

## The Transformation and Practices of Syaria Principles in Managing Agrobusiness Development Program in Villages; A Case Study in Lemberang Village, Sokaraja District, Banyumas Regency

Rahmini Hadi

State Institute on Islamic Studies Purwokerto, Indonesia

miniel\_hadi@yahoo.com

### Abstract

One of the interesting point in the implementation of Rural Agrobusiness Development Program (Pengembangan Usaha Agribisnis di Pedesaan (PUAP)) in Lemberang Village is the institutional transformation of Agrobusiness Micro-Finance Institution (Lembaga Keuangan Mikro Agribisnis (LKMA)) of the Joint Farmers Group (Gabungan Kelompok Tani (Gapoktan)) to a sharia-based institution. For that reason, it is interesting to study: (1) how LKMA in Lemberang Village transforms into a sharia-based institution; and (2) how sharia principles are operated in the management of PUAP and LKMA programs in Lemberang Village. Based on the problem statements, the objective of this research is to answer those two questions. This research uses qualitative approach with emmbedded case study. The research found that sharia-based transformation process of LKMA in Lemberang Village is backgrounded by the religious characteristics of the villagers as well as the agricultural practices based on sharia values, i.e. the principles of *maro*, *mertelu*, and *mrapat*. The flexible rules of financial management enable LKMA of Lemberang Village to change the financial management from conventional system to sharia system. The practice of sharia principles in managing syaria-based PUAP and LKMA in Lemberang Village applies: (1) *mudharabah* agreement, (2) *musyarakah* agreement (3) *murobahah* agreement, and (4) *Ba'il Istamal Ajil* agreement.

**Keywords:** *transformation, PUAP, sharia*

### A. Introduction

Some of the fundamental problems faced by farmers are poverty, lack of access to capital sources, markets and technology, and impowerful farmers' organizations. In order to overcome these problems, since 2008 the Government, facilitated by the Ministry of Agriculture has implemented a Rural Agrobusiness Enterprise Development (PUAP) program.

The PUAP program is a form of facilitation of business capital assistance for all of its member, including farmers, cultivators, farm laborers and farm households, which is coordinated by the Joint Farmers Group (Gapoktan). Gapoktan is a farmer

institution responsible to implementing PUAP for channeling business capital assistance to members. To achieve the goal of PUAP, Gapoktan was accompanied by PUAP Assistant Staff (Extension and Mitra Tani Supervisor). Gapoktan, which obtains Community Direct Aid (BLM) funds, has to establish an Agribusiness Microfinance Institution (LKMA) as a PUAP supporting financial institution. The Community Direct Aid (BLM) of PUAP is a capital assistance fund for Gapoktan for rural agribusiness development (Directorate General of Agricultural Infrastructure and Facilities, Ministry of Agriculture, 2015).

One of the BLM recipients as a form of implementation of PUAP was Ngudi Raharjo, a Gapoktan in Lemberang Village, Sokaraja Subdistrict, Banyumas Regency. In accordance with the provisions in PUAP, Gapoktan Ngudi Raharjo formed LKMA as a capital unit in the Gapoktan.

With regard to the implementation of PUAP in Lemberang Village, the interesting thing is the institutional transformation of the village LKMA, from the previously conventional-based to sharia-based. Some of the sharia-based LKMA programs in Lemberang Village are: (a) Fixed Main Loan Program, (b) Urea Fertilizer Loan Program (P3U), (c) Goat Farming Program (PGPK), (d) Agriculture Equipment Program, and (e) Agricultural Medicine Program or POP ([http://lkmalemberang.blogspot.co.id/p/blog-page\\_88.html](http://lkmalemberang.blogspot.co.id/p/blog-page_88.html)).

In addition to the above data, based on the results of the survey, a brief description of the development of sharia-based LKMA in Lemberang Village is as follows: (a) the initial capital of the PUAP program develops from Rp. 100,000,000 to Rp. 128,684,955.00 in 3 years; (b) the number of members increased from 79 people to 159 people; (c) 7 non-performing loans in 2014 and 11 in 2015. At the 2015 Annual Member Meeting (RAT), the first time LKMA syariah Desa Lemberang could distribute SHU for the first time in the amount of IDR 3,964,750.00 to 52 permanent members.

The phenomenon of sharia PUAP program management by LKMA in Desa Lemberang is interesting to study, because: (1) it is applied to the management of programs and funds of community groups, not in banking as in general; (2) Islamic principles begin to be accepted, and there is a developmental effort done by the village community; (3) the initiative to develop the sharia system by the village community is increasingly interesting if it is compared to the phenomenon of the slow development of Islamic financial products. The basic principles of the relationship between banks and customers, as well as *halal* (legal) ways of doing business in Islamic banks, still need to be widely disseminated to the public (Yuniarti, in LIPI 2009). Since entering Indonesia in the 1990s, Islamic finance industry has grown relatively slowly because Islamic financial products are often offered in Arabic terms. The community feels complicated by new terms and must

learn the types of products offered. As a result, public interest in entering the Islamic finance industry is low due to the limited knowledge. Deputy Governor of Indonesian Central Bank (BI), Hendar, said he would make a breakthrough so that the Arabic language used in the Islamic finance industry could be integrated with Indonesian language ([http: // www. Harnas .co](http://www.Harnas.co) / 2016/10/27 / term-in-sharia-banking-will-be changed).

In connection with the above condition, it is interesting to study and answer the following questions. (a) How does LKMA in Lemberang Village transform from conventional-based to sharia-based institution? How are sharia principles implemented in the management of the PUAP and LKMA syariah program in Desa Lemberang ?; (b) How does the LKMA syariah Desa Lemberang develop its financial management so that it supports the implementation of sharia principles in the management of the PUAP program? In accordance with the above problems, the purpose of this study is to describe and answer the research questions.

## **B. Research Method**

This research USED qualitative approach and was conducted in Lemberang Village, Sokaraja District, Banyumas Regency. Data were gained through in-depth interviews, observations, and documentation. Informants were selected by purposive and snow-ball sampling. Data were analyzed using an interactive analysis model (Miles and Huberman, 1984). The validity of data was achieved using the criteria of degrees of trust, transferability, dependence, and certainty (Lincoln and Guba, 1985; Nasution, 1988; and Moleong, 1990)

## **C. Result and Discussion**

### **1. A Brief Description of the General Conditions of the Lemberang Village**

Lemberang Village is located in Sokaraja District, Banyumas Regency. This village covers an area of approximately 152,28 Ha and is about 3.6 km from the government center of Sokaraja District, and approximately 11.7 km from the capital city of Purbalingga Regency. The population of Lemberang Village is 3,010 people, consisting of 1,519 men, 1,491 women, and 810 households (September 2016). The Lemberang villagers generally operate in the services sector (42.11 percent), agriculture (30.71 percent), and trade (14.02 percent). In addition to the 3 fields with the largest percentage, there are still other fields, but with a very small percentage because it is less than 5 percent.

### **2. Transformation Process of LKMA in Lemberang Village Becoming a Sharia-Based Institution.**

Gapoktan Ngudi Raharjo is a joint farmer group in Lemberang Village. The name *Ngudi Raharjo*, is originated from Javanese words *ngudi* and *raharjo*. *Ngudi*

means trying to be carried out by the aspirant or asking seriously. *Raharjo* means prosperous or peaceful or living in prosperity. By this name, it is expected that through *Ngudi Raharjo Gapoktan* a prosperous life can be sought for its members. The number of Ngudi Raharjo members has reached 159 members consisting of farmers, sharecroppers, landowners, and administrators.

In order to continuously carry out the next Gapoktan activities, Gapoktan Ngudi Raharjo sent a proposal to the Ministry of Agriculture to obtain assistance in the form of PUAP. After the proposal was received and approved, the Ministry of Agriculture provided a fund of Rp. 100,000,000.00 and asked this institution to form LKMA as the financial management institution.

In accordance with the framework of the PUAP program, Ngudi Raharjo Gapoktan administrators also sought the establishment of LKMA of Lemberang Village. At the beginning of the operation, in 2013, LKMA of Lemberang Village was a conventional-based institution because the reporting system to Ministry of Agriculture was a conventional financial reporting system. This conclusion can be seen in the name of the account, the size of the loan or credit, the amount of the loan interest (in percent), and so on.

In accordance with the selected BLM-PUAP fund management model, the funds were used for the revolving loan program for members to finance their agricultural activities. The maximum loan is IDR 2,000,000 for 10 months, with a loan interest of 1.5% per month. The LKMA revolving loan program in Lemberang Village lasted for one year and could run smoothly.

The PUAP program ended in December 2013. Ngudi Raharjo Gapoktan held the first RAT, and agreed on system changes from conventional to sharia. The consideration of the system changes is based on: (a) the subsequent program accountability to Ngudi Raharjo Gapoktan members, while the Ministry of Agriculture is only a report; (b) the characteristics of the Lemberang Village community which are 99.97 percent of the population are Muslims, and only 0.03 percent are Catholics.

Islamic religious facilities. Lemberang village has 3 mosques, 22 prayer rooms, and the Tadzkiratul Ikhwan Islamic boarding school. The religious life of Lemberang Village community is evident in their daily lives. The mosque congregation can reach  $\pm$  100 people in Maghrib, Isha, and Shubuh prayers. Meanwhile, the number of people joining Dhuhr and Asr congregation is fewer, only 2 lines, but with the number of worshipers around 30 people, it is relatively more compared to other surrounding mosques. The fewer number of Dhuhr and Asr prayer worshipers is due to the fact that most of the people are working at the time of Dhuhr and Ash prayers.

The enthusiasm of Ngudi Raharjo Gapoktan members was also the background for the changes in their LKMA financial management system. As with the agrarian community farming system in general, the Lemberang Village community provides wages to the cultivating farmers at the time of the harvest. The system used between tenants and landowners is profit sharing, often known as *maro*, *mertelu*, and *mrapat*. *Maro* is a sharing system in the management of agricultural land, where the profits obtained are divided in half ( $1/2: 1/2$ ), meaning  $1/2$  for farmers who own rice fields and  $1/2$  for smallholders. If you take the *mertelu* calculation, the profit sharing ratio is  $1/3$  and  $2/3$ . It can be  $1/3$  for farmers who own rice fields and  $2/3$  for smallholders, or the vice versa accordingly, with agreements between the them.

The profit sharing model, known as *maro*, *mertelu* and *mrapat*, is essentially the implementation of the sharia system, although it may not be realized by the peasant community. In the term of classical jurisprudence, the profit sharing system in the collaboration of agricultural land management is known as *muzâra'ah* and *mukhabarah*. *Muzâra'ah* refers to the profit and loss sharing system, where the final results become a benchmark in the practice of *muzâra'ah*. If the yield of the farm gets a profit, the profits will be shared with farmers who own rice fields and sharecroppers. Conversely, if the agricultural products suffer losses, then the losses will be borne together. The enthusiasm established Gapoktan Ngudi Raharjo to change its financial management system from a conventional system to a sharia system.

Changes in the financial management system of LKMA of Lemberang Village cannot be separated from the role of Rifki Andi Novia, the general manager of LKMA. His intention to implement the sharia system in LKMA financial management has been anticipated since its inception, despite the fact that in the first year LKMA was still conventional-based to follow the Ministry of Agriculture guidelines. Rifki considers that a pure Islamic economy should be applied on agriculture. Rifki was sad to see that the conditions of farmers in the village were only drained of energy, namely working in rice fields producing rice, but received reward in the form of money. Everything was measured by money. In the past, according to him, people worked in the fields and returned with rice. Even if they need money, rice will be sold as a form of economic turnover. Rifki's proposal to change LKMA's financial management system to sharia-based, was approved by all Gapoktan members.

The transformation of LKMA's financial management system from the conventional system to the sharia system was finally agreed upon through the Annual Member Meeting of LKMA of Lemberang Village on October 23, 2014. Through the annual meeting, it was agreed to change the color of the LKMA logo that was red to green (see figure 1).

Figure 1. Logo of LKMA of Lemberang Village



In addition to changes to the LKMA financial management system, the annual meeting also organized the reorganization of Ngudi Raharjo Gapoktan and Sharia LKMA of Lemberang managerial units, as follows:

- a. Steering Committee
  - 1) Lemberang Village Chief (Agus Suyitno)
  - 2) PPL Sokaraja District (Atun)
  - 3) PMT of Banyumas Regency (Aprimawan, S.P.)
- b. Organizers of Gapoktan *Ngudi Raharjo*
  - 1) Chief : Solechan
  - 2) Secretary : Makrus
  - 3) Treasurer : Bahran Bachrudin
  - 4) Facilities and Infrastructure Division: H. Mashudi dan Mistam
  - 5) Marketing Division : AM. Tohari dan Hadi Sumarno
  - 6) Agriculture Business and Information Division : Samjuri dan Martoko
  - 7) Irrigation Division : Suchedi dan Sabikhis
  - 8) Pest Control Division : Imam Saliman dan Marjuki
- c. Sharia-Based LKMA of Lemberang Village
  - 1) General Manager : Rifki Andi Novia
  - 2) Manager of Production Facilities : Rochmat
  - 3) Manager of Agricultural System Equipment: Abdul Wahab
  - 4) Manager of Farming : Imam Safari
  - 5) Manager of Research and Development : Ma'ruf Syaifullah
- d. Chairman of the Farmers Group
  - 1) *Ngudi Raharjo* Farmers Group 1 : Ali Sadikin
  - 2) *Ngudi Raharjo* Farmers Group 2 : H. Mashudi
  - 3) *Ngudi Raharjo* Farmers Group 3 : Saptono

### 3. Implementation of Sharia Principles in Management of PUAP and Sharia LKMA Programs in Lemberang Village

Changes in the financial management system of LKMA of Lemberang Village to be sharia-based have implications for the programs it manages. In addition to

managing the program, sharia-based LKMA of Lemberang Village also manages savings and financing products, as described in the following brief description.

a. Sharia LKMA Savings Products

1) Deposits of Community Savings (SI TASYA)

It is a public saving for common people and they can save and withdraw at any time. By saving in SI TASYA, the people of Lemberang Village will have savings for future needs.

2) Esucational Saving (SI DIDI)

It is a saving intended for the preparation of educational needs that can be taken only twice a year ie in the new academic year and at the time of class grade.

3) Idul Fitri Saving (SI FITRI)

It is reserved for the Eid al-Fitr its withdrawal is only allowed 15 days before Idul Fitri.

4) Pregnamcy Saving (SI BUMIL)

It is s a deposit for the preparation of childbirth for pregnant women, so that the withdrawal is allowed 15 days before giving birth, or if it is needed suddenly due to childbirth.

5) Time Deposit (SI SISKKA)

It is a term deposit, ranging from a period of 2 months, 4 months, 6 months, 12 months with a minimum initial deposit of Rp. 300,000.

6) *Qurban* Saving (SI AQUR)

It is the reserve for the purchase of *Qurban* animals, so that its intake is only allowed 1 month before 'Idul Adha.

7) *Kenduri* Saving (SI DURI)

It is a community reserve that is intended for the preparation of the special celebration for family members. The intake can be done 15 days before the celebration.

8) Mortgage Billing Savings (SI PANDAI)

It is a reserve for the reimbursement of paddy fields or land that is charged to others. Sharia LKMA can redeem the paddy fields or land that the pawnshops can then modify them according to the contract made (for members only).

b. LKMA Syariah Financing Products

1) *Mudharabah* Agreement

Financing system where all business capital is from LKMA syariah, with a 50 percent profit sharing for farmers and 50 percent for Islamic LKMA (plus loan value), or according to the agreement between the LKMA and the loan recipient.

2) *Musyarakah* Agreement

financing system where business capital is divided into two parts between the institution and the farmer who manage the business. Payment of the loan principal value plus *infaq* from business profits is paid after the sale of the crop.

3) *Murobahah* Agreement

This is a financing due system, which is called *yar-nen*, contracted from *bayar bar panen*, meaning that the loan will be paid after harvest. The financing system is due according to the agreement in units of time (a week, a month, or three months or *yarnen*), with *infaq* in accordance with the borrower's ability.

4) *Ba'il Istamal Ajil* Agreement

Financing system whose payment is in installments, either weekly, 2-weekly or monthly with loan repayments: the repayment period is accompanied with *infaq* according to the borrower's ability

c. Sharia-Based LKMA Program

If originally LKMA activities were in the form of revolving loans with interest of 1.5% per month as described above, nowadays the sharia LKMA programs have changed in accordance with the sharia system that have been agreed. Based on the agreement with all members of Gapoktan Ngudi Raharjo, the Sharia LKMAh programs, are as follows.

1) Agricultural Machinery Program (PAMP)

The number of hand tractor machines and power stations in Lemberang Village is still small, so that the planting time of Lemberang farmers is often late compared to other villages. Therefore, sharia LKMA allocates PUAP funds of Rp17,250,000.00 to purchase two new machines.

2) Urea Fertilizer Loan Program (P3U).

P3U is an Sharia LKMA program to provide inputs in the form of Urea fertilizer. Funds invested for P3U are Rp. 13,000,000.00. Farmers can access P3U by registering urea fertilizer needs to the production manager, and paying it off after harvest (*yar-nen*).

3) Agricultural Medicine Program (POP).

POP was initiated in the early 2015, is a new Sharia LKMA program to provide agricultural medicine, with an initial capital of IDR 8,000,000. Through POP, farmers can meet the needs of agricultural medicine and can pay for it after harvest (*yar-nen*).

4) Goat Ranch Scroll Program (PGPK)

PGPK is a pilot program of Sharia LKMA livestock units. With a fund of Rp. 3,200,000.00 Sharia LKMA buys 2 female goats to be maintained by one of the farmers in Lemberang Village. With a profit sharing contract system



(*mudharabah*), it is expected that female goats will have chicks the results of which can be divided by a ratio of 50:50.

5) Business Research and Development Program. The initial capital of this field is Rp.8,000,000.00.

In the practice of implementing PAMP, P3U and POP, the system offered to members is loan repayments at the time of harvest or in local terms. The *yar-nen* system is a system of loans the returns of which is set during or after the harvest season, namely the size of the loan plus a margin of 5% when converted to interest rates.

*Yar-nen* (after harvest) system is different from LKMA conventional system, as the program is rolling out of the Ministry of Agriculture. When a conventional system was applied, if Gapoktan members apply for a loan of up to Rp. 2,000,000.00, they had to pay off the interest for 1.5% per month. By system, in the following month, Gapoktan members were faced with the obligation to start paying Rp. 230,000.00 per month for 10 months. Meanwhile, the practice of sharia systems for PAMP, P3U, and POP by applying *yar-nen* system is as follows. For PAMP, until 2017 Sharia LKMA had had 10 tractors. The tractor can be used by Gapoktan members to prepare their farmland. The tractor rental system uses the *ijarah* contract (lease) so that after completion of the work, the tractor will be returned to Sharia LKMA as the tractor owner. The cost of renting a tractor is IDR 600,000 per *bau* (a local width measurement, consisting 7,000 m<sup>2</sup>). Rental payments are not made at the beginning of the tractor loan or at the beginning of each month, but are paid after the harvest period. Sharia LKMA also has a rice threshing machine. Rental costs are paid by rice when the harvest season arrives, ie every 1 quintal (100 kg) of dry grain is paid with 4 kg of dry grain. To avoid cheating, the Sharia LKMA management monitors harvest activities to share the harvest. This has become an agreement for the creation of transparency between Sharia LKMA and partner farmers or Gapoktan members.

The implementation of P3U uses *murabahah* agreement, which is made in two ways. First, if possible, Gapoktan members can pay directly when taking fertilizer. Secondly, it is carried out with *yar-nen* system. Gapoktan members prefer the second method. The amount of payment at harvest is determined based on the agreement between Gapoktan members and Sharia LKMA when loan for fertilizer is proposed.

In addition to borrowing urea fertilizer, Gapoktan members can also borrow rice seeds to Sharia LKMA. After obtaining a loan of rice seedlings, Gapoktan members are not obliged to repay loans for their seeds during planting or maintenance of their rice plants. Returning loans for new rice seeds will be

carried out at or after harvest. The amount of return of rice seedlings is determined based on the agreement of Gapoktan members with sharia LKMA when loan for rice seeds is proposed.

PPOP is provided by sharia LKMA to anticipate crop failures or crop yields that are not optimal due to caterpillars, leafhoppers attacks, and other kinds of attacks. In its practice, PPOP is not much different from the urea fertilizer loan program, which uses *murabahah* (buying and selling) contracts. Payment of agricultural medicines borrowed by Gapoktan members is also carried out after the harvesting period or the *yar-nen* system in accordance with their agreement with the sharia LKMA when they apply for borrowing agricultural medicines

However, PGPK has not fully run yet. This program only gave 3 goats to Gapoktan members. In sharia terms, this program uses *mudharabah* contracts because Sharia LKMA is positioned as *shahibul maal* (property owner, ie goat), while Gapoktan members are *mudharib* (one who manages). If later Gapoktan members sell the goats they raise, the profits will be divided by the ratio according to the agreement.

For the Research and Business Development Program, in one year in turn LKMA syariah will provide opportunities for members to take part in training activities, workshops, agricultural Training of Trainer (ToT). Through these activities, it is expected that the members will be able to increase their knowledge, insight and skills.

Financial management of sharia LKMA has encountered several obstacles in its implementation. First, the lack of understanding of some members of Gapoktan towards sharia economics, thus considers the sharia system to be more expensive than conventional systems. It takes patience to guide Gapoktan members because some of them are still strongly holding the conventional system. To change their perspective, sharia LKMA invited experts from the agriculture department, Agriculture Faculty of Jenderal Soedirman University, agricultural extension agents, and so on to explain the management of sharia-based agriculture. Second, the unfamiliarity of Gapoktan members or the Lemberang Village community with terms in Islamic economics, such as *mudharabah*, *murabahah*, *musyarakah*, *istishna*, and so on. These conditions lead to the emergence of the assumption that the conventional system is the same or not much different from the sharia system; the difference between the two systems is only the transaction contract name. In fact, the philosophy or substance and implications of the contract on the sharia system are different from conventional systems. The third obstacle is in providing fertilizers and agricultural medicines. During this practice, framed by the MoU, sharia LKMA takes fertilizers and agricultural medicines from UD Business owned by

residents of Lemberang Village or from a CV or providers located around Sokaraja District. As a form of transparency, sharia LKMA often invites its members when taking production inputs from UD owned by residents of Lemberang Village or providers located around Sokaraja District.

In relation to the procurement of the above production inputs, in fact there has been a thought that sharia LKMA management will establish its own business enterprise (UD). According to the administrators, sharia LKMA is able to establish such an enterprise if it is supported by the Lemberang Village Government. The establishment of UD is also intended to realize the welfare of farmers or members because when sharia LKMA has its own UD, it will be able to sell or loan production inputs at a lower price than the running practice. By owning a business enterprise (UD), sharia LKMA will automatically reduce the distribution chain and will have implications for the price of inputs. In current practice, fertilizers, for example, is distributed to local business enterprises by PT Pusri or Petrokimia Gresik. Then the local business enterprises (CV around Sokaraja Sub-district for example), sells the fertilizer to sharia LKMA. As a result of this distribution chain, the initial price of fertilizer, for example Rp. 80,000.00, will be Rp. 92,000.00 when it reaches farmers. If sharia LKMA has its own UD, then the price of fertilizer to farmers or members will not reach Rp. 92,000.00.

As an effort to realize the intention of establishing UD, the management of the sharia LKMA has arrived at the licensing stage of the establishment of UD. However, the board of sharia LKMA faces the complexity of the licensing bureaucracy of the establishment of UD.

In addition to licensing factors, sharia LKMA also faces other obstacles, ie the possibility that CV in the Sokaraja Subdistrict area will not cooperate with the new UD which will be established by sharia LKMA. In the end, sharia LKMA still have to buy the existing UD, even though at a more expensive price. However, sharia LKMA still sells the stocks transparently to farmers or Gapoktan members. The transparency is realized by inviting Gapoktan members when taking fertilizer to UD or CV in the Sokaraja District area. Thus, Gapoktan members can find out the price at the UD or CV level so that they can make it easier when they will provide infaq as a substitute for the LKMA syariah fertilizer procurement costs.

#### **D. Conclusion and Recommendation**

From the above explanation, it can be concluded that:

1. The transformation process of LKMA in Lemberang Village from conventional to sharia-based institution is backgrounded by the religious characteristics of

the villagers as well as the agricultural practices based on sharia values, ie. the principles of *maro*, *mertelu*, and *mrapat*. The relatively flexible rules of PUAP financial management enables LKMA of Lemberang Village to change the management from conventional to sharia-based system.

2. The implementation of sharia principles in managing sharia-based PUAP and LKMA programs in Lemberang Village uses:
  - a. *Mudharabah* Agreement
  - b. *Musyarakah* Agreement
  - c. *Murobahah* Agreement
  - d. *Ba'il Istamal* Ajil Agreement

Based on the discussion of the research, the researcher gives the following recommendations:

1. Efforts to increase understanding of the sharia system are needed for Ngudi Raharjo Gapoktan members. To improve this understanding, Ngudi Raharjo Gapoktan or sharia LKMA of Lemberang Village can work with universities around Purwokerto.
2. Government support is needed to enable Ngudi Raharjo Gapoktan or sharia LKMA of Lemberang Village have their own Business (UD) so that the existing activities can run more easily and the member will get more benefits.

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