

ABSTRAK

Mukhamad Khaidzir Ibad, NIM. 17101163009, “Tinjauan Hukum Islam Terhadap Sistem Pembayaran Berjangka Dalam Jual Beli Komoditas Belimbing Oleh Tengkulak” (Studi Kasus di Desa Karang Sari Kecamatan Sukorejo Kota Blitar). Jurusan Hukum Ekonomi Syariah, Fakultas Syariah dan Ilmu Hukum, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, 2023, Pembimbing: Dr. Kutbuddin Aibak, S. Ag., M.H.I..

Kata Kunci: Sistem Pembayaran Berjangka, Jual Beli, Hukum Islam, Tengkulak.

Penelitian ini dilatarbelakangi adanya Sistem jual beli yang dilakukan oleh para pedagang di Desa Karang Sari terjadi dari kebiasaan dari suatu perdagangan. Pedagang datang langsung ke perkebunan milik petani untuk melihat seberapa banyak hasil pertanian yang sudah siap panen. Pedagang dalam menentukan harga jual dalam satuan kilogram berdasarkan kualitasnya. Namun dalam penentuan harga tersebut kedua belah pihak tidak membuat kesepakatan harga dan harga ditentukan oleh pihak pedagang. Penentuan harga jual beli terkadang tidak stabil. Bisa jadi penjualan buah pertama harga naik, namun penjualan bulan berikutnya harga turun. Apabila harga turun maka petani mengalami kerugian. Meskipun mengalami kerugian, mereka tetap mengulang kebiasaannya menjual hasil pertanian tersebut ke tengkulak.

Fokus dalam penelitian ini adalah: 1) Bagaimana sistem pembayaran berjangka dalam jual beli komoditas belimbing oleh tengkulak di Desa Karang Sari Kecamatan Sukorejo Kota Blitar? 2) Bagaimana tinjauan hukum Islam terhadap sistem pembayaran berjangka dalam jual beli komoditas belimbing oleh tengkulak di Desa Karang Sari Kecamatan Sukorejo Kota Blitar?

Metode penelitian yang digunakan adalah metode kualitatif dan penelitian lapangan (field research). Teknik pengumpulan data yang digunakan dalam penelitian ini berupa wawancara mendalam, observasi dan dokumentasi. Teknik analisis data dilakukan dengan mereduksi data yang diperoleh, memaparkan data, menarik kesimpulan atau verifikasi. Pengecekan keabsahan data dilakukan dengan triangulasi.

Hasil penelitian ini menunjukkan bahwa: 1) Desa Karang Sari Kota Blitar merupakan desa dengan komoditas buah Belimbing unggul. Pedagang dalam menentukan harga jual dalam satuan kilogram berdasarkan kualitasnya. Namun dalam penentuan harga tersebut kedua belah pihak tidak membuat kesepakatan harga dan harga ditentukan oleh pihak pedagang. 2) Penentuan harga jual beli terkadang tidak stabil. Bisa jadi penjualan buah pertama harga naik, namun penjualan bulan berikutnya harga turun. Apabila harga turun maka petani mengalami kerugian. Meskipun mengalami kerugian, mereka tetap mengulang kebiasaannya menjual hasil pertanian tersebut ke tengkulak.

ABSTRACT

Mukhamad Khaidzir Ibad, NIM. 17101163009, "Review of Islamic Law on the Term Payment System in the Sale and Purchase of Belimbing Commodities by Middlemen" (Case Study in Karang Sari Village, Sukorejo District, Blitar City). Department of Sharia Economic Law, Faculty of Sharia and Law, Sayyid Ali Rahmatullah Tulungagung State Islamic University, 2023, Advisor: Dr. Kutbuddin Aibak, S. Ag., M.H.I..

Keywords: Futures Payment System, Buying and Selling, Islamic Law, Middlemen.

This research is motivated by the existence of a buying and selling system carried out by traders in Karang Sari Village occurring from the habits of a trade. Traders come directly to the farmers' plantations to see how much agricultural produce is ready for harvest. Traders determine the selling price in kilograms based on the quality. However, in determining the price, the two parties did not make a price agreement and the price was determined by the trader. The determination of buying and selling prices is sometimes unstable. It could be that the first sale the price goes up, but the next month's sales the price goes down. When prices fall, farmers suffer losses. Even though they suffered losses, they still repeated their habit of selling agricultural products to middlemen

The focus of this research is: 1) What is the term payment system in buying and selling starfruit commodities by middlemen in Karang Sari Village, Sukorejo District, Blitar City? 2) What is the review of Islamic law on the term payment system in buying and selling starfruit commodities by middlemen in Karang Sari Village, Sukorejo District, Blitar City?

The research method used is a qualitative method and field research (field research). Data collection techniques used in this study were in-depth interviews, observation and documentation. Data analysis techniques are carried out by reducing the data obtained, presenting the data, drawing conclusions or verifying it. Checking the validity of the data was carried out by extending participation, triangulation, and peer discussions.

The results of this study indicate that: 1) Karang Sari Village, Blitar City is a village with superior star fruit commodities. Traders determine the selling price in kilograms based on the quality. However, in determining the price, the two parties did not make a price agreement and the price was determined by the trader. 2) The determination of buying and selling prices is sometimes unstable. It could be that the first fruit sales price goes up, but the next month's sales prices go down. When prices fall, farmers suffer losses. Even though they suffered losses, they still repeated their habit of selling agricultural products to middlemen.