






# Wage sale and purchase practices among agricultural workers in Curup, Bengkulu: A Maqashid Shariah perspective on economic justice and wealth protection

Rahman Arifin<sup>1</sup>, Ahmad Danu Syaputra<sup>2</sup>, Andi Triyanto<sup>3</sup>, Muharir<sup>4</sup>, Ahmad Saifudin<sup>5</sup>, Mohammad Wirmon Samawi<sup>5</sup>, & Ana Toni Roby Candra Yudha<sup>6</sup>

<sup>1</sup>Program Studi Perbankan Syariah (S1), Institut Agama Islam Negeri Curup, Kab. Lebong, Indonesia

<sup>2</sup>Program Studi Ekonomi Syariah (S1), Institut Agama Islam Negeri Curup, Kab. Lebong, Indonesia

<sup>3</sup>Program Studi Hukum Ekonomi Syariah (Mu'amalah) (S1), Universitas Muhammadiyah Magelang, Kota Magelang, Indonesia

<sup>4</sup>Program Studi Ekonomi Syariah (S1), Sekolah Tinggi Ekonomi dan Bisnis Syariah (STEBIS) Indo Global Mandiri, Kota Palembang, Indonesia

<sup>5</sup>Program Studi Studi Islam (S3), Universitas Islam Negeri Sunan Kalijaga, Kab. Sleman, Indonesia

<sup>6</sup>Program Studi Ekonomi Syari'ah (S1), Universitas Islam Negeri Sunan Ampel, Kota Surabaya, Indonesia  
Studi Manajemen (S2), Universitas Padjadjaran, Kab. Sumedang, Indonesia

## ABSTRAK

### Introduction

Wage trading, a practice where agricultural workers sell their future wages before receiving them—often at a reduced value—has become prevalent in the farming communities of Curup, Bengkulu. Although rooted in mutual agreement, this system raises critical ethical and legal questions regarding its alignment with Islamic economic principles, especially those outlined in the framework of Maqashid Shariah, which emphasizes justice and the protection of property.

### Objectives

This study aims to analyze the wage sale and purchase system through the lens of Maqashid Shariah, particularly focusing on whether

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**Contact:** Ahmad Danu Syaputra ✉ [ahmaddanusyaputra@iaincurup.ac.id](mailto:ahmaddanusyaputra@iaincurup.ac.id)

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such practices fulfill the objectives of wealth protection and social justice or contribute to economic exploitation and uncertainty among vulnerable workers.

### Method

Using a qualitative case study approach, this research collected primary data through interviews with agricultural workers engaged in wage trading in Curup, Rejang Lebong, and Bengkulu. Secondary data were obtained from Islamic jurisprudence literature on Maqashid Shariah. The analysis applies the five core principles of Maqashid Shariah to evaluate the implications of deferred wage payments and wage sales.

### Results

Findings indicate that although wage deferral is seen as a cooperative tradition, it often places workers at risk of financial instability, compelling them to sell their wages at unfair prices. This practice undermines the principle of property protection (hifz al-mal) and the protection of life (hifz an-nafs). It also contradicts the ideals of justice and welfare that Maqashid Shariah promotes. The study emphasizes that the presence of mutual consent does not automatically legitimize practices that may harm the economically disadvantaged.

### Implications

The analysis suggests that reforms are needed to make wage systems more just and compliant with Islamic economic values. These include timely wage payments and the provision of Sharia-based financial alternatives to prevent exploitation. Educating communities about their economic rights within the Maqashid framework can also foster more ethical labor practices.

### Originality/Novelty

This study contributes a unique perspective by applying Maqashid Shariah to assess the socio-economic impact of wage trading. It addresses a rarely examined issue in Islamic economic discourse and offers practical recommendations to bridge the gap between traditional practices and Islamic legal objectives.

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### KEYWORDS:

agricultural labor; economic justice; Islamic economics; Maqashid Shariah; wage purchase; wealth protection

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## INTRODUCTION

In contemporary Islamic economics, the ethical dimensions of trade practices have increasingly gained scholarly attention due to their profound implications for socio-economic justice and community welfare. Central to Islamic economics is the principle of justice, mandating equitable exchanges and prohibiting exploitation (Lelis et al., 2023). Within this context, wage trading practices, particularly prevalent in agricultural

communities, present significant ethical concerns due to their potential for economic injustice and exploitation of laborers. Wage trading typically involves laborers selling their future earnings at discounted rates before they receive their actual wages, often driven by urgent financial needs. Although such transactions are consensual, they raise critical ethical questions within Islamic financial frameworks, particularly regarding wealth protection (hifz al-mal) and social justice (Nurhadi, 2019; Yasmeen, 2023).

Extensive literature explores wage inequalities and economic injustice in agrarian societies. Studies such as those by Wang et al. (2021) highlight that wage disparities often result from labor market frictions exacerbated by trade liberalization, particularly in unregulated sectors. Mazorodze (2021) further corroborates that increased trade activities disproportionately affect unskilled workers in developing economies, widening wage inequalities. Additionally, empirical studies emphasize that technology-driven productivity improvements can exacerbate wage gaps, further marginalizing already vulnerable laborers (Yan, 2024). Such research underscores the critical need to examine wage trading practices through ethical lenses, particularly within frameworks like Maqashid Shariah, which emphasizes fairness and socio-economic stability.

Despite mutual consent underlying wage trading transactions, significant ethical and economic concerns persist, primarily related to the principles of Maqashid Shariah. Central to Islamic jurisprudence, Maqashid Shariah articulates five core objectives: preserving religion, life, intellect, lineage, and property (Chapra, 2008). The practice of wage trading directly intersects with these principles, especially concerning property protection (hifz al-mal) and preservation of life (hifz an-nafs). Workers compelled to sell their wages prematurely at discounted rates risk economic exploitation, leading to financial instability and compromised well-being, fundamentally contradicting the protective objectives of Shariah (Nurhadi, 2019).

In response to these ethical dilemmas, scholars propose various general solutions to safeguard economic justice within wage trading practices. These include establishing fair trade policies, strengthening labor rights through collective bargaining mechanisms, and promoting regulatory frameworks to prevent exploitation (Helpman et al., 2016; Martišková et al., 2021). Collective bargaining, for instance, has been identified as an effective method for mitigating wage disparities and enhancing economic fairness. However, practical implementation in agricultural sectors often faces significant challenges due to entrenched power dynamics and weak regulatory environments. Therefore, more context-specific interventions, informed by Islamic ethical principles, are increasingly advocated to address these limitations.

Specific Islamic finance solutions suggested in literature prominently include Shariah-compliant financial instruments such as profit-sharing contracts (mudarabah and musharakah) and Islamic microfinance. Research by Minhat & Dzolkarnaini (2016) demonstrates that profit-sharing arrangements effectively reduce exploitative tendencies in wage transactions by aligning the financial interests of employers and laborers. Similarly, Islamic microfinance initiatives, as documented by Herawati (2024), provide equitable capital access without exploitative interest rates, significantly enhancing economic resilience among agricultural workers. These financial



instruments not only uphold Islamic ethical values but also practically empower vulnerable communities economically, reducing their susceptibility to wage-related exploitation.

Moreover, empirical studies underscore the effectiveness of timely wage payments as a critical measure to protect workers' economic rights and enhance their socio-economic stability. Some studies ([Basu et al., 2024](#); [Basu & Sen, 2015](#)) highlight that deferred wage payments, commonly observed in agricultural sectors, exacerbate poverty and financial insecurity, undermining workers' overall welfare. [Brune & Kerwin \(2019\)](#) further illustrate how delayed lump-sum wage distributions negatively impact workers' financial management capabilities, leading to increased indebtedness and economic vulnerability. These insights strongly advocate for immediate wage distributions to uphold economic justice and stability, aligning with the broader objectives of Maqashid Shariah.

Existing literature closely related to Shariah-compliant solutions consistently affirms the alignment of Islamic financial principles with broader socio-economic justice goals. Islamic economic frameworks emphasize the necessity of ethical financial literacy among agricultural workers and employers, fostering informed and fair wage transactions ([Shamsudheen et al., 2023](#)). Moreover, studies such as those by [Hartanto et al. \(2023\)](#) and [Mahdzan et al. \(2024\)](#) indicate the importance of ethical compliance in contexts of economic uncertainty, highlighting the need for stronger educational and regulatory supports. However, despite these insights, significant research gaps remain concerning empirical evaluations of Shariah-compliant interventions' effectiveness specifically within localized agricultural contexts, like those of Curup, Bengkulu.

This study aims to fill these research gaps by empirically examining wage trading practices in the agricultural community of Curup through the Maqashid Shariah framework. The study seeks to clarify how wage deferral practices impact economic justice and workers' well-being, critically analyzing the ethical and practical efficacy of Islamic finance solutions such as timely wage distributions and Shariah-compliant financial products. By addressing these understudied dynamics, this research contributes novel insights into the practical applications of Islamic ethics in contemporary economic scenarios, particularly within rural agrarian economies. Ultimately, the study's findings aim to inform policy formulation and ethical financial practices, significantly contributing to scholarly discourse and practical strategies for economic justice and stability.

## LITERATURE REVIEW

### Ethical Concerns in Wage Trading Practices

Recent scholarship emphasizes several ethical concerns surrounding wage trading practices, particularly within agricultural communities viewed through the lens of Islamic economics. A primary ethical issue revolves around potential exploitation stemming from significant power imbalances between employers and agricultural

laborers. Gilani (2015) highlights that wage trading, despite theoretical ideals of fairness, often results in laborers receiving inadequate compensation due to limited bargaining power. This situation starkly contrasts Islamic ethical principles such as justice (*‘adl*) and fairness (*ihsān*), which mandate equitable treatment and dignity for all economic actors.

Additionally, scholars have identified the neglect of ethical dimensions in favor of strict legalistic interpretations of Shariah compliance as problematic. Baloch & Chimanya (2023) argue that a solely juristic focus can overlook essential moral and social responsibilities, undermining sustainable and equitable business practices. Further complicating these ethical considerations is economic uncertainty, which Hartanto et al. (2023) assert can coerce laborers into accepting unfair deferred wages, thereby challenging the genuine voluntariness and ethical integrity of wage transactions under Islamic law.

### **Application of Maqashid Shariah Principles**

Contemporary studies on Islamic finance extensively analyze how Maqashid Shariah, especially the principle of *hifz al-mal* (protection of wealth), applies to labor transactions and wage issues. Central to this principle is ensuring fairness in labor remuneration, emphasizing equitable financial practices that secure workers' economic stability and dignity. Pratama et al. (2023) assert that wages must reflect labor input accurately, aligning with Islamic directives aimed at safeguarding workers from economic exploitation and instability.

Furthermore, contemporary interpretations propose integrating Maqashid Shariah principles into labor frameworks to counteract poverty and social injustice effectively. Aziz et al. (2024) underscore the alignment between Islamic ethical practices and the Sustainable Development Goals (SDGs), advocating for wage policies that support socio-economic resilience. Herawati (2024) adds that profit-and-loss sharing arrangements exemplify practical applications of Maqashid principles by fostering equitable outcomes, reducing exploitative wage structures prevalent in traditional labor agreements.

### **Social and Economic Impact of Deferred Wage Payments**

Empirical research provides significant insights into the social and economic ramifications of deferred wage payments on agricultural laborers, notably within developing economies. Brune & Kerwin (2019) highlight that delays in compensation negatively affect workers' financial management, diminishing their savings and increasing unsustainable spending patterns. These findings are echoed by Kandilov & Kandilov (2019), who reveal that wage delays can prompt labor market instability, potentially leading workers to seek more reliable employment outside agriculture, thereby affecting agricultural productivity and sectoral profitability.

Basu & Sen's (2015) study further elucidates the adverse effects of deferred payments by analyzing India's National Rural Employment Guarantee Act (NREGA). Their findings indicate that wage delays severely undermine intended welfare benefits,



intensifying poverty and economic vulnerability among agricultural workers. Similarly, Ananyev et al. (2020) show that deferred compensation arrangements can tether laborers to unreliable employers, intensifying exploitation and workforce instability, further emphasizing the need for immediate and fair wage transactions.

### **Effectiveness of Shariah-Compliant Financial Instruments**

Recent scholarship confirms that Shariah-compliant financial instruments, including Islamic microfinance and profit-sharing agreements, can effectively mitigate economic exploitation and promote social justice within rural agricultural contexts. Studies illustrate that these instruments provide equitable access to capital, reducing the financial burden traditionally associated with interest-based debt systems. For instance, Islamic microfinance encourages community-based economic resilience, empowering workers and enhancing their socio-economic stability through ethical financing models that prioritize communal welfare (Ambarwati & Hermanita, 2023; Herawati, 2024; B. C. Pratama & Innayah, 2020).

Additionally, empirical analyses by Minhat & Dzolkarnaini (2016) suggest that profit-and-loss sharing contracts inherently reduce exploitative practices by aligning the economic interests of laborers and employers. These contractual agreements, embodying core Islamic ethical principles, foster cooperative financial relationships that sustain fairness and economic resilience even amid market uncertainties. Consequently, the practical application of these financial models demonstrates significant potential for achieving sustainable socio-economic improvements and justice within rural agricultural economies.

### **Economic Uncertainty and Maqashid Shariah Compliance**

Economic uncertainty presents considerable challenges to maintaining adherence to Maqashid Shariah principles in Islamic commercial (muamalah) transactions. Economic instability often forces individuals and businesses to prioritize immediate financial survival over ethical compliance, compromising fairness and equitable treatment within economic transactions. Hartanto et al. (2023) indicate that such uncertainties may pressure agricultural workers into accepting unfavorable wage conditions, highlighting a direct conflict with Islamic principles of economic justice and fairness.

Despite these challenges, scholars advocate that robust financial education and the strategic use of Shariah-compliant financial tools can alleviate some adverse effects. Effective educational programs can empower agricultural workers to better negotiate ethical terms and uphold Maqashid Shariah standards even in volatile economic conditions (Shamsudheen et al., 2023). Strengthening regulatory frameworks and promoting resilient financial structures aligned with Islamic ethical norms are also essential for mitigating uncertainty's detrimental impacts, thus ensuring that fairness and economic stability remain central to Islamic commercial transactions.



### **Research Gap and the Significance of the Study**

Despite extensive literature exploring wage practices and their ethical implications within Islamic finance, a notable research gap persists regarding the practical implications and compliance with Maqashid Shariah principles specifically in agrarian contexts like Curup, Bengkulu. Prior research often broadly addresses theoretical frameworks and ethical perspectives without sufficient empirical examination of local socio-economic dynamics and their interaction with wage trading practices. Consequently, there remains insufficient clarity on how these practices impact rural workers' economic welfare and ethical standards within localized Islamic financial contexts, necessitating targeted empirical investigation.

Addressing this gap, the present study offers significant contributions by providing a nuanced empirical analysis of wage trading practices through the Maqashid Shariah framework in the agricultural community of Curup. By specifically examining deferred wage payments and their ethical and socio-economic impacts, this research enhances understanding of localized wage practices within Islamic economic ethics. Furthermore, the study informs practical policy development and financial practices aimed at ensuring economic justice and worker protection. Thus, it not only advances scholarly discourse in Islamic finance but also provides actionable insights for community-based economic improvements.

### **METHOD**

This study adopts a qualitative research methodology employing a case study approach, selected to comprehensively examine wage trading practices within their socio-economic and cultural contexts. The case study method was deemed particularly appropriate due to its ability to provide an in-depth, detailed examination of complex social phenomena and to explore the underlying dynamics that quantitative methods might overlook. By capturing the intricacies and nuances of wage trading practices, this approach facilitates a richer understanding of their implications through the lens of Maqashid Shariah.

### **Research Design**

The qualitative case study was designed to investigate the specific phenomenon of wage trading in the agricultural community of Curup, Rejang Lebong, Bengkulu. This locality was selected due to the prevalent and culturally embedded practice of deferred wage payments within its agricultural sector. The phenomenon of wage trading, wherein workers sell future wages at a discount, provided a clearly defined context to analyze ethical, economic, and Islamic jurisprudential dimensions as they intersect in everyday life.

### **Data Collection**

The study utilized both primary and secondary sources to ensure a robust and multi-dimensional dataset. Primary data was collected via semi-structured, in-depth interviews conducted with key informants purposively selected from farmers and



agricultural laborers directly engaged in wage trading practices in Curup. This purposive sampling method was chosen to ensure that respondents possessed first-hand experiences and detailed insights into the wage trading phenomenon. The interview questions were designed to explore personal experiences, perceptions regarding economic fairness, social pressures leading to wage selling, and understandings of justice and welfare within Islamic ethical frameworks.

Secondary data comprised a thorough review of academic literature, scholarly articles, and relevant theoretical frameworks, specifically focusing on Maqashid Shariah principles as conceptualized by classical Islamic scholars such as Imam Al-Ghazali. The literature provided a foundational theoretical context, emphasizing the objectives of protecting fundamental human interests—religion (*hifz ad-din*), life (*hifz an-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and property (*hifz al-mal*)—and underscored the importance of justice, welfare, and ethical business practices in Islamic economic theory (Chapra, 2008; Nurhadi, 2019).

### **Sampling Technique**

A purposive sampling technique was employed to ensure participants had direct and meaningful interactions with wage trading practices. Informants were chosen based on their explicit involvement in wage sale transactions, either as sellers or buyers. This approach guaranteed relevance and depth in the data obtained, contributing to a comprehensive understanding of both economic and ethical dimensions.

### **Data Analysis**

Data analysis employed an inductive approach, emphasizing thematic analysis to identify, analyze, and interpret patterns within the interview transcripts and secondary sources. Interview transcripts were systematically reviewed and coded to distill themes related to economic pressures, ethical concerns, compliance with Maqashid Shariah, and potential exploitation. Through iterative coding processes, common narratives emerged, highlighting how workers rationalize wage trading practices despite awareness of potential ethical and financial drawbacks.

Analytical rigor was ensured through triangulation, cross-referencing interview findings with insights derived from secondary literature on Maqashid Shariah and Islamic economics. This triangulation helped validate findings and allowed for deeper insights into the alignment—or misalignment—of wage trading practices with the objectives of Shariah, particularly regarding wealth preservation (*hifz al-mal*) and justice (*iqamah al-'adl*).

### **Ethical Considerations**

Ethical considerations were strictly observed throughout the research process. Participants provided informed consent after being thoroughly briefed about the study's objectives, procedures, potential benefits, and assurances of confidentiality. Anonymity was rigorously maintained, and respondents' identities were coded to protect personal information. This ethical rigor ensured participants could openly



express their views without concern about repercussions, thus enhancing data authenticity and credibility.

### **Reliability and Validity**

To reinforce the reliability and validity of the qualitative data, several strategies were adopted. Firstly, interview questions underwent peer review by experts in Islamic economics and qualitative research to ensure clarity, neutrality, and relevance. Secondly, respondent validation was performed by sharing preliminary findings with selected participants for feedback, ensuring accurate interpretation of their experiences and perspectives. Finally, methodological transparency was maintained through detailed documentation of research procedures, facilitating potential replication or critique by future researchers.

### **Limitations**

While the qualitative case study method provided in-depth insights, the findings remain context-specific and may not be directly generalizable to other agricultural communities or broader contexts. Additionally, given the sensitive nature of economic exploitation and ethical concerns within wage trading practices, some respondents may have exhibited reticence or social desirability bias in their responses. Efforts were made to mitigate this through trust-building and assurance of confidentiality; however, these factors must still be acknowledged when interpreting the results.

### **Justification of Methodology**

The qualitative case study approach was specifically justified by the research's objectives to deeply explore ethical, economic, and Islamic jurisprudential implications of wage trading practices. Such intricate analyses necessitated an approach capable of capturing nuanced human experiences, perceptions, and socio-cultural dynamics, all of which the chosen methodology effectively accommodated. Additionally, by situating the empirical findings within the broader theoretical context of Maqashid Shariah, the study achieves a robust interpretive framework, thus enhancing scholarly understanding of contemporary economic practices through classical Islamic jurisprudence lenses.

## **RESULTS**

### **Analysis Of Maqashid Shariah In Wage Sale Transactions**

In analyzing the practice of wage sale transactions within the agricultural community in Curup, particularly in Sumber Bening, the perspective of Maqasid Shariah is highly relevant to ensure alignment between economic activities and the fundamental principles of Islamic law. The five main objectives of Maqasid Shariah—*hifz ad-din* (preservation of religion), *hifz an-nafs* (preservation of life), *hifz al-aql* (preservation of intellect), *hifz al-nasl* (preservation of lineage), and *hifz al-mal* (preservation of property)—are employed to evaluate the practice of deferred wage payments and its implications for the welfare of workers.



### ***Hifz al-Mal (Preservation of Property)***

The practice of deferring wage payments in the agricultural sector in Curup, particularly in the Sumber Bening area, reflects a mutual trust between landowners and workers. In this context, both parties agree to postpone wage payments until harvest, indicating their shared understanding and consent. However, from the perspective of Maqasid Shariah, it is essential to consider whether this practice genuinely fulfills the objective of protecting property (*hifz al-mal*) and justice (*iqamah al-'adl*) (Safitri & Mukhibad, 2020).

In the context of wage sale transactions occurring within this community, the principle of *hifz al-mal* is highly relevant. Islamic law advocates for preserving and protecting property in a just manner that does not harm either party. A delay in wage payments that forces workers to sell their wages prematurely at a lower price than they should receive can lead to injustice (Madya, 2024). This situation potentially violates the principle of property protection since workers do not receive their full rights. Although these transactions occur based on mutual consent, it is crucial from the maqasid perspective to ensure that workers are not economically disadvantaged and are safeguarded from exploitation that may arise from urgent financial needs.

Deferring wage payments can create financial uncertainty for workers, especially if they are compelled to sell their wage rights before receiving full payment. In such situations, workers may face the risk of exploitation, where they accept a price lower than the actual value of the wages they should receive. This contravenes the principle of justice in transactions, which is a primary objective of maqasid sharia (Kiranawati et al., 2023; Utami et al., 2021). Such uncertainty can lead to losses for workers, threatening their welfare and that of their families.

The principles of maqasid sharia emphasize the importance of justice and the protection of individual rights in every economic transaction. In this case, deferring wage payments may be viewed as a practice that potentially harms workers, particularly if they are forced to sell their wage rights to third parties at a lower price. This practice can create injustice and undermine the trust established between landowners and workers (Hannani, 2023; Rianto et al., 2022). Therefore, it is essential to evaluate whether this practice genuinely reflects the values of maqasid sharia that prioritize welfare and social justice.

### ***Hifz an-Nafs (Preservation of Life)***

The principle of *hifz an-nafs* encompasses the protection of life and the physical and mental well-being of individuals. In this context, the delay in wage payments and the economic pressures faced by workers can significantly impact their well-being. The urgent need to sell wages before harvest indicates that workers struggle to meet their basic needs, potentially threatening their physical well-being, such as providing food, shelter, and education costs. In Islam, the preservation of life (*hifz an-nafs*) is also an integral part of maqasid sharia, meaning that every individual must have adequate access to fulfill their basic needs (Ramzani P. et al., 2020). Therefore, systems that provide financial guarantees and greater stability for workers need to be prioritized.

The principle of *hifz an-nafs* within *maqasid sharia* emphasizes the protection of life and the physical and mental well-being of individuals. In the context of deferred wage payments in the agricultural sector in Curup, there are significant implications for workers' welfare. Although this delay may reflect a mutual trust between landowners and workers, it can create serious economic pressure for workers, which in turn can threaten their physical and mental well-being (Rahmiati et al., 2021).

Conditions where workers are forced to sell their wage rights before the harvest indicate that they are struggling to meet basic needs such as food, housing, and education costs. In Islam, the preservation of life involves ensuring that every individual has sufficient access to meet their basic needs. When workers cannot fulfill these needs, it can lead to stress, anxiety, and other mental health issues (Djumadi, 2024; G. Pratama et al., 2023). Therefore, it is crucial to evaluate existing systems and seek solutions that can provide financial guarantees and greater stability for workers.

The practice of deferring wage payments that leads to the sale of wage rights before they are received can also be viewed as a form of exploitation. Workers often find themselves compelled to accept a price lower than the actual value of their wages, which contradicts the principle of justice (*iqamah al-'adl*) within *maqasid sharia*. In this context, the protection of life and the well-being of workers must be a top priority when formulating better policies and practices (Salvia & Malahayatie, 2023).

Systems that provide financial guarantees for workers, such as *sharia*-compliant loans or other mechanisms that enable them to meet urgent needs without having to sell their wage rights, need to be considered. In this way, workers can maintain their physical and mental well-being while avoiding the risks of uncertainty that could harm them in the long run (Amelia et al., 2023; Ansori et al., 2024; Priyadi et al., 2020; Saidy, 2017).

Society needs to understand the importance of justice in transactions and how existing practices can affect their welfare. By enhancing this understanding, workers can make better decisions and avoid practices that may harm them (Mayasari et al., 2023; Perdana, 2023). Overall, the analysis of the practice of deferring wage payments in the agricultural sector through the perspective of *maqasid sharia* shows that while there are elements of cooperation, the risks faced by workers need to be addressed. By formulating a fairer system that provides financial guarantees, we can create a better environment for workers, in line with the principles of *hifz an-nafs* and the overall objectives of *maqasid sharia*.

### ***Hifz al-Mal in the Context of Social Justice***

*Maqasid Shariah* also advocates for social justice in economic interactions, which in this case means that landowners should not only pursue their own profits but also consider the welfare of their workers. Islam encourages principles of fairness in trade and payment, including fair and timely wage payments. Delaying wage payments until the harvest, which often takes months, can create difficulties for workers. In such cases, it may be necessary to reconsider creating a fairer system, such as providing weekly or monthly wages as a form of respect for workers' hard work. This can also maintain a



balance between *hifz al-mal* and *hifz an-nafs*, both of which aim to safeguard the overall welfare of workers.

In the context of *maqasid sharia*, the principle of *hifz al-mal* (protection of property) is crucial to ensuring social justice in economic interactions. In this regard, landowners should not only pursue personal gain but also consider the welfare of their workers. Islam promotes principles of fairness in trade and payment, including fair and timely wage payments. Delaying wage payments until harvest, which often spans several months, can create hardships for workers and potentially harm their well-being ([Lubis, 2022](#)).

The practice of deferring wage payments can create financial uncertainty for workers, who often find themselves compelled to sell their wage rights before receiving full payment. This situation can threaten their physical well-being, such as their ability to meet basic needs like food and shelter, and can also negatively affect their mental health ([Tanzia & Ernawati, 2023](#)). In this context, it is essential to reevaluate existing payment systems and seek more equitable alternatives, such as weekly or monthly wage disbursements. This would provide better recognition of workers' hard work and maintain a balance between *hifz al-mal* and *hifz an-nafs*, both of which aim to protect the overall welfare of workers ([Rusyidi et al., 2019](#)).

In Islam, delays in wage payments are categorized as acts of injustice, and those who do not pay their workers' wages are considered among those who are opposed by Allah SWT and His Messenger ([Lubis, 2022](#)). Therefore, it is crucial for landowners to fulfill their obligations to pay wages promptly. By doing so, they not only meet their moral and legal obligations but also contribute to broader social welfare. A fairer and more transparent wage system will help create a more harmonious relationship between landowners and workers. By providing timely wages that align with the value of the work rendered, landowners can contribute to increased productivity and worker motivation ([Alisman et al., 2022](#)). This aligns with the principles of *maqasid sharia*, which emphasizes the importance of justice and welfare in every economic transaction.

### Proposed Solutions

Islamic financial institutions can play a crucial role in creating fairer and more transparent solutions in this context. By providing financial products that enable workers to access financing without selling their wage rights to others, these institutions can help mitigate the risks of uncertainty and exploitation. For instance, financial institutions could offer Sharia-compliant loans that allow workers to meet their urgent needs without selling their wages ([Asmar et al., 2023](#); [Nisa' et al., 2023](#); [Salman & Kurniasari, 2020](#); [Salsabilla et al., 2023](#)). This aligns with the principles of *maqasid sharia*, which promote the protection of property and the welfare of the community. Education and awareness of the principles of *maqasid sharia* are also vital in this context. By enhancing workers' understanding of their rights and the importance of justice in transactions, they can make better decisions and avoid practices that may harm them ([Maria et al., 2019](#); [Nasution, 2021](#)). Therefore, education and training on Sharia principles and *maqasid sharia* are essential for improving community welfare.

Overall, the analysis of the practice of deferring wage payments in the agricultural sector in Curup through the lens of maqasid sharia indicates that while this practice contains elements of cooperation and trust, it also entails risks of uncertainty and exploitation that must be addressed. By formulating fairer and more transparent alternatives and raising community awareness about the principles of maqasid sharia, we can create a more sustainable and equitable economic system for all parties involved.

## DISCUSSION

### Wage Trading and Economic Exploitation

The present study highlights significant concerns regarding wage trading practices in the agrarian community of Curup, Bengkulu. It identifies economic injustice and exploitation stemming from deferred wage payments, which compel workers to prematurely sell their wages at discounted rates. Workers, often forced by urgent financial pressures, end up receiving less than their deserved compensation, fostering economic vulnerability and insecurity. These findings underscore the ethical implications of such practices, notably contradicting fundamental Islamic economic principles, specifically the protection of wealth (*hifz al-mal*) and ensuring justice (*iqamah al-'adl*).

Empirical studies substantiate these concerns, illustrating how wage trading exacerbates inequalities and systemic exploitation in agrarian societies. Previous studies ([Krishna et al., 2012](#); [Mertens, 2023](#); [Sloboda, 2024](#); [Wang et al., 2021](#)) demonstrate that market frictions and differential firm practices significantly amplify wage disparities, particularly in less regulated agrarian labor markets. Additionally, other studie ([Atolia, 2007](#); [González et al., 2023](#); [Mazorodze, 2021](#)) emphasizes that trade activities contribute to wider wage gaps between skilled and unskilled workers in developing agrarian economies, reflecting structural inequalities. These studies collectively affirm the exploitative potential inherent in wage trading, particularly in contexts characterized by inadequate labor protections.

These findings bear critical implications for both theory and policy. Theoretically, they reinforce the necessity of applying the Maqashid Shariah framework, particularly wealth protection, to contemporary economic practices. Practically, policymakers must urgently address wage trading practices through regulatory mechanisms that ensure fair compensation and protect vulnerable workers. Instituting stronger labor rights, promoting collective bargaining, and enhancing legal frameworks are essential strategies to mitigate economic exploitation, aligning wage practices with Islamic economic justice.

### Compatibility of Wage Trading with Maqashid Shariah

This research evaluates wage trading practices through the lens of Maqashid Shariah, emphasizing their apparent incongruence with Islamic principles of wealth preservation (*hifz al-mal*). Wage trading, as practiced in Curup, compromises workers' economic security, as wages are sold prematurely at undervalued rates, violating



fundamental Shariah principles aimed at safeguarding property and preventing exploitation. These practices, despite mutual consent, inherently conflict with Islamic values by fostering economic insecurity and perpetuating injustice.

Supporting literature in Islamic economics underscores this misalignment. Previous studies (Aji & Mukri, 2022; Oktaviyani & Yunita, 2024; Wulandari et al., 2022; Zulaikah, 2022) stress that wages (*ujrah*) must embody justice and welfare to align with Maqashid Shariah, protecting workers' wealth. Similarly, other studies (Andriani et al., 2023; Nopitasari et al., 2023) show that integrating Maqashid principles in economic transactions enhances fairness and communal benefits, thus reinforcing the view that unfair wage practices contravene Islamic ethical frameworks. Collectively, these studies highlight wage trading as incompatible with Islamic economic ethics when it results in exploitation and financial harm.

The implications extend to theoretical reflections and policy considerations. Theoretically, this necessitates a renewed emphasis on ethical financial practices within Islamic economics, integrating traditional Shariah values into contemporary economic contexts. On a practical level, Islamic financial institutions and regulatory authorities must implement fairer wage payment mechanisms, such as timely disbursements and Islamic financing alternatives. Policies fostering financial fairness and worker protection through Shariah-compliant financial solutions are vital for aligning economic practices with Islamic ethical standards.

### **Impacts of Deferred Wage Payments**

This research clearly illustrates that deferred wage payments significantly harm agricultural workers' socio-economic well-being in Curup. Delays in wage payments often precipitate urgent financial distress, compelling workers to prematurely sell wages, thereby exacerbating economic instability and vulnerability. This situation undermines both individual and community welfare, highlighting an urgent need for systemic reform in wage payment practices within agrarian sectors.

Empirical evidence aligns with these findings, confirming detrimental effects on agricultural workers globally. Studies by Basu & Sen (2015) indicate that delayed wage payments exacerbate poverty and insecurity, severely undermining worker welfare. Additionally, Ananyev et al. (2020) find that delayed payments negatively impact farmers' liquidity, trust, and investment capacities, significantly reducing productivity and economic resilience. These findings collectively affirm the harmful socio-economic implications associated with deferred wage arrangements, particularly in rural agrarian settings.

From a theoretical and policy perspective, these insights underscore the imperative of integrating timely wage payments into broader socio-economic strategies, aligning with Islamic ethical values emphasizing worker welfare and justice. Policies mandating timely wage payments, backed by stringent enforcement mechanisms, would significantly enhance worker well-being and economic stability. Additionally, incorporating financial literacy and advocacy programs to empower agricultural



workers could further mitigate exploitation and foster sustainable socio-economic development within agrarian communities.

### **Effectiveness of Islamic Finance Solutions**

The present study proposes Shariah-compliant financial mechanisms as viable solutions to counter economic exploitation in wage trading scenarios. Specifically, Islamic finance instruments, such as Shariah-compliant loans, are highlighted for their potential to alleviate financial distress among workers, enabling them to avoid undervaluing their future wages. These financial solutions adhere to ethical guidelines prohibiting exploitation, thereby fostering economic justice and worker empowerment.

Empirical support for these solutions is robust. Previous studies illustrate that Shariah-compliant financial products have potential role to significantly reduce exploitative debt cycles ([Fitriani et al., 2024](#); [Ghaouri et al., 2024](#); [Ratnasari et al., 2024](#)) that are commonly found among rural workers. Furthermore, Khan and Mahmud demonstrate that profit-and-loss sharing mechanisms (*mudarabah* and *musharakah*) effectively distribute economic risks equitably ([Azizah et al., 2022](#); [Fajar et al., 2024](#); [Sahban, 2017](#)), enhancing economic resilience among agricultural workers. Such evidence strongly suggests that Islamic finance effectively mitigates economic exploitation through ethical, equitable financial arrangements.

The implications of these findings are profound both theoretically and practically. Theoretically, Islamic finance principles provide a robust ethical framework addressing contemporary economic injustices, especially in vulnerable agrarian communities. Practically, policymakers and financial institutions must expand access to Islamic finance instruments, enhancing financial inclusion and economic security among rural workers. Institutionalizing Shariah-compliant financing solutions would significantly bolster socio-economic welfare and reduce systemic exploitation in rural economic practices.

### **Economic Uncertainty and Shariah Compliance**

This study highlights the adverse effects of economic uncertainty within wage trading, notably impacting compliance with Maqashid Shariah principles. Economic uncertainty exacerbates worker vulnerabilities, compelling them to engage in exploitative transactions contradictory to Islamic economic ethics. Consequently, adherence to fundamental principles, such as avoiding *gharar* (excessive uncertainty), becomes challenging, undermining the ethical integrity of muamalah transactions in agrarian contexts.

Recent studies reinforce these observations. Bilgin et al. (2021) identify increased economic uncertainty as a critical factor limiting credit growth in Islamic banking due to heightened risk aversion, constraining financial accessibility for vulnerable sectors. Similarly, Alahouel & Loukil (2020) emphasize that economic uncertainty compromises Shariah-compliant practices by introducing transactional unpredictability, conflicting with ethical compliance standards. These studies collectively confirm the negative



correlation between economic uncertainty and strict adherence to Shariah principles in financial practices.

The implications necessitate strategic theoretical reflections and policy adjustments. Theoretically, it emphasizes the importance of developing robust ethical frameworks within Islamic finance capable of withstanding economic volatility. Practically, enhancing governance structures, transparency mechanisms, and financial literacy programs can significantly mitigate uncertainty-induced ethical non-compliance. Policies fostering resilient, ethically consistent financial practices are essential for maintaining compliance with Maqashid Shariah amidst economic fluctuations, thus ensuring sustainable socio-economic development aligned with Islamic ethical principles.

## CONCLUSION

This study critically analyzed the wage trading practices prevalent in the agricultural community of Curup, Bengkulu, through the lens of Maqashid Shariah principles, focusing particularly on the concepts of economic justice, wealth preservation (*hifz al-mal*), and welfare (*hifz an-nafs*). The findings revealed that deferred wage payments, a common practice in this region, create significant financial distress, compelling workers to prematurely sell their future wages at discounted rates. Although these practices are based on mutual consent, the research identified fundamental conflicts with Islamic ethical guidelines, specifically highlighting how these transactions compromise justice, exploit workers, and exacerbate economic insecurity.

The discussion further reinforced these findings by integrating relevant empirical literature, confirming that wage trading contributes significantly to economic injustice and exploitation, particularly in less regulated labor markets. Islamic economics literature consistently underscores the incompatibility of such practices with Maqashid Shariah principles, emphasizing the ethical obligation to protect workers' wealth and ensure fair compensation. Additionally, empirical evidence highlighted the adverse socio-economic implications of deferred wage payments, including liquidity constraints, weakened trust, and reduced productivity, thereby strongly advocating for timely wage distributions and equitable financial practices.

The study contributes substantively to existing knowledge by highlighting critical intersections between traditional economic practices, contemporary socio-economic vulnerabilities, and Islamic ethical standards. Its implications are both theoretical and practical, providing a robust argument for aligning economic transactions within agrarian communities with Maqashid Shariah to promote social justice and economic stability. Future research could beneficially explore broader geographical contexts and evaluate the implementation and effectiveness of Shariah-compliant financial mechanisms in reducing economic exploitation, further enhancing our understanding of ethical economic frameworks within Islamic economics.

### Limitation of the Study

This study's scope was inherently limited due to its qualitative case study approach focused specifically on the agricultural community in Curup, Bengkulu. The primary limitation relates to the contextual nature of qualitative research, which restricts generalizability beyond the specific socio-economic and cultural setting examined. The findings, while robust and deeply contextual, may not fully reflect wage trading practices in different agrarian contexts or other economic sectors. Furthermore, the sensitive nature of wage trading practices and potential social desirability bias might have influenced the openness of respondents, potentially impacting the authenticity and completeness of collected data.

Additionally, the reliance on in-depth interviews with a purposively selected group, though insightful, might not comprehensively represent all dimensions of the community's experiences or attitudes toward wage trading. Due to the limited scale of data collection, certain nuances and alternative perspectives from other stakeholders, such as policymakers and financial institutions, might not be fully captured. Therefore, caution should be exercised when applying these insights to other contexts, acknowledging the necessity of broader, more representative studies for conclusive validation.

### Recommendations for Future Research

Future research should address these limitations by employing comparative studies involving multiple regions and diverse socio-economic contexts to enhance generalizability. Larger-scale quantitative studies could provide statistical validation and identify broader patterns, further elucidating the relationship between wage trading practices and economic injustice across different agricultural settings. Additionally, interdisciplinary research integrating economic theory, Islamic jurisprudence, and social science methodologies would offer comprehensive insights into ethical financial practices and their practical implications.

Further exploration into the effectiveness of Islamic financial solutions, such as Shariah-compliant loans, is recommended to empirically validate their potential in mitigating economic exploitation. Investigating the role of governance, regulatory frameworks, and financial literacy programs in strengthening adherence to Maqashid Shariah principles within economically uncertain environments also warrants attention. Such research would substantially contribute to developing robust financial policies and ethical economic frameworks, fostering equitable and sustainable economic practices aligned with Islamic ethical standards.

### Author Contributions

Conceptualization	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Resources	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.
Data curation	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Software	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.
Formal analysis	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Supervision	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.

Funding acquisition	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Validation	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.
Investigation	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Visualization	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.
Methodology	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Writing – original draft	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.
Project administration	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.	Writing – review & editing	R.A., A.D.S., A.T., M., A.S., M.W.S., & A.T.R.C.Y.

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The study was approved by Program Studi Perbankan Syariah (S1), Institut Agama Islam Negeri Curup, Kab. Lebong, Indonesia.

## Informed Consent Statement

Informed consent was obtained before respondents answered the interview.

## Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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## Conflicts of Interest

The authors declare no conflicts of interest.

## Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the author used ChatGPT to improve the clarity of language and readability of the article. After using this tool, the author reviews and edits the content as needed and takes full responsibility for the content of the published article.

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