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FACTORS THAT OCCUR IN BUYING AND SELLING GHARAR (CASE STUDY OF DUKU FARMERS IN BUYING AND SELLING THE IJON SYSTEM IN EMBACANG BARU ILIR VILLAGE)

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Abstract: *This research aims to examine the mechanisms and factors that cause gharar in the practice of buying and selling duku fruit using the ijon system in the village of Embacang Baru Ilir. Using a qualitative approach and involving six informants, including farmers and brokers, the research results show that transactions are conducted orally without written records, while the objects of sale are still in the form of buds or unripe fruit. This situation creates ambiguity regarding the quantity, quality, and delivery time, thereby introducing elements of gharar that are not in line with the principles of buying and selling in Islam. This practice falls into the category of al-muhaqalah, which is a transaction of unclear harvest results that is prohibited as it has the potential to harm one of the parties. The factors causing this are divided into two: internal factors, such as economic needs, greed, and a low understanding of religious teachings, and external factors, including inherited traditions, social environmental influences, and situational conditions. The practice of ijon is seen as a quick solution to obtain funds, even though it violates the principles of justice and certainty in Islam. Therefore, an educational approach is needed to improve farmers' and contractors' understanding of lawful sales and purchases in accordance with Islam. The application of sharia principles to every transaction is believed to encourage the development of a sales system that is more just, transparent, and free of gharar.*

Keywords: *Gharar; Ijon; Buying and Selling; Islamic Economy*

INTRODUCTION

Buying and selling is a form of muamalah permitted in Islam as long as it complies with the principles of sharia. Etymologically, the terms buying and selling are known as *al-mubadalah*, *al-bai'*, and *al-tijarah*, which means exchange or transaction. However, terminologically, buying and selling are defined as the process of exchanging goods or services accompanied by the transfer of ownership, with both parties agreeing to do so (Muizzudin, 2021). In the Islamic economy, every form of

transaction must be free from prohibited elements, such as usury, fraud (*tadlis*), gambling (*maysir*), and uncertainty (*gharar*).

Islam divides transactions into two categories: permissible transactions, such as *murabahah* and *mudarabah*, and prohibited transaction such as *gharar* (Saiful Adlie 2021). Basic principles such as *an taridum minkum* (mutual pleasure) and *la tazlimuna wa la tuzlamun* (not to be oppressed and not to be oppressor) became the foundation for the execution of transactions. (Gustina 2019). These principles reject the existence of an element of injustice and aim to maintain a balance between the parties involved. The prohibition on *gharar* serves a preventive purpose: to protect transaction parties from potential losses arising from uncertainty that can lead to contractual inequality. (Ibrahim et al. 2021).

In the context of agricultural economics, the practice of buying and selling that involves elements of *gharar* is still common, one example being the *ijon* system. Based on a direct interview on June 5, 2025, with six informants in Embacang Baru Ilir Village, namely Mrs Robilla (80 years old, a *ijon* farmer for 10 years), Mr Wahidin Muh. Penis (44 years old, *ijon* farmer for 5 years), Mrs. Nisa (48 years old, *ijon* farmer for 7 years), Mrs. Miss (43 years old, *ijon* farmer for 5 years), Mr. Nikofien (41 years old, wholesaler for 10 years), and Mrs. Arma (27 years old, buyer for 5 years) are known that the practice of buying and selling *duku* fruit is carried out when the fruit is still in the form of buds, long before harvest time. Transactions take place orally, without recording or rebalancing, creating uncertainty about quantity, quality, and price. The local community calls this practice "selling one stick," meaning selling all the produce from a single tree at a price agreed upon at the beginning. This practice has been passed down from generation to generation and is considered an effective way to get funds quickly, despite the risk of loss. The entire process of buying and selling transactions is carried out directly in the garden, without the need for written agreement documents.

Although this system is considered practical by some, various reports show that it often causes injustice, as shown in the Sripoku report. (Zuhri 2017) This states that many buyers suffer losses when crop yields fail to meet estimates at the time of transactions.

This study aims to enrich research in Islamic economics and to provide practical recommendations to farmers so they can conduct transactions that are fairer, more transparent, and in accordance with sharia principles. In addition, this study examines

the transaction mechanism and various factors that contribute to the emergence of *gharar elements* in the *ijon* system.

LITERATURE REVIEW

Buying and selling from an Islamic perspective is an activity of exchanging goods that involves two main elements, namely *ijab* (offer) and *kabul* (receipt). The term *sell* comes from the Arabic word *al-bay'*, which means to sell, while *buy* comes from *al-syira*, which means to buy (Putra 2019). This transaction is not only economically valuable, but also has a worship and spiritual dimension. (Rusydi, Hidayat, and Muin 2019). Every economic actor in Islam has a social and spiritual responsibility to Allah SWT. The main purpose of economic activity in Islam is not solely to obtain material gains, but also to achieve the blessings and pleasure of Allah SWT. Therefore, legal buying and selling according to Sharia must be based on the principles of honesty, sincerity, and justice, and be free of deceit, fraud, and betrayal. (Rusydi, Hidayat, and Muin 2019). These principles are in line with the words of Allah SWT in Surah Al-Baqarah verse 275, which affirms that Allah legalizes buying and selling and prohibits usury:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا ۗ إِنَّمَا الْبَيْعُ مِثْلُ
الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ
عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ

Those who eat (take) usury cannot stand unless they stand like those who the devil possesses because of the pressure. Their condition is because they say (opinions), indeed buying and selling is the same as usury, whereas Allah has legalized buying and selling and forbade usury. Those who have come to him with a prohibition from their Lord, and then continue to cease (from taking usury), then for him what he has taken before the prohibition came and his affairs (are up) to Allah. The one who returns (takes usury), then that person is an inhabitant of Hell; they remain in it (Surat Al-Baqarah Ayat 275, n.d.).

One of the main foundations in determining the validity of a transaction is the principle of justice and willingness, as affirmed in Surah An-Nisa' verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

O you who have believed, do not unlawfully eat each other's property, except in the way of business that is done willingly among you. And thou shalt not kill thyself; Indeed, Allah is Most Merciful to you (*Surat An-Nisa Ayat 29, n.d.*).

In Islam, the practice of buying and selling is divided into three main categories, namely buying and selling goods that can be witnessed directly (*musyahadah*), buying and selling based on the description or specification of goods (*shifah*), and buying and selling goods whose existence is unclear or contains elements of uncertainty (*gharar*) (Bugha-AI 2020). Linguistically, *gharar* is a masdar form of the word "*gharra*", which includes the meaning of risk (*khathar*), ignorance (*jahl*), deficiency (*nuqsan*), or something that is susceptible to destruction (*ta'arrudh lil halakah*) (Basyariah 2022). *Gharar* can arise in various forms, such as uncertainty regarding price, quality, quantity, the condition of goods or services, or delivery time in a contract. (Afferro and Mustofa 2024).

One common practice in the community is the *ijon* system, a transaction for agricultural products carried out before harvest, in which payment is made in advance even though the results are not yet known (Maidin and Khalik 2022). In fiqh terminology, this practice is also called *al-muhaqalah*, which means selling agricultural products such as wheat or fruit before they are clearly visible or when they are still immature (Rahman and Sabir 2023). Uncertainty about crop yields leads to inequality and potential exploitation, which is contrary to the principles of justice and protection of the weak as taught in Islamic economics. Because it is not in accordance with the Sharia, the practice of *ijon* is classified as illegal buying and selling.

Allah SWT also shows the prohibition against the practice of *gharar* indirectly in the Qur'an Surah Al-Baqarah verse 188, which reads:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Do not eat the wealth of among you in a wrong way, and bring it to the judges with the intention that you may eat some of the wealth of others in the way of sin, when you know (Rizki, Abubakar, and Basri, 2023).

Islam expressly prohibits transactions that contain uncertainty, whether related to goods, prices, or amounts. The Prophet's hadith prohibits buying and selling fruit

before it appears ripe to prevent fraud and loss. In contrast, the practice of *muhaqalah* (selling unclear agricultural products) is prohibited because it involves *gharar*, he unclear quantity and quality of goods (Gunariah et al. 2024). This situation prevents the buyer from obtaining the desired item at the expected time. The Prophet PBUH also said, emphasizing the prohibition of buying and selling practices that contain elements of *gharar*:

عَنِ النَّبِيِّ ﷺ نَهَى : عَنْهُمَا اللَّهُ رَضِيَ اللَّهُ عَبْدُ بْنُ جَابِرٍ سَمِعَ : عَطَاءٌ عَنْ جُرَيْجٍ، ابْنِ عَن ، عَمِيْنَةَ ابْنِ حَدَّثَنَا : مُحَمَّدُ بْنُ اللَّهِ عَبْدُ الْعَرَابِيَّ إِلَّا وَالِدْرَهُم بِالْدينَارِ إِلَّا تَبَاعَ لَا وَأَنْ ، صَلاَحُهَا يَبْدُو حَتَّى الثَّمَرِ يَبِيعُ وَعَنْ الْمُرَابِنَةَ، وَعَنْ وَالْمُحَافِلَةَ، الْمُخَابِرَةَ .
[طرفه في : ١٤٨٧]

Abdullah ibn Muhammad says: Ibn Uyaynah tells us, from Ibn Jureij, from Ata: he listened to Jabir bin Abdullah Radhiyallahu 'anhum, Prophet ﷺ. It is forbidden to sell fruits until they appear fresh, and they are not allowed to sell them except for a dirham, except for the sake of the public (Al-Buhari 2009).

The Ijon system is caused by the internal and external factors. Internal factors include a lack of understanding of the game, the motivation behind the needs, and the learner's nature in obtaining the benefits of the line (Santoso 2022). Meanwhile, external factors include the local culture that perpetuates hereditary practices, the influence of references on groups that follow the success of individuals through a lens, as well as the limitations in access to information and in understanding Sharia law among farmers (Anugrah, 2025).

Several previous studies have examined the practice of buying and selling wide range of products in the agricultural sector (Madjid 2025). It was found that loan payments without certainty of the object caused speculation and damaged the community's socio-economic relations. Research: Muhammad Ripal Haliq Idan Finsa Adhi Pratama (Haliq and Pratama 2022). It shows that the sale and purchase of the property before the harvest are unclear, and the timing of the payment may be unclear because it is not in accordance with Islamic law. Sekar Arumandani and friends (Arumandani et al. 2024) revealed that the Ijon system is still ongoing with rice. A study by Pauziah (Lubis and Ajim Harahap 2019) highlighting the impact of farmers' dependence on the local economy on the practice of selling and buying Ijon. However,

the study specifically discusses the main causes of gharar in the ljon system. The research line aims to fill the gap by comprehensively exploring the transaction mechanism and its triggering factors to strengthen the development of the sharia economy and protect farmers.

RESEARCH METHOD

The line of research uses a qualitative approach to gain a deep understanding of social phenomena in the practice of selling and buying products through a ljon system that contains a wide range of products. Data for research can be obtained through library studies, including sources such as scientific journals, interviews, and documentation relevant to the research topic (Kasim, 2025). In this study, an in-depth interview was conducted to collect primary data for analysis. The research is conducted in the village of Embacang Baru Ilir, Musi Rawas Rawas Utara.

Data analysis using Miles and Huberman. First, data collection through interviews and documentation (Intifada Zahroh et al.,2025). Second, reduce the data by filtering for relevant information based on field records and interview result (Rijali 2019). Third, the presentation of data in a systematic, narrative manner to facilitate analysis (Pratikno, Prastiwi, and Rahmawati 2020). Finally, conclusions are drawn and verified to interpret the data and ensure the validity of the findings (Pebyola and Hasmira 2021).

RESULTS AND DISCUSSION

Transaction Mechanism Between Seller And Buyer

In Islam, the transaction of buying and selling must meet the principles of sharia, such as clarity, justice, and willingness (Fitriyani, Masitoh, and Suhendro 2019). Transactions are declared, and goods sold must be genuine and clear in terms of quantity and quality to avoid uncertainty (Haliq and Pratama 2022). The practice of ljon generally occurs before the harvest; land is bought. In Embacang Baru Ilir village, the ljon system lisan. It is forbidden in Islam.

Farmers continue to do permits because of urgent economic needs, the desire to avoid crop price risks, and the encouragement to make quick profits. Buyers also take advantage of price differences in harvests as an opportunity. On the other hand, hereditary culture and social influences make it difficult for people to abandon this practice, even though it is contrary to the principles of Islamic muamalah.

The hadith of the Prophet Muhammad (peace be upon him) affirms the prohibition of buying and selling that contains *gharar*, such as *muhaqalah* and *muzabanah*, because there is no clarity in the object of the transaction as follows:

عَنِ النَّبِيِّ ﷺ نَهَى: عَنْهُمَا اللَّهُ رَضِيَ اللَّهُ عَبْدُ بِنِ جَابِرِ سَمِعَ: عَطَاءٌ عَنْ جَرِيحٍ، ابْنِ عَن، عَيْنَةُ ابْنِ حَدَّثَنَا: مُحَمَّدُ بْنُ اللَّهِ عَبْدُ حَدَّثَنَا
العرايا إلاً والدرهم بالدينار إلا تباع لا وأن، صلاحها يبدو حتى الثمر يبيع وعن المزابنة، وعن والمحافلة، المتخابرة
]. طرفه في: ١٤٨٧

Abdullah bin Muhammad said: Ibn Uyaynah narrated to us, from Ibn Jureij, from Ata: he heard Jabir ibn Abdullah (may Allah be pleased with him): The Prophet صلى الله عليه وسلم forbade muhabarat and muhalafat, as well as from muzabanah, and from selling fruits until they appear fresh, and should not be sold except for dinar and dirham, except for 'araya (Al-Buhari 2009)."

In Embacang Baru Ilir Village, the transaction mechanism for buying and selling duku fruit under a per-tree permit system is conducted without verification at harvest, making it speculative and containing elements of *gharar*. This is contrary to the Islamic rules of buying and selling, which require willingness and clarity. A study on the mechanism of the practice of buying and selling permits in Manisak Village, Ranto Baek District (Lubis and Ajim Harahap 2019) found that the practice of *ijon* was carried out without recording before the fruit was ripe, posing a high risk to the quality and quantity of goods.

Based on the hadith of the Prophet Muhammad (peace be upon him), buying and selling that contains *elements of gharar* is prohibited because it ignores the clarity in the contract. Thus, this *ijazah* transaction mechanism does not meet the basic principles of *muamalah* in sharia and is considered invalid under Islamic law.

بْنِ زُهَيْرٍ وَحَدَّثَنِي حَ اللَّهُ عبيد عن، أسامة وأبو، سعيد بن يحيى، إدريس بن الله عبد حدثنا، شيبه أبي بن بكر أبو وحدثنا
*نهى: قال هريرة، أبي عن، الأعرج عن، الزناد أبو حدثني، الله عبيد عن، سعيد بن يحيى حدثنا - له واللفظ - حرب
الغرير يبيع وعن، الحصة يبيع عن وسلم عليه الله صلى الله رسول

And he has narrated to us that Abu Bakr bin Abi Syaibah narrated to us Abdullah bin Idris, Yahya bin Sa'id, and Abu Usamah from Ubaidillah. And narrated from another line, narrated to me Zuhair bin Harb, while the narration from him, narrated to us Yahya bin Sa'id from 'Ubaidillah, narrated to me Abu Az Zinad from Al A'raj from Abu Hurairah,

he said: The Messenger of Allah (peace and blessings of Allaah be upon him) forbade buying and selling by *means of hashah* (i.e., buying and selling by throwing pebbles) and other methods that contain elements of fraud (*Hadits Shahih Muslim No. 2783 - Kitab Jual Beli, n.d.*)

Factors That Cause *Gharar* Buying and Selling in the Ijon System

In the fiqh of muamalah, the term *gharar* comes from the word *al-khaṭr*, which means risk or danger. Terminologically, *gharar* refers to a condition of uncertainty or doubt in a transaction, such as uncertainty regarding the object, amount, or delivery time (Zulkepli, Mohamad, and Ramli 2018). In buying and selling, *the element of gharar* arises from the ambiguity of quantity, quality, price, and delivery time:

- a. Quantity: The ijon system cannot guarantee the number of fruits because transactions are processed before harvest.
- b. Quality: Fruits are susceptible to damage from weather changes, putting the crop at risk of failure.
- c. Price: The price is determined before harvest and often does not align with market prices at harvest.
- d. Delivery time: There is no certainty of harvest or delivery time, so it is prone to losses without a compensation mechanism.

Research in Embacang Baru Ilir Village identified two main groups of causes of *gharar* practice in the ijon system: internal and external factors. The explanation of the internal factors is as follows:

- a. To meet the needs of life

The main reason the people of Embacang Baru Ilir Village use the ijon system for buying and selling that involves *gharar* elements is to meet their daily needs. The ijon system is considered capable of providing cash quickly to meet basic needs, such as rice and oil. In Islam, the fulfilment of needs is allowed as long as it is done fairly and in accordance with sharia principles This is in line with *the Factors Of Buying And Selling Of Ijon Rice In Soko District Tuban Regency, Indonesia* (Astuti 2021), which states that economic considerations and practicality are the main reasons why people still choose the practice of ijon, even though it contains elements of *gharar*.

- b. Human Greed

The results of the study show that people in Embacang Baru Ilir Village choose to use the system of buying and selling duku ijon fruit per tree because of the higher profits they directly receive. The inability of farmers to sell their crops directly to the market is the main background for the occurrence of ijon transactions. They also want to save money, effort, and time during the harvest process because they don't want to take risks and bring the harvest (Mawarsari, Saprida, and Maleha 2023). They accept angus payments without having to spend the energy, time, or cost of selling duku fruit at retail. Transactions are based on estimated crop yields, so they are considered profitable if yields exceed the forecast. However, in the Islamic view, the main purpose of buying and selling is to create mutual benefit, not just financial gain. The drive to make quick profits makes people willing to bear the risk of crop uncertainty. This is in line with the findings of Factors Affecting the Buying and Selling of Ijon in Utama Jaya Village, Seputih Mataram District, Central Ampung Regency (Santoso 2022), which reveals that the pursuit of instant profits without considering the principles of justice and Sharia provisions can encourage the occurrence of *gharar* practices that can harm one of the parties.

c. Lack of Religious Knowledge

The lack of public understanding of the principle of buying and selling in Islam is one of the main reasons for the ongoing practice of ijon in Embacang Baru Ilir Village. The majority of residents only pursue primary to secondary education, so they do not understand Sharia rules, including the prohibition of *gharar*. In fact, most respondents had never heard of the term. As a result, the practice of buying and selling using the ijon system is still carried out without realizing it violates Islamic law. These findings are in line with Basyaiah's research in *Unravelling Gharar Practices: A Literature Study on Islamic Economic Transactions in the Global* (Alfian, Ramadhan, and Yafiz 2024), which confirms that many economic transactions are prohibited in Islam because they contain elements of *gharar* that have the potential to cause unilateral losses. One of the main causes is the low public literacy towards the prohibition of *gharar* in muamalah transactions. This ignorance not only perpetuates practices that deviate from the sharia but also shows the importance of education and socialization of Islamic economic principles in people's lives, especially in rural areas.

In addition, three external factors affect the people of Embacang Baru Ilir Village in buying and selling duku fruits using the ijon system, namely:

d. Cultural Factors

In Embacang Baru Ilir Village, the practice of buying and selling duku fruit under an ijon-per-tree system has become deeply rooted and difficult to change, as it is considered part of a culture inherited from generation to generation. Culture, as an inherited way of life system, influences this pattern of buying and selling, which is considered to ease people's work (Syakhrani and Kamil 2022). However, some people still buy and sell procedurally by weighing ripe duku fruits and setting prices based on their actual weight, so that transactions take place transparently and fairly, without speculation. Similarities with Sarmini Lilis Marlina's research (Marlina, 2018). It shows that the habit of buying and selling ijon which is inherited from generation to generation, is the main factor that perpetuates this practice even though it contains elements of *gharar*.

e. Group References

Research shows that people practice buying and selling *under the gharar ijon system because they imitate others who have previously benefited* from the method. The urge to opt in arises from the expectation of obtaining similar benefits, even in the face of uncertainty. This finding is in line with the research on Factors of *Gharar Buying and Selling* (Case Study of Kencur Farmers in Ubuk Balam Village, North Bengkulu Regency) (Sari 2021), which states that the behaviour of the community is influenced by the example of the success of Ain farmers in *buying and selling gharar*, so they tend to follow the practice even though there is an element of *gharar*.

f. Situational Factors

Research conducted in Embacang Baru Ilir Village shows that situational factors also encourage the practice of buying and selling *gharar* in the ijon system. These factors include concerns about price differences offered by wholesalers, remote market access, time constraints that favor practicality, and price competition among farmers. These four conditions lead farmers to sell duku fruit before the harvest period, although the final outcome is not yet certain. This finding is different from the results of a study entitled Factors of *Gharar Buying and Selling* (Case Study of Kencur Farmers in Lubuk Balam

Village, North Bengkulu Regency) (Sari 2021), which shows that situational factors do not have a significant influence, because market access in the region is relatively easy. Price competition is not too tight, so it is not the main driver in the occurrence of *gharar practices*.

CONCLUSION

Based on the results of the research, it can be concluded that the practice of buying and selling duku fruits using the *ijon* system in Embacang Baru Ilir Village is carried out orally, without recording, and takes place directly on land or gardens, with an unclear objective because it is still in the form of pistils. This transaction mechanism does not involve a formal negotiation process, does not require a written contract, and is carried out long before the harvest period arrives. This practice falls under *al-muhaqalah* and involves elements of *gharar*, which is contrary to the principles of buying and selling in Islam. The uncertainty of the object of the contract and the potential for unilateral losses arise from the non-implementation of reweighing during harvest and from the purchase-and-sale agreement carried out per tree when the fruit is not ripe, thereby giving rise to the element of *gharar* in the transaction. The causative factors are divided into two: internal factors, such as economic needs, limited understanding of sharia, and greed, and external factors, such as hereditary culture, the influence of social groups, and situational conditions. Therefore, efforts are needed to stop the practice of *ijon* and to implement a fairer, more transparent buying and selling system with reweighing during harvest, to avoid the element of *gharar* and to realize transactions in accordance with Islamic buying and selling principles.

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