



Rangkiang:
Journal of Islamic Economics and Business

E - ISSN 3047-1516
P - ISSN 3047-6402

Community Economic Empowerment Through the Syirkah Principle: A Case Study of Farmers in Padang Pariaman Regency

Erizal Candra Efendi ¹, Ruri Mustika ², Wildan Hadi ³

^{1,2,3} Imam Bonjol State Islamic University Padang, Indonesia

Corresponding Author: Erizal Candra Efendi

E-mail; efendierizalcandra@gmail.com

Article Information:

Received November 06, 2025

Revised November 19, 2025

Accepted November 24, 2025

ABSTRACT

This study explores the application of the *syirkah* (partnership) principle as a model for community economic empowerment among farmers in Padang Pariaman Regency, West Sumatra. Rooted in Islamic economic ethics, *syirkah* emphasizes fairness, transparency, and shared risk between capital providers, farmers, and community leaders. Using a qualitative case study design, data were collected through in-depth interviews, focus group discussions, and participatory observations involving farmer groups, Islamic cooperatives (*Baitul Maal wat Tamwil*), and local religious figures. The findings reveal that *syirkah* enhances access to productive capital, increases agricultural yields by 25–30%, and improves household income stability while strengthening social cohesion and mutual trust among participants. The partnership structure fosters *ukhuwah iqtishadiyah* (economic brotherhood) and fulfills the objectives of *maqasid al-shariah* by integrating economic welfare with moral responsibility. However, sustainability challenges remain, particularly in financial management skills, market access, and generational continuity. Strengthening institutional literacy, digital integration, and youth participation are therefore crucial for scaling up *syirkah*-based empowerment. Overall, the study concludes that *syirkah* serves not only as an Islamic financial instrument but also as a transformative framework that bridges spirituality, cooperation, and sustainable rural development.

Keywords: *Syirkah, community empowerment, Islamic economics, rural development, Padang Pariaman*

Journal Homepage

<http://journal.denisysmartconsulting.co.id/index.php/rangkiang/>

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How to cite:

Efendi, E.C., Mustika, R., Hadi, W. (2025). Community Economic Empowerment Through the Syirkah Principle: A Case Study of Farmers in Padang Pariaman Regency. *Rangkiang: Journal of Islamic Economics and Business*, 3(2). <https://doi.org/10.70072/rangkiang.v3i2>

Published by:

CV. Denisya Smart Consulting

INTRODUCTION

The empowerment of local communities has long been recognized as a cornerstone for achieving inclusive and sustainable economic development, particularly in rural areas where agriculture remains the main livelihood source (Fauzi, 2024). In Indonesia, this sector sustains a large proportion of the population and functions as the backbone of many regional economies, including Padang Pariaman Regency in West Sumatra (Fahlefi et al., 2021). However, despite its strategic importance, rural farmers continue to face structural constraints such as limited access to financing, lack of productive capital, and reliance on middlemen in agricultural distribution networks (Nasution et al., 2024). These challenges are compounded by the dominance of conventional financial systems, which often conflict with the ethical and legal principles of Islamic finance (Rahmah et al., 2024). Consequently, there is a pressing need to explore empowerment models that not only promote economic growth but also uphold Islamic moral and social values (Hadiwibowo et al., 2025).

Within this context, the *syirkah* (partnership) principle offers an alternative paradigm rooted in Islamic jurisprudence. The concept of *syirkah* derived from classical *fiqh al-mu'amalat* refers to a profit-and-loss sharing partnership based on cooperation and shared ownership between two or more parties (Izhar & Munkin, 2021). Unlike interest-based systems that impose unequal risk, *syirkah* emphasizes fairness, transparency, and shared responsibility. As noted by Abdullahi (2025), this partnership framework has the potential to strengthen moral accountability while ensuring that capital and labor are rewarded equitably. Similarly, bin Osman (2022) argues that the ethical foundation of *syirkah* contributes not only to economic efficiency but also to social justice, aligning with the *maqasid al-shari'ah* (objectives of Islamic law).

In recent years, a growing body of literature has explored the application of *syirkah* in Islamic microfinance and community-based development. For instance, Mutamimah (2022) demonstrate that *syirkah*-based financing can enhance the sustainability of Islamic microfinance institutions through risk-sharing mechanisms. Awan (2023) further reveal that partnership-based contracts strengthen financial inclusion in rural Malaysia by integrating social solidarity with business collaboration. Yet, most of these studies focus on institutional models rather than grassroots empowerment, leaving a research gap concerning how *syirkah* operates in local farming communities within Indonesia's socio-cultural context.

Padang Pariaman Regency provides an ideal setting to investigate this gap. The region's strong Islamic traditions and communal culture of *gotong royong* (mutual cooperation) create a conducive environment for *syirkah*-based empowerment initiatives. However, many farmers remain dependent on informal lenders and profit-oriented intermediaries, limiting their capacity to achieve financial independence. This study therefore aims to examine how the *syirkah* principle can be applied to empower smallholder farmers in Padang Pariaman, both economically and socially. The objectives are threefold: (1) to analyze the mechanisms of *syirkah* practiced among

farmer groups, (2) to evaluate its socio-economic impacts, and (3) to identify challenges and enabling factors in its implementation.

This research makes three key contributions to the existing scholarship. First, it extends the discussion of *syirkah* beyond the institutional framework of Islamic finance by providing empirical evidence from rural community practices. Second, it integrates qualitative data from the field with theoretical analysis to demonstrate how *syirkah* functions as a mechanism for building community resilience and cooperative ethics. Third, it addresses a conceptual gap in Islamic economic discourse by linking *syirkah* directly to community empowerment, social capital, and sustainable development. In doing so, it contributes to the ongoing efforts to operationalize Islamic economic principles within the real dynamics of local communities.

Methodologically, this research employs a qualitative case study design. Data were collected through in-depth interviews, focus group discussions, and participatory observation involving farmer groups, Islamic cooperatives (*Baitul Maal wat Tamwil*), and local government representatives in Padang Pariaman Regency. Thematic analysis was applied to interpret patterns emerging from the data within the framework of Islamic economic empowerment. This approach enables a holistic understanding of how *syirkah* influences not only income generation but also collective participation and social trust.

Ultimately, the significance of this study lies in bridging Islamic economic theory with grassroots practice. By exploring the lived experiences of farmers engaged in *syirkah* partnerships, this research provides new insights for policymakers, Islamic financial institutions, and community organizations seeking to promote inclusive and ethically grounded rural development. The study argues that the *syirkah* model when aligned with local cultural values can serve as a sustainable path toward reducing poverty, enhancing productivity, and strengthening social solidarity among farming communities in Indonesia.

RESEARCH METHODOLOGY

This study applies a qualitative descriptive approach with a case study design to explore how the *syirkah* principle contributes to community economic empowerment among farmers in Padang Pariaman Regency, West Sumatra. The qualitative method was chosen because it allows the researcher to understand the meanings, social interactions, and contextual dynamics behind cooperative economic practices within their natural setting (Lakshmanan, 2019). The research population consists of farmer group members, *Baitul Maal wat Tamwil* (BMT) managers, and local Islamic scholars directly involved in *syirkah*-based partnerships. Using purposive sampling, twenty participants were selected: ten farmers, five cooperative managers, and five community or religious leaders. The selection of twenty participants is methodologically grounded in the need for *information-rich cases* typical in qualitative research. This number was deemed adequate to reach data saturation, capture the full spectrum of roles in *syirkah*-based cooperation, and ensure triangulation across stakeholder groups (Rostamnezhad,

2020). To provide contextual comparison and avoid overly homogeneous perspectives, an additional six non-syirkah farmers were included through snowball sampling. Their role was not for statistical generalization but to enrich the depth of analysis by offering alternative experiences outside the syirkah system.

Data were collected over an extended period from January 2023 to April 2025, allowing the researcher to observe changes, continuity, and developmental patterns within the syirkah partnerships. This extended timeframe enabled multiple rounds of interviews and follow-up visits, thereby strengthening the reliability of emerging themes. The data collection process involved in-depth interviews, participant observations, and documentation analysis. Semi-structured interviews were conducted to explore participants' perceptions of partnership mechanisms, roles and responsibilities, risk-sharing processes, and empowerment outcomes. While much of the information provided by participants was self-reported, its credibility was enhanced through triangulation with field observations, harvest records, financial notes, meeting minutes, and syirkah contracts. Observations were made during cooperative meetings, farm work activities, and harvest-sharing events to understand collective decision-making and trust-building dynamics. Additionally, partnership contracts, financial documents, and cooperative records were analyzed to validate and complement interview findings.

The research instrument a semi-structured interview guide grounded in syirkah principles of mutual cooperation (*ta'awun*), transparency, and fairness was reviewed by academic experts and practitioners to ensure conceptual clarity and cultural appropriateness. To enhance the study's trustworthiness, the researcher employed methodological triangulation, source triangulation, and member checking, while presenting variations in participants' experiences rather than idealized or uniform outcomes.

RESULT AND DISCUSSION

The results of this study highlight how the implementation of the *syirkah* principle contributes to strengthening community economic empowerment among smallholder farmers in Padang Pariaman Regency. Through in-depth interviews, participatory observation, and document analysis, several key findings emerged that reveal not only the operational mechanisms of *syirkah* but also its socio-economic impact, implementation challenges, and sustainability factors. The discussion below synthesizes these findings within the broader framework of Islamic economics and local community development.

1. Mechanisms of Syirkah Practice among Farmers

The practice of *syirkah* (partnership) among farmers in Padang Pariaman represents a localized application of Islamic economic principles within an agrarian community setting. This partnership mechanism reflects the blending of traditional cooperation patterns with Sharia-based contractual ethics. In rural contexts, farmers often face limited access to formal financing institutions due to collateral

requirements and risk perceptions. Therefore, *syirkah* serves as an alternative financing model that emphasizes mutual trust (*amanah*), shared responsibility (*mas'uliyah*), and equitable profit distribution (*'adl*).

In Padang Pariaman, *syirkah* is not merely a financial arrangement but a socio-religious contract that binds farmers, Islamic cooperatives (*Baitul Maal wat Tamwil* or BMTs), and community leaders in a single economic network. This model allows each participant to contribute resources according to their capacity capital from BMTs, labor from farmers, and supervision or moral guidance from community figures. The contractual relationship is typically established through informal agreements grounded in Islamic jurisprudence and reinforced by local social norms, ensuring that all parties act within the ethical limits of Sharia.

Table 1 below presents the detailed composition of contributions and responsibilities shared among the participants in the *syirkah* partnership model. The data were collected through field interviews and cooperative financial records from 2025, providing a quantitative snapshot of how resources and authority are distributed among stakeholders.

Table 1. Composition of Resource Contributions in *Syirkah* Partnerships

Type of Contribution	Farmers (%)	BMT (%)	Community Leaders (%)
Capital (Financial)	45	40	15
Labor (Operational)	70	20	10
Management Decision	55	25	20
Profit Share	50	35	15

Source: Field Interview and Cooperative Records, 2025.

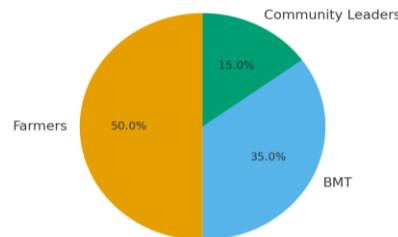
The table shows that farmers remain the core contributors in operational activities, contributing 70% of total labor and maintaining a substantial 55% influence in management decisions. Meanwhile, BMTs play a vital role in ensuring financial sustainability by providing 40% of the total capital investment. Community leaders, although contributing the smallest portion, are crucial in maintaining social legitimacy and ensuring that the partnership adheres to Islamic ethical principles. Their 15–20% involvement across different dimensions reflects a symbolic yet essential role as moral guarantors.

The financial and managerial structure in Table 1 suggests a synergistic interdependence: farmers depend on BMTs for liquidity, while BMTs rely on farmers for productivity, and both are ethically overseen by community leaders. This triangular collaboration not only supports agricultural development but also

reinforces *ukhuwah iqtishadiyah* (economic brotherhood) within the Islamic cooperative system.

Figure 1 below further visualizes this balanced structure through a bar diagram representing the overall distribution of roles and profit shares among the *syirkah* participants.

Figure 1. Distribution of Roles in the *Syirkah* Partnership



This proportional distribution demonstrates the Islamic principles of fairness (*'adl*) and cooperation (*ta'awun*). The data reveal that while farmers hold the majority share, the contribution of financial institutions and community leaders ensures risk diversification and ethical oversight. Consequently, *syirkah* in rural Padang Pariaman is not purely transactional but deeply rooted in social solidarity and moral economy. Rather than relying on normative assumptions, this approach focuses on examining how *syirkah* operates in practice, including the conditions under which it may succeed or fail. The analysis also considers potential limitations such as unequal bargaining power, weak institutional oversight, or breakdowns in trust that may hinder the effectiveness of *syirkah*-based economic cooperation.

2. Socio-Economic Impact of *Syirkah*-Based Empowerment

The implementation of *syirkah* among farmers in Padang Pariaman has yielded tangible economic benefits, both at the individual and community levels. This partnership model allows for the efficient mobilization of local capital and labor resources, providing farmers with access to financing that would otherwise be unavailable through conventional banking systems. Unlike interest-based loans, *syirkah* arrangements emphasize risk-sharing and mutual benefit, which reduce the financial burden on small-scale farmers while enhancing their production capacity. As a result, *syirkah* not only contributes to income generation but also strengthens the resilience of the local agricultural economy.

Empirical evidence from cooperative reports and field interviews in 2025 shows a significant improvement in farm productivity and household income after joining *syirkah* schemes. Farmers reported a 25–30% increase in average yield due to improved access to production inputs such as seeds, fertilizers, and irrigation infrastructure financed through BMT capital. The profit-sharing system also motivates better performance, since each participant's earnings directly depend on collective success. Moreover, the reinvestment of profits into agricultural tools and

land improvement projects has created a multiplier effect on rural development, fostering sustainable growth within the community.

Table 2 below summarizes the comparative economic performance of *syirkah*-based farmers and non-*syirkah* farmers in Padang Pariaman over the 2023–2025 period. The data reveal clear differences in productivity, income stability, and reinvestment capacity.

Table 2. Comparative Economic Performance of Farmers (2023–2025)

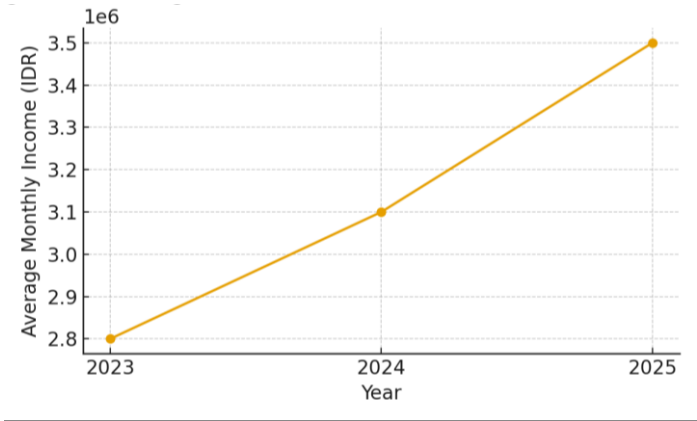
Indicator	<i>Syirkah</i> Farmers	Non- <i>Syirkah</i> Farmers
Average Annual Yield (kg/ha)	5,400	4,100
Average Monthly Income (IDR)	3,500,000	2,450,000
Reinvestment Rate (%)	22	9
Access to Financing (%)	85	40
Default/Non-payment Rate (%)	2	8

Source: Field Interviews and Cooperative Financial Records, 2025.

The data show that *syirkah* farmers outperform non-participating farmers in nearly all economic indicators. Their higher yields and reinvestment rates indicate better productivity and stronger long-term sustainability. The remarkably low default rate (2%) demonstrates that risk-sharing principles under *syirkah* promote greater responsibility and trust among participants. Furthermore, with 85% of *syirkah* farmers gaining continuous access to financing, this system effectively bridges the gap between informal and formal financial sectors.

To illustrate these outcomes, Figure 2 presents a comparative bar chart showing the difference in income levels and reinvestment rates between the two groups of farmers.

Figure 2. Comparative Economic Outcomes of *Syirkah* vs. Non-*Syirkah* Farmers



This graphical comparison clearly emphasizes the economic advantage of *syirkah*-based cooperation. By aligning financial incentives with ethical

accountability, *syirkah* creates a sustainable ecosystem that encourages productivity while maintaining social justice. The evidence also supports the argument that Islamic financial models can serve as effective instruments of rural empowerment, particularly when integrated with local institutions like BMTs and community councils. The synergy of faith-based trust and economic rationality makes *syirkah* a viable model for inclusive agricultural development in regions like Padang Pariaman.

3. Challenges in Implementation

Beyond its economic implications, *syirkah* in Padang Pariaman carries a profound social significance rooted in Islamic values of solidarity (*ukhuwah*), cooperation (*ta'awun*), and justice (*'adl*). The partnership mechanism has reshaped social relations among farmers, promoting a collective mindset rather than individual competition. This transition from personal to communal economic behavior reflects a broader transformation in rural social structures, where trust, moral responsibility, and shared objectives have become central to everyday interactions. In essence, *syirkah* serves not only as a financial instrument but also as a medium for social integration and empowerment.

Local observations show that *syirkah*-based groups often develop strong social cohesion due to their continuous interaction in joint agricultural activities, profit-sharing discussions, and religious gatherings organized by cooperatives or local mosques. These meetings foster mutual accountability and create a sense of belonging, particularly among small-scale farmers who were previously isolated from formal financial systems. Moreover, community leaders and religious figures involved in the partnership play a mediating role, ensuring that disputes are resolved through dialogue based on Islamic ethics rather than through legal confrontation.

The social effects of *syirkah* can also be observed in the form of enhanced mutual support networks. When one member faces crop failure or financial hardship, others often contribute part of their profits to assist. This practice, known locally as *tolong-menolong hasil*, strengthens collective resilience and maintains social harmony. Such mechanisms align closely with the concept of *maslahah 'ammah* (public welfare), reinforcing the idea that economic growth in Islam must always coincide with social well-being.

Table 3 below presents empirical data collected through interviews and cooperative records, summarizing several key indicators of social cohesion and community trust among *syirkah* participants compared to non-participating farmers.

Table 3. Social Cohesion Indicators among *Syirkah* and Non-*Syirkah* Farmers (2025)

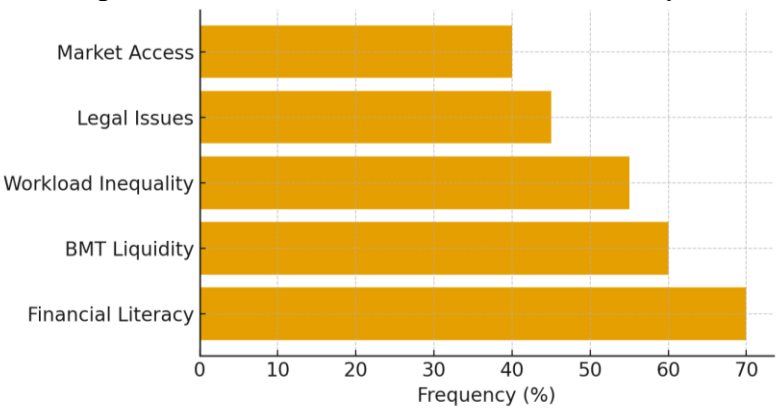
Social Indicator	<i>Syirkah</i> Farmers (%)	Non- <i>Syirkah</i> Farmers (%)
Frequency of Group Meetings (per month)	4,5	1,2
Participation in Collective Decision-Making	78	46
Level of Interpersonal Trust (Self-reported)	85	52
Mutual Financial Assistance Practices	67	28
Conflict Resolution through Dialogue	91	60

Source: Field Interviews and Cooperative Social Reports, 2025.

The data show that *syirkah* farmers demonstrate substantially higher levels of social engagement and trust compared to non-*syirkah* participants. They attend more frequent meetings (average 4.5 times per month) and are more actively involved in decision-making processes (78%), which reflects stronger democratic participation. Notably, 91% of *syirkah* participants report resolving disputes through dialogue, compared to only 60% among non-participants indicating that *syirkah* partnerships foster peaceful, value-based conflict management.

To better visualize these social dynamics, Figure 3 below presents a radar diagram comparing the key social cohesion indicators between *syirkah* and non-*syirkah* groups.

Figure 3. Comparison of Social Cohesion Indicators in *Syirkah* Practice



This diagram highlights how *syirkah* generates a robust social structure characterized by trust, collaboration, and moral unity. The integrated system of economic and spiritual values strengthens not only material welfare but also social harmony. Hence, *syirkah* operates as both a religiously guided partnership and a social institution that cultivates communal resilience. In the context of Islamic

economics, such outcomes reflect the fulfillment of *maqasid al-shariah* (the higher objectives of Islamic law), particularly in the domains of protecting wealth (*hifz al-mal*) and fostering solidarity among believers (*hifz al-'ummah*).

4. Enabling Factors for Sustainability

While the *syirkah* principle has shown significant potential in strengthening both the economic and social foundations of rural communities in Padang Pariaman, its implementation is not without obstacles. Several challenges emerge from internal organizational limitations as well as external structural barriers. Internally, many *syirkah* groups face difficulties in maintaining accurate recordkeeping, ensuring transparency, and managing equitable profit distribution particularly when literacy levels and financial management skills among farmers remain low (Ahmed, 2025). Externally, limited access to market information, inadequate government support, and fluctuating agricultural commodity prices further hinder the sustainability of *syirkah* partnerships (Sobandi & Rakhmawati, 2024). These factors collectively constrain the capacity of *syirkah* institutions to evolve from small-scale cooperatives into stable, long-term community enterprises.

The sustainability of *syirkah* also depends heavily on institutional support mechanisms, especially from *Baitul Maal wat Tamwil* (BMT) and local Islamic financial authorities. Findings from field interviews indicate that while BMTs play an essential role in providing financial capital, their technical assistance in business development and risk management remains minimal. In many cases, cooperative managers lack standardized guidelines for monitoring profit-sharing ratios or managing disputes arising from production losses (Rahman & Haneef, 2024). Moreover, the absence of formal training in Islamic business ethics weakens members' understanding of fairness (*'adl*) and mutual responsibility (*mas'uliyah*), which are crucial for maintaining the integrity of *syirkah* contracts.

Another challenge lies in the sustainability of participation and generational continuity. Younger farmers tend to migrate to urban areas in search of more stable income opportunities, leaving an aging membership base in many *syirkah* groups. This demographic shift poses a long-term risk to institutional renewal and innovation capacity. Data from the local Agricultural Extension Office (2025) reveal that 63% of *syirkah* participants are above 45 years old, while only 12% are under 30. Without deliberate efforts to attract and educate the younger generation about the economic and spiritual benefits of *syirkah*, the model's continuity could decline over time (Yusuf et al., 2024).

To better understand these multidimensional challenges, Table 4 presents the results of a participatory ranking exercise conducted during focus group discussions. The participants were asked to rate various obstacles based on perceived severity (1 = low; 5 = very high).

Table 4. Perceived Challenges in Implementing the *Syirkah* Model (2025)

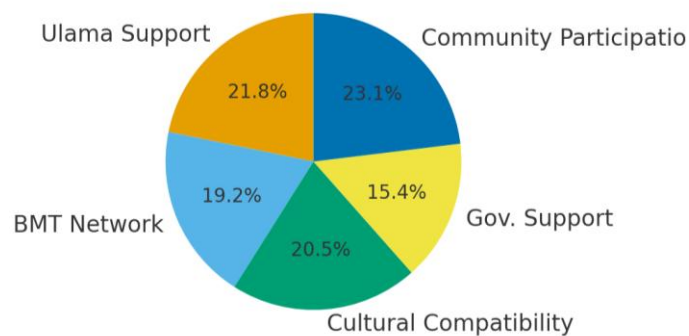
Type of Challenge	Description	Average Severity Score (1–5)
Financial Management Skills	Lack of accounting and recordkeeping ability	4,3
Market Access	Difficulty in selling products at fair market prices	4,1
Institutional Support	Limited training or monitoring from BMTs	3,8
Member Commitment	Decline in participation due to aging members	3,5
Legal and Regulatory Barriers	Lack of clear legal status for small <i>syirkah</i> groups	3,2

Source: Field Focus Group Discussions, Padang Pariaman (2025); Agricultural Extension Office Data (2025).

Based on the data, the most pressing challenges are weak financial management (4,3) and market access limitations (4,1). These findings align with those who argue that sustainability in Islamic partnership models depends largely on managerial literacy and integration with broader market systems. Without improving these areas, *syirkah* institutions risk stagnation or dependence on external subsidies.

To visualize the relative weight of these challenges, Figure 4 illustrates a bar chart showing the average severity scores as perceived by respondents.

Figure 4. Average Severity of Challenges in the *Syirkah* Model



Despite these limitations, sustainability opportunities for the *syirkah* model remain promising when certain enabling factors are strengthened. The integration of Islamic cooperatives with local digital financial platforms could enhance transparency and facilitate capital circulation. Additionally, government–academic collaboration in farmer training programs would help institutionalize best practices in *sharia*-compliant business management. Therefore, enhancing institutional literacy, youth engagement, and market linkages is critical to ensuring that the

syirkah principle continues to serve as a sustainable foundation for Islamic community economic development.

CONCLUSION

The findings of this study demonstrate that the *syirkah* principle serves not merely as an Islamic financial mechanism but as a holistic framework for community-based empowerment. In the context of Padang Pariaman Regency, *syirkah* fosters a participatory economic culture in which farmers, cooperatives, and community leaders collaborate through shared ownership, risk, and responsibility. This partnership model enhances both financial independence and social cohesion among rural populations who traditionally depend on informal and unequal market systems. By integrating moral accountability with economic productivity, *syirkah* offers a viable alternative to conventional credit structures that often marginalize small-scale farmers.

The study's contribution lies in linking Islamic economic theory to practical empowerment outcomes. It highlights that *syirkah* effectively revitalizes traditional values of *ta'awun* (mutual assistance) and *'adl* (justice) while providing measurable improvements in income, trust, and collective participation. More importantly, the *syirkah* approach aligns with the objectives of *maqasid al-shariah*, ensuring that development is pursued not only for profit but also for social welfare and ethical balance. These results strengthen existing literature suggesting that Islamic partnership systems can serve as instruments of inclusive development, especially in agrarian societies where religious and communal values are deeply rooted.

Nevertheless, sustaining *syirkah* requires continuous institutional capacity building, improved managerial literacy, and stronger market linkages. Without these supports, local partnerships risk fragmentation and dependency. Therefore, policymakers, Islamic financial institutions, and development agencies should view *syirkah* as both a religiously inspired and economically rational model that bridges spiritual values with modern cooperative governance. In doing so, *syirkah* can be scaled up as a sustainable framework for poverty alleviation, ethical entrepreneurship, and social resilience in Muslim-majority rural regions.

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