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**ANALYSIS OF ISLAMIC BUSINESS ETHICS IN BUYING AND SELLING TRANSACTIONS OF AGRICULTURAL PRODUCTS USING A WHOLESALE SYSTEM AND ITS IMPACT ON FARMERS' INCOME IN TANJUNG KENONGO VILLAGE, PACET DISTRICT, MOJOKERTO REGENCY**

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**Abstract**

When carrying out good buying and selling, it should be based on likes and mutual approval in order to receive blessings from Islamic teachings. Farmers' income is generally uncertain, it can be once a month or even months and there is still uncertainty about the potential for losses and there are still times when they have to wait for a long time until the harvest season arrives. The impact of buying and selling agricultural produce transactions using a contract system on farmers' income. Islamic Business Ethics in Sales and Purchase Transactions of Agricultural Produce using a Wholesale System in Tanjung Kenongo Village. In this research, the researcher used a descriptive qualitative approach using a type of field research, namely research in the field or field research. In collecting data in this research, the data used came from direct interviews with related sources. In this contract system, of course, farmers feel a little disadvantaged because they cannot make large profits considering that fertilizer prices are expensive, accommodation costs such as expensive farm laborers, and the price of basic necessities increase so that farmers cannot make a lot of profit, their income decreases a lot. The existence of this contract system also has a positive value, namely by helping farmers who experience difficulties when selling their commodities and helping farmers not to experience large losses. The process of the contract system is said to violate Islamic business ethics because it clearly violates the rules by taking advantage of the difficulties experienced by them. When farmers experience difficulties, although not everyone in this contract process takes advantage of the difficulties, there are several benefits that arise from the existence of this contract system, such as helping farmers not to experience losses.

**Keywords:** Business Ethics, Contract System, Revenue

## INTRODUCTION

Human individual seems social creatures that depend on other human individuals, as in running the economy when in the economy, and also like other fields of science that are not left behind by the teachings of Islam. In the Islamic view, economics is a way to live life, in accordance with the Koran, so that we can be on the straight path (Abd. Rahman Dahlan. 2010)

The category of mandatory knowledge in Islamic buying and selling is included, therefore humans must truly understand the knowledge in carrying out buying and selling. Many Muslims take this matter for granted, as a result, they not only encounter what is *subhat*, but also what is clearly haram. When carrying out good buying and selling, it should be based on mutual liking and mutual approval in order to receive blessings from the teachings of Islam. Look at the guidelines in the Islamic religion so that fellow human beings can help each other and compete in goodness, reminding each other to continue to improve their worship of Allah SWT.

Most of the people in Tanjung Kenongo Village, Pacet District, work as farmers. Various types of plants are managed in the rice fields with the aim of increasing the income of residents in Tanjung Kenongo Village, Pacet District. In areas where the weather is cold, such as in the village of Tanjung Kenongo, it is very supportive for growing crops such as cassava rice and vegetables.

Farmers' income is generally uncertain, it can be once a month or even months and there is still uncertainty about the potential for loss and there are still times when they have to wait for a long time until the harvest season arrives. Each of the commodities listed above has a different harvest time. Farmers' work is definitely the same as other jobs, they always hope to get profits and profits from every job they do. During the season when the harvest arrives, most of the farmers in Tanjung Kenongo village sell their harvest to vegetable collectors or agents in Tanjung Kenongo village. With various kinds of contract transactions, when buying and selling are carried out, some vegetable agents immediately come to the farmers in the fields, and some also open a kind of shop as a place to sell the vegetables they are buying and selling. The wholesale system covers several commodities in

Tanjung Kenongo village, with the biggest details being cassava, rice, tomatoes, and chilies which are often bought and sold using a wholesale system.

The kilo system is a buying and selling system that also exists in the village of Tanjung Kenongo jamn a wholesale purchasing system where in the kilo system farmers can sell based on the number of harvests in each existing commodity, while in the wholesale system, farmers sell all of the harvest without weighing it first or without buying it directly in its entirety without looking at the quality and quantity of the harvest. Meanwhile, the contract system is not like that, it only carries out transactions based on likes and likes, but it is still considered a legal condition for buying and selling (Muhamad Tadorante, 2017). In Tanjung Kenongo Village, farmers tend to use the wholesale system compared to kilos because farmers feel that it is more helpful and easier to make transactions that do not require a long time and do not require additional costs such as workers' wages, transport costs, and so on (Arip Ariyanto. 2021).

## **LITERATURE REVIEW**

This research uses the theory of Islamic buying and selling which is an agreement to exchange goods that have value and is based on the willingness of both parties in accordance with the agreement or provisions that have been approved by sharia, the provisions of which are the sale and purchase in accordance with the terms, harmony, and matters relating to the sale and purchase (Moh. Fauzan Januri 2013). Transactions recommended in Islam need to pay attention to several aspects, namely buying and selling must be followed by honesty, trustworthiness, and mutual consent so that the buying and selling carried out does not harm other people (Rahmat Syafei 2001). Setra uses the theory of wholesale buying and selling in Islam, often called Al Jizafu, namely buying and selling something without having to weigh, measure, or count. This kind of buying and selling is done by estimating the number of transaction objects after carefully viewing and witnessing the buying and selling objects (Dimyauuddin Djuwaini 2008). This research also uses several theories such as harmony and terms of sale and purchase and so on.

## RESEARCH METHOD

This study employs a qualitative research methodology with a case study approach. The aim is to explore and analyze the practices of Islamic buying and selling, particularly in the context of wholesale transactions in Tanjung Kenongo Village, Pacet District. The focus is on understanding how these practices align with Islamic economic principles and the lived experiences of the local farming community. The research design is framed by the need to investigate complex social phenomena within their real-life context, making the case study approach particularly suitable.

The research will be conducted in Tanjung Kenongo Village, Pacet District, where the majority of the population engages in farming activities. The village is characterized by its cold climate, which supports the cultivation of crops such as cassava, rice, tomatoes, and chilies. This setting is chosen due to its relevance to the study's focus on Islamic economic practices in agricultural transactions.

The primary participants in this study will be the farmers of Tanjung Kenongo Village, particularly those who engage in wholesale transactions. Additional participants will include vegetable collectors or agents who are involved in these transactions. The selection of participants will be based on purposive sampling to ensure that those who have direct experience and knowledge of the transactions under study are included.

Data will be collected through a combination of semi-structured interviews, participant observation, and document analysis. The data collected will be analyzed using thematic analysis. This method involves identifying, analyzing, and reporting patterns (themes) within the data. The analysis will proceed through the following steps:

To ensure the credibility and trustworthiness of the research, multiple strategies will be employed: a) Triangulation: The use of multiple data sources (interviews, observations, documents) will help to cross-verify the information and provide a more comprehensive understanding of the phenomena under study; b) Member Checking: Participants will be asked to review the findings to confirm the accuracy of the interpretations made by the researcher; c) Audit Trail: Detailed documentation of the research process, including decisions made during data collection and analysis, will be maintained to provide

transparency and allow for replication.

## RESULTS AND DISCUSSION

Tanjungkenongo Village is a village in the Pacet District area, Mojokerto Regency. Has an area of 1,641 Km<sup>2</sup>. With the border in the south of Mojokerto Regency, Tanjung Kenongo Village. Tanjungkenongo village in the north borders Pandan village in the west, Warugunung village in the east borders Sumberkembar and the strait borders Bendunganjati, consisting of 6 hamlets, namely Tanjungsari, Tanjunganom, Sumberjejer, Sumberglagah, Balongkenongo, and Glingsem D with a total of 17 RTs from the 6 hamlets. in the village of Tanjung Kenongo.

Tanjungkenongo village has a population of 2309 with 841 families (heads of families) with the number of underprivileged families amounting to 223 families if divided into percentages, the number of underprivileged people is 26.51% of underprivileged families in Tanjungkenongo village. Meanwhile, in terms of livelihood, the majority are farmers because the area of Tanjungkenongo village itself has more rice fields than existing settlements, so there are a lot of people who make their living as farmers. Of the area of 164,165 hectares, 92.75 are fields or cultivated rice fields with a total of 261 owners. deeds of 14 land deeds and with the original owners Tanjungkenongo people amounting to 228 deeds of cultivated rice fields.

The Tanjung Kenongo village area is under the slopes of Mount Welirang and Penanggungan where the soil structure in Tanjung Kenongo village is very fertile. Various types of plants can be found or planted in the rice fields in Tanjung Kenongo, located between Mount Welirang and Mount Penanggungan, so it has potential. The land is fertile and can be planted with everything with this potential, which means that the people of Tanjungkenongo village on average have jobs as farmers. Fertile land and greater knowledge as farmers is a great potential for the people of Tanjungkenongo village to develop their agricultural products. Most of the people of Tanjungkenongo have a livelihood as farmers because seen from the Tanjungkenonggo area, agricultural fields are bigger than residential areas or other areas. The area is 164,165 hectares, 92.75 of which are fields or cultivated rice

fields with a total of 231 owners according to the 14 land deeds and with the original owners being Tanjungkenongo people amounting to 208 deeds of cultivated rice fields (Village Monograph, 2020).

There is huge potential in the agricultural sector in the village of Tanjungkenongo, a large area of land with climatic conditions suitable for planting all kinds of plants such as rice, corn, cassava, cassava, tomatoes, chilies, and so on. With good road mobility from each rice field plot, the road which has been cast with strong cement since 2019 until now covers the main road to the rice fields, making it easier for farmers to sell their harvested commodities quickly and without requiring a lot of energy, this can save on transportation costs. so that it will increase the profits of the rice fields in Tanjungkenongo village. The rice fields in Tanjungkenongo village measure 92.75 hectares with details for each hamlet as follows:

**Table 1.**

**List of Agricultural Land Areas in Each Hamlet**

<b>Hamlet</b>	<b>Land Area (Hectares)</b>
Balongkenongo	54.15
Tanjungsari	15.2
Glingsem	10.2
Tanjunganom	5.2
Sumberjejer	4.6
Sumberglagah	3.1

Source: Village Monograph (2020)

Based on the data above, the largest hamlet in Tanjungkenongo village is Balongkenongo hamlet with a land area of 50.15 hectares divided into 2 parts, located to the west of Balongkenongo hamlet and to the east, towering wide with the largest commodities currently being cassava and paddy. The wholesale system in Tanjungkenongo village is a system that has existed for a long time. In Tanjungkenongo village, this system exists because of high market demand so that it can simplify all matters in land sales transactions. In this system, the agent has prepared or analyzed the market price in advance, as is the case in Cassava sales in Tanjungkenongo village, Pacet subdistrict, Mojokerto from 4 cultivated rice fields found by researchers are as follows:

**Table 2.**

**List of Contract System Implementers**

<b>Owner</b>	<b>Commodity</b>	<b>Total Selling Price to Agent</b>
Bashori	Cassava	10.5 million
Poniman	Cassava	4.5 million
Solikan	Paddy	2 million
Jaman	Paddy	7 million

Source: Tanjungkenongo Farmer Interview (2020)

Based on the data above, the wholesale system sales list is based on a survey conducted by the agent himself. The data above shows the price difference for one commodity, this is due to the quality and quantity that the agent has seen before the harvest takes place, so in this case, the exact amount of the harvest is not known. but only an estimate made by the agent himself.

In conditions during the harvest season, agents carry out price surveys and carry out initial transactions with farmers. The agent has estimated the price that will be offered using a wholesale system. Prices are agreed at the beginning, but sometimes if the agent gets abundant results, the agent will give additional money, but it doesn't always give a reward. The agent here relies on accuracy, which is not uncommon. The agent also experienced losses, however, when the research was carried out, the agent that the researcher found made a profit from the sales of this contract system. With this contract system, the agent made a profit from the sale of the harvest which was resold to other colleagues. Some of the data that the researcher found from 2 agents in the village of Tanjungkenongo who use the contract system in Tanjungkenongo, sales agents are as follows:

**Table 3.**  
**Agent Sales System**

Agent Name	System
Edi Suprianto	Sold to market traders in the Surabaya area and surrounding areas, in collaboration with other parties.
Budi	Collaboration with factories or places of business, collaboration with other parties.

Source: Tanjungkenongo agent interview (2020)

Based on the data above, this wholesale system is managed by an agent and then for resale or through a collaboration system with a third party, so that in this case the agent can also be said to be a trader of harvest products in Tanjungkenongo village. The agent has connections outside the village of Tanjungkenongo. In this wholesale system, the agent acts as a buyer whose purchase proceeds are resold to third parties. This is where the agent makes a profit from the wholesale system. The agent resells to third parties as explained in the table above using the kilo system. This can provide even greater profits, but in this system, the loss is borne by the agent which becomes a loss where the agent has to prepare a large amount of capital with profits depending on the harvest purchased from Tanjungkenongo village farmers or in other words, in the early contracting system, it's a win-win situation, if there's a loss, there will be a loss. big losses, for example, harvest results that do not match predictions, such as low yields, many bad results, and so on.

In this wholesale system, both parties, the agent and the farmer, benefit. The profit that can be calculated early is the farmer's profit, while the agent's profit can be calculated after the harvest is complete, along with the profits and losses for agent-fund farmers who use the contract system.

**Table 4.**  
**Table of Advantages and Disadvantages**

Information	Loss	Profit
Farmer	Less profit and even loss	Does not require additional energy or costs when harvesting
Agent	Results that do not match	more profit



	predictions, market prices fall	
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Source: Interview with Petni Dana Agent (2020)

Based on the data above, both parties each have advantages and disadvantages for farmers, for example, the profit generated is less, and farmers only get profits calculated from expenses or capital and operational costs which are totaled and then sold to agents and get profits which are clear losses. These farmers cannot sell at a large profit, but if they make a lot of profit from each sale in this system, the farmer can get a large profit. If the selling price is high, the agent will automatically buy at a high price and the profit obtained from this system, farmers do not incur additional costs for harvest workers so they only receive payments from agents directly into their pockets without having to think about other costs.

Meanwhile, the agent's profits are greater because the agent sells for kilos. The agent also conducts a survey first so that he can easily find high profits. The agent is also a third-party distributor, but the capital spent is quite large, but the profits are also getting bigger, so he can increase his income. Agents also benefit from this system. The profits generated can also result in more losses, such as prices that do not match predictions, but this rarely happens so there are more profits if the harvest is successful.

Farmers in the current conditions are experiencing several difficulties and are forced to use the contract system despite making profits and even making losses considering that fertilizer prices are expensive the cost of farm labor is increasingly expensive and the price of basic necessities continues to increase, so farmers choose to use the wholesale system as an alternative to reduce costs. losses due to soaring prices and operational costs in weaving. This contract system tends to be detrimental to farmers, however, if there is no contract agent, the farmer will actually suffer a big loss, in this case, the farmer feels confused and has to bet on this contract system. This condition must always be avoided by continuing to try to find buyers who prefer a system that can buy. Crop yields at higher prices can enable farmers to gain significant income.

It becomes increasingly difficult for farmers if they don't sell it in bulk, if the rice can still be stored, for cassava and cassava, it will certainly be difficult for the rice to last for a long time, but in this condition, if it is not sold immediately, there is no capital that can be

used again for farming. Farmers have a difficult job. It's hard to have to struggle under the hot sun to get a profit. Farmers' income cannot be determined like other jobs because a farmer's job depends on the process he carries out and looking at market prices are two possibilities that always loom over farmers to continue to survive in order to carry out this noble job.

Farmers in Tanjungkenongo village, who are facing expensive conditions, have to be smart in managing their finances. Fertilizer subsidies from the government have been quite difficult to obtain in recent years. Researchers have established details of income from this wholesale buying and selling system with farmer informants who use the wholesale system for cassava crops as follows:

**Table 5.**

**Details of Pak Ponimin Cassava Planting Costs**

<b>Information</b>	<b>Nominal</b>
Tractor	2 days x @250,000 = 500,000
Hoeing costs	3 days x @1000,000 = 300,000
Seedlings	Free
Fertilizer	3 sacks @ 300,000 = 900,000
Etc	1,500,000
Total expenses	3,800,000

Based on the data above, the data has been processed by the researcher that the amount of Mr. Ponimin's expenditure, the amount of capital spent for 1 cassava cultivation, according to his statement, reached a cost of 4 million, and at the time of harvest, there was a problem, namely the price of cassava decreased to below Rp. 1000 So, with a heavy heart, Mr. Ponimin sold it to wholesalers, namely at the selling price without weighing the sale at a price of 4.5 million and made a profit of 700 thousand in a period of 3 months with only that much profit, of course, it would be difficult to use it for other things, even for family needs. Luckily the informant's father had another job as a clothes seller so he didn't have too much difficulty supporting his family. If this happens to farmers who have large areas of land, of course, there will be more losses, besides being detrimental to farmers, this contract

system can also be a helper when farmers experience difficult things like this. Becoming a farmer is not an easy matter, you have to be able to take risks on what decisions you make.

In the Qur'an, Allah has given guidelines to people who buy and sell to carry out transactions and are not permitted to take usury from each sale and purchase as well as not tyrannizing any of the parties carrying out transactions in the contract system process, there is no usury involved but it has the potential to oppress one of the parties, in this case the connection is that the agent buys from farmers at a low price and then sells at a high price, this makes elements of tyranny potentially emerge by taking advantage of other people's troubles and taking advantage of this, this is something that is prohibited in the Al-Qur'an, but in other contexts this will be invalidated by the theory that says that the condition for valid buying and selling is consent, here the farmer feels that he is sincere and likes it. If you sell goods from your land to agents to earn income, this theory dispels all existing doubts.

In the theory of Islamic business ethics, it is a process and effort to find out the truth and error regarding a product to form a religious framework which in the process of the wholesale system in Tanjung Kenongo village is something that is said to violate Islamic business ethics because it clearly violates the rules by taking advantage of the difficulties experienced when farmers experience difficulties, although not everyone in this contract process takes advantage of difficulties, there are several benefits that arise from the existence of this contract system, such as helping farmers not to experience losses, other points are also dangerous, there are These elements which contain more or less clearly violate Islamic business ethics, which in business ethics must emphasize responsibility, trustworthiness and honesty. where the agents of this wholesale system only make offers to farmers to then resell at high prices, this is also a negative impact caused by the existence of this wholesale system.

In the opinion of farmers, there has been a decline in the existence of this contract system. This system causes farmers to experience a decrease in income, making it difficult for them to be able to carry out farming again using this contract system. Farmers' income is not what it is in general. With this contract system, farmers have at least earned income in difficult situations, even if the initial capital amounts to only a small profit or they even experience losses due to poor agricultural conditions or declining market prices, this will

make it difficult for farmers to sell their harvested commodities. so farmers have to sell it to the agent at a cheaper price than the usual price. The existence of this wholesale system also has a positive value, namely by helping farmers who experience difficulties when selling their commodity products and helping farmers not to experience large losses, even though selling to agents is included in the loss category, farmers still benefit from having income rather than not having it at all so that in this case, the contract system has a dual nature, some are beneficial and some are detrimental. With this contract system, both parties, agents, and farmers, are not harmed, but farmers experience a decrease in income and avoid large losses due to decreased demand and falling market prices as well as inadequate quality.

## CONCLUSION

Based on the results of research on Islamic business ethics in buying and selling agricultural produce using a wholesale system and its impact on farmers' income in Tanjungkenongo village. Basically, the contract system implemented in Tanjungkenongo village opens up opportunities to increase agent profits and makes it easier for farmers to sell their agricultural products in one process after another. In this contract system, of course, farmers feel a little disadvantaged because they cannot get large profits considering the price of fertilizer. expensive accommodation costs such as expensive agricultural labor, the price of basic necessities rises so that farmers cannot make a profit, and many of them experience a decrease in income.

The existence of this wholesale system also has positive value, namely by helping farmers who experience difficulties when selling their commodities and helping farmers not to experience large losses, even though selling to agents is included in the loss category, farmers still benefit from having income rather than not having it at all. In the contract system process in the village of Tanjung Kenongo, this is something that is said to violate Islamic business ethics because it clearly violates the rules by taking advantage of the difficulties experienced when farmers experience difficulties, although not everyone in this contract process takes advantage of the difficulties. However, there are several benefits that arise from this wholesale system, such as helping farmers not to suffer losses.

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