

CHALLENGES FACED BY RAB UL MAL AND MUDHARIB IN PADDY FIELD CULTIVATION BASED ON (ADDALAICHENAI AREA)

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SEU/IS/13/IC/181

IBO 103

2016/2017

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Abstract: Agriculture is very important part in every country. This study was undertaken with the objective of identifying the challenges between the Rab ul mal and Mudharib in agriculture based on Mudharabah. To clarify and identify its problem, the researcher has carried out a descriptive survey. This kind of study mostly covers the quantitative data therefore this study will be adopted quantitative research. The sample consists of some farmers in Addalaichenai region which is situated in Ampara District. In total, 1818 people have their own lands, there are 1000 people doing their own paddy cultivation. A maximum of 818 people are employed in Mudharabah basis. I will select 80 farmers and capital providers as their random (818) with questionnaire. For the study the primary data collection was adopted through a questionnaire technique. The questions were distributed to Rab ul mal and Mudharib who were living under the Addalaichenai area. The questions were asked various pertinent questions which intended to identify the challenges on Mudharabah. A total 80 of returned questionnaires were complete and fit for the analysis purpose. Charts and graphical illustrations to use to show the clear analyzed data. Even though from the survey we can identified some specific challenges which is had been among the Rab ul mal and the Mudharib, Competition of rab ul mal and Mudharib, Communication gap. Lack of enough knowledge on Mudharabah, According to the respondents opinion, less contribution of Mudharib, the both sides have not enough sharia knowledge, the rab ul mal have not carries out Mudharib attractive procedures, the rab ul mal got fewer attitude to accept the unexpected losses, the criticizing on Mudharib action greater than the reality, both siders not satisfied with the outcome of the contract, financing cost is high are identified.

Keywords: Mudharabah, Rab ul mal, Mudharib