

# Synergy Sharia Banking And Sharia Cooperation In Farmer Economic Empowerment After Change Function Of Agricultural Lands

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**Abstract:** This study is the synergy of sharia banks and sharia cooperatives in the empowerment of farmers after the change of agricultural land function is motivated by the fact found in the city of Watampone that the city farmers who have sold the land average on lead to consumptive behavior, so that funds from the sale of rice fields that should be made venture capital, more spent on consumption. Meanwhile, capitalist economic flows are still very large by the property and conventional banks, so that sharia banks and sharia cooperatives in Watampone need to synergize with property entrepreneurs to help urban farmers to guarantee sustainability and economic improvement of farmers. Cooperative model that can be pursued is cooperation based on mudharabah musytarakah contract managed by property companies or Islamic mutual funds through sharia cooperative. This cooperation model is urgent to help reduce and prevent the increase of poverty rate among farmers in Watampone City. This needs to be done since 91% of farmers do not switch over to more productive sectors, 94% of farmers do not get leads by others for business continuity, and only 5% among farmers who invest their wetland sales for venture capital. Therefore it is necessary to socialize to convince and eliminate the farmers' suspicions about the need for this program in order to promote the economy of the peasants and the Indonesian nation.

**Keywords :** economic empowerment, farmer, sharia bank, sharia cooperative

## 1 INTRODUCTION

Bone District includes areas where most of the agricultural land is converted into residential areas with housing developments by property companies and depelovers. The rapid growth of the city has implications for the increasing demand for housing. If this is not accompanied by the coaching of the parties to the fate and future of the urban farmer's economy (peasants domiciled in the city), then they will be increasingly displaced and marginalized without the direction of a clear economic future. Most farmers whose land has been sold to a property carrier less account for the capital gained from the sale of the land for long-term investments, so that the fate of themselves and their children is threatened by the poor. The tendency of the consumptive city life pattern adds to the future gloom of the fate of the city's farmers after the sale of their agricultural land, which is the foundation of livelihood to support their families. In fact, the current agricultural development paradigm is to build the agricultural community as a staple to increase food self-sufficiency. This means that the development of agricultural commodities is the realization of the welfare of the peasant community as the basis of national food security. The empowerment of the agricultural community becomes very important because most of the agricultural land and plantations in Indonesia are agriculture and smallholders. The condition of agriculture today is quite apprehensive. The productivity of farmers after the sale of part or all of their agricultural land converted to settlements should be anticipated not to decrease with the type and quality of traditional yields. The farmers are still trying individually, less maintenance of the plants and low bargaining position. Another thing that has not been much touched is the attention of the depelover / property companies, syariah banking and non-bank syariah financial institutions to help farmers who purchased land for the money received to be capital for long-term livelihoods that are more profitable for the future of its economy. Thus, to improve the function and role of sharia banking and non- sharia bank financial institutions for farmers need to create a model of synergistic cooperation that is conducive to a harmonious partnership relationship between

several institutional and municipal farmers. In this case to note several things, namely: 1) The contract made is a hybrid contract modification model (multi akad) in accordance with the principles of sharia economy. 2) The rules of the game agreed by all parties concerned must be transparent and mutually beneficial. 3) There is clarity and certainty regarding the purchase price of agricultural land that is appropriate for the sufficiency of capital for conversion of farmers' business, as well as. 4) Able to encourage the independence and productivity of farmers, both individually and in groups. Life as a farmer is so integrated with him, his knowledge and skill is very limited only to the management of paddy fields and fields. Life that characterizes a simple, resilient and obedient life. Endless anxiety and anxiety due to urban developments that increasingly urged his movement makes his future unclear as his life depends on agriculture. These are the less important things that the fate of the peasants has a more difficult economic burden. Rice fields can be considered as public goods, because in addition to providing benefits that are individual to the owner, also provides benefits that are social. Wetland has a very wide range of functions associated with direct benefits, indirect benefits, and innate benefits. Direct benefits related to the subject of food provision, provision of employment opportunities, the provision of income sources for the community and the region, the means of mutual cultivation (mutual cooperation), the means of preserving traditional culture, urbanization prevention facilities, and tourism facilities. Indirect benefits associated with its function as one of the spacecraft for environmental conservation. The innate benefits are related to its function as a means of education, and the means to preserve biodiversity [1]. The need for land for non-agricultural activities tends to increase along with the increase of population and the development of economic structure. The transfer of agricultural land is difficult to avoid due to the tendency. Some cases indicate if in a location land conversion occurs, then in a short time the surrounding land also switch function progressively. According to Irawan, it is caused by two factors. Firstly, in line with the construction of a residential or

industrial estate in a land conversion location, accessibility to the site becomes increasingly conducive to industrial and residential development which ultimately leads to increased demand for land by other investors or land speculators so that the price of the surrounding land increases. Second, the increase in land prices can further stimulate other farmers around to sell the land [2]. Wibowo added that the actors of land purchase are usually not local residents, resulting in the formation of clusters of land that are generally vulnerable to the process of land conversion[3]. Nationally, the area of paddy fields every year tends to decrease. Therefore, it is necessary to get serious attention from various circles, especially related government institutions. If land conversion is allowed to proceed without good direction and planning, it is possible that it will be detrimental to national economic growth, and specifically as the focus of this research is the viability of the livelihoods and economic prospects of urban farmers. Rice field land conversion in Watampone City is mainly aimed at non-agricultural activities and mostly for the activities of housing development and public facilities. Statistical data on the development / changes in agricultural land in Watampone City indicate a change in agricultural land function continues to increase. The average acreage of paddy fields in Watampone city is reduced by 21.1 hectares per year. This is followed by the decreasing of labor in agriculture sector and the decreasing of farmers' land. Specific area of Watampone City area is the agricultural land area which covers six districts (Table 1).

**TABLE 1***WIDE RICE FIELD IN WATAMPONE CITY AND SURROUNDING AREA*

No	Kecamatan	Wide (ha)
1	Tanete Riattang	1.205
2	Tanete Riattang Barat	1.640
3	Tanete Riattang Timur	2.104
4	Palakka	2.654
5	Awangpone	5.002
6	Barebbo	2.248

Farmland in Watampone City is most vulnerable to the transfer of function because the city area is in a plain area surrounded by rice fields. Thus, it requires special handling to assist farmers whose agricultural areas are close to community centers. Assistance to be given to the farmers, would be more accountable and more effective support the economic viability of farmers when based from the results of research. Based on preliminary research results, from the results of questionnaire data and interviews to a number of informants (urban farmers) who have sold their fields to property entrepreneurs, found the initial data as in Table 2.

**TABLE 2***CONDITIONS OF CITY FARMERS AFTER THEIR LAND SOLD*

No	Variable Problems	Percentage (%)
1	Farmers do not get direction for the continuation of their business	94 %
2	Farmers do not take over business to more sophisticated sectors	91 %
3	The volume of farmers' work is reduced due to the reduced land area	65 %
4	Turning into a peasant (hiring someone else's land)	34 %
5	Money from the sale is not invested for the production sector, but used up for consumption	87 %

The data is related to Nana Apriana [4] study results that the conversion of agricultural land to non-agricultural sector has implications for low competitiveness of farmers and reduced farmer's income. Nana Apriana further quoted Edward Napitupulu as saying that all this is due to the current flow of liberalization or the game of international business politics so that Indonesia is increasingly dependent on the developed countries. Agricultural economic politics seems to have died. This is also reflected by the IMF's insistence on reducing import duties of only 30-35% even 0% while Japan as an industrial country impose 480% import duty on rice to protect its farmers. Similarly, fertilizer and pesticide subsidies were revoked causing the competitiveness of domestic products to weaken. Yet even developed countries to this day still subsidize agriculture and very protective of agricultural products as a reflection of high nationalism. The above statement can be understood that conventional economics still very much influence in determining the direction of Indonesian economic policy politics, especially in efforts to provide protection and efforts to improve the welfare of farmers. Therefore, it is expected that sharia banking and non-bank syariah financial institutions (co-operatives) play a role to help direct the economic future of farmers in accordance with the principles of sharia economy, so as to build a more productive economic future. Bank is an institution that was born because of its function as agent of trust and agent development. What is referred to as agent of trust is an intermediary institution that is trusted to serve all needs from and for the community. While the agent of development bank is as an intermediary institution that can encourage the progress of development through credit facilities and ease of payment and withdrawal in the process of transactions conducted by economic actors (Rinsky K Judisseno, 2002: 94-95). Based on this definition, the bank as an intermediary institution can bring significant economic impacts such as (1) collecting and channeling funds, (2) facilitating payments, (3) increasing employment, (4) income distribution, and (5) development stabilizers (Riana Panggabean, 2011: 3) Cooperatives in Law Number 25 of

1992 concerning Cooperatives has provided that cooperatives can collect funds and channel them through savings and loan business activities. The role is carried out by the Savings and Loans Cooperative and Savings and Loan Business Unit, (1) Cooperative Savings and Loans is a cooperative whose activities are only a savings and loan business and (2) Savings and Loans Unit is a cooperative engaged as part of cooperative business activities concerned (Government Regulation Number 9 of 1995 on the Implementation of Business Savings and Loans by Cooperatives). Cooperatives as Microfinance Institutions in Indonesia according to Asian Development Bank and World Bank [5] have the characteristics of: (1) Providing various types of financial services relevant to the real needs of the community; (2) Serving low income community groups; (3) Using contextual and flexible procedures and mechanisms to make it more accessible to needy poor communities. Limitations or number of MSMEs that have not been served by banks (92% of business units) should be filled by cooperatives or MFIs in all sub-districts to enable cooperatives and SMEs to work. In addition to the need for capital, it is also necessary to consider the supporting factors such as business climate (business networking and other supporting factors) To attribute this empowerment, it is necessary (1) the number of cooperatives and UMKM in all sub-districts and (2) the amount of credit needs [6]. The first and foremost reason why UMKM needs to be empowered through cooperation of banks, cooperatives and MFIs is because there are still many or as many as 92% of MSMEs have not access with capital. The facts in the field indicate that: (1) the bank only reaches 4 million out of 48 million UMKM business units in approximately 10,000 villages of the total villages in Indonesia; (2) The amount of business strengthening funds during the period of 2000-2006 was given to 10,593 cooperative units with a value of Rp 2.41 trillion or Rp 227.7 million per cooperative support and (3) The amount of retrograde of micro, small and medium enterprises through non-cooperative institutions during the period 200-2006 was given to 14,131 units with a value of Rp 347.5 billion or Rp 24.7 million per non-cooperative institution. The second reason is because the amount is very large. According to BPS (2006), if UMKM entrepreneurs are not empowered causing greater poverty and burdening the entire nation. Third if empowered properly would be a small business that later developed into a medium-sized business. Fourth, according to the results of the research (Gratitude, 2002), generally micro businesses that get financial services revenue increased per month an average of 87.34% and the reason that the five funding factors become the impetus for micro businesses to move to medium class and micro business has the potential for rapid development. In addition to limitations to meet the needs of capital, MSMEs also still have limitations in marketing, business competence is still weak and lacks good business networks between SMEs and large entrepreneurs to develop their business. Business development is closely related to other factors that greatly affect. This factor is also a determining factor for the development of a business. If only the capital factor is overcome while other factors are abandoned then the capital will be less useful for MSMEs. Therefore in addition to cooperation to meet the capital, the factors mentioned above must also be fully developed [6]. The main problem that will be discussed in this research is "how the synergy / cooperation model between sharia banks, sharia cooperatives, and significant property companies to prevent

and reduce the poverty of urban farmers due to the conversion of agricultural land into residential / housing land. The purpose of this study is to describe a model of cooperation between sharia banks, sharia cooperatives, and property companies to jointly play a role to improve and provide assurance for improving the economy of urban farmers. The contribution of this research in science is the discovery of a hybrid contract between financial companies and farmers who are effective in improving the welfare of urban farmers who will or have transacted their paddy fields for housing development. This study is urgent and significant to know the economic behavior of farmers facing the conversion of agricultural land before and after selling their fields, the attention of the stakeholders in providing guidance so that the management of capital from the sale of farmer's land is more prospective and strategic of farmer economic empowerment more prospective after the land the farm is converted. These problems have not been studied by previous researchers, especially in Bone District of South Sulawesi Province. The results of the research will be an analytical tool to see the impact of agricultural land conversion on the prospect of increasing farmers' income. In addition, the results of the study are also directed to find the concept of farmers' economic development in order to protect their economic resilience and sustainability after the sale of assets that are the source of their livelihood.

## 2. RESEARCH METHODOLOGY

This type of research is qualitative that is implemented to describe and explain a model of syariah banking synergy with sharia cooperatives and city farmers in Watampone. Conceptualization, categorization, and description of research problems are developed on the basis of qualitative data obtained. The data collection was conducted exploratively through interviews and questionnaires to find and reveal an accurate and systematic concept of sharia banking synergy model with sharia cooperatives and urban farmers that are effective and prospective in helping to improve the welfare of the city farmers in Watampone. Data analysis methods used are deductive, inductive and comparative. In addition, also used strategi analysis qualitative and verifikasi content analysis objectively and systematically. The analysis is used to illustrate the logic flow, sharpen, and enrich the qualitative data. The process of data analysis is done not once so, but interacted back and forth. The frequency of the interaction process depends on the complexity of the problem to be answered [7]. The result of the analysis is factual, therefore it must be given meaning by the researcher through interpretation [8]. Data interpretation technique used is contextual interpretation, that is interpreting data by looking at the relation of condition development with law and syariah related to agriculture land conversion and farmer economic empowerment. Contextual interpretation is intended to respond to the problem of agricultural land conversion and economic empowerment of farmers who are currently considered important and urgent. The research procedure in this research is to inventory data about the problem under study, categorize the substance, connect, compare, and verify. After that, elaborate and describe the results qualitatively, then concluded based on content analysis and contextual interpretation. Data collection and data analysis activities are sometimes performed simultaneously, the process is cyclical rather than linear. Data collection activities become an integral part of data analysis activities, because in data collection itself



comparisons are made to enrich data for conceptualization, categorization, and theoretization purposes.

### 3. RESULTS AND DISCUSSION

#### 3.1 Rice Field is a Potential Asset

Indonesia's growing economic development has resulted in high demand for land. Land is a limited resource so that the transfer of land, especially from agriculture to non-agricultural needs to be accompanied by economic policies that can maintain and improve the economic viability of farmers. Mistakes dealing with and giving policy on the conversion of agricultural land are not only potentially adversely affecting the microfinance of the patani economy, but also macro-threatening food security and national economic development. Rice fields can be considered as public goods, because in addition to providing benefits that are individual to the owner, also provides benefits that are social. Wetland has a very wide range of functions associated with direct benefits, indirect benefits, and innate benefits. Direct benefits related to the subject of food provision, provision of employment opportunities, the provision of income sources for the community and the region, the means of mutual cultivation (mutual cooperation), the means of preserving traditional culture, urbanization prevention facilities, and tourism facilities. Indirect benefits associated with its function as one of the spacecraft for environmental conservation. The innate benefits are related to its function as a means of education, and the means to preserve biodiversity. According to Mubyarto, in agriculture in Indonesia the factor of land production has the most important position. Land is a factor of production as well as capital and labor can also be evidenced from the high low rate of return (rent-sharing) in accordance with the demand and supply of land [9].

#### 3.2 The Development of Rice Field Function to Non-Agricultural Land

The results of research related to land conversion are among others; research by Winoto [10] shows that around 187,720 Ha of paddy fields switch to other uses every year, especially in Java. The results also show total irrigated rice field area of 7.3 million Ha and only about 4.2 million Ha (57.6%) which can be maintained function while the rest about 3.01 million Ha (42,4%) threatened to switch function to another usage. According to research conducted by Widjanarko, et al. [11] nationally, the width of rice field is approximately 7.8 million Ha, of which 4.2 million Ha are irrigated rice field and the remaining 3.6 million Ha are non-irrigated rice field. During Pelita VI no less than 61,000 Ha of paddy fields have been transformed into other land uses. The area of rice field has changed function to housing (30%), industry (65%), and the rest (5%) switch to other land use function. The research conducted by Irawan shows that the rate of transfer of land functions outside Java (132 thousand Ha per year) is much higher than in Java (56 thousand ha per year). 58.68 percent of the wet land conversion is intended for non-agricultural activities and the rest for non-rice field activities. Land use transfer is mostly for the activities of housing development and public facilities. Argues that the most vulnerable agricultural land for conversion of function is rice field. This is caused by: (1) Population density in rural areas with dominant rice agroecosystem is generally much higher than dryland agro-

ecosystem, so population pressure on land is also higher. (2) Many paddy fields are located adjacent to urban areas. (3) Due to the pattern of development in the past. Infrastructure of paddy fields is generally better than dryland areas (4) The development of infrastructure and settlement facilities, industrial estates and so forth tend to be rapid in flat-topped areas, where in areas with such topography (especially in Java) the agricultural ecosystem is dominant area of paddy fields [10]. According to Mubyarto, in agriculture in Indonesia the factor of land production has the most important position. Land is a factor of production as well as capital and labor can also be proven from the high low rate of return (rent-sharing) in accordance with the demand and supply of land. Furthermore, Arifin examines the factors that affect rice production, including land area production factors. The results of the research indicate that these variables show a positive and tangible influence on rice production, both rice with intensified wetland and nonintensified rice field. Estimates rice production from farming in rural West Java that the variables in the production function have a linear relationship and the independent variables affect rice production. The results show that the changes in the independent variables include soil production factor significantly affect the total production of rice. In addition, it also uses different functions such as Cobb-Douglas function to find out the interrelated relationships of the variables mentioned above

#### 3.3 Land Function Control Strategy

Wibowo asserted that the actors of land purchase are usually not local residents, resulting in the formation of clusters of land which are generally vulnerable to the process of land conversion [3]. Land is a strategic resource that has economic value. The size of agricultural land each year continues to decline. The reduced number of agricultural land is the result of an increase in the number and activity of the population and development activities. This resulted in increased demand for land so that the conversion of agricultural land to non-agricultural land such as housing, industry, infrastructure and so forth to meet the existing demand. Land use transfer is not separated from the interests of various parties such as government, private and community. Land transfer function is a change in function of part or all of the land area from its original function (as planned) to other functions that bring negative impact to the environment and the potential of the land itself. According to Isa, the control of land conversion can be done through strategies: (1) minimize the chances of land conversion; (2) controlling the activities of land conversion; and (3) preparing the instrument for the conversion of land functions. the priority policy in following up the strategy is: (1) to compile the laws and regulations of land conversion; (2) establishing zoning over land functions; (3) to determine the form of incentives and disincentives over land functions; (4) integrate legislation, zoning, incentives and disincentives of land functions into the national, provincial and district / city Spatial Plans (RTRW); and (5) establish a commission or forum for land conversion control [12]. The problem of land use change is increasing and difficult to control, especially in areas with high intensity of economic activity. The high rate of land conversion in the central economic area or around the economic center causes pressure on agricultural land on non-agricultural uses. Pressure on agricultural land affects the narrowing of the average land tenure by farmers. The situation is clearly not conducive to the sustainability of agriculture and

the realization of the national food policy in the long term. The opening of new areas that are very limited and not proportional to the increasing number of population continues to increase also a factor driving the increasing rate of land transfer functions. In addition, the farmers themselves lack the motivation or desire that is strong enough to maintain their fields. Economic conditions or pressure can be a factor driving farmers to convert their land. The results of questionnaire data indicate that there are several factors that cause farmers in the city of Watampone to sell lahanya for use in non-agricultural sector, especially for housing development by property companies. 31% are tempted to earn a lot of money that has never been found before, 22% because it is close to the residential area so that its productivity decreases, 15% because of urgent need, 14% for wanting to move their rice field to another area, 13% property and he himself has no clear plan to be taken where the selling price and, 5% for wanting to get business capital,

### 3.4 Economic Behavior of Farmers in Post-Sales Land

Based on the above data, only 5% of urban farmers with a motive for the sale of land for business capital, so there needs to be synergy, cooperation and direction by related parties and / or financial institutions to help urban farmers not fall into poverty after the land sales. Most urban farmers who have sold their wetlands are unable to manage the money from the sale price for more productive business activities. Most of them use the money for consumptive purposes. Therefore, the government and financial institutions need to pay attention to their fate to prevent the increase in the number of poverty and the loss of permanent livelihood of farmers, because on average they do not have skills in other fields besides farming. Without a clear plan, the town farmers will spend the money little by little until it finally runs out and then in turn they have no fixed income. The answers from the questionnaire data on the question "For what is used money from the sale of his fields" is shown in Table 3.

**TABLE 3**  
ALLOCATION OF MONEY FROM RICE FIELD SALES

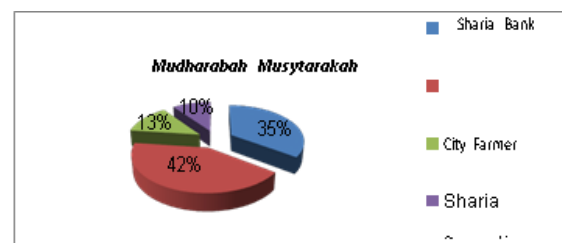
No	Statemet	Percentage (%)
1	Stored in the bank then taken little by little for shopping	17 %
2	Used to build a house	37 %
3	Used to buy the needs of prabot, vehicles, and the like	19 %
4	Bought land elsewhere	14 %
5	To increase business capital	5 %

### 3.5 Sharia Banking Synergy Model with Sharia Cooperative and Property Company in Increasing Farmer's Economy.

#### 3.5.1. Through the mudharabah musytarakah (syirkah mudharabah).

During this form of cooperation that has been done jointly between the Islamic banking, property companies, and farmers Watampone city is a form of cooperation built on the sale and purchase contract (al-bai'). Property entrepreneurs get funding assistance on the basis of bai 'al-murabaha contract for the cost of land acquisition of urban farmers to be

built housing. This model of cooperation places the urban / wetland farmer as an object, so it is not given the opportunity to take an active role as a business partner. Meanwhile, the average city farmers do not have the knowledge and skill are qualified to do business / invest in the financial business sector. Thus, it is expected that the active role of sharia banking or other financial institutions (sharia cooperatives) to prepare a more prospective concept of cooperation for urban farmers. Another alternative that can be reached is through musharakah mutanaqishah contract. However, this contract also does not involve farmers as business partners. From the results of in-depth interviews about several options offered cooperation model, the sharia banking, sharia cooperatives, and urban farmers in principle agree to make a cooperation contract built on the basis of musytarakah (musharaka mudharabah according to fatwa DSN MUI No.50 Year 2006) each party as a business partner to manage the business of housing development that will be marketed to the user. The model of mutual cooperation (mutualism) on property business which is considered the most ideal for all parties involved is based on mudharabah musytarakah or syirkah mudarabah (according to the term Hanabilah scholar). Sharia banks, property entrepreneurs, farmers, and sharia cooperatives in principle agreed to invest in housing development efforts. The involved property entrepreneur is required to adhere to business principles in sharia economics. Sharia banks, entrepreneurs, and sharia cooperatives deposit capital in the form of funds / money according to their respective capabilities. While urban farmers deposit capital in the form of land that is calculated in value with money according to market price at that time. In this case, it means that the involvement of the municipal farmers in the cooperation occupies an investor position (shahibul mal). The profit earned is that farmers earn income periodically according to the agreement of their investment capital and money from the price of the land can be guaranteed to remain intact and even produce, so that its economic sustainability can be more secure. Such cooperation can take a long time as long as the property entrepreneurs still need additional capital. Nevertheless, even if the capital of the entrepreneur at one time is considerable, it is suggested to involve capital participation from the municipal farmers as a form of cooperation to help in order to prevent the increase of poverty rate due to the sale of paddy field which is the dependent place of livelihood and the main income of the farmers. Sharia cooperative involvement in this cooperation, in addition to sufficient or increase the capital, as well as a means of coaching to pioneer Sharia cooperatives that take part in the field of property that during this role is still very small. Percentage of temporary allowable capital ratio is as in Figure 1.



**Figure 1** Comparison of Capital of Cooperation Source: Data Processed

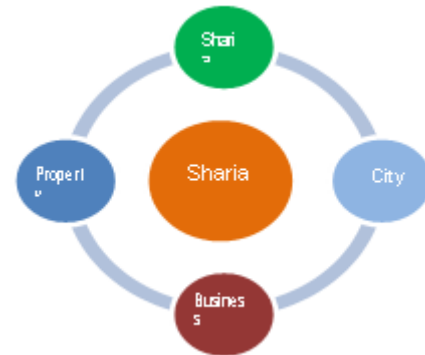
Such a capital mix is not fixed. In other words, it is elastic, can

change according to the development and needs at any given moment. The important thing here is the attention of sharia economic institutions both banks and non-banks to protect the fate of farmers, especially those in urban areas in order not to fall into the new poor. This kind of effort is a realization of the Islamic teachings that bring grace in all areas, including the economic field (muamalah). Assistance in the form of engagement and direction in this business is more efficient than direct cash assistance that is only able to meet a small portion of the consumption needs of farmers and even then only for a moment. In this mudharabah syirkah contract there is mixing (al-khulthu) assets among the parties who do the contract and ideally valid for a long period of time. The position of farmers increases from farm laborers to shareholders in property companies. While entrepreneurs are quite helped from the necessary capital liquidity required. The significant relief the businessman receives is the absence of having to pay the initial price of the land. This can reduce the debt burden for entrepreneurs, so in turn facilitate payback of capital returns included banks. The Fatwa DSN MUI distinguishes between the easearah, musyarakah, and mudharabah musyarakah (Fatwa DSN MUI No.7 / 2000, No.8 / 2000, and No.50 / 2006) and puts the musyarakah contract as part of the mudaraba contract. Meanwhile, according to the scholar Hanabilah syirkah mudharabah is part of syirkah, because syirkah is divided into five namely; (1) syirkah inan, (2) syirkah mufawadhah, (3) syirkah abdan, (4) syirkah wujud and, (5) syirkah mudharabah. In syirkah mudharabah is not required 100% of capital will be borne by shahibul mal. Mudharabah syirkah criteria is the owner of capital just hand over the capital (whether it meets all capital needs or only part of it) and does not work. If it refers to the grand theories of sharia economy that divides all forms of business transactions into two categories, namely: first: The entry into the category of exchange theory (التبادل) and; secondly: In the category of mixed theory (الخلط), it seems that the theory of the division of a contract formulated by the Hanabahite scholar is relevant to the grand theory. Al-bai' (sale and purchase) and al-ijarah (wage rent) belong to the exchange theory group, while musyarakah is included in the mixed theory group. In this case means musyarakah is the basic contract or principal (akad parent) of all contracts based on asset mixing, both material assets, financial, and services (skill, work).

### 3.5.2. Through mutual funds syariah (mudharabah musyarakah and wakalah).

Akad which can also be pursued is Islamic mutual funds, in which city farmers who sell their rice fields first become members of Sharia co-operatives that are specially formed for the farmers of the city. Sharia cooperative parties act to represent farmers to take care of all matters relating to land transactions to property entrepreneurs. Then sharia cooperatives manage the proceeds from the sale of paddy fields of farmers in a more prospective, safer, and more profitable business sector for urban farmers. Sharia cooperatives can reinvest farmers' funds to property companies if based on their business analysis it is safer and more profitable. Sharia cooperatives can also channel their investment to other business sectors that require capital and prospects are brighter. The difference of this contract model with the previous contract is in the previous contract model of the property entrepreneur playing a dominant role, while in this second model the sharia cooperative which dominant role and

the sharia cooperative can cooperate with the LKS and or other UMKM. In the first model the fate of the peasants depends on the property entrepreneur, while in the second model the fate of the peasants depends on the cooperative. This second model of cooperation can be described as in Figure 2.



**Figure 2** Sharia Banking Cooperative Cycle with Sharia Cooperative and City Farmer

Sharia cooperatives referred to here can also be done by existing Shari'ah cooperatives (Dana Niaga Syariah Cooperative) which open special products / services for city farmers who will or have sold their fields to be managed specifically by officers appointed by sharia cooperatives. The important thing here is the focus of business units handled by certain people to direct the capital of the farmers to the sector that can provide regular income to the farmers' capital is not exhausted for consumption purposes. Therefore, the two models of synergy / cooperation that have been put forward are new ideas, it still requires socialization, counseling, and delivery of the concept to give explanation and understanding to the farmers in particular so that they are not suspicious and can be sure that the program is really for their benefit. But basically based on interviews to some urban farmers, they are ready to cooperate and grateful if there are parties who want to pay attention to his fate. However, suspicion and suspicion remain in them. Therefore, it is necessary sincerity and sincerity of the parties to petrify them.

## 4 CONCLUSION

Based on the above discussion, it can be concluded: 1). The synergy model that was initiated in the discussion of this research is a solution to overcome the likelihood of loss of livelihoods and the marginalization of urban farmers by post-sales developers and the conversion of agricultural land. This problem needs attention to overcome the increasing number of poverty. 2). Shirkah synergy and cooperation model offered is one of the model of practical hybrid contract development (multi form modification), put forward togetherness and help to advance the nation's economy. 3). The application of synergy and cooperation model involving farmers, sharia banking, sharia cooperatives, property companies, and or other real sector companies is the embodiment of sharia economy that is moderate, just and humane in tackling the capitalist economic system that prioritizes the interests of individual owners of capital. The phenomenon of the capitalist economic system is now plaguing the Indonesian economic system so that sharia economy needs to be an option to protect the community from

the economic point of view. 4). The findings of this study support previous research on the urgency of the establishment of special banks for farmers, at least as a first step should be established sharia cooperatives that focus on securing and managing assets of farmers, especially urban farmers who tend to be displaced by capitalist economic actors.

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