

Implementing the Theory of Tsaman in Rubber Pricing Standards in Indra Makmur District, Aceh Province, Indonesia

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Abstract

The rubber trade in Indra Makmur District, East Aceh Regency, is a primary source of income for local farmers. However, the price determination by middlemen often leads to injustice and a lack of transparency, particularly regarding the relationship between rubber quality and selling price. This study aims to analyze the relationship between rubber quality and price determination from the perspective of tsaman according to Islamic fiqh muamalah. A qualitative descriptive method was employed, with data collected through interviews, observations, and documentation. The findings indicate that although factors such as moisture content, color, and latex content affect the price, the price-setting process often lacks transparency and tends to disadvantage farmers. From the tsaman perspective, current pricing practices do not fully comply with the principles of justice, clarity, and openness in sales contracts. This study recommends the application of Sharia values in rubber trading to create a fairer and more sustainable pricing system for both farmers and middlemen.

KEYWORDS: Aceh, Fikih Muamalah, Indonesia, Price, Tsaman, and Rubber

Introduction

The development of the rubber industry in Indonesia has shown significant dynamics in recent years. As one of the world's largest producers of natural rubber, the government has been striving to enhance the productivity and quality of rubber produced by farmers through agricultural diversification.¹ In the East Aceh region, the government has long sought to optimize rubber plantations as a viable livelihood for both private entrepreneurs, community-based plantations, and government-owned plantations under the PTPN I umbrella.²

The government must support this rubber plantation business by improving the quality of rubber production and regulating market mechanisms. This is crucial for the Indonesian government to ensure stable rubber prices and generate good income for rubber plantation businesses under a well-controlled and monitored market stability system. Several policies have been implemented to support market oversight and stability through the use of export restrictions. The government is also promoting the use of domestically produced natural rubber, such as in the development of asphalt roads with rubber blends, which can increase domestic rubber demand. The government is directing the use of rubber in various national infrastructure projects to expand the rubber market. The government has also launched a rubber plantation renewal program (*replanting program*) to enhance rubber productivity and quality, thereby improving Indonesia's competitiveness in the global market.³ Through these policies, the government aims to reduce its dependence on fluctuating international prices, thereby increasing the income of rubber farmers for their welfare.⁴

¹ Azura et al., "Analysis of Trends and Factors Affecting the Production and Income of Rubber Farmers in East Aceh District," *JFP Jurnal Ilmiah Mahasiswa Pertanian* 8, no. 4 (2023): 205–12.

² Azura et al., "Analysis of Trends and Factors Affecting the Production and Income of Rubber Farmers in East Aceh District."

³ Chairul Fahmi and Peter-Tobias Stoll, "Measuring WTO Approaches in Resolving Palm Oil and Biofuel Trade Disputes from Indonesia," *BESTUUR* 12, no. 2 (2024), <https://doi.org/10.20961/BESTUUR.V12I2.94203>.

⁴ Kementerian Koordinator Bidang Perekonomian Republik Indonesia, "Perbaiki Harga Karet Alam, Pemerintah Batasi Kuota Ekspor, Dan Tingkatkan Penggunaan Karet Di Dalam Negeri," 7 Maret 2022, <https://ekon.go.id/publikasi/detail/727/perbaiki-harga-karet-alam-pemerintah-batasi-kuota-ekspor-dan-tingkatkan-penggunaan-karet-di-dalam-negeri>.

The concept of *tsaman* in a sale and purchase transaction refers to the agreed price between the seller and the buyer. From an Islamic perspective, the idea of *tsaman*, or price, must be clear in terms of amount, type of currency, and payment schedule to avoid uncertainty (*gharar*). This concept encompasses various forms of payment, such as cash (*naqdan*), installments (*taqsith*), or deferred payment (*ajal*), provided they are agreed upon at the outset of the contract. According to fiqh, the validity of *tsaman* also depends on its compliance with Sharia principles, namely the absence of *riba* (usury), *gharar*, and injustice (*ẓulm*). Thus, the *tsaman* contract plays a role in maintaining justice and transparency in Islamic sales transactions.⁵

In the view of scholars, the *tsaman* contract (sale with a predetermined price) is one of the permissible forms of contracts in Islam, as long as it meets the specified conditions and requirements. Imam Al-Mawardi in his book *Al-Hawi Al-Kabir* explains that one of the conditions for the validity of the *tsaman* contract is the clarity of the price, which must be agreed upon without any elements of *gharar* (uncertainty) or manipulation.⁶ Additionally, Al-Sarakhsi in *Al-Mabsut* states that the sale and purchase contract must be based on honesty and transparency to prevent fraud in price determination.⁷ Scholars such as Ibn Taimiyyah also emphasize the importance of the principle of justice in a *tsaman* contract, where the price must reflect the quality of the goods being sold, so that no party is disadvantaged in the transaction. Based on this perspective, clarity of price, quality of goods, and mutual agreement between the parties are the main requirements for a *tsaman* contract to be under sharia principles.⁸

In Ibn Taimiyyah's view, the price of a good is determined by the interaction between supply and demand, not by unilateral intervention or coercion. He asserts that "*price is the result of human need for a good and the scarcity of that good.*"⁹ In other words, when the quality of a good—in this case, rubber—increases, demand for it tends to rise, which can potentially drive prices to higher levels. However, price setting at the level of rubber collectors often does not fully reflect this principle, as there are bargaining practices

⁵Wahab Az-Zuhaili, *Al-Fiqh Al-Islami Wa Adillatuhu*, Jilid 5 (Dar Al-Fikr, 1985).

⁶Al-Mawardi, *Al-Hawi Al-Kabir* (Dar Al-Kutub Al-'Ilmiyyah, 1999).

⁷Al-Sarakhsi, *Al-Mabsut* (Dar Al-Ma'rifah, 1993).

⁸Ibn Taymiyyah, *Majmu' Al-Fatawa* (Mujamma' Al-Malik Fahd, 1995).

⁹Ibn Taymiyyah, *Majmu' Al-Fatawa*.

that can be influenced by imbalanced market power or the dominance of certain parties.¹⁰

The concept of *tsaman* itself in Islamic jurisprudence refers to the price or exchange value of goods in a transaction. From this perspective, if the rubber offered by farmers has good quality, then theoretically its *tsaman* value should also be higher. However, if collectors unilaterally set prices without considering quality and market conditions fairly, this contradicts the principle of justice in Islamic transactions, as upheld by Ibn Taimiyah. He even rejected the practice of price coercion, except under certain conditions, such as hoarding or fraud (*gharar*), which disrupts market stability.¹¹

The *tsaman* contract (a contract of sale with payment of a price or consideration) has its primary basis in *fiqh muamalah*, which deals with transactions involving goods and services, including commodity trading such as rubber. Scholars argue that the *tsaman* contract is valid as long as it fulfills its essential elements and conditions, namely the presence of a seller, a buyer, the object of the sale, and a clear and agreed-upon price. In the context of the relationship between rubber quality and price determination, scholars emphasize the importance of the principles of justice (*'adalah*) and transparency (*bayan*) in transactions. This means that the quality of the rubber must be measured and assessed transparently, so that the agreed-upon price fairly reflects the condition of the goods. For example, the quality of rubber with a certain level of dryness or integrity will affect its price determination. Therefore, sellers and buyers are advised to use objective methods in determining quality to ensure that the *tsaman* contract does not contain elements of *gharar* (uncertainty) or *ẓulm* (injustice). Thus, the relationship between rubber quality and price determination is a fundamental aspect in ensuring that the *tsaman* contract aligns with Sharia values.¹²

Indra Makmur Subdistrict, East Aceh Regency, is one of the main rubber-producing areas in Aceh. This rubber sector is not only the primary source of income for most farmers in the area but also serves as the driving force of the local economy. In practice, rubber farmers sell their produce to

¹⁰ Chairul Fahmi, "The Impact of Regulation on Islamic Financial Institutions Toward the Monopolistic Practices in the Banking Industrial in Aceh, Indonesia," *Jurnal Ilmiah Peuradeun* 11, no. 2 (2023): 667–86, <https://doi.org/10.26811/PEURADEUN.V11I2.923>.

¹¹ Ibn Taymiyyah, *Al-Hisbah Fi al-Islam* (Dar al-Kutub al-Ilmiyyah, 1983).

¹² Ellandita Agustia Ika Putri, "Penetapan Harga Karet Perspektif Etika Bisnis Islam" (Institut Agama Islam Negeri Metro, 2022).

middlemen, who then distribute the rubber to broader markets. However, various issues frequently arise regarding the pricing of rubber by middlemen, which is often perceived as inconsistent with the quality of rubber produced by farmers.¹³

The main factor influencing rubber prices is the quality of the rubber itself. Cleanliness levels, moisture content, and other technical values, such as the tensile strength index, typically measure this quality. However, on-the-ground realities reveal disparities in the determination of prices. Farmers often feel they are not receiving fair prices despite their efforts to improve the quality of their production. In this situation, prices are unilaterally determined by middlemen without adequate transparency, leading to suspicions of exploitation within the distribution chain.¹⁴

From a fiqh perspective, the concept of *tsaman*, which refers to fair and transparent value in economic transactions, can serve as an essential foundation for reviewing these issues.¹⁵ This concept emphasizes fairness in price determination based on the quality of the goods and mutual agreement between the seller and buyer. In the context of the rubber trade, the implementation of *tsaman* values can be a path toward a more equitable relationship between farmers and middlemen. However, whether the relationship between rubber quality and price setting in Indra Makmur Subdistrict aligns with the principles of *tsaman* remains a relevant question for further research.

The instability of rubber prices reflects market dynamics influenced by various factors, including the quality of rubber, market demand, and negotiation processes between the parties involved. In an interview with Muhammad, a rubber collector, it was explained that the price received by farmers and the selling price to factories are not the same. For example, today, the purchase price of rubber from farmers is Rp 12,000 per kilogram, while the selling price from collectors to factories reaches Rp 26,400 per kilogram. However, four days prior, the selling price from the middleman to

¹³Azura et al., "Analysis of Trends and Factors Affecting the Production and Income of Rubber Farmers in East Aceh District."

¹⁴M. A. Fahmi and H. Alamsyah, *Ekonomi Pertanian Dan Transaksi Syariah: Perspektif Keadilan Dalam Penetapan Harga* (Pustaka Muslim, 2020).

¹⁵ Chairul Fahmi, "Analysis Of Legal Aspects On Capital Investment Fraud In Indonesia," *Proceeding of International Conference on Sharia Economic Law (ICoShEL)* 1, no. 1 (2024): 1.

the factory reached Rp26,700 per kilogram, indicating significant price fluctuations. Muhammad explained that rubber prices are highly dependent on quality, which is assessed based on dry content or dry rubber content. The higher the dry rubber content, the higher the selling price.¹⁶

Muhammad emphasized that global market conditions and industrial demand also influence price fluctuations. Transparency in determining rubber quality is crucial to ensuring fair transactions, so no party is disadvantaged. This approach aligns with Sharia principles of justice and transparency in transactions.

Amidst the perceived injustice felt by farmers regarding price setting, another phenomenon complicates the relationship between farmers and collectors. It is not uncommon to find cases of fraud committed by some farmers, such as putting stones or other heavy materials into rubber sacks to increase their weight. Such practices, even if carried out by only a few farmers, hurt the overall image of farmers and cause middlemen to become more cautious in assessing the quality of the rubber they receive. Additionally, other standard practices include collecting wet rubber with high moisture content to increase weight or mixing low-quality rubber with better-quality rubber to make it appear uniform.¹⁷

These practices not only harm middlemen but ultimately burden the farmers themselves. In response, middlemen often impose price cuts or reduce the weight measured as a way to offset the risks of losses caused by fraud. This exacerbates the conditions of farmers who should be receiving greater benefits if transparency and honesty were applied throughout the distribution chain. On the other hand, the defensive stance of middlemen further strains their relationship with farmers, creating a cycle of distrust that is difficult to break.¹⁸

This situation indicates that the relationship between rubber quality and price setting in Indra Makmur Subdistrict has become increasingly complex. It is not only related to the perceived lack of transparency in the price determination mechanism but also involves behavior that contradicts

¹⁶Hasil Wawancara dengan Muhammad, *Toke Pengepul* (Kec. Indra Makmur, Kab. Aceh Timur, n.d.).

¹⁷Azura et al., "Analysis of Trends and Factors Affecting the Production and Income of Rubber Farmers in East Aceh District."

¹⁸Azura et al., "Analysis of Trends and Factors Affecting the Production and Income of Rubber Farmers in East Aceh District."

the principles of honesty. Therefore, a study of these trading practices is crucial to identify solutions that can improve the interaction patterns between the two parties. *The tsaman-based* approach in Islam, which emphasizes the importance of justice, honesty, and transparency in every transaction, offers excellent potential in rebuilding trust and creating healthy economic relationships. With this approach, it is hoped that the potential for conflict can be minimized, allowing both farmers and collectors to benefit fairly from the transactions that take place. This research not only examines the issues in the relationship between farmers and middlemen but also provides recommendations based on Sharia principles to achieve economic justice under the tenets *of tsaman*.

Previous studies have examined the relationship between rubber quality and price determination at *the* middleman level; however, there are still gaps that require further investigation. Most previous studies have tended to focus on analyzing rubber quality from a technical perspective, such as moisture content, cleanliness, and tensile strength, without examining the relationship between price-setting mechanisms by middlemen and farmers' perceptions of fairness in depth. In addition, previous studies often discuss this issue in the context of traditional economics without considering Islamic values, such as the principle of *tsaman*, which is relevant in analyzing trade transactions in Muslim-majority communities, including the Indra Makmur District.

For comparison, a previous study conducted by Irwansyah and Suryadi examined rubber trading practices in South Sumatra, highlighting the low transparency in price determination by rubber collectors. While this study made a significant contribution to understanding the dynamics of the rubber market in the region, it did not adequately consider the influence of farmers' behavior, such as product quality fraud, on the pricing policies implemented by rubber collectors. Additionally, the previous study did not include *tsaman-based* analysis, which could offer a holistic approach to building economic justice.¹⁹

Previous studies have extensively discussed the rubber trade from technical and economic perspectives, but few have examined the relationship between rubber quality and price from a *tsaman* contract perspective.

¹⁹M Irwansyah and R. Suryadi, "Transparansi Dalam Penentuan Harga Karet Oleh Toke Pengepul: Studi Di Daerah Sumatera Selatan," *Jurnal Ekonomi Agribisnis* 15, no. 2 (2018): 145–60.

Therefore, this study aims to explore how Islamic principles can serve as a foundation for establishing a fair and transparent pricing system between farmers and middlemen. The research focuses on Indra Makmur District, East Aceh, to evaluate the extent to which rubber trading practices in this area comply with the principles of *tsaman*, as well as identifying the factors causing discrepancies between the quality and prices received by farmers. With this approach, it is hoped that sharia-based solutions can be found that strengthen economic justice and mutual trust among local market actors.

Data and Method

This study employs a descriptive qualitative approach in its field research. This approach is used to understand phenomena in depth through the interpretation of data in the form of words and behaviors observed directly in the field.²⁰ Lexy J. Moleong states that the qualitative approach aims to understand social phenomena comprehensively through direct interaction between the researcher and the research subjects in their natural environment.²¹ This study is also normative-empirical because it examines community economic practices from an Islamic legal perspective, specifically the concept of buying and selling in the *tsaman* contract.

The research location was determined purposively, namely in Indra Makmur District, East Aceh Regency, Aceh Province. This area is one of the major rubber production centers in East Aceh, with rubber trading activities involving various economic actors, including farmers, collectors, and industry players. The research subjects comprise economic actors, such as rubber farmers, middlemen, and religious figures who are familiar with *muamalah fiqh*. In contrast, the research object is the relationship between rubber quality and price determination from the perspective of the *tsaman* contract. Data collection was conducted using three primary techniques: in-depth interviews, observation, and documentation. Interviews were conducted using a semi-structured approach, allowing researchers to explore information flexibly while staying focused on the core research questions.²²

²⁰ Muhammad Siddiq Armia, *PENENTUAN METODE & PENDEKATAN PENELITIAN HUKUM*, ed. Chairul Fahmi (Lembaga Kajian Konstitusi Indonesia, 2022).

²¹ Lexy J Moleong, *Metodologi Penelitian Kualitatif* (Remaja Rosdakarya, 2017).

²² Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif, Dan R&D* (Alfabeta, 2019).

Observations were conducted by directly observing the transaction process between farmers and *middlemen*, from rubber quality assessment, weighing, to price agreement. Documentation was used to complement the primary data, which included price records, village policy documents, and supporting literature.

In analyzing the data, this study uses an interactive analysis model developed by Miles and Huberman, which includes three main components: data reduction, data presentation, and conclusion drawing/verification.²³ Data reduction involves sorting raw data into meaningful information, aligning with the research focus. Data presentation is carried out in a descriptive narrative manner to provide a complete picture of the phenomenon being studied. At the same time, conclusions are drawn based on patterns and findings that emerge and are linked to the theory and concept of akad *tsaman* in Islam. To maintain data validity, the triangulation technique is employed, which involves comparing data from multiple sources and methods to verify the consistency of the information.²⁴

The types of data used in this study include primary and secondary data. Primary data was obtained from interviews and field observations, while secondary data was obtained from books, scientific journals, and documents relevant to the research theme. Informants were selected using purposive sampling, a method that involves selecting participants based on specific criteria, such as experience, direct involvement in rubber trading activities, and an understanding of Islamic economic principles.²⁵ With this methodological approach, it is hoped that the research will provide an in-depth and accurate understanding of the relationship between quality and price in the rubber trading industry, as well as the extent to which these practices align with the principles of Akad Tsaman as outlined in Islam.

General Overview of the Research Location

Indra Makmur Subdistrict is one of the subdistricts in East Aceh Regency, located in the eastern part of Aceh Province. Geographically, this area is strategically located, bordering several other sub-districts that produce

²³Matthew B Miles and A. Michael Huberman, *Analisis Data Kualitatif: Buku Sumber Tentang Metode-Metode Baru*, etode Baru (UI Press, 2014).

²⁴Moleong, *Metodologi Penelitian Kualitatif*.

²⁵Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif, Dan R&D*.

plantation commodities, such as Rantau Selamat and Julok sub-districts. The total area of Indra Makmur Sub-district is approximately 264.78 km² and consists of several villages, including Blang Nisam Village, Jambo Lubok Village, Alue Ie Mirah Village, and Pelita Sagop Jaya Village. According to data from the Aceh Timur Central Statistics Agency (BPS) in 2023, the population of Indra Makmur District reached 24,639 people, with the majority of residents engaged in agriculture and plantation work, particularly in the rubber and oil palm sectors.²⁶ The topography of the area is mainly flat to undulating, with an average elevation of 25 meters above sea level, and features a tropical climate that supports optimal rubber tree growth throughout the year. The presence of main roads and access to local markets also play a vital role in facilitating the transportation of agricultural and plantation products produced by the local community.

The primary economic sector supporting the livelihood of the community in Indra Makmur Sub-district is agriculture and plantation, particularly rubber. Rubber plantations are one of the region's key potentials due to the significant area under cultivation and the community's generations-old farming experience. According to data from the East Aceh Plantation Office, the rubber plantation area in Indra Makmur Subdistrict spans approximately 5,860 hectares, with the majority of these plantations being smallholder operations.²⁷ Rubber trees in this area are generally cultivated using traditional methods such as intercropping or family-run operations. Despite the limited adoption of modern agricultural technology, rubber production remains a key economic pillar for the local community. Rubber commodities from Indra Makmur are primarily marketed in the form of raw rubber, which is sold to local rubber collectors. These collectors then process or resell the rubber to large-scale processing plants outside the region. The high demand for rubber, both domestically and in export markets, keeps this commodity relevant and economically significant for the well-being of rubber farmers.

The economic actors in the rubber trade in Indra Makmur Subdistrict are divided into three main layers, namely rubber farmers, collectors, and

²⁶Badan Pusat Statistik, *Kabupaten Aceh Timur Kecamatan Indra Makmur Dalam Angka 2023*, Idi (BPS Aceh Timur, 2023).

²⁷Dinas Perkebunan Aceh Timur, *Laporan Tahunan Statistik Perkebunan Rakyat Kabupaten Aceh Timur Tahun 2022*, Idi (Dinas Perkebunan Aceh Timur, 2022).

rubber processing factories. Farmers act as the primary producers, carrying out the tapping and initial processing, such as coagulating latex into bokar. Middlemen, who are often residents with wider distribution networks, act as intermediaries who buy directly from farmers and sell to factories. In some cases, some middlemen collect produce from small farmers and then sell it in large quantities outside the region. Middlemen have a strategic position in the distribution chain because they not only determine the purchase price but also often serve as a source of market information for farmers. This structure creates a dependency on middlemen for farmers, given their limited access to the final market. Additionally, the lack of farmer cooperatives or alternative distribution institutions leads to the dominance of middlemen in setting relatively high prices.²⁸ In practice, the relationship between farmers and *middlemen* is often informal, lacking standard contracts, which opens the potential for information asymmetry and inequality in the distribution of profits from the rubber trade.

Rubber Sales Process in Indra Makmur Subdistrict

The rubber sales process in Indra Makmur District follows the distribution chain pattern commonly found in the trade of smallholder commodities, starting from farmers as the primary producers, then moving to local middlemen, and finally to processing plants or exporters. Farmers in this area generally sell rubber in the form of bokar to local collectors who have simple weighing and drying facilities. The collectors then sell the rubber to higher levels, either to large *traders* outside the sub-district or directly to factories. This system forms a tiered distribution structure, reflecting power relations among business actors based on capital scale and market access. In practice, this interaction often places farmers in a weak bargaining position, as they rely on collectors as their sole marketing channel. As a result, the prices received by farmers frequently do not reflect the actual value of the rubber they produce.²⁹

The quality of rubber is a key factor in determining its selling price. In Indra Makmur Subdistrict, middlemen use several criteria to assess the

²⁸Baitul Sahrul, *Dinamika Sosial Ekonomi Petani Karet Di Aceh Timur* (Unimal Press, 2020).

²⁹Timur, *Laporan Tahunan Statistik Perkebunan Rakyat Kabupaten Aceh Timur Tahun 2022*.

quality of bokar, including dry rubber content (DRC), cleanliness from contaminants such as soil or stones, and material homogeneity. This assessment is conducted visually and often relies solely on the subjective experience of middlemen, although some middlemen have begun using simple tools to measure moisture content. High moisture content or the presence of foreign materials reduces the purchase price, as it affects production efficiency at processing plants. However, the lack of transparency in this assessment process often leads to dissatisfaction among farmers. Farmers frequently feel disadvantaged because they do not understand the basis for the price reductions applied to their harvests. This issue is further complicated by fraudulent practices, such as the addition of water or heavy materials by some farmers to increase the weight of the rubber, which causes collectors to become more selective and defensive in their quality assessments.³⁰

The determination of bokar prices in Indra Makmur Subdistrict is heavily influenced by local and global market mechanisms; however, at the farmer level, this process is primarily determined unilaterally by middlemen. The price received by farmers is based on the reference price set by processing plants, minus various components such as water content deductions, transportation costs, and the profit margins of middlemen. Additionally, prices are highly dependent on the quality of the bokar, weather conditions (which affect the drying process), and fluctuations in global rubber prices. In an interview with *one* collector named Muhammad, it was revealed that prices can change significantly in a single day, depending on demand from factories. For example, within a week, the purchase price from farmers can range from Rp 12,000 to Rp 14,000 per kilogram, while the selling price to the factory can reach Rp 26,000 per kilogram. This situation indicates a large profit margin for collectors, but according to them, this margin is necessary to cover the risks associated with varying rubber quality and market fluctuations. The information gap between farmers and *middlemen* is a significant issue in this process, as farmers lack access to fair reference prices. This is what causes the economic relationship between farmers and middlemen to be unequal and non-transparent. From an Islamic perspective, this condition contradicts the principle of akad *tsaman*, which emphasizes

³⁰Baitul Sahrul, *Dinamika Sosial Ekonomi Petani Karet Di Aceh Timur*.

clarity and agreement on fair exchange values in every sale and purchase transaction.³¹

The Relationship Between Quality and Rubber Price Setting

The quality of rubber (bokar) is closely related to its selling price. In Indra Makmur Subdistrict, this correlation is evident in the rubber purchasing practices of *toke* or collectors. The higher the quality of bokar, the higher the price offered. Rubber quality is usually determined by its dry rubber content (DRC), which ideally should be above 60%. Farmers who can produce rubber with high dry content receive better selling prices because processing plants only pay based on the dry rubber content they obtain. However, the relationship between quality and price is not always linear, as it is also influenced by external factors such as market demand, season, and stock availability. A study conducted by the East Aceh Plantation Agency found that the price difference between high-quality and low-quality rubber can reach 30–40% at the farmer level. This demonstrates a strong correlation between quality and selling price, although pricing practices in the field are still not fully transparent and fair.³²

Three leading indicators are often used to assess the quality of bokar: moisture content, color, and latex content. Moisture content is a crucial factor because it directly affects the weight and shelf life of rubber. Bokar with high moisture content is not only heavier but also more prone to damage and mold, resulting in additional drying costs for factories. The color of rubber is also an important indicator; white or golden-yellow rubber indicates high quality, as it is not contaminated by mud, metal, or chemicals. Conversely, dark or black rubber indicates poor handling or the presence of foreign substances. Additionally, high latex content suggests that farmers have tapped the trees properly and have not mixed in water or other substances. In practice, farmers often do not know the exact water and latex content of their bokar because standard testing equipment is not available at the farmer level. Middlemen who have simple testing equipment or even rely

³¹Muhammad, *Toke Pengepul*.

³²Timur, *Laporan Tahunan Statistik Perkebunan Rakyat Kabupaten Aceh Timur Tahun 2022*.

solely on visual experience play a significant role in determining this quality, which directly affects the purchase price.³³

Middlemen or collectors play a key role in the price-setting process based on quality, as they are the first to assess the quality of farmers' rubber before it is sent to the factory. This role is dominant because farmers are highly dependent on the information and decisions of *middlemen*. Although some *middlemen* use moisture content meters and digital scales, most still rely on manual and subjective methods, such as feeling the texture and observing the color. This creates potential for unfairness in price setting, especially if there are no agreed-upon standards. Many farmers believe they are at a disadvantage because the prices offered by middlemen do not accurately reflect the actual value of their rubber quality. However, on the other hand, *middlemen* also bear the risk of the quality of the rubber they purchase, especially if the rubber sent to the factory is rejected or valued lower than expected. In the context of Islamic economics, this situation requires transparency (*bayān*) and justice (*‘adl*) in transactions to prevent elements of *gharar* (uncertainty) and *ẓulm* (injustice) in price determination.³⁴ Efforts to improve this relationship can be made by forming cooperatives or farmer groups that have standard measuring tools and accurate market price information, allowing farmers to negotiate from a stronger and fairer position.

Analysis of the *Tsaman* Perspective on Pricing Practices

In fiqh muamalah, the concept of *tsaman* refers to the price or exchange value of an item in a sale and purchase transaction. *Tsaman* is a vital element in a sale and purchase contract (*al-bay‘*), because the clarity of *tsaman* is one of the conditions for the contract to be valid. According to Wahbah al-Zuhaili, the clarity of the price is part of the main conditions that ensure the validity of the contract and prevent elements of *gharar* or uncertainty.³⁵ The price or *tsaman* must be agreed upon at the beginning of the transaction and must not contain elements of *riba* or ambiguity regarding its value, unit, or payment

³³Nurhayati, *Analisis Penentuan Harga Karet Alam Berdasarkan Mutu Bokar Di Aceh Timur* (Fakultas Pertanian Universitas Syiah Kuala, 2021).

³⁴Muzakkir, *Etika Bisnis Dalam Islam: Prinsip Dan Praktik* (UII Press, 2020).

³⁵Az-Zuhaili, *Al-Fiqh Al-Islami Wa Adillatuhu*.

schedule. In practice, *tsaman* can take the form of cash payment (*naqdan*), installments (*taqsith*), or deferred payment (*mu'ajjal*), provided that all parties are fully aware and consent to it. In this context, the principles of justice (*'adl*) and transparency (*bayan*) are the fundamental principles underpinning the *tsaman* contract.³⁶

In rubber sales practices in Indra Makmur Subdistrict, the principles of *tsaman* have been applied in theory, such as price agreements between farmers and collectors and cash payments. However, this compliance is often formal and does not touch on the substance of Sharia, namely, fairness and transparency in price determination. Rubber prices are determined based on moisture content and quality; however, the assessment process is not entirely transparent. Many farmers do not fully understand the quality standards used by *collectors* to set prices, leading to a gap in understanding that could result in unfairness.³⁷ In fiqh muamalah, this can be considered a form of *gharar*, which is uncertainty that has the potential to harm one of the parties. Therefore, although the buying and selling practices have fulfilled the formal elements of the *tsaman* contract, substantial compliance with Sharia principles still needs to be improved.³⁸

The determination of rubber prices in the field indicates a significant potential for *gharar*. This is primarily due to *the* dominance of middlemen in setting prices, without uniform quality standards agreed upon openly by farmers. In some cases, farmers only receive prices from *middlemen* without sufficient information about the technical quality of their rubber. This practice, according to fiqh analysis, risks undermining the principle of justice in the sale and purchase contract and opens the door to *ẓulm* (oppression).³⁹ Furthermore, some scholars, such as Ibn Taimiyyah, reject the imposition of prices or monopolies in determining *tsaman*, except in specific situations aimed at safeguarding the public interest.⁴⁰ Therefore, if improvements are not made to the transparency of the quality assessment and pricing mechanisms, this practice may contain *gharar* and be considered invalid

³⁶Hasanuddin, *Fiqh Muamalah Kontemporer*, Edisi Ke-2 (Raja Grafindo Persada, 2016).

³⁷Nurhayati, *Analisis Penentuan Harga Karet Alam Berdasarkan Mutu Bokar Di Aceh Timur*.

³⁸ Chairul Fahmi, "THE DUTCH COLONIAL ECONOMIC'S POLICY ON NATIVES LAND PROPERTY OF INDONESIA," *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH* 5, no. 2 (2020), <https://doi.org/10.22373/petita.v5i2.99>.

³⁹Muzakkir, *Etika Bisnis Dalam Islam: Prinsip Dan Praktik*.

⁴⁰Adiwarman A. Karim, *Ekonomi Mikro Islam*, Edisi Ke-2 (Rajawali Pers, 2012).

according to Islamic jurisprudence. To align with the principle of *tsaman*, the rubber trading system must be equipped with standardized quality assessments that are widely accepted and recognized by all parties involved.

Field Findings and Sharia Implications

Based on observations and interviews in Indra Makmur Subdistrict, it was found that the rubber price determination process still faces significant challenges in achieving fairness for farmers. One of the main challenges is the absence of transparent quality standards applied throughout the entire trade chain. Local middlemen or collectors often unilaterally determine prices without providing detailed explanations of the quality criteria used, such as moisture content, color, or latex content. This leaves rubber farmers in a weak bargaining position, as they lack adequate information to assess the fair value of their products. Additionally, global price fluctuations not offset by local price protection systems leave farmers highly vulnerable to market volatility. This situation reflects structural imbalances that hinder the realization of the principle of justice in economic transactions, as emphasized in Islamic teachings.⁴¹

In terms of public awareness of sharia values, most farmers and local economic actors demonstrate limited understanding of the principles of fiqh muamalah, particularly regarding the concepts of *tsaman*, fair pricing, and the prohibition of gharar. Although the majority of the population in this region is Muslim and practices Islamic teachings in their daily lives, the application of Islamic values in commodity transactions such as rubber has not been fully internalized. Non-transparent bargaining practices and the lack of transaction documentation or contracts indicate the weak influence of fiqh muamalah in the real economic practices of the community. Some respondents even stated that they had never received guidance or education from religious institutions or the government regarding sharia-compliant buying and selling.⁴² This highlights the importance of an educational and advocacy approach to improve Sharia economic literacy among rubber farmers and business actors.⁴³

⁴¹Muzakkir, *Etika Bisnis Dalam Islam: Prinsip Dan Praktik*.

⁴²Hasanuddin, *Fiqh Muamalah Kontemporer*.

⁴³ Chairul Fahmi, "The Application of International Cultural Rights in Protecting Indigenous Peoples' Land Property in Indonesia,"

Based on field findings, several recommendations can be implemented to integrate Islamic values into the rubber commodity trade. First, the establishment of a quality assurance institution or a Sharia cooperative coordinator is needed to serve as a bridge between farmers and the market, operating on principles of transparency and fair pricing. This institution is responsible for setting mutually agreed-upon standards for rubber quality and conducting regular educational sessions on fiqh muamalah. Second, strengthening the written and open sales contract system is crucial to avoid elements of gharar or uncertainty in transactions. Third, collaboration among religious scholars, local governments, and community leaders is necessary to foster a comprehensive understanding of the importance of fair trade and the prohibition of fraud in buying and selling, as outlined in the Quran and Hadith. Thus, the transformation of the rubber trade will not only generate economic value but also reflect the fair and civilized ethical values of Islam.⁴⁴

Conclusion

Based on the research results conducted in Indra Makmur Subdistrict, East Aceh Regency, it can be concluded that the quality of the rubber itself has a significant influence on the rubber pricing process. Key factors such as moisture content, color, and latex content are essential indicators in determining rubber quality, which in turn directly contribute to its market value. In practice, the distribution process and rubber trade chain still heavily rely on the role of *middlemen* as intermediaries between farmers and broader markets. *Middlemen* hold significant authority in determining prices based on quality assessments, but this is often done unilaterally and without transparent evaluation standards. This creates imbalances in trade relations between farmers and buyers, resulting in rubber prices that frequently do not reflect the intrinsic value of the quality produced by farmers.

From the perspective of *tsaman* in fiqh muamalah, this practice still contains elements of uncertainty (*gharar*), primarily due to the absence of explicit agreement on prices determined fairly based on quality. The principles of justice (*al-'adl*) and transparency in price setting, which are part of the maqāṣid al-syarī'ah in sales transactions, have not been fully

<https://doi.org/10.1177/11771801241235261> 20, no. 1 (2024): 157–66,
<https://doi.org/10.1177/11771801241235261>.

⁴⁴Karim, *Ekonomi Mikro Islam*.

implemented in rubber sales practices in this region. This is exacerbated by the low level of public literacy regarding Islamic economic concepts, including understanding of valid sales contracts and the prohibition of fraud in muamalah.

Therefore, to establish a fair rubber trading system based on Sharia principles, continuous education is necessary for business actors and farmers regarding Islamic values in muamalah. Additionally, institutions or mechanisms are required to bridge the gap between farmers and the market based on principles of transparency, fairness, and professionalism. The implementation of Sharia values is not merely a normative alternative but a substantive solution to improve the ethical and fair structure of trade at the grassroots level.

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