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Debt repayment practices among rural farmers: An Islamic economic perspective

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Abstract

This study focuses on the practice of debt repayment with rice in Martadah Village, Tambang Ulang District, Tanah Laut Regency, where the majority of the population are rice farmers. The primary aim of this study is to examine this practice from an Islamic economic perspective. The research employs a qualitative descriptive method involving observations, interviews, and documentation analysis related to the debt repayment practices in the village. The findings reveal that the debt repayment with rice often does not align with the *qarḍ* principles in Islamic economics, as the price of rice set by lenders is lower than the market price, causing losses to the farmers. The study also identifies the farmers' dependency on capital owners and local community leaders, creating power dynamics and potential exploitation. Some cases show fairer practices consistent with *qarḍ* principles, where debt repayment is done at market prices without interest or additional profits. This study provides practical and theoretical contributions by emphasizing the importance of education and the application of Islamic economic principles to ensure fairness and social welfare in rural communities

Keywords: Islamic economics; *qarḍ al-ḥasan*; debt repayment; rural finance; rice loan practices.

Introduction

Martadah Village, located in Tambang Ulang District, Tanah Laut Regency, primarily consists of rice and rubber farmers. The economic system in this village is dominated by debt transactions, where farmers borrow money for planting capital and repay it with rice after harvest. This practice has become a long-standing tradition crucial for the village's economic sustainability (Iffah & Yasni, 2022). From an Islamic perspective, these transactions fall under the concept of muamalah, which encompasses all forms of social and economic relationships between individuals and groups, emphasizing cooperation and mutual assistance (Nasution, 2018).

Previous research has explored various aspects of muamalah in rural socio-economic contexts, including the mechanisms and socio-economic implications of debt among farmers (Aldeen et al., 2020; Olmedo et al., 2023; Bernhardt, 1989; Ehikioya et al., 2020; Qureshi & Liaqat, 2020). These studies indicate that despite variations in forms and mechanisms, debt repayment with rice often leads to farmers' dependency on the system and potentially includes elements of riba (usury) that are harmful (Rofikoh, 2020; Linda, 2023; Megawati, 2017).

One of the main issues in Martadah Village's debt practices is the discrepancy between field practices and Islamic economic principles. Research by Muhlisah (2020) in Jember highlights that the interest applied is considered riba and the lack of written agreements poses significant problems. Additionally, the rice price set by lenders is often lower than the market price, causing losses to debtors (Sunardi, 2015; Hermawan, 2020; Maryanto et al., 2021).

A common solution to address this issue is implementing the *qarḍ* al-hasan principle in debt transactions. *Qarḍ al-ḥasan* is a form of interest-free loan given without additional benefits, aligning with the prohibition of riba in Islamic law. This principle emphasizes fairness and balance in transactions and prioritizes social welfare (Abdullah, 2015; Putra, 2022).

In Islam, the concept of qarḍ or interest-free loans is deeply rooted in Islamic finance and jurisprudence. *Al-Qarḍ* is a contract where one party lends assets or money to another party with the agreement that the same amount will be returned without additional benefits or interest (Triyawan, 2014). Qarḍ is often referred to as *qarḍ* al-hasan, meaning a loan oriented towards social help to alleviate someone's burden (Abdullah, 2015).

The permissibility of al-*qarḍ* is based on several Qur'anic verses that command humans to "loan something good to Allah" (QS. al-Baqarah [2]:245; QS. al-Ḥadid [57]:11). "Loans to Allah" refer to providing interest-free loans to those in desperate need solely out of love for Allah and to seek His pleasure (Selim, 2019). The legitimacy of *al-qarḍ* in the Sunnah is supported by prophetic stories where the Prophet Muhammad himself borrowed a camel from someone (Abdullah, 2015).

Riba in Islam is an additional amount taken in a transaction that is contrary to Islamic principles (Sahdan, 2023). Riba is divided into two main types: riba *faḍl* and riba *nasī'ah*. Riba *faḍl* refers to the exchange of goods of the same kind but with unequal quantities or qualities, while riba *nasī'ah* involves an increase in the principal amount in a debt contract in exchange for a delay in payment (Tumiwa et al., 2022; Meriyati & Nugraha, 2022).

Literature review

Qarḍ

The concept of *qarḍ* or loans has strong roots in Islamic finance and jurisprudence, emphasizing principles of mutual assistance and social welfare. In its literal sense, *qarḍ* means "to chop, to cut off, or to crop". Legally, *al-qarḍ* refers to lending a valuable item to a borrower with the expectation that an equivalent amount will be repaid. From a linguistic perspective, since the act of giving a *qarḍ* transfers ownership of the item from the lender, it is referred to in this manner (Abdullah, 2015).

Qarḍ is a contract where one party lends assets or money to another party with the agreement that the same amount will be returned without additional benefits or interest, in line with the prohibition of riba in Islamic law (Putra, 2022). Therefore, *qarḍ* is often referred to as *qarḍ al-ḥasan*, meaning a loan agreement oriented towards social help to alleviate someone's burden without any compulsion to repay the lender (Triyawan, 2014).

The permissibility of *qarḍ* is based on several Qur'anic verses that command humans to "*yuqriḍullāha qarḍan ḥasanan*, loan something good to Allah" (QS. al-Baqarah [2]:245; QS. al-Ḥadīd [57]:11). "Loans to Allah" refer to providing interest-free loans to those in desperate need solely out of love for Allah and to seek His pleasure. Such loans can be given for a specified period or indefinitely, and the lender will receive abundant and generous rewards from Allah. These rewards will be multiplied many times over on the Day of Judgement, reflecting the sincerity and selflessness of the act (Selim, 2019). The legitimacy of *qarḍ* in the Sunnah is supported by prophetic stories where the Prophet Muhammad himself borrowed a camel from someone (Abdullah, 2015).

The legal status of *qarḍ* in sharia varies depending on the context and situation. Generally, giving a *qarḍ* is a voluntary act rewarded by Allah, and there is no blame if someone chooses not to provide the loan. However, in certain circumstances, the status changes: it becomes *wājib* (mandatory) if the borrower is in desperate need, such as in cases of starvation and the lender has the means to help; it is *ḥarām* (strictly prohibited) if the lender knows the borrower will use the funds for haram activities like purchasing alcohol or committing adultery; it is *makrūh* (reproachable) if the borrower is known to use the funds for wasteful or extravagant spending; and it is *mubāḥ* (permissible) if the borrower is well-off and does not need the funds for basic necessities, such as an entrepreneur seeking to expand his business. Overall, while giving a *qarḍ* is generally a voluntary and commendable act, it should not involve any stipulated benefit over the principal amount lent (Abdullah, 2015).

The key characteristics of *qarḍ* are quite similar to other voluntary contracts. These primarily include *wadī'ah* (a deposit contract), *hadiyyah* (a gift given with the intention of spiritual reward), *hibah* (a gift with or without any specific intention), *'aṭiyyah* (an honorary gift), and *niḥlah* (a gift). However, *qarḍ* differs from *wadī'ah* in that the former involves a contract of *ḍamān* (liability), which combines elements of *tabarru'* (benevolence) and *mu'awwaḍah* (equivalent repayment). In contrast, *wadī'ah* is merely a contract of *amānah* (trust deposit). Legally, an *amānah* contract requires the trustee to safeguard the entrusted item and prohibits the trustee from benefiting from it in any way. On the other hand, a daman contract (of which *qarḍ* is a type) allows the guarantor to use the entrusted item as long as its equivalent is repaid (Abdullah, 2015).

Riba

The theory of riba has significantly evolved over time, reflecting changes in economic, theological, and legal perspectives. Historically, riba was condemned by various religious and philosophical traditions, including Scholastic thinkers who defined it as the sin of taking interest on loans unjustly justified only by extrinsic titles such as damnum emergens (compensation for loss) and lucrum cessans (compensation for lost profit) (Burke, 2009). This Scholastic theory, rooted in biblical principles, natural law, and Roman law, emphasized commutative and distributive justice and remained influential from the fourth to the sixteenth centuries (McCall, 2008). However, the rise of capitalism and new economic realities in the sixteenth century led to debates and adaptations of these principles, with some theorists developing subjective theories of riba that eventually replaced the original objective principles (McCall, 2008). Modern economic literature often views riba as a form of illegal banking, distinct from standard bank contracts, primarily due to higher interest rates and harsher conditions caused by external market imperfections and inefficient property rights protection (Masciandaro, 2002). Despite general disfavor, riba arguments in contemporary ethics, where interest-bearing loans are seen as economically productive, high-interest loans, particularly in contexts like payday loans, are still considered potentially exploitative and morally questionable (Zwolinski, 2013).

The concept of riba has also resurfaced in discussions about financial crises, with scholars like Bernard Dempsey linking such crises to "institutional riba" and examining policies like the Federal Reserve's interest on reserves through this lens (Clary, 2011). Additionally, the effectiveness of legal actions against riba, such as harsh penalties for illegal lenders, is debated, with some studies showing that while such actions reduce criminal behavior, they may have unintended consequences depending on the efficiency of bankruptcy processes. The historical and ongoing debate on riba reflects broader concerns about the morality and regulation of credit, suggesting that returning to Scholastic principles could address contemporary dissatisfaction with credit regulation and rising consumer debt levels (McCall, 2008). The complex interaction of historical, ethical, and economic perspectives underscores the enduring relevance of riba in understanding and regulating financial practices.

In Islam, riba is a concept deeply rooted in the law of muamalat and sharia. The term "riba" originates from the root word *rabā-yarbū*, which encompasses meanings such as "to exceed," "to be more than," "to increase," and "to grow" (Ashafa, 2021). Terminologically, riba is defined as an additional amount taken in a transaction against the principles of Islam (Sahdan, 2023). The prohibition of riba is widely recognized by all Islamic thinkers and is considered haram or forbidden in Islam, and this prohibition is mentioned in various Qur'anic verses (Kisworo, 2023).

Riba, an important concept in Islamic finance, is divided into two main types: riba *faḍl* and riba *nasī'ah*. Riba *faḍl* refers to the exchange of goods of the same kind but with unequal quantities or qualities, while riba *nasī'ah* involves an increase in the principal amount in a debt contract in exchange for a delay in payment

(Tumiwa et al., 2022; Meriyati & Nugraha, 2022). These distinctions are recognized by various Islamic jurists such as Hanafi, Maliki, and Hanbali scholars (Tumiwa et al., 2022).

The prohibition of riba is firmly established in Islamic teachings, as evidenced by references in the Qur'an and hadith (Abdul-Rahim et al., 2019; Halaby, 2022). The Qur'anic verses in al-Baqarah [2]:278-279, Āli 'Imrān [3]:130; al-Nisā' [4]:161, and al-Rūm [30]:39 explicitly forbid usury, emphasizing the importance of adhering to these principles (Halaby, 2022).

Furthermore, the application of riba principles extends to various financial practices, including forex hedging, where conventional instruments are criticized for violating the sharia principle of as-sarf, leading to the infusion of riba *faḍl* (Hakim, 2022). Scholars have also delved into the thematic interpretation of riba verses in the Qur'an, highlighting the stages of discussion similar to the prohibition of *khamr* (intoxicants).

In conclusion, riba, encompassing riba *faḍl* and riba *nasī'ah*, plays a significant role in Islamic finance and is deeply rooted in Islamic teachings. The distinctions between these types of riba are crucial for ensuring compliance with sharia principles in financial transactions, reflecting the broader ethical framework of Islamic economics.

Research methods

This study employs a descriptive method with a qualitative approach to comprehensively understand the practice of debt repayment with rice in Martadah Village. Qualitative research was chosen because it can produce findings that cannot be achieved through statistical procedures or other methods of quantification (Jaya, 2020). The data used in this study consist of primary and secondary data. Primary data were obtained through direct field observations, interviews, and documentation, while secondary data were collected from various relevant literature sources such as journals, books, and previous research reports.

The researcher conducted direct observations in Martadah Village to observe the debt repayment practices occurring in the community. This observation aimed to obtain a real picture of the interactions between farmers and lenders and the mechanisms of debt repayment with rice. The researcher noted various important aspects such as the contract process, rice price determination, and the impact of this practice on the farmers' economic life. In addition to observations, interviews were also conducted with parties directly involved in these debt practices. The interview model used was structured interviews, where the researcher presented several prepared questions. Purposive sampling was used to determine the informants, selecting individuals deemed to have relevant knowledge and experience with the research topic. In this study, eight informants were chosen based on specific criteria to provide in-depth and varied information.

In addition to observations and interviews, documentation data were also collected. Documentation data include transaction records, written contracts (if any), and other documents related to the debt repayment practices in Martadah Village. This documentation helps to strengthen the findings obtained from observations and interviews and provides more concrete evidence about the practice being studied. The data obtained from various data collection techniques were analyzed using a qualitative descriptive approach. The data analysis steps included data reduction, which simplifies and summarizes the obtained data to focus on information relevant to the research objectives; data presentation, which presents the data in a structured narrative form to facilitate understanding the research context and findings; and drawing conclusions, which involves making conclusions from the presented data by considering emerging patterns and comparing the findings with existing theories and literature.

Results and discussion

General overview of Martadah Village

Martadah Village is indeed one of the nine villages located in the Tambang Ulang district of Tanah Laut Regency, South Kalimantan, Indonesia. The Tambang Ulang district is known for its rich cultural heritage, diverse community, and unique geographical features. Martadah Village, like the other villages in the area, plays a significant role in the social, economic, and environmental landscape of the region.

Martadah Village is characterized by its traditional architecture, agricultural practices, and close-knit community. The village is home to a diverse population that engages in various livelihood activities such as farming, fishing, and small-scale businesses. The residents of Martadah are known for their strong sense of community spirit and cultural identity, which are reflected in their daily lives and traditional ceremonies.

In terms of infrastructure, Martadah has basic amenities such as schools, health clinics, and religious facilities to cater to the needs of its residents. The village is connected to neighboring areas through a network of roads and transportation services, facilitating mobility and trade within the region. The natural environment surrounding Martadah is characterized by lush forests, fertile agricultural land, and abundant water resources.

The village is situated in a strategic location that allows for the sustainable utilization of natural resources while preserving the ecological balance of the area. Overall, Martadah Village is a vibrant and dynamic village that contributes to the cultural heritage and socio-economic development of the Tambang Ulang district in Tanah Laut Regency. Its unique characteristics, community values, and natural beauty make it a significant part.

Debt repayment practices in Martadah Village

Case 1

Mrs. MD (informant 1) is a housewife who owns extensive rice fields. She frequently lends money to local farmers who need capital to manage their fields. Many farmers borrow money as capital from her. Both parties agree that repayment will be made with rice. This repayment method is preferred because it aligns with the farmers' main income, making Mrs. MD an indirect buyer of the farmers' rice.

Mrs. MK (informant 2) is one of the farmers who regularly borrows money from Mrs. MD for additional capital to manage her fields. She repays the loan with the harvested rice. In January 2017, Mrs. MK borrowed Rp. 2,000,000 from Mrs. MD. The funds were used for initial planting costs such as purchasing fertilizers and operational expenses. The type of rice used for repayment was determined based on the variety planted by Mrs. MK. The loan repayment deadline was set for the harvest season. If there was a crop failure, repayment was usually postponed until the next successful harvest.

The rice price was set by mutual agreement according to the market price at harvest time. However, Mrs. MD often set the price below the market price. For instance, when repaying, Mrs. MK paid her debt using harvested rice priced at around Rp. 60,000 per *blek*, while the market price was around Rp. 65,000 per *blek*. Thus, Mrs. MK had to pay 33 *bleks* of rice to repay her debt, whereas if following the market price, she would only need to pay 31 *bleks* of rice.

Despite the price difference, Mrs. MK did not feel disadvantaged because by receiving upfront money (loan), she could manage her fields and finance her livelihood, which would not be possible without capital. This case illustrates the dynamics of lending in rural communities and the dependency of farmers on capital owners.

Case 2

Mr. TF, a prominent village figure in Martadah, belongs to the upper-middle class and has substantial economic capability. He regularly lends money to village residents in need, especially during the planting season when farmers require additional capital.

Mr. MR is one of the farmers who often borrows from Mr. TF during the planting season. In March 2023, Mr. MR borrowed Rp. 3,000,000 from Mr. TF to cover agricultural costs such as purchasing various types of fertilizers and paying for labor to plant and harvest. The repayment method is flexible and depends on the type of rice planted by Mr. MR. There was no specific agreement or repayment deadline at the time of borrowing. Instead, repayment was made with rice during the harvest season. If there was a crop failure, repayment was postponed until the next harvest season.

The repayment price was based on the market price of rice at the harvest time without any reduction in estimated price. In August 2023, during the harvest season, Mr. MR repaid his debt at the prevailing market price of Rp. 110,000 per *blek*. As a result, he repaid his debt with 27 *bleks* of rice without any price reduction per *blek*. Mr. MR highly appreciated the financial support provided by Mr. TF for his additional planting capital, and both parties considered their transaction as qarḍ (debt transaction).

Case 3

Mr. JS works as a security guard at a private company and also mines gold. With a fairly substantial monthly income, he often lends money to farmers as an investment opportunity. Repayment is made with harvested rice, which Mr. JS then sells. He anticipates that rice prices will continue to rise, allowing him to profit from reselling the rice.

One of the farmers, Mrs. NS, borrowed money from Mr. JS for the planting season to obtain additional capital and necessary supplies from planting to harvest. According to Mrs. NS, the rice repayment terms were determined when she received the loan. Usually, the rice price was set much lower than the market price at harvest time. For instance, both parties agreed on a price of Rp. 70,000 per *blek* when borrowing money. Mrs. NS borrowed Rp. 1,500,000 from Mr. JS in March 2023, which was used to manage her fields. She repaid her debt in August during the harvest season at a rice price of Rp. 70,000 per *blek*, while the market price at that time was around Rp. 110,000 per *blek*. She had to pay 22 *bleks* of rice to repay her debt, whereas if following the market price, she would only need to pay 14 *bleks* of rice.

According to Mrs. NS, this practice is common in the community. Although the farmers feel disadvantaged, they continue to do it because the loans help them as farmers who need capital during the planting season. According to Mrs. NS, their transaction was based on a debt agreement, while Mr. JS saw it more as a sales transaction at the time of payment, although without a formal sales agreement.

Case 4

Mrs. JR frequently lends money to farmers and community members in need in Martadah Village. One of her borrowers is Mrs. SY, a relative of Mrs. JR. In February 2022, Mrs. SY borrowed Rp. 500,000 from Mrs. JR to add capital to manage her rice fields.

Like the others, Mrs. SY repaid her loan with rice after the harvest season at a price set by Mrs. JR at planting time. Mrs. JR set the repayment terms at around Rp. 70,000 per *blek* of rice, with the condition that the borrower must provide one additional *blek* of rice at the repayment due date. The price was lower than the market price at that time, which was Rp. 80,000 per *blek*. Mrs. SY repaid her loan by paying 7 bleks of rice plus one additional *blek*, totaling 8 *bleks* of rice. Ideally, if paying at the market price, Mrs. SY would only need to pay 6 *bleks* of rice. However, she considered this practice common and part of an unwritten agreement and understanding. Although she felt slightly disadvantaged, Mrs. SY did not mind because she felt greatly helped by the loan.

The practice of money lending repaid with rice in Martadah Village reflects typical economic interactions in rural areas where access to capital is crucial for farmers to manage their fields. In this context, money lending becomes an essential solution, but this practice needs to be analyzed in-depth from an Islamic economic perspective to ensure that transactions align with sharia principles that prioritize justice, social welfare, and avoid riba (Riwanto & Suryaningsih, 2022).

In the first case, Mrs. MD frequently lends money to farmers, including Mrs. MK, with the agreement that repayment is made with harvested rice. Setting rice prices below market prices indicates an injustice in this transaction. From the *qarḍ al-ḥasan* perspective, loans should be given without interest and without hidden profits. However, setting rice prices below market rates creates an additional burden for borrowers because they have to pay more rice to repay their loans. This contradicts the *qarḍ* principle, which emphasizes fairness and balance in transactions.

Generally, in rural areas, farmers often face difficulties accessing capital, especially during the planting season. Therefore, they rely on loans from capital owners or local community leaders. However, if these loans are not managed with justice principles as exemplified in this case, it can lead to exploitation of farmers. From an Islamic economic perspective, this is a form of riba *faḍl* where there is an imbalance in the exchange that disadvantages the borrower and unfairly benefits the lender.

The second case shows a fairer practice where Mr. TF lends money to Mr. MR with repayment made at market prices during the harvest season. This practice fully aligns with the *qarḍ al-ḥasan* principle because no interest or additional profit is charged. This transaction reflects fairness and equality principles, where the repayment value matches the prevailing market value. This demonstrates how loans can be conducted in compliance with sharia by maintaining fairness and balance between the lender and borrower.

The third case involves Mr. JS lending money to Mrs. NS with repayment terms involving rice at prices set much lower than the market price. This practice not only creates injustice but also exploits farmers who have to pay more rice than they should. From an Islamic economic perspective, setting unfair prices is a form of riba *faḍl* and violates the *qarḍ al-ḥasan* principle. Such practices are highly detrimental to borrowers and unfairly advantageous to lenders.

The fourth case shows a practice where Mrs. JR lends money to Mrs. SY with repayment in rice plus one additional *blek*. Adding one *blek* of rice as a repayment term is a form of riba *nasī'ah* where there is an addition to the principal loan amount due to a delay in payment. This also violates the qarḍ al-ḥasan principle because it involves unjust additional benefits for the lender. This practice illustrates how injustice can occur in loan transactions if they do not follow strict sharia principles.

More broadly, lending practices in rural areas are often influenced by complex social and economic structures. Farmers' dependency on capital owners or local community leaders creates power dynamics that can lead to exploitation if not governed by justice principles. From an Islamic economic perspective, it is crucial to ensure that every loan transaction is based on fairness without interest or additional benefits that disadvantage one party. The *qarḍ al-ḥasan* principle offers a framework to ensure that loans are provided as a form of assistance without exploitation, aligning with the social and welfare objectives emphasized in Islam.

To address these issues, there needs to be deeper education and understanding of *qarḍ* and riba principles within the community. Additionally, the presence of sharia-compliant financial institutions in rural areas that can provide interest-free loans under the qarḍ al-ḥasan principle could be an effective solution. These institutions can ensure that loans are given fairly and transparently, helping farmers access capital without falling into harmful riba practices. With adequate access to capital, community empowerment based on local potential, as observed by Ismiwati (2023), can be key to improving the rural economy. Thus, economic practices in rural areas can better align with sharia principles, creating justice and welfare for the entire community.

Conclusion

The conclusion of this study shows that the practice of debt repayment with rice in Martadah Village significantly impacts farmers' economic lives. This practice is often carried out without considering the justice principles advocated in Islamic economics, such as *qarḍ al-ḥasan*. The research findings indicate that the rice prices set by lenders are often lower than market prices, requiring farmers to pay more rice to repay their debts. This creates an additional burden that disadvantages farmers and does not align with the principles of fairness and balance in transactions.

Furthermore, this study also identifies several cases where debt repayment practices are conducted more fairly, such as in the transaction between Mr. TF and Mr. MR. In this case, debt repayment is made at market prices without additional interest or hidden profits. This practice reflects the true principles of *qarḍ al-ḥasan*, where transactions are carried out fairly and equally, providing balanced benefits for both parties.

However, this research has limitations, including the limited number of informants and data obtained from only one village. Additionally, this study only uses a qualitative approach, so the findings cannot be generalized to other areas. Therefore, future research is recommended to expand the study scope by involving more villages and using quantitative methods to obtain a more comprehensive picture. Additionally, it is important to explore the role of sharia-compliant financial institutions in providing fair and transparent loans in rural areas.

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