

ABSTRACT

ROLE OF FARMERS GROUP IN RISK MANAGEMENT AND INCREASING INCOME OF RICE FARMERS IN ISLAMIC ECONOMIC PERSPECTIVES (CASE STUDY OF MULYO RAHARJO FARMERS GROUP, 2nd PERIOD)

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Indonesia as an agrarian country has potential in the field of biodiversity that can be developed through government policies, one of which is a farmer group program that is formed on a village or sub-village scale. Farmers in Mulyo Raharjo sub-village formed a farmer group that is expected to optimize the management of agricultural products, but it has not been optimized due to several problems in Candi III sub-village. Hence, a further study is needed through this research which objective is to determine the role of farmer groups in increasing the income of rice farmers and risk management, especially in the perspective of Islam. Thus, the income obtained is in accordance with Islamic law, and there is no any party is harmed. The study involved 20 members of the farmer and farmer group leaders in Candi III sub-village, Sardonoharjo, Ngaglik-Sleman. The results of the research in the form of interviews were analyzed using descriptive qualitative method. Based on this research, it is known that, farmers group of Mulyo Raharjo has an important role in managing risk management and increasing farmers' income, especially rice. The income earned by farmers in Mulyo Raharjo is in accordance with the Islamic perspective, which is in the acquisition of an appropriate work wage based on an agreement, as well as income from the profit sharing system based on profit loss sharing, although there are still some things that are not in accordance with Islamic law. Meanwhile, the risk management implemented by the farmers group of Mulyo Raharjo is in accordance with an Islamic perspective through several prevention plans planned by the group. In general, the Mulyo Raharjo farmers group has an important role in improving the management of farmers' rice harvest income, but other initiatives from farmers group are still needed, especially in improving the irrigation system so that it can produce more optimal harvests.

Keywords: Role, Farmers Group, Risk Management, Increased Income of Islamic Perspective

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