

ABSTRACT

Febriana, Aan. 2013. *THE OPINION OF RELIGIOUS LEADERS AGAINST PHENOMENON OF TRADING PERSPECTIVE HARVEST PREPAYMENT IN GHARAR AND RIBA CONCEPTS (Case Study in Padangmentoyo Village, Kapas District, Bojonegoro)*. Thesis. Sharia Business Law Departement, Faculty of Sharia. The State Islamic University of Maulana Malik Ibrahim of Malang. Advisor: Dr. H. Abbas Arfan, Lc., M.H.

Keywords: Trading, Harvest, Pay, Gharar, Riba.

In this modern era, mostly found various trading systems, one of which is trading of Harvest Prepayment. It is done with deferred the payment at the end. The problems in the trading of Harvest Prepayment is the price of two deal given by the farmer to the buyer, with the deal if the buyer is prepared to pay at the contract period then the selling price of rice is like the market price at the time, but if the buyer is prepared to pay with the deferred way then the selling price of rice will be more expensive and there is an additional price for the payment deferral period.

This study was aimed at providing explicit understanding and information about the practice of trading on Harvest Prepayment clearly among students at the State Islamic University of Maulana Malik Ibrahim Malang, and particularly to Padangmentoyo society. Due to the trading of such systems has become a habit among the society of Bojonegoro, particularly in Padangmentoyo village society. The types of research that used in this study is empirical using descriptive qualitative approach with the concept of gharar and riba approach.

Based on the results of the study it can be drawn some conclusions. First, the practice of Harvest Prepayment trading among the society on Padangmentoyo, this based with helping each other between sellers and buyers, as well as the lack of mutual trust. Several factors were behind the buyer trading of Harvest Prepayment is due to the lack of capital buyer to buy goods for business use.

Secondly, that in trading of Harvest prepayment according to the religious leaders in the Padangmentoyo village should be avoided, as there are worries regarding payments due to buyer. trading of Harvest prepayment in Padangmentoyo village have some relevance to the trading system of Islam, among others, the practical application of *the purchase contract of Ta'jil ghairu mutlak* pricing agreed in the initial contract, the absence of the element of gharar and riba due in the deal has agreed an additional price because the due of time that granted to buyer and payment is determined at the time clearly.