

## A Literature Review of *Salam Contract* for Agricultural Development in Gombe State, Nigeria

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### *Abstract*

Agriculture is essential to a country's economic development, as seen in many advanced and developed nations that have valued and viewed agriculture as a catalyst for national prosperity and the major source of food security. Bay *as-Salam* can be directly translated to a forward sale or contract whereby a buyer purchases specific commodities that a seller will delivered on a future date more relevant to agricultural development. Although more needs to be accomplished in Nigeria, successive governments strongly emphasized the need to give the agricultural sector top priority to achieve both local and export food sufficiency. It's interesting to note that Gombe is recognized as one of the Nigerian states that have prioritized food and cash crop production as a vital endeavor that can improve the state's and the nation's fortunes. However, agriculture must be integrated into modern society through *as-Salam* contract as suggested by this research to simplify agricultural endeavors, have a positive economic impact on the lives of farmers and rural communities, and to meet its demands and overcome its obstacles in Gombe state, Nigeria. The work used a qualitative research method that includes an interview with relevant people on the subject matter and a literature review to gather data. The study suggests that, if adopted, managed, and effectively used, the opportunities provided by the *as-Salam* contract will strengthen the agricultural sector, lessen the frequent conflicts between farmers and herders, and ensure food security in Gombe State, Nigeria.

**Keywords:** *Agriculture, Salam Contract, Economic Development, Farmers, Islamic finance.*

### *Abstrak*

Pertanian sangat penting untuk pembangunan ekonomi suatu negara, seperti yang terlihat di banyak negara maju dan maju yang telah menghargai dan memandang pertanian sebagai katalisator kemakmuran nasional dan sumber utama ketahanan pangan. Bay *as-Salam* dapat secara langsung diterjemahkan menjadi penjualan atau kontrak di muka di mana pembeli membeli komoditas tertentu yang akan dikirimkan oleh penjual di masa mendatang yang lebih relevan dengan pembangunan pertanian. Meskipun lebih banyak yang harus dicapai di Nigeria, pemerintah berturut-turut sangat menekankan kebutuhan untuk memberikan prioritas utama pada sektor pertanian untuk mencapai kecukupan pangan lokal dan ekspor. Menarik untuk dicatat bahwa Gombe diakui sebagai salah satu negara bagian Nigeria yang memprioritaskan produksi pangan dan tanaman komersial

sebagai usaha vital yang dapat meningkatkan kekayaan negara dan bangsa. Namun, pertanian harus diintegrasikan ke dalam masyarakat modern melalui kontrak *as-Salam* seperti yang disarankan oleh penelitian ini untuk menyederhanakan usaha pertanian, memberikan dampak ekonomi yang positif bagi kehidupan petani dan masyarakat pedesaan, dan untuk memenuhi kebutuhannya dan mengatasi hambatanya di negara bagian Gombe, Nigeria. Karya tersebut menggunakan metode penelitian kualitatif yang mencakup wawancara dengan orang-orang yang relevan tentang materi pelajaran dan tinjauan literatur untuk mengumpulkan data. Studi tersebut menunjukkan bahwa, jika diadopsi, dikelola, dan digunakan secara efektif, peluang yang diberikan oleh kontrak *as-Salam* akan memperkuat sektor pertanian, mengurangi konflik yang sering terjadi antara petani dan penggembala, dan memastikan ketahanan pangan di Negara Bagian Gombe, Nigeria.

**Kata Kunci:** *Pertanian, Akad Salam, Pembangunan Ekonomi, Petani, Keuangan Islam*

## INTRODUCTION

Agriculture is unquestionably crucial to a nation's economic growth. Many advanced and developed countries value and see agriculture as a catalyst for economic development in this way. Although little has been accomplished in Nigeria, successive governments have emphasized the necessity of prioritizing the agricultural sector to achieve both domestic and export food sufficiency.

In nations with large populations like Nigeria, the agricultural sector will always be a driving force in the economy due to its extensive agricultural virgin and fertile lands, especially in the northern part of the country where Gombe state is located and is thought of as a focal point for agricultural production in the northeastern region of the country. It is impossible to overstate agriculture's crucial role in human life mainly in Gombe state rural areas (S. Salisu, personal communication, August 7, 2022).

A study by Kaleem & Abdul Wajid, (2009) opined that numerous Islamic banks in Muslim countries have adopted and provided much concern about *as-Salam* contract as a means of financing agricultural activities. Another study by Hudaifah et al., (2019) reveals that the majority of farmers in developed Muslim countries require capital to support their farming practice. The Salam contract was found relevant to cover the cost of farming, including the purchase of seeds, pesticides, and fertilizer, at the start of their cultivating period.

Another research by Zaabi, (2010) revealed that *as-Salam* contract is suitable for financing agriculture. Farmers receive money (funds) as an upfront payment or down payment in exchange for cultivating farm products with clearly defined quantities and standards agreed upon by the contracting parties.

This phenomenon is also publicized in a study conducted by Mohamed & Shafiai, (2021) where they affirmed that farmers have financial constraints in carrying out daily life and cultivating agricultural land. As many of them used whatever they harvested as means of their food without selling it for income. This shows that most of our contemporary farmers face financial problems in terms of their daily food and capital.

Unexpectedly, Gombe is recognized as one of the states in Nigeria that has prioritized food and cash crop production as a crucial initiative that can boost the fortunes of the state and the country. To meet its demands and surmount its challenges, modern society must be integrated with agriculture (A. A. Muhammad & Iklima, 2022). It is a well-known fact that there will always be a high priority placed on the need for food. For two main reasons, the agricultural sector in Gombe state, Nigeria, can be viewed as one of the main economic pillars and the majority of the state's population participates in this sector by farming, raising livestock, fishing, or producing animal feed. Additionally, since more than 60% of local residents depend on agriculture, agriculture will continue to be the state's largest contributor to GDP in 2021. (Muhammad, 2022).

Compared to other products, the *as-Salam* contract is thought to be the most suitable Islamic banking product for the agricultural sectors (Ehsan & Shahzad, 2015). However, it is noteworthy that many farmers continue to live in poverty even though the agricultural sector makes a significant contribution to Nigeria's national, state, and local economies, particularly in Gombe state. Since the majority of financial institutions prioritize corporate and consumer financing with little to no attention to the agricultural sector, which is one of the main pillars of human economic development in the state, farmers, particularly in Gombe, are also completely out of luck when it comes to accessing credits (A. A. Muhammad et al., 2022).

In the development of the agricultural sector, farmers' are the key to its success. However, to a certain extent, specific interventions need to be done considering the problems faced by most farmers, such as financial constraints, lack of assistance, facilities, agricultural tools, and lack of land, which are obstacles to developing farmers enterprises, although, the development of the agricultural sector can be measured by looking at its farmers, the stronger the farmers' are the more agricultural enterprise can be developed, and the more it will contribute to the standard agricultural production as well as to attract the public to with the system of *s-Salam* mode of financing (Muhammad, et.al 2021).

The use of *as-Salam* financing contracts in areas like Gombe state Nigeria will aid farmers in avoiding local money lenders and middlemen who charge them exorbitant interest rates or engage in *riba* (*Usury*) transactions (A. Umar, personal communication, August 7, 2022). Both crop and non-crop farmers need working capital for agricultural development to cover daily costs like the purchase of seeds, fertilizer, pesticides, water, machines, equipment, and electricity, among other things. Farmers in Gombe are actively looking for alternative funding sources that adhere to Islamic law due to the high rate of poverty caused by the insurgency and other economic hardships. Undoubtedly, the *as-Salam* Islamic financial system is appropriate for covering these costs in the research area (Adamu, 2022).

Small agribusinesses and farmers in underdeveloped nations frequently have trouble getting financing. This is partial because they are perceived as unbankable persons due to their socioeconomic condition (Moh'd et al., 2017; Saiti et al., 2018). In addition, farmers must provide collateral when requesting funding and create workable business strategies (Cabannes, 2012; Moh'd et al., 2017; World Bank Group, 2016). Urban farmers find it challenging to translate their ideas into viable financial terms so that banks will authorize funding (Cabannes, 2012). This difficulty level is higher in developing nations with low literacy rates. Financial institutions respond by charging the applicants higher loan rates and enforcing penalties for default (Cabannes, 2012).

In light of all these elements, an affordable and risk-tolerant alternative financing method for agriculture is required. Bay *as-Salam* (forward selling agreement), an Islamic contract utilized to give working capital to the loan seeker on terms acceptable with *Shariah*, is an excellent illustration (or Islamic law). In contrast to other forward contract types, full payment is made upfront in Bay *Salam* transactions, enabling farmers to buy the necessary tools and equipment. The buyer pays a fair price for the product in exchange for the additional risk of advance payment.

In summary, numerous internal and foreign reasons put Nigeria's agriculture sector under threat today. It was claimed that seconded farmers, processors, researchers, and policymakers at all levels collaborate in the United States of America to support and ensure a thriving agricultural industry. In light of this, this paper attempts to provide its addition to the Islamic finance that the nation is currently engaging in or entering. On the other side, offering bay' *Salam*

as a substitute to strengthen the nation's agriculture industry (Ogunbado & Ahmed, 2015).

Small and medium-sized businesses, particularly those in the agricultural sector, are anticipated to benefit from the growth of Islamic banking in Nigeria, specifically in the Gombe state. As a result, this essay aims to examine the contribution of the *as-Salam* contract to raising agricultural productivity and to propose a financing scheme that could help farmers with their funding issues (Utama et al., 2019).

All of the above studies indicated and emphasized that agriculture remains a pillar in human life, a major source of food to each particular society and agree to seek financial alternatives to the sector. Even with suggesting Islamic finance in general as an alternative to the matter, the current study aims to consider the *as-Salam* finance tool as a relevant Islamic financial model for supporting agricultural development in Gombe state Nigeria as a case study.

## **RESEARCH METHOD**

The study employed a qualitative research approach that entails the techniques of documentation and interviews in collecting data, while the inductive approach of thematic analysis was utilized for data analysis. Interviews are the main method of data collection in this research using semi-structured interviews. A semi-structured interview is a type of interview in which the interviewer asks only a few predetermined questions while the rest of the questions are not planned (Pollock, 2019). Individual interviews have been chosen for this research because it will provide a valid and effective of examining participants' experiences and perspectives as well. Kashere in Akko LGA, Gadam in Kwami, Cham in Balanga LGA were chosen as the key areas of agricultural practice and convenient to researchers representing the Gombe Central, North and West Senatorial zones in the state. Specifically, the participants involved are Rural Farmers, Youths, Agricultural Experts, Government officials, and Representatives from farmers' associations. The interview participants were coded as RRF, YTH, AGE, GOF, and RFA.

## **RESEARCH FINDINGS AND DISCUSSION**

### **Theoretical Framework of *Salam Contract***

A contract for the sale of goods in which the price is paid in advance and the goods are delivered in the future is referred to Salam contract in Islamic

finance. As far as the agricultural sector is concerned, this type of contract is very important (Adamu, 2022). In his own words, Nawawi, (1999) defines the *as-Salam* Islamic finance model as the sale of a good that is not yet available but will be delivered at a predetermined future date. In other words, the transaction is called *bay' as-salam* when it is a sale for an agreed price with immediate payment for a determinate thing to be delivered in the future on a fixed date (Nawawi, 1999).

*Bay' Salam* is a sale of an object which is not available at the time of the conclusion of the sale but will be delivered in the future on a fixed future date. The price however, is to be paid immediately during the session of the contract (M. Z. Muhammad & Chong, 2007). *Bay' Salam* was allowed by the Holy Prophet Muhammad s.a.w. subject to certain conditions. The basic purpose of this sale was to meet the needs of small farmers who needed money to grow their crops and to feed their families up to the time of harvest. After the prohibition of *riba*, they could not take usurious loans. Therefore, it was allowed for them to sell the agricultural products in advance (Usmani, 2021).

According to A. A. Muhammad, (2022), farmers who choose the *Salam* contract can choose to receive one or more *Salam* modes. In the single *Salam* mode, they are paid all at once, while in the multiple *Salam* modes, payments are made as they are required. The quantity, quality, time, and place are discussed at the time of contract formation in the *Salam* contract to prevent disputes in the future. In this case, the buyer cannot force the seller to buy the goods and sell them to someone else before taking possession of them. The interview conducted with the participant indicated that:

*"The bank or financier may offer its clients the necessary capital against their future agricultural output through the as-Salam mode of financing. Therefore, the Salam contract as method of financing gives artisans and farmers who produce comparable goods with set specifications the chance to enter into standard as-Salam contracts with the bank or financier, under which the latter purchases the goods for a price that is payable in advance". (RRF).*

In another interview conducted with the participant indicated that:

*"This method of financing, which is comparable to a futures or forward-purchase contract but free from any form of usury activity, can be used to purchase seasonal agricultural products or other goods when the seller needs working capital before he can deliver". (AGE).*

Based on the above, the researchers viewed the *Salam* finance model as a contract in which the buyer places a purchase order for a specific food item that the seller will deliver at a later date, but the price of the commodity is justifiably determined at the time of the contract in accordance with Shari'ah laws, and if the buyer believes that the level of food prices in the future will rise, such an arrangement and agreement will be advantageous to both parties because the buyer will purchase the food items at a reduced cost and the seller will use the money received as working capital or to buy farm equipment during the growing season.

Therefore, agricultural sector in Gombe state Nigeria will benefit greatly from the use of the *Salam* mode of financing because it will allow the poor farmers in rural areas to purchase inputs on credit during the sowing seasons while they sell their goods in advance at a reasonable price. In this way, the banks or Muslim money lenders (MML) can protect the rural farmers from middlemen's corruption, exploitation, and mistreatment.

### **Rules and Regulations of *Salam* Contract in Islamic Finance System**

Just like any other form of contract, *Salam* contract is an agreement that has to fulfil some conditions in line with the Islamic law. Zaman, (1992) mentioned that a unique feature of *Salam* contract is the process whereby price should be paid on the date the buyer enters the contracts. According to him, as-*Salam* contract must satisfy the following five additional criteria. As with any other type of contract, the *Salam* contract is an arrangement that must meet certain requirements in accordance with Islamic law. According to Zaman, (1992) the price paid on the day the buyer enters the contracts is a distinctive aspect of the *Salam* mode of financing. He asserts that this contract must also meet the following five requirements: 1) A commodity that is not in the seller's possession can be sold in the *Salam* contract, but it cannot be sold in a regular sale; 2) Only goods whose quality and quantity can be precisely determined may be sold; in a normal sale, everything that may be owned may be sold, unless the Qur'an or the *Sunnah* forbid it; 3) In an ordinary sale, the exchange of identical goods is permitted; however, the *Salam* mode does not permit the exchange of identical goods (such as wheat for wheat or potatoes for potatoes); 4) In the *Salam* contract, payment must be made at the time of contract and prior to the delivery of the goods; in a regular sale, payment may be postponed or made at the time of delivery.

In addition to the previously mentioned requirements Zaman, (1992) also mentioned specific conditions for the *Salaam* mode of financing that must be followed. The particular circumstances are: 1) A potential grower or manufacturer of a commodity is eligible for an *Salam* contract in exchange for an advance payment. Therefore, it is not required that this seller had the agricultural products in his possession at the time of the contract. Additionally, it is not required that he cultivate or produce it himself; 2) At the time of the contract, the buyer or financier should advance the price of the commodity; 3) The good should be widely accessible in the market at the time of delivery; the seller should not be required to deliver a rare, out-of-season, or extinct good.

According to Ray, (1999) the conditions of an "ordinary" sale that *Salam* contract must satisfy are as follows: 1) The exchanged item shouldn't be a form of payment in and of itself; 2) All the qualities that influence price variations should be specifically covered in the specifications of the commodity; 3) The sale requires the voluntary participation of both parties; 4) In order to transact, both parties must be fully competent (in a legal sense); 5) The item being sold must be real estate (*mal*). A thing with a legal use is generally what is meant by this definition, which varies; 6) The item being sold must be owned by the seller, or he must have permission to sell it. One way to obtain such authorization without ownership is through a partnership, an agency (*wakalah*), or the guardianship of a minor; 7) Both the buyer and the seller must be aware of the item being sold, either through an adequate description or through an examination. Therefore, it is illegal to sell a "grab bag" with unidentified contents; 8) Both parties must be aware of and agree upon the exact price.

### **The agricultural sector's contribution to reducing poverty in Gombe State, Nigeria**

In Nigeria, rural areas tend to have higher poverty levels. In this sense, it is not surprising that peasant farmers and the poor make up the majority of the rural population in Gombe state. According to the interview conducted with the participant, it is indicated that:

*"Approximately, about 72.8% of Gombe state's poor people live in rural areas and are farmers who mostly depend on meager amount they have to finance their agricultural activities" (GOR).*

According to another view from a participant in the study indicates that:



*“the poverty rate in Gombe state was higher in rural than in urban areas, with villagers reporting poverty rates of 74.7 percent compared to 62.8 percent in urban areas” (YTH).*

In addition to being the largest contributor to individual GDP and the largest employer in Nigeria, the agricultural sector also significantly contributes to social and economic advancements in rural areas. Some studies indicate that the agricultural sector, in particular in Gombe state, has a greater impact on reducing poverty than other sectors (A. A. Muhammad et al., 2022). The agricultural sector, in comparison to other sectors, plays a significant role in meeting the long-term food needs of the entire state, according to statistics obtained from the State Ministry of Agriculture (A. A. Muhammad & Iklima, 2022). In another view from a participant in the study indicates that:

*“The economy as a whole will benefit if domestic agricultural products are carefully coordinated to meet the country’s food needs, because it accommodated all types of rural residents, the importance of agriculture and its influence on human social and economic developments cannot be overstated” (RFA).*

Therefore, agricultural sector as a tool for the human development of every nation, and he believed that if it were properly maintained, it would allow for the best possible utilization of the labor force, improved economic growth, the suppression of poverty, stabilization of food prices, maintenance of security measures, and ultimately the realization of the welfare of the entire society, including both farmers as the primary actors and the larger community. Food as a basic human need, serves as a strong and important requirement for every nation to be able to supply its citizens' food needs with domestically produced goods rather than entrusting their fate to imported goods, and it is critical that the government and all other relevant parties exert every effort to raise agricultural productivity throughout all communities, especially in Gombe state.

### **Agricultural Development in Gombe State, Nigeria: Issues and Prospects**

Land, infrastructure, technology, and capital access are among the issues that Gombe state's agricultural sector is dealing with. In an interview conducted, a participant indicates that:

*“Large-scale agricultural land conversion has occurred in many urban areas, including Gombe, as a result of the increase in infrastructure development, including roads, government buildings, housing developments, industrial estates, and other properties owned by the public and private sectors. Therefore, the state’s agricultural sector faces a serious challenge due to the lack of arable land. Lack of funding and credit facilities is another barrier to the development of the*

*agricultural sector in Gombe. Government and banking policy programs have not fully met the agricultural sector's need for capital" (RRF).*

According to the findings from our observation and interviews, farmers' problems are primarily related to a lack of capital and inherent risk. In actuality, farmers in the state have limited resources and are exposed to a wide range of uncertainties and risks, including climate change, plant pests, technological limitations, limited fertile land, high cost of fertilizer and seeds, as well as high pesticide prices that lead to unfavorable harvests and even harvest failures.

### **The Function of Salam Contract in Gombe State's Agricultural Development Nigeria**

Finance for agricultural activities, meeting the sector's capital needs, and increasing agricultural productivity can all be significantly aided by banking, one of the institutions that offer financial services. Unfortunately, banks still tend to steer clear of the agricultural sector because it receives relatively little financing compared to other industries (Utama et al., 2019). In another view from a participant in the study indicates that:

*"Islamic banks are come to our rescue to start conducting business in this sector through the implementation of Salam finance method in our dear state due to the agricultural sector's performance in people's life which found to be better than that of trade and industry sectors, this can happen through the implementation of Salam method of financing in the state for the benefit of the people, promotion of community welfare, as well as to boost the national economy, Islamic banks are anticipated to start doing business in this sector" (RRF).*

In another view from a participant in the study indicates that:

*"I can say it boldly here that, I was able to farm every year as a result of receiving loan from conventional banks with high rate of interest but still managing and harvesting more compared to those who have nothing to inject in their agricultural labor, I believe if this system implemented and made available to us, our dream to be standard farmers will become true in no time" (RFA).*

### **CONCLUSION**

Islamic banking, which is a component of the Islamic economic system, is accountable for the welfare of all members of society, especially the poor. The government and Islamic banking windows have not really made much of an impact on the agricultural sector, which is the foundation of the national

economy but is still a hotbed of poverty in terms of how it operates in Gombe state. The lack of financing, rising demand for pesticides, fertilizers, better seeds, and mechanization, which raises credit demand, are some of the fundamental issues facing the agricultural industry. *Salam* contract is a Shari'ah mode of financing that is appropriate for agricultural development. In *Salam* contract, an Islamic bank or financier and a customer agree to buy and sell a good in advance; the price is paid by the bank right away, but the delivery of the goods will take place within the predetermined timeframe. In this financing arrangement, both parties benefit because the agreed price is lower than the market price, ensuring that the buyer's interests are protected while the farmer meets his needs for both daily family expenses and capital for replanting. However, it is not allowed to use future market prices in this financing model. Therefore, according to Al-Maqasid al-Shariah, the contract of *Salam* can be used to fulfill the fundamental human needs.

Recommendations to the government and banking policy programs in Gombe State have not fully met the capital requirements in the agricultural sector; consequently, it is imperative that the percentage of the total funds provided by the government and banks to farmers be increased in order to achieve the desired scale of production. During the *Salam* contract, factors like a lack of rain, infertile land issues, and fertilizer failure that affect harvesting times and may influence the formulation of payment models should be acknowledged and taken into account. The government must arm farmers to combat threats to the agricultural sector, such as the high cost of pesticides, low technology, plant pests, and climate change. The government should create policies that will attract people to agriculture and free them from all bottlenecks, including high production costs, poverty, and insecurity, to name a few.

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