



## An Islamic Legal Perspective on the Practice of Areca Nut Trading on Credit (A Case Study in Dusun Selamat, Lagan Tengah Village)

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### ABSTRACT

**Purpose of the study:** This study aims to examine the practice of areca nut trading on credit that takes place in Dusun Selamat, Lagan Tengah Village, Geragai Subdistrict, East Tanjung Jabung Regency, and to assess its conformity with Islamic law.

**Methodology:** This research employs a qualitative method using a case study approach. Data were collected through interviews, observations, and documentation to explore the real-life practices of credit-based areca nut transactions between farmers and buyers (middlemen).

**Main Findings:** The findings show that the credit-based areca nut trading practice in Dusun Selamat fulfills the essential pillars and requirements of sale and purchase in Islam. These include mutual consent (*antaradin minkum*), clarity regarding the object and price, and the absence of coercion or fraud. Moreover, this practice benefits both parties, particularly in supporting farmers' economic needs.

**Novelty/Originality of this study:** This study provides a contextual analysis of a localized credit-based trade practice in rural Indonesia and offers an Islamic legal perspective that has not been widely documented in previous literature. It contributes original insights into how Islamic principles are applied in informal agricultural transactions and highlights the permissibility (*mubah*) of such practices when grounded in justice, transparency, and mutual satisfaction.

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## 1. INTRODUCTION

Islam, as a comprehensive religion, regulates not only acts of worship but also human interactions, including economic behavior [1]-[3]. In Islamic jurisprudence (*fiqh*), commercial transactions such as buying and selling (*al-bay'*) are framed by ethical and legal principles [4], [5]. These include mutual consent (*taradhi*), clarity in goods and prices, and the avoidance of exploitative elements such as *riba* (interest), *gharar* (uncertainty), and *zulm* (injustice) [6], [7]. The ultimate goal is to establish justice, transparency, and mutual benefit in economic dealings. However, in many Muslim rural communities, traditional trading practices often deviate from these ideal norms.

One such case is the areca nut (*pinang*) trade in Dusun Selamat, a hamlet in Lagan Tengah Village, where transactions are frequently conducted on a credit basis. In this arrangement, middlemen (*toke*) offer payment before or after harvest, with prices determined unilaterally by the buyer [8]. Farmers often have limited power to negotiate due to economic dependency and lack of alternatives. These practices raise questions about fairness and the legal

validity of such transactions under Islamic law. The power imbalance between farmers and buyers reflects broader issues within rural economic structures [9], [10].

Traditional credit-based trading systems are not unique to areca nut farming but have also been found in other agricultural commodities such as tobacco and rice. Previous studies have shown that informal agreements and asymmetric power relations often disadvantage farmers in these settings [11], [12]. Despite this, little academic attention has been given to the areca nut trade, especially regarding its compliance with Islamic legal principles [13], [14]. The lack of regulation and institutional oversight in such transactions can contribute to long-term inequality [15], [16]. This highlights the need for a deeper, context-based legal and social analysis.

The novelty of this study lies in its socio-legal analysis of an economic activity that has not yet been examined in scholarly literature. Unlike previous works that focus on macroeconomic or theoretical Islamic finance, this study highlights a specific local practice. It explores how Islamic ethical values are interpreted and negotiated in rural settings. The findings offer insights into the application and sometimes the distortion of religious principles in informal economic systems. This makes the study relevant both to Islamic law and to social science.

Ultimately, this research aims to contribute to broader discourses on Islamic economics, rural development, and social justice. It serves as a starting point for further inquiry into how Islamic values can be implemented effectively in marginalized agrarian communities. The study also raises important implications for policymakers, religious leaders, and development practitioners. Promoting fair trade practices rooted in both local culture and Islamic ethics may improve the livelihoods of rural Muslim farmers [17], [18]. Thus, this research aspires to bridge the gap between normative ideals and everyday realities in the rural Islamic economy.

Besides being an agricultural commodity, betel nut holds strong socio-cultural significance for the people of Selamat Hamlet. The tradition of chewing betel nut, often accompanied by betel, is still found in traditional gatherings, celebrations, and daily interactions [19], [20]. The (*toke*) based trading system that prevails today is not merely an economic mechanism, but rather part of local wisdom passed down through generations [21], [22]. The relationship between farmers and *toke* is built on mutual trust, family ties, and the values of mutual cooperation that are characteristic of Jambi Malay culture. This cultural context shapes the community's perspective on the practice of buying and selling betel nut, where personal relationships often take precedence over formal rules, creating a unique pattern of economic interaction rooted in local traditions.

## 2. RESEARCH METHOD

This study employed a case study approach to analyze the practice of areca nut (*pinang*) trade under a credit system in Dusun Selamat, Desa Lagan Tengah, Kabupaten Tanjung Jabung Timur, within the context of Islamic legal norms. The research was conducted through fieldwork that involved collecting empirical data from key actors directly involved in the trade system, namely local farmers and traders known as *toke*. This method was chosen to capture the real-life dynamics, socio-economic patterns, and underlying contractual behaviors that are often undocumented in formal legal or economic frameworks.

Data were collected through in-depth interviews, direct observation, and documentation. The interviews were conducted using semi-structured guidelines to obtain both factual information and personal perceptions of the respondents regarding the fairness and legality of the transaction system [23], [24]. Observation was used to understand the actual process of transaction from pre-harvest loan arrangements to post-harvest repayments. Documentary evidence, such as informal agreements, price records, and receipts (when available), was also used to support the analysis. The data were then analyzed using a descriptive-analytical approach that integrates empirical findings with normative references from Islamic jurisprudence, particularly the legal rules governing *al-bay'* (sale and purchase), *qardh* (loan), and the conditions for valid economic contracts [25], [26]. The interpretation was also supported by previous research findings and classical *fiqh* literature to ensure the contextual relevance and legal rigor of the analysis.

## 3. RESULTS AND DISCUSSION

The practice of trade in rural Muslim communities is often shaped by local socio-economic conditions, traditions, and the dynamics of interpersonal trust. In Dusun Selamat, Desa Lagan Tengah, the trading of areca nut (*pinang*) represents not only an economic activity but also a social pattern that has developed over generations. As one of the main agricultural commodities in the area, areca nut plays a central role in sustaining household income [27], [28]. However, the trading system adopted by the community is not fully governed by formal contracts or regulated markets. Instead, the transactions are carried out through informal credit-based arrangements between farmers and buyers known as *toke*. This trading structure raises important questions regarding its consistency with Islamic legal principles, especially in the context of fairness (*'adl*), mutual benefit (*maslahah*), and the absence of coercion (*ikrah*).

The analysis of this trading model reveals both functional advantages and ethical dilemmas. On one hand, the system facilitates access to buyers for small farmers who may lack the capital to wait for full payment or lack

bargaining power in competitive markets [29], [30]. On the other hand, the absence of clear, written agreements and the unilateral determination of prices by buyers put farmers in a structurally disadvantaged position. To understand the complexity of this system, the discussion is divided into two key areas: first, the empirical description of the trading practice as observed in the field, and second, the evaluation of this practice through the lens of Islamic jurisprudence.

### 3.1. Credit-Based Areca Nut Trading Practice in Dusun Selamat

Based on observations and interviews with respondents, it was found that the credit-based system of areca nut trade in Dusun Selamat is widely practiced and socially accepted. In this arrangement, farmers deliver their harvested pinang to the *toke*, who promises to pay after the goods are sold or within an agreed time frame. However, in most cases, the *toke* exercises dominant control over the transaction by setting the price unilaterally. Farmers, due to limited financial resources and market access, often accept the terms without negotiation. The entire process is typically verbal and undocumented, relying heavily on long-standing personal relationships, mutual trust, and the understanding that the system has “always been done this way”.

While this system provides convenience and quick access to markets for the farmers, it also places them in a vulnerable position. There is no formal mechanism to dispute prices or address delays in payment, and because no legal contract is signed, the rights and obligations of both parties remain informal and unclear. Some farmers expressed frustration over feeling pressured to accept prices that do not reflect the true market value of their harvests. However, due to economic necessity and a lack of viable alternatives, most choose to remain in the system, which they view as a “lesser risk” compared to facing market uncertainties on their own.

### 3.2. Islamic Legal Evaluation of the Trading System

When viewed through the framework of Islamic commercial law, the areca nut trade in Dusun Selamat can be categorized under *bai' al-muajjal* (deferred sale), which is permitted as long as it fulfills the core conditions of a valid contract. These include: a clearly defined object of sale, mutually agreed price, and full consent from both parties (*antaradin minkum*) without elements of compulsion or deception. Additionally, Islamic law strongly discourages any form of *gharar* (uncertainty), *riba* (interest), or *zulm* (injustice) in economic transactions.

Although the verbal agreement and mutual trust fulfill some aspects of Islamic ethical trading, the practice falls short in several areas. First, the *toke*'s sole authority to set prices without room for farmer negotiation contradicts the Islamic principle of equal bargaining. Second, the absence of written contracts, although not mandatory, goes against the recommendation found in Surah Al-Baqarah verse 282, which advises documentation in any deferred transaction to avoid disputes. Lastly, the imbalance of power, where the farmer depends entirely on the *toke* for payment and market access, risks leading to forms of subtle exploitation that are ethically problematic in sharia.

To address these concerns, it is important to encourage a shift towards more transparent and equitable trading practices. This could include empowering farmers through cooperative models, promoting market price literacy, and introducing simple, written agreements that clarify rights and obligations. These steps would not only help realign the practice with Islamic values but also protect vulnerable groups within the economic system. It is essential to understand that in Islam, economic transactions are not only legal matters but also moral responsibilities. Thus, ensuring fairness, transparency, and balance in trade is not just recommended, but an obligation rooted in the pursuit of justice (*'adl*) and social welfare (*maqasid al-sharia*).

Beyond the legal implications, the findings from Dusun Selamat also highlight deeper socio-economic patterns that reinforce the persistence of informal trade practices. The trust-based relationships between farmers and *toke* function as informal institutions that substitute for formal legal contracts [31], [32]. While this social cohesion offers stability, it may inadvertently suppress efforts toward economic empowerment and institutional development. Interviews revealed that most farmers view the system as “practical,” yet they also express a sense of powerlessness, particularly when facing delayed payments or unfair pricing. This paradox reflects how social norms and economic vulnerability coexist in maintaining a system that is both enabling and limiting.

Moreover, the gender dimension in areca nut trading emerged as a subtle but important theme. Although men are typically the main actors in negotiating transactions, women in the household often manage the financial consequences of those agreements. This dynamic points to the need for more inclusive approaches in designing interventions that aim to reform informal trade. From an Islamic social justice perspective, economic structures should not only fulfill formal legal requirements but also promote *maslahah* (public interest) for all members of society, including marginalized groups [33], [34]. Therefore, attention to intra-household roles and gendered impacts is crucial in future analyses of rural Islamic economic practices.

From a local cultural perspective, the betel nut trade in Selamat Hamlet is inseparable from the community's collective identity. Betel nut is not only a source of income but also a symbol of hospitality, brotherhood, and respect in Jambi Malay customs. The role of the *toke* (trader) as an intermediary is not only seen as an economic actor but also as a social figure who plays a role in maintaining the continuity of social and customary networks. This system, despite its formal legal limitations, has become a cultural mechanism that

maintains solidarity among residents. However, in the era of modernization, there are challenges in maintaining these local values while increasing economic justice. Therefore, efforts to improve the betel nut trading system should pay attention to cultural aspects so that reforms do not erode local identity but instead strengthen it through the integration of sharia principles with traditional wisdom.

Compared to other regions in Indonesia, the betel nut trade in Selamat Hamlet has its own unique characteristics. For example, in coastal Aceh, betel nut trade is also conducted through a credit system, but price negotiations tend to be more open, involving village-level deliberations. Meanwhile, in the Riau Islands, betel nut plays a strong symbolic role in wedding customs and cultural diplomacy, so its value is often determined not only by its physical quality but also by the buyer's social status. The uniqueness of Selamat Hamlet lies in the dominant role of the *toke* (trader), who holds complete control over prices, yet remains accepted by the community due to deeply rooted patron-client relationships. These differences demonstrate that although betel nut trade is found in various regions, each community has its own local interaction patterns and value systems that shape the unique character of its buying and selling mechanisms.

The role of religious knowledge and community leaders (*tokoh agama*) also appears to be underutilized in guiding ethical trade practices [35], [36]. Despite their respected status, many religious figures interviewed were not directly involved in addressing economic injustices in the areca nut trade. This indicates a gap between normative Islamic teachings and their application in local commerce. Strengthening the involvement of religious authorities in economic education, contract literacy, and ethical advocacy could help realign trading practices with Islamic values [37], [38]. This finding underscores the importance of integrating legal, social, and religious domains to achieve meaningful change.

Additionally, the absence of farmer cooperatives or collective bargaining bodies significantly contributes to their weak negotiation power. Most farmers operate individually, which makes them more vulnerable to price manipulation and delayed payments [39], [40]. Establishing farmer groups or cooperatives could improve their ability to negotiate, gain market access, and seek fairer terms. These institutional solutions are aligned with Islamic principles of *ta'awun* (mutual assistance) and collective welfare. Therefore, empowering farmers through organized efforts is both a socio-economic necessity and a religiously endorsed strategy.

Finally, while the trading system in Dusun Selamat does not violate Islamic law in a strict sense, its ethical legitimacy remains questionable when examined through the broader objectives of *maqashid al-sharia*. Islam envisions economic justice not only through lawful contracts but also through the reduction of exploitation, poverty, and inequality [41], [42]. In this context, the current practice—though socially accepted—should be reformed toward greater fairness, accountability, and balance. By promoting written agreements, fair price mechanisms, and capacity-building for farmers, the trade can better reflect the spirit of Islamic economic ethics. Such improvements would help bridge the gap between traditional practices and contemporary standards of Islamic social justice.

The findings of this study do not only contribute to Islamic legal discourse but also offer meaningful insights within the broader field of social science, particularly in the study of rural economies, informal institutions, and power relations. The practice of credit-based areca nut trading in Dusun Selamat reveals how economic behavior in agrarian communities is shaped by a combination of structural constraints, social norms, and cultural trust networks. From a sociological perspective, the dominance of *toke* and the farmers' limited bargaining power reflect a form of economic dependency that is perpetuated by unequal access to capital, markets, and information. This asymmetry echoes common themes in social science research on rural marginalization, informal labor systems, and the persistence of traditional patron-client relationships. By documenting these dynamics, this study contributes to a richer understanding of how economic transactions are embedded in local social structures, values, and institutional voids.

Furthermore, this research illustrates the intersection between religion, economy, and society an area of significant interest in contemporary social science scholarship. The areca nut trade in Dusun Selamat cannot be viewed merely as a legal or financial matter; it is a social system that reflects the community's negotiation of religious norms, economic survival, and social cohesion. This reinforces the importance of using an interdisciplinary approach combining Islamic legal analysis with socio-anthropological methods to understand how religious values are internalized, adapted, or overlooked in daily practices. Such an approach allows scholars and policymakers alike to better comprehend how informal economies function within moral economies, and how Islamic ethics can serve as both a legitimizing and reforming force in community-based trade systems. In this way, the study stands at the intersection of Islamic studies and social science, advancing both fields through context-rich, empirical inquiry.

This research has a positive impact in enriching the study of the integration of Islamic values with local wisdom in rural economic practices. The results can serve as a reference for policymakers, religious leaders, and business actors in formulating agricultural commodity trade models that are fairer, more transparent, and more in line with local cultural characteristics. Academically, this study also expands the literature on trust-based trade in Muslim communities, particularly those operating within a traditional patron-client framework. However, this study is limited by its geographic scope, covering only one village, so the findings cannot be generalized to all

areca nut-producing regions in Indonesia. Furthermore, data were obtained through interviews and observations over a specific period, which may not capture seasonal variations or price dynamics in regional markets.

#### 4. CONCLUSION

This study concludes that the credit-based areca nut (*pinang*) trading system practiced in Dusun Selamat, Desa Lagan Tengah, is a long-established tradition rooted in socio-economic necessity and mutual trust. While the system provides practical benefits to both farmers and local traders, it also reveals several legal and ethical concerns when analyzed through the lens of Islamic commercial law. The unilateral price setting by the *toke*, absence of written agreements, and dependency relationships create structural imbalances that potentially violate Islamic principles of fairness, transparency, and mutual consent.

From the perspective of Islamic jurisprudence (*fiqh muamalah*), credit transactions are permissible under certain conditions, such as clarity of goods and price, consent of both parties, and the avoidance of *gharar* and *zulm*. Although the trade in Dusun Selamat meets some of these conditions, improvements are needed to align the practice fully with Islamic ethical values. These include empowering farmers in price negotiations, introducing voluntary written agreements for accountability, and fostering equitable trade mechanisms that reflect the spirit of justice (*'adl*) and social responsibility in Islam.

The findings of this study are expected to contribute to the discourse on Islamic economic practices in rural areas and serve as a reference for future research and policy formulation. Encouraging the application of Islamic legal values in traditional agricultural transactions may strengthen economic justice and sustainability within Muslim communities, particularly in underserved rural sectors. Further research involving a wider region, a longer observation period, and quantitative analysis of price and income data will strengthen our understanding of the sustainability and fairness of the areca nut trading system across various cultural contexts.

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