

Practice Services Between Sale and Purchase of Coffee Syari'ah Economic Perspective

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Abstract: The purpose of this study is to find out how the practice of intermediary services for selling and buying coffee in Tanjung Aur Village, Maje District, Kaur Regency, and to find out how the Sharia Economic Law review is for the practice of intermediary services for buying and selling coffee in Tanjung Aur Village, Maje District, Kaur Regency. The type of research to be carried out is qualitative research. Informants were determined by purposive sampling technique. The informants in this study were coffee farmers and buying and selling intermediaries. The number of informants is 14 people. The study's results revealed that: (1) coffee intermediary services in Tanjung Aur Village were carried out between coffee farmers and buying and selling intermediaries. Farmers give power to intermediaries to sell the coffee they get to wholesalers or large buyers of agricultural products. After the coffee is sold, the farmer will receive the proceeds from the sale given by the intermediary. (2) Review of Sharia Economic Law on buying and selling coffee intermediary services in Tanjung Aur Village is illegal. As emphasized in Al-Qur'an As-Syu'ara verse 183, which means do not harm humans in their rights and do not run rampant on earth by causing damage, and following the rules of fiqh, namely harm should be eliminated. So an act that can cause harm or loss between one party and another is not permissible.

Tujuan dari penelitian ini yaitu untuk mengetahui bagaimana praktik jasa perantara jual beli kopi di Desa Tanjung Aur Kecamatan Maje Kabupaten Kaur dan untuk mengetahui bagaimana tinjauan Hukum Ekonomi Syariah terhadap praktik jasa perantara jual beli kopi di Desa Tanjung Aur Kecamatan Maje Kabupaten Kaur. Jenis penelitian yang akan dilakukan yaitu penelitian lapangan (field research) dengan menggunakan penelitian kualitatif. Informan ditentukan dengan teknik purposive sampling. Yang menjadi informan dalam penelitian ini adalah petani kopi dan perantara jual beli. Jumlah informan yaitu 14 orang. Hasil penelitian mengungkapkan bahwa: (1) Praktik jasa perantara jual beli kopi di Desa Tanjung Aur dilakukan antara petani kopi dan perantara jual beli. Petani memberikan kuasa kepada perantara untuk menjualkan hasil kopi yang mereka peroleh kepada pedagang besar atau pembeli hasil pertanian berjumlah besar. Setelah kopi terjual baru kemudian petani akan menerima hasil penjualan yang diberikan perantara. (2) Tinjauan Hukum Ekonomi Syariah terhadap

praktik jasa perantara jual beli kopi di Desa Tanjung Aur hukumnya Haram atau tidak diperbolehkan. Sebagaimana yang ditegaskan dalam Al-Qur'an As-Syu'ara ayat 183 yang artinya Dan janganlah kamu merugikan manusia pada hak-haknya dan janganlah kamu merajalela di muka bumi dengan membuat kerusakan, dan sesuai dengan kaidah fiqh yaitu kemudharatan hendaklah dihilangkan. Sehingga suatu perbuatan yang dapat mendatangkan kemudharatan atau kerugian antara satu pihak dengan yang lain tidak diperbolehkan.

Keywords: Buying and selling, Intermediaries (*Samsarah*), Sharia Economic Law

Introduction

Islam is a system and way of life that is intact and integrated (*comprehensive way of life*), which provides a dynamic and logical guide to all aspects of life, including the business sector and transactions. On the other hand, following the development of human civilization, thanks to modern science and technology advancement, many forms of transactions have emerged that have not yet been discussed in classical fiqh. In such a case, of course, a Muslim must consider and pay attention to whether the transaction that has just appeared is following the principles and principles of *muamalah*, which are prescribed by law.¹

Lots of efforts are made by humans to meet their needs. In transactions alone, scholars mention no less than 25 types, including buying and selling *'Innah* (payment transactions on the back), buying and selling *al-urb* (buying and selling with an advance payment), buying and selling of *ahlul-badhar* (city people) with *al-badwu* (village people), *khiyar*, buying and selling *ushul* and *tsamr* (fruits), *salm* (orders), *istishna'* (organization), *ijarah* (leasing), *wadi'ah* (entrusted goods) and so on. All of this certainly requires a settlement from the side of Islamic Law (fiqh), a settlement which on the one hand remains Islamic and on the other hand solve real life problems.² Then in muamalah there are also several models known cooperation such as *muzara'ah*, *mukhabarah*, *ijarah*, *musaqah*, *syirkah*, *mud ha rabah*, and *samsarah*.

The values of the economic system in Islam advocate good ways, not vanity, not exaggeration, away from *usury*, *maisir* (speculation), and *gharar* (unclear) in obtaining property. In addition, every property acquisition should consider between the life of this world and the hereafter, so that divine values are not neglected. In addition, the principles of sharia agreements are the principles of agreements (*asas-asas al-uqud*) which are a reflection of the form of Islamic economic agreements, namely as follows: First, the principle of *ridha'iyah* (willingness), Second, the principle of benefit, Third, the principle justice, Fourth, the principle of mutual benefit.³

One of the forms of muamalah prescribed by Allah is buying and selling. This is confirmed in the words of Allah SWT " *Those who eat (take) riba cannot stand except like the standing of a person who is possessed by the devil due to (pressure) of insanity. Their situation is because they say (opinion), Indeed, buying and selling is the same as usury, even though God has made*

¹Muhammad Syafi 'i Antonio, *Sharia Bank from theory to practice*, (Jakarta : Gema Insani, 1st print, 2001), p. 5

²A. Djazuli, *Rules of Jurisprudence*, (Jakarta: Kencana, 2017), 1st print, h. 130. See also Moh. Adib bisri, *Translation of Al Faraidul Bahiyah treatise Qawa-id Fiqh*, (Holy: Menara, 1977), p. 11

³Faisal, *Islamic Economic Law*, (Lhokseumawe: Unimal Press, 2015), p. 27

buying and selling lawful and prohibited usury. those who have received a prohibition from their Lord, then continue to stop (from taking usury), then for him what he had taken before (before the prohibition came); and his affairs are (up to) God. those who return (to take usury), then those people are the inhabitants of hell; they remain in it.” (QS Al-Baqarah: 275).

Buying and selling in practice must be done honestly so that mutual harm does not occur; avoiding harm and deceit, on the contrary, can bring benefit. Thus, every Muslim must comply with all legal regulations or buying and selling norms when carrying out buying and selling transactions. The existence of law is required to respond to all problems and various crossings of public interests. ⁴There are some Muslim entrepreneurs or business people who neglect studying muammalah. This phenomenon demands the role of Islamic law to answer the problems. Especially how to respond to the economic system, which plays an important role in the business world, can it provide the best solution to the phenomena that are happening today, as a religion that can keep up with the times which Islam believes can answer the problems that occur?

Islam prescribes buying and selling by proxy because humans need it. Not all humans have the ability to pursue all their affairs personally. He needs to delegate the mandate of another person to do it on his behalf, that is, a person running a business as an intermediary, namely an intermediary between sellers and buyers, to carry out buying and selling transactions. Intermediary services in trade that bridge sellers and buyers, in our day and age are very important compared to past times, because of the binding trade relations between many traders and individual traders, so that intermediary services play an important role. Intermediary services in Islam are called *simsar*, intermediaries in the buying and selling of goods or services. Intermediary services do not need financial capital because they are only tasked with offering goods to be sold to buyers.⁵ *Simsar* trading is permissible in religion as long as its implementation does not contain elements of fraud. Thus, the owner of the goods and the broker can set certain conditions regarding the amount of profit earned by the broker to avoid unwanted things from happening, so the goods that will be offered and what is needed must be clear.⁶

Most people work as farmers in Tanjung Aur Village, Maje District, Kaur Regency. Tanjung Aur village has 704 hectares of coffee plantation management land. One head of family cultivates a minimum of 4 hectares of land and a maximum of 10 hectares. ⁷Tanjung Aur Village is one of the villages in Kaur Regency whose road access has not been touched by development. To market agricultural products, the people of Tanjung Aur Village must travel tens of kilometers, where the road will be filled with mud during the rainy season. So people prefer to use intermediary services to market their agricultural products. Because by using intermediary services, the marketing of agricultural products is easier to do, farmers do not have to transport their agricultural

⁴Sabian Uthman, *Fundamentals of Sociology of Law The Meaning of Dialogue between law and society*, (Yogyakarta: Student Library, 2009), p. 333.

⁵Boentarto, *Tips for Success in Buying and Selling Cars*, (Jakarta: Puspa Swara, 2005), p. 42.

⁶M. Ali Hasan, *Masail Fiqhiyah*, (Jakarta: Rajawali Press, 2003), p. 132-133.

⁷Boy Jerry Wven Sembiring, Tanti Budi Suryani, Bagas Yusuf Kausan, *Nusantara Economy Offers Solutions to Restore Indonesia*, (Jakarta: WALHI National Executive, 2021), p. 83.

products repeatedly, which will save more time and energy. ⁸Based on the researcher's initial interview with Mr. Sugiarto, a coffee farmer in Tanjung Aur Village. Usually the coffee harvest will be handed over to a middleman to be sold. There is no written agreement or specific agreements between the coffee owner farmer and sales intermediary regarding the cooperation of buying and selling. Buying and selling with intermediary services is based on mutual trust between the two parties. The submitted coffee is then weighed to determine how much coffee will be sold.

Intermediate weighing will cut the results of the scales up to 5 kilograms in one weighing with an average weight of 100-120 kilograms. This is done for reasons of depreciation risk. After weighing the intermediary and then selling, the sales fee charged by the intermediary to the farmer is Rp. 1,000,. per kilogram. In a sale and purchase transaction, the intermediary does not confirm or provide information regarding the price agreement between the intermediary and the buyer. Farmers will only receive sales results provided by intermediaries. The selling price using the services of an intermediary with the price selling directly by farmers is usually different, the price difference reaches Rp. 5,000,. per kilogram.⁹

If it is based on the concept of intermediary services or *samsarah* in Islamic economics, the depreciation risk is not borne by the intermediary. According to Hamzah Jacob, *samsarah* is an intermediary trader whose function is to sell other people's goods by taking wages without risks. ¹⁰Then regarding the sale price agreement between the intermediary and the buyer, the intermediary should confirm or ask for approval from the farmer as the owner of the goods to continue the sale and purchase transaction. The transparency of an intermediary to farmers as users of intermediary services needs to be questioned. So that there is a discrepancy in the intermediary practice of buying and selling coffee that occurs, with the concept of intermediaries or *samsarah* in Islam. Based on this, researchers feel the importance of researching the truth and justice regarding the practice of intermediary services for buying and selling coffee. Moreover, I will put it in a scientific work titled "Review of Islamic Economic Law on the Practice of Intermediary Services for Buying and Selling Coffee in Tanjung Aur Village, Maje District, Kaur Regency".

Method

The type of research to be carried out is qualitative research. Qualitative research is a research process that studies selected issues, cases or incidents in depth and detail. Qualitative data is data in the form of sentences and descriptions, even in the form of short stories. ¹¹Data collection was carried out and concluded from beginning to end. Qualitative research is research that tends to use analysis.

The approach used in this study is an empirical normative approach. Normative or doctrinal research is research based on norms, both identified with justice that must be realized (*ius constituendum*) and norms that have been manifested as explicit orders and positively formulated clearly (*ius constitutum*) to ensure certainty. While empirical

⁸ Temporary observation September 6, 2021.

⁹ Mr. Sugiarto, *Coffee Farmer*, Initial Interview on 6 September 2021.

¹⁰ Hamzah Jacob, *Code of Ethics for Trade According to Islam: Patterns of coaching in life Economy*, (Bandung, CV. Diponegoro, 1992), p. 269 .

¹¹ M. Burhan Bungin, *Social & Economic Research Methodology*, (Jakarta: Prenadamedia Group: 2013), p. 124.

or non-doctrinal research is research based on behavior or actions and human interactions that actually and potentially will be patterned.¹²

Result and Discussion

The Profile of Tanjung Aur Village

Tanjung Aur Village is one of the villages located in Maje District, Kaur Regency, Bengkulu Province. The distance between Tanjung Aur Village and the District Capital is approx_10 km, the distance to the Regency Capital is approximately 30 km, and the distance to the Provincial Capital is approximately 220 km. ¹³Administratively the boundaries of the Tanjung Aur Village area are as follows:¹⁴

1. To the north it is bordered by the Bukit Kumbang HPT area and the Bukit Barisan Selatan National Park (TNBBS).
2. To the east it is bordered by Sinar Mulya Village and Arga Mulya Village,
3. To the south it is bordered by Way Hawang Village, Linau Village and Air Long Village,
4. To the west it is bordered by the Village of Pendingan and Kedataran Village.

Tanjung Aur Village began to form in 1949, at that time the governance system led by Abdul Manap was called the Head of the Marga with one Head of Affairs called *Pengwe*. Abdul Manap's leadership period ended in 1959. After Abdul Manap's leadership ended, the community elected a leader and was elected at that time Abu J. As a leader in 1959, the government system changed its name to the title Depati.

Depati Abu J. led for 12 years and ended in 1968. Then the community re-elected a new leader and was elected Amran M, he led for 13 years and ended in 1981. Then in 1981 Tanjung Aur Village was led by Zaili T and his tenure the leadership of the Depati governance system changed to the title of Village Head. Zaili T. served as Village Head for 10 years, ending in 1991.

Furthermore, in 1991 Tanjung Aur Village was led by Sabihin, he led Tanjung Aur Village for two years due to being dismissed by the Regent of South Bengkulu Regency at the community's demands, then leadership was continued by the PJS. Buldani Yusuf who is the sub-district head of the Linau Representative. In 1995 Tanjung Aur Village was led by Juradi, he served as head of Tanjung Aur Village for 14 years and ended in 2009. Then in 2009-2013 it was led by the Head of Tusiran Village, in 2013-2014 Tanjung Aur was led by PJS Basman Doefa and began from 2015 to 2021 led by Village Chief Sugiyono.

Practice of Coffee Buying and Selling Intermediary Services in Tanjung Aur Village, Maje District, Kaur Regency

Tanjung Aur Village, Maje District, Kaur Regency, has a fairly large and fertile area. So most of the people work as farmers. Tanjung Aur Village has a managed land area of 950 hectares and 704 hectares is used for coffee plantations, 192 hectares for rubber plantations and 54 hectares for clove plantations. Apart from these commodities, all of them are in the same area with the intercropping model. One head of household cultivates a minimum of 2 hectares of land and a maximum of 8 hectares. The harvest period for coffee plants in Tanjung Aur Village ranges from December to February

¹² Burhan Ashshofa, *Legal Research Methods*, (Jakarta: Rineka Cipta, 2013), p. 33

¹³ Interview with Mr. Sugiyono, (Head of Tanjung Aur Village) on December 8, 2021.

¹⁴ Data Source: Tanjung Aur Village Office 2021.

and June to August each year. When the harvest season arrives, the community does not sell the coffee agricultural products they get directly, but instead hands them over to intermediaries to sell them to wholesalers or collectors of agricultural produce in large quantities.¹⁵

From the research conducted by the author, there are various explanations provided by coffee farmers and coffee buying and selling intermediaries, which explain the practice of buying and selling coffee through intermediary services. Through interviews that the author conducted in Tanjung Aur Village, the author asked several coffee farmers, one of whom was Mr. Juanda, the author asked how the system of buying and selling coffee through intermediary services? Mr. Juanda Answers:

*"In buying and selling coffee, we use intermediary services. This is done due to several factors such as distance which is an obstacle for us to sell coffee directly to wholesalers. Having a buying and selling intermediary is very helpful for us to market the coffee we get. However, selling coffee through intermediaries often disappoints us as farmers because we are not paid in cash, coffee farming products will be paid after the coffee is sold to wholesalers."*¹⁶

Apart from interviewing with Mr. Juanda, the author also interviewed with Mr. Kamilludin. With the same question, namely how is the system of buying and selling coffee through intermediary services? Mr. Kamilludin explained broadly:

"We use intermediary services in buying and selling coffee. We sell coffee through intermediary services will be paid for after the coffee is sold to wholesalers. Usually, coffee products sold through the first intermediary service will be weighed first by the sales intermediary. Intermediate weighing will cut the results by 2-5 kilograms in one weighing with an average weight of 100-120 kilograms. This is done for reasons of depreciation risk. Then the intermediary also gets Rp. 1000.00 per kilogram as a selling fee. There is no sales price agreement between coffee farmers and sales intermediaries, because the selling price of coffee is unstable or at times the price is high or even low.¹⁷ The intermediary also did not confirm or inform the selling price of the coffee on the market. Farmers will only receive whatever intermediaries give the selling price.¹⁸

Mr. Rozali explained about buying and selling coffee through intermediary services carried out in Tanjung Aur Village, he said that:

*"I sell coffee through intermediary services. Because there are no large traders or buyers of agricultural products in large quantities in Tanjung Aur Village. To sell coffee directly, of course, it will take a long time because it requires several times of transportation. While many of our needs are urgent or numerous and must be met immediately. Direct sales, which require repeated transportation and take a long time, make much work in the plantations such as clearing coffee farms, caring for coffee stems, and so on, will be neglected. This is what makes us choose to sell coffee through intermediary services."*¹⁹

¹⁵ Interview with Mr. Sugiono, (Head of Tanjung Aur Village), 6 December 2021.

¹⁶ Interview with Mr. Juanda, (coffee farmer), 9 December 2021.

¹⁷ Wahyu Abdul Jafar. 2022. Legality Of Halal Food Certification On Masalah Mursalah Perspective. *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, Dan Keagamaan*, 9(1), 95–108. <https://doi.org/10.29300/MZN.V9I1.7055>

¹⁸ Interview with Mr. Kamilludin, (coffee farmer), 10 December 2021.

¹⁹ Interview with Mr. Rozali, (Coffee Farmer), 11 December 2021.

The explanation from Mr. Ponikun regarding buying and selling coffee through intermediary services in Tanjung Aur Village is:

*"The coffee I get is sold through intermediary services. This is because there are no large traders in Tanjung Aur Village and the long distances must be traveled if you want to sell coffee products directly to wholesalers. Having a sales intermediary, of course, has a positive impact on us farmers who really need our daily living expenses, but it has a negative impact because it is very urgent to sell coffee products without regard to the suitability of the price offered by the sales intermediary. By taking advantage of adversity. Not to mention the addition of the deduction of the scales from sales intermediaries and selling costs that we have to accept as farmers. Then we still have to wait for the coffee to be sold first and receive the sales proceeds."*²⁰

From the explanation above, it can be seen that buying and selling coffee through intermediary services has positive and negative impacts on farmers. The positive impact is that it really helps farmers market the coffee they get. The negative impact is that they often disappoint farmers because their coffee farming products are not purchased in cash but are paid for after the coffee is sold to wholesalers, even though farmers have hope, after the harvest arrives they can immediately feel the results. Mr. Sahlan Udin explained the practice of buying and selling coffee brokerage services that occurred in Tanjung Aur Village, he explained:

*"The absence of wholesalers or large buyers of agricultural products coming to Tanjung Aur Village is why we farmers sell the coffee we obtain through intermediary services. We coffee farmers really hope that Tanjung Aur Village will receive attention from the Government. Especially the construction of adequate access roads to make it easier for large traders or buyers of large quantities of agricultural products to enter Tanjung Aur Village. So that we farmers can easily market the agricultural products that we get, and of course this will impact the suitability of the selling prices that we get."*²¹

Mr. Karmuni also gave a similar explanation to Mr. Sahlan Udin, he said:

*"Inadequate road access is an obstacle to the entry of wholesalers or large buyers of agricultural products to Tanjung Aur Village. So we sell the coffee we obtain through intermediary services. We, the farming community, really hope for the role of the government for the welfare of us farmers. Because road facilities are still very difficult to pass which will be muddy during the rainy season. I think that if the road facilities are good, then there will be a large number of wholesalers or buyers of agricultural products coming to Tanjung Aur Village. This will greatly affect the suitability of the selling price of coffee we receive. Not to mention the high prices of staples and other needs, which will be stable if there are no obstacles from the difficult terrain of the road to be traversed."*²²

The explanation from Mr. Zamrudi who has been a coffee farmer in Tanjung Aur Village since 2004 is:

*"Business intermediaries play a very important role in selling the coffee we obtain. The intermediaries will sell coffee to wholesalers or large quantities of agricultural products. Making it easier for us farmers to market the coffee we get. However, by selling agricultural products through intermediaries, we farmers will not receive payment directly, but must wait until our coffee is sold. However, due to the large number of needs that must be met immediately, farmers are forced to sell their agricultural products without regard to the suitability of the price offered by intermediaries."*²³

²⁰ Interview with Mr. Ponikun, (coffee farmer), 12 December 2021.

²¹ Interview with Mr. Sahlan Udin, (Coffee Farmer), 13 December 2021.

²² Interview with Mr. Karmuni, (Coffee Farmer), 15 December 2021.

²³ Interview with Mr. Zamrudi, (Coffee Farmer), 16 December 2021.

Mr. Komarudin also explained the practice of buying and selling coffee brokerage services that occurred in Tanjung Aur Village, he explained:

*"Tanjung Aur Village has a fairly large and fertile area, so most people here work as farmers. Most people who work as farmers choose to plant coffee, because coffee can thrive on community agricultural land. However, the selling price of coffee in Tanjung Aur Village is still relatively low, because there are no large traders or large buyers of agricultural products in Tanjung Aur Village. Coffee farmers sell the coffee they obtain through intermediary services. However, by selling coffee through intermediary services, farmers get profits and lower price adjustments than selling directly to wholesalers or large buyers of agricultural products."*²⁴

At the same location and time Mr. Rahmin also explained, he said:

*"The existence of intermediaries makes it easier for farmers to market the coffee they obtain. Where intermediaries can make sales of coffee products owned by farmers. Farmers no longer need to struggle to sell their agricultural products, due to transportation problems, especially in large quantities. However, it has a negative impact because it is very urgent to sell the coffee produced without paying attention to the suitability of the price offered by intermediaries."*²⁵

Mr. Jumari also explained the practice of intermediary services that occurred in Tanjung Aur Village, according to him:

*"Direct sales require repeated transportation and take a long time, making much work in the plantation such as clearing coffee farms, caring for coffee stems, and so on, will be neglected. So that in buying and selling coffee, we use intermediary services. We sell coffee through intermediary services will be paid for after the coffee is sold to wholesalers. So we cannot directly feel the results."*²⁶

So from the results of the interview above it can be concluded that buying and selling coffee through intermediary services in Tanjung Aur Village is very helpful for the community, especially for coffee farmers. The coffee they get can be easily marketed. Farmers do not have to carry out repeated transportation, which takes a long time to sell coffee to the market.

From the various explanations above, according to the author's observations, farmers are pressured to sell agricultural products without regard to the suitability of the prices offered by sales intermediaries. This is due to the number of urgent or large needs and must be fulfilled immediately. Meanwhile, the ability of farmers to sell directly the coffee they obtain is limited and there are no large traders or buyers of agricultural products in large numbers who come or are in Tanjung Aur Village.

The role of the government, especially the Head of Tanjung Aur Village, is very important in efforts to prosper the farming community in Tanjung Aur Village. As well as supervising various forms of buying and selling systems to protect the community from various elements that can harm the farming community. Besides that, the government also needs to hold various kinds of counseling, especially about agriculture to increase the understanding of the farming community in Tanjung Aur Village. Of course, holding counseling for the coffee farming community can further improve the quality and quantity of agricultural products. Moreover, will have a positive impact on the progress of the farming community and for the progress of Tanjung Aur Village in particular.

²⁴ Interview with Mr. Komarudin, (Coffee Farmer), 17 December 2021.

²⁵ Interview with Mr Rahamin, (Coffee Farmer), 17 December 2021.

²⁶ Interview with Mr. Jumari, (Coffee Farmer), 18 December 2021.

Apart from interviewing coffee farmers, the author also conducted interviews with buying and selling intermediaries in Tanjung Aur Village. They play an important role in marketing coffee agricultural products in Tanjung Aur Village. To the buying and selling intermediaries the author asked how the coffee buying and selling system they did. The following is the answer from one of the buying and selling intermediaries, namely Mr. Rusmanto:

*"I have been working as a buying and selling broker since 2005. Because in Tanjung Aur Village, I see quite a lot of coffee produced by farmers. I collect coffee from farmers and then sell it to collectors who receive larger quantities of agricultural produce. Most of the farmers sell their coffee to us as intermediaries because they do not have the means of transportation to transport their coffee from the plantation and sell it in the market. From the sale I get a little profit. Between us and the farmers there is no set price or price agreement. Because the price of coffee is not very stable, the price could be quite high at any time or even the price might even go down. Farmers only receive the price from the sale of their coffee, which we provide from the sale."*²⁷

In line with Mr. Rusmanto, Mr. Junaidi also explained the practice of buying and selling intermediary services that they did, he said that:

*"Since 2003 I have been a middleman buying and selling coffee. Coincidentally, my father used to be an intermediary for buying and selling agricultural products in Tanjung Aur Village, so I was interested in becoming a buying and selling intermediary and learned a lot from him. The large amount of agricultural produce in Tanjung Aur Village made me interested in becoming a sales intermediary. Indeed, the most agricultural product in Tanjung Aur Village is coffee. We transport the coffee the farmers produce from the residents' gardens, located quite far from settlements. Then we do the weighing. We charge Rp. 1,000.00 to farmers. In weighing, we cut the weight from 2-5 kilograms to avoid the risk of depreciation of the coffee beans for sale which might occur due to damp coffee beans. From sales profits we can get Rp. 2,000.00 up to Rp. 5,000.00 per kilogram. Coffee farmers accept the selling price we give them, because they cannot sell the coffee they get directly. Moreover, they are in an urgent situation because many needs must be fulfilled immediately."*²⁸

Mr. Triwahono who is a buying and selling intermediary also explained the practice of intermediary services that he performs, he explained:

*"I have been working as a broker buying and selling coffee for more or less 15 (fifteen) years. Usually I receive coffee from farmers when the coffee is still fresh, then I transport it from the farmer's garden which is quite far from the settlement. Then the coffee cherries are processed from drying, grinding to becoming coffee beans ready for sale. Farmers only have to pay for services from transporting fresh coffee cherries to the garden to selling the coffee to the market. I benefit from paying for these services. I also provide needs such as staples and so on for farmers whose needs are urgent. This will include the debt paid after the coffee belonging to the farmer is sold. From the sale I did not get much profit, only Rp. 2,000.00 to Rp. 3,000.00 per kilogram. Because some farmers already know the market price."*²⁹

An explanation from Mr. Wawan Darmawan who is also a buying and selling intermediary in Tanjung Aur Village, said:

"In Tanjung Aur Village, I see quite a lot of coffee produced by farmers. The large amount of agricultural produce in Tanjung Aur Village made me interested in becoming a sales intermediary. Most of the farmers sell their coffee to us as intermediaries because they do not have the means of

²⁷ Interview with Mr. Rusmanto, (Buying and Selling Broker), 19 December 2021.

²⁸ Interview with Mr. Junaidi, (Buying and Selling Broker), 20 December 2021.

²⁹ Interview with Mr. Triwahono, (buying and selling broker), 21 December 2021.

*transportation to transport their coffee from the plantation and sell it in the market. Farmers only have to pay for services from transporting fresh coffee cherries to the garden until the sale. Farmers will receive payment after the coffee they have has been sold. From the sale I get a little profit.*³⁰

So, from the results of interviews that the authors conducted with coffee farmers, it can be concluded that farmers choose to sell their coffee through intermediary services because of the limited ability of farmers to sell the coffee they obtain directly in the market. Meanwhile, many urgent and urgent needs must be met and there are no large buyers of agricultural products coming to Tanjung Aur Village due to the difficulty of road access. coffee and coffee farmers because the price of coffee is not very stable, it can fluctuate depending on market prices. The reason for cutting the weight of the scales when weighing coffee is to avoid the risk of shrinkage. Then the discrepancy in the price given by intermediaries buying and selling coffee with market prices is because it is difficult to access the road that the intermediary goes through when making sales.

Review of Islamic Economic Law on the Practice of Intermediary Services for Buying and Selling Coffee in Tanjung Aur Village, Maje District, Kaur Regency

In Islamic law, the term intermediary is known as *simsar* namely the person who becomes a liaison or intermediary who expedites the buying and selling between the seller and the buyer. In Islamic Law, regarding buying and selling intermediaries is permissible. Intermediary services in buying and selling play an important role in connecting sellers and buyers to carry out buying and selling transactions. Islam prescribes buying and selling with representatives, intermediaries who will make sales because humans need them. Not all humans can do it personally.³¹ The practice of intermediary services or *Samsarah* in Tanjung Aur Village occurs in buying and selling coffee. Each of them has a different role, just like coffee farmers, namely as a provider of goods, namely coffee and sales intermediaries whose role is to market the coffee products obtained by farmers. Intermediary practice or *Samsarah* is permissible as long as it fulfills the pillars and conditions, namely:

1. *Al-Muta'qidin* (intermediary or *simsar* and property owner).

To carry out this cooperative relationship, there must be an intermediary (*simsar*) and the owner of the property (*partner*) so that the cooperation can work. An intermediary or *simsar* must be honest, sincere, open and not commit fraud and unlawful and spiritual business. He is entitled to receive compensation after successfully fulfilling his contract, while those who use intermediary services or *simsar* must immediately provide compensation.

In accordance with the explanation above, according to the author, *simsar* here is an intermediary who sells coffee from farmers, and the owner of the property is the farmer who owns the coffee. The practice of an intermediary or *simsar* that the author examines is not following the pillars of *Al-Muta'qidin*, namely those who are honest, sincere, open and do not commit fraud and unlawful and spiritual business. Because in practice there is no openness of sales intermediaries to coffee-owning farmers regarding the selling price of coffee in the market. Mediators take advantage of farmers' ignorance of coffee prices in the market to gain profit.

³⁰ Interview with Mr. Wawan Darmawan, (Buying and Selling Broker), 22 December 2021.

³¹ Wahyu Abdul Jafar. 2022. "Political Buzzer In Islamic Law And Its Impact On Muslim Society". *Hamdard Islamicus* 45 (3). <https://doi.org/10.57144/hi.v45i3.491>.

Farmers pay for coffee transportation services to be sold to intermediaries in the amount of Rp. 1,000.00 per kilogram.

2. *Mahal al-Ta'aqud* (object of transaction and compensation).

The type of transaction carried out must be known and it is not an item that contains immorality and is unlawful, and the value of compensation (wages) must be known in advance so that misunderstandings do not occur.

Following the explanation above, according to the researcher it is following the pillars of *Mahal al-Ta'aqud*. The object of the transaction is not an item that contains immoral and unlawful elements. Moreover, the intermediary receives Rp. 1,000.00 as compensation for coffee transportation services to be sold to buyers.

3. *Shigat*.

Sighat is a lafadz or something that shows satisfaction with the brokering or intermediary transaction. For the cooperation to be valid, the two parties must make a cooperation contract (agreement) which contains the rights and obligations of both parties.

Transaction contracts between coffee farmers and coffee buying and selling intermediaries in Tanjung Aur Village are not appropriate. Because there is no specific agreement between coffee farmers and intermediaries buying and selling coffee. It is unclear when the farmers will receive the proceeds from the sale of their coffee, because the intermediary will pay the farmers after the coffee is sold. Even though farmers have hope, they can immediately feel the results after the harvest.

Even so, intermediaries are still needed by the farming community in Tanjung Aur Village because in general, according to the author's observation, farmers are pressured to sell agricultural products without regard to the appropriateness of the prices offered by intermediary traders. This is because the number of needs is urgent or large and must be met immediately, while there are no wholesalers, collectors, or buyers of large quantities of agricultural products who come to Tanjung Aur Village.

For the practice of intermediary services to be valid, several conditions must be met, namely:

1. Agreement of both parties

In this case, farmers have no other choice to sell their coffee other than through buying and selling intermediaries. Due to the limited ability of farmers to sell their coffee products directly. One of the reasons is not having a vehicle to transport coffee products, while farmers have needs that must be met immediately. Then the difficulty of road access that must be passed, this is the obstacle for wholesalers or large buyers of agricultural products so they cannot enter Tanjung Aur Village.

This helplessness of farmers becomes an opportunity for buying and selling intermediaries to make a profit. The presence of wholesalers is of course highly expected by farmers. Because by selling agricultural products directly with wholesalers, farmers will benefit, and the suitability of the price obtained is greater than selling to intermediary traders. This is influenced by the price offered by wholesalers which is higher than the price offered by intermediaries.³²

³² Meta Riskia. 2022. "Implementation Of Mudharabah Financing On Baitul Maal According Majlis Ulama Indonesia". *Nusantara Economy* 1 (1):10. <https://juna.nusantarajournal.com/index.php/numy/article/view/17>.

Even though as a human being, Islam prohibits mutual harm between one party and another. As explained in the Qur'an verses, "And do not harm humans in their rights and do not run rampant on earth by making damage." (Qs. As - Syu ' ara verse 183) .

Based on the verse above, as Muslims humans are prohibited from mutually harming other parties .

2. The object of the contract can be known for real benefits and can be submitted

A *samsarah* card has good benefits for buying and selling intermediaries (*simsa r*) and coffee farmers (*partners*) . Where coffee farmers provide jobs to buying and selling intermediaries. Moreover, buying and selling intermediaries benefit farmers by selling the coffee they get.

3. The object of the contract is not immoral or unlawful things

Samsarah must be honest, sincere, open and not commit fraud . As explained above, in the practice of intermediary services, there is an element of compulsion on the part of farmers to sell their coffee through intermediary services. Because no big traders are coming to Tanjung Aur Village, which can provide greater profits and price adjustments than selling through intermediaries .

In the practice of intermediary services for buying and selling coffee in Tanjung Aur Village, the pillars and conditions have not been fulfilled. Where is the compulsion of coffee farmers to sell their coffee through intermediaries, because no big traders are coming to Tanjung Aur Village. So that farmers have no other choice to sell their coffee other than through buying and selling intermediaries. Farmers are pressured to sell their agricultural products without regard to the suitability of the price offered by buying and selling intermediaries. This is due to the number of urgent or large needs and must be fulfilled immediately .

The behavior of intermediaries who take advantage of the helplessness of coffee farmers is certainly not allowed in Islam. Not to mention the addition of the reduction of weights carried out by intermediaries to avoid the risk of depreciation. Where if based on the concept of *samsarah* in Islamic economics, the risk of depreciation is not borne by intermediaries. Because intermediaries can only sell coffee products from farmers by taking wages without risks.

The practice of intermediary services in buying and selling coffee that occurs in Tanjung Aur Village is not allowed, following the rules of fiqh which reads :

الضَّرَرُ يُزَالُ

Meaning: "Disadvantage should be removed"

This rule plays a very important role in constructing Islamic law, especially to avoid various harms in the community's life. One of them, Islamic law teaches guardianship or representation to help people who cannot speak in a matter. The purpose of sharia is to achieve benefits and reject corruption. The rule above aims to realize *the maqashid alshari'ah* by rejecting the mafsadah, by removing harm or at least mitigating it. So an act that can cause harm or loss between one party and another is not allowed.

Therefore the author concludes that the Sharia Economic Law Review of the practice of intermediary services for buying and selling coffee in Tanjung Aur Village is illegal or not allowed. Because Islam prohibits mutual harm between one party and another. As explained in the verse of the Qur'an: "And do not harm humans in their

rights and do not run rampant on earth by making damage." (Qs. As-Syu'ara verse 183).

Conclusion

Based on the discussion after conducting research and a comprehensive review of the author's research entitled Review of Sharia Economic Law on the Practice of Intermediary Services for Buying and Selling Coffee in Tanjung Aur Village, Maje District, Kaur Regency, the authors can conclude the results of the research as follows: first, the practice of intermediary services for buying and selling coffee in Tanjung Aur Village it was carried out between coffee farmers and buying and selling intermediaries. Farmers give power to intermediaries to sell the coffee they get to wholesalers or large buyers of agricultural products. After the coffee is sold, the farmer will receive the proceeds from the sale given by the intermediary. Second, the Sharia Economic Law Review of the practice of intermediary services for buying and selling coffee in Tanjung Aur Village is illegal or not allowed. As emphasized in Al-Qur'an As-Syu'ara verse 183 which means And do not harm humans in their rights and do not run rampant on earth by causing damage, and following the rules of fiqh, namely harm should be eliminated. So, an act that can cause harm or loss between one party and another is not permissible.

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