

Pricing Model of Palm Oil by Toke: An Islamic Economic Perspective on Indebted Farmers

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ARTICLE INFO

Keywords:

Palm oil pricing;
Toke (middlemen);
Indebted farmers;
Islamic economics;
An-tarāḍin;
Gharar

Article history:

Received 2025-07-02

Revised 2025-07-19

Accepted 2025-08-09

ABSTRACT

This study examines the unilateral price-setting practices by toke (middlemen) on indebted palm oil farmers in Muara Sabak Timur District from an Islamic economic perspective. The findings reveal that price determination occurs without farmers' consultation or mutual consent, leading to significantly lower prices for indebted farmers compared to debt-free counterparts. This practice exacerbates economic injustice and deepens farmers' dependency on toke, who use debt as a covert mechanism of price control. The study identifies elements of gharar (uncertainty), zulm (oppression), and ikrah (coercion) in the pricing practices, which violate the Islamic principle of an-tarāḍin (mutual consent) in transactions. Recommendations include establishing Sharia-compliant cooperatives and microfinance institutions offering interest-free financing and transparent, fair pricing mechanisms. Additionally, the study proposes the implementation of hisbah supervision as a social control instrument to prevent exploitative practices. The research contributes to the agrarian economic literature by integrating maqāṣid shariah principles to promote social justice and economic empowerment for small-scale farmers, ultimately supporting sustainable development and equitable market systems.

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1. INTRODUCTION

Palm oil has become one of the main commodities supporting the economy of the community in Muara Sabak Timur District. The majority of residents rely on palm oil harvests as their primary

source of income (Ahmad, Ismail, & Ghani, 2023). These palm oil products are not processed by the farmers themselves but are sold to intermediaries known locally as “toke” or middlemen. The role of the toke is highly dominant in the marketing process due to the limited direct access farmers have to processing factories and the substantial transportation costs involved (Abidin, 2024; Ariyani et al., 2024).

Many palm oil farmers become entangled in debt relationships with the toke. Farmers who have previously borrowed money or goods from these intermediaries are compelled to sell their harvests exclusively to them (Hidayat, Hardi, Sucipto, & Sunarti, 2023; Ismail & Musthofa, 2024). This situation causes farmers to lose the freedom to choose whom to sell to and at what price (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024). Price determination is carried out unilaterally by the toke, who often suppress the selling price below the prevailing market rate. Consequently, farmers’ income becomes minimal and insufficient to meet their daily needs (Sibhatu, 2023).

The concept of price in general economic terms is defined as the value of a good expressed in money or other means of exchange that must be paid to obtain a product or service at a certain time and place (Fia, Musthofa, & Devi, 2024; Karnadjaja, 2023; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024). Price reflects the high or low value of a good that can be measured monetarily (Munip et al., 2024; A. E. Saputra & Susanti, 2024). Price setting should consider a balance between the value of goods and consumers’ purchasing power to ensure fair and efficient transactions (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Rahma, Musthofa, & Fatimah, 2024).

From the perspective of Islamic economics, the fundamental principle of buying and selling transactions is mutual consent and justice (*an-tarāḍin*) (Nuri, Junaidi, & Achmad, 2024; Tanjung, Anaswan, & Nisak, 2023). Transactions that force one party, especially vulnerable groups such as small-scale farmers, contradict the values of Shariah. Islam prohibits oppressive practices, including price-setting that disadvantages one party. Therefore, many farmers hope for the presence of Islamic financial institutions or cooperatives that can reduce their dependence on the toke, who often set unjust prices (Musthofa, 2024; Sya’bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Islamic history provides important guidance concerning market mechanisms and price determination (Abasimel, 2023). The Prophet Muhammad (peace be upon him) refused to set selling prices directly even during periods of price increases, fearing the emergence of injustice. Justice in transactions must be maintained, so prices are determined naturally by market mechanisms through the voluntary interaction of supply and demand (Fatimah, Devi, Wandu, Mun’amah, & Sarwono, 2024; Musthofa & Wulandari, 2024). Scholars agree that price interventions by authorities are only permissible under certain conditions to preserve public welfare.

The practice of price setting by the toke in Muara Sabak Timur raises numerous economic and ethical issues. Farmers indebted to the toke often receive lower prices than those without debt. For instance, indebted farmers might receive IDR 2,500 per kilogram, while debt-free farmers obtain IDR 2,900 per kilogram. This price disparity is non-negotiable due to debt agreements that bind farmers to sell their harvests solely to the toke (Kadarsih, Munip, Aminah, & Rahmy, 2023; Mustofa, 2023; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

Farmers’ debt ties to the toke render them vulnerable to monopolistic pricing practices. Loans provided by the toke, whether in the form of money, fertilizer, or other goods, have a simple and informal process, making them the preferred option over formal financial institutions (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025). This dynamic results in hidden trade monopolies embedded within familial and social relations in rural communities, which ultimately harm small-scale farmers in the long term (Putra & Solehudin, 2022).

Price regulation within the framework of Islamic economics demands justice and prohibits any harm to either party in a transaction. Prices must be the result of mutual agreement that is freely

accepted by both parties, without coercion or deceit. The unilateral price setting by the toke that disadvantages indebted farmers clearly contradicts these principles and causes socio-economic injustice. This study is essential to examine in depth how price setting for palm oil by the toke toward indebted farmers in Muara Sabak Timur District occurs, and to analyze these practices through the lens of Islamic economics. The main objective of this research is to understand the mechanisms of price determination and evaluate its fairness based on Islamic economic principles. The findings are expected to provide a foundation for recommendations aimed at improving the palm oil marketing system and enhancing farmers' welfare through a Shariah-compliant approach.

2. METHODS

This study employs a qualitative approach focusing on the Islamic economic perspective regarding the pricing of palm oil set by toke (middlemen) to indebted farmers (Izza & Mi'raj, 2023). The approach is conducted through various methods, including a literature review on Islamic economic principles related to pricing and debt, as well as case studies on palm oil pricing within this context. A fiqh analysis is also applied to assess the conformity of pricing practices with principles such as justice ('adl), honesty (sidq), and the prohibition of usury (riba). Additionally, interviews with Islamic scholars, practitioners of Islamic economics, and surveys of farmers and toke are conducted to gain direct perspectives on these practices. An ethnographic approach through field observations is also employed to understand the socio-economic interactions between toke and farmers within the framework of Islamic values. By combining these approaches, the study aims to provide a comprehensive overview of how Islamic economic principles are implemented in the pricing practices of palm oil.

In the implementation of the research, the researcher's full and direct presence in the field is essential to ensure that the data collected is accurate and contextual. The researcher actively participates in data collection through observation, in-depth interviews, and documentation in Muara Sabak Timur subdistrict, where the study is conducted. The subjects of this research are palm oil farmers and toke as the main actors in the pricing transactions, while the object of the study is the Islamic economic review of the pricing mechanisms applied by toke to indebted farmers. The data sources include primary data obtained directly through interviews and field observations, as well as secondary data from documents, archives, and supporting literature. The data collection procedures involve observational techniques to monitor activities and interactions, interviews as direct dialogues to explore information, and documentation to record factual data and supporting evidence.

Data analysis in this study utilizes a qualitative descriptive method (Stanley, 2023) aimed at providing an in-depth description of the facts, characteristics, and relationships of phenomena related to the pricing set by toke for indebted farmers. The validity of the findings is maintained through source triangulation by comparing data from various informants such as farmers, toke, and community leaders, as well as method triangulation by combining interviews, observations, and documentation. Furthermore, prolonged engagement in the field is conducted to build trust with respondents, ensuring that the data obtained is more authentic and representative. Through this method, the study is expected to provide a thorough and valid analysis of palm oil pricing practices from the perspective of Islamic economics, along with its implications for the welfare of farmers in Muara Sabak Timur.

3. FINDINGS AND DISCUSSION

Muara Sabak Timur District is located within the Tanjung Jabung Timur Regency, Jambi Province, occupying a strategically important geographic position on the eastern coast of Sumatra

Island. This area directly borders the South China Sea to the north and east and shares boundaries with other districts such as Nipah Panjang, Rantau Rasau, Dendang, Kuala Jambi, and Muara Sabak Barat. The district covers an area of approximately 388.06 square kilometers, representing about 7.63% of the total regency area. The topography is predominantly flat and swampy with low elevation, making the region susceptible to flooding, especially during the rainy season and high tides. The climate is classified as tropical wet with high annual rainfall, supporting agricultural and plantation sectors, particularly oil palm and coconut cultivation. Additionally, a network of rivers serves as an important source of irrigation and traditional transportation routes for rural communities (Nurjali, Nisak, Wulandari, & Mun'amah, 2023; Susanto, Putra, & Nisak, 2024).

The formation history of Muara Sabak Timur District began with the administrative division of the original Muara Sabak District into two separate districts in 2004. This division aimed to enhance the effectiveness of public service delivery and regional governance. Historically, the area has long been recognized as a strategic trading hub since the Dutch colonial period, primarily due to its proximity to the Batanghari River and the South China Sea. Early economic development in the region was dominated by the trade of agricultural commodities such as oil palm and rubber. Following the establishment of Tanjung Jabung Timur Regency in 1999, Muara Sabak Timur was designated as the regency's capital, with its governmental center located in Kelurahan Rano. The district's diverse ethnic and cultural composition has fostered a strong social character and a community ethos grounded in mutual cooperation.

Administratively, Muara Sabak Timur District is bordered by the sea to the north, Nipah Panjang and Rantau Rasau districts to the east, Dendang and Rantau Rasau districts to the south, and Kuala Jambi and Muara Sabak Barat districts to the west. The district is subdivided into 14 administrative units, comprising 2 urban villages (kelurahan) and 12 rural villages (desa), with varying land areas ranging from 42.9 km² in Muara Sabak Ilir to 5.7 km² in Kota Harapan. Much of the area consists of peatland and alluvial soil, which is highly suitable for plantation activities, especially oil palm and coconut farming. However, the soil's susceptibility to water saturation necessitates effective water management to ensure optimal agricultural productivity. The presence of irrigation channels and drainage canals is therefore critical to sustaining the livelihoods of farmers and plantation workers in the district.

Based on interviews with five farmers in Muara Sabak Timur Subdistrict, it was found that the pricing of palm oil was determined unilaterally by the *toke* (buyer) without any deliberation or mutual agreement. The farmers only received price information via text messages or verbally at the time of harvest. This practice was especially experienced by farmers who were in debt to the *toke*, thereby excluding them from the price negotiation process (Devi, Ma'ani, & Wahab, 2023; Fajri, Abidin, & Lestari, 2024; Syariah, 2024). The absence of discussion forums or joint agreements led to uncertainty and often caused feelings of injustice among the farmers. Field notes revealed a resigned atmosphere among farmers when prices were announced, with no visible efforts to renegotiate or oppose the prices set by the *toke*.

Further observations showed that farmers indebted to the *toke* received significantly lower prices for their palm oil compared to farmers without debt. The price difference ranged from IDR 200 to 300 per kilogram below the prevailing market price. The *toke* justified the lower prices as compensation for the risk associated with uncertain debt repayments by the farmers. From an Islamic economic perspective, this situation raises concerns of injustice as the principles of fairness and balance in transactions are not fulfilled. Literature studies support these findings by indicating that such practices may involve elements of *gharar* (uncertainty) and *zulm* (oppression), both of which are prohibited in Islamic jurisprudence.

The farmers' powerlessness became evident through interviews and observations. Limited capital, difficult transportation access, and urgent economic needs left farmers with no alternative but

to accept the prices set by the *toke*. Many farmers were trapped in a cycle of debt that further weakened their bargaining position. Most of the harvest yields were used solely to repay debts, worsening their economic condition. In-depth interviews revealed farmers' disappointment with this injustice, along with their hope for the establishment of Islamic financial institutions or cooperatives that could provide interest-free financing and assist in marketing their produce at fairer prices.

From the *toke's* perspective, an interview with one palm oil trading actor confirmed that price setting was indeed conducted unilaterally. The *toke* explained that prices were adjusted according to market conditions and the risk posed by farmers' debts, claiming that deliberation was difficult due to the large number of farmers and limited time. This direct and general pricing method was viewed as the most practical and efficient approach (Djaja et al., 2023; Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024). However, this raised ethical and economic concerns, as it placed farmers at a disadvantageous position. Field notes indicated an underlying tension between farmers and the *toke*, although their interactions continued regularly within the local economic context.

Local religious leaders provided critical insights regarding the sharia compliance of this pricing practice. Interviews with ulama in Muara Sabak Timur emphasized that unilateral price determination without mutual consent constitutes *gharar* and is invalid under Islamic law. Islam stresses justice and mutual agreement in every transaction to prevent oppression or uncertainty. Religious figures recommended the establishment of sharia cooperatives or the implementation of financing systems based on *mudharabah* and *qardhul hasan* as fairer alternatives that align with Islamic economic principles. These recommendations reflect an awareness of the importance of safeguarding *maqāṣid shariah* (objectives of Islamic law) and social values in economic transactions.

Islamic economic review of the *toke's* price-setting practice towards indebted farmers highlights elements of *gharar* (uncertainty), *zulm* (oppression), and *ikrah* (coercion). This practice violates the principle of *an-tarāḍin* (mutual consent), which is a condition for the validity of transactions in Islam. The imbalance not only economically harms farmers but also contradicts the *maqāṣid shariah* objectives that emphasize justice, mutual assistance, and social welfare. Documentation from *fiqh* literature and interviews with Islamic economics experts reinforce that price determination should involve deliberation and transparency to comply with Islamic ethical values and sustainably improve farmers' welfare.

The practice of palm oil price-setting by middlemen ("*toke*") towards indebted farmers in Muara Sabak Timur Subdistrict demonstrates a significant economic power imbalance between the two parties. The *toke* hold a dominant position as providers of capital and operational necessities for the farmers, enabling them to unilaterally determine prices without negotiation. This phenomenon reveals a subtle form of exploitation that farmers find difficult to avoid due to their financial dependence. Pricing below the market standard not only economically disadvantages the farmers but also perpetuates their cycle of dependency on the *toke*. The novelty of this finding lies in how debt functions not merely as a financial burden but also as a price control instrument employed by the *toke* as an opaque mechanism of economic domination.

Statements from interviewed farmers reinforce this reality. They acknowledged that the price received for their palm oil was significantly lower when they were in debt, which concretely limited their ability to break free from this economic entrapment. This injustice generates severe psychological and economic pressures, as harvest proceeds—which should serve as their livelihood—are instead used to repay debts at unfair prices. This condition confirms that, in practice, palm oil transactions in the region fall far short of the principles of fairness and mutual consent that should underpin healthy market exchanges. These findings open new discourse on the debt-price relationship, an issue that has received limited attention in the local agricultural economic literature.

From the perspective of the *toke*, their justification for setting lower prices for indebted farmers is to mitigate the risk of farmers' inability to repay debts. However, this argument cannot be

morally or shariah-ethically justified. The toke's monopoly over capital and market access enables them to fix prices arbitrarily, leaving farmers with no alternatives. This indicates an asymmetry of information and bargaining power, ultimately creating structural injustice within the palm oil value chain. These findings enrich the understanding of the socio-economic dynamics of farmers and the role of the toke as a central actor who may be a source of inequality rather than merely a capital provider.

From an Islamic economic perspective, this unilateral price-setting practice contradicts the fundamental principles of muamalah, namely justice ('adl), honesty (ash-shidq), and mutual consent (taradhi) from both parties. Islam prohibits all forms of transactions involving coercion (ikrah), uncertainty (gharar), and exploitation (zulm). Therefore, price-setting by the toke that takes advantage of the weak position of indebted farmers not only violates Islamic economic ethical norms but can also be categorized as a form of riba, specifically excessive profit-taking arising from economic power imbalances. These findings emphasize the urgency of reforming pricing systems based on sharia principles that prioritize social and economic justice (Dewi & Febrianto, 2023; A. A. Saputra, 2023).

The role of religious leaders in this study also reinforces that transactions lacking mutual consent are prohibited in Islam. Their recommendation to establish sharia-based cooperatives as an alternative solution highlights the real need to build just and transparent financial mechanisms for farmers. The novelty of this finding is the strong support from the local community to develop sharia microfinance models that eliminate interest-based riba and improve price-setting systems to be more equitable and participatory. This approach paves the way for a socio-economic transformation of farmers from dependency to a more autonomous and just model.

The unilateral price-setting practice detrimental to farmers also illustrates how debt systems that should serve as mutual aid tools have become instruments of economic domination. In the Islamic economic context, debt is intended not for profit but to assist others without causing additional burdens. This research presents a new perspective that, within local agrarian contexts, debt often becomes a trap triggering exploitation and injustice. Hence, a sharia-based approach emphasizing mutual help and justice can offer an innovative solution to break this dependency pattern.

The hisbah approach in Islamic economics, which requires market oversight to prevent fraud and oppression, is highly relevant here. The toke's unilateral price-setting practice should attract the attention of local authorities and religious institutions mandated to uphold economic justice. The novelty of this finding lies in identifying the potential role of hisbah or sharia supervision as a social control instrument that can prevent such exploitative practices. This forms the basis for developing community-based and Islamically grounded economic monitoring mechanisms to realize a fair and transparent market.

These findings also reaffirm the importance of maqashid sharia as a normative framework guiding economic policies and practices. Unfair price-setting that deepens farmer poverty clearly violates the principles of protecting property (hifzhul maal) and life (hifzhun nafs). This study confirms that applying maqashid sharia in agricultural economics is not merely idealistic but a real necessity to achieve balance and collective welfare. The novelty from this perspective is the integration of maqashid principles into price regulation and farmer financing access, an area scarcely empirically explored in prior local studies.

Practical recommendations arising from this research include establishing sharia-based farmer cooperatives and microfinance institutions that provide interest-free capital and transparent pricing mechanisms. This approach addresses not only price inequality but also supports sustainable economic development for palm oil farmers in Muara Sabak Timur. These findings contribute importantly to developing applicable Islamic economic models in the agrarian sector, while providing a foundation for public policies more favorable to small and medium farmers to escape the cycle of debt and exploitation.

4. CONCLUSION

It is concluded that the research findings indicate that price determination by the toke (middlemen) is carried out unilaterally without any deliberation or mutual agreement with the farmers, especially those indebted to the toke. This results in significantly lower prices received by indebted farmers compared to those without debt, thereby creating economic injustice and exacerbating the farmers' dependence on the toke. This study presents a novel finding in the local agrarian economic literature by revealing that debt functions not only as a financial burden but also as a covert price control tool used by the toke to dominate the farmers' economy. The study also highlights unilateral price-setting practices that involve elements of gharar (uncertainty), zulm (oppression), and ikrah (coercion), which violate the principle of an-tarāḍīn (mutual consent) in Islamic transactions. Another novelty is the recommendation to develop cooperatives and Sharia-based microfinance institutions that can provide interest-free financing along with transparent and fair pricing mechanisms. The research also introduces the idea of implementing hisbah supervision as a social instrument to prevent exploitative pricing practices by the toke. The practical implications of this study are crucial for improving the palm oil marketing system in Muara Sabak Timur. The recommended cooperative and Sharia financing models could reduce farmers' dependence on the toke while ensuring price setting that is just and based on the principles of fairness and mutual consent in Islam. The broader socio-economic implication is to encourage the transformation of farmers' economic status from vulnerable to more autonomous and equitable. Normatively, this study underscores the urgency of applying maqāṣid shariah in agrarian economic policies to maintain social balance and collective welfare, while also promoting the role of hisbah in monitoring market practices to align with Sharia values and prevent exploitation.

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