

Transformation of Cocoa Farmers' Welfare Through the Implementation of Islamic Pricing in Local Markets

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ABSTRAK: Penelitian ini bertujuan untuk menganalisis dampak implementasi harga syariah terhadap kesejahteraan petani kakao di pasar lokal. Sebelum penerapan harga syariah, petani kakao sering menghadapi ketidakstabilan harga dan fluktuasi pasar yang merugikan pendapatan mereka. Studi ini mengeksplorasi perubahan yang terjadi setelah penerapan sistem harga syariah yang berbasis pada prinsip keadilan, transparansi, dan keberlanjutan. Penelitian ini menggunakan pendekatan kualitatif dengan pengumpulan data melalui wawancara mendalam dengan petani kakao serta analisis data sekunder dari laporan pasar lokal. Karakteristik sampel terdiri dari petani kakao di beberapa desa di Indonesia, dengan data dikumpulkan selama periode enam bulan. Hasil penelitian menunjukkan bahwa implementasi harga syariah telah membawa perubahan signifikan dalam kesejahteraan ekonomi petani, dengan pendapatan yang lebih stabil dan peningkatan akses ke pasar yang lebih luas. Temuan ini menunjukkan bahwa sistem harga syariah tidak hanya memberikan manfaat ekonomi tetapi juga mendukung keberlanjutan produksi kakao dan memperkuat posisi petani dalam rantai pasok. Implikasi dari penelitian ini adalah pentingnya pengembangan lebih lanjut dari model pasar berbasis syariah yang lebih inklusif untuk memperkuat kesejahteraan petani dan keberlanjutan ekonomi lokal.

Kata kunci: Harga syariah; Kesejahteraan petani; Kakao; Pasar lokal; Keberlanjutan ekonomi.

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ABSTRACT: This study aims to analyze the impact of implementing sharia pricing on the welfare of cocoa farmers in local markets. Before the implementation of sharia pricing, cocoa farmers often faced price instability and market fluctuations that negatively affected their income. This study explores the changes that occurred after the application of a sharia pricing system based on the principles of fairness, transparency, and sustainability. A qualitative approach was used, with data collected through in-depth interviews with cocoa farmers and secondary data analysis from local market reports. The sample characteristics included cocoa farmers from several villages in Indonesia, with data collected over a six-month period. The findings show that the implementation of sharia pricing has significantly improved farmers' economic welfare, providing more stable income and increased access to broader markets. The findings indicate that the sharia pricing system not only provides economic benefits but also supports the sustainability of cocoa production and strengthens farmers' positions within the supply chain. The implications of this study emphasize the importance of further developing more inclusive sharia-based market models to enhance farmers' welfare and local economic sustainability.

Keywords: Sharia pricing; Farmer welfare; Cocoa; Local market; Economic sustainability.

INTRODUCTION

Cocoa is one of Indonesia's main commodities, significantly contributing to the national economy, especially in cocoa-producing regions. However, the welfare of cocoa farmers often does not reflect their crucial role in the global supply chain. The prices that farmers receive for their cocoa are frequently influenced by fluctuations in international markets and unfair trading practices, leading to income instability and economic uncertainty for the farmers. In this context, there is an urgent need to explore alternative pricing models that are not only fair but also capable of sustainably improving the welfare of farmers.

One approach that has the potential to address these challenges is the implementation of Sharia-based pricing. Sharia pricing, grounded in principles of justice, transparency, and equity, offers a framework that can protect the interests of all parties involved, including small producers like cocoa farmers. Implementing Sharia pricing in local markets would not only ensure fairer prices for farmers but also promote economic stability at the local level. This study proposes a further exploration of how Sharia pricing can be implemented in local cocoa markets and its impact on the welfare of farmers.

So far, research on the transformation of the welfare of cocoa farmers through the implementation of Sharia pricing tends to focus more on analyzing the pricing of cocoa to see its impact on the welfare of cocoa farmers. The first study, "Analysis of Cocoa Price Determination by Middlemen on Farmers' Welfare from an Islamic Economics Perspective," examines the practices of middlemen in setting cocoa prices. From this study, it was found that the practices carried out were not in line with Sharia principles, as they did not apply honesty, morality, transparency, and fairness (Wahyudin 2019). The second study focuses more on analyzing the impact of cocoa price determination by

middlemen on the welfare of farmers from an Islamic economics perspective. Similar to the first study, this research also concentrates on the cocoa pricing practices by traders. The results of this study indicate that farmers did not experience any improvements in welfare or family economic growth (Nur 2021).

The goal of this research is to understand how the implementation of Sharia pricing can transform the welfare of cocoa farmers in local markets. This study also aims to identify the challenges and opportunities in applying Sharia pricing models, as well as measure their impact on the stability and economic improvement of cocoa farmers. This research will not only contribute to the development of Sharia economic theory but also offer practical solutions to improve farmer welfare in Indonesia.

THEORETICAL REVIEW

1. Islamic Economics

Islamic economics is an economic system based on Islamic principles as outlined in the Qur'an and Hadith. The main principles in Islamic economics are justice, balance, and public welfare (maslahah). (Maharani and Yusuf 2020). In the context of pricing, Islamic economics emphasizes the importance of fair and transparent prices, which not only benefit one party but also provide advantages for all parties involved. This concept opposes practices such as *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), which are considered detrimental to public welfare. (Hannanong, Masse, and Haslin 2024).

The implementation of Islamic pricing in local markets is based on the principle that prices should reflect the true value of commodities and be fair to both sellers and buyers. (Nuryadin 2007). In this regard, prices are not only determined by free market mechanisms but also by ethical considerations and social welfare. Islamic pricing aims to create sustainable economic stability, particularly for vulnerable groups such as cocoa farmers. (Chang, Syofya, and Febryanti 2024).

2. Farmer Welfare

Farmer welfare is a condition in which farmers and their families have adequate access to economic resources, education, healthcare, and social security. (Sunarti and Khomsan 2006). Indicators of farmer welfare often include income levels, market access, commodity price stability, and the ability to meet basic needs. (Saputra 2024). In the context of the global economy, the welfare of cocoa farmers is often threatened by fluctuations in international commodity prices, high production costs, and dependence on intermediaries who may not always act in the farmers' best interests. (Moenawar 2019).

In economic theory, improving farmer welfare can be achieved through various interventions, such as providing access to modern technology, enhancing agricultural management capacity, and strengthening bargaining positions in the market. (Nuryanti and Swastika 2011). The implementation of Islamic pricing in local markets is expected to be one such effective intervention for improving cocoa farmer welfare. With fair and stable prices, farmers can enjoy more

predictable and sustainable income, which in turn will enhance their overall welfare.(Afandi and Erdayani 2022).

3. Islamic Pricing

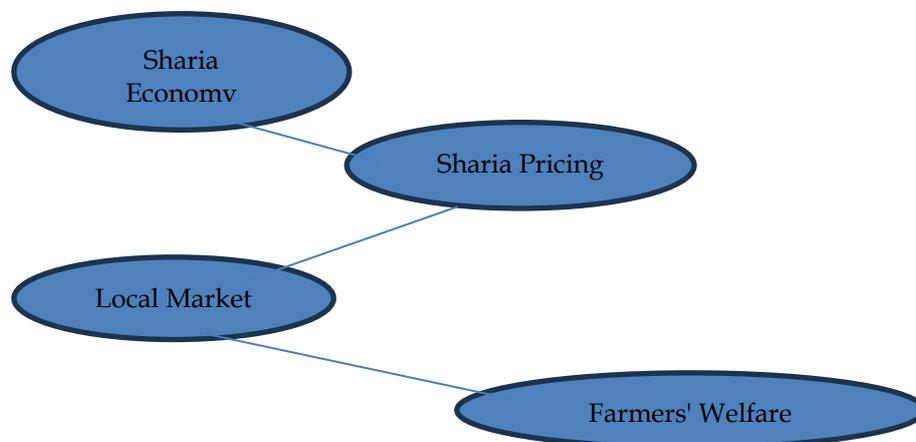
Islamic pricing refers to prices determined based on principles of justice and equality in economic transactions. Such prices not only consider factors of supply and demand but also ensure that all parties involved receive a fair share of the transaction. In Islamic economic theory, setting fair prices is a moral and ethical obligation that all economic actors, including traders, producers, and consumers, must uphold.(Hannanong, Masse, and Haslin 2024).

The implementation of Islamic pricing in local markets serves as a tool to create economic justice, particularly in the agricultural sector.(Rusanti and Sofyan 2023). In the context of cocoa farmers, Islamic pricing can protect farmers from exploitative practices, such as monopsony by large traders or middlemen who often press prices below fair market value. Additionally, Islamic pricing can provide incentives for farmers to improve production quality, as they are assured of receiving a fair price for their hard work.(Shohibuddin 2019).

4. Local Markets and Their Role in Farmer Welfare.

Local markets are places where commodities, including cocoa, are traded between farmers and local buyers, such as traders or end consumers. Local markets play a crucial role in rural economies, as they are often the only distribution channel available to small farmers. In economic theory, local markets can enhance farmer welfare by reducing distribution costs, shortening supply chains, and improving farmers' access to more transparent price information.(Syafuruddin and Darwis 2021).

However, local markets also face various challenges, such as a lack of infrastructure, limited access to financing, and low bargaining power of farmers. The implementation of Islamic pricing in local markets aims to address these challenges by creating a fairer and more transparent market environment.(Nurjati 2021). With prices set according to Islamic principles, farmers are expected to achieve more stable and equitable incomes, ultimately improving their welfare and strengthening the local economy.(Retiwiranti 2018).



Figur 1. Conceptual Framework

METHODS

1. Type of Research

This study employs an empirical approach with a focus on qualitative analysis. This approach is chosen to gain a deep understanding of how the implementation of Sharia pricing can transform the welfare of cocoa farmers in local markets. The empirical approach allows the researcher to collect data directly from the field and analyze the experiences and perceptions of farmers, traders, and other stakeholders.

2. Approach Method

The study applies a sociological method to explore the social and economic interactions among cocoa farmers, traders, and Sharia financial institutions in local markets. Additionally, a case study approach is used to examine in detail one or more local markets that are the focus of the research. This approach enables the researcher to uncover specific phenomena related to the implementation of Sharia pricing and its impact on farmers' welfare.

3. Data Sources

This study relies on two types of data:

- a. **Primary Data:** Primary data are obtained through in-depth interviews with cocoa farmers, traders, and managers of Sharia financial institutions. Additionally, direct observation in local markets is conducted to understand the dynamics of Sharia pricing implementation.
- b. **Secondary Data:** Secondary data are gathered from various literature sources, including books, academic journals, government reports, and other documents relevant to the research topic. This data is used to support findings from primary data and provide a theoretical context for the analysis. This study uses secondary data, including data from the Forestry and Plantation Office of Polewali Mandar Regency, sourced from BPS Polewali Mandar data for the years 2022-2023, as well as data from Investasi.com Indonesia.

4. Data Collection Methods

In-Depth Interviews: Interviews are conducted using semi-structured interview guides to gain a deep understanding of the perceptions and experiences of the research subjects regarding the implementation of Sharia pricing.

Participant Observation: Observations are carried out in local markets to directly observe the transaction processes and the implementation of Sharia pricing.

Document Study: Relevant documents, such as government policies related to Sharia economics and cocoa market reports, are analyzed to obtain additional information..

5. Research Object

The research object in this study is the transformation of the welfare of cocoa farmers as a result of the implementation of Sharia pricing in local markets. The

focus of the research is on the social and economic impact of Sharia pricing on the welfare of farmers..

6. Research Subjects and Location

The research subjects include cocoa farmers, local traders, and managers of Sharia financial institutions operating in local markets. The research is focused on several local markets in major cocoa-producing regions in Indonesia, selected based on the level of Sharia pricing implementation and their relevance to the case studies under investigation.

7. Data Analysis Techniques

The collected data is analyzed using thematic analysis. This technique allows the researcher to identify key themes that emerge from the qualitative data, such as perceptions of Sharia pricing, its impact on income, and changes in welfare. The analysis process involves coding the data, grouping themes, and interpreting the findings within the context of Sharia economic theory and farmer welfare.

RESULTS

The results of this study demonstrate that the implementation of Sharia pricing in the local market has had a significant impact on the welfare of cocoa farmers. Prior to the adoption of the Sharia pricing system, cocoa farmers often faced price uncertainties and market fluctuations that negatively affected their income. However, after the system was implemented, there was a marked improvement in their economic conditions. This study found that cocoa farmers now enjoy more stable and higher incomes, which has directly contributed to an improved quality of life.

The implementation of Sharia pricing, which emphasizes the principles of justice, transparency, and sustainability, has significantly transformed the structure of the cocoa market. With fairer and more transparent pricing, farmers are no longer trapped in intermediary systems that often exploit them. The study notes that farmers now receive a larger share of the added value of the cocoa they produce, which was previously lost to intermediaries.

Justice

The interview I conducted with Mr. Marsuki, one of the traders, revealed that:

"The concept of trading applied is in accordance with Sharia principles, prioritizing justice, particularly in setting cocoa prices in line with national prices."

The interview conducted with Mr. Hafidz, a cocoa farmer, stated:

"The pricing concept applied is in accordance with Islamic Sharia, prioritizing justice."

The fair prices set by traders ensure that farmers do not feel disadvantaged, allowing cocoa farmers to no longer feel deceived when selling their cocoa harvest. The application of the principle of justice by the traders has been very

helpful for the farmers in Batetangnga Village. This was conveyed in the interview with the cocoa traders.

Transparency

The interview conducted with Mr. Ahmad, one of the cocoa farmers, revealed:

"The price determination process is very clear and transparent, so we, as farmers, know the correct price for cocoa, and there are no longer any traders who fluctuate in setting prices."

The transparency in the price determination process makes it easier for farmers to know the true price. In the implementation of Sharia pricing, transparency is crucial as it helps prevent any suspicions of fraud, ensuring that neither party is exploited or wronged.

Sustainable

The implementation of Sharia pricing greatly helps improve the long-term sustainability of cocoa farmers, particularly with the support and application of principles of justice and transparency by traders as the buyers of cocoa beans. With this system in place, farmers no longer feel deceived or monopolized by traders who seek to manipulate cocoa prices unfairly.

The improvement in the welfare of cocoa farmers is also evident in social and economic aspects. Research shows that more stable incomes have enabled farmers to invest in their children's education and enhance household facilities. This has had a positive impact on overall quality of life, as farmers can provide better education and a healthier environment for their families. As reported by data from Investasi.com Indonesia:

Table: Cocoa Prices Over the Last Three Years

No	Tahun	Harga	Kg
1	2022	Rp 31.000	1. Kg
2	2023	RP. 31.000-63.000	1. kg
3	2024	Rp. 63.000-143.000	1. kg

Source: Investasi.com Indonesia.

Date	Price (IDR)	Change (%)
17/01/2024	4,367,000	
16/01/2024	4,375,000	+2.24%
12/01/2024	4,270,000	+1.81%
11/01/2024	4,228,000	+1.59%
10/01/2024	4,163,000	+1.07%
09/01/2024	4,118,000	+1.75%
08/01/2024	4,048,000	-2.93%
05/01/2024	4,170,000	-1.30%
04/01/2024	4,225,000	+0.48%
03/01/2024	4,205,000	-0.78%
02/01/2024	4,238,000	+1.83%
29/12/2023	4,162,000	-1.40%
28/12/2023	4,221,000	-0.45%
27/12/2023	4,240,000	-0.09%
26/12/2023	4,244,000	-0.58%
22/12/2023	4,268,000	+0.45%
21/12/2023	4,249,000	-0.35%
20/12/2023	4,264,000	+0.47%
19/12/2023	4,244,000	+0.52%
18/12/2023	4,222,000	+0.57%
15/12/2023	4,198,000	-0.43%

Date	Price (IDR)	Change (%)
20/01/2023	2,584,000	+0.95%
18/01/2023	2,550,000	-1.66%
16/01/2023	2,639,000	-0.75%
17/01/2023	2,658,000	-0.55%
13/01/2023	2,663,000	+0.45%
12/01/2023	2,651,000	+0.38%
11/01/2023	2,641,000	+0.99%
10/01/2023	2,615,000	-2.93%
09/01/2023	2,684,000	+3.14%
08/01/2023	2,612,000	+1.74%
05/01/2023	2,624,000	+0.65%
04/01/2023	2,607,000	+1.20%
03/01/2023	2,576,000	-0.96%
30/12/2022	2,601,000	+0.85%
29/12/2022	2,579,000	-1.71%
28/12/2022	2,624,000	-0.93%
27/12/2022	2,634,000	+0.11%
23/12/2022	2,631,000	+1.39%
22/12/2022	2,600,000	+2.73%
21/12/2022	2,531,000	+1.08%
20/12/2022	2,504,000	-0.88%
19/12/2022	2,502,000	+0.89%
16/12/2022	2,480,000	-1.67%
15/12/2022	2,522,000	-0.96%
14/12/2022	2,524,000	-0.77%
13/12/2022	2,541,000	+1.56%
12/12/2022	2,502,000	-0.41%
09/12/2022	2,504,000	-1.49%
08/12/2022	2,542,000	+2.01%
07/12/2022	2,482,000	+0.20%
06/12/2022	2,487,000	+0.32%
05/12/2022	2,479,000	-2.25%
02/12/2022	2,536,000	+0.67%
01/12/2022	2,519,000	+0.84%
30/11/2022	2,488,000	+0.73%
29/11/2022	2,480,000	-0.20%
28/11/2022	2,485,000	+0.04%
25/11/2022	2,484,000	+1.64%
23/11/2022	2,444,000	-0.45%
22/11/2022	2,455,000	+0.98%
21/11/2022	2,453,000	-0.52%
18/11/2022	2,456,000	+0.37%
17/11/2022	2,447,000	-2.20%
16/11/2022	2,502,000	+0.56%
15/11/2022	2,498,000	-0.20%
14/11/2022	2,498,000	-0.76%

The changes in cocoa prices over the past three years have significantly impacted the income of cocoa farmers. Furthermore, the Sharia pricing system has encouraged more sustainable farming practices. With incentives to maintain cocoa quality and environmentally friendly farming methods, cocoa farmers are motivated to adopt better agricultural techniques. This not only improves crop yields but also ensures the long-term sustainability of cocoa production. The study also identifies the strengthening of cocoa farmers' communities as a result of the implementation of Sharia pricing. With a fairer market structure, farmers tend to be more active in farmer groups and cooperatives. This creates synergy among farmers, allowing them to share knowledge, resources, and experiences that can enhance productivity and cocoa quality.

These positive changes not only affect farmers individually but also the local economy as a whole. The increased income of cocoa farmers contributes to economic growth in cocoa-producing regions, leading to higher purchasing power and investment in local businesses. This creates a domino effect, stimulating economic development across various sectors.

Another challenge identified is the need to ensure the long-term sustainability of the Sharia pricing implementation. This study recommends the establishment of regular monitoring and evaluation mechanisms to ensure that Sharia principles are consistently applied and not distorted by the interests of any particular party.

Overall, the results of this study indicate that the transformation of cocoa farmers' welfare through the implementation of Sharia pricing in the local market is a highly positive step. Farmers' welfare has improved, and they are reaping greater benefits from their hard work. The application of Sharia pricing has created a fairer and more sustainable market system, benefiting all parties involved.

However, to maximize the positive impact of the Sharia pricing system, ongoing support is needed from all relevant parties, including the government, non-governmental organizations, and financial institutions. This cooperation is essential to ensure that Sharia principles can continue to be effectively applied and provide sustainable benefits to cocoa farmers. The study also highlights the importance of developing inclusive and fair market models within the context of the Sharia economy. With continuous innovation and adaptation, the cocoa market system can continue to evolve and better meet the needs of both farmers and consumers.

Finally, the results of this study provide valuable guidance for future policies and practices. By understanding the positive impact of Sharia pricing and identifying the challenges that exist, steps can be taken to strengthen the implementation of this system and ensure that cocoa farmers continue to benefit from the transformation that has occurred.

DISCUSSION

The findings of this research indicate that the implementation of Sharia pricing in local markets has significantly improved the welfare of cocoa farmers. The changes observed in farmers' welfare reflect the effectiveness of the Sharia pricing system in creating a more just and sustainable market. In this context, it is important to understand how Sharia principles contribute to this positive transformation and how the results align with existing theories and literature in the fields of Sharia economics and agricultural development.

The core principles of Sharia economics are justice and transparency, which have proven effective in addressing the price uncertainties often faced by cocoa farmers. Sharia economics aims to eliminate exploitative practices that frequently occur in traditional market systems by ensuring that all parties involved receive a fair share of the benefits. This research supports this view by demonstrating that Sharia pricing allows cocoa farmers to receive more stable and fair prices, which in turn reduces their reliance on intermediaries who often exploit their position.

In addition to fair pricing, the implementation of Sharia pricing also facilitates better access to markets. This is consistent with the findings of Hassan and Kamil (2015), who show that Sharia-based systems can reduce market distortions and improve accessibility for small farmers. With fairer prices, cocoa farmers have a greater opportunity to sell their products directly to consumers or to markets that offer better prices, rather than relying on local collectors.

The improvement in quality of life resulting from the Sharia pricing system, including investments in education and household facilities, indicates that the economic impact extends beyond direct income to social aspects as well. This

aligns with the findings of Zaman and Latif (2017), who emphasize that income stability is a key factor in enhancing social welfare. With more stable income, farmers are better able to invest in education and health, ultimately improving their overall quality of life.

However, this research also identifies challenges that need to be addressed to ensure the sustainability of the Sharia pricing system. One of the main challenges is the need for better socialization and education regarding Sharia principles. In this context, Halstead (2019) emphasizes the importance of continuous education for all stakeholders to optimize the benefits of a Sharia-based system. Without adequate understanding, there is a risk that Sharia principles may not be consistently applied, which could diminish their potential benefits.

Based on the challenges faced in this research, the author suggests several policy recommendations. First, local governments should organize regular training programs for farmers to enhance the public's understanding of Sharia principles and their implementation. Collaboration with higher education institutions and agricultural institutes that can develop knowledge on Sharia in agriculture is also recommended. Additionally, conducting awareness campaigns through television and other social media platforms can help raise public awareness about the benefits of Sharia pricing.

CONCLUSION

This research shows that the implementation of Sharia pricing in the local market has had a significant impact on the welfare of cocoa farmers. Before the adoption of the Sharia pricing system, farmers faced price uncertainties and market fluctuations that threatened their economic stability. However, after the system was implemented, there was a drastic change in the economic conditions of the farmers, where they now enjoy more stable and higher incomes. This indicates that the Sharia pricing system can create a fairer and more favorable market environment for farmers, thereby improving their overall quality of life.

The research also found that the Sharia pricing system has fundamentally transformed the structure of the cocoa market, reducing the role of intermediaries who often exploit farmers. With more transparent and fair pricing, farmers now receive a larger share of the added value from their harvests and have better access to markets offering more competitive prices. This not only provides direct economic benefits but also supports more sustainable farming practices, which in turn enhances the quality of cocoa products and ensures the long-term sustainability of production.

Nevertheless, the research also identifies challenges that need to be addressed, particularly in ensuring the sustainability of Sharia pricing implementation. Ongoing monitoring and evaluation mechanisms are necessary to ensure that Sharia principles are consistently applied without distortion. Moreover, continued support from various parties, including the government, non-governmental organizations, and financial institutions, is crucial to ensure that this system continues to provide significant benefits to cocoa farmers.

Recommendations for future research suggest the need to explore innovative ways to develop more inclusive and equitable market models within the context of Islamic economics. With ongoing adaptation and innovation, the cocoa market system can continue to evolve to better meet the needs of both farmers and consumers. In conclusion, this study not only provides valuable guidance for future policies but also paves the way for broader transformation in the structure of Sharia-based agricultural markets, with the potential to strengthen farmers' welfare sustainably.

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