

The Role of Tauke in Fluctuations in Areca Farmers' Income According to an Islamic Economic Perspective

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Abstract:

The background of this research is to see to what extent the role of tauke in increasing the income of areca nut farmers because we do not yet know a clear picture of whether or not the role of tauke in increasing farmer's income is in accordance with the principles of Islamic economics. In this research the problem is what is the role of tauke in increasing the income of areca nut farmers in Jemantan? Is the role of the tauke in accordance with Islamic economic principles in increasing the income of areca nut farmers in Jemantan? The location of this research was carried out in Jemantan. Talang babat sub-district, Muara Sabak Barat sub-district, Tanjung Jabung Timur district, Jambi province. The approach in this research uses a qualitative approach. The research design used in this research is a case study. Residents in this area generally have their livelihoods in agriculture, plantations and several others. The livelihood of the population in general is farming, gardening, producing areca nut. Tauke areca nut plays a role in increasing the income of areca nut farmers in marketing, providing employment opportunities for areca nut farmers who want to earn wages in processing areca nut at the tauke place, providing a financial and social role when the rainy season occurs when farmers cannot harvest, and acts as a container or market for farmers in opening branches to place strategic purchases of areca nut. Judging from the principles of Islamic economics, the role of tauke in increasing the income of areca nut farmers is based on its role in helping the farmer's economy. Tauke plays a role in increasing the income of areca nut farmers in terms of borrowing money, employment opportunities and tauke acts as a forum or market for farmers in opening branches where they can buy areca nut. strategic in accordance with Islamic law. Therefore, areca nut farmers need the role of tauke in increasing the income of areca nut farmers in order to create prosperity.

Keywords:

Fluctuations, Areca Farmers' Income, Islamic Economic.



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INTRODUCTION

The economy is the wheel of life as a forum for meeting human material needs, both in individual and social life. The Islamic economic system is an economic science that is carried out in daily practice (application of economic science) for individuals, families, community groups, or governments/authorities in order to organize factors of production, distribution and utilization of goods and services produced subject to regulations/legislation. -Islamic law (Sunnatullah) which is independent and independent of other economic systems. Islamic economics is the knowledge and application of sharia law to prevent injustice in the use and disposal of material resources with the aim of providing human satisfaction and doing so as an obligation to Allah and society. 3 Islam has

regulated all aspects of human life, including the economic field. Economic activities, as many have defined, are activities in the fields of production, consumption and distribution to meet their living needs. The plantation sector is a sector that plays a very important role in the community's economy. This can be seen from the role of the plantation sector in helping income and providing employment opportunities for the community.

Plantation is a sector that has an important role in the economy. The plantations that people are interested in consist of coconuts, oil palms and areca nuts. Currently, gardening is their backbone, because it can be used as a sustainable development sector that is supported by environmental quality and human resources. In traditional society, a traditional economic system developed. With the aim of meeting their living needs by relying on natural resources. The community also produces goods that fulfill its needs only for the needs of each household. Thus, households can act as consumers, producers, or both. In this economic system, economic regulation is carried out according to traditional patterns, which usually mostly involve control over land as the most important or only economic resource. Pinang is one of the many livelihoods chosen by the people of Jemantan as an effort to meet their living needs. This was chosen by the community for various reasons, one of which is because it does not cost a lot of money to maintain.

Areca nut (*Areca Catechu* l) or with the trade name Betelnuts grows in the low and medium plains at an altitude of 1-400 meters above sea level, while the height to reach production capacity is 1-100 meters above sea level. This tree is identical to the coconut tree so it can be found along the coasts of Indonesia or in countries with tropical climates and is a type of perennial plant. The community considers that areca nut helps increase their income, there is currently a lot of areca nut development even though it is still processed traditionally. Residents in Jemantan generally have livelihoods in the fields of farming, fishing, gardening and trading. What the people of Jemantan have been involved in for decades, they are cultivating pinang nuts to meet their family's economic needs. Starting from planting, caring for them to selling to the betel nut tauke (supplier).

Areca palm plants are grown to use their seeds, therefore it is necessary to separate the seeds and betel shells manually or by using a developed areca nut peeler or splitter. Areca nut seeds that are traded are whole (round) and split, especially those that have been dried. The selling price of whole areca nut seeds is more expensive than split areca nut seeds, the quality of areca nut seeds resulting from splitting is also less good because they are susceptible to damage to the results, so areca nut seeds mold easily and break easily. The areca nut that can be split is only young and old areca nut, while dry areca nut cannot be split because of the hard texture of the seeds. If you split the areca nut seeds, they will be destroyed, besides, splitting dry areca nut causes a greater risk of work accidents. In buying and selling, an honest process is required, both in terms of measurements, quality and quantity of goods to be bought and sold. If there is no element of caution in carrying out buying and selling then it is possible that one of the parties will be harmed, and if this happens the buying and selling transaction will be invalid. On March 5 2023, researchers conducted observations located in Jemantan, researchers saw symptoms, namely one of the problems regarding inequality and poverty which basically arises because natural resource mechanisms are not working as they should. This problem does not occur because of differences in the strength and weakness of human

intelligence and physique, which causes differences in farmers' income. But the real problem occurs because the quantity of areca nut varies resulting in the opportunity to obtain satisfactory income.

The problems faced by areca nut farmers that the researchers observed were not only low productivity but farmers were also faced with uncertain selling prices for areca nut. And there are economic problems that arise due to the family's inability to earn income to meet their daily needs. The effects caused by this problem are very diverse. Starting from the inability of parents to pay for their children's education, being unable to fulfill daily living needs ranging from nutritious food, suitable clothing and also a healthy and hygienic house. This condition will certainly affect the income of areca nut farmers.

Next, the researcher also interviewed one of the areca nut farmers in Jemantan, namely Mr. Lukman. Mr. Lukman has several areca palm trees. The researcher asked what the economic income was from the areca nuts that Mr. Lukman sold. Mr. Lukman explained that when harvesting, Mr. Lukman sells his areca nut, sometimes he can only sell 20 kg of areca nut at the market price of Rp. 5,000 – Rp. 6,000/Kg. Mr. Lukman's income for each harvester is uncertain depending on the quality of the areca nut that has been harvested. In the process of managing areca nut which is carried out by farmers, the water content is still high. Most people prefer to sell immediately when they have finished peeling rather than waiting a few days for it to become drier or have less water content. Apart from the factor of wanting to get money quickly, they also consider the drying process to be quite troublesome. One of them is that it must be dried in the sun and then lifted again. On January 2 2023, researchers interviewed Tauke or areca nut collector in Jemantan, namely Mr. Edi, he stated that the drying process was something he really paid attention to. On average, collectors like him build drying houses with transparent tin roofs. For the general public, of course, this drying house increases the quality of the areca nuts and directly increases the selling price. Then he usually buys dry or wet areca nut, where the price per kilo of wet is IDR 3,000/kg, while the price per kilo of dry is IDR 5,000 - IDR. 6,000/kg. The price of each areca nut is different depending on quality and quantity.

METHOD

The approach in this research uses a qualitative approach, the aim of qualitative research itself is to provide a systematic and accurate description of existing phenomena, or the relationships between the phenomena being studied as they are without special treatment. The research approach that will be used is a very important aspect in research, an approach that is appropriate to the research objectives will support convenience for researchers which will support convenience for researchers in carrying out the research process that will be carried out (Iskandar, 2008). The research procedure is designed to obtain information about the current situation and see the relationship between the variables studied. This research does not only describe the information as it is according to the variables studied. To obtain research information, researchers conduct participant interviews and direct observation. and processing information in the form of documentation data which will ultimately produce research results (Sugiyono, 2014). The research design used in this research is a case study. Case studies aim to explore in depth a program, event or activity, process or one or more individuals. The cases studied are tied to time and activities, and researchers collect

detailed information using various data collection procedures within a certain time (Munawaroh, 2013).

RESULTS AND DISCUSSION

Results

Based on the finding of the researcher's interviews with tauke and areca nut farmers in Jemantan, research data results were obtained which showed that:

- a. Mr. Edi has been a pinang boss in Jemantan for a very long time, around 22 years.
- b. The problem experienced by Mr. Edi is that during the rainy season, the level of areca nut sales decreases because farmers cannot process areca nut.
- c. The price is determined according to the market price of areca nut and the quality of areca nut sold by the seller.
- d. Tauke Mr. Edi plays a role in providing employment opportunities to farmers around his house.
- e. Tauke Mr. Edi also provides loans in the form of money that farmers need without interest.
- f. Most areca nut farmers in Jemantan have it
- g. The economy can be said to be quite good.
- h. Each farmer's areca sales vary depending on whether there are a lot of areca nuts and the weather.
- i. Areca nut farmers in Jemantan stated that the selling price of areca nut purchased
- j. Mr. Edi's tauke is in line with the market price.
- k. Tauke Edi plays a role in providing employment opportunities for areca nut farmers who want to earn wages processing areca nut in their place.
- l. Most of the areca nut farmers borrowed money from the tauke, Mr. Edi, and said it was true that there was no interest.
- m. Tauke Edi also acts as a container or strategic place for farmers to sell areca nuts, which makes it easier for local farmers to sell their areca nuts in the nearest place.

Discussion

1. The Role of Tauke in Increasing the Income of Areca Farmers

Based on data obtained in the field, Jemantantauke, who takes a role in purchasing natural resource products harvested by farmers, is Mr. Edi's areca nut tauke. According to Soekanto, roles include norms that are related to a person's position or place in society (Soekanto, 2009). Role is a concept about what individuals do in society. Role as individual behavior that is important for society. The role of the tauke here is very important for the farming community in terms of improving and developing the economy of areca nut farmers. So in the role of tauke there are farmers and tauke who depend on and need each other. In the business structure carried out by farmers and local farmers, there is a mutually agreed agreement. In society, the roles and agreements held by each status must be maintained in order to create social order. Apart from that, there are also goals that can be achieved, namely that the boss and the farmer both want to achieve business success, therefore they need each other. In this case, Mr. Edi's areca nut farmer plays a role in increasing the income of areca nut farmers, including:

- a) The tauke plays a role in marketing, locations where there are no places are generally purchased by the tauke which is then distributed by the tauke to companies or distributed to

local markets.

- b) Tauke plays a role in providing employment opportunities for areca nut farmers who want to earn wages in processing areca nut in the tauke area.
- c) Tauke plays a financial role, all needs are financial. Areca nut farmers can almost be said to be dependent on tauke. Taukes provide financial assistance without certain conditions, unlike financial institutions (banks).
- d) Tauke plays a social role, when the rainy season occurs, farmers cannot harvest. Therefore, to meet their daily living needs, they rely a lot on the help of the tauke. Even for the sake of school fees for the sons and daughters of farmers, sometimes they also ask the tauke for help.
- e) Tauke acts as a forum or market for farmers in opening branches to place strategic purchases of areca nuts, making it easier and helpful for farmers to sell their pinnag in the nearest place.

The relationship between areca nut farmers and tauke is like a mutually beneficial social agreement. Areca farmers only sell areca nut to tauke without thinking about the quality of the areca nut. Meanwhile, the boss must prioritize the quality of the areca nut for the sustainability of his business. However, Mr. Edi's boss here is very kind and not fussy, he buys all types of areca nut that areca nut farmers sell. The buying and selling price for the areca nut that Mr. Edi buys is also quite expensive. This is where Mr. Edi's role as a tauke is in helping to increase the income of areca nut farmers.

2. The Role of Touke in Increasing the Income of Areca Farmers in Economic Principles

Increasing income clearly illustrates how closely the main relationship of Islamic economics is the realization of human goals to achieve happiness in this world and the hereafter (falah), as well as a good and honorable life (al-hayah altayyibah). Economic improvement from an Islamic perspective is not only related to the volume of goods and services, but is also related to aspects of morality and moral quality as well as a balance between worldly and spiritual goals. The measure of success in improving the economy is not solely seen from the perspective of improving religious, social and community life. If the economic increase that occurs actually triggers the uprooting of the values of justice and humanity, then it is certain that this economic increase is not in accordance with sharia principles.

With economic improvement, it is hoped that individual and community prosperity will be created and the fulfillment of basic human needs including food, drink, clothing, shelter, health, education, security which guarantees the fulfillment of basic needs fairly in the economic sector, the use of resources optimally, efficiently, effectively, frugal and not wasteful, income fairly and evenly, guaranteeing individual freedom, equal rights and opportunities, cooperation and justice. From the results of research carried out by researchers, in determining wages in accordance with Islamic Economic principles as follows, namely:

a) Capital

In this case, the tauke plays a role in helping the community, especially areca nut farmers, in increasing their income according to Islamic economic principles. Tauke helps farmers by providing loans in the form of money. As Allah SWT says in Q.S Al-Haddid (11): Lending and borrowing is a reciprocal agreement. One party gives a loan and the party who receives it must return what they

have received.

From existence These loans and loans make farmers feel that their economy helps them to meet their daily needs. It can be seen that many farmers are experiencing a weak economy, of course farmers need the role of tauke in providing money loans to be able to meet their needs. In lending and borrowing, usury is prohibited. In language, *riba* means *ziyadah* (additional). Usury means additional goods or money arising from a debt and receivable transaction which must be given by the party to the party receivable at maturity. In general, usury can be interpreted as additional taking from transactions carried out in a way that is contrary to the principles and rules of Islamic law. So if viewed according to Islam from the results of research conducted by researchers in Jemantan regarding the role of tauke in increasing income Areca nut farmers based on their role in helping the economy of tauke farmers provide loans in the form of money. This can be seen from the results of several questions asked to the tauke and areca nut farmers when lending and borrowing money to the tauke, there was no additional money given as interest on the loan. Regarding the absence of additions as flowers, in Islam there is a clear prohibition on additions or flowers.

The role given by Mr. Edi as a tauke is in the form of lending money to help the economy of areca nut farmers who are weak amidst economic demands which must be met by borrowing money from the tauke. This lending and borrowing is carried out based on an agreement between both parties with mutual transparency and the borrower must be responsible and pay according to the agreement that has been made. Areca nut farmers in Jemantan stated that Tauke Edi played a very important role in helping them increase their income. The reason why you have to borrow money from a tauke can be seen from the lack of areca nut yields. Judging from these factors, in order to fulfill the needs, education, capital and health of areca nut farmers, there needs to be a role for tauke in helping them.

b) Employment

Tauke also plays a role in providing employment opportunities for local farmers who want to earn wages by peeling and peeling areca nuts. There are 4 principles in employment in Islam, the first is human independence, in this case the tauke does not employ someone without taking away their freedom, does not force someone to work beyond the limits of their capabilities. Second, the principle of human dignity, whatever one's job is, one should respect and respect each other, especially the relationship between the bosses and the workers. because he is a businessman requires workers to fulfill the needs desired by consumers and a worker will receive compensation for what he has done. Third, the principle of justice, justice carried out by the tauke is fair in terms of not tyrannizing a worker, the tauke must not only pursue personal gain.

Workers must be serious about exerting their abilities efficiently and honestly. Islam really emphasizes fair attitudes, because justice is a human right so that they can live in peace and prosperity. The fourth principle is the clarity of *aqad* (agreements) and wage transactions. Every believer is obliged to fulfill what has been agreed, whether related to work, wages, working time and so on. In this case, the *aqad* agreement between the worker and the tauke must be clear about the work that will be carried out by a worker.

c) Market

Apart from that, tauke also plays a role as a forum or place for farmers to sell areca nut. Tauke here opened a branch in a strategic location which makes it easier for local farmers to sell their areca nuts in the nearest location. The basic principles of Islamic trade are the elements of freedom, justice and mutual consent in carrying out transactions. In the element of freedom, farmers have the freedom to sell or not their crops to the tauke without any coercion from the tauke or other parties. Tauke as a business person must view the existence of competitors as not a threat to him, but as a challenge to make further progress. Competition is carried out openly and occurs because of the same interests in the same objects to fulfill their needs. Then, as an element of justice, tauke must behave well in determining the price of areca nut at branch locations and core locations so that there are no errors in the principles of Islamic law. In accordance with the word of Allah in Q.S. An-nisa [4]:29 "O you who believe! Do not consume each other's wealth in a false way, except in trade that is based on mutual consent between you. And do not kill yourself. Indeed, Allah is Most Merciful to you."

Furthermore, the element of consensual, here is a trade transaction carried out if there is a situation of coercion/coercion then the transaction is considered void/invalid. Therefore, when carrying out transactions between tauke and farmers, they must agree to ensure that they are in accordance with Islamic law. So if viewed according to Islamic principles from the results of research conducted in Jemantan regarding the role of tauke in increasing the income of areca nut farmers based on its role in helping the farmer's economy tauke plays a role in increasing the income of areca nut farmers in terms of borrowing money, employment opportunities and tauke acts as a forum or market for farmers in opening a branch to place strategic purchases of areca nut in accordance with Islamic law.

CONCLUSION

Based on the results of the research conducted by researchers, the following conclusions can be drawn:

1. Mr. Edi's areca palm tree plays a role in increasing the income of areca nut farmers in marketing, provides employment opportunities for areca nut farmers who want to earn wages in processing areca nut at the tauke's place, provides a financial and social role when the rainy season occurs, farmers are unable to harvest, and acts as a forum or market for farmers in opening branches to place strategic purchases of areca nut.
2. Judging from the principles of Islamic economics, the role of tauke in increasing the income of areca nut farmers is based on its role in helping the farmer's economy. Tauke plays a role in increasing the income of areca nut farmers in terms of borrowing money, employment opportunities and tauke acts as a forum or market for farmers in opening branches where they buy areca nut. which is strategic in accordance with Islamic law. Therefore, areca nut farmers need the role of tauke in increasing the income of areca nut farmers in order to create prosperity.

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