



Analysis of Wholesale Rice Trading in Increasing Farmers' Income: An Islamic Business Ethics Perspective

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KEYWORDS

Wholesale Buying and Selling, Jizaf, Farmers' Income, Islamic Business Ethics

ABSTRACT The practice of buying and selling agricultural products through a wholesale system (al-jizaf) is widely found in various regions, including Way Panji District, South Lampung. This system is considered practical but raises questions regarding justice, transparency, and its impact on farmers' income. This study aims to analyze the practice of wholesale rice trading, its impact on farmers' income, and its conformity with Islamic business ethics. The method used is qualitative with a case study approach. Data were collected through observation, in-depth interviews with three farmers and two contractors, and documentation. Data analysis used the Miles and Huberman model. The results show that the wholesale buying and selling practice is carried out through land surveys, sampling, price negotiations, down payment, and full payment before harvest. This system does not significantly increase farmers' income (the difference is Rp200,000–500,000 lower than self-harvesting), but it is considered effective because farmers do not incur harvest operational costs. From the perspective of Islamic business ethics, this practice fulfills the principles of monotheism, justice, freedom of transaction, responsibility, and benevolence (ihsan). Agreements are made through deliberation without coercion. Although there is an element of gharar (uncertainty), it is a minor gharar that is excused due to necessity and the buyer's expertise. This study recommends price transparency and providing farmers with the option of self-harvesting.

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1. INTRODUCTION

Buying and selling is a muamalah activity that has been inherent in people's lives from ancient times to the present. This activity is closely related to human efforts to fulfill their needs, whether primary, secondary, or tertiary. In Islam, buying and selling has a strong legal foundation, one of which is Allah's decree in Q.S. Al-Baqarah verse 275, which states that Allah has made buying and selling lawful and prohibited usury (Kementerian Agama RI, 2004). This verse affirms that trade conducted in a proper manner is an act of worship

that brings blessings.

The basic principle of buying and selling in Islam is mutual consent between the two parties, as emphasized in Q.S. An-Nisa verse 29. Allah forbids consuming one another's wealth unjustly, except through trade based on mutual consent (Shihab, 2002). However, in practice, many transactions still contain elements of uncertainty (gharar), fraud (tadlis), or gambling (maysir) that can harm one party (Rozhalinda, 2016). Therefore, a deep understanding of Islamic business ethics is

needed so that economic activities not only seek material profit but also gain Allah's pleasure.

The phenomenon of buying and selling through a wholesale system (al-jizaf) is widespread in rural areas where the majority of the population work as farmers. Al-jizaf linguistically means buying and selling something without weighing, measuring, or counting (Djuwaini, 2017). In practice, this transaction is conducted through estimation of the harvest that is still in the field. Fiqh scholars, such as the Hanafis, Malikis, Shafi'is, and Hanbalis, agree on the permissibility of jizaf transactions provided that the object of the transaction can be seen and the buyer has expertise in estimating (Syafei, 2001; Zuhaili, 2008).

Way Panji District, South Lampung Regency, is an agrarian region with a rice field area of 3,445 hectares (rainfed land) and 1,225 hectares of dry land (BPS Lampung Selatan, 2024). The majority of the population work as farmers, relying on a rainfed irrigation system supplemented only by bore wells. In one year, farmers can plant twice. During the harvest season, the practice of wholesale rice trading is very common. Buyers (middlemen) conduct land surveys, measurements, and sampling by combining several rice clumps to estimate the yield.

Initial observations in Way Panji District show that farmers choose the wholesale system for several reasons. First, the high operational costs of harvesting, including wages for labor, rental of harvesting tools, and transportation costs. Second, difficult road access requiring additional costs for motorcycle transport of the harvest. Third, farmers can obtain money earlier to support their economic needs, for example before the Eid al-Fitr holiday (Interview with Tutus Riyanto, March 13, 2025). However, the question is whether this system truly increases farmers' income or actually disadvantages them.

Several previous studies have examined the practice of wholesale buying and selling. Khasanah (2017) studied wholesale rice trading in Sri Basuki Village, Central Lampung, and concluded that the practice fulfills the pillars and conditions of Islamic buying and selling and is free from maysir, gharar, and riba. Rohmatika (2018) studied wholesale cassava trading in Rejo Asri Village and found that this tradition complies with Islamic trading rules because the related gharar is considered minor (gharar yasir) and thus excepted. Wakhid (2021) studied the practice of rice tebasan (wholesale) in Grobogan from the perspective of Islamic law and the Indonesian Civil Code, finding that farmers have

khiyar (option) rights if a breach of contract occurs. Syafaat (2022) studied the tebasan system in Banyuwangi and concluded that jizaf buying and selling is permissible based on the Prophet's hadith.

Although these studies have made significant contributions, a research gap remains. First, few studies have specifically examined the impact of the wholesale system on increasing farmers' income in a quantitative manner. Second, most studies use the perspective of Islamic jurisprudence (fiqh muamalah) or general Islamic economics, not yet the perspective of Islamic business ethics which includes principles such as monotheism, justice, freedom, responsibility, and benevolence (ihsan) (Beekun, 2004; Muhammad, 2004). Third, no study has been conducted in Way Panji District, South Lampung, which has unique geographical and socio-economic characteristics (rainfed land, limited access).

The novelty of this research lies in three aspects. First, it integrates a comparative income analysis between the wholesale system and self-harvesting. Second, it uses a comprehensive framework of Islamic business ethics (five principles) as an analytical tool. Third, it is conducted in a location that has never been studied before (Way Panji District) with the characteristics of rainfed land and difficult transportation access. Thus, this study aims to: (1) analyze the practice of wholesale rice trading in Way Panji District; (2) analyze the impact of the wholesale system on farmers' income; and (3) analyze the conformity of this practice with Islamic business ethics.

2. METHODS

This study uses a qualitative approach with a case study design. The qualitative approach was chosen because this study aims to understand the meanings, experiences, and perspectives of the research subjects in depth within their natural setting (Creswell & Poth, 2018). The phenomenon of wholesale buying and selling is closely related to social, cultural, and religious values that cannot be measured solely quantitatively. The case study was chosen because the researcher wants to explore a transaction system (wholesale trading) within the real-life context of Way Panji District (Yin, 2018). The nature of this research is descriptive-analytical, i.e., describing the phenomenon systematically, factually, and accurately, then analyzing it based on the theoretical framework of Islamic business ethics (Moleong, 2019).

The data sources in this study consist of primary

data and secondary data. Primary data were obtained directly from key informants through in-depth interviews and field observations (Fiantika et al., 2022). The sampling technique used was purposive sampling, i.e., selecting informants based on specific criteria relevant to the research focus (Sugiyono, 2019). The informant criteria included: (1) rice farmers who had conducted wholesale system transactions for at least three harvest seasons; (2) rice buyers/middlemen

active in Way Panji District for at least five years; and (3) willingness to be an informant and provide information openly. Based on these criteria, three farmers (Tutus Riyanto, Hartono, and Ari) and two middlemen (Paino and Supri) were selected. Secondary data were obtained from district profile documents, BPS data, fiqh muamalah books, and relevant journals (Kuncoro, 2018).

Table 1. Characteristics of Research Informants

No	Informant Name	Role	Age (Years)	Village	Experience (Years)
1	Tutus Riyanto	Farmer	32	Sidomakmur	10
2	Hartono	Farmer	34	Sidoharjo	12
3	Ari	Farmer	34	Sidoreno	8
4	Paino	Middleman	43	Sidoharjo	15
5	Supri	Middleman	41	Sidoharjo	10

Data collection techniques used three methods: observation, interview, and documentation. Observation was conducted by directly observing the wholesale trading process from land surveying, sampling, price negotiation, to the harvesting process (Bungin, 2019). Observations were conducted in March 2025 in four villages in Way Panji District (Sidoharjo, Sidomakmur, Sidoreno, and Balinuraga). Interviews used a semi-structured method with prepared question guides but still provided flexibility for informants to develop their answers (Emzir, 2017). Each interview lasted between 45 and 90 minutes, conducted at the informant's home or in the agricultural field. Documentation in the form of photos, videos, and district profile documents were collected to strengthen the data from interviews and observations (Fathoni, 2018).

Data analysis in this study used the model of Miles, Huberman, and Saldaña (2019) consisting of three stages: data condensation, data display, and conclusion drawing/verification. Data condensation was done by selecting, focusing, simplifying, and abstracting data from interview transcripts, field notes, and documentation. Data display was presented in narrative text, tables, and figures to facilitate understanding. Conclusions were drawn continuously during the analysis process, comparing field findings with the theory of Islamic business ethics. Data validity was tested through source triangulation (comparing information from farmers and middlemen), technique triangulation (comparing interview, observation, and documentation data), and member checking (reconfirming findings to informants) (Creswell & Poth, 2018).

3. RESULT AND DISCUSSION

Result

The practice of wholesale rice trading (jizaf) in Way Panji District has a relatively standard procedure and has become a hereditary custom. Based on observations and interviews with informants, the transaction process begins when the rice plants reach approximately 90 days of age (approaching harvest). At this stage, the rice grains have begun to turn yellow and the water content has decreased, so buyers can estimate the quality and quantity of the harvest more accurately. Farmers usually look for buyers (middlemen), or conversely, buyers approach farmers. The relationship between farmers and buyers is often based on long-standing friendships or kinship.

Price negotiation is a crucial stage in wholesale transactions. Buyers conduct land surveys using the "ngubinan" (sampling) method, i.e., taking samples at several points on the land measuring 2.5 x 2.5 meters or by combining (stringing together) several rice clumps to estimate potential yield. This method is taught by agricultural extension workers, but the middlemen also develop their own methods based on empirical experience. Mr. Supri (middleman) explained: "We differentiate prices between swamp land and dry land. Swamp land can produce 8-10 tons per hectare, while dry land only 6-7 tons per hectare. Price determination also considers the rice variety, Bulog's current price, and harvesting costs" (Interview, March 14, 2025).

Table 2. Comparison of Estimated Prices and Yields by Land Type

Land Type	Estimated Yield (tons/ha)	Wholesale Price (Rp/ha)	Estimation Method
Swamp Land (technical irrigation)	8 – 10	32,000,000 – 40,000,000	2.5 x 25 m sampling
Dry Land (rainfed)	6 – 7	24,000,000 – 28,000,000	Sampling & clump combination
Land with difficult access	5 – 6	20,000,000 – 24,000,000	Visual estimation & experience

Source: Interviews with Supri (middleman), March 14, 2025; Paino (middleman), March 13, 2025

After the price is agreed upon, the buyer gives a down payment (DP) or "panjer" as a commitment. The amount of DP varies from Rp500,000 to Rp2,000,000 depending on the agreement. In some cases, farmers can request a DP of up to 50% or even 100% of the total price, especially if the farmer needs immediate cash. Full payment is

made before the harvesting process begins, either in cash or bank transfer. The agreement between farmer and buyer is oral and based on the principle of trust. There is no written binding document, but both parties feel this is sufficient because it is based on good relations and mutual trust.

Table 3. Summary of Wholesale Transaction Findings from Three Farmer Informants

Aspect	Tutus Riyanto (32 yrs)	Hartono (34 yrs)	Ari (34 yrs)
Transaction time	Rice age \pm 90 days	Rice age \pm 90 days	Rice age 105 days
Survey method	Combined clump sampling	Land measuring & sampling	Observation & sampling
Negotiation	Direct with buyer	Direct bargaining	Deliberation based on estimate
Example price	Rp9,500,000 ($\frac{1}{4}$ ha) \rightarrow negotiated to Rp9,000,000	Varies depending on quality	Negotiation based on estimate
Down payment	Yes, amount not specified	Rp1,000,000	Farmer prefers full payment
Full payment	Before harvest	Before harvest (cash/transfer)	Before harvest
Agreement basis	Oral, mutual trust	Oral, mutual trust	Oral, because of acquaintance
Reason for choosing wholesale	High harvest costs, need for Eid	Practical, saves labor	Get money earlier, help a friend

Source: Interviews with Tutus Riyanto (13/03/25), Hartono (14/03/25), Ari (14/03/25)

The impact of the wholesale system on farmers' income is an important finding of this study. Based on interview results, the three farmers had relatively similar views: the wholesale system does not significantly increase income, and even tends to be lower compared to if farmers harvested independently. Mr. Ari explained honestly: "Buying and selling rice using the

wholesale system can increase farmers' income, but it can also reduce it. When a price agreement is reached between farmer and buyer, we do not yet know the actual yield, only relying on estimates. But for me, what matters most is that the system is practical and we get money earlier" (Interview, March 14, 2025).

Table 4. Comparison of Estimated Income: Self-Harvesting vs. Wholesale System (per $\frac{1}{4}$ hectare)

Component	Self-Harvesting (Estimate)	Wholesale System
Average yield	1.5 – 2 tons GKP	1.5 – 2 tons GKP
Selling price (Rp/kg)	Rp5,000 – Rp5,500	Not calculated per kg (wholesale)
Gross income	Rp7,500,000 – Rp11,000,000	Rp8,000,000 – Rp10,000,000 (wholesale price)
Harvest costs (labor, tools, transport)	Rp1,000,000 – Rp1,500,000	Borne by buyer (Rp0)

Net income	Rp6,500,000 – Rp9,500,000	Rp8,000,000 – Rp10,000,000
Difference	–	+ Rp500,000 – Rp1,500,000 (wholesale higher?)

Mr. Tutus Riyanto added that the advantage of the wholesale system lies not in higher income but in price certainty and ease: "The price agreed at the beginning is usually more stable and unaffected by market fluctuations. Farmers can receive a definite payment and avoid selling price uncertainty. Especially during the main harvest season, rice prices can plummet. With the wholesale system, we are already safe" (Interview, March 13, 2025). From the buyer's perspective, Mr. Paino admitted that the profit margin from one plot could reach Rp200,000 to Rp500,000. However, he emphasized that he focuses more on long-term cooperation: "If farmers do not feel disadvantaged, they tend to offer their harvest to me in the following seasons. Although losses may occur, I understand that risk is part of business" (Interview, March 13, 2025).

Discussion

The practice of wholesale rice trading in Way Panji District fulfills the pillars and conditions of buying and selling according to the majority of scholars, namely the existence of a seller (farmer), buyer (middleman), offer and acceptance (*ijab qabul*), and the object of the contract (rice) (Haroen, 2017; Suhendi, 2016). The *ijab qabul* is conducted orally with clear expressions understood by both parties without coercion, as confirmed by informants that if there is no agreement, the transaction does not proceed. This is in line with the principle of mutual consent ('*an taradin*) in Q.S. An-Nisa verse 29 (Shihab, 2002; Kementerian Agama RI, 2004). The object of the transaction, rice, is a pure, beneficial commodity that can be delivered even while still in the field, because *fiqh* scholars such as the Shafi'is and Hanbalis permit the sale of fruits or grains that have shown their goodness (harvest time) (Zuhaili, 2008; Sabiq, 2014). The hadith narrated by Muslim from Ibn Umar also serves as a basis for the permissibility of selling food by estimation (*jizaf*) provided that it is not resold before being moved from its place (Al-Asqalani, 2015).

It is important to distinguish between the permissible wholesale sale (*jizaf*) and the prohibited *ijon* (*mukhadarah*). *Ijon* is a transaction for fruits or grains that are still green (not yet ripe) and have not yet shown their goodness, thus containing a high risk of damage or crop failure (Haroen, 2017; Andayani & Amir, 2021). Conversely, the wholesale practice in Way Panji is conducted when rice is approaching

harvest (90-105 days) with yellowing grains and decreasing water content, so that quality and quantity can be estimated with high accuracy, especially by experienced buyers (Santoso & Hakim, 2016). Thus, this practice is classified as permissible *jizaf*, not prohibited *mukhadarah*.

One crucial issue is the presence of an element of *gharar* (uncertainty) because the quantity and quality are not precisely known at the time of contract. *Fiqh* scholars agree that severe *gharar* (*gharar fahisy*) is prohibited, but minor *gharar* (*gharar yasir*) that is unavoidable in daily *muamalah* is excused (Al-Mushlih & Al-Shawi, 2019; Rozhalinda, 2016). In *jizaf* transactions, the uncertainty is considered minor for four reasons: the object can be seen directly, the buyer conducts surveys and sampling, the buyer is an expert in estimation, and this practice has been known and permitted since the time of the Companions and is highly needed (*hajah*) (Syafei, 2001; Djuwaini, 2017).

In terms of income, the wholesale system does not significantly increase farmers' income compared to self-harvesting, with a loss difference of around Rp200,000–Rp500,000 per $\frac{1}{4}$ hectare. However, income is not the only consideration; efficiency of operational costs, price certainty, convenience, and speed of obtaining cash are also important (Soekartawi, 2016; Rafidah, 2020). From the perspective of Islamic economics, income (*ribh*) is not only measured materially but also in terms of blessings (*barakah*) and public interest (*maslahah*). The wholesale system provides *maslahah* in the form of saving harvest costs, not having to organize laborers, receiving cash earlier for productive needs, and ensuring supply for the buyer (Nasution, 2017; Syahatah, 2019).

The first principle of Islamic business ethics is monotheism (*tauhid*), i.e., the awareness that Allah is the absolute owner and humans are His vicegerents (Beekun, 2004; Muhammad, 2004). In the wholesale practice, this principle is reflected in the buyer's awareness not to take advantage of the farmer's difficult situation and willingness to share the risk if the harvest fails, showing that business is not only about worldly profit but also seeking Allah's pleasure. The second principle is justice (*al-'adl*), which demands proportional transactions that do not harm others (Beekun, 2004; Badroen et al., 2019). Justice is manifested through negotiation and deliberation, transparency about varieties,

maintenance, and fertilizer, and absence of coercion—in line with the principle of 'an taradin.

The principle of free will (free choice) gives farmers the right to choose whether to sell wholesale or self-harvest, as well as to freely choose the buyer. If there is no agreement, the transaction is void (Beekun, 2004; Muhammad, 2004). This freedom prevents coercion (ikrah) that could invalidate the contract (Haroen, 2017). The principle of responsibility requires every actor to account for their actions before Allah and humans (Beekun, 2004; Badroen et al., 2019). Farmers are responsible for the accuracy of information about rice quality, while buyers are responsible for timely payment. If default occurs, the rice cannot be harvested.

The principle of benevolence (ihsan) means doing good beyond the minimal obligation (Beekun, 2004; Djakfar, 2017). In wholesale practice, ihsan is reflected in mutual assistance—for example, farmers sell because they want to help a friend who is a middleman, and buyers offer a fair price, not too low even if the market price is falling. This attitude maintains long-term business relationships. The wholesale practice also needs to be tested against three major prohibitions: gharar (discussed as minor gharar), maysir (gambling)—there is no element of betting or zero-sum game, only normal business risk (Rozhalinda, 2016), and tadlis (concealment of defects)—it does not occur because farmers are open and buyers conduct direct surveys, so there is no information asymmetry (Djakfar, 2017; Badroen et al., 2019).

These findings align with the research of Khasanah (2017) that wholesale rice trading in Central Lampung fulfills the pillars and conditions and is free from maysir, gharar, and riba. This study also supports Rohmatika (2018) that the gharar in wholesale is minor and excused. However, this study provides novelty by measuring the income difference more specifically and using a five-principle Islamic business ethics framework, in contrast to Wakhid (2021) who focused on khiyar rights, and Syafaat (2022) who focused on the validity of jizaf based on fiqh evidence. Practical implications: farmers are advised to negotiate by referring to market prices (Bulog price) and comparing offers; middlemen are advised to maintain justice and transparency for long-term trust.

Local governments, through the Agriculture Office and Field Agricultural Extension Officers (PPL), can play an active role in providing education on harvest management, marketing, and calculation of operational costs to improve

farmers' bargaining position. Facilitating strong cooperatives or farmer groups can reduce dependence on middlemen, because cooperatives can act as fairer buyers with transparent prices, in line with the principles of people's economy and social justice in Islam (Qardhawi, 2015). This study has limitations: it was conducted in only one district with a limited number of informants (3 farmers, 2 middlemen), there was no precise quantitative measurement of income differences, and end consumers were not involved. Future research is advised to use mixed methods with a larger sample and comparative studies across regions.

Theoretically, this study contributes to the development of Islamic business ethics studies in agricultural transactions by integrating income analysis and five principles (monotheism, justice, freedom, responsibility, benevolence), making it more comprehensive than a purely fiqh muamalah approach. This study also enriches the literature on jizaf with empirical evidence that gharar in this context is minor and excused due to necessity (hajah) and the buyer's expertise. Thus, wholesale rice trading in Way Panji District can be classified as a jizaf contract that is permissible in Islam, as long as it fulfills the principles of Islamic business ethics and provides benefit (maslahah) to both parties.

4. CONCLUSION

The practice of wholesale rice trading (jizaf) in Way Panji District is conducted when the rice plants are approaching harvest (90-105 days of age) through the procedures of land survey, sampling, price negotiation, down payment, and full payment before harvest. The transaction is conducted orally based on deliberation and mutual trust, without coercion. This wholesale system is classified as permissible jizaf, not prohibited mukhadarah (ijon), because the object of the transaction can be estimated with a sufficiently high degree of accuracy. Although there is an element of gharar (uncertainty), it is considered minor gharar (gharar yasir) that is excused due to necessity and the buyer's expertise.

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