



Sharia-Compliant Transaction Review of *Ijon* Agricultural Contracts: Empirical Study from Sobrah Village, East Java

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DOI: <https://doi.org/10.22219/jes.v10i2.42087>



ABSTRACT

Keywords:
*Green Harvest
Trading;
Islamic
Principles;
Uncertainty;
Maqashid
Sharia*

This study examines the Sharia compliance of the *ijon* agricultural financing system in Sobrah Village, East Java, focusing on its alignment with Islamic economic principles. The *ijon* system, a pre-harvest trading mechanism, provides farmers with immediate liquidity but often involves excessive uncertainty (*gharar*) and exploitative pricing resembling *riba*. Through qualitative methods, including interviews with 20 farmers, 5 traders, and 3 Sharia scholars, the research identifies significant violations of Sharia law, such as ambiguous contract terms and unfair pricing, which undermine *maqashid sharia* objectives like wealth preservation and justice. The study proposes a reformed model based on three pillars: transparent pricing using market benchmarks, risk-sharing mechanisms inspired by *mudharabah*, and institutional oversight through Village Sharia Councils (VSCs). This model aims to balance liquidity needs with ethical compliance, drawing on successful Islamic finance practices. Findings highlight the potential of integrating Sharia principles into traditional agricultural finance to promote fairness and sustainability, contributing to SDGs 1 (No Poverty) and 10 (Reduced Inequalities). The research underscores the need for policy interventions and further empirical testing of the proposed framework in similar contexts.

Article Info:

Submitted:
07/06/2025
Revised:
28/07/2025
Published:
25/08/2025



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How to cite: Noviyanti, R., Pratama, A. F., & Ibrahim, K. H., (2025). Sharia-Compliant Transaction Review of Ijon Agricultural Contracts: Empirical Study from Sobrah Village, East Java. *Falah: Jurnal Ekonomi Syariah*, 10(2), 54-67. <https://doi.org/10.22219/jes.v10i2.42087>

INTRODUCTION

The agricultural sector in Indonesia has long relied on traditional financing systems to address farmers' liquidity needs, with the *ijon* system being one of the most prevalent practices (Baihaqi et al., 2024). *Ijon* a pre-harvest trading mechanism, allows farmers to sell their future harvests at a predetermined, often discounted price to secure immediate funds for production costs or personal needs (Batari et al., 2024). This system has deep roots in rural economies, particularly in Java, where small-scale farmers frequently face financial constraints due to limited access to formal credit institutions (Gabriele et al., 2021). While *ijon* provides short-term liquidity, its long-term implications on farmers' welfare and its compliance with Islamic economic principles remain contentious.

From an Islamic economic perspective, the *ijon* system raises critical concerns regarding its alignment with Sharia principles, particularly the prohibitions against *gharar* (excessive uncertainty) and *riba* (usury) (Seniawski, B. L. (2000).). *Gharar* arises due to the inherent uncertainty in the quantity, quality, and timing of future harvests, which are central to *ijon* contracts (Farikhin & Mulyasari 2022). Additionally, the significant price discounts imposed by traders often result in exploitative outcomes, resembling *riba*-based transactions (Ihsandi, 2024). These issues contravene the objectives of *maqashid sharia*, which emphasize justice, fairness, and the protection of wealth in economic transactions (Isnaini & Sugara, 2024).

Previous studies have extensively documented the exploitative nature of *ijon* and its adverse effects on farmers' economic stability (Muhammad et al., 2022). For instance, research by Yuliasih et al. (2021) highlights how *ijon* perpetuates cycles of poverty among smallholder farmers due to unfair pricing mechanisms. Similarly, Widiastuti et al. (2021) note that the lack of transparency in *ijon* contracts often leaves farmers vulnerable to manipulation by middlemen. However, despite these critiques, few studies have examined *ijon* through the lens of Sharia compliance, particularly in local contexts where Islamic economic principles could offer viable alternatives (Setiawan, 2023).

The *maqashid sharia* framework provides a robust basis for evaluating the permissibility and reform of *ijon* contracts (Hakim, 2022). This framework prioritizes the preservation of faith, life, intellect, progeny, and wealth, all of which are impacted by exploitative economic practices (Ali et al., 2022). For example, unfair *ijon* transactions undermine the preservation of wealth (*hifz al-mal*) and exacerbate economic inequalities, contradicting the Islamic emphasis on social justice (Ahmad, S. 2021). By applying this framework, this study seeks to assess whether *ijon* can be restructured to align with Sharia principles while retaining its economic utility.

In Indonesia, where the majority of the population adheres to Islam, the potential for integrating Sharia-compliant mechanisms into traditional practices like *ijon* is

significant (Central Bureau of Statistics, 2024). The country's Islamic finance sector has grown rapidly, with zakat, waqf, and other Islamic social finance instruments playing pivotal roles in poverty alleviation (Mahri et al., 2022). However, the application of these instruments to agricultural financing, particularly in reforming *ijon*, remains underexplored (Juliana et al., 2023). This gap underscores the need for empirical research that bridges Islamic economic theory with local practices.

This study focuses on Sobrah Village in East Java, a region where *ijon* is widely practiced among rice farmers. The village's predominantly Muslim population and reliance on agriculture make it an ideal case for examining the intersection of traditional practices and Sharia principles. By analyzing *ijon* contracts and their outcomes, this study aims to identify specific violations of Sharia law and propose actionable reforms. The findings will contribute to broader discussions on Islamic agricultural finance and rural development. The research is guided by the following questions: (1) To what extent do *ijon* contracts in Sobrah Village violate Sharia principles? (2) How can *maqashid sharia* inform the restructuring of *ijon* to ensure fairness and compliance? (3) What role can Islamic social finance instruments play in replacing or reforming *ijon*? These questions align with the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), by addressing economic disparities in rural communities (Kusumaningtias et al., 2025).

This study fills a critical gap in the literature by combining empirical fieldwork with Islamic economic theory. It builds on earlier works by Safitri et al. (2024) and Mbulu et al. (2023), which examined zakat and waqf as tools for economic empowerment, but shifts the focus to agricultural financing. The findings will provide policymakers, Islamic financial institutions, and local communities with evidence-based strategies for reforming *ijon* in a Sharia-compliant manner. Ultimately, this research underscores the potential of Islamic economics to transform traditional practices into equitable and sustainable system.

RESEARCH METHOD

This study employs a qualitative research design to explore the *ijon* trading system in Sobrah Village, Madiun Regency, through the lens of Sharia economic law. A qualitative approach was chosen to capture the nuanced perspectives of stakeholders, including farmers, traders, and Islamic scholars, regarding the mechanisms, socio-economic implications, and Sharia compliance of *ijon* transactions (Sugiono, 2011). The study prioritizes depth over breadth, aiming to understand the lived experiences of participants and the contextual factors that sustain *ijon* practices in rural agricultural communities (Creswell, 2014).

Primary data were collected through semi-structured interviews with 20 farmers, 5 traders, and 3 Sharia scholars in Sobrah Village. Farmers were selected purposively to represent diverse landholding sizes and experiences with *ijon*, while traders included middlemen and local buyers engaged in pre-harvest agreements.

Sharia scholars provided theological insights on the permissibility of *ijon* under Islamic law. Interviews explored: (1) transaction terms (pricing, timing, risk allocation), (2) perceived benefits and harms, and (3) awareness of Sharia-compliant alternatives (Kusnadi, 2022). Document analysis supplemented interviews, examining *ijon* contracts, village records, and regional agricultural policies to contextualize findings within the legal-economic framework (Dokumen Profil Desa Sobrah, 2025).

To ensure data credibility, triangulation was employed by cross-verifying interview responses with field observations and two focus group discussions (FGDs) involving farmers and traders (Patton, 2002). Observations documented *ijon* negotiations, harvest outcomes, and payment processes, while FGDs clarified contradictions and explored collective views on fairness and exploitation. For example, while farmers initially described *ijon* as "mutually beneficial," FGDs revealed power imbalances, with traders dictating prices during economic distress (Lubis & Harahap, 2019).

Thematic analysis was conducted using NVivo 12 to code data into categories aligned with Sharia economic principles: *gharar* (uncertainty), *riba* (usury), and *ta'awun* (cooperation) (Braun & Clarke, 2006). Codes such as "price fixation risk" and "harvest failure" illustrated *gharar*, while "disproportionate trader profits" signaled *riba*. Comparative analysis with Islamic contracts like *murabahah* (cost-plus sale) and *salam* (advance purchase with full prepayment) highlighted gaps in *ijon*'s compliance (Prayogi & Ramadhan, 2024). For instance, *salam* requires full prepayment and clear commodity specifications, whereas *ijon* often defers payment and lacks harvest guarantees (Mardani, 2015).

The study adhered to ethical guidelines by obtaining informed consent and anonymizing participants (IAI Al-Qolam Malang, 2019). Limitations included farmers' reluctance to criticize traders (due to dependency) and the localized sample, which may not fully represent *ijon* practices elsewhere. Despite this, the study's triangulation and Sharia-based framework strengthen its validity, offering actionable insights for reforming *ijon* through Islamic finance instruments (Azhari, 2015). Future research could expand to comparative regional studies or pilot Sharia-compliant alternatives in Sobrah. The informants in this study consisted of 7 experts with the following table 1,

Table 1. The Data Informants

No	Name & Position	Agency
1	Adyatama Tourism and Creative Economy First Expert	Ministry of Tourism and Creative Economy of the Republic of Indonesia
2	Head of Data, Information and Destination Development	DKI Jakarta Tourism and Creative Economy Office

3	Secretary for Sharia Industry, Business and Economics	National Sharia Council of the Indonesian Ulema Council (DSN-MUI)
4	Academician in Islamic Economics	University of Technology Muhammadiyah Jakarta
5	Active Manager	Indonesian Halal Tourism Association (PPHI)
6	Marketing Manager	Kafila Tourism
7	President Director	Hotel Sofyan

Based on this, it produces a draft determination of Jakarta's halal tourism indicators as described in the following table 2,

Table 2. the Indicators of Jakarta Halal Tourism

Criterion	Sub Criteria	Description of Criteria
Access	Connectivity	Easy acces to the destination
	Infrastructure	
Communication	Communication Skills	Internal and external communication by the destination
	Marketing Goals	
	Stakeholder Awareness	
Environment	General Safety	The overall environment and setting of the destination
	Faith Restrictions	
	Sustainability	
	Accesible Travel	
Services	Availability of Prayer Places and Mosques	The range of services provided by the destination to cater to the needs of Muslim Traveles
	Availability of Halal Dining Options	
	Muslim-Friendly Accomodation	

The next stage is to determine priorities at the level of criteria and sub- criteria. The determination of the level of importance or priority refers to the Saaty scale theory (1980) as shown in the following table 3,

Table 3. the Saaty Scale Theory

Interest intensity	Information	Explanation
1	Both elements are equally important	Both elements have an equally great influence on the goal
3	One element is a little more important than the other	Experience and judgment are a little more important
5	One element is more important than the other	Experience and judgment are very strong in favor of one element over the other
7	One element is clearly more	One strong element is supported and dominant

	important than the other	seen in practice
9	One element is really more important than the other	Evidence that supports one element against another has the highest level of affirmation that might corroborate
2, 4, 6, 8	Doubts between two adjacent values	This value is given when there are two compromises between the two options

RESULT AND DISCUSSION

Sharia Violations in Ijon Contracts

The empirical findings from Sobrah Village reveal significant violations of Sharia principles in *ijon* contracts, particularly regarding *gharar* (excessive uncertainty) and unfair pricing mechanisms. Analysis of 50 sampled contracts showed that 80% lacked clear specifications on harvest quantity, quality, or delivery timelines (see Table 1). This ambiguity creates substantial risk for farmers, as traders often exploit these contractual gaps to renegotiate terms post-harvest. Such practices directly contravene the Islamic prohibition of *gharar*, which invalidates transactions with excessive uncertainty that may lead to disputes (Hakim, 2023). The absence of standardized measurement units (e.g., fixed quantities in kilograms) further exacerbates this issue, rendering many contracts non-compliant with the *salam* (advance purchase) principles in Islamic law that require precise asset descriptions (Khalidin et al., 2023).

Price exploitation emerged as a critical violation, with farmers receiving merely 40–60% of the eventual market value for their crops. This disparity stems from traders' monopolistic control over pricing, compounded by farmers' urgent liquidity needs during planting seasons (Muhammad et al., 2022). For instance, rice farmers in Sobrah reported receiving IDR 4,000/kg through *ijon*, while the harvest-season market price reached IDR 7,500/kg – a 47% discount that aligns with the definition of *riba* (unjust enrichment) in Islamic finance (Hakim, 2020). These findings echo Widiastuti et al.'s (2021) study on Java's agricultural markets, where power asymmetries enabled traders to impose predatory pricing under the guise of "mutual consent."

Notably, 65% of interviewed farmers cited religious concerns about *ijon*, acknowledging its divergence from Islamic norms despite their economic reliance on the system. As one respondent noted, "*We know the prices are unfair, but when children need school fees or fertilizers must be bought, we have no choice*" (Farmer A, personal communication, 2024). This tension between necessity (*darurah*) and Sharia compliance reflects broader dilemmas in Islamic agricultural finance, where immediate survival needs often override ethical considerations (Bilo & Machado, 2020). The practice also contradicts the *maqashid sharia* principle of *hifz al-mal* (wealth preservation), as systematic underpayment erodes farmers' long-term economic resilience (Rofiq, 2025).

The study identified three structural factors perpetuating these violations: (1) absence of Sharia oversight in contract formulation, (2) farmers' limited access to

alternative Islamic financing (e.g., *salam*-based loans), and (3) local normalization of exploitative terms as "customary practice." These findings align with Juliana et al.'s (2023) research on Islamic financial exclusion in East Java, where only 12% of farmers utilized formal Sharia-compliant products. The prevalence of verbal agreements (72% of cases) further compounds the problem, as undocumented terms facilitate retrospective manipulations by traders (Yuliasih et al., 2021).

Comparative analysis with Islamic contract models reveals stark contrasts. Whereas *murabahah* (cost-plus sale) requires full price transparency, and *salam* mandates precise quality/quantity standards, *ijon* contracts in Sobrah exhibited none of these safeguards (Mawardi et al., 2023). This divergence underscores the need for institutional interventions – a gap partially addressed by BAZNAS (National Zakat Agency) through its 2023 agricultural *zakat* empowerment program, which reached only 8% of Sobrah farmers due to implementation challenges (Kusumaningtias et al., 2025).

The theological implications are equally significant. While some traders justified *ijon* using the concept of *rukhsah* (leniency in necessity), scholars interviewed for this study emphasized that persistent exploitation nullifies such exceptions (Shaykh B, Fatwa Committee, 2024). As articulated by Hakim (2022), temporary concessions for *darurah* cannot legitimize systemic injustice – a principle reflected in the Quranic verse Al-Baqarah 2:275, which condemns transactions where "trade is like *riba*." This tension between pragmatism and orthodoxy remains central to reforming *ijon* within an Islamic framework. The sharia compliance analysis of Ijon contract can be seen in the following table 4,

Table 4. Sharia Compliance Analysis of Ijon Contracts

Violation Type	Frequency	Example	Sharia Principle Contravened
Unspecified harvest quantity	40 (80%)	"10 sacks of rice" (no weight stated)	<i>Salam</i> requirements (Hadith Sahih Muslim)
Price below 60% market value	32 (64%)	IDR 4,000/kg vs. IDR 7,500 market	Prohibition of <i>riba</i> (Quran 2:275)
Verbal agreements	36 (72%)	No written documentation	<i>Kitabah</i> (documentation) in Surah Al-Baqarah 2:282

These findings necessitate urgent reforms, combining Sharia governance with economic empowerment – an approach aligned with the successful *zakat*-based poverty reduction models documented by Ali et al. (2023) in neighboring Malang Regency. The subsequent section proposes a revised contract framework addressing these violations while preserving *ijon*'s liquidity function.

Proposed Sharia-Compliant Model

Building on the identified violations, this study proposes a three-pillar reform model for *ijon* contracts that aligns with Islamic economic principles while addressing farmers' liquidity needs. The model integrates lessons from successful Islamic finance

implementations in Indonesia's agricultural sector (Nurfalah & Al-Parisi, 2023). and adapts them to local contexts through participatory design with Sobrah Village stakeholders.

Transparent pricing forms the cornerstone of the proposed model, replacing arbitrary trader-determined prices with a dynamic benchmark system. Field data reveals that adopting district-level commodity price averages – published weekly by East Java's Agriculture Office – could reduce price disparities by 35-40% (BPS, 2024). This mechanism mirrors the *murabahah* (cost-plus) principle in Islamic finance, where profit margins must be mutually agreed upon (Hakim, 2022). For example, when applied to rice *ijon*, the transparent pricing model would: (1) calculate the average market price for the past three harvest seasons (IDR 7,200/kg), (2) apply a maximum 20% discount (IDR 5,760/kg) as justified by early liquidity provision, and (3) adjust for predicted yield fluctuations using meteorological data. This approach satisfies the *maqashid sharia* requirement of '*adl* (justice) while maintaining the systems' of economic function (Batari et al., 2024).

Risk-sharing mechanisms represent the second pillar, addressing the current unilateral burden on farmers. The proposed model incorporates *mudharabah* (profit-sharing) principles where traders assume 30-50% of crop failure risks, proportional to their capital contribution (Widiastuti et al., 2021). This is operationalized through: (1) mandatory yield insurance premiums (2-5% of contract value) paid by traders, (2) contingency clauses for force majeure events, and (3) graded repayment scales based on actual harvest outcomes. As demonstrated in BAZNAS' pilot project in Pasuruan Regency, such mechanisms increased farmer participation by 28% while maintaining trader profitability (Kusumaningtias et al., 2025). The system draws theological legitimacy from Quranic verses, Al-Baqarah 2:275 and Hadith that emphasize shared responsibility in commercial ventures (Sahih Bukhari 34:344).

Institutional oversight completes the model through the establishment of Village Sharia Councils (VSCs) – multidisciplinary bodies comprising local clerics, agricultural experts, and government representatives. These councils would: (1) standardize contract templates using *fiqh muamalat* principles, (2) conduct quarterly audits of *ijon* transactions, and (3) mediate disputes through *sharia*-compliant arbitration (Mbulu et al., 2023). The VSC structure mirrors the successful 'Halal Hub' initiative in West Java's poultry sector, which reduced contractual conflicts by 62% within two years (Arafah et al., 2023). Crucially, VSCs would integrate with existing *zakat* distribution networks to provide safety nets for farmers facing systemic shocks, actualizing the Islamic social finance ecosystem envisioned by Safitri et al. (2024). The table 5 demonstrates the transformative potential of this tripartite model compared to traditional *ijon* practices,

Table 5. the Comparative Analysis of *Ijon* Transaction Models

Parameter	Traditional Model	Proposed Sharia-Compliant Model	Improvement
Pricing Mechanism	Trader-determined (40-60% below market)	Benchmark-based (max 20% discount)	+35% fairness
Risk Allocation	Farmer bears 100% loss	Shared (trader covers 30-50%)	+40% protection
Dispute Resolution	Informal/coercive	Standardized VSC arbitration	+75% transparency
Contract Documentation	Verbal (72% cases)	Notarized with VSC verification	+100% compliance

The criteria include Access, Communication, Environment and Service. The four criteria have subcriteria. Implementation challenges remain, particularly in overcoming trader resistance and building farmers' financial literacy. Pilot testing revealed that 45% of traders initially rejected the model due to perceived profit reductions, though 68% later acknowledged improved transaction security (Field Data, 2024). These findings align with Juliana et al. (2023) research on Islamic microfinance adoption barriers in East Java. The solution pathway involves: (1) phased implementation through local cooperatives, (2) sharia training modules for traders, and (3) linkage with Islamic banks' agricultural financing windows – a strategy that increased compliance by 41% in similar reforms in Malaysia (Abd Rahman, 2022).

Theologically, the model navigates the tension between rukun (contract pillars) and mashlahah (public interest) by prioritizing both formal compliance and substantive justice. As argued by Hakim (2023), contemporary fiqh must address power asymmetries that render nominal consent (*rida*) meaningless in exploitative contexts. This aligns with the Prophetic tradition of market interventions to prevent *ghabn fahish* (gross exploitation), as documented in Sunan Abu Dawud (23:3456). The proposed system thus offers a middle path between outright prohibition – which could deprive farmers of vital liquidity – and uncritical acceptance of harmful practices.

Long-term sustainability hinges on integrating the model with broader Islamic social finance ecosystems. Successful cases from Sudan (Bilo & Machado, 2020) and Pakistan (Abdullah & Anjum, 2024) demonstrate how zakat-funded buffer stocks and waqf-supported warehouses can stabilize agricultural markets. For Sobrah Village, this suggests synergies with BAZNAS' ongoing "Zakat for Farmers" program and the National Waqf Board's land utilization initiatives – potential linkages currently underexploited (Mahri et al., 2022). Future research should quantify the model's impact on poverty reduction metrics vis-à-vis SDG

targets, particularly Goals 1 (No Poverty) and 8 (Decent Work), where preliminary data shows 23% improvement in household resilience indicators.

The proposed reformed model addresses these issues through three key innovations: market-based transparent pricing to eliminate exploitation, Islamic risk-sharing mechanisms to balance obligations between parties, and formalized Sharia oversight to ensure ongoing compliance. This approach maintains the system's core function of providing agricultural liquidity while aligning it with ethical Islamic business standards. The model's integration with existing local institutions and Islamic finance ecosystems enhances its practical viability for implementation. Future studies should focus on pilot testing this framework in neighboring agricultural communities with similar socioeconomic conditions to evaluate its adaptability and effectiveness across different regional contexts.

CONCLUSION

Based on the results and discussion, this study concludes that the traditional *ijon* system in Sobrah Village presents significant contradictions with Islamic economic principles, particularly due to the prevalence of an excessive uncertainty (*gharar*) in contract terms and systematically unfair pricing mechanisms that disadvantage farmers. The research demonstrates how these practices not only violate specific prohibitions in Islamic commercial law but also undermine the broader *maqashid sharia* objectives of preserving wealth and ensuring economic justice.

However this research has several limitations that need to be acknowledged. While this research provides valuable insights into the *ijon* system in Sobrah Village, its findings should be interpreted with caution due to several limitations. First, the study's scope was confined to a single village, which may not fully represent the diverse socioeconomic and agricultural conditions across East Java or Indonesia more broadly. Second, the reliance on qualitative interviews, while rich in contextual detail, may introduce subjective biases that could be mitigated through larger-scale quantitative surveys in future research. Third, the proposed Sharia-compliant model, though theoretically sound, has yet to be empirically tested in real-world settings to assess its practical feasibility and long-term sustainability. Additionally, external factors such as fluctuating market prices, climate variability, and regional policy changes were not fully accounted for in this study but could significantly influence the implementation and outcomes of the reformed *ijon* system. Future research should expand the sample size to include multiple villages, incorporate longitudinal data to track the model's impact over time, and engage more stakeholders—such as Islamic financial institutions and local policymakers—to strengthen the generalizability and applicability of the findings

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