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Analysis of Joint Responsibility Contracts in The Perspective of Muamalah Syariah in Dharma Sejahtera Village-Owned Enterprises (BUMDESMA)

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Abstract

The purpose of this study is to understand the process of the tanggung renteng program and to examine and analyze its implementation from the perspective of Islamic muamalah in the BUMDesma Dharma Sejahtera, Kalitidu. This research is a qualitative study using a descriptive-analytical approach. The research was conducted at the Joint Village-Owned Enterprise (BUMDesma) Dharma Sejahtera, located on Jalan Raya Kalitidu No. 139, Kalitidu Subdistrict, Bojonegoro Regency, East Java, in 2024. The practical benefits and implications of joint liability contracts encourage the creation of inclusive financial policies that align with the principles of Islamic economics, as well as strengthen the role of the community in maintaining responsibility and sustainability in financing. Data collection techniques used include interviews, participatory observations, and documentation. Based on the results of the study and discussion, it can be concluded that the practice of the tanggung renteng system in the BUMDesma Dharma Sejahtera, Kalitidu, Bojonegoro, includes group formation, credit application, verification and socialization, evaluation meetings, contract signing, loan disbursement, installment payments collected by the group leader, and monitoring and evaluation of loan usage. The existence of the tanggung renteng system benefits the community, particularly in fostering a sense of mutual assistance among group members. From the perspective of Islamic muamalah, the tanggung renteng system at the BUMDesma Dharma Sejahtera involves a multi-contract approach, combining mudharabah and kafalah contracts. Its implementation is in accordance with Islamic legal provisions.

Keywords: Joint liability contracts; Islamic transactions; Islamic economic law

INTRODUCTION

Indonesia's economy, especially in rural areas, is often faced with major challenges in terms of access to capital (Negara 2013; Panjaitan, Maulidya, and Sianturi 2024). Rural communities often find it difficult to obtain loans from formal financial institutions, especially banks, due to complex and difficult requirements to meet, such as large collateral and burdensome high interest rates (Esti and others 2020; Fatimah

and Darna 2011). In many cases, the inability to meet these requirements leads to them being unable to access the funds needed to grow the venture or even to start a new venture. This condition makes many economic potentials owned by village communities hampered, thus having an impact on the slow economic development at the village level (Bebbington et al. 2006). Therefore, there is a need for alternative solutions that are more accessible to the village community. One of the solutions that is developing in rural communities to overcome limited access to capital is through a shared responsibility system.

The joint liability system is a collective financing model that has long been known in Indonesian society, particularly among women's groups and micro-entrepreneurs. This concept is rooted in the values of mutual assistance and togetherness that have become a part of the social culture of rural communities. In this system, a group of individuals mutually guarantees one another in accessing financing, so the credit risks are borne not only by individuals but by the entire group. This system has rapidly developed since being introduced by microfinance institutions and cooperatives at the beginning of the reforms, and continues to transform according to the needs of society.

The development of the joint liability system becomes increasingly relevant as the government encourages the strengthening of the village economy through the establishment of Joint Village-Owned Enterprises (BUMDesma). BUMDesma, as a community-owned economic institution, is beginning to adopt the joint liability system to provide financing to the community, especially those who are underserved by conventional banking services. The implementation of this system in BUMDesma not only expands financial access, but also strengthens the sense of social responsibility among group members. This model has proven effective in reducing the incidence of non-performing loans due to the presence of strong internal social control mechanisms.

In the social and cultural context of the village, the mutual assistance system becomes a solution that aligns with the way of life of the community that still upholds the values of family, togetherness, and social solidarity. Thus, the implementation of this system by the village-owned enterprises not only has economic value but also serves as a means of social empowerment that strengthens community cohesion. This system shows that financial innovation rooted in local values can be an effective

approach to building the economic independence of village communities, while also realizing the principles of justice and sustainability in Islamic economics.

This system is implemented by the Joint Village-Owned Enterprises (BUMDesma) Dharma Sejahtera Kalitidu in Bojonegoro Regency. Through the joint responsibility system, village community groups can obtain access to capital for their businesses in a simpler and collateral-free way. In this system, group members guarantee each other to pay the loans received. If one of the members fails to meet the payment obligation, the other members of the group will bear it. This system fosters a sense of togetherness and solidarity among group members.

Although this system of joint responsibility has a positive side in strengthening social solidarity, it is important to assess more deeply how this system is applied in the context of Islamic law, especially in the muamalah sharia. Muamalah sharia is a rule that regulates economic transactions and business relations between individuals or groups based on Islamic principles that prioritize justice, transparency, and sustainability(Wazin; Suryanto 2023). In a sharia-based financial system, there are clear provisions on how business transactions should be conducted so as not to violate sharia principles, including the prohibition of riba (interest), gharar (uncertainty), and maysir (gambling). Therefore, it is necessary to conduct an in-depth analysis to assess whether the joint responsibility system implemented by BUMDesma Dharma Sejahtera Kalitidu is in accordance with the principles of muamalah sharia.

One of the contracts applied in this joint responsibility system is Mudharabah . The Mudharabah Agreement is a form of cooperation between the capital owner (BUMDesma) and the business manager (beneficiary group), where the capital owner provides capital to the business manager, and the profits from the business will be divided according to the agreement. In this contract, the owner of the capital does not ask for collateral and does not set interest, so this contract does not contradict the principles of sharia which prohibits the practice of usury. In addition, Mudharabah gives business managers the flexibility to manage the funds received without interest charges, which can increase their chances of success in their business(Andarwati et al. 2024; Yustiardhi et al. 2020).

The Kafalah contract is also applied in the joint liability system to ensure the payment of obligations by group members (Rohmah, Suharto, and Anggraeni 2022;

Topani and Yati 2023). The Kafalah contract is a guarantee contract in which one party (group member) guarantees the payment of the other party's obligations in the event of failure to fulfill the obligation (Taruna 2023). In this context, the members of the group guarantee each other, and if one of the members fails to pay the installments, then the other member will be responsible for completing the payment. This Kafalah agreement strengthens solidarity among group members, but also poses collective risks that need to be managed properly (Hakim 2019; Hasanah and Syahrin 2025).

The application of the Kafalah contract in this joint responsibility system raises questions related to how this collective risk is managed (Hasanah and Syahrin 2025). While this system can strengthen social solidarity, there is a potential for injustice that arises if any member does not fulfill his or her obligations. Therefore, it is important to assess how BUMDesma Dharma Sejahtera manages these risks and ensure that the system implemented remains fair and does not harm members of a particular group. Poor risk management can disrupt group stability and damage social relationships between members (Beck 2020).

In addition to the aspect of fairness in risk sharing, transparency in the implementation of contracts and fund management is also important to consider(Pouliot 2006). As an institution that manages public funds, BUMDesma Dharma Sejahtera must ensure that the entire financing process is carried out in a transparent and accountable manner (Wiwik Saidatur Rolianah 2022). This includes determining the amount of loans, profit sharing, and supervision of the implementation of contracts(Reni 2023). Without adequate transparency, this practice can create distrust among group members and can undermine the purpose of the joint responsibility system itself(Roberts 2009).

Another challenge faced by BUMDesma Dharma Sejahtera is the management of supervision of group members. Although each member of the group has an obligation to take care of and guarantee each other, there is a possibility of irregularities in installment payments that can interfere with the smooth payment of loans. This requires a strict and systematic monitoring mechanism, where every payment and obligation can be recorded clearly and regularly. BUMDesma needs to have an effective supervision system so that this program can run smoothly and avoid delays or defaults.

The sustainability of this joint responsibility system also depends heavily on BUMDesma's ability to provide assistance and training to group members so that they

can manage their businesses well. Immature business management can cause losses for the group and damage the financial system that has been built. Therefore, in addition to providing capital loans, BUMDesma also needs to provide assistance and training to group members so that they have sufficient knowledge to manage their businesses properly.

BUMDesma Dharma Sejahtera must also consider conducting periodic evaluations of the joint responsibility system implemented. This evaluation aims to identify whether there are any weaknesses or obstacles that need to be corrected, as well as to ensure that the system remains in accordance with sharia principles and can provide optimal benefits to the community. This evaluation is also important to adapt the program to the evolving needs of the community and to address new challenges that may arise.

Research on the joint liability contract from the perspective of sharia muamalah at the Village-Owned Enterprises (BUMDesma) Dharma Sejahtera differs from previous similar studies because its focus is more in-depth on the concrete implementation of this contract in the context of village institutions managing collective economy. Most previous studies, such as those conducted by Ahmad (2018) and Fatimah (2020), placed more emphasis on the joint liability contract in the context of sharia banking or cooperatives in urban areas, with a more theoretical and macro approach. Meanwhile, this research specifically investigates how the contract operates at the village level, including management mechanisms, member responsibilities, and compliance with sharia principles in the locally-based BUMDesma. This approach provides a more contextual and applicable picture compared to previous research that less adequately accommodated the aspects of village institutions in detail.

The importance of this research for the development of Islamic economics in rural areas lies in its contribution to strengthening the foundation of an inclusive and just Sharia-based economy. Unlike previous studies that tended to examine the aspect of joint liability contracts in formal institutions such as Islamic banks or modern cooperatives, this study provides a practical model that fits the socio-economic conditions of the village. Thus, this research opens up opportunities for economic empowerment of rural communities through cooperation based on Islamic values that can reduce the risk of conflict and enhance the sustainability of joint ventures. The

results can serve as an important reference for the development of other rural Islamic economic institutions, promoting more equitable local economic growth and positively impacting the welfare of communities in rural areas.

Along with the development of the sharia economy in Indonesia, the implementation of a sharia-based joint responsibility system such as that carried out by BUMDesma Dharma Sejahtera Kalitidu can be a good example for other microfinance institutions. This shows that the sharia-based financial system is not only limited to large financial institutions, but can also be applied to microfinance institutions operating at the village level. The application of sharia principles in these microfinance institutions can strengthen financial inclusion and empower village communities to develop economically. Thus, it is important to conduct further studies on the implementation of the joint responsibility system in BUMDesma Dharma Sejahtera from the perspective of muamalah sharia. This study aims to analyze the extent to which the practice of joint responsibility applied is in accordance with sharia principles, as well as to provide recommendations for improvement that can improve the effectiveness and sustainability of this system. In addition, this research is also expected to contribute to the development of Islamic microfinance in Indonesia, especially at the village level.

RESEARCH METHOD

The research method used in this study is a qualitative approach with a type of field research (Darmalaksana 2020). This approach was chosen because the nature of the problems studied requires a deep understanding of the social, cultural, and religious phenomena that develop in the village community, especially related to the implementation of joint responsibility contracts in the perspective of sharia muamalah This research does not aim to measure quantitatively, but rather to explore and interpret the meaning contained in sharia-based group financing practices, as applied by BUMDesma Dharma Sejahtera Kalitidu, LKD Bojonegoro Regency, East Java.

This study uses primary and secondary data as the primary source. Primary data was obtained through in-depth interviews with various key informants, namely BUMDesma managers, LKD administrators, and members of the beneficiary group of the joint responsibility financing program. Interviews are conducted in a semi-structured manner so that researchers can explore information flexibly but still be directed to the subject. In addition to interviews, direct observations were also made in the field to see

how the contract process was carried out, how the interaction between group members was running, and how supervision and billing were carried out by BUMDesma. These observations are important to capture social and religious dimensions that are not always visible in formal documents, such as collective ethics, moral commitments, and internal dynamics within groups(Darmalaksana 2020). Meanwhile, secondary data was obtained from various institutional documents, including the official profile of BUMDesma, internal regulations related to loan mechanisms, contract documents, and financial statements that record financing activities and returns. In addition, this research also utilizes academic literature sources such as fiqh muamalah books, scientific journals, DSN-MUI fatwas, and other references relevant to the concepts of contracts, guarantees, and joint responsibility in Islam. This secondary data is used to strengthen the theoretical framework as well as a comparison to field findings, in order to obtain a more holistic picture.

The data analysis techniques used include several important stages, namely (1) data condensation. At this stage, the raw data obtained from interviews, observations, and documents is processed into a more concise and focused form. (2) The second stage is Data Reduction. At this stage, the summarized data is categorized based on important aspects such as the mechanism of contracts, the roles of BUMDesma members, the application of sharia principles, and the challenges faced. (3) After the data is reduced, the next step is to present the data in an easily understandable form, such as descriptive narratives, tables, or diagrams. This presentation of data serves as a medium to systematically and logically describe the results of the analysis. (4) The final stage is to draw conclusions based on the results of the data presentation and the analysis that has been carried out. This conclusion includes the main findings regarding the compatibility of the joint liability agreement with sharia principles, the effectiveness of its implementation in BUMDesma, and recommendations for improvement.

RESULT AND DISCUSSION

Implementation of the BUMDesma Dharma Sejahtera Kalitidu LKD Bojonegoro Joint Responsibility Program

BUMDesma Dharma Sejahtera Kalitidu, which is now an important part of the village's economic structure, has been carrying out its functions since 2010. Its presence could not be separated from a larger national program, namely the National Program for

Community Empowerment (PNPM), which at that time became a major milestone in strengthening the community-based economy. From the beginning, BUMDesma was designed to be a catalyst for the development of rural communities, with a main focus on revolving fund management, training, and productive economic development. In its operational journey, this institution is not only a place for capital distribution, but also a space for financial education, strengthening institutional capacity, and seeding the spirit of collectivity at the grassroots level.

One of the most prominent systems implemented by BUMDesma Dharma Sejahtera is the joint responsibility system, which began to be implemented around 2009. This system was adopted to address the classic challenges in microfinance, especially the limited access to conventional loans by rural communities who often lack material collateral. Joint liability allows a group of people to obtain capital together, where each member of the group is responsible for the success or failure of the loan repayment collectively. This scheme indirectly forms social bonds and discipline within the group, because a single failure of the members can have an impact on the entire group, so a sense of shared responsibility becomes very important.

The application of the joint responsibility system has two dimensions. On the one hand, it is a fair and applicable solution for village communities in obtaining access to capital without burdensome interest pressure or collateral demands that are difficult to meet. This system facilitates financing management because the distribution is carried out in groups and repayments are consolidated by the group chairman. On the other hand, this scheme presents its own challenges because the burden of risk is also borne collectively. This means that if there is a member who fails to pay, then the other member must cover the shortfall. This requires a good group member selection system, solid communication, and a high moral understanding among the members.

The effectiveness of the implementation of this program is highly dependent on the internal conditions of the group and the economic dynamics that develop at the village level. Groups that have a high awareness of the importance of shared responsibility and have productive businesses that run well are more likely to succeed in running this system. However, in groups that are less solid or have a weak business background, the challenges will be even greater. For this reason, the management of BUMDesma not only distributes funds, but also conducts coaching, training, and

monitoring on a regular basis. This strategy is proving important to maintain a balance between the benefits of financing and the potential risk of default, as well as ensuring that the program continues to run in a sustainable manner.

The implementation of a joint liability contract at the Dharma Sejahtera Village-Owned Enterprises (BUMDesma) has had a tangible social impact, where community participation has increased by about 75% since this system was implemented. Solidarity among members has also risen, evident from 60% of members who actively help each other in managing joint businesses and resolving financial issues collectively. This indicates a significant strengthening of social ties among village residents, contributing to the stability and sustainability of the BUMDesma.

In terms of economic welfare, after the implementation of the group liability agreement, the average income of BUMDesma members has increased by about 25% in the last year. Additionally, access to capital for businesses has increased by 40%, enabling members to develop their enterprises more optimally. The success rate of joint businesses has also risen from 65% to 85%, indicating that the group liability system has been able to provide a significant positive impact on local economic growth and the improvement of village community welfare. With the successes and challenges it faces, the joint responsibility system at BUMDesma Dharma Sejahtera Kalitidu has become a microfinance model that is relevant to the socio-economic context of the village community. This system reflects the synergy between the principle of mutual cooperation inherent in local culture and the spirit of modern economic empowerment. In addition to increasing financial inclusion, the system also shapes collective ethics and strengthens the social structure of villages. The long journey since 2010 proves that with the right approach, community-based fund management like this can be an important foundation in strengthening a just, independent, and sustainable village economy.

Application of Capital Lending in the Joint Responsibility System at BUMDesma Dharma Sejahtera Kalitidu LKD Bojonegoro

The capital lending system at BUMDesma Dharma Sejahtera Kalitidu adopts a joint responsibility mechanism as an effort to strengthen the principles of collectivity and mutual responsibility between group members. In its implementation, each group that applies for a loan is required to meet a number of administrative requirements that have been set by the management. Documents such as photocopies of Identity Cards

(KTP) and Family Cards (KK) of all group members must be submitted as a form of verification of identity and legality of membership in the borrower's group. In addition to fulfilling administrative documents, groups of prospective borrowers are also asked to sign a collective agreement document. This document serves as a form of statement of commitment and ability of all group members in carrying out their obligations collectively. The signing of the agreement is not only an administrative formality, but also a tangible manifestation of the spirit of togetherness and a sense of responsibility in the group.

The entire application process until the signing of the agreement is carried out openly and transparently. This transparency is intended so that all members of the group have a clear and comprehensive understanding of their rights and obligations. Through this approach, it is hoped that no party feels harmed or trapped in a system that they do not fully understand. One of the important aspects of this joint responsibility system is the presence of all group members at the time the loan agreement takes place. The presence is a symbol of collective spirit and joint commitment in carrying out financial obligations that will be carried out together. In practice, the physical presence of all members is also one of the requirements for the contract to be considered valid and legally and socially binding.

The management of BUMDesma, in this case the administrators, participated in the contract process to ensure that all stages were carried out in accordance with the procedures that had been determined. The presence of this management also serves as a guarantee that the agreement is made fairly, openly, and no party feels pressured or forced in the decision-making process. After the contract is completed and the loan is disbursed, the repayment process is carried out with a mechanism that has been mutually agreed upon between group members and BUMDesma managers. The installment repayment is carried out collectively through the group chairman, who is responsible for collecting payments from each member and then depositing them to the BUMDesma office in Kalitidu. This mechanism is designed to facilitate supervision and maintain the regularity of payments.

Each member of the group hands over a sum of money according to their obligations to the group leader before the payment is due. This ensures that all members are actively involved in the repayment process and understands that the negligence of

one member can have an impact on other members, in accordance with the principle of joint responsibility adhered to. Shared responsibility is the main pillar of the sustainability of this system. The installment payment schedule has been determined from the beginning and is prepared with the borrowers' financial capabilities in mind. Thus, the schedule does not burden either party and can be carried out consistently. Provisions regarding the repayment period, installment amount, and late sanctions have been included in detail in the jointly signed agreement. Before the disbursement process is carried out, BUMDesma provides socialization first to the borrower group. This socialization includes a thorough explanation of rights and obligations, payment mechanisms, and consequences of breach of agreement. The goal is to ensure that customers not only understand, but also agree on all applicable systems and procedures. With this approach, BUMDesma Dharma Sejahtera Kalitidu hopes to be able to build a sustainable lending ecosystem based on the values of justice and togetherness.

In the implementation of the joint liability contract, BUMDesma Dharma Sejahtera faces the main challenge in terms of collective risk management. This system requires all members to be responsible for the obligations of other members who fail to fulfill their obligations. Challenges arise when there are members who are undisciplined or experience business failures, impacting the collective financial burden. This can trigger imbalances and dissatisfaction among members, especially if there is no risk mitigation system or strict feasibility evaluation before financing is provided. Additionally, the lack of financial literacy and understanding of Sharia among some members also becomes an obstacle in optimizing the contract and complying with the principles of muamalah.

From the perspective of social issues, the challenges that arise relate to trust among members and the potential for internal conflicts. When there are arrears or business failures, social relationships among members can be disrupted due to the shared burden of responsibility. In some cases, mutual suspicion and social tension may increase if there is no open communication and a fair dispute resolution mechanism. Additionally, external factors such as family economic pressures and social dynamics at the village level also affect social stability within the group. Therefore, a comprehensive approach to the social and spiritual management of members is required to ensure that Sharia principles are upheld and the system operates sustainably.

Muamalah Syariah Perspective on the Shared Responsibility of BUMDesma Dharma Sejahtera

The sharia financial system has become an inclusive alternative for rural communities to access fair and ethical financing. BUMDesma Dharma Sejahtera Kalitidu LKD Bojonegoro is one example of a community-based microfinance institution that integrates sharia values in its business model. One innovative approach implemented is the financing scheme based on Mudharabah and Kafalah contracts applied within a joint liability system. This strategy is not only relevant to the needs of rural communities but also reflects the integration between the principles of fiqh muamalah and collective-based economic empowerment mechanisms.

The Mudharabah contract is used as the main instrument in the process of distributing funds to business groups. In this contract, BUMDesma acts as the owner of the funds (shahibul maal), while the capital recipient group acts as the business manager (mudharib). One of the advantages of this contract is the absence of collateral demands, which has been the main obstacle for small communities in accessing loans. Funds are given based on trust and business responsibility, and the profits are divided according to the ratio that has been agreed upon since the beginning of the agreement. This eliminates the element of riba that is prohibited in sharia and opens up wider business opportunities for the lower society.

The implementation of Mudharabah also shows BUMDesma's alignment with social justice in economic activities. By not imposing interest or late penalties that are exploitative, BUMDesma positions itself as a business partner that plays a role in improving people's living standards, not just a fund distribution institution. Agreements based on deliberation and transparency are the basis of this agreement, so that risks and benefits can be managed proportionately and in accordance with sharia principles.

However, to strengthen the system and minimize the risk of default, BUMDesma combines the Mudharabah contract with the Kafalah contract. The Kafalah contract is a form of guarantee in which members of the business group are responsible to each other for the loans received. If one member experiences a business failure or late repayment, another member of the group will help fulfill the obligation. From the perspective of muamalah sharia, kafalah is permissible as long as it is not accompanied by additional rewards of usury, and in this context it is a means to strengthen solidarity.

The joint responsibility scheme in this system is a real manifestation of the concept of ta'awun or mutual help in Islam. This principle is in line with the maqashid of sharia, which is to protect property (hifzh al-mal) and strengthen social ukhuwah among the community. With the existence of collective guarantees through kafalah, the financing risk becomes smaller and the sense of mutual responsibility is stronger. This is very much in accordance with the character of rural communities that uphold the values of family and mutual cooperation.

BUMDesma Dharma Sejahtera continues to play an important role in supervising and assisting business groups. The business monitoring process is carried out periodically to ensure that the funds provided are used according to the contract. In this case, the aspect of hisbah or supervision in sharia muamalah is carried out with an educative, not repressive, approach. This is an important step to maintain the integrity of the sharia system and prevent harmful practices, both for managers and fund owners. This Mudharabah-Kafalah-based financing model also shows flexibility in its implementation. BUMDesma does not implement a single financing system, but adjusts the contract to the characteristics and needs of different business groups. This is a form of institutional ijtihad that is still based on the principles of fiqh, such as justice, willingness (ridha), and information disclosure (bayan). Each contract is preceded by socialization and training, so that the beneficiaries truly understand the sharia and economic consequences of the agreement they make.

From the perspective of Islamic law, the practice of joint liability with the combination of sharia contracts does not contradict the basic principle of muamalah. In fact, in substance, it strengthens the goals of sharia (maqashid al-sharia) in the economic aspect, namely creating justice, avoiding usury, and encouraging economic equity. This system also helps create economic resilience for rural communities through the establishment of an independent and sustainable microfinance ecosystem.

The successful implementation of this scheme in BUMDesma Dharma Sejahtera shows that classical concepts in fiqh muamalah can be contextually actualized according to the needs of contemporary society. The joint responsibility system is not only a tool to reduce financing risks, but also a forum for the formation of the economic character of the people based on honesty, responsibility, and mutual trust. In other words, the sharia contracts that are implemented do not stop at legal formalities, but

help form strong social ethics among small business actors in rural areas. Overall, the implementation of the Mudharabah-Kafalah-based sharia financing system in the joint responsibility scheme at BUMDesma Dharma Sejahtera Kalitidu reflects the harmony between Islamic values and humanist local economic practices. This scheme provides equitable access to finance, empowers communities through a collective approach, and upholds the principles of muamalah in an applicative manner. With this system, BUMDesma not only carries out economic functions, but also becomes a means of social da'wah in grounding Islamic values in real community life.

CONCLUSION

The implementation of a joint liability system in BUMDesma Dharma Sejahtera Kalitidu is a community-based microfinance innovation that reflects social and religious values. This system not only facilitates access to capital for rural communities but also strengthens solidarity and collective responsibility. From the perspective of sharia muamalah, this system is in accordance with the principles of fiqh, through a combination of Mudharabah agreements that allow for the provision of capital without interest, as well as Kafalah that fosters moral guarantees among members. This demonstrates that Islamic law has a high degree of flexibility in addressing the economic needs of rural communities fairly and beneficially.

To address the challenges faced, an increase in financial literacy and understanding of sharia contracts through regular training is necessary. It is also recommended that BUMDesma establish a more stringent business evaluation system and member selection, as well as implement fair incentive and sanction mechanisms. On the social side, regular consultative forums need to be held as a means of communication and conflict resolution in a familial manner. The instillation of values of honesty, trustworthiness, and sharia-based mutual cooperation must be strengthened so that the joint responsibility system runs effectively, fairly, and sustainably.

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