Batang Gadis River, which support its agricultural activities. Within this context, the practice of mukhabarah—a form of agricultural partnership—has emerged, with a commonly agreed profit-sharing ratio of one-third for the landowner and two-thirds for the cultivator. This study aims to examine the implementation of zakat in such mukhabarah partnerships and to evaluate its conformity with Islamic legal principles. Employing a descriptive qualitative approach, this field research gathers primary data through observations and interviews with farmers, landowners, religious leaders, and other stakeholders, while secondary data are obtained from classical Islamic texts and relevant literature. The findings reveal that while the contractual elements of mukhabarah align with Islamic jurisprudence, the practice of zakat within these agreements does not fully meet the requirements of Islamic law regarding nishab. Therefore, there is a need for increased education and awareness to ensure zakat practices in agricultural partnerships are in accordance with Islamic principles.

I. Introduction

Zakat is one of the five fundamental pillars of Islam and holds a crucial place in the religious, social, and economic life of Muslims. It is an obligation that has been explicitly affirmed through numerous verses of the Qur'an and the Sunnah of the Prophet Muhammad (peace be upon him), and its practice has been consistently upheld through the consensus (ijma') of Islamic scholars from the early generations to the present. In the Qur'an, the word *az-zakat* appears in its definite form thirty times, with twenty-seven of those instances paired with the command to perform *salat* (prayer). This repetition highlights its vital importance in Islamic teachings. The Qur'an also strongly emphasizes that neglecting zakat deprives a person of divine mercy, support, and protection—establishing it as a spiritual and moral obligation that underpins the social fabric of the Muslim community. The practice of zakat plays a vital role in the purification of the soul and the cultivation of a positive disposition, both of which are essential for holistic spiritual well-being (Ganiyev & Umaraliev, 2020; Nasir et al., 2017; Putri & Pratama, 2020).

According to Yusuf al-Qaradawi, zakat is categorized as an *'ibadah māliyyah ijtīmā'īyyah*, a form of worship that integrates both financial and social responsibilities. This dual nature of zakat reflects its broader impact—not only purifying the wealth of the giver (*muzakkī*) but also addressing the needs of the receiver (*mustahiq*) and contributing to the welfare of society as a whole. Zakat is generally divided into two main types: *zakat an-naḥs* (such as zakat al-fitr) and *zakat al-māl* (zakat on wealth). Among the latter, five categories of wealth are most commonly subject to zakat: livestock (camels, cattle, goats), gold and silver, trade commodities, extracted treasures or minerals, and agricultural produce. These classifications were defined during the time of the Prophet with clear guidelines on *nishab* (minimum threshold), *haul* (holding period), and zakat percentage, and have become fixed rulings in Islamic jurisprudence (Anis, 2020; Gueydi, 2022).

One of the most enduring forms of zakat al-māl is zakat on agricultural produce (Fathonih, 2019). This includes not only conventional farming but also investment-based agricultural projects, such as land leasing, land reclamation, joint farming ventures (musharakah), and profit-sharing partnerships like mukhābarah. In Islamic law, zakat on crops becomes due at the time of harvest without requiring a holding period, as the growth cycle is deemed complete at harvest. It can be paid in kind or in cash, equivalent to the market value at the time of zakat obligation, and deductions are allowed for costs like fertilizers, labor, and short-term debts (Djatkiko, 2019).

The relevance of these principles is clearly observed in regions such as Pidoli Dolok, a village in the Panyabungan Subdistrict of Mandailing Natal Regency. The area is characterized by its fertile land and abundance of water resources, with major rivers like Aek Pohon and Batang Gadis providing irrigation that supports extensive agricultural activity. Most of the local population are farmers, either as landowners or cultivators. A significant portion of farmland is managed under agricultural partnership agreements, especially mukhābarah, where landowners and tenant farmers share the produce based on a predetermined ratio—commonly one-third for the landowner and two-thirds for the cultivator.

However, despite their routine involvement in such farming arrangements, many local farmers in Pidoli Dolok remain unaware of the proper Islamic terminology and legal rulings surrounding mukhābarah and muzāra'ah. Moreover, the obligation to pay zakat on the produce generated through these partnerships is not well understood or consistently practiced. Some farmers offer voluntary alms from their harvest, referring to it informally as zakat, but these acts often fall short of fulfilling the true requirements of zakat as prescribed in Islamic jurisprudence. This situation highlights a significant gap in awareness and religious education regarding zakat obligations in agricultural settings.

Research on zakat in *mukhābarah* contracts has gained considerable academic

attention, particularly in the context of Islamic agricultural finance. Among the recent contributions, three studies from Scopus-indexed journals stand out. The first focuses on the development of zakat accounting for *mukhābarah*, proposing it as a transformative framework to systematize zakat practices within agricultural partnerships (Besar & Basir, 2023). The second addresses the need to reformulate the zakat rate on agricultural produce due to the rising costs of farming inputs in the contemporary era (Saifuddin & Dewi, 2023). Meanwhile, the third analyzes the determination of zakat rates for *mukhābarah* as outlined in classical Islamic jurisprudence, particularly in *Sabīl al-Muhtadīn* (Hamat & Hanapi, 2016)

While these studies provide valuable theoretical and normative insights into zakat calculation and administration, they largely remain within the scope of regulatory reform, jurisprudential interpretation, and financial structuring. However, there is a noticeable gap in the literature regarding the *practical challenges* encountered by stakeholders—especially landowners and cultivators—in fulfilling zakat obligations under *mukhābarah* agreements. The socio-religious factors, lack of access to religious education, and ambiguity in zakat implementation at the grassroots level remain underexplored. This study seeks to fill that gap by examining the real-world barriers

that farmers in Pidoli Dolok face in understanding and complying with zakat requirements in *mukhābarah* practices.

2. Research Method

This study adopts a qualitative field research approach to explore the implementation of zakat in *mukhābarah* (sharecropping) contracts and assess its conformity with Islamic legal principles. Field research enables the researcher to obtain a nuanced understanding of real-world practices by engaging directly with the community involved. Accordingly, primary data were gathered through a combination of direct observation and in-depth interviews with key stakeholders, including farmers, landowners, and local religious leaders. These interviews sought to capture firsthand perspectives regarding the structure of *mukhābarah*

agreements, the mechanisms of zakat calculation and payment, and the levels of religious awareness among participants.

Additionally, field observations were conducted to examine agricultural processes, the distribution of produce, and any actual practices related to zakat fulfillment on-site. This combination of methods allows for a contextualized understanding of how zakat is perceived and practiced within rural agricultural partnerships.

To support and enrich the primary findings, secondary data were also utilized. These include classical and contemporary Islamic legal texts, academic journals, books, and other relevant literature. The integration of these secondary sources provides a robust theoretical framework and helps situate the study within broader scholarly discourse. The methodology is informed by established qualitative research strategies as articulated (Creswel, 2013; Creswell, J W., Creswell, 2018; Creswell, 2012; Robert C. Bogdan, 2022; Yin, 2014), emphasizing interpretive inquiry, contextual depth, and the importance of meaning-making from the participants' point of view.

3. Results and Discussion

Pidoli Dolok Sub-district, situated within Panyabungan District of Mandailing Natal Regency, is typified by its vast and fertile agricultural landscape, which serves as the foundation of the local economy. Agriculture is not merely an economic activity but a way of life for the majority of the residents, who rely on farming as their principal means of livelihood. The agricultural system in the village is distinctly divided into two major zones: irrigated rice fields—sustained by government-

funded irrigation infrastructure—and rain-fed fields, which depend entirely on seasonal rainfall. This dual system creates significant variability in crop yields, as productivity is highly susceptible to fluctuations in weather, particularly the length and intensity of dry and rainy seasons.

The pattern of land ownership in Pidoli Dolok reflects a predominantly smallholder agricultural structure. Most farmers cultivate plots ranging from 0.5 to

2 hectares, which limits their production capacity and access to economies of scale. In contrast, a small group of landowners possess larger tracts of land, often residing outside the region. These lands are typically inherited, pointing to a hereditary system of land transfer that is deeply rooted in local customs. This inherited ownership model reinforces a strong emotional and cultural attachment to land, which, in turn, influences local norms of land use, decision-making in agricultural partnerships, and attitudes toward property sharing and profit distribution.

This socio-agricultural landscape provides the backdrop for the widespread implementation of *mukhabarah* (sharecropping) contracts in the region. These contracts are shaped not only by economic necessity but also by the entrenched patterns of ownership and rural kinship, making the study of zakat obligations within such a setting both contextually rich and practically significant

Mukhabarah is a cooperative agreement where landowners provide land to cultivators, who manage the land and share profits based on a predetermined percentage (Sari, 2022). The findings show that *mukhabarah* agreements are widely practiced in Pidoli Dolok, particularly in five large agricultural sites. Analysis based on Hanafi jurisprudence confirms that these *mukhabarah* contracts fulfill all essential pillars (*rukun*), namely: the contracting parties (landowner and sharecropper), the land as the object of contract, capital inputs (typically labor and tools provided by the sharecropper), a mutually agreed profit-sharing arrangement, farming equipment, and the formal offer (*ijab*) and acceptance (*qabul*) (Mustakin & Khoir, 2023).

In accordance with broader Islamic legal scholarship, the contracts meet the conditions for validity:

- Both parties are of legal age and sound mind.
- The crop type and planting terms are determined jointly.
- Profit-sharing arrangements are clearly stipulated and based on proportional division, generally 1/3 for the landowner and 2/3 for the farmer.
- Farming tools and labor responsibilities fall on the sharecropper.
- Boundaries and terms are clearly defined, ensuring mutual understanding.

These practices prevent forbidden elements (*nawahi*) such as fixed rental payments regardless of harvest outcome or geographical land division for profits, thus aligning closely with Islamic principles of fair cooperation and partnership.

The legal consequences resulting from these contracts are consistent with Islamic jurisprudence:

- The sharecropper is responsible for procuring seeds and covering all farming costs, including fertilizers and irrigation.
- Profit-sharing is conducted transparently, and maintenance duties are assumed by the sharecropper.
- In the event of a party's death, the contract may be continued by heirs, preserving the agreement's integrity unless a decision to terminate is mutually agreed.

This arrangement fosters economic cooperation, supports livelihoods for landless farmers, and builds communal solidarity—clear evidence of the socio-economic benefits inherent in *mukhabarah*.

The issue of zakat in *mukhabarah* practices is notably problematic in Pidoli Dolok. Although Islamic law mandates zakat on agricultural produce exceeding the *nisab* (5 wasaq, equivalent to approximately 653 kg of staple crops). Agricultural zakat is determined by a ratio of 1,400 kg of grain or 653 kg of rice, with a payment schedule of 5% if irrigation costs are incurred and 10% if not, depending on the harvest's *nisab* (Saifuddin & Dewi, 2023). findings show that neither landowners nor sharecroppers consistently fulfill this obligation.

The results of interviews with local farmers in Pidoli Dolok reveal a nuanced yet concerning picture regarding the implementation of zakat in *mukhābarah* practices. All respondents expressed a strong commitment to zakat as one of the fundamental pillars of Islam, indicating that the principle of zakat is widely accepted as a religious obligation. However, this theological acknowledgment does not translate into proper implementation, particularly in the context of agricultural zakat. The primary reason cited for non-compliance was confusion and lack of clarity surrounding the calculation of *nisab* (the minimum threshold for zakat eligibility) and the basic legal structure (*arkan*) of zakat itself.

Farmers reported that educational outreach or structured counseling on agricultural zakat is rarely, if ever, conducted in their community. When probed about alternative sources of information, such as books, digital platforms, or mass media, most participants admitted they did not actively seek out such resources. Instead, they expressed a preference for traditional learning methods, stating that they better understand religious matters when taught directly by religious scholars or official preachers (*ustadz* or *penyuluh agama*). This reflects a cultural pattern of oral transmission and authority-based learning that still dominates religious education in rural settings.

Field surveys conducted across five key *mukhābarah* sites in the village revealed that all locations produced agricultural yields well above the *nisab* threshold (ranging between 900 and 1,200 kg of staple crops per site), thereby meeting the conditions for zakat obligation. However, several critical gaps were observed:

- Most farmers and even landowners were unaware that their sharecropping arrangements constituted *mukhābarah* as defined under Islamic legal terminology.
- There is a prevalent lack of knowledge regarding zakat obligations on agricultural produce. Instead of calculated zakat, farmers tend to give informal *ṣadaqah* (voluntary charity) to neighbors or relatives—often without recognizing the mandatory nature of zakat or adhering to its quantitative rules.
- Economic hardship further complicates the issue, as many sharecroppers consume their entire share of the harvest for household needs, leaving no surplus to consider for zakat.
- Out of all participants, only one farmer reported attempting to pay zakat, although the calculation was incorrect due to misunderstanding of *nisab* and applicable rates.

The findings of this study highlight a significant disconnect between religious commitment and the practical implementation of zakat in *mukhābarah* arrangements. While all respondents affirmed their belief in zakat as a pillar of Islam, their actual compliance remains critically low due to insufficient

understanding of the legal and technical aspects of zakat—particularly regarding *nisab* calculations and obligatory versus voluntary charity.

Moreover, the issue appears to extend beyond agricultural partnerships. Other studies have found that in addition to *mukhābarah*, broader failures exist within Islamic financial systems, where *sharia* management and the functional role of Islamic banking institutions in zakat administration are often ineffective or entirely absent (Putra, 2020). This signals a more systemic weakness in zakat governance, not limited to individual or local practices but affecting institutional frameworks as well.

Interestingly, the problem persists even in Muslim-majority regions such as Pidoli Dolok, where access to religious education and outreach should, in principle, be more readily available. This contrasts with Muslim minority areas—where challenges in accessing religious guidance are more understandable and typically require greater government support to facilitate zakat awareness and education (Ummulkhayr et al., 2017). Yet, despite the socio-religious composition of the community in Pidoli Dolok, this study finds that zakat outreach remains minimal, uncoordinated, and heavily reliant on traditional oral teaching methods. No active institutional mechanism is present to bridge this gap between religious knowledge and economic obligation.

Thus, this research not only reveals micro-level challenges among farmers and landowners but also aligns with macro-level findings that point to a systemic need for reform in how zakat education, dissemination, and enforcement are managed across sectors—both in agriculture and within Islamic financial institutions. It is essential that future strategies to improve zakat compliance include stronger collaboration between government bodies, religious authorities, and community institutions to ensure zakat's function as both a spiritual obligation and a socio-economic equalizer is effectively realized.

The principle of transparency in *mukhabarah* agreements serves to avert misunderstandings and conflicts between landowners and cultivators. Such clarity

is crucial for cultivating cooperative relationships and ensuring that both parties maintain alignment in their mutual expectations (Namita et al., 2024). Overall, the technical execution of *mukhabarah* in Pidoli Dolok closely follows Islamic contractual norms regarding partnership and profit-sharing. Mutual consent, transparent terms, and fair division of harvest are evident in practice. This demonstrates a strong indigenous adherence to principles of justice and cooperation as espoused in Islamic economics. In practice, the agreement is established verbally; in other regions, several writings also indicate that the agreement is made informally, without written documentation (Mardia, 2023; Wahyuningrum & Darwanto, 2020).

However, in terms of zakat, there is a substantial deviation. Despite achieving production levels well above the *nisab*, zakat is neither consistently calculated nor distributed according to Islamic law. This deviation is not due to deliberate neglect but primarily stems from a lack of religious literacy and awareness. According to Islamic scholars such as Yusuf al-Qardawi, zakat responsibility depends on the share received by each party. If either the landowner's or sharecropper's share meets the *nisab*, zakat must be paid individually. Imam Shafi'i, however, emphasizes collective responsibility if the total yield exceeds *nisab*. In either interpretation, zakat is obligatory. In agrarian countries with a Muslim majority, the government should enhance outreach on agricultural zakat. Although research in several Islamic countries shows that society often views zakat as a separate matter from state law or governance (Gallien et al., 2023), wouldn't frequent socialization by the government regarding zakat management and the applicable laws help reduce public ignorance?

If the gap in understanding and implementing zakat within *mukhābarah* practices is left unaddressed, it may lead to persistent systemic injustice, whereby religious obligations toward *mustahiq* groups—such as the poor, zakat administrators, and other eligible recipients—are consistently neglected. Zakat, as a divinely mandated instrument for wealth redistribution, is not merely a spiritual duty but also a socio-economic obligation. The failure to fulfill this obligation affects not only the

individual's religious integrity but also undermines the broader economic and social fabric of the Muslim community.

This condition further reveals a disparity between the economic success derived from cooperative farming arrangements and the underdevelopment of spiritual and moral responsibilities associated with those gains. While *mukhābarah* contracts may improve the material livelihood of cultivators, the ethical and equitable dimensions inherent in Islamic economic teachings—particularly through zakat—remain unrealized. In fact, zakat holds strategic potential in poverty alleviation and community empowerment. Previous studies have shown that zakat can significantly enhance household income and reduce poverty (Djatkiko, 2019; Ismail & Hasan, 2019; Tahir et al., 2018). Islamic history also provides powerful examples of zakat's effectiveness, notably during the caliphates of Umar ibn al-Khattab and Umar ibn Abdul Aziz, when poverty was reportedly eradicated due to the proper management and distribution of zakat funds (Pratama & Yuni, 2020).

Within this context, educational and awareness-raising efforts are essential. Structured and contextualized outreach—through mosque sermons, Sharia-based agricultural extension programs, and active collaboration with Islamic scholars and religious counselors—can help bridge the gap between traditional farming practices and Sharia compliance. Such efforts not only foster individual piety but also promote a just and inclusive economic system aligned with the objectives of Islamic law (*maqāṣid al-sharī'ah*).

4. Conclusion

The conclusions of this study are as follows:

- a. Compliance with Islamic Jurisprudence: The mukhabarah (sharecropping) practices in Pidoli Dolok fulfill the core requirements of Islamic law, including mutual consent, fair profit-sharing (1/3 to 2/3), and clearly defined responsibilities, which contribute to economic cooperation and social justice among farmers.

- b. Support for Local Livelihoods: These contractual arrangements promote sustainable livelihoods, especially for landless cultivators, by allowing them access to productive land while taking on farming inputs and labor responsibilities.
- c. Neglect of Zakat Obligations: Despite the alignment of contracts with Islamic principles, there is a significant gap in the awareness and practice of zakat on agricultural produce. Even when harvests exceed the *nisab*, zakat is often unpaid due to limited religious knowledge and lack of formal guidance, highlighting a critical area for educational intervention.

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