

## Review of Islamic Business Ethics on Buying Practices of Round Coconut

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### Article Info:

Article history: Accepted, 10/12/2023, | Revision, 20/01/2024, | Published, 28/02/2024, | Vol (2), Issue (1), (Feb, 2024)  
e-ISSN 2987- 6036 | p-ISSN 2988-0319 | doi: <https://doi.org/10.61233/zijec.v2i1.75>

### Abstract:

This research aims to find out how the practice of buying and selling coconuts is made and reviewing Islamic business ethics in the practice of buying and selling round coconuts in Muara Sabak Ilir Village, Muara Sabak Timur District, East Tanjung Jabung Regency. The type of research that the author conducted was field research, using qualitative research methods and data collection techniques in the form of observation, interviews and documentation. Then for data analysis, the author uses data reduction methods, data presentation, and drawing conclusions. Based on cases in the field related to the practice of buying and selling round coconuts, there are two weighing methods that are often carried out, namely per kilo weighing and per seed weighing. In weighing each seed, the size of the coconut will be calculated equally). From the results of this research, it can be seen that from a review of business ethics in the practice of buying and selling round coconuts, it is still not in accordance with the principles of Islamic business ethics, because there are differences between farmers who have debt and those who have no debt. Where when coconut farmers have debt, they cannot choose which weighing method to use when buying and selling coconuts.

### Keywords:

*Buying and selling, Islamic Business Ethics, round coconuts.*



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## INTRODUCTION

Humans are social creatures who need interaction with other humans to fulfill their needs. With the needs of fellow humans, there needs to be adaptation, whether related to individuals, groups, communities, and others. The human ability to adapt will certainly produce good cooperation. The intended cooperation is to be able to complement and facilitate each other's shortcomings and make it easier for humans to fulfill various needs (Hamzah & Musaddad Harahap, 2022). To regulate human relationships, Allah SWT has provided provisions on rights and obligations so that order in life can be achieved. With these rights and obligations, Allah SWT created muamalah activities to help fulfill human needs (Ahmad Azhar Basyir, 2020).

Muamalah itself is the exchange of goods or something useful in predetermined ways (Abdul Rahman Ghazaly, 2010). It is through charity that humans can fulfill their needs in life by managing assets, acquiring assets, managing assets, and developing assets. However, Muslims do not allow property owners absolute freedom to obtain their property except through commerce, and in carrying out commerce they must pay attention to the rules that have been established by Allah SWT in order

to get blessings from what they do, because halal sustenance can bring many benefits in life. life (Rachmat Syafe'i, 2021).

Buying and selling is an activity of exchanging objects or goods on a mutually willing basis between two parties, one receiving the objects and the other party receiving them in accordance with agreed terms (Abidin Z, 2020). Where the buyer is obliged to give part of his assets in exchange for goods or objects. Meanwhile, the seller is obliged to hand over the goods and has the right to receive money in exchange for the goods that have been handed over (Yazid Affandi, 2009). Allah SWT gives His faithful servants the freedom to carry out buying and selling transactions. By carrying out this buying and selling transaction, a good relationship will be established between the seller and the buyer to meet each other's needs (Ikit, et.al, 2018). In Islam, buying and selling is considered valid if the terms and conditions are met, both related to the person making the contract and the object being bought and sold, however, if the sale and purchase do not fulfill the conditions for the contract to occur, then the sale and purchase contract is void (Mardani, 2017).

Islamic teachings also encourage freedom in carrying out business activities or buying and selling transactions based on prohibitions, ethics and norms. This was determined with the aim of avoiding unfair and unfair advantages (Muljadi, 2019). However, as time goes by, it is marked by very rapid economic development. Currently, there are many deviant buying and selling practices that ignore ethics in business. Where many sellers sabotage their scales, are dishonest with the goods they buy and sell, cheat, and so on in order to gain more profit (M. Al Farabi, 2020).

Ethics is a device that has moral principles that will differentiate between good and bad. Meanwhile, morals are rules regarding attitudes, behavior and actions carried out by humans in society (Desi Kristanti, et.al., 2023). The application of ethics itself aims to direct humans towards the highest achievement of their best capacities. Islam teaches humans to uphold ethical values in all life activities. Therefore, if ethics is related to business issues, it can be concluded that Islamic business ethics are ethical norms based on the Al-Qur'an and hadith which must be used as a reference by anyone in business activities and the ultimate goal of Islamic business ethics is to seek the pleasure of Allah SWT. If someone adheres to ethics, they will be more likely to produce good behavior or actions. For example, if a business person cares about ethics, it can be predicted that he will be honest, trustworthy, fair, always look at the interests of other people and so on. However, on the other hand, for someone who does not have an awareness of ethics, he will behave in the opposite way to someone who cares about ethics in controlling business (Muhamad Djakfar, 2012).

Muara Sabak Ilir is a sub-district located in Muara Sabak Timur District. Where in this sub-district most of the people depend on plantations for their economy, one of which is coconut plantations. This was chosen by the community for the reason that the productive life of coconut plants is longer than other plants and maintaining them does not require large costs. Coconut plantations themselves are one source of livelihood for the people in Muara Sabak Ilir Village, because most of the residents have coconut plantations and work as farmers. From this activity, coconut fruit buying and selling transactions emerged between coconut farmers and coconut tokens. In this buying and selling, the farmers act as sellers and the coconut tokens act as buyers.

Based on cases in the field, the author found irregularities in the practice of buying and selling round coconuts carried out in Muara Sabak Ilir Village, where there are two methods of weighing in buying and selling used by coconut buyers (toke) to buy round coconuts, including buying and selling coconuts by counting per kilo and counting per seed, to weigh each seed, the size of the coconut is not differentiated but is generalized. This can certainly be detrimental to the seller (farmer) because if the farmer has debt, then the one who determines the weighing method is the coconut buyer (toke).

## METHOD

This research uses a qualitative approach. The Qualitative Approach is a research procedure that produces descriptive data in the form of written and spoken words from people and observed behavior (Ajat Runkajat, 2018). According to Denzin and Lincoln in Albi Anggito, Johan Sertiawan said that qualitative research is one that uses a scientific background with the aim of interpreting phenomena that occur and is carried out by involving various existing methods (Albi Anggito & Johan Setiawan, 2018). The aim of qualitative research is to provide meaning to naturalistic conditions by considering the importance of the subject to be studied (Ajat Runkajat, 2018).

## RESULTS AND DISCUSSION

### Result findings

Buying and selling activities are a means to fulfill living needs in Muara Sabak Ilir Village. Buying and selling is not only an economic activity, but also a place for interaction and socialization between local residents. Apart from that, people in this area tend to focus their attention on agricultural and plantation activities, one of which is coconut plantations.

- 1) In the process of buying and selling coconuts, the coconut toke and the farmer agree on a price before the coconut toke takes the coconut from the farmer's garden and then continues until the transaction is complete.
- 2) Borrowing money is done because of an urgent need.
- 3) Loan payments are made based on an agreement between the farmer and the coconut toke
- 4) Coconut weighing is done in two ways, namely weighing per kilo and per seed
- 5) The way to determine the selling price depends on the toke, so as long as the farmer does not have debt, the farmer can freely choose to sell coconuts to other tokes who buy coconuts at a higher price.

### Discussion

The discussion of the results of this research is as follows:

#### a) Practice of Buying and Selling Round Coconuts in Muara Sabak Ilir Village

Based on the findings previously explained by sellers (farmers) and buyers (toke) of round coconuts carried out in the Muara Sabak Ilir sub-district, Muara Sabak Timur District, East Tanjung Jabung Regency, the process of buying and selling coconuts is carried out where after entering the coconut

harvest period, farmers will usually meet buyers. (toke) coconut to ask for the price of coconut, if the price has been agreed upon by the buyer (toke) of the coconut and the farmer then the harvesting process will continue after the farmer has finished harvesting and peeling the coconut then the buyer (toke) of the coconut will take the coconut from the farmer's garden then take it to the coconut warehouse and then carry it out. sorting coconuts by separating coconuts that are of good quality and those that are not of good quality after completing the sorting, then proceed with weighing the coconuts and paying for the coconuts. The schedule for determining coconut harvest is usually done every 3-4 months depending on the coconut farmer.

The weighing that is done in buying and selling coconuts is usually by counting per kilo or counting per seed, each of which has a piece of weight that is charged, for counting per kilo there is a basket piece that is charged at around 5 kg and for counting per seed, there is a piece of 30 nuts that is charged for every 1,000 coconut seeds. . This is commonly done, but not all coconut buyers (toke) carry out these two weighing methods.

The price of coconuts in the practice of buying and selling round coconuts is usually determined based on an agreement between the two parties, only when the coconut farmer has a debt to the buyer (toke), then the price agreement is only determined unilaterally by the coconut buyer (toke) because the coconut farmer is already in debt and does not can sell coconuts to other buyers (toke).

The role of the coconut buyer (toke) is very dominant in determining the weighing of round coconuts, because if the farmer borrows money from (toke) then the coconut buyer (toke) will determine which weighing method to use, but if the farmer has no debt, then the coconut farmer can choose use the weighing method that you want to use in coconut buying and selling transactions. The debt will be paid by handing over the harvest to the coconut toke. The amount of money to pay the debt usually depends on the agreement made between the buyer (toke) and the seller (farmer).

Based on the findings, it can be concluded that buying and selling coconuts in Muara Sabak Ilir, according to Muamalah fiqh, contains pillars and conditions for buying and selling in Islam that have not been fulfilled, especially in the practice of buying and selling coconuts by weighing each seed, where the conditions for the goods being bought and sold are questionable. because, the size of the coconut will be counted equally. Meanwhile, if the coconut is weighed, the size of the coconut can affect the weight on the scales.

#### **b) Review of Islamic Business Ethics in the Practice of Buying and Selling Round Coconuts in Muara Sabak Ilir Village, Muara Sabak Timur District, East Tanjung Jabung Regency**

In the practice of buying and selling round coconuts in Muara Sabak Ilir Subdistrict, there are things that are not in accordance with Islamic business ethics because there is an element of injustice, where the buyer (toke) takes advantage of the narrow opportunity in choosing a way to weigh the coconuts unilaterally to farmers who are in debt. Even though Allah SWT said: "O believers, do not consume each other's wealth in a false way, except in trade that is based on mutual consent between you. And don't kill yourself. Indeed, Allah is merciful to you." (QS. An-nisa':29).

From the research that has been carried out, it can be seen that there are principles of Islamic business ethics that are violated by buyers (toke) of round coconuts to coconut farmers in the practice of buying and selling round coconuts, including:

First, it is viewed from the principle of unity (tawḥid). The principle of unity (tawḥid) is the initial foundation of the Islamic religion. Believers must first recite the shahada as a sign of the relationship between humans and God. This relationship causes the consequences of surrendering oneself to God in the form of surrendering one's heart, mind, words and actions. With this self-surrender, every activity carried out by humans will be in harmony with sharia values and will be avoided from all forms of deviation that could be detrimental to forming a unified whole. Based on research findings, coconut buyers (toke) determine how to weigh coconuts unilaterally to farmers who are in debt for the sake of personal benefit, so this is in conflict with the aim of the principle of unity, namely forming a unified whole. Because if this principle is implemented then there will be no complaints from farmers due to these losses.

Second, it is viewed from the principle of balance, namely generalizing and not making any distinction between one party and another. Based on research findings, fairness in selecting the weighing method used by the coconut toke has not been felt by farmers, because there are differences in the selection of scales used between farmers who are in debt and farmers who are not in debt, where farmers who do not have debt can choose the weighing used while For farmers who are tied to debt, they cannot choose which weighing to use because they are tied to coconut toke. This is what causes the sense of justice to not be fulfilled, even though justice is a basic principle that must be adhered to by anyone in their life.

The third is viewed from the principle of free will. The principle of free will (ikhtiyār) means that humans are given the freedom to guide the direction of their lives. Based on this principle, in buying and selling activities, humans are allowed to make an agreement, whether the agreement is implemented or denied. However, a Muslim who has faith in Allah will always keep his promises. Business is an activity that represents human free will. Humans are allowed to do business according to their wishes and capacities, but not without limits. There are rules that regulate business activities so that they are in accordance with the fundamental values of the Koran and Hadith. So at this level human freedom is not absolute, but is freedom that is responsible and just. Based on the research findings, the buyer (toke) has violated the principle of free will because the buyer (toke) abuses his power by unilaterally determining the weighing method for coconut farmers who are in debt. This certainly makes farmers feel disadvantaged because they cannot choose weighing. used in buying and selling transactions. Coconut buyers (toke) also do not allow any sellers (farmers) who have debts to sell their coconut harvest to other buyers (toke) as long as they have not paid off their debts.

Fourth, viewed from the principle of responsibility. In running his business, every businessman must be responsible for the business he has chosen. And to fulfill all forms of unity and justice, humans must be responsible for all the behavior they have committed. whether it is responsibility for what the businessman has done, responsibility when he makes transactions, produces goods, sells goods, makes purchases, makes agreements and so on. One form of implementing the principle of responsibility in business is being honest. Based on the research findings, coconut buyers (toke) are not responsible for the losses felt by farmers and are only concerned with personal gain, by not informing farmers that borrowing

money will influence the choice of weights, then buyers (toke) also sometimes make delays in the payment process coconut from the day of the agreement so it can be concluded that the buyer (toke) of coconut is not responsible for his words to the coconut farmer.

Fifth, viewed from the principle of virtue. This principle teaches us to carry out commendable actions that provide benefits to other people, without obligating them to carry out these actions. In other terms, it means worship, or doing good to get a reward from Allah SWT. With this principle of virtue, Islamic ethics is very concerned that no party feels disadvantaged when carrying out buying and selling activities. Based on the research findings, in the practice of buying and selling round coconuts, the buyers (toke) have violated the principle of benevolence because if the buyers (toke) are willing to help the farmers, the buyers (toke) should not have to unilaterally determine the method of weighing the farmers who are in debt.

## CONCLUSION

Based on the results obtained by researchers at the research location, it can be Based on the results of research that the author has conducted, there are conclusions regarding the practice of buying and selling round coconuts carried out in Muara Sabak Ilir Village, Muara Sabak Timur District, East Tanjung Jabung Regency as follows:

- 1) Regarding the practice of buying and selling coconuts carried out in the Muara Sabak Ilir sub-district, Muara Sabak Timur District, East Tanjung Jabung Regency. There are two ways that are often carried out in weighing round coconuts, namely by counting per kilo or by counting per seed, each of which has a weighing piece for counting per kilo, there is a basket piece of 5 kg, while for weighing every seed there is a piece of 30 pieces per 1,000. seed. The role of the coconut buyer (toke) is very dominant in determining the weighing of round coconuts because if the farmer borrows money from the buyer (toke) then the toke will determine which weighing method to use, but if the farmer has no debt then the coconut farmer can choose which weighing method to use. The debt will be paid by handing over the harvest to the coconut toke. The amount of money to pay the debt usually depends on the agreement made between the toke and the farmer. Regarding the practice of buying and selling round coconuts, according to the muamalah fiqh view, there are elements that have not been fulfilled in the pillars and conditions that have been determined, namely in terms of the object being bought and sold, because the buyer (toke) still uses the method of weighing by counting each seed in which the weight of the coconut is not It is known for certain because the size of the coconut is calculated equally.
- 2) Regarding the review of Islamic business ethics in the practice of buying and selling round coconuts in Muara Sabak Ilir Village, Muara Sabak Timur District, East Tanjung Jabung Regency, it is still not in accordance with Islamic business ethics, this is because there is injustice in the choice of weighing method used by coconut buyers (toke). to coconut farmers who have debts.



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