

Buying and Selling of Wholesale Rice from an Islamic Economic Perspective (a Phenomenological Studi in the Urban Village Kotakulon Bondowoso)

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Abstract

Sale and purchase that most often deviates from Islamic economics is the piecemeal system, one of which is the sale of agricultural crops. Deviations from Islamic economics in wholesale buying and selling transactions result in the risk of loss that must be borne by one of the parties involved, both the seller (farmer) and the buyer (contractor). The purpose of this research is to find out the factors that influence farmers in Kotakulon urban village Bondowoso to buy and sell rice in bulk, to find out the practice of buying and selling rice in bulk carried out in Kotakulon urban village Bondowoso and to find out whether buying and selling in bulk in Kotakulon urban village Bondowoso Village is in accordance or not with the perspective of Islamic economics (Maqashid sharia). This research uses a qualitative approach with phenomenological methods. Meanwhile, the data collection techniques used are observation, interviews, and documentation. The informants in this study consisted of farmers and contractors. The analysis method used is data reduction, data presentation and conclusion drawing or verification. The results of this study indicate that from the point of view of maqashid sharia theory on the practice of the wholesale system if green rice is traded as a whole, the practice of buying and selling rice by wholesale involving modern technology, fairness in pricing, flexibility in payment, and trust between the parties involved is a practice that can be in line with the five main elements of maqashid sharia as long as it complies with Islamic law.

Keywords: Maqashid Sharia, Wholesale Rice Buying and Selling in Islam

INTRODUCTION

The gap phenomenon of this research, namely the sale and purchase of slashed rice against its practice based on the perspective of Islamic economics. *Fiqh Muamalah* theory can be used as a basis for analyzing the practice of wholesale. So the author is interested in studying and exploring the sale and purchase of slaughtered rice including the factors of farmers choosing to sell their paddy by being slashed, the slaughterer carrying out the practice of



wholesale, the Islamic economic perspective on the sale and purchase of wholesale, especially in Kotakulon urban village.

The research questions are: What factors influence farmers in Kotakulon Bondowoso in buying and selling harvested rice?, How are the practices of buying and selling harvested rice implemented in Kotakulon Bondowoso?, Is the buying and selling of harvested rice in Kotakulon Bondowoso in accordance with the Islamic Economic Perspective (Maqashid Sharia)?

In Islamic economics, *muamalah* encompasses guidelines for buying and selling transactions. The default status of these transactions is permissible, but it may change based on the fulfillment of necessary conditions. Islam emphasizes that all economic activities must be based on mutual agreement and satisfaction to prevent harm. Thus, buying and selling is seen as an exchange of goods between parties based on voluntary agreements aimed at mutual ownership (Choiriyah, 2008).

In buying and selling, violations of Islamic provisions often lead to market distortions, where the market operates suboptimally due to disturbances. These distortions arise when participants seek quick profits, harming others in the process, and are considered unacceptable in Islam as they create injustices in transactions. *Al-Hisbah*, a state institution, addresses these issues without court involvement. A common example of market distortion is *Gharar*, which refers to engaging in transactions with uncertain outcomes, representing undue risk without knowledge of consequences (Choiriyah, 2008).

Gharar in quantity refers to uncertainty in the amount of goods traded, exemplified by the slash system, where the quantity is unclear at the time of the transaction. In Islamic economics, transactions must have clear and fair agreements; otherwise, they are deemed invalid by Sharia law. The slash system, commonly used in agricultural sales, often leads to financial risks for both sellers (farmers) and buyers due to its lack of clarity. While it facilitates quick sales for farmers, its continued practice in some areas stems from cultural traditions and a general lack of understanding of religious law (Rani, 2020).

The validity of the practice of buying and selling *juzaf* can be based on H.R Ibnu Majah

حَدَّثَنَا سَهْلُ بْنُ أَبِي سَهْلٍ حَدَّثَنَا عَبْدُ اللَّهِ بْنُ نُمَيْرٍ عَنْ عُبَيْدِ اللَّهِ عَنْ نَافِعٍ عَنِ ابْنِ عُمَرَ قَالَ
كُنَّا نَشْتَرِي الطَّعَامَ مِنَ الرُّكْبَانِ جِرَافًا فَهَانَا رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنْ نَبِيعَهُ حَتَّى
نَنْفُلَهُ مِنْ مَكَانِهِ

“Sahl ibn Abu Sahl reported: 'Abdullāh ibn Numair reported: 'Ubaidullah reported: Nafi' reported: Ibn 'Umar reported: 'We bought food from merchants by *Jizaf* (without measure), and the Messenger of Allah (peace and blessings of Allah be upon him) forbade us to sell it again until we removed it from its original place (by measure)”.

In Kotakulon urban village, the practice of selling rice through the slash system involves farmers being contacted by a redeemer via telephone. They then visit the rice fields together to assess the condition of the rice. The redeemer estimates the yield based on the field size and rice quality to negotiate a price with the farmer. Once an agreement is reached, the contractor provides a down payment as a receipt for the transaction, with the remaining balance paid upon harvest or in full without a down payment.

LITERATURE REVIEW

Economics in Islam

Economics refers to household management. In Islam, economics (*istishaq*) comes from "*Kosdun*," meaning balance and justice. Islamic economics studies human behavior in meeting needs, aiming for *falah* – peace and blessings in this world and the hereafter (Putra & Farid, 2021).

Fiqh Muamalah

Fiqh Muamalah refers to the laws related to human activities in world life, one of which is buying and selling transactions. Islam explains buying and selling as an agreement to exchange goods or objects that have value, carried out voluntarily (*rida*) by both parties. One party gives these objects and the other party accepts in accordance with agreements or conditions that have been recognized by sharia and agreed upon (Yusron & Amijaya, 2019).

Sale and Purchase of Wholesale

Islam refers to wholesale as *Al-Jizafu*, a transaction without specific measurement or weighing, based on estimation after assessing the goods. This system typically occurs a week before harvest, allowing farmers to freely choose buyers and sell their products wholesale. (Syafa'at & Rohmatulloh, 2018).

Theory of Agricultural Buying and Selling According to Islamic Scholars

Some of Al-Ghazali's views on buying and selling in agriculture include things (Yahanan, 2014), as follows Ethics in Trade and Prohibition of Gharar. One of Imam Ash-Syatibi's views on the protection of the soul in Islam (Abdurrahman, 2020), namely Daruriyat Theory. One of Imam Malik's views on analysis in Islamic business transactions (Herawati, n.d.), namely The Theory of Family Education and Nurture. The theory of maintaining offspring in the work of Ibn Khaldun entitled "*Muqaddimah*" (Irham et al., 2011), namely The Theory of Family Education and Nurture.

Al Hisbah

Islamic law has the authority to intervene in rice trade under a slash system to protect consumers. The legal basis for this intervention is found in Q.S. An-Nisa verse 59. The state regulates and supervises economic conditions through an institution called *al-hisbah*, which oversees social and economic activities, including trade. The official responsible for this oversight is known as the *muhtasib*. (Arifah et al., 2023).

Maqashid Syariah

The definition of *Maqashid Syariah* is understanding the meanings, purposes, and wisdom behind the formation of Islamic laws. This concept is fundamental in Islam, emphasizing the realization and preservation of human welfare (*maslahat*). The essence of *Maqashid Syariah* is to promote good and prevent harm, as Islam and *maslahat* are inseparable. There are five main elements that underpin (Paryadi, 2021), namely:

a. Hifdzu Ad-Diin or Guarding Religion

Maintaining religion involves practicing the pillars of faith and Islam, which are the foundations guiding human life. Failure to uphold them endangers both worldly and spiritual well-being. Acts of worship like prayer, fasting, hajj, and zakat foster a good environment, with social rewards for moral adherence and consequences for violations. In commerce, the principle of *Hifdz Ad-Din* ensures that business transactions align with Islamic teachings and values. Here are some ways *Hifdz Ad-Din* applies to buying and selling is Honesty and Transparency, Prohibition of *Riba*, *Halal* Products, Fairness and No Exploitation, Clear Contract, Good Intention.

b. Hifdzu An-Nafs or Guarding the Soul

Imam Shathibi emphasized that fulfilling human needs, such as clothing, food, and shelter, is essential for maintaining physical health, which is crucial for performing good deeds and worship. Without strong physical health, one would struggle to meet both worldly and spiritual obligations. Therefore, ensuring physical well-being, which includes avoiding health risks and death, is paramount. In the context of trade, the connection between preserving life (*Hifdz An-Nafs*) and commercial practices can be seen through the necessity of meeting these basic needs is Product Safety and Health, Honesty and Transparency, Prohibition against Fraudulent Practices, Business Ethics, Safe Working Environment.

c. Hifdzu Aql or Guarding the Intellect

Sharia provides protection for the intellect by encouraging humans to improve their thinking abilities. This is achieved by promoting actions that benefit intellectual quality, as Allah praises those who strive for self-improvement to become pious. A quality life is supported by a healthy mind, making it a human obligation to avoid anything that disrupts mental health and to work towards enhancing intellect through knowledge. In the context of buying and selling, *Hifdzu Aql* (preservation of reason) holds significant implications is Analysis and Critical Thinking, Honesty and Transparency, Avoid Fraud, Informed Decision Making, Education and Knowledge, Business Ethics.

d. Hifdzu An Nasl or Protecting Descendants

In the book *Al-Muwafaqat* by Imam Syatibi, the protection of offspring is a key aspect of muamalah. Sharia confirms that individuals have the right to marry, have children, and raise them. A family's well-being depends on effective preparation and planning, including instilling spiritual values and moral education in both family and educational settings. The relationship

between protecting offspring (*Hifdzu An Nasl*) and trade transactions can be explained further in this context is Product Safety, Fair Transactions, Halal Products, Moral and Ethical Education. Avoidance of Usury and *Haram* Transactions.

e. *Hifdzu Al Maal* or Guarding the Treasure

To acquire legitimate wealth, Islam permits transactions like buying, selling, leasing, and pawning while prohibiting unlawful means such as stealing, usury, fraud, scale reduction, and corruption. In buying and selling, the connection between *Hifdz Al Maal* and trade involves several key aspects is Honesty in Transactions, Fairness in Pricing, Prohibition of Usury, Prevention of *Gharar* (Uncertainty), Clear Contract.

Previous Research

The similarity between this research and previous studies is that both examine the sale and purchase of slash. However, this research differs by calculating the rice planter's role in the transaction, while previous research focused on foot anchorage. Additionally, this study analyzes the sale and purchase of slash from the perspective of Islamic economics, whereas prior research approached it from the perspective of Islamic law.

METHODS

This research focused on the farming community in Kotakulon urban village in Bondowoso, specifically on individuals who conduct the wholesale process and the parties involved in the process.

Sampling was done through purposive sampling technique. In determining the number of samples, there are 6 resource persons. Researchers will select several farmers and slaughtermen who have significant knowledge and experience in buying and selling rice with the slash system.

The sample size is determined when the interview results reach saturation. The selected informants must work in areas relevant to the research needs and should be able to answer questions related to the research. Informants are considered valid if they can explain their answers in detail and somewhat align with other interviewers.

This primary source of information comes from interviews with individuals involved, such as those conducting the activities, related parties such as 5 farmers, and informants such as 2 Feller (Ardiansyah et al., 2023). Secondary data sources come from documents and literature studies.

The data collection process is carried out through steps (Nursanjaya, 2021), which starts from Observation, then Interviews and up to the Documentation Method.

This research uses a qualitative approach, which is a scientific method that emphasizes in-depth descriptions of field data that cannot be measured statistically. The reason for using a qualitative approach is to understand phenomena in society through interviews with informants. The type of qualitative research method used is the phenomenological method. The

phenomenological method is an effort used to understand events in special situations and focus on individual subjective experiences (Sugiyono, 2020). The event or experience in this study is the practice of buying and selling slashes used by farmers to sell their paddy agricultural crops. This research uses the Milles and Huberman analysis model (Rijali, 2018), which includes main activities such as: Data Reduction , Data Presentation , Conclusion Drawing or Verification

RESULTS AND DISCUSSION

Results

Kotakulon Urban Village is located about 2 km from the Bondowoso Regency government center, reachable in approximately 10 minutes. At an altitude of 257 meters above sea level, it covers an area of 216.47 hectares, including 43.97 hectares of paddy fields and 172.5 hectares of dry land. The village has 107 farmers organized into one joint farmer group and two farmer groups. Key crops include rice, corn, and chili, with rice being the most important agricultural product. Kotakulon sells its paddy based on a sale and purchase contract on a slash basis. Responses of farmers and slaughterers in Kotakulon urban village, Bondowoso District:

a. Farmer

1. Mr. Ahmadi as a rice farmer in Kotakulon urban village Bondowoso , he started his business since 2004 until now. Mr. Ahmadi started farming just for a hobby and then because it was profitable, Mr. Ahmadi made his hobby a job.

Mr. Ahmadi's response as a rice farmer to the process of meeting rice farmers with Feller, he said that:

"Usually, the feller contacts me first. If I've previously worked with him, I contact him directly and visit the rice field to assess the paddy's condition. After evaluating it, I ask him to estimate the yield. I then offer the highest price, and we negotiate until we agree. I typically receive a down payment when the rice is still green, with the remaining balance paid after harvest. Sometimes, I get the full payment upfront. Selling paddy using the slash method is more cost-effectiv".

2. Mr. Kasman, a rice farmer in Kotakulon urban village in Bondowoso, started his business growing rice in 1990 until now. He started out as a pedicab driver, but with his hard work he now has his own rice field. He also works as a cattle farmer in his own house.

Mr. Kasman's response as a rice farmer to the process of meeting rice farmers with feller, he said that:

"I approached the leader of the farmer group to find a redeemer for my rice land, as I couldn't use my cellphone or have anyone approach me in the field. The sharecropper and I visited the rice field together, where the redeemer assessed the rice yield based on the

land area. We discussed and agreed on a mutually beneficial price. I usually receive a down payment when the rice is still green, with the remainder paid after harvest. It's rare for the redeemer to pay in full immediately. It's easier to have the paddy cut since I don't have to worry about labor, drying, or transporting it home”.

3. Mr. Sukardi was a civil servant at the Bondowoso district population and civil registry office, but in 2022 retired and changed his profession as a farmer until now precisely in the Kotakulon urban village Bondowoso. Mr. Sukardi's response as a rice farmer to the process of meeting rice farmers with Fellers, he said that:

“I contact the feller or visit his house if it's nearby; my neighbor is a feller. Sometimes, while in the field, a feller asks if my paddy is for sale. We inspect the rice together and the feller estimates the yield based on the land area. Then we negotiate a price. During planting season, I receive a down payment, and after harvest, I get the remaining agreed amount. Sometimes, the sharecropper pays the full amount upfront. Selling paddy by slash is preferable as it eliminates the need to hire workers for threshing and drying”.

4. Mr. Muhdi as a rice farmer in Kotakulon urban village Bondowoso , he started farming in 2001 until now. He continues the rice fields that his father gave him as an heir.

Mr. Muhdi's response as a rice farmer to the process of meeting rice farmers with feller, he said that:

“I contact the Fellers first if there are no bids for my rice fields, and sometimes they call me. Together, we assess the rice condition in the field, and the redeemer estimates the yield from my land. After discussing, we agree on a price, and I typically receive a down payment at the start of the season when the rice is still green. Then, at harvest, I get the remaining balance. Selling rice wholesale is more cost-effective”.

5. Mr. Wage was a teacher at Kotakulon Satu Bondowoso elementary school, but in 2022 retired and changed his profession to become a farmer until now, in Kotakulon urban village Bondowoso.

Mr. Wage's said “I contact the feller by phone if I have the number; otherwise, I look for him or he finds me. The sharecropper evaluates the potential yield of my land, and then we negotiate a price. I prefer to receive full payment upfront or immediate payment from the feller, but I can accept installments. Selling rice by cutting is better because finding a middleman is difficult, it's more practical, and I can receive money directly”.

b. Feller

1. Mr. Sukarno is a rice feller in Kotakulon urban village in Bondowoso. Every rice harvest season he focuses on his work as a feller, while he also works as a fertilizer seller in his own house.

Mr. Sukarno's said "When I haven't transacted with a farmer before, I first find out who owns the green paddy fields and then contact the landowner. If I have previously worked with a farmer, they usually reach out to me directly. We visit the field together to assess the paddy's condition. I measure the field size and check the paddy quality to estimate the price and yield at harvest. After calculating, we discuss the yield estimate, and the farmer asks for a high price while I negotiate. If we reach an agreement, I have two payment options: I can pay 20% to 50% upfront and the rest after harvesting, or I can pay the full amount upfront, usually without receipts. If the farmer requests proof, I provide a note detailing the transaction."

2. Mr. Yudi is a collector in Kotakulon urban village in Bondowoso. His parents were once rice harvesters in Kotakulon urban village in Bondowoso. So he continued his parents' work as a feller.

Mr. Yudi's said "I first look for green rice fields and contact the owner or wait for the farmer to reach out. Together, we check the field's condition, measure its size, and assess the paddy quality to estimate the price and yield. After calculating, we negotiate the price, and I pay 25% to 50% upfront. I settle the remaining amount after the harvest, paying it off immediately if I have enough funds".

Discussion

Farmers in Kotakulon urban village in Bondowoso prefer to sell their crops using the slash system due to four factors, namely:

- a. Cost-effective, where farmers do not incur the cost of collecting rice and transporting the harvest to the house, if sold by slash then all dependents are paid by the slasher, farmers only receive the net money from their harvest.
- b. Labor-saving in that farmers do not need to dry the paddy before it is sold and do not need to go to the fields to supervise the paddy collection process.
- c. More practical means that farmers do not need to bother harvesting and marketing crops, because by selling on a slash basis farmers can immediately receive money and use it for their needs.
- d. Anticipating a decline in the price of grain, farmers anticipate a decline that could be caused by the difficulty of finding paddy pickers so that the rice is too long in the fields and is attacked by pests such as rats, leafhoppers and others

chronology of the practice of buying and selling slash that occurred in Kotakulon urban village in Bondowoso researchers at least found the stages carried out by farmers and cutters, namely:

- a. The feller will approach the farmer after surveying rice fields in Kotakulon village, Bondowoso. Farmers who have previously transacted with the redeemer will contact them directly, often using cellphones, which facilitate buying and selling in the slash system. This allows rice farmers to easily

reach the feller, who then visits the farmer's home or land after being contacted.

- b. To determine the price, the redeemer visits the rice field to assess the paddy's condition. He estimates the yield based on the area of land and the quality of the rice before negotiating a price with the landowner. The estimator measures the size of the rice field and evaluates its condition to predict the harvest yield. The farmer seeks the highest offer, while the redeemer presents his bid. A sale and purchase contract is finalized only when both parties reach an agreement.
- c. After the price has been agreed upon by the farmer and the feller. Then the trader pays for the rice fields he has bought. There are usually two ways of payment made by the Feller themselves. The first way is by paying a down payment or *panjer* money and will be repaid when it is harvested . The second way pays everything without any *panjer* or down payment .
- d. The results of the interviews show that the harvesters pay farmers 20% to 50% of the agreed price at the time of the sale and purchase for the rest will be paid when the rice harvest is complete. This is done so that farmers cannot sell their crops to others. After the feller has finished harvesting the rice on the farmer's land, the feller will pay off the remaining unpaid purchase price to the farmer.

Review of the five basic elements of *Maqashid Syariah* on the Practice of Buying and Selling of Slaughtered Rice (Paryadi, 2021), namely:

- a. *Hifdzu Ad-Diin* or Guarding Religion

The estimation process for measuring land and assessing paddy conditions by the seller can lead to fraud and injustice. Additionally, the lack of proof of payment for advance purchases may result in cheating. This violates the principle of *Hifdzu Ad-Diin*, which stresses honesty in disclosing information about paddy estimation and requires fair transactions that do not exploit any party. It also contradicts Al-Ghazali's theory on the prohibition of *Gharar*, which calls for avoiding uncertainty in transactions, especially relevant in agricultural sales influenced by natural conditions (Yahanan, 2014).

- b. *Hifdzu An-Nafs* or Guarding the Soul

Offering flexibility in payment methods (down payment or full payment) may provide convenience, but it contradicts the principle of *Hifdzu An-Nafs*, which prohibits fraudulent practices that harm any party's welfare. This is essential for protecting consumer well-being and aligns with Imam Ash-Syatibi's Daruriyat theory, which states that safeguarding life is a fundamental need that must be preserved for human survival and welfare (Abdurrahman, 2020).

- c. *Hifdzu Aql* or Guarding the Intellect

The price determination process for paddy involves a direct assessment of its condition by the feller, reflecting objective reasoning. The fiduciary uses this reasoning to evaluate the land and paddy's state to

establish a fair price. The flexibility in payment methods demonstrates wisdom in transactions. By mutually assessing conditions, both parties can reach an agreement aligned with the principle of *Hifdzu Aql*, which highlights the importance of critical thinking in business, and with Imam Malik's theory of *Maslahah Mursalah*, which asserts that business decisions should benefit society without conflicting with Sharia principles (Irham et al., 2011).

d. *Hifdzu An Nasl* or Protecting Descendants

The presence of fraud and uncertainty in the assessment and payment processes can harm future generations, violating the principle of *Hifdzu An-Nasl*, which stresses ethical buying and selling as a model for moral education. Additionally, it contradicts Sayyid Qutb's Theory of Social Relations, which highlights the significance of family education and guidance in nurturing quality offspring. Qutb asserts that a positive family environment and proper education are essential for fostering good and beneficial members of society (Supriadi, 2015).

e. *Hifdzu Al Maal* or Guarding the Treasure

Price determination through direct estimation can be fraudulent and unfair, especially in measuring land area and assessing rice quality. The advance payment method, lacking proof or written agreements, makes it easy for redeemers to default if the harvest fails. This approach contradicts the principles of *Hifdzu Al-Maal*, which stress honesty, justice, and the prohibition of *gharar* in transactions, as well as the necessity for clear contracts. It also conflicts with Al-Ghazali's trade ethics, which emphasize integrity and fairness, opposing cheating and fraud in agricultural transactions (Yahanan, 2014).

CONCLUSION

Factors influencing wholesalerice farmers in Kotakulon urban village in Bondowoso prefer to sell their harvest using the wholesale system rather than taking it manually, because it is more cost-effective, less labor-intensive, more practical, and anticipates the decline in grain prices.

Practices of buying and selling harvested rice In Kotakulon urban village, Bondowoso, the process of buying and selling harvested rice involves several stages. Farmers are contacted by redeemers, who then survey the rice fields to estimate yield based on quality. After negotiations on price, the redeemer makes a down payment as a receipt for the transaction, with the remaining payment made upon harvest or as a full payment without a down payment.

In the point of view of the the Islamic Economic Perspective (*maqashid Syariah*) about the practice of the slash system if the green rice is still traded as a whole, this is still not in accordance with the main elements of maqashid sharia the first *Hifdzu Ad-Diin*, the second *Hifdzu An-Nafs*, the fourth *Hifdzu An Nasl*

and the fifth *Hifdzu Al Maal*, but in accordance with the main elements of *maqashid syariah*, the third *Hifdzu Aql*.

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