



Initiating *Tibbun Nabawī* in Local Agricultural Perspective Through Financing Products of Sharia Bank

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Abstract: This study examines two areas in Islamic economics that have yet to be met in a productive partnership, namely (1) Islamic banking institutions and (2) economic activities in the agricultural sector. Islamic banking institutions limit contact with the agricultural sector because of the negative assumptions already attached to the gloomy prospects for agriculture. In contrast, the agricultural industry players have formal limitations in negotiating with banking institutions. From a local perspective, this research on 'Tibbun nabawi' seeks to open up opportunities for both parties in a productive and beneficial partnership. This is literature research, a qualitative approach utilizing the study of the living Quran. Utilization of the financing management pattern with a modified joint responsibility system is the most crucial result in this study so that partnerships between Islamic banking institutions and the agricultural industry can be realized immediately.

Keywords: Tibbun Nabawī, Islamic Banking, Joint Liability

Abstrak: Penelitian ini mengkaji dua wilayah dalam kajian ekonomi Islam yang selama ini jarang dipertemukan dalam sebuah kemitraan yang produktif, yaitu (1) lembaga perbankan syariah, dan (2) kegiatan ekonomi di bidang pertanian. Lembaga perbankan Syariah terkesan membatasi kontak dengan bidang pertanian karena anggapan negatif yang terlanjur melekat berkaitan dengan prospek pertanian yang suram, sedangkan para pelaku industri pertanian memiliki keterbatasan secara formal dalam bernegosiasi dengan lembaga perbankan. Penelitian tentang gagasan *tibbun nabawī* dalam perspektif lokal ini berupaya membuka kesempatan kepada dua belah pihak dalam sebuah kemitraan yang produktif dan bermanfaat. Penelitian ini merupakan penelitian kepustakaan, berjenis kualitatif dengan memanfaatkan metode pendekatan kajian living Qur'an. Pemanfaatan pola pengelolaan pembiayaan

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dengan sistem tanggung renteng yang telah dimodifikasi, merupakan hasil terpenting dalam penelitian ini, sehingga kemitraan antara lembaga perbankan Syariah dengan industri pertanian bisa segera diwujudkan.

Kata Kunci: Tibbun Nabawī, Perbankan Syariah, Tanggung Renteng

Introduction

One of the challenges faced by experts and practitioners of Islamic economics is the emergence of the assumption that the peak of achievement in the study of Islamic economics is the formation of Islamic financial institutions, both banking and non-banking institutions (Ihsani, 2018, p. 12). Because it lasts for a long time and is carried out massively for a specific dosage, this assumption, in turn, is considered valid. Therefore, it is natural that most of the energy and resources related to Islamic economic studies devote their attention to the financial aspects of Islamic finance, both academic and practical.

The logical consequence of the general assumption above is the neglect of the object of non-financial Islamic economic studies. The area of study of non-financial Islamic economics is still vast. We can start from any business area, such as the agricultural sector, fisheries, livestock, creative industries or IT-based online transactions, and so on. This phenomenon then caused criticism that the study of Islamic economics was experiencing a condition known as the death theory due to the cessation of the creative process and critical studies of the scientific disciplines of Islamic economics, both from experts and practitioners (Zaman, 2012, p. 149).

Progressive changes began to be seen in the last three years, so that step by step, the anxiety, and pessimism about the study of Islamic economics began to be cured, and the awareness of Islamic economic activists towards the study of non-financial institutions was increasing. This is marked by the emergence of various new products which are genealogically born from the womb of non-financial Islamic economic studies, such as halal-food products, halal tourism, Muslim fashion, halal media & recreation, halal pharmacy & cosmetics, and so on. These various creative products have injected new enthusiasm, especially for Islamic economic activists in Indonesia, amid public pessimism about the performance of Islamic banking, which is experiencing a downward trend, coupled with repeated criticism from the public as users of Islamic banking, who are increasingly aware that the presence of institutions of sharia banking is growing. These institutions experience limitations in accommodating various sharia transactions. They are considered unable to present financial service products that are genuinely sharia.

However, have yet to go far in developing these various products. The world was hit by the pandemic 2019 coronavirus disease or known as covid-19. The epidemic is very dangerous for human health and dramatically affects the economic resilience of the community, even the country. It is noted that countries categorized as developed and prosperous countries cannot do much to save their economic foundation. Many large companies in their respective fields have laid off their employees to save the company's finances. Like Giant (P.T. Hero Supermarket Tbk.) and Ramayana (P.T. Ramayana Lestari Sentosa Tbk.) (CNN Indonesia, 2021). As a result, the economy has become sluggish, and even in some countries, economic growth is in a minus position; not least, the Islamic creative industry, which has been carefully planned, is also directly affected.

On the other side, attention and policies towards the agricultural sector have not been better than before, even though most Indonesian citizens work in the agricultural sector. The existence of Islamic Banking is also unable to put the agricultural sector as an economic activity that is prioritized to be the prime of financing, as are specific economic sectors such as financing businesses in the health, education, and other fields. Some of the arguments that usually get from Islamic banking about financing policies in the agricultural sector are closely related to the risk of defaulting installments, which is relatively high (Ashari, 2005, pp. 132-133). Whereas in the fiqh treasures, the agricultural sector is an economic business that gets serious attention and is quite widely discussed in the fiqh chapter, even in the Hadith, many texts mention the virtues of the agriculture business. For example, a hadith narrated by Imam Muslim from Jabir ra.:

"There is no Muslim who grows a plant, but whatever can be eaten from the produce of it, then it is a charity for him, and whatever is stolen from it, it is also a charity for him. Moreover, it is not reduced by someone else, but also as alms for him."

Moreover, during the COVID-19 pandemic, when almost all community activities were stopped, the emergence of social awareness that food endurance is the key to the stability of society and even the country. In addition, medically, as reported by Kompas, based on several temporary studies that have been carried out, Covid-19 can be cured or at least be minimized by drinking locally produced herbal concoctions (Kompas, 22/03/2020). The herbs consist of empon-empon or spices produced by local farmers. This reminds us of a verse of the Quran surah al-Insān verse 17:

"In that paradise, they are given a glass (drink) whose mixture is ginger."

A fact that is certainly interesting to do further research because, in the Quran, there is the word زَنْجَبِيلٌ which in various Indonesian-Arabic dictionaries is defined as ginger, a native plant that grows in Indonesia. Ginger is one of the plants grouped as empon-empon and is claimed to be efficacious in increasing the body's resistance so that it can resist the transmission of the COVID-19 virus. In the context of the study of al-Quran science, this phenomenon is discussed in the study of the living Quran, which is a study that discusses certain practices and cultures in society that are inspired by certain verses in the Quran. In this living study, the Quran is not only positioned as a source of inspiration and as a guide (human) but sometimes it is functioned as performative (verses that are appreciated by the audience in technical behavior), such as using certain verses in al-Quran as a medicine to cure a disease. As a hadith narrated by Ali ra. When the Messenger of Allah was praying, suddenly, he was stung by a scorpion. After finishing his prayer, the Messenger of Allah said: "May Allah curse the scorpion" then he prayed (du'ā) using water mixed with salt. He read Q.S. Al-Kāfirūn, QS successively. Al-'Alaq and Q.S. An-Nās while rubbing the mixture of water and salt on the scorpion's sting earlier (As-Suyuthi 1994:III/106).

Two problems, as described above, namely (1) related to the 'powerlessness' of Sharia financial institutions to accommodate Sharia financing products and (2) The neglect of agricultural-based economic activities in Islamic economic studies, is a central themes discussed in this research. The text of Q.S. Al-Insān:17 supports the abundant spice farming in almost all parts of Indonesia on the one hand.

The existence of Islamic banking as a party that backs up their financial needs is a very appropriate momentum to realize the idea of *tibbun nabawi* based on local wisdom. This non-medical treatment concept contains local wisdom and should be developed as part of the product of the Islamic economy. This paper was compiled to follow up on these ideas so that the concepts and buildings of Islamic economics can take root in society and have a distinctive Indonesian character and culture without losing their enthusiasm as part of *da'wah*.

The theme of this research cannot be separated from the dialectic between the center and the periphery of civilization, which is represented by the term *tibbun nabawī*, which consists of fruits and plants originating from plants endemic to the Arab region, faced with local herbal plants which also have various benefits. Research conducted by Mukhtar Ikhsan (2017) on the medical efficacy of *nigella sativa* (*habbatu as-sawdā*). One of the aims of this research is to rationalize a message from the Prophet SAW thousands of centuries ago about the efficacy of a plant that can treat various diseases, namely *nigella sativa*. This study concluded that *nigella sativa* is effective as an anti-inflammatory in mast cells by inhibiting the release of histamine from mast cells. Therefore, it has the potential to be helpful as an asthma medication, either alone or in combination with other drugs (Ikhsan, 2017).

Theoretically, the phenomenon of the center and the periphery of civilization is explained by Antonia Gramsci through his theory of hegemony. Maria Benga Geleuk (2020) discusses the theory of hegemony proposed by Antonio Gramsci to investigate the existence of peripheral groups that usually tend to be neglected in a cultural system (Geleuk, 2020).

Nana Jumhana (2014) and Ali Muhtarom (2015), in their research, empirically discuss how the concept of *qiyās* can be operationalized to 'lift' new things whose legal position is not clear (because it is not written in the Quran and Hadith) to be comparable for the thing that was previously described in *naş* because of the similarity of causality (*illah*) (Jumhana, 2014). Practically, the theory of *qiyās*, with its divine devices, can be used to place the position of local herbs so that they are 'aligned' with herbs originating from the Arab Region (Imron, 2015).

This study is qualitative research using data from the library (library research), namely the form of writings of scientific works or previous research relevant to the theme under study, whether published or not (Amin, n.d.). This research is designed with the concept of living Quran studies, which is a research that studies the behavior of a community or a particular community that is inspired by the verses in the Quran as if the Quran is alive and living as an inseparable part of the social system and traditions of society. In this context, the Quran is positioned as a source of information and guidance and has a performative function used for practical purposes.

While the approach method used to support the design of living studies in this study is reception theory, namely how a person or a community accepts and reacts to something. In this context, because the source of inspiration comes from the text of the Quran, the reception referred to here is the study of how a community accepts and reacts to the Quran by accepting, responding, utilizing, or using it (Rafiq, 2012, p. 73). Usually, living research designs are for field research related to certain traditions of a community in society. However, in this study, the study of living is used for library research in order to build community awareness regarding the text of the Quran that should be responded to it, namely the idea of *tibbun nabawī* in the perspective of local agricultural wisdom, so that economic activities in the agricultural sector is getting more attention because it is an integral part of the great building of Islamic economic studies

Results and Discussion

Ṭibbun Nabawī: Shifting from the Meaning of Identity to the Meaning of Ethics

Ṭibbun nabawī, which is interpreted by society as it is today, in terms, is not known how its emergence and since when it became a branch of Islamic scholarship. However, in the Islamic scientific tradition, this term is officially used by several Muslim scholars such as Imam aḏ-Ḍahabī (673-748 H), Imam Ibn al-Qayyim al-Jawzī (691-750 H) or Imam Suyūṭī (848-910 H) as the title of his book which discusses aspects of medicine derived from the Hadith of the Prophet.

At first glance, the themes discussed in the book of ṭibbun nabawī are very cosmopolitan and open and have more ethical content than if they were drawn in the area of identity, like in the preamble of kitāb ṭibbun nabawī by Imam aḏ-Ḍahabī (1274-1348 M), explains that the term ṭibbun nabawī or medical treatment of the Prophet Muhammad PBUH (if the term is interpreted literally) is not a treatment as currently understood physical medical treatment (jasadī). Tibbun nabawī has a broader understanding, as well as more in-depth because its scope includes physical (jasadī), spiritual (ruḥī), and psychological (aqlī) aspects (Aḏ-Ḍahabī, 1990, pp. 7-8).

However, in its development, somehow the process occurs; there is a kind of reduction in the term ṭibbun nabawī till the meaning that appears and is accepted by the community towards this term tends to be very ideological and refers to the identity of a particular community. The polemics that appeared in the community were closely related to the practice of healing or the use of other plants as treatment mediums (later known as herbal medicine) which were not narrated by the Prophet PBUH in various hadiths but have been scientifically proven to have the same efficacy as the plants mentioned by the Prophet. Some people think that what is included in the ṭibbun nabawī category are only drugs and healing models recommended by the Sunnah of the Prophet PBUH written in the books of Hadith. In contrast, other than herbal medicine, they are not included in the ṭibbun nabawī group.

This polemic is not a new thing but a continuation of a similar polemic in a different area, which is related to the contestation of the meaning of the Sunnah. This contestation then produced a polemic between (a) groups that prioritized aspects of identity and tended to be literal in interpreting and understanding a text and (b) groups that emphasized the ethical aspects or messages contained in the text. The subchapters discussed below will explore the shift in the meaning of ṭibbun nabawī, which society interprets as it is today.

1. The Definition and Its Scope

Actually, the concept of ṭibbun nabawī is a holistic treatment concept in which the emergence of a disease that a person suffers must involve many aspects, not only due to physical aspects but also non-physical aspects. Therefore, the treatment model described in the concept of ṭibbun nabawī also involves non-physical aspects, both spiritual and psychological. Tibbun nabawī has a broader understanding, as well as more in-depth because its scope includes physical (jasadī), spiritual (ruḥī), and psychological (aqlī) aspects (Aḏ-Ḍahabī, 1990, pp. 7-8).

More technically, Muzaffar Iqbal restricts the understanding of the term ṭibbun nabawī to a treatment model for all kinds of human diseases, be it physical or spiritual, originating from the hadith narration of the Prophet Muhammad (Iqbal, 2007, p. 59). Several things that later became the hallmark of the concept of ṭibbun nabawī were the use of cupping methods, ruqyah, and the use of honey, black

cumin, rose water, fruit vinegar, zam-zam water, olives, dates, and other natural plants, which were narrated by text in the Hadith as medicine (Ihsan, 2016, p. 157).

From previous understanding, prophetic medicine or *ṭibbun nabawī* is essentially all matters relating to medical practice, both physical and non-physical treatment, originating from the teachings and practices of the Prophet Muhammad, which are recorded in various books of Hadith. Moreover, it should be noted that the most critical aspect of the concept of *ṭibbun nabawī*, which then distinguishes it from medical treatment, is the underlying philosophy that a physical disease (*janad*) suffered by a person is only a result of so many factors that cause it including physical causes (*jasadī*), spiritual (*ruhī*) or psychic (*aqlī*) (Aḏ-Ḍahabī, 1990, pp. 7-8).

Therefore, the treatment developed in Prophetic medicine is not solely related to physical aspects but also includes religious and social dimensions as part of spiritual (*ruhī*) or psychological (*aqlī*) treatment. This later became a trademark of the *ṭibbun nabawī* concept that the emphasis is not on plant species or healing models but instead on the fundamental philosophical concept that healing a physical disease must involve spiritual, physical, and psychological aspects at once. These three aspects must be carried out simultaneously because they are a package between *iḥtiyār* in the form of physical efforts and prayer in the form of spiritual and psychological efforts.

2. Meaning of *Ṭibbun Nabawī* in an Ethical Perspective

Etymologically, the word ethics comes from the Greek language, which consists of two words: *ethos* and *ethics*. *Ethos* means character, habit, and habitual place. *Ethics* means decency, civility, good behavior, and deeds (Bagus, 2000, p. 217). Whereas in Arabic, the word ethics is known as (*akhlāq*), meaning character, in Indonesian, it is called moral order (Bakry, 1978, p. 9). In terminology, ethics can be referred to as the science of good and evil or, in other words, the theory of values. In Islam, the theory of value recognizes five categories of good and evil, namely very good, good, neutral, bad, and very bad. Values are determined by God because God is the holiest, free from stains of any kind (Sarwoko n.d.: 80).

However, the ethics referred to in this study are slightly different understanding from the previous, although, in some aspects, they have similarities because the ethics referred to here is the notion of ethics when faced with the term identity (group, class, or understanding). The notion of ethics in this context is closely related to the universal meaning, penetrating the barriers of space and time. In the context of *ṭibbun nabawī*, the Prophet PBUH was the source while all Muslims in the world were the audience; however, because the life of the Prophet PBUH was also limited by space and time, he also used a communication model that could be understood by Muslims at that time (i.e., *ṣaḥābah* who lived in a particular geographic area). Including when he only mentioned certain plants and fruits to be used as medicinal media, then mentioned the types of plants and fruits that geographically lived in that area so the audience (his companion/*ṣaḥābah*) at that time could understand it, such as the date palm, olives, black cumin, and others.

At the same time, in another area that is geographically hundreds of thousands of kilometers apart from the Middle East region where the Prophet Muhammad and his companions lived, Indonesia also has a wealth of flora that has been medically proven to have healing properties for various diseases. It is called turmeric (*Curcuma longa*), including its armaka plants. The part used for herbs is the rhizome.

Turmeric rhizome contains essential oil, dimethoxy curcumin, arabinose, lactose, glucose, starch, tannins, iron, magnesium, calcium, sodium, and potassium (Tim Penyusun, 2012, pp. 118-119).

Based on this content, turmeric rhizome has herbal effects or properties to maintain stamina, hepatoprotective, diuretic, anti-inflammatory antioxidant, immunomodulator, and herbal plants as anticancer medicinal herbs. Also, it is anti-inflammatory, anti-hypercholesterolemic, antiproliferative, and antitumor. Turmeric rhizome is also used to lower blood pressure, cure malaria, worm medicine, stomach aches, increase breast milk, stimulant, treat sprains, bruises, and rheumatism, relieve coughs, and anticonvulsants ((Tim Penyusun 2012 p. 118). In addition to turmeric, there is kencur rhizome (aromatic ginger, sand ginger) commonly used as a cough medicine, phlegm laxative, or throat cleaner, removing mucus that clogs the nose and throat, and warms the body. It is also efficacious to remove gas from the stomach and ward off free radicals (Hidayat & Napitupulu, 2015, p. 215216).

There is also a bengele or zingiber cassumanar in Latin. Bengele rhizome herbal effects are anti-inflammatory, expectorant, laxative, blood purifier, carminative, laxative, and anti-dysentery agent (Tim Penyusun, 2012, p. 210). Bengele efficacy is to warm the body and reduce pain, diarrhea, heartburn, and jaundice. It can also be used to treat fever, headache, cough with phlegm, stomach pain, colds, constipation, intestinal worms, asthma, rheumatism, muscle aches, and fat loss. Bengele efficacy is to warm the body and reduce pain, diarrhea, heartburn, and jaundice. It can also treat fever, headache, cough with phlegm, stomach pain, colds, constipation, intestinal worms, asthma, rheumatism, muscle aches, and fat loss (Tim Penyusun, 2012, p. 210). The chemical constituents of Bengele rhizome include terpinyl acetate, transiperitol, bornyl acetate, germacrene, methyl eugenol, megastigma-triene, lachnophyllum ether, juniper camphor, and so on. Based on the description above, the rhizome of Bengele can cure unwell diseases, jaundice, colds, fussiness (unable to sleep), cough, and a hoarse cough.

While ginger, a plant mentioned in Q.S. al-Insān:17, is an annual herbaceous plant that is very easy to grow in Indonesia. Besides being used as a food spice, ginger can also be used as a herbal medicine, namely the rhizome part. Through certain ingredients and processing, ginger is the primary medicine for cough medicine, heartburn medicine, appetite stimulation, flatulence, sherbet, itching (external medicine), wounds (external medicine), headache (external medicine), and colds (external medicine). The efficacy of ginger which is very prominent is to increase endurance and as an antidote to colds (Kinanthi, 2017, pp. 141-143). Under these circumstances, the efficacy of ginger is very significant because ginger contains various phenolic compounds that can be extracted with organic solvents and produce an oil known as oleoresin. The ginger oleoresin contains many phenolic compounds, such as gingerols and shogaols, which have high antioxidant activity exceeding vitamin C (Kinanti, 2017, pp. 141-143).

Not only that, it is recorded that there are so many local plants and fruits besides those mentioned above, which also have the property to cure various diseases, such as bay leaves, tamarind, pepper, lempuyang, hibiscus leaves, and so on. These various plants have the same properties as the types of plants and fruits typical of the Middle East, which were mentioned by the Prophet PBUH as a healer. So when we talk about the ethical aspect, the types of Indonesian herbal plants as above have the same place as the types of plants mentioned by the Prophet literally in the books of Hadith, which both have properties as herbal medicines that are natural. Naturally, without a mixture of chemicals (El-Jozeyah n.d.: 32).

In the study of ushul fiqh, efforts to break free from the trap of identity, locality, and exclusivity-oriented attitudes can be pursued through the qiyās (analogy) method, namely guessing or equating (Al-Anshari n.d.: 110). Therefore, qiyās means to guess or equate something with something else. According to ushul fiqh scholars, qiyās equates something that has no legal evidence with something that already has legal evidence (either in the Quran or Hadith) because of the similarity of 'illat (Zahrah, 2008, p. 336). In other words, qiyās is equating a law from an event that does not have a legal nāş with an event that already has a legal nāş because there are similarities in the 'illat (Khallaf, 2003, p. 48).

A factual example of qiyās is zakat fitrah, carried out in areas where the staple food is other than wheat and dates, for example, in Indonesia. As is well known, the nāş contained in the books of Hadith states that the Prophet paid zakat by giving dates or wheat to those in need. Problems arise when the practice is literally to be practiced in Indonesia, which does not use dates and wheat as staple foods. From here, the scholars then agreed to do qiyās on the issue of zakat fitrah, namely by paying zakat fitrah with rice (or sago for specific areas in Indonesia) as a daily staple for people in Indonesia.

The essential thing in the concept of qiyās is the fulfillment of the procedures that have been determined in analogizing a case with another case. Namely, there must be (a) Aşl, namely an old case that is used as an object of similitude or a case for which there is a textual legal provision in both nāş and ijimā', (b) Original law, namely syara' that exists in aşl based on the legitimacy of nāş, (c) Far'u or branch, namely a case that wants to be likened to aşl because there is no nāş that clearly states the law, therefore far'u will be processed for equated with aşl, and (d) 'Illat or the factor causing the emergence of law, is the meeting point between aşl and far'u, which will determine the cause of far'u law itself. Terminologically, 'illat is a trait that forms the basis of the law of aşl because it must be clear and can be limited in nature because the consequence of 'illat is the determination of law (Fuad, 2016, pp. 45-49).

The concept of qiyās, in the tibbun nabawī's context, can be used to unravel the polemic related to the difference that occurs between those who understand it as identity and who understand it as ethics. Because the qiyās protocol required above can be fulfilled, namely aşl, the original law, far'u, and 'illat. Technically, the pattern is as follows:

Table 1. Scheme of Qiyās

<i>Aşl</i>	Dates Palm, Honey, Cumin, Olive Oil
Original Law	Sunnah mentioned in the books of Hadith
<i>Far'u</i>	Herbal plants that grow in Indonesia that a kind of <i>empon-empon</i> / spices
<i>'Illat</i>	Plants are efficacious in curing disease, natural, non-chemical

Source: Private Data, 2022

From the fulfillment of the qiyās protocol above, both aql and naql, certain types of plants in Indonesia which are commonly known as empon-empon and have properties for treating various diseases, from an ethical perspective, can also be categorized as tibbun nabawī.

3. Tibbun Nabawī Is a Leading Product of Agriculture-Based Islamic Economic

After empon-empon are legally and formally categorized as part of ṭibbun nabawī through the qiyās method described above, the next challenge is branding local herbal products. Hence, the community, especially stakeholders, responds positively. The following will discuss how branding is pursued through the mechanism of the deductive method, namely by popularizing the verses of the Quran, which allude to agricultural themes through reading and meaning with locality dimensions. The popularization of this verse of the Quran is very important considering the farming profession, which is no longer popular among the people, especially among the younger generation, and the declining productivity of local agriculture.

Interpreting the word Zanjabilā in Q.S. al-Insān (17): In the Framework of Strengthening the Agricultural Sector in the Islamic Economic Perspective.

Indicators of weak economic activity in the agricultural sector can be seen from various aspects, one of which is the aspect of financing products in financial institutions. So far, financing products at financial institutions, both conventional and sharia, do not place the agricultural sector as a financing priority. Other indicators can also refer to data released by the Central Statistics Agency (BPS), that Indonesia has been importing rice for almost 19 years, from 2000 - 2019. During January-October 2017 alone, Indonesia's rice imports reached 256.56 thousand tons with a value of US\$ 119.78 million. At the same time, Indonesia's rice exports from January-November 2017 reached 3.5 thousand tons with a value of US\$ 3.25 million (Alan, 2019, p. 27).

Another indicator of weak economic activity in agriculture can also be seen from the rice harvested area in 2019, estimated at 10.68 million hectares, which means a decrease of 700.05 thousand hectares or 6.15 percent compared to 2018. The aspect of rice production in 2019 is estimated at 54.60 million tons of GKG, or a decrease of 4.60 million tons or 7.76 percent compared to 2018. Furthermore, suppose rice production in 2019 is converted into rice for the population's food consumption. In that case, rice production in 2019 will be 31.31 million tons or decreased by 2.63 million tons or 7.75 percent compared to 2018 (BPS, 2020).

As described above, the decline in productivity in the agricultural sector is more or less related to the declining interest of the community, especially the younger generation, to be involved in the agricultural sector. Many factors cause a farmer's profession to be no longer attractive to the younger generation, including uncertain income and not being 'cool,' for example, the profession of young people who work in banking institutions or professions such as teachers/lecturers. Although, in some cases, there are exceptions related to the community's enthusiasm for agricultural activities, the facts that appear and emerge in the community are more dominated by the systematic and cultural marginalization of the farming profession.

In the context of Islamic economic studies, the declining agricultural production and the gloom of the farming profession for most people in our country are ironic. Because, apart from Indonesia being predominantly agrarian, things related to agriculture have been mentioned literally in the Quran. Among several verses of the Quran that specifically mention agriculture is Q.S. al-Baqarah: 265-266, Q.S. al-A'raf:

58, Q.S. Yāsin: 33, Q.S. an-Nahl: 10-11, Q.S. al-An'am: 99, 141, Q.S. ar-Ra'du: 4, or Q.S. al-Insan: 17. However, in this study we will only examine and discuss specifically the Q.S. al-Insan: 17, which substantively has a close relationship with the theme of this research because it mentions the word *zanjabīlā* or ginger in Indonesian (Munawir n.d.: 586).

Ibn Kašīr, in his book *Tafsīr al-Qur`ān al-'Aẓīm*, explains that the word *zanjabīlā* in Q.S. al-Insan: 17 is interpreted as a hot drink (Ad-Dimasyqī 2000: XIV/214) or perhaps it can be understood as a drink that can warm the body. Izzah Darwazah, in his book *at-Tafsīr al-Hadīs*, explains that what is contained in the dish, as stated in the Q.S. al-Insān: 15-17, came from outside the Arab region, therefore the Meccan leaders and figures at that time usually 'imported' from their home region. In his explanation, Darwazah indirectly confirmed that the type of *zanjabīlā* plant mentioned literally in verse was not endemic to the Arab region (Darwazah, 1963, pp. 145-146). Not unlike the previous two commentaries, Imam aṣ-Ṣābūnī (a contemporary commentator) in his commentary does not define the word *zanjabīlā* specifically. However, he mentions that the Arabs at that time liked *khamr* drinks mixed with *zanjabīlā* because, apart from the fragrant smell, the taste was also pleasant and delicious. Therefore, because it is so delicious, it is considered part of the type of drink of the inhabitants of heaven (Aṣ-Ṣābūnī, 2009: III/470).

The three interpretations above, although nothing indicates explicitly that the word *zanjabīlā* is ginger as is the vocabulary we understand today, three interpretations agree that: (1) Ginger is not an endemic plant that grows in Arabia, like dates, wheat, wine, etc. In the book *Lisān al-'Arāb* it is explained that this plant with good quality comes from the Chinese region and the Negro (*az-Zanju*). However, it is undeniable that this plant can also grow in the Arab region, especially in the Oman region (Manẓūr n.d.: 1870), (2) The drink mixed with the *zanjabīlā* is a drink that has the property of warming the body, and (3) It has a pleasant smell and delicious taste. So, when we as residents in this archipelago say the word ginger (*jae, jai, jahi, jhai* or ginger) to refer to the meaning of the word *zanjabīlā* in Q.S. al-Insān:17, then, of course, it is still justified both from theological and scientific aspects.

The most important message from the existence of the verse is the literal mention of the word *zanjabīlā* in the Quran. Because in the tradition of the Quran as a universal holy book, it is certainly not a coincidence when a word that has a specific local dimension is mentioned by Quran, especially since the word does not come from the Arab region unless it has a universal message and is very important for humanity. Regarding the mystery of why that word is in the Quran, of course, it is both the authority and the secret of God. However, humans are encouraged to continue to look for the secrets of Allah's verses, both *kawniyyah*, and *qawliyyah* verses.

Unlike other plants mentioned above, which are endemic to the Arabian region (such as dates, figs, olives, and grapes), ginger is not endemic to the Middle East region. As mentioned in *Lisān al-'Arāb* that ginger is a plant originating from the Asia Pacific which spreads from India to China. Therefore, these two nations are said to be the first to use ginger, especially as an ingredient in drinks, cooking spices, and traditional medicines. Ginger belongs to the gathering tribe (*Zingiberaceae*), in the same family as other finds, such as *temulawak* (*Curcuma xanthorrhiza*), black ginger (*Curcuma aeruginosa*), turmeric (*Curcuma domestica*), *kencur* (*Kaempferia galanga*), *galangal* (*Languages galanga*) and others which in local vocabulary are known as *empon-empon*. Until now, these plants have been bred by farmers in the archipelago.

As plants that are also mentioned in the Quran, ginger and similar plants are relatively not as lucky as other plants which are also mentioned literally in the Quran, such as dates, olives, figs, and the like, which

come from Arab land areas, both in its theological position and its influence in the economic field. The difference in public attention related to the position of the two is what sometimes gives rise to 'suspect' of a dichotomous egoism between Arabs and 'Ajam (everything that comes from outside Arabia), why those who come from Arabia are always positioned as 'higher' than those who come from outside Arab region, even though both are mentioned literally in the Quran.

This question is the core of research that ginger (and similar empon-empon), besides being medically proven to have very beneficial properties for human health, also has theological legitimacy because it is mentioned literally in the Quran. These two reasons are more than sufficient as arguments for academics and practitioners of Islamic economics to include it in the ṭibbun nabawī category and, at the same time, promote local agricultural products as part of the Islamic treasures in the herbal field. As for the general public, especially the younger generation, these two arguments are adequate to be used as a basis for blessing the profession of farmers, especially farmers of types of herbal plants which are mentioned in the Quran.

Prospects and Challenges; Tracing the Glory of the Agricultural Industry in Islamic Treasures

Discussions about agriculture in classical fiqh can be found in at least two different topics, namely (1) discussion of zakat and (2) discussion of muammalah. In the discussion of zakat, agricultural activities are positioned as a commodity for which zakat must be issued when it reaches one nisāb, namely when the harvest reaches five awsuq (about 1,600 Baghdad riṭl) (Al-Ġazī n.d.: 24), or when converted in a weight measure of approx 720 kg (because one wasaq = 60 sā', while one sā' = 2.4 kg). If these agricultural products have to incur costs for their management and maintenance, for example, if they need irrigation, then the zakat is only 5% of the total harvest produced. However, if the farm does not incur high costs for its maintenance, the zakat that must be issued is 10% (Al-Gazi, n.d.: 24).

In simple terms, the enormous profits generated by the agricultural sector can be simulated by comparing the yield of one agricultural commodity with other business sectors. The following is the price of empon-empon agricultural commodities which had increased due to the covid-19 pandemic because these commodities were considered quite efficacious to fight the covid-19 virus:

Table 2. Prospects and Challenges; Tracing the Glory of the Agricultural Industry in Islamic Treasures

Commodity	Price/Kg
Red Ginger	Rp. 75.000,-
Yellow Ginger	Rp. 34.000,-
Shallot	Rp. 36.000,-
Garlic	Rp. 36.000,-
Curcuma	Rp. 60.000,-
White Pepper Makasar	Rp. 60.000,-
Turmeric	Rp. 63.000,-

Source: Batam Pos, 2022

The inclusion of agricultural products in the category of assets that must be tithed indirectly constitutes a religious recognition of its existence as a profitable economic activity and, of course, prospects so that the owner (farmer) gets additional assets (wealth) from the harvest. In addition, the amount of zakat that must be issued is 5% and 10% of the total harvest, which is higher than other commodities, which is only 2.5%, indicating that qualitatively the profit from agricultural products is greater than the business profit from other sectors. In addition, all are optional in this agricultural business sector (ownership of assets must have reached one year), as with other commodities. However, zakat is carried out every time it is harvested because, for certain plants and plants, harvesting can be done repeatedly in a year.

The yields of the empon-empon above, when compared by head-to-head profits with mining commodities, such as fuel oil (in liters), have a huge difference. True, it may not be very accurate to compare these two commodities from the aspect of the unit price because each of them uses different units to determine the standard price, namely the unit of mass or weight (kilograms) and units of volume (liters). However, despite this, it has resulted in a pattern showing that agricultural products are more profitable than oil and gas commodities (oil and gas), apart from the capital and cost side, which are cheaper and environmentally friendly and can be renewed. The following is a list of fuel prices for August 2020:

Table 3. Price for August

Commodity	Price/Ltr
Petalite	Rp 7.650
Pertamax	Rp 9.000
Pertamax Turbo	Rp 9.850
Bio Solar	Rp 9.400
Delete	Rp 9.500
Dex	Rp 10.200

Description: Price on 5 Agustus 2020

In the topic of muammalah, the discussion about agriculture is placed on *musāqah*, *muzāra'ah*, and *mukhābarah*. *Mu sāqah* in language comes from the word '*asaqa*,' which means to give water (watering). *Musaqah* is a collaboration between the garden owner and the gardener, where the garden owner allows the gardener to maintain it. At the same time, the income will be divided according to the agreement between the two during the contract. *Muzāra'ah* comes from *zāra'a*, which means to plant, farm, or cooperate to manage the land by getting some results. In another sense, *muzāra'ah* is a harvest distribution, *niṣfu* (1/2), *ṣuluṣ* (1/3), and *rubu'* (1/4), more or less, while the seeds are from farmers (people who work). Whereas *mukhābarah* is a harvest distribution, *niṣfu* (1/2), *ṣuluṣ* (1/3), *rubu'* (1/4), more or less, while the seeds are from the land owner. *Mukhābarah* is like *muzāra'ah*; it is just that there is a difference if the *muzāra'ah* seeds come from farmers/land cultivators, while *mukhābarah* seeds come from land owners. Moreover, both have the same terms and conditions. This transaction model and scheme, which is technically discussed in detail in fiqh books, implies that agriculture is a type of

economic business that promises large profits because it is essential for sharia to regulate its regulations so that the actors involved in it can be legally protected.

Actually, from the description above, the agricultural sector is feasible to be used as one of the favorite financing products in Islamic banking, not much different from other financing products. Therefore, the myth surrounding the risk of Islamic banking financing to the agricultural business sector should be eliminated as much as possible through financing schemes and formats that are natural to the character of agriculture. The following sub-chapter will discuss the scheme and model of Islamic banking financing for businesses in the herbal agriculture sector (*empon-empon*) so that it indirectly contributes to the promotion of *tibbun nabawī* as a halal product based on local wisdom.

Sharia Bank Financing Scheme (Modified Joint Liability)

The system of joint responsibility, sociologically, is a natural trait of the rural population which is still very thick with the nuances of cooperation, specifically for women (mothers) in the context of social gathering activities. The joint responsibility system is a risk management system in an organization that is realized by the proportional sharing of responsibilities among all group members. The understanding of the joint responsibility system includes joint responsibility for the risk of debt (liabilities) made by one or several members in the system (Arifin, 2008, p. 520). The characteristics that stand out in this joint responsibility system are (1) Trust, that a member is willing to pay the obligations of other members (*nalangi*) because he believes that he will return it soon, (2) group nature, (3) personal initiative, (4) discussion, and (5) for micro-level businesses. This system was officially introduced as a loan management system in cooperative institutions by Mrs. Mursia Zaafril Ilyas in 1954 (Criana, 2013, p. 265).

Currently, this joint responsibility system has been widely applied by various financial institutions in Indonesia, especially in microfinance institutions, because it is considered very effective in suppressing bad loans. The superiority of this system (Nurhayati, 2016, pp. 48-49) is evidenced by the establishment of the Grameen Bank in Bangladesh, initiated by prof. Muhammad Yunus, whose financing management was inspired by the joint responsibility system introduced by Mrs. Mursia Zaafril Ilyas. Even recently, the system of joint responsibility was also adopted by the Micro *Waqf* Bank (Bank Wakaf Mikro), which is a Sharia microfinance institution managed by Islamic boarding schools and specifically serving to finance the economy and small businesses consisting of homemakers who have a small business.

However, in Islamic banking financing, the joint responsibility system is practically different from that practiced in microfinance institutions to support halal products, especially herbal products, based on local wisdom. Because in addition to the financing carried out by Islamic banking involving large businesses, the amount of this financing indeed reaches hundreds of millions to billions of rupiah. A financing ceiling is not suitable to be applied under the joint responsibility system if it is technically the same as the one used in microfinance institutions. Then what is the concept of joint responsibility in this context?

The concept of joint responsibility referred to here is a financing management system inspired by the essential nature of the joint responsibility system applied in microfinance institutions, namely the existence of guaranteed installment payments from financing members. However, the installment payment guarantee does not come from other members' bailouts but a cash flow management system

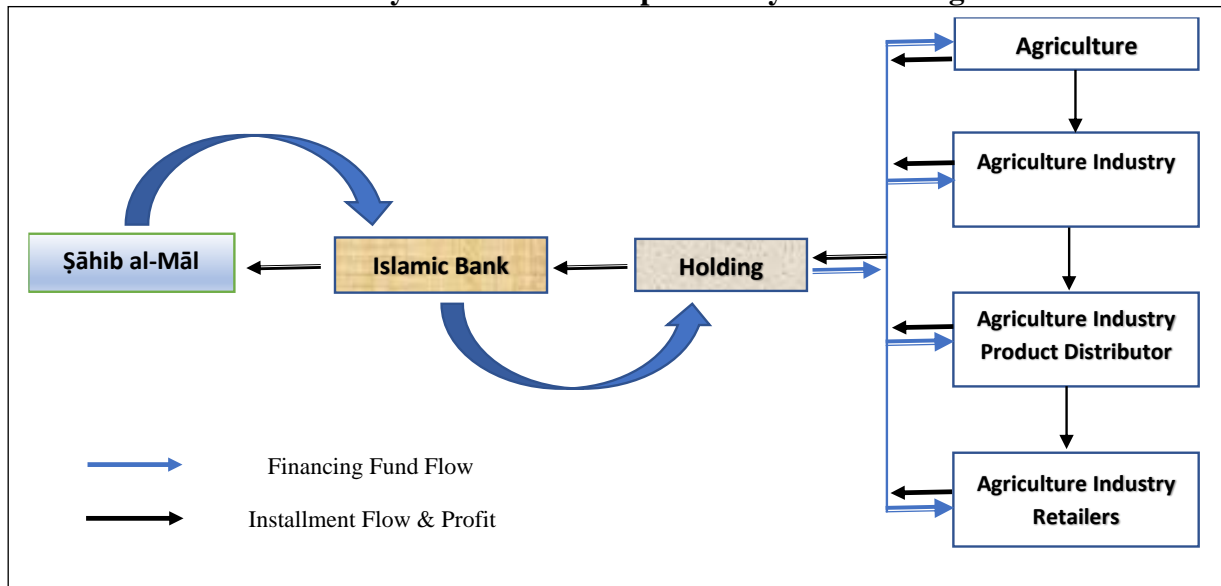
and business relationships between members, which are designed to back up the consistency of each member's installment payments.

Support for the ability to pay (either installments or profit sharing) from these financing customers (debtors) is to create a business flow from upstream to downstream. In the context of herbal farming (*empon-empon*), which will be financed by Islamic banking, there must be a follow-up business, namely the type of business that processes agricultural products into a finished product, such as a herbal medicine factory that specifically processes crops from herbal plants (*empon-empon*). In addition, in the financing group, there must also be a company in charge of distributing the finished product to retail stores. In these retail stores, the halal herbal product *ṭibbun nabawī* reaches the general public. As prospective Sharia banking customers, businesses that move from upstream to downstream will be coordinated in a non-formal institution that is a committee, such as a holding or the like, where the members consist of representatives of several business units in the group. The coordination task is specifically related to the financing that Islamic banking will roll out.

It is this business flow that starts from upstream to downstream, which is expected to be able to take on the role and function of the joint responsibility system, namely ensuring the continuity of installment payments as well as profit sharing because farmers who cultivate herbal farming (*empon-empon*) will not worry about the price of their harvest not selling or falling prices because there are companies that produce herbal medicines that are ready to accommodate all their harvests. Likewise, with the following business, the products from the herbal company will be sold and sold in the market because it has a company engaged in distributors who can reach up to retail stores in the community. Through this business flow, it is hoped that it will back up the cash-flow position of each type of business because economic activities can be carried out correctly.

Technically, the system of joint responsibility in financing managed by Islamic banking is as follows:

Picture. 1 . System of Joint Responsibility in Financing



Source: Author, 2022

The Practice of Bank Interest in the 21st Century in the Scales of Moral Value and Mas{lah{at; A Synthesis Negotiation

As previously mentioned, research using the *muqāran* method aims to compare. His comparison includes aspects of similarities, differences, weaknesses, and strengths of each character being compared. In addition to analyzing the differences and similarities, as mentioned in the previous chapter, according to Mustaqim, there must be a creative synthesis from researchers as a new offer in responding to the issues discussed. The following is a comparison table to facilitate the discussion in this subchapter; can be seen on table 2.

The weakness of this system lies in the ability and willingness of Islamic banking to execute financing programs. (1) The intended capabilities are related to policies and financing management involving various businesses, so extra work is required because they must analyze the feasibility of financing in several business units for one package simultaneously. Meanwhile, (2) Willingness is closely related to the commitment of Islamic banking to the development of halal products as an integral part of the study of Islamic economics. Because, in practice, this financing system will be inconvenient and tiring. One of the biggest challenges in a financing system like this is selecting and selecting related businesses, ranging from agricultural businesses in the downstream area to agricultural sector businesses in the upstream area, to ensure the continuity of the cash flow of installments and payment of profit sharing for each venture group into Islamic banking.

Meanwhile, the contracts that will be used in this joint responsibility financing program can use the contracts that are already available in Islamic banking, ranging from *syirkāh* contracts, *qirād* (*muḍārabah*), *murābahah* and even *salam* contracts, and so on, adjusted to the needs in the field. Because this financing system consists of different business units from upstream to downstream, ranging from agriculture, agricultural product processing factories, and distributor companies to retail stores. This opportunity is an opportunity for Islamic banking to be able to implement *syirkāh*, *qirād* (*muḍārabah*) contracts freely without any excessive worries about the risk of loss that banks must bear as part of the management.

Conclusion

Islamic banks, no matter how limited they are in applying the principles of Islamic economics, still have a very significant role in developing and grounding Islamic economic studies. This role can be seen clearly when Islamic banking institutions are the executor of financing for the development of local agriculture-based *ṭibbun nabawī*. After all, only banking institutions, besides having unlimited funds, currently have an unlimited role as a mediator between investors (investors) and business managers (debtors). On the other hand, the agricultural sector, because it gets full capital support from Islamic banking in the end, has two more points, namely (1) Availability of sufficient financial capital to maximize the competitiveness of farmers in developing their products, (2) Myths surrounding the gloomy prospect of agriculture will disappear by itself when the business in the field has been accommodated in financing products at Islamic banking institutions.

At this momentum, indirectly, the partnership between Islamic banking and business units in the agricultural sector, especially local herbal types (*empon-empon*), has given birth to a new field in the area of Islamic economic studies, namely *ṭibbun nabawī* based on local agricultural wisdom typical of Indonesia.

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