



ISLAMIC ECONOMIC VIEWS ON BAY' JIZAF PRACTICES (Case Study of Lhokseumawe Inpres Market Traders)

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Abstract

This study examines whether the Bay' Jizaf transactions at Pasar Inpres Lhokseumawe are or are not under the law and the provisions of Bay' Jizaf in Islamic Economics. This qualitative study obtains the data through literature, observation, documentation, and interviews. The object used is 20 Bay' Jizaf traders. Meanwhile, the subjects or informants in this study are 20 traders who sell Jizaf at Pasar Inpres in Lhokseumawe City. The research method used is a qualitative method with a qualitative descriptive approach, while the type of research used is field research (field research). Based on the results, in general,

Keywords: Bay' Jizaf, Islamic Economics, Presidential Instruction Market.

INTRODUCTION

The field of muamalah has a fairly broad scope and has great potential to develop more broadly. One of them is in the field of buying and selling transactions. Buying and selling that occurs among today's society has also experienced many developments, changes and adjustments, but still in a context that meets the requirements and harmony of buying and selling that are permitted by sharak. The buying and selling that will be discussed is one of the buying and selling by barter, namely buying and selling jizaf or better known as speculative buying and selling. This type of transaction has existed since the time of the Prophet sallallaahu 'alaihi wa sallam until now, this type of transaction is still rife among the people. Sale and purchase of jizaf (hypothesis/speculative) is a sale and purchase transaction using a forecasting system. Al-jizaf is a word from Persian Arabic. It means buying and selling things without having to be weighed, measured or counted. Jizaf literally means taking in large quantities. Meanwhile, buying and selling jizaf in fiqh terminology consists of buying and selling goods that are usually measured, weighed or counted, in large quantities without being measured, weighed and recalculated. (Mandhur, 2009, p. 323).

This speculative buying and selling itself is very profitable for both buyers and sellers. For buyers, buyers who buy speculatively usually focus on retail or use for daily needs, by buying using a speculative system, buyers get cheaper prices. So for the sellers themselves, this speculative buying and selling can encourage sellers to sell their wares. One of the phenomena of buying and selling jizaf is in the city of Lhokseumawe, to be precise, at the Inpres market. The Lhokseumawe Presidential Instruction Market is one of the centers where buying and selling activities take place which is always packed with Lhokseumawe people. Some work as buyers or some also work as sellers. There are various types of kitchen needs sold at the Presidential Instruction market.

Wholesale or speculative (jizaf) buying and selling in the Lhokseumawe Inpres market, if you look closely, there are several interesting things to examine. These include problems with scales, quality problems, and in terms of scales, usually types of vegetables are packed in sacks, the weight of the sacks sometimes varies. And also regarding the quality of the vegetables themselves,

we cannot be sure whether there is a mixture of good and rotten vegetables. Because, with this system of buying sacks, buyers usually cannot sort them one by one to see the quality of the vegetables in the sack itself. So this creates uncertainty in the scale and quality of these vegetables so that it can cause gharar elements.

LITERATURE REVIEW

Factors Influencing the Occurrence of Bay' Jizaf at the Presidential Instruction Market in Lhokseumawe City

1. Price

According to Mrs. Lina, the sack seller (interview on 13 October 2021). Buyers buy using a bag system to get a cheaper price so they can then sell it again at the market price per kilo (retail).

2. Request

According to Mr. Maimun as a seller with a sack system (interview on 13 October 2021). The seller sells using the sack system because the merchandise is sold in large quantities, whereas selling by the kilo is limited.

At the Inpres Market in Lhokseumawe City, there are jizaf transactions where the goods being bought and sold using jizaf cannot be sorted to see the quality of the goods being sold in the sacks. However, the sellers place or show a sample of how the quality of the goods being sold in jizaf is likely to be. The average buyer who wants to buy jizaf usually buys between 1 or 2 sacks. Goods to be sold in jizaf are arranged neatly on the floor in the shop or in the tents of the sellers. To estimate the amount of goods to be sold using jizaf, sellers usually rely on scales, because according to the sellers, if they only rely on estimated measurements by guessing, there is a possibility that they will be wrong in their estimates. Therefore, to estimate the measure of goods sold in jizaf, sellers rely more on scales. Even though they are weighed, buyers will still get a cheaper price than buying with retail/kilo scales. Bearing in mind that the quality of goods sold using jizaf is a bit difficult to assess, sellers provide guarantees about the quality of the goods they sell, because sellers are also worried about losing customers if the goods sold using jizaf are of poor quality. Sellers can also be trusted on this matter.

Usually, goods sold by jizaf and goods sold by kilo or retail are separated by a contract, to make it easier for the seller to calculate or weigh. The goods sold by jizaf at Lhokseumawe City Inpres Market are very diverse. Starting from onions, garlic, cabbage, red chilies, green chilies, cayenne peppers, tomatoes, ginger and other vegetables. With the Bay' Jizaf transaction, it can help the traders' economy in dealing with some of their problems, such as:

1. For sellers, this Bay' Jizaf transaction can make it easier for them to finish their wares, so that the sale of the object they are selling in Jizaf has certainty about the behavior of the object.
2. For small traders, this Bay Jizaf transaction can help them in the buying process, because by buying jizaf, they get a much cheaper price, so they can resell the objects they buy in jizaf with a retail or kilo system, and of course they will earn an income. profit from each sale of the object. (Based on the results of interviews with jizaf sellers at the Inpres Market in Lhokseumawe city, the interview was conducted on Tuesday, 15 March 2022).

RESEARCH METHODS

The research method used in this study is a qualitative research method. The type of research used is field research, namely by going into the field using case studies (Arikunto, 1986). The research was carried out based on the location area research object, namely the Presidential Instruction market in the city of Lhokseumawe in order to obtain real data. The approach in this study is descriptive qualitative, namely the author in this case tries to describe and explain what is in the research location. The sampling technique used in this study is census sampling, which is a sampling technique when all members of the population are used as samples. This is often done when the population is relatively small, less than 30 people (rosyidah, masayu & fijra, 2021, p. 136).

RESULTS AND DISCUSSION

The Inpres market is a traditional market in the city of Lhokseumawe, in which the Jizaf sale and purchase transactions are carried out at the Inpres market. This is because by using the Jizaf buying and selling system, sellers don't have to bother waiting for their merchandise to run out, with Jizaf bay transactions, their merchandise sells quickly and is quite promising. And also, the Bay' Jizaf transaction can help small traders who are only able to sell using the retail system to make more profits. Because by buying Jizaf they can get it at a lower price, to then resell it in retail. (Interview with Mr. Maimun, as a Jizaf chili seller at the Inpres Market, Lhokseumawe city, March 15, 2022). Usually for objects that are sold in Jizaf, several samples of objects that have been put in sacks are shown or it is enough to show the items that are sold in retail, because if we sort the quality of the objects in the sack one by one, it can take time and also make it difficult for the seller. . But buyers don't need to worry either, because the sellers themselves have guaranteed that the samples shown with the contents of the sacks are of the same quality, and the sellers will also guarantee, if later when sorted the quality does not match the samples shown. (interview with Mr. Udin as a Jizaf onion seller at the Inpres Market, Lhokseumawe city, March 15 2022).

Objects to be sold by jizaf are usually packed in sacks, then the sacks are placed or arranged neatly in a certain place, to make it easier for sellers to pick them up when there is a request from a buyer who wants to buy by jizaf. (Interview with Mr. Darkasyi as a Jizaf onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022). In the process of estimating objects sold by jizaf itself in today's sophisticated era, sellers no longer estimate the Bay' Jizaf objects, because now there are scales so it is easier for sellers to know the measure or weight of each object to be sold by Jizaf the. and by considering it too, the measurement of the object can be known more precisely. Even though they are weighed, buyers will still get a cheaper price than buying on a retail scale/kilo (interview with Mr. Furqan as a Jizaf seller of onions and chilies at the Inpres Market, Lhokseumawe city, March 15 2022).

At the Presidential Instruction Market in Lhokseumawe City, usually objects that are sold by Jizaf are easy to estimate, because these objects are sampled and shown to buyers who wish to buy by Jizaf. (Interview with Mrs. Hj. Yusna as a Jizaf onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022). The measure of the object sold by Jizaf is usually weighed when the seller and buyer will make a transaction, so that the value of the object is known to the seller and buyer. (Interview with Mr. Hasanuddin as a Jizaf onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022). The Lhokseumawe City Presidential Market itself is a market where many sellers sell their wares in jizaf, and usually those who buy are traders from other markets, such as the city market. Therefore, it can be concluded that the traders at the Lhokseumawe City Presidential Instruction Market can be trusted in terms of buying and selling in Jizaf, because there are many and consistent customers to keep buying at the Lhokseumawe City Presidential Market. (Interview with Mrs. Suyani as a Jizaf Onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022).

Objects sold Jizaf with objects to be sold retail or kilo, are usually separated, and not combined in one contract if there is a buyer who wants to buy jizaf and retail at the same time, so that it makes it easier for sellers when making Bay transactions. ' Jizaf. (Interview with Mr. Rizal Armada as a Jizaf Onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022). At the Inpres market in Lhokseumawe City, sellers who sell their wares in Jizaf usually sell all kinds of vegetables, such as chilies, potatoes, shallots/garlic, and all kinds of other cooking ingredients. (Interview with Mr. Abu Bakar as a Jizaf seller of potatoes, onions and chilies at the Inpres Market, Lhokseumawe city, March 15, 2022). Requests to purchase objects by Jizaf itself are usually between one to two sacks of objects. (Interview with Mrs. Nurhayati as a Jizaf Onion seller at the Inpres Market, Lhokseumawe city, March 15, 2022).

CLOSING

Conclusion

Based on the description above that the author has done on several materials and also research objects as the author has described in previous chapters, it can be concluded several things as follows.

1. The practice of buying and selling in sacks (jizaf) in the perspective of Islamic Economics law is permissible as contained in several hadiths of the Prophet Muhammad, and several opinions from Jumhur Ulama.
2. The Inpres market is the market that carries out the most Bay' Jizaf practices in Lhokseumawe City.
3. The practice of buying and selling in sacks (jizaf) carried out by traders at the Inpres market in Lhokseumawe City can be said to have fulfilled the pillars and conditions of buying and selling, namely: the parties in the contract; buying and selling objects; and sighat. And has fulfilled the requirements that must be fulfilled in bay' jizaf.

Suggestion

Based on the conclusions above, the authors provide the following suggestions:

1. To the public in general and traders in particular, to always pay attention to daily habits, especially in social life, in this case namely Jizaf buying and selling transactions. And the need for a broad understanding of the practice of buying and selling transactions using Jizaf.
2. To the public in general and traders in particular to pay attention to the practices carried out in social life, especially in the practice of buying and selling transactions using Jizaf so that they remain in accordance with the provisions of sharak law.
3. To the Traders to be able to continue to maintain the trust of buyers in the practice of Jizaf transactions.

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