



## Bridging Traditional Practices and Islamic Finance: Educational Insights

Mohammad Syaiful Su'ib\*, Salima

Universitas Nurul Jadid, Indonesia

Email : [suib@unuja.ac.id](mailto:suib@unuja.ac.id)

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### ABSTRACT

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#### \*Corresponding Author

This study examines the implementation of cattle herding as a cooperative model between livestock owners and managers, bridging traditional practices with Islamic finance principles. Using a descriptive qualitative method, data were collected through interviews, observations, and document analysis involving cattle farmers and herding business actors. The findings indicate that while the system operates on mutual trust and shared benefits, several aspects do not fully align with sharia economic principles. These include issues with contract clarity (akad), transparency in profit distribution, and justice among the parties. Some practices reflect the mudharabah and musaqah contract models in Islamic finance but require stronger institutionalization and legal understanding. This study contributes to the development of Islamic economic thought by contextualizing traditional cooperative models within sharia-compliant business ethics. Furthermore, it highlights the importance of integrating local wisdom with Islamic economic principles to promote sustainable, fair, and religiously appropriate practices in rural communities. The implications for educational management emphasize the need to incorporate Islamic finance principles into rural economic education, fostering ethical, fair, and sustainable economic practices aligned with sharia values.

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## INTRODUCTION

The livestock sector in Indonesia, particularly in the management of cattle herding, plays a crucial role in supporting food security and the country's economy. The cattle herding system, as a livestock management practice, has long been an integral part of community life, particularly in rural areas. Collaborative cattle herding is nothing new in Indonesian society, as the practice has been passed down through generations. This process involves collaboration between cattle owners and managers to increase livestock productivity to meet

market demand for beef. However, this sector still faces various challenges, ranging from ineffective management to issues of fairness in profit sharing.

According to the Big Indonesian Dictionary (KBBI), cattle herding is the activity of raising cattle owned by others under a profit-sharing system in a livestock business. Specifically, the word "gaduh" in this context refers to a profit-sharing system in agricultural or livestock businesses, where half or a third of the proceeds are usually given to the herder. Thus, cattle herding is the activity of working on a farm or livestock business under a profit-sharing system, while the herder is the person who carries out the activity.

In a conventional economic context, cattle herding management often focuses solely on profitability and efficiency. This means the primary goal of these enterprises is to maximize financial profits as efficiently as possible, without considering broader moral principles. This potential creates injustice, especially for small and medium-sized livestock farmers with limited resources. Therefore, a more sustainable alternative approach is needed, namely through the application of Islamic economic principles. Sharia principles such as justice, transparency, and social welfare can form the foundation for fairer and more welfare oriented cattle herding management.

The term profit-sharing in Islamic economics is known as mudharabah. This concept refers to a cooperative agreement in trade that has existed since before the time of the Prophet Muhammad. Islam later adopted this agreement because it offers benefits and does not conflict with the principles and objectives of Islamic law. Muamalah (relationships) embody elements of mutual assistance and fulfilling each other's needs (Damayanti et al., 2022). According to the term, profit sharing is a system that regulates the distribution of profits from a business between the fund provider and the fund manager based on mutual agreement (Cahyoningtyas, 2023) profits from this business are divided according to an initial agreement, for example, 50% for the owner and 50% for the manager. The division can also take the form of calves or proceeds from livestock sales, depending on the agreement between the two parties.

In this form of cooperation, all financing (capital) comes from the shahib al-mal (capital provider), while business management is entirely the responsibility of the mudharib, such as caring for and managing cattle to generate joint profits. In accordance with Article 247 of the Compilation of Sharia Economic Law, which reads: "all travel costs incurred by the mudharib in running the cooperation business are charged to the capital owned by the shahib al-maal" In addition, aspects such as profit sharing and responsibility in cattle herding can be analyzed based on the DSN-MUI Fatwa Number: 115 / DSN-MUI / IX / 2017, which discusses the profit sharing system in cattle farming businesses.

The history of Islamic economic thought shows that sharia principles have long been applied to various forms of cooperation, including the practice of *mudharabah*. In the context of cattle herding, the *mudharabah* contract is implemented as a form of cooperation between the cattle owner (*shahib al-mal*) and the manager (*amil*), where profits are shared proportionally based on an initial agreement (Kurnisawati and Dardiri, 2022). *Mudarabah*, in this case, involves providing labor, time, and business management according to the terms agreed upon in the agreement. In the context of cattle herding, cattle owners hand over livestock to managers to care for and manage, in exchange for a share of the sales or profits. This system has the potential to create a mutually beneficial relationship and contribute to the well-being of both parties.

However, the practice of cattle sharing in the community, particularly in Karanganyar Village, Paiton District, Probolinggo Regency, still faces various obstacles, such as a lack of understanding of Sharia-compliant contracts, unclear profit sharing, and the risk of immeasurable losses. Many farmers use the profit-sharing system without adhering to Sharia provisions regarding clear contracts, halal profits, fair distribution, and the absence of *gharar*, leading to conflict and dissatisfaction. Therefore, the implementation of a Sharia-compliant cattle sharing system requires strengthening education, transparency, and oversight to increase livestock productivity and improve the welfare of rural communities (Sutaryono et al., 2021).

With an approach that is in accordance with sharia principles, cattle herding management is not only a solution to increase productivity and pay attention to material benefits, but also becomes an instrument for equitable economic empowerment (Darmansyah et al., 2023). This is in line with the principles of Islamic economics as a blessing for all of nature, which continues to develop along with the dynamics of the times (Hartanto, 2022).

From a sharia perspective, contracts made in cooperation must be in accordance with sharia principles such as justice, honesty and responsibility (Rianda et al., 2024). This includes clarity in the initial agreement regarding profit sharing, liability for losses, and transparency in livestock management. Therefore, implementing cattle herding in accordance with Islamic economic principles can be an effective alternative for improving the rural economy, if implemented in accordance with applicable Islamic principles (Efendi et al., 2021).

Several studies have examined the implementation of profit-sharing systems in cattle herding in various regions (Firmansyah., 2020). In the case study in Cumedak Village, it was shown that the distribution of profits was carried out based on an initial agreement between the capital owner and the manager, with a proportion that was mutually agreed upon (Syaripudin & Salwiyah, 2023). A

study in Cigedug Village showed that the profit-sharing mechanism for cattle farming practices uses a verbal mudharabah contract, with profit sharing based on mutual agreement (Yustika, 2022). This study examines the profit-sharing system for cattle farming in Riak Siabun Village, based on the Mudharabah contract. It highlights the need for clarity regarding initial capital and profit sharing, agreed upon at the outset of the partnership (Beno et al., 2022). Researching the practice of cow fighting in Rama Murti Village, Seputih Raman District, Central Lampung Regency shows that the contract is carried out verbally, which can cause problems in profit sharing, especially if there is no clarity in the initial agreement (Isbaldi et al., 2023). A case study in Sidoharjo Village demonstrated that the profit-sharing system implemented complies with the provisions of the Compilation of Sharia Economic Law. However, clarity in the agreement is needed to avoid uncertainty. From a Sharia economic law perspective, this practice does not entirely contradict Islamic teachings, but its effectiveness requires further study.

This study aims to explore the "Implementation of Cattle Herding Management from a Sharia Economic Perspective in Karanganyar Village, Paiton District, Probolinggo Regency." The main focus of this study is to understand in depth how the practice of cattle herding is applied in the context of Sharia economics, including the values, norms, and challenges faced. With an in-depth approach, this study is expected to be able to contribute both theoretically and practically to the management of cattle livestock based on Sharia. In addition, this study is also expected to serve as a reference for other researchers facing similar conflicts, to increase the productivity of cattle herding and create business sustainability (Katman et al., 2022).

By implementing these principles, the relationship between investors and managers becomes more solid, built on mutual trust, and free from conflict. This creates a safe and secure social environment while supporting sustainable economic growth, in line with Islamic values that prioritize shared prosperity and harmony among people.

## RESEARCH METHOD

This research uses a descriptive qualitative approach, namely a research method that aims to describe in depth a phenomenon, event, or condition based on data obtained in the field (Waruwu, 2024). This method allows researchers to obtain data in the form of words and sentences, rather than numbers, which cannot be counted. This research is based on observing the background, circumstances, and interactions that occur.

The case study was chosen as a highly relevant research method because the phenomenon occurring in Karanganyar Village, Paiton District, Probolinggo

Regency, represents a unique example of the implementation of cattle herding. This allows researchers to comprehensively explore how the practice of cattle herding is carried out and implemented in community life. This in-depth analysis covers various aspects, such as the cooperation patterns between cattle owners and managers, the profit-sharing mechanism, and the obstacles encountered in its management. Through this case study, researchers can obtain comprehensive and contextual information about the events occurring in Karanganyar Village, Paiton District, Probolinggo Regency.

The data collection technique used was through in-depth interviews with informants directly, which were then supported by observation and documentation (Assyakurrohim et al., 2022). Interviews are used to gather information, perspectives, experiences, or a deeper understanding of a phenomenon or topic being studied. Observations, on the other hand, record and analyze data obtained through observation, both structured and unstructured. This documentation can take the form of photographs, recordings, reports, or other materials that can provide important information. Combining these techniques produces a more comprehensive picture of the phenomenon being studied.

In data analysis, researchers use inductive qualitative analysis techniques in which researchers draw general conclusions or theories from more specific and detailed data (Jelahut, 2022). In this approach, researchers begin by collecting a variety of data and then identify patterns, themes, or categories that emerge naturally from the data. The conclusions or theories obtained are tentative and can evolve as understanding of the collected data increases.

## RESULT AND DISCUSSION

### Result

#### Profit-Sharing System and Contract Implementation

Cattle herding in Karanganyar Village, Paiton District, Probolinggo Regency, is a traditional cooperative system between capital owners (livestock owners) and managers or herders. Research findings indicate that this cooperation is based on mutual trust and is conducted verbally without written contracts. The agreement or *akad* is made at the beginning of the partnership, where both parties agree on the profit-sharing mechanism and livestock management procedures. The agreement remains valid as long as neither party chooses to terminate it, with no specific time limit.

In terms of capital provision, the owner supplies the cattle as a direct investment. The purchase price of the livestock is mutually agreed upon and communicated to the manager as a basis for calculating profit margins. The

owner typically selects the livestock to ensure quality breeding potential. Once acquired, the manager assumes full responsibility for all maintenance, including pen construction, feeding, care, and supervision until the livestock is ready for sale. This system is considered effective because it clearly delineates roles and responsibilities based on each party's capabilities.

Regarding profit sharing, two methods are practiced. First, profit is shared in the form of calves born during the management period. Second, the proceeds from the sale of livestock are divided after the capital has been returned to the owner. This system is agreed upon in advance and is implemented based on fairness and mutual consent. In practice, the arrangement is beneficial for both parties, although challenges remain in terms of legal clarity and risk mitigation.

The study also found that there are no written agreements concerning loss management. If losses occur such as death, theft, or illness of the livestock resolutions are made through deliberation. The owner relinquishes the lost animal, while the manager forfeits the labor and effort invested. This lack of explicit provisions on loss-sharing is a weakness of the system and has the potential to cause disputes in the future.

Although the cooperation operates on a spirit of kinship and trust, it still lacks regulatory structure and transparency. Therefore, this study recommends the adoption of simple written contracts as a preventive measure to avoid conflicts and as a means of educating rural communities on sharia-compliant financial practices.

### **Faith-Based Economic Perspective on Cattle Herding Practices**

From a sharia economic perspective, the cattle herding cooperation in Karanganyar Village is categorized as a *mudharabah* contract, where the capital owner (*shahibul maal*) provides the livestock, and the manager (*mudharib*) contributes labor and expertise. Profits are divided according to an agreement established at the outset. Although the contract is verbal, the essential elements of *mudharabah* are fulfilled as long as the arrangement avoids elements of *gharar* (uncertainty), *maysir* (speculation), and *riba* (usury).

However, one critical issue is the absence of written documentation of the agreement. The Qur'an (Surah Al-Baqarah, verse 282) emphasizes the importance of recording business transactions to prevent disputes. Thus, while the cooperation is valid in principle, formal documentation would enhance clarity and provide legal protection for both parties. Written agreements would also help resolve conflicts fairly should any arise during the partnership.

In practice, profit distribution occurs only after the initial capital has been returned to the owner. This aligns with the *mudharabah* principle, in which profits are shared after returning the capital, and losses are borne by the owner unless caused by the manager's negligence. Interestingly, the system in Karanganyar applies a joint-loss concept, where both parties share the burden informally, reflecting the Islamic concept of *takaful* (mutual guarantee), even though it is not formally stated in the contract.

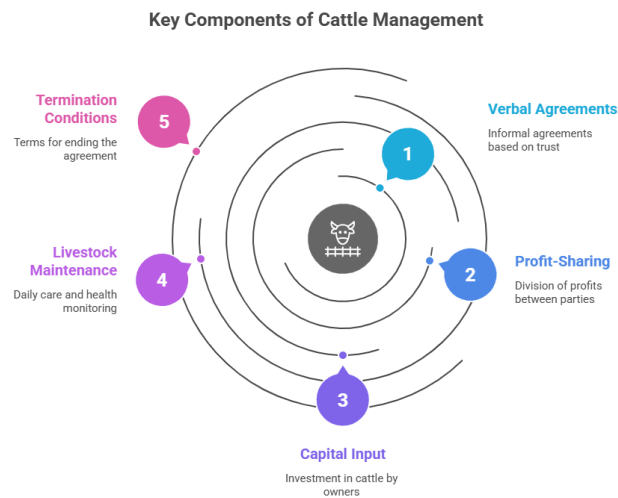
Additionally, the right to sell livestock is fully vested in the capital owner. From a sharia perspective, this is permissible as long as the terms are clearly agreed upon and free from deception or coercion. However, the manager's lack of authority in the sales process may create an imbalance if not supported by transparency, such as regular reporting or joint decision-making. Thus, ensuring fairness in profit-sharing and sale decisions is vital to maintaining mutual trust.

Overall, the cattle herding practice in Karanganyar Village demonstrates a community-based economic model rooted in trust and honesty but still requires strengthening through sharia economic education. This study contributes theoretically by showing how traditional, family-based collaborations can align with Islamic economic principles when guided by fairness, clarity, and mutual consent. It also offers a practical model for productive rural economies if supported by educational and religious empowerment.

## Discussion

The practice of cattle bearing in Karanganyar Village, Paiton District, Probolinggo Regency, is a traditional economic activity that plays a significant role in supporting the livelihoods of rural communities. This system involves a mutual cooperation between livestock owners and cattle keepers, where the owners provide capital in the form of livestock, and the keepers take responsibility for the maintenance and breeding of the cattle (Hidayat et al., 2024). This arrangement has become a customary practice passed down across generations, functioning as a form of local economic empowerment.

Cattle bearing management contributes substantially to the rural economy by offering employment opportunities and supplementing household income (Azmi et al., 2022). The cattle are often raised for fattening or breeding purposes, and the profits obtained are divided between the capital provider and the cattle manager (Nursalim et al., 2024). The system operates based on mutual trust, making it more flexible and accessible to small-scale farmers who lack the capital to start livestock businesses independently (Nisa' et al., 2024).



**Figure 1. Key Components of Cattle Management**

The management system in Karanganyar typically consists of several key components: verbal agreements (*akad*), profit-sharing arrangements, capital input, livestock maintenance, and conditions of termination. Agreements are generally informal, relying heavily on trust without formal documentation. Capital owners determine the type and quality of cattle to be used, while the managers are responsible for daily operations such as feeding, pen building, and health monitoring of the livestock.

Profit-sharing is executed through two main models: (1) division of offspring born from the cattle under care, and (2) sharing of the profits from the sale of the livestock after deducting the initial capital investment (Baharuddin, 2024). This flexible scheme allows both parties to benefit according to their contributions, but it also introduces the possibility of disputes due to the lack of written contracts or legal clarity regarding loss-sharing and managerial accountability (Andiono et al., 2025).

One of the critical challenges in cattle bearing management is the handling of risks and losses, such as disease outbreaks, cattle theft, or death. These events are typically resolved through deliberation between the two parties without prior contractual clauses addressing risk responsibilities (Muh. Ilham & Ridha Jafar, 2023). This informal approach may work in a trust-based community, but it exposes the system to legal uncertainty and potential conflict when large losses occur.

While the current practice aligns culturally with the community's values, it requires institutional support to improve sustainability and fairness (Hasanah, 2024). Encouraging the use of written agreements and incorporating basic financial literacy would enhance the transparency and effectiveness of cattle bearing management (Ariffin et al., 2023). Furthermore, integrating ethical

business principles rooted in local values and religious teachings can provide a framework for just and balanced cooperation.

This research contributes to the broader discourse on rural economic models and traditional cooperative systems. It offers empirical insights into how informal economic arrangements function effectively in rural settings, while highlighting the need for gradual formalization through ethical and educational interventions. The study also bridges the gap between conventional livestock management and modern economic principles by showing how traditional practices can evolve without losing their local identity.

Practically, this study recommends strengthening the institutional foundation of cattle bearing practices through community training, the use of simplified contracts, and the establishment of local oversight mechanisms. Policymakers and development agencies can also use this model to design inclusive economic programs tailored to rural needs. By formalizing and supporting traditional systems like cattle bearing, sustainable rural development can be achieved without disrupting community values or social harmony.

## CONCLUSION

Based on the research, the implementation of cattle farming in Karanganyar Village, Paiton District, Probolinggo Regency operates on a profit-sharing system between the capital owner (livestock owner) and the manager (breeder) through a verbal *mudharabah* contract based on mutual trust. Capital is provided in the form of cattle, while the manager is fully responsible for maintenance and breeding. Profit sharing is done either through the division of calves or the proceeds from sales after capital return. The agreement has no specific time limit and ends upon mutual decision. However, the contract lacks clarity, especially regarding risk-sharing in cases of illness, loss, or death of livestock, which are handled informally through deliberation. From an Islamic economic perspective, this practice does not fully align with *sharia* principles due to the absence of written agreements, which poses risks of *gharar* (uncertainty) and violates the Qur'anic guidance in Surah Al-Baqarah verse 282, which urges documentation in financial transactions. Therefore, the cattle farming collaboration in Karanganyar Village requires clearer, more structured agreements that align with the principles of *mudharabah* to ensure fairness and avoid potential disputes.

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