

From the Past to the Present: Livestock Loan Activity among the Modern Malays through *Sistem Pawah*

*Abdul Mutalib Embong¹, Kais Amir Kadim¹, Ameer Farhan Mohd Arzaman¹, Han Jung Shun¹, Leekky Michin¹, Wan Zulkifli Wan Kassim¹, Muhammad Afifuddin Pi Remli¹, Muhamad Khairul Zakaria¹, Nur Yuhanis Mohd Nasir², Nurul Ashikin Abdul Kadir³, Loi Hoang Huy Phuoc Pham⁴, Zamanuddin Zakaria⁵, Juliani Hussain⁵, Syahrul 'Alim Baharuddin⁵, Norzamziah Afzainizam⁵, Hasfa Zaima Azizan⁶, Norazidah Ismail⁷, Muhammad Salaebing⁸

¹Universiti Malaysia Terengganu, 21030 Terengganu, Malaysia.

²Universiti Malaya, 50603 Kuala Lumpur, Malaysia

³Universiti Teknologi Malaysia, 81310 UTM Johor Bahru, Johor, Malaysia

⁴Ho Chi Minh City University of Technology (HCMUT), 268 Ly Thuong Kiet Street, District 10, Ho Chi Minh City, Vietnam

⁵University College TATI, 24000 Kemaman, Terengganu, Malaysia

⁶Universiti Sultan Azlan Shah, Bukit Chandan, 33000 Kuala Kangsar, Perak, Malaysia

⁷Kolej Professional MARA, 25200 Kuantan, Pahang, Malaysia

⁸Thaksin University, Thailand

*E-mail: abdullahkhal@yahoo.com

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Abstract

Orang Melayu or the Malays are an Austronesian ethnic group inborn to Malay Peninsula eastern Sumatra, and coastal Borneo, and some other small islands that lie between these areas that are communally identified as the Malay land. Trading system in the land began as early as 6th/7th century AD with the rise of entrepots and feeder points. Among the Malay peasants, they had a unique livestock loan activity or *Sistem Pawah* which benefited both parties: the loanee and loaner. It was conducted without the intervention of money as a medium of exchange. This paper discusses *Sistem Pawah* which has still being practiced by the modern Malay community. Several interviews and questionnaire were made with 23 loanees and 15 loaners of *Sistem Pawah* that being envisaged: amongst are assessing disclosure agreement, territorial right and renewal and termination. The study also presents the ethics of business and culture, or the impact of Malay/Islamic values on the business, within the scope of Malay community. From the study, it was found that *Sistem Pawah* has its own uniqueness despite the conventional values and proportions as it suggests. By inheriting the business shrewdness from their ancestors, coupled with support provided by government, the Malay peasants succeeded in gaining their portion on the financial economic sector. The showcase can be seen from the involvement of agencies and individuals in the *pawah* activity. Yet, it shows a disparity where the Malays do not have a cohesive group to help each other and enhance their activities prowess in this business. Prior to that a model for the *pawah* livestock system is proposed so that it can be an exclusive entrepreneurial scheme for the involved people.

Keywords: Malay people, trading, traditional, cattle, peasant.

Introduction

Trading system in the Malay land began as early as 6th/7th century AD with the rise of entrepots and feeder points. The presence of these early entrepots from about the mid first millennium clearly attest to the growing importance of the Straits of Melaka as a major sea-lane linking regions west of the Bay of Bengal and those bordering on the South China Sea and further north. A legacy of the British colonial system was the division of Malay land into three groups according to ethnicity (Sultan Nazrin Shah, 2017). The Malays were concentrated in their traditional villages, focusing mainly on agricultural activities. Among the native Malays, they have a unique system between the poor and the rich where the latter would have a verbal agreement letting their livestock to be handled by the peasant for certain profits. The tradition of *Sistem Pawah* is still being practiced in this modern society apart from the modern farming involving the cattle or livestock. The latter generates a big income to the national livestock commodity with chicken farming (121.39%), eggs (113.79%) and cattle farming (24.88%), the production level for goat and chevon was 8.75% in 2007 (Fadhilah Annaim Huda Hashim, 2015).

The livestock husbandry can be divided into three systems, which are (i) intensive farming system where cattle are placed in a barn, (ii) semi-intensive farming system where animals are released for grazing in dedicated grassland, and (iii) extensive farming system which is a system practiced by small-scale farmers including those who do farming as a hobby (Ruthenberg, 1980. Thomas et al., (1992) and Wint et al. (1994). *Sistem Pawah* applies the semi – intensive farming system where the cattle is free roaming for grass either at the grass land belongs to government or individuals. Literature Review

Student's Dictionary (Second Edition) defines "pawah" as a system that divides farm produce between landowner and the person who works on it. "Memawahkan" or to sharecrop is where a landowner allows a tenant to use the land in return for a share of the crops produced on that land. In Kamus Dewan (4th Edition), "pawah" is defined as to divide farm production including rice, livestock et cetera into two between the person who works on it (farmer) and the owner (landowner). It is also synonym with tenant farming. Sharecrop has been a custom/culture in Malaysia and is still happening today. Usually, a person who owns an adult female cow will send it to another farmer to breed. The first and second calf produced through this type of sharecrop will be returned to the cow's owner while the farmer will own third calf in return as his wage. The next two calves will be sent back to the cow's owner and the next calf will again become the farmer's belonging. This cycle continues as long as the farmer is in charge for the female cow to breed. This is a good sharecrop practice inherited by the Malays from previous generations. The wages and shares gathered from sharecrop must be something that has been agreed by both parties (owner and farmer).

Some other literature also highlights the concept of "pawah". According to Serin et al. (2008), many small and medium – scale farmers have been the government's principal targets in agricultural development programmes in recent years, with the goal of transforming them into economically focused producers. The 'Pawah' plan is a major government initiative for developing and improving the country's cattle sector. Pregnant heifers were provided to choose farmers under the 'Pawah' plan. The farmer must return to the government, the female calves born from each breeder, which will be bred too pregnant. These pregnant heifers were given to other farmers who were part of the initiative. High – quality bulls for breeding were also sent to farmers on a rotating basis. The initiative began in the 1960s and was geared at small and medium-sized farms. Due to changes in agricultural policy from heavily subsidized to more competitive agriculture under the Seventh Malaysia Plan, this initiative was ended. However, most state governments continue to use this programme for socioeconomic and political reasons. Nonetheless, the *Sistem Pawah* subsidy plan has now been confined to the cultivation of small animals such as goat and sheep (Ismail., 1982; Ibhram et al., 2016).

In addition, there are also government agencies that offer loans based on the concept of sharecropping. TRUST Loan Scheme (Transformation of Livestock Entrepreneurs) which was introduced in 2005 by the Department of Veterinary Services under the Ministry of Agriculture and Food Industries will hand over a number of farm animals to the selected participants where they need to repay the loan either in the form of livestock or cash (Amie Marini Abu Bakar et. al., 2018).

Outside Malaysia, the profit-sharing trading resembles the same concept of "pawah" system. The development of breeding cattle business, agribusiness oriented with partnership pattern is one of alternative to increase breeder profit. Haryadi (2004) explains that a partnership is a business strategy undertaken by two or more parties within a certain period of time to achieve mutual benefit with the principle of mutual need and mutual exaggeration. There are several patterns that can be applied in partnership such as pattern of profit-sharing system, plasma core pattern, general trading pattern, agency pattern, and franchise.

Such trade involves two parties between the capital giver and breeder. The party who gives the capital is the party who owns cattle, but does not have enough time to breed the cow. So, the capital owner gives the cow to the breeders to be maintained in accordance to the agreements that were built previously. According to the breeder, the agreement is not written between the breeder and the capital owner, but only prioritize the concept of trust or kinship so that in the division of the results sometimes less profitable for breeders. Breeders will be motivated to work if they can meet this need in accordance with the opinion of Wahjosumidjo (2001) which he states that motivation is an internal force that encourages a person to take action.

Bourantas et al., (1992) added that there are three main groups of needs, the first is the fulfilment of existence needs, the second is relationships with the stakeholders (related needs), and the third is growth needs. The Malays who were actively engaging themselves in business had no proper documents regarding the litigation history, which means there were no any legal proceedings that have been taken regarding the business including *Sistem Pawah*.

What became the base of the mutual agreements were the values of honesty and “redha” as the main pillar prior to the belief and faith they hold. “Redha” is a general satisfaction. It is the consent (satisfaction) of all parties. Substitute consent or substituted judgment principle allows the decision maker to attempt to determine what decision an incompetent person would have made if he or she had been competent. Enthusiastic consent is the enthusiastic and sincere permission or agreement of fully informed and participating individuals (Abbas et. al., 2019).

The Malays who are practicing Islam in their faith, are pleased with The God and His concerns and attributes. The contentment relates to what the God does and gives to the servant. Thus, a Muslim need to accept the foundation of being content with the God's decrees. This “redha” is the essence of the issue and at the first level, pleasure with Allah, concerns the names and attributes of Allah, and as Muslims, they need to work hard to get His “redha”. While the second level, contentment, relates to His reward to oneself. There are times the hardship does not pay off, but as a Muslim, one needs to complete love for God and sincerity toward Him. Thus, if there is a failure in work, one need to be “redha” and accept it from God, the Almighty. There are better plans for them.

Another Malay/Islam terminology that is common in the life of farmers is “honesty”. As *Sistem Pawah* involves no documentations, both parties need to be honest.

Objectives

This paper multi folds the following objectives:

- i. To look at the conjunctions of loanees and loaners subsidized in *Sistem Pawah*
- ii. To investigate the maxim practice of *Sistem Pawah*

Method

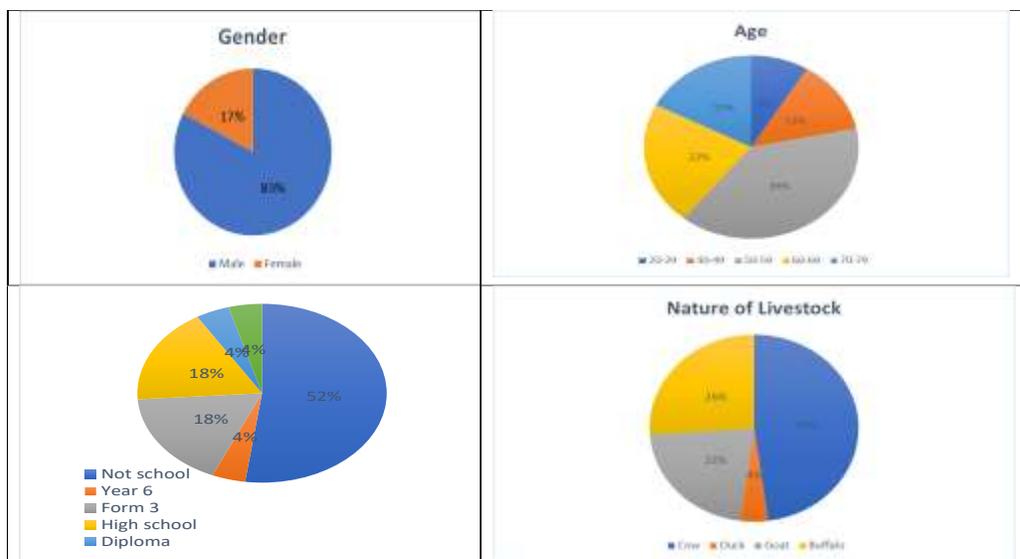
This study was conducted between February to June 2022 in three non-federated states, Malaysia. They are chosen because of the high number of farming activity is conducted in the areas. The study applied both qualitative and quantitative in nature. The subjects were 23 loanees and 15 loaners who have already joined *Sistem Pawah*. The data were obtained through form of survey and interview. The data were analyzed using descriptive statistics focusing on percentile and the elements of *Sistem Pawah* were thematized.

Results

Particulars of Loaners and Loanees.

Table I: Particulars of Loanees

Respon	Gen	Age	Occu.	Education	Area	Types	Experi.	Livestock
E1	M	56	Carpenter	No Formal Edu	Manir	Cow	36	56
E2	F	44	Tailor	High school	Ajil	Duck	25	200
E3	F	72	Housewife	No Formal Education	Ajil	Cow	42	8
E4	M	75	Trader	No Formal Edu	Ajil	Cow	45	16
E5	M	47	Trader	High school	Ajil	Cow	25	45
E6	M	20	Farmer	High school	Ajil	Cow	7	6
E7	M	27	Engineer	Bachelor Degree	Krai	Goat	12	65
E8	M	64	Farmer	No Formal Edu	Kijal	Cow	30	33
E9	M	64	Farmer	No Formal Edu	Kijal	Goat	29	30
E10	F	70	Housewife	No Formal Edu	Kijal	Buffal	42	31
E11	M	66	Farmer	No Formal Edu	Kijal	Buffal	42	35
E12	M	57	Farmer	Year 6	Chemor	Goat	32	36
E13	M	50	Farmer	Form 3	Chemor	Cow	21	40
E14	M	50	Farmer	No Formal Edu	Chemor	Buffal	23	30
E15	M	56	Carpenter	Form 3	Labok	Cow	24	56
E16	M	48	Technicia	Diploma	Labok	Goat	15	34
E17	M	62	Farmer	No Formal Edu	Kijal	Goat	34	30
E18	M	72	Farmer	No Formal Edu	Chemor	Buffal	45	17
E19	M	65	Farmer	No Formal Edu	Chemor	Buffal	31	22
E20	M	55	Farmer	No Formal Edu	Krai	Cow	31	41
E21	F	50	Housewife	Form 3	Chemor	Cow	26	36
E22	M	50	Farmer	High School	Chemor	Buffal	22	30
E23	M	56	Farmer	Form 3	Manir	Cow	23	56
Total								23

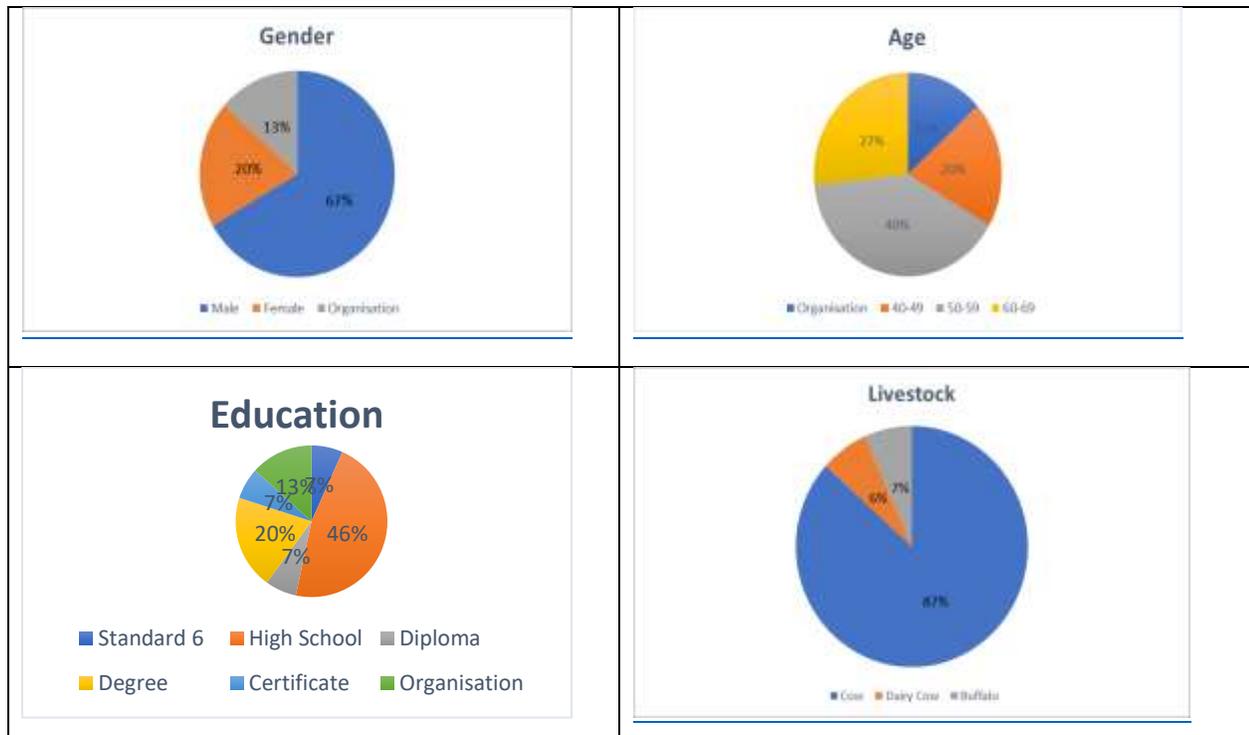


There are 23 loanees in the study. 17% (4 females) compared to males; 81% (9 males). In term of age, almost 40% of them are in their 60s and above, and equal portions for the other ranges of age. Only 9% or only two loanees are in their early 20's. Most of them did not have a proper education or did not have a formal education background. 48% or 11 of the loanees involve cows in *this Sistem Pawah* compare to Buffalo (26%) and goat (22%).

Table 11: Loaners that get involved in *Sistem Pawah* in the study.

Resp	Age	Gen	Occ	Edu	Lives	Experi	No Livestock
L1	58	Fem	Pensioner	High Sch	Cow	3	5
L2	54	Male	Guard	High Sch	Cow	15	5
L3	54	Fem	Pensioner	High sch	Buffalo	15	6
L4	54	Male	Pensioner	High scho	Cow	17	6
L5	42	Male	Farmer	Diploma	Dairy	12	6
L6	56	Male	Farmer	Year 6	Cow	16	56
L7	62	Male	Public Ser	Degree	Cow	13	33
L8	-	-	Agri. agen	Organi.	Cow	20	20
L9	-	-	Live Dep	Organi.	Cow	30	10
L10	66	Male	Preacher	cert	Cow	17	
L11	44	Male	Public Ser	High Sch	Cow	18	10
L12	47	Male	Public Ser	High Sch	Cow	9	10
L13	55	Male	Contractor	High Sch	Cow	31	300
L14	62	Fem	Pensioner	Degree	Cow	3	6
L15	64	Male	Pensioner	Degree	Cow	3	6
Total							15

Among the loaners, males are more dominant (67%), compared to females (33 %) and two institutions (13%). All of them are above 40's. In term of education, most are educated and have a proper education. And finally, most of them engage with cows in *Sistem Pawah*.



Results and Discussion

This research was conducted between February to June 2022 in few districts in Terengganu; Ajil, Kijal and Manir, the state of Pahang; Chemor and the state of Kelantan; Krai and Labok. This research was mixed in descriptive. The subjects of this research were 31 loaners and 15 loanees who have already joined the *Sistem Pawah*. The data in this research were obtained through survey and interviews. The result can be categorized as quantitative and qualitative. The data were analyzed using descriptive statistics with frequency distribution and thematic analysis.

Reasons for Engaging in Sistem Pawah

There are a variety of reasons to among those who engage in *Sistem Pawah*. In general, having savings will benefit all in the future, whether to avoiding hardship or going after the things one treasure. By having more cattle as an asset, those who venture into the system claimed that they can sell the cattle and get cash once the cattle reach its maturity.

For the loaners, most of them are quite established financially and look at *Sistem Pawah* as a sense of investment. One of them who is a contractor, manages to rear around 300 cows under a few loanees to help. He makes money when the cattle are sold during festivals as prices are almost 30% higher than normal days. Another loaner who is a pensioner says it is better for him to save the money buying cattle and invest in more profitable venture in *Sistem Pawah* rather than buying unnecessary stuff like furniture or going places.

For the loanees, as they cannot afford to buy cattle in their farm, being a person in *Sistem Pawah* can greatly assist them financially. Most of the profit is saved and channeled for their children’s education fee like paying fee and other expenses. There are times when they really have no jobs, especially in the monsoon seasons. The money they save from selling the cattle from *Sistem Pawah* helps them to make ends meet.

Mechanics of Agreement

There is not written agreement involving this system as both parties agree on certain agreements in *Sistem Pawah*. The agreement varies based on the geographical areas and the animals bred.

Rule I# (Cattle for Meat)

1 st Calf	Awarded to Loaner or Loanee
2 nd Calf	
3 rd Calf	
And So forth	

Rule II## (Cattle for Meat)

1 st Calf	Shared Equally the value upon the sale
2 nd Calf	Shared Equally the value upon the sale
3 rd Calf	Shared Equally the value upon the sale
And So forth	

Rule III### (Dairy Cattle)

Dairy Product	70% to Loanee	30% Loaner
All Calves during the <i>Pawah System</i>	Awarded to Loaner	
Maintenance and Feeding expenses	Borne by Loaner	

Mechanics of Obligations

Having cattle or taking care of them is not an easy task. The job entails many tasks like feeding, grooming, hygiene, and health upkeep. Dairy farmers consider their cattle as one of their own, even some are belonging to the loaners and their only wish is that they live a healthy and disease – free life.

Main Issues in Sistem Pawah

All loanees in *Sistem Pawah* are facing problems affected by disasters, disease attacks and weather uncertainties which caused a drop in production and affected income. Foot and mouth disease (FMD) is common among the cloven – footed animals, as in cattle and can be seen frequently at dairy farms. It can be identified by a basic fever, blisters in the mouth, back, and the skin between the toes and feet. Recovery from this disease is possible with the help of a vet. In Malaysia, the Department of Animals would play their roles.

Apart from FMD, there is another disease which is quite common, liver disease. It is resulting from an excessive negative energy balance at the onset of lactation (Casteel, S. W. et. al., 1995). E10 and E11 lost all of their buffaloes to this disease. They had either to slaughter the cattle and either gave away to neighbours or sold them with a lower price. Buffaloes need more grazing areas and unlike cows, they would roam freely and further away. Malaysia is developing, and the more developed it gets, the more roads are needed. As their feeding sites are becoming smaller due to township, more buffaloes (ruminants) are killed along the highways. The number of cattle road accidents can also be blamed on the reckless planning and construction of new roads. The newly-completed East Coast Highway 2 for example was said to have recorded the highest cases of roadkill, and the building of the East Coast Rail Line (ECRL), cutting through several major rivers and hundreds of hectares of protected forests, further fragmenting them.

As *Sistem Pawah* is applied by most peasants in the East coast of Peninsular Malaysia, there are large – scale deaths of cattle due to floods and rains especially towards the end of the year. The flood victims in Segamat, Johor in mid – year of 2022 affected 4,496 individuals from 1,242 families (The Star, 1 Jan 2022). In the flood, 140 cattle reared by a farmer had perished in the flood with more than USD150,000 loss. For the loaners and loanees who hail from Ajil and Manir in the study, the same flooding problem is happening to them yearly as they are experiencing usual rainfall patterns during the northeast monsoon, as excessive heavy rainfall is concentrated in their areas. This pattern combined with the high tide phenomenon has caused their grazing fields for the cattle to be submerged in flood water. One of the loanees (E2) claims that they have experience the flood for so long, so they would bring the cattle up on the hills during the flood. It is fortunate for E3 because his area is high enough so the flood issue is not a main problem.

According to E13, the cows are smart as they know how to look after themselves. There are times when they just

move to the higher ground without any assistance. E5 mentioned that the worst loss was in 2013 and 2014 because his cows had just given birth to few calves and their body condition were still weak to survive in cold. E6 also faced the loss during the flood and it was his first calf from *Sistem Pawah*. There have been many instances of attacks on livestock suspected to be carried out by tigers. In Terengganu itself, about 240 cows owned by FELDA settlers have been killed since tigers began appearing in the area in 2019. On average, one tiger requires 10 square km of inviolate space. But that is not applicable in most of the “pawah” areas because of deforestation. Malayan tigers keep populations of prey species in check, which in turn maintains the balance in the ecosystem. Not only is this balance important for wildlife, but people too.

Their habitat is natural forest, which we as humans also rely on whether directly for our livelihoods or indirectly for food. The effects of climate change are also affecting the natural forests which provide fresh water, clean air and regulate the climate to limit extreme weather such as droughts and storms. Tigers can get out of the forest and look for easy prey if they are injured, ailing or aged, or push or pushed out by rival. They are dangerous and hide in the bushes not far from the farming settlement. They would enter the cow shed by breaking the wooden rails that fortified it. According to E1, tigers which break the den must be strong and he is in a difficult circumstance because tigers are under protected species, they cannot be killed even if they are a pest. E20 and E23 somehow, had a gun under license which they use to shoo away the tigers. They would flee for safety after hearing a gunshot from close quarter.

The Malay employs “honesty” and “redha” in conducting accountability in this *Sistem Pawah*. This works in a broader dimension of the peasantry perspectives to think and do the obligation. These valuable values form the basis of the term Malay upholds the values of local wisdom since their ancestors were close to Islamic teachings and cultural tradition. *Sistem Pawah* being raised with sincerity and love will grow bigger and healthier. Hence, the selling price will be high and profitable. Periodically, with advancement of technology, both parties can communicate about the responsibilities of cattle advancement. The loanee also delivers information to the loaners about sick or injured cattle, slow growth, and other obstacles. In this way, the loanees would not be blamed if the cattle die or results in losses. The existence of periodic reports create trust among the parties involved. Therefore, in the this *Sistem Pawah*, the values are important. Somehow there are cases the loaners are cheated by loanees. This is happening normally when they do not know each other that much. According to R1, he spent RM20k buying five cows and had given a trust to a loanee who is a single mother to breed the cows under Pawah system. Unfortunately, the cows and the loanee were missing and untraced after a year.

All of the loaners agree there must be a great mutual understanding between both parties in the system. If one party wants to cheat, he will be responsible later to answer his wrongdoing in front of God. L10 believed that God is merciful. The cheaters may be safe now but cannot escape the judgement in front of the God later. There was a case with L15 when the villagers are not happy with his loanee and they poisoned all of his cows. However, he took this as a test from Him and accept the test with full of his heart in the hope that God will give him more. L14 expressed that he was not happy with his loanee because it seems he ended up having more cows because his were died as the loanee claimed. But he applied the concept of “redha” because any misfortune happened in the *Sistem Pawah* is a sign from God to cleanse his property.

The loaners can be considered as rich people who have the financial advantage but they are the one who need them to be “redha” or having true contentment in this *Sistem Pawah*. One way to define contentment is “satisfaction with the status quo”. They must be happy with what Allah (the God) has provided for them in every facet of their life. In *Sistem Pawah*, there is a big possibility that the cattle they invest might die to many reasons, and prior to this they must have the attitude of being “redha” with what the God gives them. This is the nature of contentment in the life of a loaner. It is not all driven by worldly success. As for the Malays and Muslims, the concept of being contented practiced in *Sistem Pawah* means that they should surrender and let The God to govern their life; be happy with what is granted by Him. It is closely related to other virtues as well. Among them stand patience, gratitude, and trust in God. Having such virtues understood by both parties in *Sistem Pawah*, it is embodied in themselves along the practice. Hence with such a complete submission to God’s decree we can conclude that whoever engaged in any natures of treaty and obligation in this “Pawah” system would refuse to be fraudulent as they strongly believe in eternal satisfaction. The above of all, the system has been proven effective for hundreds of years among the Malays/Islam in this region.

Conclusion

Sistem Pawah is a very unique system among the Malays involving in cattle breeding and profit sharing. There are certainly still many shortcomings and weaknesses in the system as it is based on mutual understanding and trust. Yet, the system has proven to be effective to both parties. Peasants especially are able to increase their revenues and *Sistem Pawah* can be said as one of the most powerful tools to end extreme poverty and boost shared prosperity.

The system benefited immensely through the cooperative of loanees and loaners. The first can have a sustainable flow of income and enjoyed a decent living. Somehow, it is timely to have a mutual benefit of minimizing the risks for

securing the long – term operation in *Sistem Pawah* which should consist of contract agreements, well – developed negotiations, and trust relationships.

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