

ABSTRAK

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Program studi : Ekonomi Syariah
Judul : Praktik Hutang Piutang Antara Petani Kopi Dengan Toke Kopi
Menurut Perspektif Ekonomi Syariah Dan Kesejahteranya
Terhadap Petani Kopi (studi kasus pada desa wonosari kec.
bandar kab. bener meriah)

Penelitian ini bertujuan untuk mengetahui praktik hutang piutang antara petani kopi dengan toke kopi di Desa Wonosari Kecamatan Bandar Kabupaten Bener Meriah, menganalisis praktik tersebut dalam perspektif ekonomi syariah, serta mengetahui dampaknya terhadap kesejahteraan dan kemandirian petani kopi. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan deskriptif. Data diperoleh melalui observasi, wawancara, dan dokumentasi dengan petani kopi, toke kopi, serta pihak terkait di Desa Wonosari Kecamatan Bandar Kabupaten Bener Meriah. Teknik analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan, sedangkan keabsahan data diuji melalui triangulasi sumber dan metode. Hasil penelitian menunjukkan bahwa praktik hutang piutang antara petani kopi dan toke kopi dilakukan secara sederhana tanpa perjanjian tertulis dan lebih didasarkan pada rasa saling percaya. Dalam perspektif ekonomi syariah, praktik tersebut belum sepenuhnya sesuai dengan prinsip akad qardh karena adanya syarat tambahan yang menguntungkan pihak toke, yaitu kewajiban menjual hasil panen kepada pemberi pinjaman dengan harga yang lebih rendah dari harga pasar. Kondisi ini berpotensi mengandung unsur ketidakadilan dan merugikan petani. Selain itu, praktik tersebut juga berdampak terhadap kesejahteraan dan kemandirian petani, karena petani menjadi bergantung kepada toke dalam memenuhi kebutuhan modal dan pemasaran hasil panen.

Kata Kunci: Hutang Piutang, Ekonomi Syariah, Kesejahteraan

ABSTRACT

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Study Program : Islamic Economics
Title : The Practice Of Debt Between Coffee Farmers And Coffee Collectors From The Perspective Of Islamic Economics And Its Impact On The Welfare Of Coffee Farmers (Case Study in Wonosari Village, Bandar District, Bener Meriah Regency)

This study aims to examine the practice of debt transactions between coffee farmers and coffee middlemen in Wonosari Village, Bandar District, Bener Meriah Regency, analyze these practices from the perspective of Islamic economics, and identify their impact on the welfare and independence of coffee farmers. This study employs a qualitative research method with a descriptive approach. Data were collected through observation, interviews, and documentation involving coffee farmers, coffee middlemen, and related parties in Wonosari Village, Bandar District, Bener Meriah Regency. The data analysis technique was carried out through data reduction, data presentation, and conclusion drawing, while the validity of the data was tested using source and method triangulation. The results of the study indicate that the practice of debt transactions between coffee farmers and coffee middlemen is conducted in a simple manner without written agreements and is primarily based on mutual trust. From the perspective of Islamic economics, the practice is not fully in accordance with the principles of the qardh contract because there are additional conditions that benefit the middlemen, namely the obligation for farmers to sell their harvest to the lenders at prices lower than the market price. This condition has the potential to contain elements of injustice and disadvantage the farmers. Furthermore, the practice also affects the welfare and independence of the farmers, as they become dependent on the middlemen to fulfill capital needs and market their coffee harvests.

Keywords: Debt Transactions, Islamic Economics, Welfare.