

The Application of Maqasid al-Shariah in Cattle Trading Practices: A Sharia Economic Law Perspective in Boyolali

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Abstract: This study examines the application of Maqasid al-Shariah principles in cattle trading practices and analyzes them from the perspective of Sharia Economic Law. This qualitative empirical legal study is based on a semi-structured interview with one cattle trader in Boyolali, selected purposively based on direct experience in cattle trading. The findings show that the informant's practices involve direct inspection of cattle, price negotiation, agreed payment arrangements, honest information disclosure, and deliberation in resolving disputes. These practices are particularly relevant to *hifz al-mal* (protection of property) and mutual consent (*an-taradhin*). Direct transactions enable buyers to examine cattle more clearly, while online transactions may increase the risk of misinformation because buyers cannot directly inspect the animals. From the perspective of Sharia Economic Law, the practices described are generally consistent with principles of clarity of the transaction object, mutual consent, transparency, and avoidance of *gharar*. Limited transaction documentation remains a challenge for strengthening certainty and accountability. As the study involves one informant, the findings represent a specific empirical case and cannot be generalized to all cattle traders in Boyolali. The study recommends strengthening transaction documentation and information transparency in cattle trading.

Keywords: Maqasid al-Shariah; Sharia Economic Law; Cattle Trading; *Hifz al-Mal*; *Gharar*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting local economic activity and providing livelihoods for communities in Indonesia. One of the economic activities that has developed in Boyolali is cattle trading, which involves the exchange of livestock with significant economic value for sellers and buyers. Cattle trading contributes not only to the livelihoods of business actors but also to the circulation of economic resources within local communities. The role of local economic actors is also relevant to economic sovereignty because community-based enterprises and MSMEs contribute to economic resilience and the capacity of communities to participate in and benefit from economic development. Research on cooperatives and MSMEs in Indonesia similarly identifies grassroots economic actors as contributors to economic resilience and sovereignty. Therefore, the development of cattle trading practices needs to be supported by fair, transparent, and responsible business practices. This is particularly relevant as cattle trading increasingly involves various transaction arrangements, including direct bargaining, deferred payment, and the use of digital media (Fadillah, 2023).

From the perspective of Sharia Economic Law, a sale and purchase transaction must fulfill the essential requirements of a valid contract, including the existence of contracting parties, a clearly identified object, an agreed price, and the willingness of the parties. Transactions should also avoid prohibited elements such as *gharar*, fraud, and unjustified harm. These principles are closely related to the objectives of Maqasid al-Shariah, particularly the protection of property (*hifz al-mal*) and the realization of fairness and benefit in economic activities (Nashuha et al., 2025; Karimullah, 2023; Suryana & Muhajirin, 2024). In cattle trading, these objectives are relevant because the condition, quality, and value of cattle directly affect the economic interests of both sellers and buyers. Transparency regarding the condition of cattle, clarity of price and payment arrangements, and the protection of the rights of the parties are therefore important elements in assessing cattle trading practices from a sharia perspective. Research on cattle transactions in the Keppo traditional market also demonstrates the relevance of Islamic contracts and sharia principles to cattle trading practices (M. Haris Hidayatulloh, 2022).

Cattle trading has particular characteristics because the object of the transaction is a living animal whose physical condition, health, age, and quality may influence its economic value. Consequently, buyers need sufficient information about the cattle before completing a transaction. Direct inspection provides an opportunity for buyers to observe the condition of the cattle and assess whether the animal corresponds to their expectations. Previous research concerning cattle transactions has emphasized the importance of clarity regarding the condition and characteristics of cattle. (Purbasari & Wahyudi, 2020), in their study of cattle transactions at the Nganjuk cattle market, found legal problems in transactions involving uncertainty concerning the agreed price and the object of sale. This finding demonstrates the importance of ensuring clarity regarding the object and price in cattle transactions. Research concerning cattle sale and purchase also indicates that payment arrangements, including down-payment practices, require clear agreement between the parties to reduce uncertainty and potential disputes.

Contemporary cattle trading practices have also been influenced by digital technology. Cattle may be promoted through social media and other online communication channels, while payments may be made through non-cash mechanisms or deferred arrangements. Digitalization can provide opportunities for traders to reach a wider market and conduct transactions more efficiently. However, online transactions may also create information asymmetry because buyers cannot always directly inspect the cattle before making an agreement. In such circumstances, inaccurate descriptions, incomplete information, or differences between the information presented online and the actual condition of the cattle may increase the risk of *gharar* and financial loss (Rahmawati et al., 2025). Recent research on online buying and selling also emphasizes the importance of clarity regarding the transaction object, price, contractual agreement, and mutual consent in reducing uncertainty in digital transactions (Raharjo et al., 2026). Transaction documentation is also important because informal agreements may make it more difficult to establish the rights and obligations of the parties if a dispute occurs.

Although previous studies have discussed cattle transactions, *gharar* in online transactions, and the importance of clarity, mutual consent, and transparency in Islamic buying and selling, there is still a need to examine how these principles are reflected in the actual experience of a cattle trader, particularly in relation to direct and online transactions, information disclosure, payment arrangements, dispute resolution, and transaction documentation. This study therefore focuses specifically on the experience of one cattle trader in Boyolali. The study does not seek to measure a general level of sharia compliance among cattle traders or to generalize the findings to the wider cattle trading sector. Instead, it provides a case-based empirical examination of how relevant *Maqasid al-Shariah* and Sharia Economic Law principles are reflected in a particular cattle trading practice.

Based on this background, this study addresses three research questions: (1) How are cattle trading practices carried out by the informant in Boyolali? (2) How are the relevant principles of *Maqasid al-Shariah* reflected in the cattle trading practices described by the informant? and (3) How are these cattle trading practices assessed from the perspective of Sharia Economic Law? The study aims to describe the cattle trading practices experienced by the informant, interpret the practices in relation to the relevant objective of *Maqasid al-Shariah*, particularly *hifz al-mal*, and assess the practices based on principles of Sharia Economic Law. By focusing on a specific empirical case, this study is expected to contribute to the discussion of ethical and transparent cattle trading practices while providing practical considerations for strengthening transaction documentation and information disclosure.

METHODS

This study employs empirical legal research with a qualitative approach to examine cattle trading practices from the perspective of *Maqasid al-Shariah* and Sharia Economic Law (Webley, 2012). The research was conducted in Boyolali, Central Java, Indonesia, with one cattle trader serving as the sole informant. The informant was selected purposively based on his direct involvement and experience in buying and selling cattle, including direct and online transactions, price negotiation, payment arrangements, information disclosure, transaction cancellation, and dispute resolution. The informant's identity is not disclosed to maintain confidentiality. Primary data were collected through a semi-structured interview focusing on the actual practices experienced by the informant, while secondary data

were obtained from scholarly literature and relevant Islamic legal sources concerning sale and purchase contracts, gharar, mutual consent, business ethics, Maqasid al-Shariah, and Sharia Economic Law. The data were analyzed thematically by organizing the interview findings into empirical themes, assessing them against relevant principles of Sharia Economic Law, and interpreting them through the relevant objective of Maqasid al-Shariah, particularly *hifz al-mal* (protection of property). The study does not claim data saturation, statistical representativeness, or generalizability because it is based on one informant; therefore, the findings are understood as a specific empirical case reflecting the experience of the selected cattle trader.

RESULTS AND DISCUSSION

Cattle Trading Practices Based on the Informant's Experience

The interview with the cattle trader provides a specific description of cattle trading practices in Boyolali. The informant explained that the buying and selling process generally begins with the buyer directly observing the cattle before the transaction is finalized. The informant stated, "First, we look at the cow first and then make transactions and bargains." Direct observation allows the buyer to examine the physical condition of the cattle before deciding whether to proceed with the transaction.

The informant explained that the price is determined by considering the size and quality of the cattle. As stated by the informant, "To determine the price, look at the size of the cow and the quality of the cow." The price is subsequently negotiated between the seller and buyer until an agreement is reached. Thus, the empirical evidence indicates that price determination in the practice described by the informant involves bargaining rather than unilateral determination by one party.

Regarding payment, the informant stated, "For payment, it can be cash, it can be deferred depending on the agreement in advance." This indicates that the payment arrangement may vary according to the agreement between the parties. The informant also emphasized honesty and openness in maintaining business relationships, stating, "To maintain continuity in buying and selling cooperation, we try to be open and honest." These statements constitute the primary empirical findings concerning the transaction process, payment, and information disclosure.

The informant further described the possibility of transaction cancellation and disputes. According to the informant, responsibility in the event of cancellation depends on which party cancels the transaction, while compensation may be discussed and agreed upon when a loss occurs. Disputes may also be addressed through communication and deliberation. These practices demonstrate that the informant relies substantially on mutual agreement, communication, and trust in conducting cattle trading activities.

Interpretation of Relevant Maqasid al-Shariah Principles

The empirical findings can be interpreted through relevant objectives of Maqasid al-Shariah. Because the study is based on one informant, the analysis is deliberately limited to dimensions that are directly supported by the available empirical data. The most directly relevant objective is *hifz al-mal*, or the protection of property. Maqasid al-Shariah provides a normative framework for ensuring that economic activities protect legitimate economic interests and promote justice and benefit in economic relations (Karimullah, 2023; Suryana & Muhajirin, 2024).

The practice of directly inspecting cattle before completing a transaction can contribute to the protection of property. Cattle constitute an economically valuable asset, and their physical condition affects their value. By allowing buyers to observe the cattle before reaching an agreement, the transaction provides an opportunity to reduce uncertainty regarding the object being purchased. This practice can therefore help prevent potential financial loss resulting from a mismatch between the buyer's expectations and the actual condition of the cattle.

The bargaining process is also relevant to the principle of mutual consent (*an-taradhin*). The informant described price determination as a process of negotiation between the parties. Mutual agreement provides both parties with an opportunity to accept or reject the proposed price. In this sense, the practice described by the informant is consistent with the requirement that a commercial exchange be based on the willingness of the contracting parties.

Honesty and openness in providing information are also relevant to the protection of property. In cattle trading, information concerning the condition and quality of cattle may influence the buyer's decision and the economic value of the transaction. Accurate information can therefore help protect both parties from decisions based on misleading information.

The broader Maqasid framework recognizes several essential interests, including religion, life, intellect, lineage, and property. However, the available empirical evidence in this study most directly concerns economic interests, information, contractual agreement, and property. Accordingly, this study does not claim to assess all dimensions of Maqasid al-Shariah. Rather, the analysis focuses primarily on *hifz al-mal* and the related principle of mutual consent because these dimensions are most clearly supported by the available empirical data. Other objectives are not assessed extensively because the single-informant design does not provide sufficient empirical evidence for broader conceptual claims (Suryana & Muhajirin, 2024).

Doctrinal Assessment from the Perspective of Sharia Economic Law

The empirical practices described by the informant can subsequently be assessed according to principles of Sharia Economic Law. The first issue concerns the clarity of the transaction object. Direct inspection of cattle before the transaction provides the buyer with an opportunity to identify and assess the object of sale. This practice can reduce uncertainty concerning the cattle being purchased and is relevant to the avoidance of *gharar*. Research on cattle transactions has similarly demonstrated the importance of certainty concerning the object and price of sale (Purbasari & Wahyudi, 2020).

The second aspect concerns price determination and mutual consent. The informant explained that the price is determined according to the size and quality of the cattle and is subsequently negotiated between the parties. This practice is consistent with the principle that the price of a sale should be known and accepted by the parties. The bargaining process also demonstrates the presence of mutual consent in the formation of the transaction.

The third aspect concerns payment arrangements. The informant stated that payment may be made in cash or deferred according to prior agreement. A deferred payment arrangement requires clarity regarding the amount to be paid and the agreed payment period. Therefore, the permissibility of such an arrangement depends on the clarity and mutual acceptance of its terms rather than merely on whether payment is made immediately or later. Research concerning down-payment practices in cattle transactions likewise highlights the importance of agreement and clarity between the parties.

The fourth aspect concerns information disclosure. The informant emphasized honesty and openness in maintaining business relationships. From the perspective of Sharia Economic Law, truthful and sufficient information is important because concealing material information concerning the condition of cattle may increase uncertainty and the risk of *gharar*. Studies on online transactions likewise emphasize the importance of transparent information and clarity of the object of sale (Rahmawati et al., 2025).

Dispute resolution through communication and deliberation also reflects an effort to prevent harm and maintain fairness between the parties. However, this doctrinal assessment applies only to the practices described by the informant and should not be understood as a general legal assessment of all cattle trading practices in Boyolali.

Challenges in Online Cattle Trading

The interview also identified differences between direct and online cattle transactions. The informant considered online transactions to have a greater potential risk of fraud because buyers cannot always inspect the cattle directly. The informant explained, "If it is in the market, it is most likely not, because the seller and buyer already understand each other's goods or cows. If you go online, both can be deceived."

The empirical finding indicates that the main difference between direct and online transactions concerns the availability of direct information about the object of sale. In direct transactions, buyers can observe the cattle themselves, whereas online buyers generally rely on photographs, videos, descriptions, or information provided by sellers. If the information presented does not accurately

represent the actual condition of the cattle, information asymmetry may arise and increase the possibility of gharar and financial loss.

The informant also explained that the amount of information provided may depend on the buyer's request and level of knowledge. The informant stated, "It depends on the buyer's request. If the buyer who already understands may not need to, only for beginner cattle who may ask for an open explanation." This empirical evidence indicates that information disclosure in the informant's practice may vary according to the circumstances of the buyer.

From a Maqasid al-Shariah perspective, transparent information in online transactions is relevant to *hifz al-mal* because sufficient and accurate information can help protect the economic interests of the parties. From the perspective of Sharia Economic Law, sellers should provide information that is sufficiently clear and accurate to enable buyers to make informed decisions and reduce uncertainty concerning the object of the transaction. Contemporary studies on online buying and selling similarly emphasize clarity of the transaction object, price, agreement, and consent as important elements for reducing uncertainty in digital transactions (Rahmawati et al., 2025; Raharjo et al., 2026).

Transaction Documentation and Business Standardization

The interview indicates that cattle trading relies substantially on trust, communication, and agreement between the parties. Although these elements can support continuing business relationships, the limited use of formal transaction documentation may create difficulties if disagreements arise. This issue becomes more significant when transactions are conducted online, where the parties may have limited direct interaction and buyers may not be able to inspect the cattle physically.

Simple transaction documentation can strengthen certainty regarding the description of the cattle, the agreed price, the payment method, the payment period when applicable, and the responsibilities of each party. Documentation can also provide evidence of the agreement if a dispute occurs. For small-scale cattle traders, documentation does not necessarily require complicated administrative procedures; it may begin with a simple written or digital record containing the essential terms of the transaction.

From the perspective of *hifz al-mal*, transaction documentation can support the protection of property by reducing the risk of disagreement and helping establish the rights and obligations of the parties. It can also strengthen transparency and accountability in business practices. Recent research on integrating Maqasid al-Shariah and governance principles in SMEs likewise emphasizes the relevance of governance and accountability to Shariah-oriented business practices (Fuad Md Sawari et al., 2025).

Therefore, business standardization in this context should be understood as a practical effort to improve transaction certainty rather than as a claim that the informant has failed to comply with Sharia principles. The recommendation is particularly relevant to online cattle trading, where documentation can help preserve evidence of the agreement and reduce uncertainty between parties.

Overall, the empirical case shows that the informant's cattle trading practices contain several elements consistent with relevant principles of Maqasid al-Shariah and Sharia Economic Law, particularly direct inspection of the transaction object, mutual agreement in price and payment, honesty in information disclosure, and deliberation in resolving disputes. At the same time, online transactions and limited documentation present potential risks related to information asymmetry, gharar, and uncertainty. These findings should be interpreted within the limits of the study because they represent the experience of one cattle trader and cannot be generalized to all cattle traders in Boyolali.

Implications for Local Economic Sovereignty

The cattle trading practice described in this study also has implications for local economic sovereignty. Economic sovereignty in this context does not mean that a single cattle trader can determine broader economic conditions, but rather refers to the capacity of local economic actors to manage their economic activities responsibly, maintain control over their productive assets, and participate fairly in local economic circulation (Saputro et al., 2026). Cattle are economically valuable assets, and cattle trading provides income and supports the movement of economic resources within the local community. Therefore, strengthening fair and transparent trading practices can contribute to a more resilient local economic environment.

The findings indicate that trust, direct inspection, negotiation, and mutual agreement are important elements in maintaining cattle trading relationships. These practices can support the position of local traders and buyers by reducing the possibility of unfair transactions and protecting their economic interests. However, the development of online cattle trading creates new challenges because transactions can involve parties who have less direct knowledge of each other and cannot physically inspect the cattle. In this situation, accurate information and transaction documentation become increasingly important.

From the perspective of Maqasid al-Shariah, the protection of property (hifz al-mal) provides a relevant normative basis for strengthening responsible economic practices. Protecting property is not limited to preventing direct financial loss but can also involve creating greater certainty concerning the rights and obligations of parties in economic transactions. Simple documentation, transparent information, and clear payment agreements can therefore strengthen the ability of local economic actors to protect their legitimate economic interests. These practices may also support the continuity of cattle trading as a community-based economic activity.

Accordingly, the relevance of cattle trading to economic sovereignty lies in strengthening the capacity of local business actors to conduct economic activities based on fairness, transparency, and accountability. This study does not claim that the practice of one cattle trader represents the economic sovereignty of Boyolali as a whole. Rather, the case illustrates how responsible and Shariah-oriented transaction practices at the micro level can contribute to the broader objective of maintaining sustainable and fair local economic activity.

CONCLUSION

This study shows that the cattle trading practices described by the informant in Boyolali reflect several principles relevant to Maqasid al-Shariah and Sharia Economic Law, particularly hifz al-mal (protection of property), mutual consent, transparency, and the avoidance of gharar. These principles are reflected in direct inspection of cattle, price negotiation, agreement on payment arrangements, honest information disclosure, and deliberation in resolving disputes. The practice of online cattle trading, however, presents greater risks of information asymmetry because buyers may not be able to directly examine the cattle, while limited transaction documentation may reduce certainty regarding the rights and obligations of the parties. Therefore, simple transaction documentation and accurate information disclosure can strengthen transparency, protect the economic interests of the parties, and support more responsible cattle trading practices. The findings of this study are limited to the experience of one cattle trader and therefore cannot be generalized to all cattle traders in Boyolali. Further research involving more cattle traders and broader empirical data is needed to examine the consistency of these practices across different cattle trading contexts.

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