



# Sociopreneur Sapagalung on Agricultural Financing in the Bugis Society

Ega Rusanti<sup>1\*</sup>, Rahmawati Muin<sup>2</sup>, Nur Halisa Husain<sup>3</sup>, A Syathir Sofyan<sup>4</sup>

<sup>1</sup> Islamic Economics, Faculty of Islamic Economics and Business, Alauddin State Islamic University, Makassar, Indonesia

<sup>2</sup> Islamic Economics, Faculty of Islamic Economics and Business, Alauddin State Islamic University, Makassar, Indonesia

<sup>3</sup> Accounting, Faculty of Islamic Economics and Business, Alauddin state Islamic University, Makassar, Indonesia

<sup>4</sup> Islamic Economics, Faculty of Islamic Economics and Business, Alauddin State Islamic University, Makassar, Indonesia

\*corresponding author

## Abstract

**Introduction to The Problem:** Habitat *mappasanra* in the Bugis community as a financing solution in agriculture. however, this practice contains the element of usury.

**Purpose/Objective Study:** The purpose of this study is to offer a solution in the form of *Sapagalung* sociopreneur with the function of resolving community misperceptions and preventing the practice of *mappasanra*.

**Design/Methodology/Approach:** The method in this research is descriptive qualitative, this method intends to understand the phenomena about what is experienced by research subjects and by the method of description in the form of words and language (narrative). Data collection techniques used are interviews, and documentation sourced from informants and articles related to this research.

**Findings:** As a solution offered by researchers in overcoming the *mappasanra* problem, this *Sapagalung* sociopreneur will synergize various parties to help farmers in financial matters and provide education through online-based applications.

**Paper Type:** Research Article

**Keywords:** *Mappasanra*, Sociopreneur, *Sapagalung*, and Agricultural.

## Introduction

Most of the lives of Indonesian people depend on their natural wealth, the agribusiness sector, especially in agriculture as if it has become a picture of the face of a small Indonesian community. Agricultural development is directed at increasing agricultural production to meet food and domestic industry needs, increasing exports, increasing farmers' incomes, expanding employment opportunities and encouraging the mapping of business opportunities (Arsyad, 2005).

One method of agricultural processing that develops in the people of South Sulawesi, especially for the Bugis community is *mappasanra*. *Mappasanra* practices are carried out by farmers (first parties) who need funds with various needs to pawn their fields to the second party. The land management rights are still given to the first party with an agreement to give yields in the ratio of 50:50 to the second party (the lender) during the pawning period ie until the principal loan is repaid. Another understanding says that *Mappasanra* is a pawn transaction as collateral and the land is used by the pawnbroker. People doing a pawn are called *pabbere sanra* and the recipient of a pawn is called *Pattarima sanra* (Nur Elvi: 2016).

Researchers see the lack of clarity with this cooperation, because there are two forms of cooperation, namely the pawn system and accounts payable. In addition, the culture of *mappasanra* causes misperception in society. *Mappasanra* provides options in agricultural issues based on local wisdom but in fact also presents a new problem, namely usury. The actions of people who make use of pawning goods are like qiradh, and every form of qiradh that flows benefits is usury. Except for items that are pawned are livestock that can be taken milk.

The owner of the goods gives permission to use the goods, the pawn recipient may use it (Sholikhul: 2003). This is clearly illustrated in the 50:50 distribution of yields to lenders, while the pledge period can only end if the loan is paid off. So from the explanation above, researchers hypothesize that this *mappasanra* is not in accordance with the cooperation that is prescribed by religion. During this time the community has never realized that cooperation in agriculture that is done is legitimate, because of their assumption that what is included in usury is only interest or additional money in loans to conventional banks.

Therefore, in terms of preventing the reapplying of the *mappasanra* system among Bugis farmers, it is deemed necessary to have innovations created in order

to overcome this. Sociopreneur *Sapagalung* is a sociopreneur that is designed as an intermediary institution between farmers and capital providers as well as providing expertise assistance to farmers and promoting Islamic economics which is known to be still very taboo among the people.

The research objective is to determine the role and function of sociopreneurs in providing access to finance to farmers in sharia and *Sapagalung* descriptive studies of the elements of sociopreneurs, namely: Social value, civil society, innovation and economic activity.

## **Sociopreneur**

Sociopreneur is socially based entrepreneurship. That is, entrepreneurship is not only profit oriented, but also needs to pay attention to the social impact that will result from the business. Billy Drayton (Founder of Asoka Pondation) as the initiator of social entrepreneurship (sociopreneur) asserted that there are two key things in social entrepreneurship. First, there is social innovation that is able to change the existing system in society. Second, the presence of individuals with vision, creative, entrepreneurial spirit (entrepreneurial), and ethical behind these innovative ideas (Mulia: 2008).

Hulgard (2010) summarizes the definition of social entrepreneurship more comprehensively and from that definition provides an understanding that social entrepreneurship consists of four main elements namely:

- a. Social Value, is the most typical element of social entrepreneurship that is creating tangible social benefits for the community and the surrounding environment.
- b. Civil Society, social entrepreneurship generally comes from the initiative and participation of civil society by optimizing existing social capital in society.
- c. Innovation, Social Entrepreneurship solves social problems in innovative ways, among others, by combining local wisdom and social innovation.
- d. Economic Activity, social entrepreneurship that is successful in general by balancing social activities and business activities. Business or economic activities are developed to ensure the independence and sustainability of the organization's social mission.

In its application, sociopreneurs exist in several fields of human life. One of them is in agriculture. Agriculture has an important meaning in economic development. The agricultural sector is not only a provider of food but also a source of life. Agriculture is also a source of export income as well as a driving and pulling growth of economic sectors, can increase economic growth and equity, overcome poverty and unemployment and can prosper the community. For this reason, the presence of sociopreneurs that focuses on agriculture / agriculture will be able to minimize existing problems, especially on financial matters.

### ***Mappasanra* Practice**

The Bugis community has assumed that the *mappasanra* tradition is the same as the pawn. Pawn in the term Bugis Language is called *Mappasanra*, which means making their goods or property as collateral for the loan. *Mappasanra* has become a habit or an alternative way for Bugis people when they experience economic urgency. The most dominant asset is used as collateral, namely rice fields (*Galung*). Therefore, paddy pawn in the Bugis community is known as *Mappasanra Galung* (Amri: 2018). Regarding the return time limit, there are several choices between 1 or 2 years and without a certain limit. However, usually the Bugis people never give a time limit on the basis of family and trust, the pawn will only end if the *pabbere sanra* is able to repay its principal loan to *pattarima sanra*. In addition, during the *sanra* period, the land processor in this case the owner is obliged to provide agricultural yields for each harvest at a ratio of 50:50.

Reasons that encourage the community to implement *mappasanra* practices among the Bugis are: education costs, capital for businesses, for hospital costs and medical expenses, and vehicle repair costs (Ahmad Faisal: 2017). The problem is, people's perception considers *mappasanra* to be the same as the pawn practice set in *muamalah*. In fact, from the explanation of *mappasanra* above, it can be clearly seen that there is usury in it. The division of the yield of 50:50 becomes an additional element which is usury. Usury in language means  *ziyadah* (additional) because one of the acts of usury is asking for additional from something lent (Hendi: 2005).

### **Methodology**

The method used in this research is Descriptive Qualitative Approach. This approach intends to understand the phenomena about what is experienced by the

research subjects and by the method of description in the form of words and language (narrative) in a special natural context and by utilizing various natural methods. There are two types of data used in this study, Primary data are informants from the community (farmers) of Batukaropa Village in Bulukumba taken directly by researchers while secondary data is data collected by researchers from various sources, for example the internet (Asep: 2005). In this study data were collected by interview, documentation, study of literature, internet and documentary studies (Hadi Sutrisno: 2004). Data analysis carried out in this study is a qualitative approach. To implement qualitative analysis, it is carried out through the stages of data collection, data selection, data categorization, data presentation, data comparison, data unification, and data collection / interpretation.

## Results and Discussion

In Batukaropa Village, Kec. Rilau Ale, Kab. Bulukumba there is a custom of the community in conducting cooperation in the field of agriculture namely *mappasanra*. In general, *mappasanra* is a pawn process by using the paddy field as collateral and is managed directly by the party who pawned the rice field, then the yields that are harvested are divided equally between the pawner and the pawn recipient.

“Digadaikan sawah tapi bukan di pegadaian melainkan sama orang yang sepakat sama harga yang ditawarkan, kemudian sawah itu dikerja sama orang yang punya sawah itu sendiri baru dibagi dua hasilnya nanti dan lamanya dipasanra sawah tersebut tergantung kesepakatan sama orang yang mau sanrai sawah itu” (Interview with the Head of Batukaropa Village).

There are several reasons that underlie the people of Batukaropa Village in Bulukumba Regency:

- a. The situation when the community needs additional funds in large amounts for special needs, such as enrolling their children in official schools (TNI, STAN, and POLRI) or going to college.

“Waktu itu anakku mau masuk polisi tapi uang tidak cukup, jadi saya gadaikan saja sawah karena cuma itu hartaku” (Interview with Rustam)

- b. Desire to switch jobs, for example from what the farmers will then become entrepreneurs, the rice fields they have are in accordance with the price they set but seen from the extent of their fields.

“Mauka buka toko, tapi belum ada modal jadi jalan satu-satunya cuma *mappasanra*”  
(Interview with Subaedah)

- c. When a farmer who has a lot of agricultural land and needs capital to buy agricultural equipment and requires large capital.
- d. Urgent consumptive circumstances, some people also choose *mappasanra* because of urgent funding needs, such as being forced to pay debts, marrying off children and operating costs or medical treatment.

“Orang disini kadang juga *mappasanra* karena mendesak butuh uang” (Interview with H. Muh Jufri)

In addition to the above, some people also feel that with *mappasanra* they are able to get funds as quickly as possible without going through complicated requirements such as banking or pawnshops.

“Biasanya orang kenapa tidak mau ke pegadaian atau bank karena malas dan merasa susah mengurus persyaratan administrasinya” (Interview with the Head of Batukaropa Village).

The *mappasanra* systematics in Batukaropa Village, the people who want to *mappasanra* their rice fields, come to people who are considered capable of providing a sum of funds that are eased and are the closest people or at least known by the owners of rice fields. When there are people who want to receive *sanra*, then the person checks the rice field which is the object, namely the rice field first, then after that makes an agreement between the *mappasanra* and the public regarding how long the collaboration will take place. The length of time used in the *mappasanra* period is depending on the agreement, usually 3 times a harvest or one year. the rice field manager is the party who *mappasanra* their own rice field, then the yield is divided equally 50:50.

“Karena saya mau bantu orang yang punya sawah, jadi saya terima. Tapi sebelum itu kita liat dulu sawahnya menguntungkan atau tidak, terus karena saya liat orang itu bisa dipercaya dan kasian juga jadi saya bilang, itu sawah kelola saja sampai punya uang untuk kembalikan uangku tapi setiap panen hasilnya bagi dua. Waktu itu saya masanrai pakai uang Rp. 23.000.000 dan sekarang sudah 5 tahun berjalan” (Interview with Hasnawiah)

Aside from the ease of cooperation, *mappasanra* also sometimes becomes a source of problems in the community that has the opportunity to damage relations between the two parties, while the usual problems are as follows:

- a. Tax payment, the paddy land tax that should be mortgaged should be the burden of the pawn receiver, but what usually happens in the community, especially in Batukaropa Village, Bulukumba Regency, the tax is borne by the owner of the paddy so that the burden increases. this is as stated by the village heads

“Aturan sebenarnya, itu pajak sawah yang penerima gadai yang tanggung tapi yang biasa terjadi tetap yang punya sawah yang bayar” (Interview with the village heads)

- b. There is a multiple pawn system, that is when the *mappasanra* period is still valid, sometimes the owner of the paddy field still pawns his field back to another person without the knowledge of the first pawn recipient. This usually happens because the community has never involved the government as a supervisor and there is no prior written agreement regarding the provisions in the *mappasanra*.

“Ada beberapa warga yang datang ke kantor melapor kalau hasil panen yang diberikan oleh pemilik sawah terkadang sangat sedikit, setelah dicari tau ternyata sawah itu sudah digadaikan kembali” (Interview with the village heads)

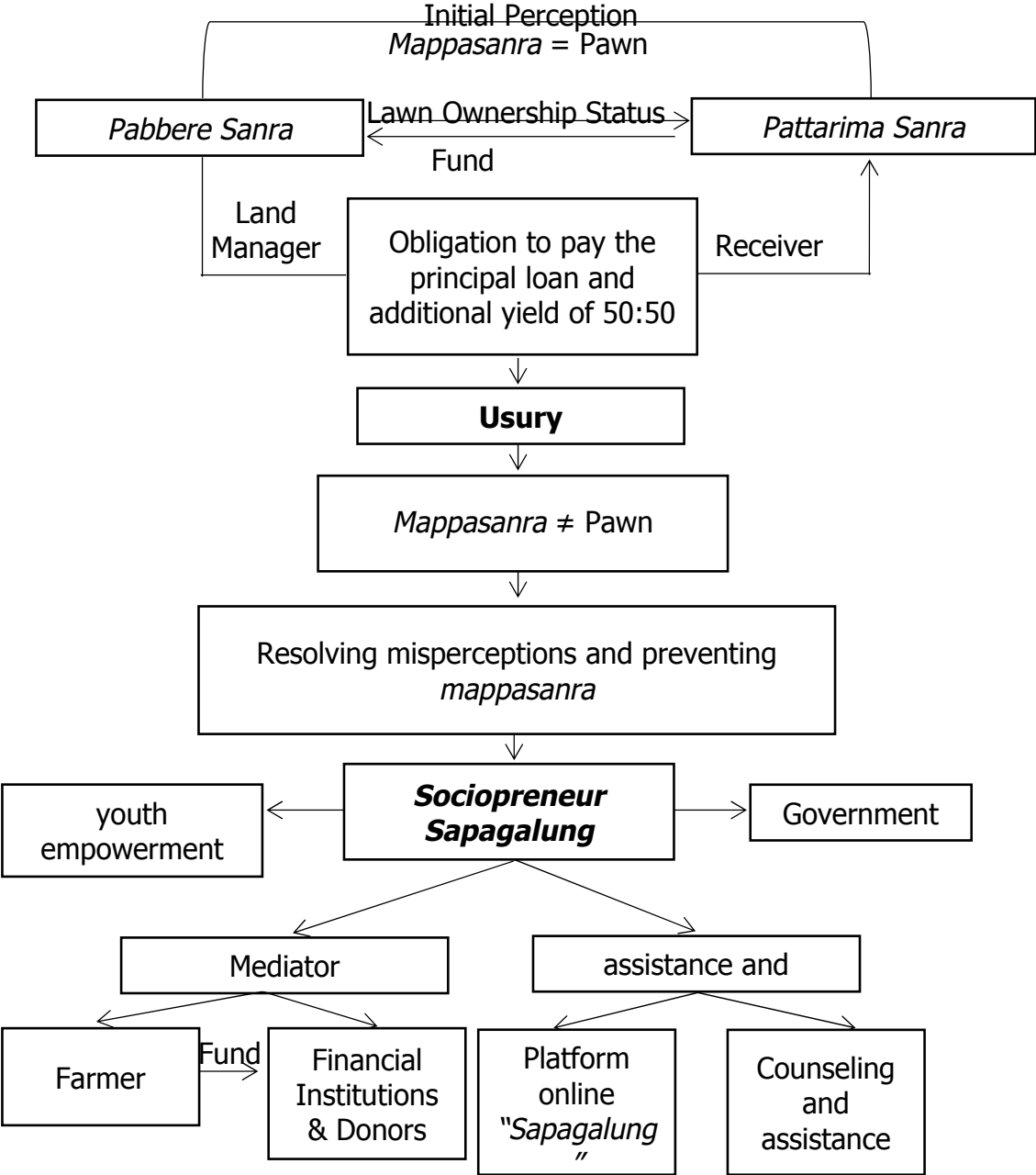
- c. The pawnbroker (Pabbere Sanra) feels disadvantaged, it is clear that there are people who are disadvantaged in this collaboration, namely the pawnbroker. Some of the obligations imposed such as sharing the proceeds, paying taxes and paying principal loans make the party feel disadvantaged.

“Sebenarnya kita sebagai yang punya sawah merasa dirugikan sekali, karena kita yang kerja sawah, kita juga harus bagi hasil panennya padahal uang yang dipinjam juga tidak berkurang, lagipula kita juga yang harus menanggung pajaknya jadi banyak sekali pengeluaran, tapi namanya orang butuh dana jadi mau bagaimana lagi” (Interview with Rustam)

### **The Sociopreneur *Sapagalung* Concept**

*Sapagalung* is an acronym for Sahabat *Pa'galung*. In bugis language, *Pa'galung* is a term for a farmer. Named *Sapagalung* (best friend of the *galung*) is expected to be a friend who helps farmers in providing solutions to their financial problems. Sociopreneur *Sapagalung* is a sociopreneur concept in the form of community assistance institutions in the field of agriculture or agriculture involving local youth as implementers in helping the farming community to solve their financial problems.

This institution serves as a community education tool about the dangers of usury especially in agriculture, as a community mediator who needs funds by making agricultural land (rice fields) as collateral and providing assistance to the farming community in managing their land. The *Sapagalung* Institute aims to align community perceptions about *mappasanra* and be able to sustainably boost agricultural growth and the welfare of the farming community.



Basically, social entrepreneurship is a form of incorporation of the concept of entrepreneurship that prioritizes economic activities that characterize an entrepreneur



but the goals achieved are not only profit oriented, but also on social objectives (social value). Social value is the most typical element of social entrepreneurship, namely creating tangible social benefits for the community and the surrounding environment. The intended social benefits are nation and state. The intended social benefit is an approach by trying to improve social ties by knowing the needs and desires of the community and providing more personal or personal services. The social benefits found in the *Sapagalung* sociopreneur are:

***Sapagalung was formed from public unrest over the paddy pawn system which is in conflict with the Shari'a***

*Sapagalung* is a solution to the *mappasanra* pawn system that is troubling local farmers. Where the current system has made it difficult for farmers to obtain venture capital and loans without having to provide additional assets or use them by lenders. Therefore, this sociopreneur will act as a mediator between farmers and capital owners with a sharia-compliant work system because the institution in question is a sharia financial institution, both micro and banking as well as donors who will lend their money using a qard (credit-debt) agreement.

***Improving the standard of living and productivity of farmers***

Usually, when farmers do *mappasanra* two options are offered, namely: mortgaging the fields, but each harvest the farmer must provide agricultural produce in the form of money or grain with a percentage of 50:50, or give the right of use to the lender and the farmer is not entitled over the fields until the loan is paid off. Looking at the two schemes above, we can see how unfair the current system is because it will be burdensome for farmers and the severity will eliminate their permanent jobs. Seeing this, the sociopreneur provides a better solution that is mediating farmers in terms of earning income with a form of cooperation for the results or the use of other contracts that are appropriate and not in conflict with sharia.

***Sapagalung is a media for promotion and socialization for Islamic financial institutions***

The lack of information and poor communication between the agricultural sector and financial institutions including banking and non-banking sectors so that agricultural sector business people are generally less active in conveying business

opportunities and prospective agricultural businesses to businesses in other sectors, especially to financial institutions. As a result, the agricultural sector has become less attractive to financial institutions, especially the banking sector. Aside from being a mediation institution, this *Sapagalung* sociopreneur will also later become active as an institution that promotes and socializes the importance of sharia economics and how to access sharia financial institutions as providers of capital for farmers by using agreements offered such as the muzaraah and musaqah contracts.

### **Civil Society**

According to Hulgard (2010), sociopreneurship is generally born of civil society who have the initiative and participated to optimize social capital in the community. In its implementation, Sociopreneur *Sapagalung* was formed by providing opportunities for farmers, communities and the government in solving existing problems. There are 6 elements involved parties

The first is young man. Youth plays the role and manager of *Sapagalung* sociopreneur. His job is to assist farmers who have financial problems and then provide solutions to these problems. In this case, youth must have qualifications and knowledge about agriculture and muamalah. The second is Government. the government acts as a supervisory board that oversees the implementation of the *Sapagalung* sociopreneur. In this case, the government in question is the village government. The community plays the role of *Sapagalung* sociopreneur service users. In this case, the specialists are farmers and agricultural land owners.

This Provider of Capital is represented by the Financial Institution. the role of financial institutions as facilitators in funding. In this case, the financial institutions in question are the Sharia Bank and Shari'ah pawnshop. besides that there are people who are willing to lend money to farmers who need funds.

### **Innovation**

Innovation is an economic and social success thanks to the introduction of new ways or new combinations of old ways of transforming inputs into outputs that create major changes in the relationship between use value and prices offered to consumers and users, communities, societies and the environment (Vontana : 2009). Sociopreneur *Sapagalung* provides a new color in assisting farmers in accessing capital, which makes

this sociopreneur perform its main function as a mentoring and mediating institution. In addition, in the development stage, *Sapagalung* will present a platform that will later become a media for all the donors and farmers to reach a wider range.

### **Economic Activity**

A successful sociopreneur is a sociopreneur who generally can balance social activities and business activities. Someone runs business activities to be developed with the main goal of ensuring independence and social mission sustainability. In carrying out their duties, the *Sapagalung* sociopreneur is also inseparable from the economic benefits gained, which are as follows:

#### ***Sociopreneur Sapagalung Acts as an Intermediation Institution by Applying Wakalah Agreement***

Although sociopreneur was formed not with the main goal of seeking profit, but aimed at facilitating the implementation of financing for farmers. However, this function will provide feedback to the executor of sociupreneur. In this contract, the sociopreneur is allowed to ask for compensation for the costs incurred to carry out the contract. The amount of replacement costs is used to cover costs incurred. With the cost of existing service transaction fees, the sociopreneurs receive income in the form of fee-based income (Jainda\h: 2013)

#### ***Sapagalung Has an Active Role in Introducing Sharia Financial Institutions in Farmers' Environments***

Sociopreneur *Sapagalung* will partner with Islamic financial institutions as providers of capital, such as Sharia Banking and Sharia Rural Credit Banks (BPRS) and by actively introducing products and services they have especially those related to financing in the agricultural sector. Through this collaboration, *Sapagalung* will get operational assistance and income from the use of the products offered

#### ***The Stages of the Sociopreneur Sapagalung***

Phase I: Planning and Organizing, at this stage synergy and unification of views are carried out by the parties concerned. Phase II: Implementation and Supervision, the second stage involves all related instruments in facilitating the effectiveness of *Sapagalung's* work programs and applications by holding professional, effective and

dynamic MoUs / collaborations. In addition, it also conducts focus group discussions in work programs, and organizes events for the existence of related institutions. Phase III: Evaluation and Modification, at this stage what is done is to evaluate the performance in a professional manner and focus on creating solutions to the problems encountered, holding a meeting with participants related to the achievement, and also holding a meeting to determine the direction of the work going forward.

## Conclusion

In agricultural activities commonly carried out by the Bugis community related to cooperation agreements known as “*Mappasanra*”. For local people, *mappasanra* is the same as pawning in Islam but based on the study of some references obtained in *mappasanra* does not include usury that is forbidden in the Shari’a and is not included in the pawn contract.

In rectifying the misperception and preventing the community from re-practicing *mappasanra*, the researcher offers a solution as outlined in the Sociopreneur *Sapagalung* concept. In this *Sapagalung* Sociopreneur, researchers ask for help from parties both from the youth, the government, farmers themselves financial institutions or individuals who will help in overcoming farmers’ finances. In a descriptive study of the elements in sociopreneur, if *Sapagalung* accepts this it is very feasible and can be developed into a sociopreneur that is able to help farmers to get access to funding, actively socializing Islamic financial products, and provide education to the public on the importance of using the Islamic economy.

## References

- Ahmad, Faisal. 2017. Pandangan Ekonomi Islam Terhadap Praktek Gadai Sawah di Desa Talungeng Kecamatan Barebbo Kabupaten Bone. Makassar : Repostori UIN Alauddin Makassar.
- Amri. 2018. Penerapan Prinsip Ekonomi Islam Terhadap Pelaksanaan Gadai Sawah (Massanra Galung) di Dusun Bocco-Bocco“ E Desa Wecudai Kecamatan Pammana Kabupaten Wajo. Makassar: Repositori UIN Alauddin Makassar.
- Arsyad, L. 2005. Pengantar Perencanaan Pembangunan Ekonomi Daerah, Edisi Kedua. BPFE. Yogyakarta.

- Avanti Vontana. 2011. *Innovate We Cant ; Managemen Inovasi Dan Penciptaan Nilai Individu, Organisasi, Masyarakat, Cipta Inovasi Sejahtera*, Jakarta.
- Bakry, Nazar. 1994. *Problematika Pelaksanaan Fiqh Islam*. Jakarta: PT Raja Grafindo Persada.
- Basyir, Ahmad Azhar. 2000. *Asas-Asas Hukum Muamalat*. Yogyakarta: UII Press.
- Hasan, M. Ali. 2003. *Berbagai Transaksi dalam Islam (Fikih Muamalat)*, Jakarta:PT. Raja Grafindo Persada.
- Hendi. 2005. *Fiqh Muamalah*. PT. Raja Grafindo perseda. Jakarta.
- Herman, Nirwansyah. 2017. *Peraktik Gadai Sawah Tanpa Batas Waktu di Kecamatan Pitumpanua Kabupaten Wajo (Tinjauan Hukum Islam)*. Makassar:Repostori UIN Alauddin Makassar.
- Hermawan, Asep. *Penelitian Bisnis Paradigma Kuantitatif*, Jakarta: PT. Grasindo, 2005.
- Jaindah Nuhyatia. 2013 “Penerapan dan Aplikasi Akad Wakalah pada Produk Jasa Bank Syariah”, dalam jurnal *Economic: Jurnal Ekonomi dan Hukum Islam* Vol. 3 No. 2,2013,94-95
- Kartina. 2016. *Peranan Bagi Hasil Pertanian Antara Penggarap dan Pemilik Lahan Terhadap Peningkatan dan Pendapatan Masyarakat di Desa Bone Kecamatan Bajeng Kabupaten Gowa*. Makassar: Repositori UIN Alauddin Makassar.
- Laoh, E. 2008. *Buku Ajar Ekonomi Pembangunan*. Fakultas Pertanian Universitas Sam Ratulangi, Manado.
- Masjur, Khaerani E N. 2017. *Tinjauan Hukum Islam Terhadap Praktik Mappasanra Tanah Sawah di Desa Tanah Harapan Kecamatan Rilau Ale Kabupaten Bulukumba*. Makassar: Repositori UIN Alauddin Makassar.
- Mutawaddiah. 2016.*Pelaksanaan Gadai Tanah Dalam Perspektif Ekonomi Islam di Desa Bajiminasa Bulukumba*. Makassar: Repositori UIN Alauddin Makassar.
- Nilasari, Fatchiya A, Tjitropranoto, P. 2016. *Tingkat Penerapan Pengendalian Hama Terpadu (PHT) Sayuran di Kenagarian Koto Tinggi, Kabupaten Agama, Sumatera Barat*. *Jurnal Penyuluhan* 12.
- Nurul, Hazanah. 2017. *Analisis Hukum Islam Terhadap Praktek Mappasanra Tanah Sawah (Studi Kasus Desa Singa Kecamatan Herlang Kabupaten Bulukumba)*. Makassar: Repositori UIN Alauddin Makassar.

Pasribu, Choiruman. & Suhrowardi K.Lubis. 1996. Hukum Perjanjian dalam Islam, cet 2. Jakarta: Sinar Grafika.

Rasyid, Sulaiman. 1994. Fiqih Islam. Bandung: PT. Sinar Baru Algensindo.

Sutrisno, Hadi. 2004. Metodologi Research 2, Andi Offset: Yogyakarta.