

**THE EFFECT OF MUZARA'AH CONTRACT ON WELFARE LEVEL OF
POTATO FARMERS
(Case Study in Permata District, Bener Meriah Regency)**

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ABSTRACT

The purpose of this study is to analyze the effect of the muzara'ah contract on the welfare level of potato farmers in the Permata District, Bener Meriah Regency. The data used in this study are primary data by distributing questionnaires to 85 respondents who were used as research samples. Data processing is done with the help of a simple linear regression equation model. The results showed that the muzara'ah contract had a significant effect on the welfare level of potato farmers in the Permata District, Bener Regency with a tcount of 3.297 and a significant level of 0.001. The muzara'ah contract has a strong relationship with the welfare level of potato farmers in the Permata District, Bener Meriah Regency. This can be seen from the correlation coefficient (R) of 0.740 (74%). The muzara'ah contract has the ability to explain its effect on the welfare level of potato farmers in the Permata District, Bener Meriah Regency by 71.6%. The remaining 38.4% is influenced by other variables outside this research model, such as labor, work experience, length of business, number of dependents, product quality, and others.

Keywords: *Muzara'ah Contract, Welfare Level*

ABSTRAK

Tujuan penelitian ini untuk menganalisis untuk menganalisis pengaruh akad *muzara'ah* terhadap tingkat kesejahteraan petani penggarap kebun kentang di Kecamatan Permata Kabupaten Bener Meriah. Data yang digunakan dalam penelitian ini berupa data primer dengan membagi kuesioner kepada 85 responden yang dijadikan sebagai sampel penelitian. Pengolahan data dilakukan dengan bantuan model persamaan regresi linier sederhana. Hasil penelitian menunjukkan bahwa Akad *muzara'ah* berpengaruh signifikan terhadap tingkat kesejahteraan petani penggarap kebun kentang di Kecamatan Permata Kabupaten Bener dengan t_{hitung} sebesar 3,297 dan tingkat signifikan sebesar 0,001. Akad *muzara'ah* mempunyai hubungan yang kuat dengan tingkat kesejahteraan petani penggarap kebun kentang di Kecamatan Permata Kabupaten Bener Meriah. Hal ini terlihat dari koefisien korelasi (R) sebesar 0,740 (74%). Akad *muzara'ah* memiliki kemampuan dalam menjelaskan pengaruhnya terhadap tingkat kesejahteraan petani penggarap kebun kentang di Kecamatan Permata Kabupaten Bener Meriah sebesar 71,6%. Sisanya 38,4% dipengaruhi oleh variabel lain di luar model penelitian ini seperti, tenaga kerja, pengalaman kerja, lama usaha, jumlah tanggungan, kualitas produk, dan lain-lain.

Kata Kunci: *Akad Muzara'ah, Tingkat Kesejahteraan*

INTRODUCTION

Background of the Study

The agricultural sector is one of the sources of income for the Indonesian people, who make up most of the Indonesian population by profession as farmers. This is also supported by the natural conditions of Indonesia which has a large expanse of land, abundant biodiversity and a tropical climate where sunlight can shine throughout the year so that farmers can grow crops throughout the year. Seeing Indonesia's natural conditions which are very supportive of the agricultural sector, it is only natural that most of the people's livelihoods are farmers. This is what the community in Bener Meriah Regency has done.

Bener Meriah Regency is one of the regencies in Aceh province that produces potatoes. Potato plants grow well in the highlands with an altitude above 1000 m above sea level with rainfall of 1500 mm per year and the optimal temperature for growth is 18-21 degrees C. So that potato plants are very suitable to be planted in the highlands of Bener Meriah Regency, one of which is done by farmers in the Gem District.

The reason for farmers doing potato farming is because potato is the most economical and profitable because in one year it can be harvested three times, even though production costs are expensive, but farmers still get more profits. Potato plants also do not know the season, whenever they can be planted as long as they are watered. Potatoes are not easy to rot, can last for two months after being harvested. Farmers carry out potato planting business, namely to increase family income and welfare.

Prosperous farmers are people who are able to use sources of income to meet their daily needs. The level of community welfare can be measured from the level of fulfillment of family needs which include food and non-food needs. The welfare in question is the fulfillment of basic needs. According to Kollé in Swasono (2005), welfare can be measured from several aspects of life, namely; (a) By looking at the quality of life in terms of material, such as the quality of housing and food; (b) By looking at the quality of life from a physical point of view, such as physical health; (c) By looking at the quality of life from a mental point of view, such as education; and (d) By looking at the quality of life from a spiritual perspective, such as morals and ethics.

Welfare is one aspect that is quite important to maintain and foster socio-economic stability. This condition is also needed to minimize the occurrence of social jealousy in society. Furthermore, the acceleration of community economic growth requires economic policies or the role of the government in regulating the economy as an effort to maintain economic stability (Swasono, 2005). The welfare indicators according to Zainuddin and Subandi (2013) are; income, ability to meet food needs, ability to meet educational needs, ability to meet health needs, fulfilled needs for shelter and shelter, and a sense of security against crime and violence.

The concept of welfare in Islam is discussed in the study of Maqashid Shari'ah which can be measured from the achievement of religious needs (ad-dien), soul

(an-nafs), reason (al-aql), offspring (an-nasl), and property (al-mal). sorry). In achieving the desired welfare, humans carry out various activities where in Islam these activities are regulated in the field of muamalah. In order to achieve prosperity, humans are allowed and even encouraged to cooperate with each other. One form of cooperation that can be carried out is cooperation in the agricultural sector, namely cooperation in agricultural land management between land owners and sharecroppers (Wardani, 2019).

According to Fajri (2019), to achieve the level of welfare of farmers, of course, requires a large amount of land and various supporting facilities in managing land. The majority of rural communities only rely on and depend on agricultural products for their living expenses, where their welfare levels vary. Some of them have their own land to cultivate, the area of which varies. But there are also those who do not have their own land to work on, so to meet their needs they cooperate with those who have land to work on their agricultural land in exchange for profit sharing.

One form of profit-sharing cooperation in Permata District, Bener Meriah Regency is profit-sharing cooperation in the field of potato commodity agriculture. Most of the farmers in the area already own their own land but because the yields are not sufficient, they also work on other people's land in exchange for sharing the agricultural produce. There are also people who own agricultural land but do not have expertise in farming, or because they are old so that their cultivation is represented by someone else by getting a portion of the results through the pattern of sharing the results of the muzara'ah contract. Conditions like this are generally seen in farmers in Permata District, Bener Meriah Regency at this time, it is only natural that this agricultural land processing system with a muzara'ah contract develops in farming communities as well as potato farmers.

Muzara'ah is a contract that aims to help each other among humans, according to the word of Allah Subhanahu Wa Ta'ala in Surah Al-Maidah verse 2 as follows::

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Meaning: ... And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allāh; indeed, Allāh is severe in penalty. (QS. Al-Maidah:2).

Muzara'ah is one option to build a cooperation with the aim of prospering the community. In muzara'ah there is a party who gives up a piece of land, while the other party manages the land for planting. According to Sabilq (2009) Muzara'ah by granting the right to cultivate land owned by another person on the condition that he will get a certain share of what is produced from his land, either half, one third, or more or less of the results obtained by mutual agreement. between those who own the land and those who cultivate it. The indicators of the muzara'ah contract according to Hasan

(2013) are; responsibilities, farm costs, distribution of crops, water or watering, and time period.

The profit-sharing pattern in the muzara'ah contract actually helps the level of welfare of the farmers who practice it. With this pattern, it will be beneficial for both parties between the land owner and the cultivator. For agricultural land owners who do not have expertise in farming or do not have time to farm, they will get results from the land cultivated by the cultivators. Meanwhile, for cultivators who do not have agricultural land, they will get results from the agricultural land they work on.

The pattern applied by farmers who carry out the muzara'ah contract can prosper both parties if it is measured from the concept of welfare measures. This can be seen from the results of research by Zainuddin and Subandi (2016) that there is a significant influence on the implementation of the muzara'ah profit sharing system on the welfare of the agrarian community in East Luwu Regency. Wardani's research (2019) also shows that although the increase in income did not increase significantly, the five interviewees felt that the change in welfare conditions was better than before.

Potatoes are annual herbaceous and bulbous vegetable crops. Potato plants will thrive in the highlands with cold climates. Before planting potatoes, the soil must be loosened first, by plowing or hoeing. The soil is plowed or hoed to a depth of approximately 30 cm. Planting potatoes is very easy to do where at first the potato seeds are placed in a cool, moist place with little sun. Then the potato seeds are allowed to develop for several days (7-14 days) until the buds grow little by little. After the shoots grow about 5 cm, the roots will begin to grow. Potato seedlings are planted at a distance of 20 or 30 cm. Then backfilled with soil to form mounds as high as 15 or 20 cm. Potato plants can be harvested at the age of 80-120 days.

People in Permata District, Bener Meriah Regency in general are potato farmers because this plant is not only used for vegetables but also has health benefits such as lowering blood pressure, maintaining a healthy brain and nervous system, maintaining immunity, reducing inflammation, improving digestion, and maintaining heart health. . Therefore, potatoes have a high selling price.

Based on the results of initial observations, there are several problems related to the muzara'ah contract for potato farmers in Permata District, Bener Meriah Regency, including; (a) Production sharing agreements are only made orally so that when the harvest arrives there is a disagreement between the owner and the cultivator; (b) There is still an unfair division between the owner of the plantation and the cultivator; (c) There are still many farmers who have not demonstrated their level of welfare through muzara'ah contracts; (d) Land owners find it difficult to pay for plant needs such as fertilizers, insecticides and other maintenance costs so that the yield is not optimal; and (e) There are still frequent crop failures, so that the cultivators cannot fulfill their daily needs.

Based on the problems above, the researchers are interested in conducting research with the title "The Effect of the Muzara'ah contract on the Welfare Level of Potato farmers (Case Study).

Formulation of the problem

Based on the description of the background above, the main problema: How the muzara'ah contract has influence on the welfare level of potato farmers in Permata District, Bener Meriah Regency?

Research purposes

Related to the formulation of the problem above, the purpose of this study is to analyze the effect of the muzara'ah contract on the welfare level of potato farmers in the Permata District, Bener Meriah Regency.

Benefits of research

This research will provide benefits for various parties. The benefits are as follows:

1. Theoretical benefits

- a. For the academia , this research is expected to provide input for the development of science, especially sharia economic law in relation to the effect of the muzara'ah contract on the level of farmers' welfare.
- b. As a reference for further researchers who are relevant to this research.

2. Practical benefits

- a. The results of this study are expected to provide some input and knowledge for the general public who make the livelihood agricultural sector especially to potato farmers in Permata District, Bener Meriah Regency.
- b. It Can be as valuable experience and knowledge to researchers related to the research carried out.

REVIEW OF LITERATURE

Definition of Welfare

Suisyanto (2007) suggests that welfare is a condition in which every member, whether as an individual, group or community, is safe in maintaining physical and spiritual life. Both physical needs and spiritual needs, so that it can be said that welfare is the key to human activity, because their life needs are met according to their efforts. food, clothing, understanding, education and health care

According to Soetomo (2014) welfare is a condition that contains elements or components of order-security, justice, peace, prosperity and an orderly life which contains a broad meaning, not only the creation of order and security but also justice in various dimensions. Peaceful conditions more describe the dimensions of sociology and psychology in social life. A life that feels comfortable, protected, free from fear means facing tomorrow. Thus the desired condition of prosperity is not only a picture of a life that is fulfilled physically, materially, but also spiritually, not only fulfilling physical needs but also spiritually.

Law Number 11 of 2011 concerning Social Welfare explains that social welfare is a condition of meeting the material, spiritual and social needs of citizens in order to live properly and be able to develop themselves, so that they can carry out their social functions. Meanwhile, the implementation of Social Welfare is a directed, integrated, and sustainable effort carried out by the Government, regional government, and the community in the form of social services to meet the basic needs of every citizen, which includes social rehabilitation, social security, social empowerment, and social protection.

Welfare Level Category

According to Sitorus (2000) based on differences in economic levels or livelihoods can be classified as follows:

1. Upper class, namely the group of people in society who occupy the top place, for example big businessmen or owners of large capital.
2. The middle class or middle class is a group of people in society who occupy a place in the middle or between the upper and lower classes. For example, experts, middle-level managerial, employees, staff and medium-sized entrepreneurs.
3. Lower class, namely the group of people in society who occupy the lowest place, for example workers in the informal vicinity, semi-skilled workers and unskilled workers.

According to Mualifah (2019) the criteria for a prosperous family I (KS I) with 6 (six) criteria for "basic family needs" are as follows:

1. In general, family members eat twice a day or more. The definition of eating is eating according to the understanding and habits of the local community, such as eating rice for those who usually eat rice as their staple food (staple food), or like eating sago for those who usually eat sago and so on.
2. Family members have different clothes for at home, work/school and travelling. Understanding different clothes is the ownership of clothes that are not only one pair, so they are not forced to wear the same clothes in different life activities.
3. The house occupied by the family has a good roof, floor and walls. The definition of a house occupied by this family is the condition of the family living house having a roof, floor and walls in a condition that is suitable for occupancy, both in terms of protection and in terms of health.
4. If a sick family member is taken to a health facility. The definition of health facilities is modern health facilities, such as hospitals, health centers, sub-health centers, treatment centers, pharmacies, posyandu, polyclinics, village midwives and so on, which provide medicines that are produced in a modern way and have received a distribution permit

from the authorized agency (Ministry of Health). Health / POM Agency).

5. If a couple of childbearing age wants to use family planning, they go to a contraceptive service facility. Definition of Contraceptive Service Facilities are facilities or places for family planning services, such as hospitals, health centers, sub-health centers, treatment centers, pharmacies, posyandu, polyclinics, private doctors, village midwives and so on, which provide family planning services with modern contraceptives, such as the IUD, MOW , MOP Condoms, Implants, Injections and Pills, to couples of childbearing age in need. (only for families of fertile couples).
6. All children aged 7-15 years in the family attend school. Understanding All children aged 7-15 years are all children 7-15 years from the family (if the family has children 7-15 years), who must follow the 9-year compulsory education. Schooling means that children aged 7-15 years in the family are registered and actively attending elementary school/elementary school equivalent or junior high school/junior high school equivalent.

According to Mualifah (2019) the criteria for a prosperous family II (KS II) with 8 (eight) criteria for "psychological needs" are as follows:

1. In general, family members carry out worship according to their respective religions and beliefs. The definition of family members carrying out worship is a family activity to carry out worship, in accordance with religious teachings/beliefs held by each family/family member.
2. At least once a week all family members eat meat/fish/eggs. The definition of eating meat/fish/eggs is eating meat or fish or eggs, as a side dish at mealtime to complete protein nutritional needs. This indicator does not apply to vegetarian families.
3. All family members get at least one new set of clothes in a year. The definition of new clothing is clothing suitable for use (new/used) which is an addition that has been owned either from buying or from gifts from other parties, namely the types of clothing commonly worn daily by the local community.
4. The area of the house is at least 8 m² for each occupant of the house. A house area of at least 8 m² is the total area of the house, both upper and lower floors, including the kitchen, bathroom, pavilion, garage and warehouse which when divided by the number of occupants of the house obtains a room area of not less than 8 m².
5. In the last three months the family is in good health so that they can carry out their respective duties/functions. The definition of a healthy state is the health condition of a person in the family that is within normal limits, so that the person concerned

does not have to be hospitalized, or is not forced to stay at home, or is not forced to be absent from work/school for a period of more than 4 days.

6. There is one or more family members who work to earn income. The definition of family members who work to earn income is a family in which at least one of its adult members earns income in the form of money or goods from sources of income deemed appropriate by the community, which can meet the minimum daily needs continuously.
7. All family members aged 10-60 years can read Latin script. Understanding family members aged 10-60 years can read Latin writing is family members aged 10-60 years in the family can read Latin letters and at the same time understand the meaning of the sentences in the writing. This indicator does not apply to families who do not have family members aged 10-60 years.
8. Couples of childbearing age with two or more children use contraceptive devices/drugs. Definition of Couples of childbearing age with two or more children using contraceptive devices/drugs are families who are still fertile couples with two or more children participating in family planning using one of the modern contraceptives, such as IUD, Pills, Injections, Implants, Condoms, MOP and MOW.

According to Mualifah (2019) the criteria for prosperous families III (KS III) with 5 (five) criteria for "development needs" are as follows:

1. Families seek to increase religious knowledge. The notion of family seeking to increase religious knowledge is a family's effort to increase their respective religious knowledge. For example, listening to recitations, bringing in Koran teachers or religious teachers for children, madrasa schools for children who are Muslim.
2. Part of the family income is saved in the form of money or goods. The definition of part of the family's income being saved in the form of money or goods is part of the family's income that is set aside for savings either in the form of money or in the form of goods (for example, buying livestock, rice fields, land, jewelry, rented houses and so on). Savings in the form of goods, if cashed at least Rp. 500,000,-
3. The family habit of eating together at least once a week is used to communicate. The definition of family eating habits together is the habit of all family members to eat together, so that the time before or after eating can be used for communication to discuss problems faced in one week or to communicate and deliberation among all family members.
4. The family participates in community activities in the neighborhood where they live. The definition of family participation in community activities in the neighborhood is the participation of all or part of family members in social activities of the surrounding community, such as mutual assistance,

night patrols, RT meetings, social gathering, recitation, PKK activities, arts activities, sports. etc.

5. Families obtain information from newspapers/magazines/radio/tv/internet.

Understanding Families obtaining information from newspapers/magazines/radio/tv/internet is the availability of opportunities for family members to gain access to information both locally, nationally, regionally, and internationally, through print media (such as newspapers, magazines, bulletins) or other media. electronics (such as radio, television, internet).

According to Mualifah (2019) the criteria for prosperous families III plus (KS III plus) with 2 (two) "self-actualization" criteria are as follows:

1. Families regularly voluntarily make material contributions to social activities. The definition of a family that regularly voluntarily makes material contributions to social activities is a family that has a great social sense by making regular (certain time) and voluntary material donations, both in the form of money and goods, for the benefit of the community (such as for orphans). , houses of worship, educational foundations, nursing homes, to finance activities at the level of RT/RW/Dusun, Village and so on) in this case does not include mandatory donations.
2. There are family members who are active as administrators of social associations/foundations/community institutions. Understanding that there are family members who are active as administrators of social associations / foundations / community institutions are families who have a great social sense by providing continuous energy, thought and moral assistance for social interests by becoming administrators in various organizations / committees (such as.

Prosperity in Islamic Economy

Islam came as the last religion that aims to lead its adherents to the true happiness of life, therefore Islam is very concerned about human happiness, both in the happiness of the world and the hereafter, in other words Islam (with all its rules) really expects mankind to obtain material prosperity. and spiritual (Sodiq, 2015).

Chapra in Sodiq (2015) clearly describes how closely the relationship between Islamic Shari'a and benefit is. Islamic economics, which is one part of Islamic law, certainly has a goal that cannot be separated from the main goal of Islamic law. The main goal of Islamic economics is to realize human goals to achieve happiness in the world and the hereafter (falah), as well as a good and honorable life (al-hayah althayyibah).

Al-Ghazali in Sodiq (2015) also formulated three reasons why a person should carry out economic activities, namely:

1. To meet the needs of each life.
2. To create prosperity for himself and his family.
3. To help others in need.

According to Basri (2005), efforts to realize social welfare are the mission of the Caliph which has been carried out since the Prophet Adam. The desired prosperous condition is not only a picture of a life that is met with physical, material, but also spiritual needs, not only the fulfillment of physical needs but also spiritual ones that cannot be separated from the principles of welfare, namely:

1. The interests of the wider community must take precedence over self-interest.
2. Removing difficulties should be prioritized over benefiting members.
3. Large losses are unacceptable to eliminate smaller ones. The greater benefit cannot be sacrificed for the lesser benefit. On the contrary, only the smaller one must be accepted or taken to avoid the greater harm, while the smaller benefit can be sacrificed to obtain the greater benefit.

According to Zarqa in Fadlan (2014) the objectives of Islamic economics in the form of realizing *baldatun thayyibatun wa rabbun ghafur* are as follows:

1. Economic prosperity is the most important economic goal. This welfare includes the welfare of individuals, society and the state.
2. The fulfillment of basic human needs, including food, drink, clothing, shelter, health, education, security and a state system that ensures the implementation of adequate basic needs in a fair manner.
3. Optimal use of resources, efficient, effective, economical and not wasteful.
4. Distribution of wealth, wealth, income and development results fairly and equitably.
5. Guarantee individual freedom.
6. Equal rights and opportunities.
7. Cooperation and justice

Welfare Indicator

The welfare indicators according to Zainuddin and Subandi (20136) are:

1. Income
2. Ability to meet food needs.
3. Ability to meet educational needs.
4. Ability to meet health needs.
5. The need for shelter and shelter is met.
6. A sense of security against crime and violence.

1. Income

Income is income that arises when farmers carry out sales of goods produced in the market. This income will increase the standard of living of farmers because with increasing income it will change consumption patterns. The higher the income generated, the higher consumption. According to Jhingan (2003) income is income in the form of money during a certain period. Therefore, income can be interpreted as all income or cause an increase in one's ability, both used for consumption and for savings. With this income is used for the necessities of life and to achieve satisfaction.

According to Sukirno (2008) in microeconomic theory that income is the acquisition that comes from the costs

of production factors or productive services. This understanding shows that income is all acquisitions both derived from the cost of production factors and the total output produced for all production in an economy within a certain period of time.

2. Ability to meet food needs.

The need for food is one aspect that must be achieved by every living creature by making efforts in order to fulfill and maintain sustainability in aspects of life (Yuwono, 2011). Food needs are nutritional needs that move the body's organs for daily activities. Call it the four healthy foods (staple foods, vegetables, side dishes and fruit) and the five perfect foods (milk), water and air. Seeing the need for food must start from the agricultural sector, because the agricultural sector is the beginning to meet the food needs needed by every community for their survival. Food in the human hierarchy is one of the basic human needs to maintain life, so that the effort to fulfill food needs is a basic humanitarian effort or part of Human Rights (HAM) whose implementation is guaranteed by the state (Dirhamsyah, 2016).

3. Ability to meet educational needs.

Education is a very important human need because education has the task of preparing human resources for the development of the nation and state. Advances in science and technology (IPTEK) resulted in changes and growth towards a more complex direction. This raises social problems and new demands that cannot be predicted beforehand, so that education always faces problems because of the gap between what is expected and the results that can be achieved from the educational process. To analyze education, there are generally three types of indicators used, which include the education level of household members, the availability of educational services, and the use of these educational services.

4. Ability to meet health needs.

Health is a basic human need to be able to live decently and productively, for that it is necessary to provide health services whose costs can be controlled and whose quality can help the community (Suaib, 2015). As stated in Law Number 36 of 2009 concerning Health, it is emphasized that everyone has the same rights in obtaining access or resources in the health sector and obtaining safe, quality, and affordable health services.

5. The need for shelter and shelter is met.

According to Mualifah (2019), the house occupied by the family at least has a good roof, floor and walls. The definition of a house occupied by this family is the condition of the family living house having a roof, floor and walls in a condition that is suitable for occupancy, both in terms of protection and in terms of health.

6. A sense of security against crime and violence.

According to Fadlan (2014) the loss of fear, which is a representation of the creation of a sense of security, comfort, and peace. If various kinds of crimes such as robbery, rape, murder, theft, and other crimes

occur a lot in society, it shows that society. do not get peace, comfort and peace in life, or in other words people have not got welfare.

Definition of Muzara'ah

Muzara'ah is an agricultural processing cooperation transaction agreement between the land owner and the cultivator, where the land owner provides agricultural land and seeds to the cultivator to plant and maintain in return for a certain distribution (percentage) of the harvest. workers manage the land with a part of what is produced from it and the capital of the landowner.

According to Hasan (2013) Profit sharing in agriculture according to Islamic law is called muzara'ah and mukhabarah. The two terms have almost the same meaning, only distinguished from seeds, where in muzara'ah the seeds are from the land owner, while mukhabarah the seeds come from the sharecroppers. According to Al-Qardhawi (2000) Muzara'ah is the owner of the land handing over tools, seeds and animals to those who want to plant them with a stipulation that he will get a predetermined result.

Suhendi (2002) says that according to the language al-muzara'ah has two meanings, the first is al-muzara'ah which means thar al-zur'ah (throwing the plant), which means capital. According to Sabiq (2009) muzara'ah by giving the right to plant land owned by another person on the condition that he will get a certain share of what is produced from his land, either half, one third, or more or less of the results obtained by mutual agreement. between those who own the land and those who cultivate it.

According to Karim (2013) Muzara'ah is a form of profit-sharing contract that is applied to agricultural crops a year. Meanwhile, according to Rahman, in Muhammad (2005) Muzara'ah is defined as a rental in the form of cooperation for profit sharing on agricultural land, meanwhile in Islamic banking it is said that muzara'ah is identified with mukhabarah, it's just that in muzara'ah the seeds or plant seeds come from land owner.

Muzara'ah Legal Basis

The muzara'ah contract is legal because the contract is quite clear, namely making farmers a union in cultivating rice fields. This agreement aims to help each other between farmers and agricultural land owners. Land owners are unable to work their land, while farmers do not own agricultural land. Therefore, it is natural for landowners to cooperate with sharecroppers with the stipulation that the results are shared by a mutually agreed agreement.

The legal basis used by scholars in allowing muzara'ah contracts is based on a hadith narrated by Bukhari, which means as follows:

It was narrated from Abdillah Bin Umar Ra, the Prophet SAW. signed an agreement with the residents of khoibar to use the land on the condition that half of the land's produce in the form of vegetables and fruits will belong to them, the Prophet SAW. Members of his

wives each 100 wasq, namely 80 wasq dates and 20 wasq wheat (HR. Bukhari).

Allah says in the Qur'an Surah Al Maidah verse 1, namely:

وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
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Meaning: O you who have believed, fulfill those contracts. Animals are lawful for you, except those that are to be read to you. (that is) by not justifying hunting while you are doing Hajj. Verily, Allah sets the laws according to His will. (Surat al-Maidah: 1)

The verse above explains the importance of keeping an agreement in accordance with what has been mutually agreed in order to maintain mutual trust in one another. This verse includes many verses that contain descriptions of the contract, either expressly or impliedly. The word auwfu, as in the verse above originally meant to give something perfectly, in the sense of exceeding the level that should be. While the word al-u'qud is the jama' of the contract which originally meant binding something with something so that it does not become a part of it and parting with it. The command of this verse shows how the Qur'an places great emphasis on the need to fulfill the contract in all its forms and meanings with perfect fulfillment. . If it is necessary to exaggerate than it should be, and criticize those who waste it. The Qur'an is so firm in its obligation to fulfill the contract that every Muslim is obliged to fulfill it. Losses due to a person's obligation to fulfill an agreement must be determined in order to maintain a sense of security and tranquility in the community, and indeed the public interest must take precedence over individual interests (Shihab, 2001).

In QS Al-Israa 'verse 34 Allah also says, namely:
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ

Meaning: And do not approach the property of the orphan, except in a better manner until he has grown up and fulfilled his promise; Indeed, the promise will be called to account (QS Al- Israa':34).

The explanation of the verse above is that every agreement must be held accountable, that is, it is obligatory to keep it, so that no party is harmed and it was narrated from Ibn Umar that the Messenger of Allah (peace be upon him) once bought the land of Khaibar to its residents (at that time they were still Jewish) to work on in exchange for the distribution of fruits. and plants (Mardani, 2012).

According to the scholars who allow muzara'ah the contract aims to help each other, according to the word of God in the Qur'an Surah Al Maidah verse 2, namely:

... وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ

... And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allāh; indeed, Allāh is severe in penalty. (QS. Al-Maidah:2).

Allah also says in Surah An-Nisaa verse 29 which is as follows:

وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ
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 وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ لَنُدْخِلَنَّهُمْ فِي الصَّالِحِينَ

Meaning: O you who believe, do not eat each other's property in a vanity way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourself, indeed Allah is Most Merciful to you (Q.S. An-Nisaa: 29).

Pillars and Terms of Muzara'ah

According to Syafei (2004), the number of scholars who allow Muzara'ah contracts put forward the pillars and conditions that must be met in order for the contract to be valid, while the pillars of muzara'ah are:

1. Cultivators and land owners (akid).

Akid is someone who enters into a contract, here acts as a cultivator or land owner of the parties who hold the contract, then the mujtahids agree that the muzara'ah or mukhabarah contract is valid if it is carried out by: someone who has reached the age, someone with perfect sense and someone who has able to try.

2. The object of muzara'ah (ma'qud ilaih)

Ma'qud ilaih are objects that apply to contract law or goods that are made objects in the contract. It is made into harmony because both parties already know the form of the goods, the nature of the two as well as the price and what benefits are taken. The muzara'ah or mukhabarah contract is not allowed except for land that is already known.

3. There must be provisions for profit sharing

According to the provisions in the muzara'ah contract, it is necessary to pay attention to the provisions for the distribution of results such as half, third, quarter, more or less than that. It must be known clearly, in addition to the distribution. Because the problems that often come to the surface today in the world of unions are problems concerning the distribution of results and the timing of financing. The distribution of the results must be in accordance with the agreement of the two.

4. Ijab and Qabul.

A contract will occur if there is consent and qabul, either in the form of words or in the form of requirements that indicate the agreement of both parties in carrying out the contract. Ijab and qabul mean the bond between the land owner and the

cultivator. In this case, both the munajjaz contract (a contract that is pronounced by someone by telling the limits) and the qhairu munajjas (a contract that is spoken by someone without giving any restrictions) with a rule without requiring it with a condition.

In simple terms consent and qabul in muzara'ah orally only. However, it should be stated in a letter of agreement agreed by both parties, including the sharing of the results of the cooperation. According to Hanabilah scholars, it is argued that muzara'ah does not require qabul in lafadzh, but it is enough to work on the land, that is already included in qabul.

According to Syafei (2004), the conditions for muzara'ah are related to the person who makes the contract, the seeds to be planted, the land to be worked on, the results to be harvested, and the validity period of the contract.

1. Terms of aqid (people who do the contract)

There are two people who carry out the contract, namely the land owner and the sharecropper who must be mature and have good sense. This means that people who do muzara'ah cooperation are people who are able to distinguish between good and bad so that they can think with common sense.

2. Terms of plants or objects

Among the scholars there are differences of opinion, but most think it is better if it is left to the workers.

3. Conditions with claim

Conditions with arable are that it is possible to cultivate, that is, if the land is planted it will produce, it is clear, and there is a surrender of the land.

4. Terms of the resulting plant

The conditions for the resulting plant are clear when the contract is made, it is required for the cooperation of two people who make the contract, a size is determined between the two, such as one-third, half, two-thirds and others, and the yield of the plant must be comprehensive between the two people involved. will perform the contract.

5. Purpose of the contract

The contract in muzara'ah must be based on the purpose of utilizing workers or utilizing land.

6. Requirements for farming tools

Conditions for farming tools are allowed to use traditional or modern tools with the intention of being a consequence of the contract. If you only intend to use a tool, and it is not associated with a contract, then Muzara'ah is considered invalid.

Things that invalidate Muzara'ah

According to Syafei (2004), several things that cause the cancellation of muzara'ah are as follows:

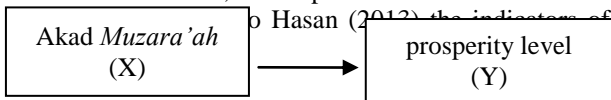
1. The muzara'ah period ends
The muzara'ah period has expired, that is, if the period or time agreed upon by both parties has expired, the muzara'ah carried out by both parties automatically ends. If the two of them will continue the muzara'ah, then both parties must perform the contract again.
2. One of the people who have the akad dies
If one of the people in the contract dies, the muzara'ah contract that has been implemented or the new one will automatically end, because muzara'ah is a cooperation agreement in terms of cultivation, so both parties have their respective responsibilities.
3. There is aging
According to the Hanafiyah scholars, among the reasons for the cancellation of the muzara'ah, among others: arable land was forced to be sold, for example to pay debts or other needs by the land owner. Cultivation cannot manage the land, such as illness, jihad in the way of Allah SWT and so on.

Meanwhile, according to the fiqh scholars in Syafei (2004) who allow the muzara'ah contract to end if:

1. The agreed period ends.
However, if the time period has expired, while the agricultural products are not yet suitable for harvesting, then the contract is not canceled until harvest and the results are divided according to mutual agreement at the time of the contract.
2. According to Hanafi and Hanabilah scholars, if one of the berakat dies, the muzara'ah or mukhabarah contract ends. Because they are of the opinion that the ijarah contract should not be inherited. However, Malikiyah and Shafi'iyah scholars are of the opinion that the muzara'ah or mukhabarah contract can be inherited. Therefore, the card does not expire due to the death of one of the contracting parties.
3. The age of one of the parties. Neither from the land owner nor from the tenant or manager who is not allowed to continue the contract. Those aged include, among others:
 - a. The land owner is in debt so that the land is sold by the land owner, because there is no more property that can be sold by the land owner except the land to pay off his debts.
 - b. There are old farmers. Like being sick or going to travel out of town, so they are unable to carry out their work.

Muzara'ah indicator

According to the number of scholars who allow muzara'ah contracts, if the pillars and conditions have



Cultivators are responsible for the cost of seeds and the cost of maintaining the farm. The concept of

responsibility in Islam is basically voluntary, without coercion. Thus, this principle requires sacrifice, it just doesn't have a miserable connotation. Responsibility to others because humans are social beings who cannot let go of their interactions with other people in order to fulfill all their needs.

2. Agricultural costs.
In doing farming, every farmer will definitely incur costs, which are called production costs. These production costs consist of various but have the same goal, namely to increase the production of the farm. So the amount of this cost does not depend on the size of the production obtained, while the variable cost is influenced by the size of the production obtained.
3. Distribution of crops.
The conditions concerning the harvest are that the distribution of the harvest for each party must be clear, that the results really belong to the person who has the contract, without any specialization, and that the distribution of the harvest is determined from the beginning of the contract (half, quarter, one third, and one third). etc).
4. Watering
Irrigation is carried out according to the agreement of both parties. If there is no agreement, customs apply in their respective places. If it is customary for the land to be irrigated with rainwater, then neither party may be forced to irrigate the land through irrigation.
5. Timeframe.
The terms concerning the period of time must also be explained in the contract from the start, because the muzara'ah contract implies an ijarah contract (rent or wages) in exchange for part of the harvest. Therefore, the timeframe must be clear. The expiration of the contract can be measured by the expiration of the muzara'ah period, the agreed time period ending, and the age of one of the parties.
Based on the descriptions above, it can be explained that the muzara'ah contract indicator in this study refers to Hasan (2013)'s opinion, namely responsibility, namely the responsibility of smallholders in cultivating land planted with plants. Agricultural costs such as fertilizer costs, herbicide costs, labor costs which include fertilization costs, weeding costs, clearing costs, harvest costs, transportation costs, and others.

Conceptual framework

Picture 1:

Conceptual framework

Research Hypothesis

- H₀ : The muzara'ah contract has no effect on the welfare level of potato farmers in the Permata District, Bener Meriah Regency.
- H_a : The muzara'ah contract has no effect on the welfare level of potato farmers in the Permata District, Bener Meriah Regency.

DATA ANALYSIS METHOD

Research Objects and Locations

The object of this study is the effect of the muzara'ah contract on the welfare level of potato farmers in the Permata District, Bener Meriah Regency. The choice of this place as the research location is because in Permata District there are many people who carry out muzara'ah contracts, one of which is a potato farmer.

Population and Sample

Population

According to Hasan (2002) population is the totality of all subjects or individuals who have certain, clear and complete characteristics that will be studied. The population in this study is 7 (seven) villages in Permata District, Bener Meriah Regency, namely; Sara Tangke Tribe Village, Tumas Mumanang Village, Uning Sejuk Village, Tawar Bengi Village, Weh Tonang Toa Village, Ramung Jaya Village, and Jelobok Village. Of the seven villages the total population is 85 people.

Sample

Based on the population size above, the sampling technique in this study used the saturated sample (census) method. According to Sugiyono (2013) Saturated sampling is a sampling technique when all members of the population are used as samples, then the sample taken is 85 potato farmers in 7 (seven) villages in Permata District.

In accordance with the research method above, the data collection techniques used are as follows:

1. Literature research; namely a way to obtain secondary data through literature references related to the object of research.
2. Field research; that is a way to obtain primary data which is done directly to the field or research object. In primary data collection, the instrument used is a questionnaire given directly to 85 respondents. The steps used for compiling the questionnaire and data collection are as follows:
 1. Compile a grid of questions regarding welfare (Y) and muzara'ah contracts (X)
 2. Each questionnaire has been given instructions in filling out.
 3. Determination of scoring for each question item using a Likert scale which is given a weighted value of strongly agree (SS) = 5, agree (S) = 4, disagree

(KS) = 3, disagree (2) and strongly disagree (STS) = 1.

Validity test

Validity test is used to measure the validity or validity of a questionnaire. Whether or not an instrument is valid can be seen from the value of the correlation coefficient between the item scores and the total score at a significance level of 5%, items that are not significantly correlated are declared invalid. Testing the validity of this can be done by using a data processing program, namely SPSS. An instrument is declared valid if the correlation coefficient $r_{count} >$ critical value is 0.3.

Reliability Test

A questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable from time to time (Ghozali, 2005:41). According to Nunnally in Ghozali (2005:42) that the results of the reliability calculation, a variable is said to be reliable (reliable) if the resulting alpha value gives an alpha value > 0.60 .

Classic assumption test

1. Normality Test

In this study, the normality test was tested with non-parametric statistics, namely the Kolmogorof Smirnov (K-S) test, with the decision making criteria based on the Kolmogorof Smirnov (K-S) Z and Asymp Sig (2-tailed) value, the variables were declared normally distributed if the significance value greater than 0.05 at 95% significance. According to Santoso (2002:393) the basis for making decisions is based on probability (asymptotic significance), namely:

1. If the probability > 0.05 , then the population is normally distributed.
2. if the probability < 0.05 then the population is not normally distributed.

Heteroscedasticity Test

One way to detect the presence or absence of heteroscedasticity is to look at the graph plot between the predictive value of the dependent variable (ZPRED) and the residual (SRESID). Detection of the presence or absence of heteroscedasticity can be done by looking at the presence or absence of a certain pattern on the scatterplot graph between SRESID and ZPRED where the Y axis is the Y that has been predicted and the X axis is the residual (Y predicted - Y actually).

Data analysis method

The data analysis method used in this research is quantitative data analysis method. While the analytical tool used in this study using simple linear regression. The form of a simple linear regression formula is as follows:

$$Y = \alpha + \beta_1 X_1 + \varepsilon$$

Where: Y : prosperity level
 α : Constant
X : Aqad muzara'ah
 β_1 : Regression coefficient
 ε : Error Term

Correlation Coefficient Test and Coefficient of Determination

Correlation Coefficient Test

Correlation analysis in this study used Spearman's Rank correlation to determine whether or not there is a relationship between two variables, namely the independent variable (Islamic financial literacy) and the dependent variable (gender) on an ordinal scale (nonparametric). As a guide for providing interpretation, the following numerical units are used:

Tabel 1

Correlation Coefficient Criteria

Coefficient Interval	Relationship Level
0,00 – 0,019	Very low
0,20 – 0,399	Low
0,40 – 0,599	Medium
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Source: Sugiyono, 2013:184.

Coefficient of Determination

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations in the dependent variable is. The value of R² = small means that the ability of the independent variable (Islamic financial literacy) in explaining the variation of the dependent variable (gender) is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variable.

Hypothesis test

Hypothesis testing in this study was carried out by partial test (t-test) with the aim of knowing the effect of the independent variable on the dependent variable significantly where the significance level used was 5%, then the formulation of the hypothesis is as follows:

H₀ : If tcount < ttable, then H₀ is accepted and H_a is rejected, which means that the muzara'ah contract has no effect on the welfare level of potato farmers in Permata District, Bener Meriah Regency.

H_a : If tcount > ttable, then H₀ is rejected and H_a is accepted, meaning that the muzara'ah contract does not affect the welfare level of potato farmers in the Permata District, Bener Meriah Regency.

RESEARCH RESULTS AND DISCUSSION

Validity Test Results

The validity test in this study was carried out using the help of SPSS version 22. with a confidence level of 5%. If rcount > critical value (0.3), then the instrument can be said to be valid and vice versa. Based on table 4.5 above, it can be seen that each question item has rcount > critical value (0.3), it can be concluded that all question items are valid.

Reliability Test Results

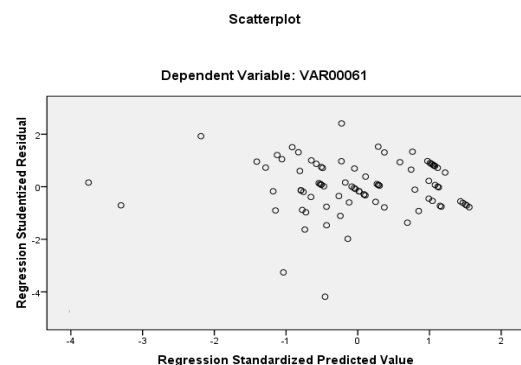
The reliability test in this study was carried out using SPSS version 22. The level of reliability regarding the level of welfare (Y) was 0.643 > 0.60 and the muzara'ah contract (X₂) was 0.627 > 0.60 for potato farmers in Permata District, Bener Meriah Regency. This means that all items of the questionnaire for the reliability test are proven to be reliable..

Normality Test Results

The results of the normality test show that the probability (sig) of the welfare level (Y) is 0.208 > 0.05 and the probability (sig) of the muzara'ah contract (X₂) is 0.059 > 0.05. Thus, all variables, both independent and dependent variables, in this study were normally distributed.

Heteroscedasticity Test Results

The results of the heteroscedasticity test in this study can be seen in the following figure:



Picture 1: Results of the heteroscedasticity

, it can be seen that the results of the heteroscedasticity test have no clear pattern, and the points spread above and below the number 0 on the Y axis, so the results of the study can be concluded that there is no heteroscedasticity

Simple Linear Regression Test Results

Analysis of data regarding the effect of Islamic financial literacy on gender in students of the Faculty of Economics and Business, Malikussaleh University, Lhokseumawe which is formulated in a simple linear regression function. The results of the simple linear regression test can be seen in table 8 as follows:

Tabel 2

Simple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.835	.465		6.099	.000
Akad Muzara'ah	.355	.108	.340	3.297	.001

a. Dependent Variable: Tingkat kesejahteraan

Source: Processed data, 2021

$$Y = 2,835 + 0,355X$$

From the above equation it can be explained that:

1. The constant value of 2.835 means that if the muzara'ah contract is considered constant, then the welfare level of potato farmers in the Permata

District, Bener Meriah Regency will also be constant at 2.835.

- The coefficient of the muzara'ah contract is 0.355, meaning that if the muzara'ah contract increases by 1%, then the welfare level of potato farmers in Permata District, Bener Meriah Regency will increase by 0.355, provided that the variable is not constant (*cateris paribus*).

Correlation Coefficient Test and Coefficient of Determination

The results of the correlation coefficient test (R) and the coefficient of determination (R²) are as shown in the following table:

Tabel 3

Correlation Coefficient Test Results and Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740 ^a	.716	.705	.41729

a. Predictors: (Constant), LKS

Source: Processed data, 2021

Based on the results of the study, the correlation coefficient (R) of 0.740 (74%) means that the muzara'ah contract has a strong relationship with the welfare level of potato farmers in Permata District, Bener Meriah Regency. The coefficient of determination (R²) of 0.716 (71.6%) means that the muzara'ah contract has the ability to explain its influence on the welfare level of potato farmers in Permata District, Bener Meriah Regency, by 71.6%. The remaining 38.4% is influenced by other variables outside this research model, such as labor, work experience, length of business, number of dependents, product quality, and others.

Hypothesis test

In accordance with the formulation of the problem and hypothesis, to determine the effect of the muzara'ah contract on the welfare level of potato farmers in Permata District, Bener Meriah Regency, a partial test (t test) was used with a 95% confidence level. The results of the partial test (t test) can be seen in table 4.11 above. The value of *t*_{table} with *df* (n-k) (85-1) = 84 at = 5% is 1.66320 = 1.66. The results of the simple linear regression test obtained that the *t*count of the muzara'ah contract was 3.297 with a significant level of 0.001. While the value of *t*_{table} is set at 1.66. Thus, *t*count > *t*_{table} is 3.297 > 1.66, meaning that the muzara'ah contract has a significant effect on the welfare of potato farmers in the Permata District, Bener Meriah Regency.

Discussion

Based on the results of the study, it can be seen that the muzara'ah contract has a significant effect on the welfare of potato farmers in the Permata District, Bener Meriah Regency. The results of the partial test (t test) can be seen in table 4.11 above. The value of *t*_{table}

with *df* (n-k) (85-1) = 84 at = 5% is 1.66320 = 1.66. The results of the simple linear regression test obtained that the *t*count of the muzara'ah contract was 3.297 with a significant level of 0.001. While the value of *t*_{table} is set at 1.66. Thus, *t*count > *t*_{table} is 3.297 > 1.66.

The effect of the muzara'ah contract on the level of welfare of potato farmers is because in achieving the desired welfare, potato farmers carry out various activities where in Islam these various activities are regulated in the field of muamalah. In order to achieve prosperity, humans are allowed and even encouraged to cooperate with each other. One form of cooperation that can be carried out is cooperation in the agricultural sector, namely cooperation in the management of agricultural land between land owners and sharecroppers through muzara'ah contracts.

The results of a simple linear regression test obtained that the muzara'ah contract coefficient was 0.355, meaning that if the muzara'ah contract increased by 1%, then the welfare level of potato farmers in the Permata District, Bener Meriah Regency would increase by 0.355, provided that the variable was not constant (*cateris paribus*).).

The correlation coefficient (R) of 0.740 (74%) means that the muzara'ah contract has a strong relationship with the welfare level of potato farmers in Permata District, Bener Meriah Regency. The coefficient of determination (R²) of 0.716 (71.6%) means that the muzara'ah contract has the ability to explain its influence on the welfare level of potato farmers in Permata District, Bener Meriah Regency, by 71.6%. The remaining 38.4% is influenced by other variables outside this research model, such as labor, work experience, length of business, number of dependents, product quality, and others.

The profit-sharing pattern in the muzara'ah contract actually helps the level of welfare of the farmers who practice it. With this pattern, it will be beneficial for both parties between the land owner and the cultivator. For agricultural land owners who do not have expertise in farming or do not have time to farm, they will get results from the land cultivated by the cultivators. Meanwhile, for cultivators who do not have agricultural land, they will get results from the agricultural land they work on.

Muzara'ah contract indicators in this study refer to Hasan's opinion (2013: 279), namely agricultural costs such as fertilizer costs, herbicide costs, labor costs which include fertilization costs, weeding costs, clearing costs, harvest costs, transportation costs, and others. other. The distribution of the harvest for each party must be clear, the results really belong to the person with the contract and without any specialization. Irrigation or watering is the responsibility of the cultivator, and the term of the muzara'ah contract if one dies before harvesting, and the deceased is represented by his heirs.

The results of this study support Fajri's research (2019) where the results show that muzara'ah has a positive and significant effect on the welfare of farmers

in Lhoksukon District, North Aceh Regency as evidenced by the statistical test results $t_{count} > t_{table}$ ($12.448 > 1.668$) and the level of significance is smaller. of 0.05 which is 0.000. (H1 accepted). The results of this study also support the research of Zainuddin and Subhandi (2016) whose results show that muzara'ah strongly influences the level of welfare of the agrarian community in Nusa Indah Hamlet, Margomulyo Village, East Tomoni District, East Luwu Regency.

CLOSING

Conclusion

Based on the results of the analysis and discussion that has been carried out in the previous chapter, the researchers obtained the following conclusions:

1. The muzara'ah contract has a significant effect on the welfare level of potato farmers in Permata District, Bener Regency with a t_{count} of 3.297 and a significant level of 0.001.
2. The muzara'ah contract has a strong relationship with the welfare level of potato farmers in the Permata District, Bener Meriah Regency. This can be seen from the correlation coefficient (R) of 0.740 (74%).
3. The muzara'ah contract has the ability to explain its effect on the welfare level of potato farmers in Permata District, Bener Meriah Regency by 71.6%. The remaining 38.4% is influenced by other variables outside this research model, such as labor, work experience, length of business, number of dependents, product quality, and others.

Suggestion

Based on the results obtained above, the following can be suggested:

1. Muzara'ah is a contract that aims to help each other among humans, therefore it is hoped that farmers will pay more attention to the pillars and conditions of muzara'ah.
2. Potato farmers are expected to carry out the muzara'ah contract agreement based on existing rules in Islam and between cultivators and capital owners must be mutually responsible for their respective rights and obligations.
3. Further researchers are expected to be able to develop this research with other variables such as length of business, number of families, product quality, and others.

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