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Fiqh Muamalah Perspective on the Practice of Debt and Receivables in Agricultural Product Buying and Selling Transactions

Perspektif Fiqh Muamalah terhadap Praktik Utang Piutang dalam Transaksi Jual Beli Hasil Pertanian

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Abstract

Keywords: Fiqh Muamalah; Debts and Receivables; Buying and Selling Transactions

This study examines the perspective of fiqh muamalah on the practice of debt and receivables in the transaction of buying and selling agricultural products with post-harvest payment. Debts and receivables are often carried out by farmers who need initial capital for planting. This research uses the library research method, referring to classical and contemporary literature of fiqh muamalah.

The results of the study show that the practice of debt and receivables in the buying and selling of agricultural products is recognized in fiqh muamalah on the condition of clarity and fair agreement regarding the amount of debt, payment time, and quality of goods. Transparency of prices and quality of crops is an important aspect that must be considered. Fiqh muamalah emphasizes the importance of avoiding usury and injustice in transactions, so that the salam contract and the istisna' contract are often used as an alternative to sharia.

In conclusion, the practice of debt and receivables in the transaction of buying and selling agricultural products is acceptable in Islamic law as long as it meets the requirements of fiqh muamalah, encouraging fair and transparent transactions for all parties.

Abstract

Kata Kunci: Fiqih Muamalah; Utang

Penelitian ini mengkaji perspektif fiqih muamalah terhadap praktik utang piutang dalam transaksi jual beli hasil pertanian dengan pembayaran setelah panen. Utang piutang sering

Piutang; Jual Beli	Transaksi	dilakukan oleh petani yang membutuhkan modal awal untuk tanam. Penelitian ini menggunakan metode library research (penelitian kepustakaan), mengacu pada literatur klasik dan kontemporer fiqh muamalah. Hasil penelitian menunjukkan bahwa praktik utang piutang dalam jual beli hasil pertanian diakui dalam fiqh muamalah dengan syarat kejelasan dan kesepakatan yang adil mengenai jumlah utang, waktu pembayaran, dan kualitas barang. Transparansi harga dan mutu hasil panen adalah aspek penting yang harus diperhatikan. Fiqh muamalah menekankan pentingnya menghindari riba dan ketidakadilan dalam transaksi, sehingga akad salam dan akad istisna' sering digunakan sebagai alternatif syariah. Kesimpulannya, praktik utang piutang dalam transaksi jual beli hasil pertanian dapat diterima dalam hukum Islam selama memenuhi syarat-syarat fiqh muamalah, mendorong transaksi yang adil dan transparan bagi semua pihak.
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INTRODUCTION

Debts and receivables in the transaction of buying and selling agricultural products are a practice that is often carried out by farmers, especially those who need initial capital to plant. In the context of agrarian economy, farmers often face significant financial challenges, requiring capital support to purchase seeds, fertilizers, and other operational costs (Fuadi et al., 2021).

This practice of debt and receivables provides a temporary solution for farmers to start production with payment agreements made after harvest. However, problems arise when there is no clarity and fair agreement regarding the amount of debt, the timing of payment, and the quality of the goods being traded (Suryani et al., 2023).

In fiqh muamalah, which is a branch of Islamic law that regulates

economic and social transactions, there are principles that must be adhered to to ensure transactions carried out are in accordance with sharia. These principles emphasize the importance of fairness, transparency, and avoiding riba (interest) and injustice in transactions (Maharani & Yusuf, 2021a). Ambiguity in the practice of debt and receivables can lead to potential conflicts and injustices, which are contrary to the principles of muamalah fiqh. Therefore, this study is important to examine how the perspective of fiqh muamalah can be applied to regulate the practice of debt and receivables in the buying and selling of agricultural products, in order to ensure fair and sharia-compliant transactions (Ngasifudin & Al-Munawwaroh, 2021).

The main purpose of this study is to examine and analyze the practice of debt and receivables in the transaction of buying and selling agricultural products from the perspective of fiqh

muamalah . In particular, this study aims to : *First*: Identify the terms and conditions that must be met in the practice of debt and receivables according to fiqh muamalah. *Second*: Finding sharia alternatives such as the salam contract and the istisna' contract that can be used in the transaction of buying and selling agricultural products. *Third*: Provide practical recommendations for farmers and business actors in carrying out transactions in accordance with Islamic sharia.

The theoretical basis in this study focuses on the principles of muamalah fiqh and its practical application in economic transactions, especially in the agricultural sector which includes muamalah fiqh, muamalah fiqh in the context of agriculture, decency in transactions, clarity in transactions, transparency in transactions.

This study will examine the application of these theories in the practice of debt and receivables in the agricultural sector, with the aim of providing practical guidance that can be applied by farmers and business actors in carrying out transactions in accordance with sharia. Thus, it is hoped that this research can make a significant contribution in improving fairness and transparency in economic transactions in the agricultural sector, as well as promoting economic practices that are in accordance with Islamic principles.

RESEARCH METHODS

The type of research used in the preparation of this scientific paper is library research. Research is carried out by collecting data and information such as books, notes, journals, articles, and previous research results that are similar and can be used as a reference (Abel, 2023).

The data source used in this study is Classical Literature: Classical Fiqh Books that discuss the principles of muamalah in Islam. Contemporary Literature: Books, scientific journals, articles, and other publications that discuss muaqh fiqh in a modern context. Islamic Legal Documents: Fatwas, regulations, and Islamic legal documents relevant to sharia economic transactions

The data collection techniques used are

1. Literature Identification and Collection: Identifying and collecting a wide range of literature relevant to the research topic, including classical fiqh books, contemporary books, journals, scientific articles, and Islamic legal documents.
2. Data Classification and Organization: Classifies literature based on topic and relevance to research. Data organization is done to facilitate further analysis.

The data analysis techniques used in this scientific paper are as follows:

1. Source Criticism: Evaluating the validity, credibility, and relevance

of each source collected (Ardi et al., 2021).

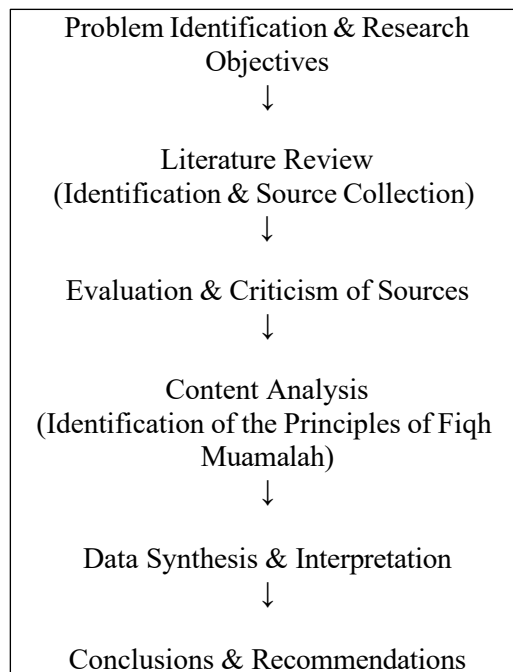
2. **Content Analysis:** Analyzing the content of literature to identify the principles of muamalah fiqh that are relevant to debts and receivables in the transaction of buying and selling agricultural products (Rusdan, 2022).
3. **Synthesis:** Integrating findings from multiple sources to form a comprehensive understanding of the topic being researched (Suadi, 2015).
4. **Interpretation:** Interpreting data that has been synthesized in the context of research, relating it to the research question and study objectives (Hidayat & Sultan, 2024).

The following variables from this study are described in several points.

1. **Fiqh muamalah:** as a branch of Islamic law that regulates transactions and socio-economic relations, plays an important role in the agricultural sector
2. **Principles of Justice in Transactions:** Measured through the analysis of the principles of justice in the literature of fiqh muamalah.
3. **Clarity and Transparency:** Measured through the frequency and depth of discussion regarding clarity and transparency in the analyzed literature.
4. **Avoidance of Riba and Gharar:** Measured through the depiction of

riba and gharar in transactions discussed in the literature

The following is a chart of the research flow



With this library research method, it is hoped that the research can provide a deep and comprehensive understanding of the practice of debt and receivables in the transaction of buying and selling agricultural products from the perspective of fiqh muamalah .

RESULTS AND DISCUSSION

A. Fiqh of Muamalah in the Context of Agriculture

Fiqh muamalah, as a branch of Islamic law that regulates transactions and socio-economic relations, plays an important role in the agricultural sector. In the context of agriculture, fiqh muamalah provides a framework that regulates how farmers and business actors conduct transactions in a fair and

transparent manner. The main principles emphasized include justice, transparency, and avoidance of *riba* (interest) and *gharar* (uncertainty) (Shania Verra Nita, 2020).

The practice of debt and receivables, where farmers often need initial capital to plant with payments made after harvest, can be accepted in *muamalah fiqh* as long as certain conditions are met. *Akad salam* and *akad istisna'* are two forms of contract that are often used. The *salam* contract involves an upfront payment for goods that are delivered at a later date, while the *istisna'* contract allows payment in stages or after the goods have been produced (Hasanah, 2018).

Fiqh muamalah demands that the specifications of goods, delivery time, and price be clearly agreed upon in advance to avoid disputes and ensure justice for all parties. In agriculture, transparency regarding the price and quality of crops is very important to maintain trust between farmers and buyers. By following the principles of *fiqh muamalah*, transactions in the agricultural sector can be carried out ethically and in accordance with *sharia*, which in turn improves the economic and social welfare of the agricultural community (Ngasifudin & Al-Munawwaroh, 2021).

B. Fairness in Transactions

The principle of justice in *muamalah fiqh* is very important to maintain balance and avoid exploitation. This fairness can be measured through

fair price agreements, balanced risk sharing, and fulfillment of obligations by both parties. In practice, ensuring fairness can be challenging, especially in volatile market conditions. However, *fiqh* literature emphasizes that every transaction must be fair and free from elements of fraud or coercion (Rusdan, 2022).

The benefit of the implementation of justice is the creation of healthy and sustainable business relationships. Farmers who feel treated fairly will be more motivated to maintain the quality of their crops, while buyers who feel fair will be more trusting and willing to make further transactions. Justice also ensures that the transaction is endowed and in accordance with *sharia* principles (Syarifuddin et al., 2021).

C. Clarity in Transactions

Clarity in the specifications of goods, the amount of debt, the timing of payment, and the quality of the crop are key to avoiding conflicts and disputes in the transaction of buying and selling agricultural products. In the context of the *salam* contract and the *istisna'* contract, this clarity is not only a recommendation, but a condition that must be met. Without this clarity, transactions can be considered invalid under Islamic law. This is in line with the principles of *muamalah fiqh* which emphasizes justice and avoids *gharar* (Maharani & Yusuf, 2021).

The main benefit of clarity in transactions is the guaranteed rights of both parties, both sellers and buyers. In

agricultural practice, farmers need initial capital to start the planting process, and clarity regarding post-harvest payments provides security guarantees for them. Buyers, on the other hand, get certainty regarding the goods they will receive, both in terms of quality and quantity (Shania Verra Nita, 2020).

D. Transparency in Transactions

Transparency in transactions is an important element that prevents gharar and ensures that all parties have enough information to make the right decisions. In fiqh muamalah, the lack of transparency can result in uncertainty that is detrimental to one party. Therefore, disclosure of information regarding price, quality, and delivery time is a condition that must be met (Khatimah et al., 2024).

The benefit of transparency is increased trust and cooperation between farmers and buyers. With transparency, both parties can avoid misunderstandings and disputes that may arise from unclear or hidden information. The interviewed agricultural practitioners emphasized that transparency helps them in planning production and fulfilling commitments to buyers (Sari, 2022).

E. Avoidance of Riba and Gharar

The avoidance of riba (interest) and gharar (uncertainty) are fundamental principles in muamalah fiqh that aim to create fair and ethical transactions (Pardiansyah, 2022). Riba, which is an

additional or interest charged on a loan, is prohibited in Islam because it is considered exploiting the party in need of funds. In the context of agriculture, riba can occur when farmers borrow capital with high interest that burdens them. Fiqh muamalah encourages the use of usury-free contracts, such as the salam contract and the istisna' contract, where payments are made fairly without additional interest (Rudiansyah, 2020).

Gharar, or uncertainty, is also prohibited in transactions because it can cause one party to be harmed due to incomplete or unclear information. In the practice of buying and selling agricultural products, gharar can appear if the specifications of the goods, price, or time of delivery are unclear. For example, selling a crop that does not yet exist on uncertain terms can lead to gharar. Therefore, fiqh muamalah emphasizes the importance of clarity and transparency in every aspect of transactions to avoid gharar (Adiwarman A. Karim, 2019).

By avoiding riba and gharar, agricultural transactions can be carried out fairly and transparently, in accordance with sharia principles. This not only protects the rights of all parties involved but also ensures that the transaction is endowed and contributes to economic and social well-being (Maharani & Yusuf, 2021a).

CONCLUSION

This study shows that the practice of debt and receivables in the transaction of buying and selling

agricultural products can be accepted in muamalah fiqh as long as it meets the requirements of clarity, fairness, and transparency. This research makes an important contribution to the understanding of how the principles of muamalah fiqh can be applied in modern economic practices, especially in the agricultural sector. The benefits of this research are to provide practical guidance for farmers and business actors to carry out fair, transparent, and

sharia-compliant transactions, as well as to increase welfare and trust among them.

With the application of these principles, it is hoped that a more stable and sustainable economic system can be created, where farmers and buyers alike benefit. This research also provides a basis for further research to develop more innovative sharia transaction models that are in accordance with the needs of the times.

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