

Analysis of Buying in Papringan Market of Temanggung

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ABSTRACT

Papringan market has a unique marketing strategy in using bamboo money as a medium of exchange. However, the government regulations of law number 7 article 21/2011 about the obligation to use Rupiah as the official currency for transactions, whereas in Islamic rules there is a prohibition on the practice of fadl usury. The research aims to determine the legal suitability of the use of bamboo money for transactions in the Papringan market, Temanggung. We use the descriptive qualitative research method. The data collection techniques used were observation and interviews. The results indicate that the government positive law doesn't permit using other media as an official transaction than Rupiah. on the other hand, the Islamic perspective is keeping eye on fadl usury in using money as a transaction, but there is no fadl usury if it uses the bamboo. It shows that bamboo money as a media transfer from Rupiah is able to be used because it's appropriate and does not violate the rules of Islamic law.

Keywords: Papringan market, transaction, positive law, Islamic law

1. INTRODUCTION

A market is a meeting place for traders and buyers used for transactions in the context of community socio-economic relations with the activity of buying and selling goods to meet the needs of visitors in exchange for money. Transactions on goods occur in the market place money as a medium of economic exchange. Money is an inseparable part of everyday human life [1].

The economic activity carried out by humans before the discovery of money known as a barter system, which is to meet the needs of life for humans to use goods. The weakness of this system is that humans must find a suitable partner to exchange goods in order to meet their needs. The difficulty of finding a match of goods when exchanging to meet needs, forcing people to think of solutions in the form of a medium of exchange that is dynamic and relevant to a variety of needs. This is the background of the birth of currency as an economic exchange tool to replace the barter system. Therefore money is created to facilitate the buy-sell transaction [2].

Since the discovery of money as a medium of economic exchange, the dynamics of business practices have greatly evolved from the variety of transactions as well as the variety of products traded. This is the factor that forces every businessman to have a strategy both to survive and develop. The strategy adopted must be based on creative and original ideas in order to be a differentiator and characteristic of other business people. Strategies can be realized starting from product development, production processes, to marketing strategies so that the product is better known by the consumer community [3]. One example of the application of product marketing strategies is the Temanggung Papringan Market, which uses the concept of a retro market, an effort to revive the atmosphere of the past. Papringan Market Ngadiprono Village, Kedu District, Temanggung Regency, Central Java has a significant

difference compared to the market in general. This market is designed for tourism commodities by carrying the concept of retro, ranging from traders who are required to dress typical of Java, goods traded in the form of agricultural products and ancient Javanese food, a transaction place designed for a rural atmosphere with lots of bamboo trees (Javanese: pring) by which this market was later given the name papringan, a place of many bamboo trees. This market is not open every day. It only opens on Minggu Wage, one of the namings of the day in the count of Java, the period of which is 35 days. It was the first held on January 10, 2016, until now and has attracted the attention of both domestic and foreign tourists. The most unique characteristic of the Papringan Market is the use of payment instruments using bamboo, but it does not use rupiah. Visitors are required to exchange their rupiah for bamboo money (pieces of pring) to shop at the market [4]. The use of bamboo money as a strategy can be said to be successful in marketing the papringan market, but it is interesting to study it from the perspective of positive law and syari'ah law. The Government through Law No.7 Article 21 of 2011 regulates the obligation to use rupiah currency in transactions that occur in Indonesia, whereas in Islamic law the issue of exchange of money is regulated in known fiqh shafts, and in the context of exchanging similar goods but differing in the amount discussed in usury Fadl, which includes the category of prohibited practices. Both sources of law, Law No. 7/2011 and Sharq Fiqh, are used as a basis for conducting a more in-depth study of the suitability of the practice of selling and buying in the Temanggung Papringan Market.

Literature about the exchange of money from the perspective of Islamic law at this time there has been researched that examines it. Setiawan in his study of Money Trading with Money and Muamalah in Islam, said that the exchange of money for money is allowed to provide wages for exchange but may not take it from the percentage of the amount of money exchanged, things that can be done is to

provide costs in service accordance with their wages, outside of the specified amount of money [5].

While the use of other media other than rupiah in transactions in Indonesia there are researchers who study this. A study conducted by Hasan on Regulation of the Use of Dagcoin Digital Money in the Perspective of Islamic Law and Positive Law, states that the positive law of dagcoin digital money has no legal basis and guarantors, whereas if it refers to law no.7 of 2011 concerning currency that currency is issued by the government in this case Bank Indonesia and is called rupiah, made from paper or metal. So digital and software-based money is not yet recognized as money in Indonesia [6].

Based on the results of previous studies, the legal aspects of the tourism market that do not use rupiah currency transactions but use other media, especially in this Papringan market, there have not been any serious studies on this matter. Therefore, it can be described the position of this research compared to previous research. This study focuses on the analysis of Islamic law and positive law in terms of the practice of buying and selling that takes place in the Papringan market in Temanggung district.

2. METHODS

Data collection for this research was conducted on 28 April 2019 and 23 June 2019. This research uses field research with a case study approach where the focus of the study is on one case or series of cases, which intensively provides a comprehensive description and analyses in a single unit towards a phenomenon or social unit. The object of research in this study was the sale and purchase transactions at the Papringan Market Temanggung Regency.

Data collection techniques in this study are by observation is a direct observation that is carried out systematically and openly to obtain data about how the case of buying and selling transactions in the Papringan Market, related to the practice of buying and selling transactions in the Papringan Market. We also using interview by giving questions to the head of the respondent or informant. In this case, the respondent or informant is the Sword who sells at the Papringan Market and the Papringan Market Manager who is willing to provide answers.

Data obtained from subsequent observations and interviews are processed and analysed qualitatively using descriptive qualitative methods with a case study approach. Descriptive research is designed to present a complete picture of a phenomenon according to its context, while qualitative research is a series of interpretation techniques that will explain, transform, translate and explain the meaning, not the frequency of events in the social world which more or less occur naturally, including collecting systems, manage, and interpret textual data [7]. The analysis steps are shown in the following figure:

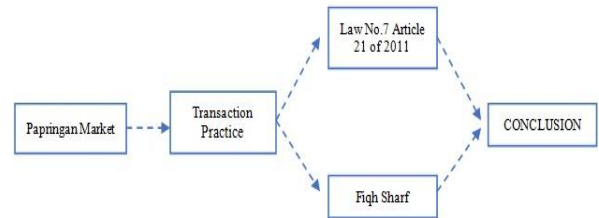


Figure 1 Analysis of Step

The steps taken to produce conclusions are as follows:

- Observe to know the concept of the practice of buying and selling transactions in the Papringan market;
- Conduct interviews with sellers and managers who are willing to provide answers;
- The results of observations and interviews then process, select, and discard unnecessary;
- Existing data, then rely on Law No.7 Article 21 of 2011 concerning the use of other than rupiah in transactions in Indonesia, and with the Sharf Figh regarding the sale and purchase of money that occurred in the Temanggung Papringan Market.
- Making conclusions related to the practice of buying and selling transactions in the papringan market from the perspective of positive law and sharia law

3. THE RESULTS ACHIEVED

3.1. Mechanisms of Buying and Selling

Based on the field observation, here is the mechanism of selling and buying in Papringan, Temanggung.

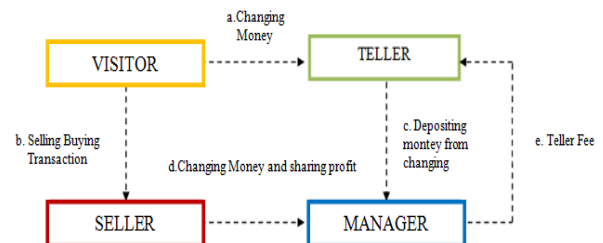


Figure 2. Analysis of Steps

- Before buying and selling, visitors must exchange rupiah for bamboo money (pieces) with a nominal value of Rp 2,000 equal to 1 piece of money to tellers
- Visitors who have gotten bamboo money (pieces of pring) can make buying and selling transactions with traders, the price of each product sold by the trader has been listed in the price list, so the buyer can buy it when it has agreed with the price of the goods offered. Here buyers cannot bargain as in traditional markets.
- When the market is finished, the teller deposits the money he has received from the manager.
- After the market ends, the trader then deposits the bamboo money he receives to exchange with rupiah, here also results in profit sharing, which is 15% of the

results obtained by traders for market management operations, 10% for savings distributed when before Idul Fitri, and 75 % of results for traders' profit.

- e. The manager gives a salary to the teller after getting the profit-sharing from the trader.

3.2. Analysis of the practice of buying and selling transactions in the Papringan Market of Temanggung

From the perspective of the positive law by comparison of transactions according to the provisions of Law Number 7 Article 21 of 2011 is In the Papringan Market, the sale and purchase transaction does not use rupiah but uses bamboo money (pieces of pring), similar goods but of different sizes. In order for the exchange to not include usury, it must meet 2 conditions: scales or measurements must be the same and handover directly. Rupiah must be used in: every transaction that has a payment destination; settlement of other obligations that must be met with money; and/or other financial transactions conducted in the territory of the Republic of Indonesia [8].

Based on the above analysis, it was found that the use of currencies other than rupiah has not yet been enacted by a law which states that permits the use of media other than rupiah as transactions that occur in Indonesia. So, every transaction made in Indonesia must use the rupiah currency except as stated in Law No.7 Article 21 paragraph 2 of 2011, namely:

- a. Certain transactions in the context of the implementation of the state revenue and expenditure budget;
- b. Receiving or giving grants from or abroad;
- c. International trade transactions;
- d. Deposits in banks in the form of foreign exchange;
- e. International financing transactions.

3.3. Analysis of the Practice of Buying and Selling Transactions in the Papringan Market of Temanggung from the Riba Fadhl Viewpoint

A comparison of the practice of buying and selling transactions in the Papringan Market with the provisions of fiqh sharf and fadl usury is presented that in practice, every transaction must use bamboo money (pieces of pring) so that the end of those who want to make a sale and purchase transaction must exchange rupiah money for bamboo money (pieces of pring). Terms of Fiqh Sharf explain that it is a sale and purchase agreement between similar goods or non-similar items in cash. As for the terms of fiqh sharf (a) each party gives up accepting each other's goods before the two separate, (b) If the contract of fiqh sharf is conducted on similar goods, it must be balanced even though the quality and model are different [9]. Riba Fadhl is the exchange of similar goods but of different sizes. In order for the exchange to not include usury, it must meet 2 conditions (a) scales or measurements must be the same, and (b) handover directly [10].

Based on the above analysis, from the point of view of fiqh sharf it is in accordance with the provisions because in the exchange of rupiah for bamboo money (pieces of pring) is the exchange of goods of different types, where visitors go to the teller (exchange) to be used as a medium of exchange. The same thing is done by traders when exchanging their sales results to market managers, the value is the same, namely IDR. 2,000, - for every 1 piece of bamboo money. The conclusion that can be taken is that the print chip is only a media transition to get the same value of the currency (rupiah) then there is no fadl usury (more value in the exchange of goods of type) so that it can be used as a transaction tool in the Papringan Market.

4. CONCLUSION

Based on the results of research on the legal analysis of the practice of buying and selling in the Papringan Market of Temanggung, the authors conclude that in positive legal perspective, Law No.7 Article 21 of 2011, the existing law does not clearly state the use of media other than rupiah for transactions that occur in Indonesia and this does not violate the law. The perspective of Islamic law, Fiqh Sharf, bamboo money (pieces of pring) in transactions that occur in Papringan Market of Temanggung Regency is only used as a media transition to get the same value of a currency (rupiah), so it does not overlap the Islamic fiqh provisions and there is no fadl usury.

There needs to be a legal that regulates transactions using media other than rupiah but for certain purposes (the uniqueness of the sale and purchase can attract the enthusiasm of the community towards the market) so that it does not violate the applicable legal provisions. Therefore, it is hoped that similar creativity will emerge with a variety of media in accordance with local wisdom.

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