

Abstrak

SELPINA LISA. 2025. Pengaruh Akad Mudharabah Terhadap Pendapatan Petani Karet Di Desa Tamatto, Kec. Ujung Loe, Kab. Bulukumba. Skripsi. Program Studi Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh : Idham Khalid dan Sri Wahyuni

Penelitian ini bertujuan untuk menganalisis pengaruh akad mudharabah terhadap pendapatan petani karet di Desa Tamatto, Kecamatan Ujung Loe, Kabupaten Bulukumba. Sebagai negara agraris, Indonesia sangat bergantung pada sektor pertanian, terutama karet, yang menjadi sumber kehidupan banyak masyarakat. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan sampel sebanyak 93 petani. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear sederhana. Hasil penelitian menunjukkan bahwa variabel bagi hasil berpengaruh positif signifikan terhadap pendapatan petani karet, dengan nilai t hitung sebesar 11,804, melebihi t tabel 1,662. Koefisien determinasi (R^2) menunjukkan bahwa 60,5% variasi pendapatan petani dapat dijelaskan oleh akad mudharabah. Temuan ini mengindikasikan pentingnya transparansi dan keadilan dalam perjanjian bagi hasil untuk meningkatkan kesejahteraan petani. Penelitian ini diharapkan dapat memberikan wawasan bagi pengembangan ekonomi pertanian di wilayah pedesaan.

Kata Kunci: Akad Mudharabah, Pendapatan Petani, Pertanian Karet, Bagi Hasil.



ABSTRACT

SELPINA LISA. 2025. *The Influence of Mudharabah Contract on Rubber Farmers' Income In Tamatto Village, Ujung Loe District, Bulukumba Regency. Thesis. Islamic Economics Study Program, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by: Idham Khalid and Sri Wahyuni*

This study aims to analyze the influence of the mudharabah contract on the income of rubber farmers in Tamatto Village, Ujung Loe District, Bulukumba Regency. As an agricultural country, Indonesia is highly dependent on the agricultural sector, especially rubber, which is a source of life for many people. The research method used is a quantitative approach with a sample of 93 farmers. Data were collected through questionnaires and analyzed using simple linear regression. The results showed that the profit sharing variable had a significant positive effect on the income of rubber farmers, with a calculated t value of 11.804, exceeding the t table of 1.662. The coefficient of determination (R^2) shows that 60.5% of the variation in farmer income can be explained by the mudharabah contract. These findings indicate the importance of transparency and fairness in profit-sharing agreements to improve farmers' welfare. This study is expected to provide insight into the development of agricultural economy in rural areas.

Keywords: Mudharabah Agreement, Farmers' Income, Rubber Farming, Profit Sharing.