

## FIQH MUAMALAH ANALYSIS OF DEFERRED FERTILIZER TRANSACTIONS IN BALUKANG DONGGALA

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### Abstract

This study examines the practice of borrowing and lending fertilizer and rice seeds with an agreement to pay after the harvest in Balukang Village, Sojol District, Donggala Regency, as well as its perspective in Islamic commercial law (fiqh muamalah). The aim of this research is to identify this practice within the community and analyze it from the perspective of fiqh muamalah. The method used is a juridical-sociological approach, with data collection techniques including observation, documentation, and in-depth interviews. The findings show that this practice has become a tradition in Balukang Village, where fertilizer and seeds are provided at the beginning of the contract, with payment made after the harvest in the form of rice. The agreement is made orally and recorded by the creditor without a written contract. This practice is more accurately described as a sale agreement with deferred payment, although the community commonly refers to it as a borrowing and lending arrangement. From the perspective of fiqh muamalah, this practice is allowed because it has become a customary practice that does not harm either party and has been mutually agreed upon by both parties.

**Keywords:** Deferred payment; Fertilizer transactions; Fiqh muamalah

### Abstrak

Penelitian ini membahas praktik utang piutang pupuk dan benih padi dengan perjanjian pembayaran setelah panen di Desa Balukang, Kecamatan Sojol, Kabupaten Donggala, serta perspektif fikih muamalah terhadap praktik tersebut. Tujuan penelitian ini adalah untuk mengidentifikasi praktik tersebut di masyarakat dan menganalisisnya dari sudut pandang fikih muamalah. Metode yang digunakan adalah pendekatan yuridis sosiologis, dengan teknik pengumpulan data berupa observasi, dokumentasi, dan wawancara mendalam. Hasil penelitian menunjukkan bahwa praktik ini telah menjadi kebiasaan di



*Desa Balukang, di mana pupuk dan benih diberikan pada awal akad dengan pembayaran setelah masa panen dalam bentuk beras. Perjanjian dilakukan secara lisan dan dicatat oleh kreditur tanpa adanya perjanjian tertulis. Praktik ini seharusnya dianggap sebagai akad jual beli dengan pembayaran ditangguhkan, meskipun masyarakat umumnya mengenalnya sebagai utang piutang. Dari perspektif fikih muamalah, praktik ini diperbolehkan karena sudah menjadi kebiasaan yang tidak merugikan pihak manapun dan telah disepakati oleh kedua belah pihak.*

**Kata Kunci: Fiqh Muamalah; Pembayaran tangguh; Transaksi pupuk**

## A. INTRODUCTION

Islam, as a religion of *rahmatan lil 'alamin*, positions the Qur'an and As-Sunnah as the primary sources of law governing various aspects of human life.<sup>1</sup> Islamic teachings are not limited to the vertical relationship between humans and Allah swt. but also encompass horizontal relationships among humans, including social and economic interactions, known as muamalah. In muamalah, the fundamental principle is adherence to Allah's swt. decrees, aiming to establish justice, transparency, and harmony in transactions between individuals, emphasizing honesty, trustworthiness, responsibility, and prohibitions against *riba* (usury) and fraud to uphold social and economic integrity.<sup>2</sup>

Muamalah holds a crucial position in economic interactions within society, as emphasized in Surah Al-Baqarah (2:282) regarding the recording of debts. This directive aims to prevent disputes and provide security for all parties involved.<sup>3</sup> In practice, communities often adapt the implementation of muamalah to local needs. In Balukang Village, Sojol District, Donggala Regency, the necessity for agricultural capital has been a primary reason for the emergence of debt transactions in the form of goods such as fertilizers and seeds, where repayments are made after

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<sup>1</sup> Dr. Rafid Hasan Majeed, "The Rule: (There Is No Crime and No Punishment except by the Text) of a Jurisprudential Study through the Qur'an and Sunnah," *Psychology and Education Journal* 58, no. 1 (2021), <https://doi.org/10.17762/pae.v58i1.1276>.

<sup>2</sup> Idris Siregar, Ucock Kurnia Meliala Hasibuan, and Hazriyah, "Prinsip Prinsip Dasar Muamalah Dalam Islam," *Jurnal Ilmu Pendidikan, Bahasa, Sastra Dan Budaya (MORFOLOGI)* 2, no. 4 (2024), <https://doi.org/https://doi.org/10.61132/morfologi.v2i4.808>.

<sup>3</sup> Panggih Widodo, Achmad Abubakar, and Muhammad Irham, "The Urgency of Written Evidence in Debt Transactions in the Perspective of Islamic Law," *Al-Bayyinah* 7, no. 1 (2023): 67–83, <https://doi.org/10.30863/al-bayyinah.v7i1.3968>.

harvest using agricultural products such as rice.

This practice is widely adopted by farmers in Balukang Village as a solution to their limited capital. Farmers borrow fertilizers or seeds from sellers with an agreement to repay in rice at harvest time. However, this practice raises concerns about the imbalance in repayment values, as the amount of rice required for repayment tends to exceed the value of the borrowed goods. This situation raises doubts regarding its compliance with Islamic legal principles.

Similar studies on muamalah practices have been conducted previously. Siti Muhlisah, in her research titled “Sistem Hutang Piutang Pupuk Dibayar Dengan Gabah Perspektif Fiqih Muamalah dan Hukum Positif” examined the practice of fertilizer debt repayment using dry unhusked rice in Sukosari Village, Jember Regency. Her study indicated that while this practice is legally acceptable under certain conditions in positive law, it is considered non-compliant with fiqh muamalah principles due to its resemblance to a sale and purchase contract with additional elements (riba).<sup>4</sup>

Another study by Riyanto, titled “Pelaksanaan Hutang Piutang Pupuk Dibayar Dengan Padi Ditinjau Dari Perspektif Hukum Ekonomi Syariah”, analyzed a similar practice in Bumi Nabung Timur Village, Central Lampung Regency. His study concluded that this practice brings more harm (mudharat) than benefit (maslahah), making it contradictory to sharia principles.<sup>5</sup> Meanwhile, Andi Mutmainnah's research, “Tinjauan Hukum Islam Terhadap Hutang Piutang Hasil Panen di Desa Sappa, Kabupaten Wajo”, found that debt transactions with harvest-based repayments are still in line with Islamic law, provided they adhere to the principle of mutual assistance (ta'awun) and do not involve riba, which harms one party. In practice, creditors offer payment flexibility when debtors face difficulties. However, this study also highlighted the need for clearer agreements and education on sharia-compliant muamalah to

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<sup>4</sup> Siti Muhlisah, “Sistem Utang Piutang Pupuk Dibayar Gabah Di Jember Perspektif Fiqih Muamalah Dan Hukum Positif,” *Rechtenstudent* 1, no. 3 (2021), <https://doi.org/10.35719/rch.v1i3.37>.

<sup>5</sup> Riyanto, “Pelaksanaan Hutang Piutang Pupuk Dibayar Dengan Padi Ditinjau Dari Perspektif Hukum Ekonomi Syariah” (Institut Agama Islam Negeri (IAIN) Metro, 2019), <https://repository.metrouniv.ac.id/id/eprint/61/>.

prevent potential misuse and injustice in transactions.<sup>6</sup>

Although these three studies share similarities in examining fertilizer debt transactions with post-harvest repayment systems, significant differences exist, creating a research gap in this study. This research offers a new contribution by focusing on a payment system using rice, which differs from previous studies that used unmilled rice, wet paddy, or other harvested grains as payment media.

Furthermore, the research location in Balukang Village, Sojol District, Donggala Regency, presents a unique cultural and economic context that has not been the focus of previous studies. The social structure of the community, the level of farmers' dependence on the fertilizer credit system, and the relationships between farmers and capital providers can offer new perspectives in understanding the implications of this practice in sharia economic law.

By highlighting these research gaps, this study aims to analyze the fertilizer debt system with post-harvest rice payments in Balukang Village, evaluate its compliance with fiqh muamalah principles. The approach used in this study is also directed toward providing practical recommendations for farmers and local stakeholders, ensuring that the implemented system aligns more closely with sharia principles while avoiding potential exploitation or economic injustice. This research is expected to make a significant contribution to the development of contemporary muamalah literature and serve as a reference for sharia-based economic policies and practices in rural communities, particularly in the agricultural sector.

## **B. LITERATURE REVIEW**

### **1. Contracts in Islam**

Contract (akad) in Islam is a binding agreement between two parties involving *ijab* (offer) and *kabul* (acceptance). According to Islamic jurisprudence (fiqh), a contract is a binding commitment based on mutual

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<sup>6</sup> Andi Mutmainnah, "Tinjauan Hukum Islam Terhadap Hutang Piutang Hasil Panen Di Desa Sappa, Kabupaten Wajo" (Institut Agama Islam Negeri Pare-Pare, 2023), <https://repository.iainpare.ac.id/id/eprint/8154/>.

agreement between the parties while adhering to sharia principles.<sup>7</sup> Islamic scholars have outlined four essential elements of a contract: contracting parties, declaration of intent (ijab and kabul), contract object,<sup>8</sup> and contract purpose.<sup>9</sup>

Ahmad Azhar Basyir defines a contract as a binding agreement between ijab and kabul that is recognized by sharia and establishes legal consequences on the contract's object.<sup>10</sup> Thus, agreements in contracts must be based on mutual consent without coercion (ikrah) or fraud (at-tadlis).<sup>11</sup>

In Islamic law, the validity of a contract depends on several conditions, including clarity of the contract object, mutual agreement, and compliance with sharia law.<sup>12</sup> In contemporary contexts, these requirements have been adapted to include written documentation, as stipulated in Surah Al-Baqarah (2:282), to serve as valid evidence supporting the legitimacy of the contract in the future.<sup>13</sup> Ultimately, contract theory in Islam aims to ensure justice and balance of rights and obligations between contracting parties while prioritizing the principles of benefit and mutual satisfaction.<sup>14</sup>

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<sup>7</sup> Atharyanshah Puneri, "Comparison of The Law of Contract Between Islamic Law and Indonesian Law," *Journal of Law and Legal Reform* 2, no. 1 (2021): 65–82, <https://doi.org/10.15294/jllr.v2i1.39036>.

<sup>8</sup> Puneri.

<sup>9</sup> Fahmi Irfanudin, "A Critical Study of Contracts in the Perspective of Fiqh Mu'amalah (Overview of Contract Defects)," *Jurnal Ilmiah Ekonomi Islam* 9, no. 01 (2023): 1015–22, <https://doi.org/http://dx.doi.org/10.29040/jiei.v9i1.7605>.

<sup>10</sup> Junaidi Abdullah, "Analisis Asas Konsensualisme Di Lembaga Keuangan Syariah," *Iqtishadia: Jurnal Kajian Ekonomi Dan Bisnis Islam STAIN Kudus* 8, no. 2 (2015): 281–304.

<sup>11</sup> Irfanudin, "A Critical Study of Contracts in the Perspective of Fiqh Mu'amalah (Overview of Contract Defects)."

<sup>12</sup> Abdullah, "Analisis Asas Konsensualisme Di Lembaga Keuangan Syariah."

<sup>13</sup> Widodo, Abubakar, and Irham, "The Urgency of Written Evidence in Debt Transactions in the Perspective of Islamic Law"; Puneri, "Comparison of The Law of Contract Between Islamic Law and Indonesian Law."

<sup>14</sup> Irfanudin, "A Critical Study of Contracts in the Perspective of Fiqh Mu'amalah (Overview of Contract Defects)."

## 2. Debt Transactions in Islam

Debt transactions are common muamalah activities in daily life. In Islam, debt transactions are based on mutual trust and agreement. The legal foundation of debt transactions is found in the Qur'an, particularly Surah Al-Baqarah (2:282), which instructs that debt agreements should be documented clearly to prevent future disputes.<sup>15</sup>

Although Islam advises against excessive debt, scholars recognize that borrowing can become necessary in urgent situations.<sup>16</sup> The Prophet Muhammad saw stated, "A Muslim who lends to another Muslim twice is like giving charity once" (Narrated by Muslim, Abu Dawud, and At-Tirmidhi). This hadith emphasizes the importance of helping others in need through lending. Furthermore, the validity of debt transactions requires mutual consent, a clear agreement on the loan amount, and repayment terms. Debt transactions must not involve riba, fraud, or coercion, which could lead to injustice.

A study published in "Religion: Jurnal Agama, Sosial, dan Budaya" emphasizes that Islamic debt transactions must comply with sharia principles, avoiding deception, riba, falsehood, or dishonesty.<sup>17</sup> Additionally, Dede Andriyana argues that debt transactions in Islam are considered an act of worship when conducted in accordance with sharia, free from deceit, riba, and fraud, while adhering to ethical borrowing practices to prevent excessive debt.<sup>18</sup>

Another study in "Jurnal Syarikat: Jurnal Rumpun Ekonomi Syariah" states that debt transactions fall under the category of akad tabarru, a

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<sup>15</sup> Widodo, Abubakar, and Irham, "The Urgency of Written Evidence in Debt Transactions in the Perspective of Islamic Law"; Riadhus Sholihin, "Kedudukan Pencatatan Hutang Perspektif Fiqh Muamalah," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah* 2, no. 1 (2020): 142–59, <https://doi.org/10.22373/al-mudharabah.v2i1.823>.

<sup>16</sup> Auwal Adam Saad and Syed Musa Syed Jaafar Alhabshi, "Debt Theories in Islamic Commercial Transactions and Their Implications for the Islamic Capital Market," *International Journal of Management and Applied Research* 6, no. 4 (2019): 296–306, <https://doi.org/10.18646/2056.64.19-022>.

<sup>17</sup> Arum Prabaningrum et al., "Konsep Hutang Piutang Dalam Sudut Pandang Islam," *Jurnal Religion: Jurnal Agama, Sosial, Dan Budaya* 2, no. 5 (2023): 205–17, <https://doi.org/https://doi.org/10.55606/religion.v1i5.280>.

<sup>18</sup> Dede Andriyana, "Konsep Utang Dalam Syariat Islam," *Jurnal Al-Fatih Global Mulia* 2, no. 2 (2020): 49–64, <https://doi.org/10.59729/alfatih.v2i2.22>.

contract based on mutual assistance aimed at alleviating others' financial burdens. However, Islamic economic principles prohibit lenders from profiting from loans, as this constitutes *riba*.<sup>19</sup>

Thus, debt transactions in Islam are not merely financial exchanges but also hold deep spiritual and social significance. Principles such as honesty, justice, and mutual assistance must be the foundation of every debt transaction.

### 3. *Bai' Muajjal*

*Bai' Muajjal* is a form of deferred payment sale in Islam, meaning “sale on credit.” In this transaction, the goods are delivered to the buyer, but payment is postponed, either in installments or as a lump sum at an agreed-upon time.<sup>20</sup>

In Islamic jurisprudence, *Bai' Muajjal* is permissible as long as it meets the conditions of a valid contract, such as price transparency and a clear payment schedule. The Prophet Muhammad saw provided an example in a hadith permitting deferred payment sales, as seen in his instruction to Abdullah bin Amr bin Ash to buy a camel with deferred payment.<sup>21</sup> This demonstrates Islam's recognition of the need for flexible payment arrangements to facilitate societal needs.<sup>22</sup>

Key conditions for *Bai' Muajjal* include price clarity, a defined payment deadline, and mutual agreement between the parties.<sup>23</sup> In real-world transactions, *Bai' Muajjal* is widely applied in various commercial sectors. A study by Yeni Sasmita Putri examined *Bai' Muajjal* in fertilizer sales in Benua Ratu Village, Luas District, Kaur Regency, showing that

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<sup>19</sup> Marina Zulfa and Kasniah, “Sistem Hutang Piutang Dibayar Hasil Tani Di Tinjau Dari Perspektif Ekonomi Islam,” *Syarikat: Jurnal Rumpun Ekonomi Syariah* 5, no. 1 (2022): 87–97, [https://doi.org/10.25299/syarikat.2022.vol5\(1\).9896](https://doi.org/10.25299/syarikat.2022.vol5(1).9896).

<sup>20</sup> Sayyid Sabiq, “Fiqh Sunnah” (Jakarta: PT. Pena Pundi Aksara, 2012), 55.

<sup>21</sup> Abu Malik Kamal, “Shahih Fiqih Sunnah,” in *Jilid 4* (Jakarta: Pustaka Azzam, 2007), 572.

<sup>22</sup> Soleh, *Dinamika Perilaku Nasabah Perbankan Syariah: Studi Empiris* (Banten: La Tansa Mashiro, 2023).

<sup>23</sup> Muhamad; Syahiron, Muhammad, and Aunurrochim Mas'ad, “Shopee Pay Later Application and Bay' Muajjal: A Syariah Approach,” in *E-Proceeding SAIS 2022 Seminar Antarabangsa Islam Dan Sains* (Malaysia: Universiti Sains Islam Malaysia, 2022), 1–23, [https://pkausim.usim.edu.my/wp-content/uploads/2022/12/Prosiding-EA\\_2022.pdf#page=21](https://pkausim.usim.edu.my/wp-content/uploads/2022/12/Prosiding-EA_2022.pdf#page=21).

deferred payment systems help farmers acquire fertilizers for agricultural needs.<sup>24</sup> Meanwhile, research by Indra Marzuki and A. Nabila Mutiara analyzed non-cash online gold transactions through the perspective of fiqh muamalah, where the *Bai' Muajjal* concept is used in gold sales with deferred payments.<sup>25</sup>

Thus, *Bai' Muajjal* is a legally established sales concept in Islam that provides convenience for society while ensuring compliance with sharia principles.

### C. METHOD

This study employs a socio-legal approach, enabling researchers to gain an in-depth understanding of the phenomena occurring in the field. Therefore, this research focuses on data that can descriptively illustrate the issues arising within the community concerning the research object.

The research location was selected based on considerations of accessibility and relevance to the topic, namely the practice of debt transactions with post-harvest payment agreements. Balukang Village was chosen because its community is actively engaged in agricultural activities and applies a credit system in their agricultural transactions.

To collect data, this study utilizes two primary data sources: primary data and secondary data. Primary data is directly obtained from the field through observation techniques, interviews, and the collection of documents related to the research. Interviews were conducted with creditors (lenders) and debtors (borrowing farmers), while observations were carried out by directly monitoring the transaction processes and the implementation of agreements within the community. On the other hand, secondary data was obtained through literature studies and relevant documentation, such as books and other references that can strengthen and provide additional information for analysis.

Furthermore, data analysis was conducted through the stages of data reduction, which involves filtering and selecting data relevant to the

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<sup>24</sup> Yeni Sasmita Putri, "Praktik Ba'i Al Muajjal Dalam Jual Beli Pupuk Di Desa Benua Ratu, Kecamatan Luas, Kabupaten Kaur" (UIN Fatmawati Sukarno Bengkulu, 2022).

<sup>25</sup> Indra Marzuki and A. Nabila Mutiara, "Analisis Transaksi Logam Mulia Secara Daring Dan Tidak Tunai Menurut Perspektif Fikih Muamalah (Studi Pada Aplikasi Lakuemas Dan Tamasia)," *Al-Mizan* 5, no. 2 (2021): 84-103, <https://doi.org/https://doi.org/10.33511/almizan.v5n2.84-103>.



research focus. The selected data is then presented by organizing and categorizing it into specific themes to facilitate the conclusion-drawing process. Ultimately, the categorized data will be used to derive conclusions focusing on the researched issues, which will then be compared and analyzed further to obtain answers to the research questions.

To ensure the validity of the data, this study employs triangulation techniques aimed at validating information from various sources and methods. Source triangulation is conducted by comparing information obtained from interviews with creditors, debtors, and related documentation. Method triangulation is applied by comparing data obtained through interviews and observations, while time triangulation is conducted by collecting data at different times to ensure consistency and data accuracy.

## **D. RESULTS AND DISCUSSION**

### **1. Research Findings**

#### **a. General Overview of the Village**

Geographically, Balukang Village is located at an altitude ranging from 0 to 254 meters above sea level, with most of its area classified as a coastal region. The village's topography consists of a nearly equal distribution of land and hills, with 51% being flat land and 49% hilly terrain. This environment is conducive to agricultural, plantation, and residential development. The village spans approximately 9.34 km<sup>2</sup> (934 hectares) and is divided into seven hamlets. To the north, Balukang Village borders Bou Village, while to the east, it shares a boundary with Parigi Moutong Regency. To the south, it is adjacent to Balukang II Village, and to the west, it faces the Makassar Strait.<sup>26</sup>

Land use in Balukang Village is predominantly allocated for plantations and forests in the hilly areas, while lowlands are used for agriculture, residential areas, and public infrastructure. Agricultural land consists of irrigated rice fields, swamp lands, tidal lands, state-owned

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<sup>26</sup> Nur Rahmadani, "Karakteristik Pemilih Pemula Yang Mempengaruhi Orientasi Politik Dalam Pemilihan Kepala Desa Balukang Kecamatan Sojol Kabupaten Donggala" (Universitas Tadulako, 2022).

plantations, and wildlife reserves, reflecting the village's significant potential in the agrarian sector.

The current population of Balukang Village is 2,895 people, consisting of 1,490 males and 1,405 females. The majority of the population works as farmers and plantation workers, highlighting their strong dependence on agriculture for their livelihood.<sup>27</sup> According to the 2023 Balukang Village Government Work Plan (RKP), most residents are engaged in agriculture and plantations, though some work as entrepreneurs, traders, and employees in both government and private sectors.<sup>28</sup>

Despite the village's well-established agricultural sector, most farmers face financial difficulties, particularly in securing capital for agricultural operations such as purchasing fertilizer and rice seeds. This financial constraint often necessitates credit transactions, creating a common practice of borrowing agricultural supplies.

#### b. Implementation of Credit Transactions

Regarding the practice of fertilizer and rice seed credit with a post-harvest repayment agreement, Hasanuddin, a creditor, stated that he has been engaged in this lending practice for approximately eight years. The payment system varies, including full cash payments, partial upfront payments, and deferred payments after harvest.<sup>29</sup>

Farmers in need of fertilizer approach Hasanuddin and express their intent to borrow. After an oral agreement is reached, the farmer is immediately allowed to take the fertilizer. The price for the fertilizer is set at IDR 120,000 per sack for Urea fertilizer and IDR 150,000 per sack for Phonska fertilizer. Repayment is made after the harvest, with rice used as a form of payment. One sack of Urea fertilizer is repaid with 20 liters of rice, while one sack of Phonska fertilizer requires 25 liters of rice for repayment.<sup>30</sup>

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<sup>27</sup> Dokumen Rencana Kerja Pemerintah (RKP) Desa Balukang Tahun 2023, 18

<sup>28</sup> Dokumen Rencana Kerja Pemerintah (RKP) Desa Balukang Tahun 2023, 22-23

<sup>29</sup> Hasanuddin, Pemberi Utang, wawancara, Balukang 22 Juli 2023.

<sup>30</sup> Hasanuddin, Pemberi Utang, wawancara, Balukang 22 Juli 2023.

This credit system is based on verbal agreements between farmers and creditors, without written contracts or witnesses. Hasanuddin records the transactions in his personal ledger, noting the debtor's name and the amount of fertilizer borrowed.

This lending model serves as a solution for many residents of Balukang Village, Sojol District, Donggala Regency, who struggle to afford fertilizer for their farming activities due to economic limitations. For instance, a farmer borrowing one sack of Phonska fertilizer at IDR 150,000 may end up repaying the equivalent of IDR 225,000 when the time for settlement arrives.

When farmers seek to borrow fertilizer, they visit Hasanuddin's home with their ID card or family card as a requirement. Once the agreement is made, the farmer takes the fertilizer home.<sup>31</sup> The repayment is made in rice after the harvest, following the agreement between the debtor and creditor. This lending practice is based on mutual trust between Hasanuddin (the creditor/*muqridh*) and the farmers (the debtors/*muqtaridh*), without any formal written contracts or witnesses. The absence of written agreements is due to the close-knit nature of the community, where most participants are neighbors who know each other well. The agreement stipulates that the debt will be settled with rice after the harvest.

Hasanuddin explained that this credit practice initially emerged due to a fertilizer shortage, which motivated him to start providing fertilizer to farmers. This situation created a business opportunity that not only generated profit but also helped farmers access the necessary fertilizer. Over time, this practice became customary in the village, with both parties willingly engaging in the transactions without coercion. Hasanuddin also described the arrangement as a mutual necessity between him and the farmers. Baharuddin, a debtor, explained his reason for borrowing fertilizer:

I borrowed fertilizer out of necessity. I had no capital to maintain my rice crops; my money was only enough for the initial land preparation. After that, I was left wondering how to buy fertilizer for the crops. To avoid crop failure, I had to borrow fertilizer. If I didn't, I would face a failed harvest. Additionally, I have other

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<sup>31</sup> Hasbir dan Suardi, Petani di Desa Balukang, *wawancara*, Balukang 23 Juli 2023.

financial obligations, such as my children's school fees and daily expenses.<sup>32</sup>

Based on this interview, the primary reasons for engaging in credit transactions are urgent financial needs, such as daily expenses and children's education costs, as well as the ease and speed of obtaining credit. Another farmer, Maissa, stated:

I borrowed fertilizer because I had no money left to maintain my crops. My capital was only enough for land preparation. For fertilization, I had no funds, so borrowing fertilizer was a better option than facing a failed harvest.<sup>33</sup>

These interviews highlight that the farmers' inability to provide sufficient capital for maintaining their crops is the main reason for borrowing fertilizer. Many farmers can afford the costs of land preparation but lack the funds for fertilization. As a result, they resort to borrowing fertilizer to ensure a successful harvest.

#### c. Issues and Resolutions in Credit Transactions

The primary issue in these credit transactions arises when farmers experience crop failure or harvest yields fall short of expectations. Hasanuddin, the creditor, stated:

The most common problem occurs when farmers who borrowed fertilizer face crop failure or produce insufficient yields. When this happens, they struggle to repay their debts to me.<sup>34</sup>

Similarly, Maissa explained that crop failure is often caused by rice diseases and the growth of wild grass that damages the plants. Ismail added that pests such as brown planthoppers, rats, and neck blast disease frequently reduce harvest yields, making it difficult for farmers to repay their fertilizer debts. To address these challenges, creditors often provide extended repayment periods. Hasanuddin elaborated:

Usually, if a farmer experiences crop failure or poor yields, I grant them an extension, allowing them to repay as much as they can initially. If they cannot pay, I do not force them. As a fellow farmer,

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<sup>32</sup> Baharuddin, Petani di Desa Balukang, wawancara, Balukang 24 Juli 2023.

<sup>33</sup> Maissa, Petani di Desa Balukang, wawancara, Balukang 23 Juli 2023.

<sup>34</sup> Hasanuddin, Pemberi Utang, wawancara, Balukang 22 Juli 2023.

I understand their difficulties. I allow them to repay the debt after the next harvest without any additional charges.

Baharuddin also shared his experience, stating that since he started farming, he had encountered crop failures multiple times, which led to delays in repaying his fertilizer debt. Fortunately, when he requested an extension, Hasanuddin allowed him more time to settle his debt after the next harvest without imposing additional costs.

From these, it can be concluded that debt resolution in fertilizer credit transactions in Balukang Village involves offering repayment extensions or deferments for farmers facing crop failure or suboptimal harvests. This demonstrates a sense of empathy and understanding between creditors and debtors within the farming community.

## 2. Research Discussion

In the concept of Fiqh Muamalah, debt transactions are contracts characterized by *ta'awun* (mutual assistance). Therefore, in Islamic perspective, debt transactions are not merely economic relationships but also a form of social worship. Islam encourages its followers to help one another and cooperate in good deeds, as stated in the Quran in Surah Al-Maidah (5:2): "... And cooperate in righteousness and piety, but do not cooperate in sin and aggression...".

Debt transactions that do not involve *riba* and are conducted with good intentions are expected to bring rewards for both parties, provided they comply with Islamic principles.<sup>35</sup> In practice, such transactions must avoid elements that harm either party or contain unlawful components.

The debt transactions related to fertilizers and rice seeds in Balukang Village involve an agreement where payment is made after harvest. In principle, this practice refers to a contract permissible in Islam. The creditor (*muqridh*) and debtor (*muqtaridh*) must meet the qualifications set in Islam, such as legal capacity, sound mind, and a clear understanding of the transaction.

The practice observed in Balukang Village more closely resembles deferred sales transactions, known as *Bai' Muajjal* (sale with deferred payment). In this contract, the seller delivers the goods to the buyer at an

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<sup>35</sup> Irfanudin, "A Critical Study of Contracts in the Perspective of Fiqh Mu'amalah (Overview of Contract Defects)."

agreed price, but the payment is made in installments or postponed until an agreed-upon time. In some cases, the seller receives partial payment in cash, while the remainder is paid on credit. Sometimes, the entire payment is deferred.

Based on the practice in Balukang Village, the agreement between farmers and fertilizer/seed suppliers aligns more with *Bai' Muajjal* than a simple debt transaction. The buyer (farmer) receives the goods (fertilizer/seeds) from the seller at an agreed price, with payment made after harvest. Although the local community refers to it as debt, in fiqh, this practice is more accurately categorized as a deferred payment sale (*Bai' Muajjal*).

According to major schools of Islamic jurisprudence, including Hanafi, Shafi'i, and Hanbali, deferred sales with an agreed-upon price increase for delayed payment are permissible, provided there is clear mutual consent.<sup>36</sup> This aligns with Surah An-Nisa (4:29), which states that transactions conducted by mutual agreement, without coercion or harm to either party, are valid.

The agreement between the seller and buyer in this transaction is made voluntarily without coercion. Typically, the seller specifies two prices: a cash price and a deferred payment price. This does not affect the validity of the transaction as long as the payment terms are clearly agreed upon.

In the case of deferred fertilizer and seed transactions in Balukang Village, Sojol District, Donggala Regency, before finalizing the transaction, both parties agree on whether to purchase in cash or defer payment until an agreed time.

This practice aligns with the opinions of the majority of scholars and the Fatwa of DSN-MUI No. 110/DSN-MUI/IX/2007, which states that a contract remains valid as long as both parties determine the chosen contract type before concluding the transaction. If the seller and buyer separate after agreeing on one of the two sales models, the transaction remains permissible.<sup>37</sup>

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<sup>36</sup> Sabiq, "Fiqh Sunnah," 55.

<sup>37</sup> Kamal, "Shahih Fiqh Sunnah," 523.

Regarding the pillars and conditions of *Bai' Muajjal* in Balukang Village, all requirements are met, including the presence of two contracting parties, who are of sound mind, intelligent, and enter the contract willingly without coercion. The goods involved (fertilizer and rice seeds) meet the conditions of being clearly defined in terms of type, quantity, and quality. Furthermore, the offer (*ijab*) and acceptance (*qabul*) are conducted properly, where the buyer approaches the seller and states their intention to purchase fertilizer on credit, and both parties agree on the deferred price. The final condition is a mutually agreed price with a clear payment period, ensuring both parties consent to the terms without coercion.

From the perspective of *Fiqh Muamalah*, the deferred fertilizer and seed transactions in Balukang Village, Sojol District, Donggala Regency, are permissible. The researcher finds that neither party is disadvantaged; rather, both parties benefit. The advantages for the seller (creditor) include: (1) faster sales of goods due to high demand from farmers, and (2) securing a stable customer base. Similarly, the benefits for the farmers (debtors/buyers) include: (1) the ability to acquire necessary farming inputs without upfront capital, and (2) access to essential materials to start farming operations. This practice aligns with the *fiqh* maxim: “The fundamental principle in transactions is the mutual consent of the contracting parties.”

## E. CONCLUSION

The practice of debt and credit for fertilizer and rice seeds with an agreement to pay after the harvest in Balukang Village, Sojol District, Donggala Regency, is actually not debt and credit in the *fiqh* sense of *Qardh*, but is more accurately referred to as a sale and purchase contract with a delay in payment, or *Bai' Muajjal*. Although it is called debt and credit by the local community, this practice still refers to the principle of agreement between the seller and the buyer regarding the price and time of payment. This practice fulfills the conditions of a valid sale and purchase in *fiqh muamalah*, with a clear agreement on the price both in cash and credit, and a deferred payment period until after the harvest.

Economically and socially, this practice benefits both parties involved. The seller benefits from the quick turnaround of goods, while

the farmer (buyer) gets the necessary fertilizer and seeds without any initial capital. This reflects the principle of mutual aid in muamalah fiqh, which prioritizes willingness and agreement between both parties without any element of coercion. Thus, this practice is in line with the Islamic principle of maintaining a balance in economic transactions that is fair, transparent, and does not harm either party.

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