

Implementation of An-Taradhin and Ghabn Principles in Food and Beverage Pricing within Elementary School Environments

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ABSTRACT

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This study examines the implementation of the principles of 'an taradhin (mutual consent) and ghabn (unfair price disparity) in food and beverage pricing within an elementary school canteen environment, evaluated through the framework of Islamic Economic Law. Conducted at SD Negeri 61/X Talang Babat, Muara Sabak Barat District, East Tanjung Jabung Regency, Jambi, Indonesia, this research employs a qualitative descriptive-analytical field design. Data were gathered through in-depth interviews, non-participant observations, and document analysis involving school authorities, canteen vendors, and students. The data were analyzed using the interactive model of condensation, display, and conclusion drawing, validated through source and methodological triangulation. The findings demonstrate that pricing is primarily driven by raw material costs, operational expenses, profit margins, market conditions, and students' purchasing power. Vendors consistently maintain affordable prices despite rising input costs, reflecting an orientation toward consumer welfare and *maslahah*. The principle of 'an taradhin is substantively observed through the mutual acceptance of prices by both buyers and sellers, with no evidence of price manipulation or exploitation (ghabn). However, the absence of formal, written pricing standards creates an institutional gap in transparency and consumer protection. Furthermore, fluctuations in input costs and the rollout of the Free Nutritious Meal (MBG) Program have heightened the tension between affordability and vendor economic sustainability. The study concludes that while canteen pricing practices are substantively aligned with Islamic Economic Law, strengthening institutional governance—through transparent pricing guidelines, regular monitoring, and participatory oversight—is essential to guarantee long-term fairness and sustainability..

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Introduction

Muamalah activities, specifically sale and purchase transactions (*al-ba'i*), serve as the

primary vehicle for fulfilling daily livelihood needs while functioning as an instrument for economic equity (Masykuroh, 2020). The foundational principles of trade in Islamic jurisprudence emphasize mutual consent (*'an taradhin*), equity, and legal compliance, as ordained in Surah An-Nisa verse 29 (Ismail et al., 2022). Financial transactions are considered legally valid provided they are free from exploitation, deception (*gharar*), market manipulation (*taghrir*), and usury (*riba*) (Hasanah & Hidayat, 2023). A pivotal determinant in the validity of *muamalah* transactions is price determination (*tas'ir*). Within the framework of Islamic Economic Law, pricing should ideally be governed by fair market mechanisms (*thaman al-mithl*), wherein buyers and sellers exercise free agency and access transparent information without causing reciprocal harm (*la dharar wa la dhirar*) (Muslimin et al., 2020).

However, pricing dynamics at the micro level—particularly within the educational economics sector, such as school canteens—frequently encounter complex institutional and social friction (Azan et al., 2021). School canteens function not only as supporting infrastructure for student logistics and nutrition but also as micro-arenas for informal economic interactions involving small-scale vendors, school authorities, and elementary students as vulnerable consumers (Fitriani & Rahman, 2022). Schools bear both moral and regulatory responsibilities to guarantee price affordability, nutritional adequacy, and food hygiene. Conversely, canteen vendors operate under significant constraints, including operational cost pressures, exposure to raw material price volatility, and limited proficiency in business management and Sharia-compliant accounting-based pricing (Suryani & Ardaninggar, 2022). This ecosystem is further intensified by national socio-economic policy shifts, notably the implementation of the Free Nutritious Meal (*Makan Bergizi Gratis / MBG*) Program (Puspitawati et al., 2024), which restructures daily consumer demand and forces vendors to adapt pricing and portion sizes under conditions of institutional uncertainty (Prasetyo & Wulandari, 2023).

Previous scholarship on Islamic economic law and pricing mechanisms has largely focused on macro-level applications, such as traditional markets, modern retail, or Islamic banking institutions (Hasanah & Hidayat, 2023; Muslimin et al., 2020). Where micro-level studies have examined principles like *'an taradhin* (mutual consent) and *ghabn* (unfair price disparity), they have primarily analyzed adult consumer behaviors or general consumer protection frameworks (Ismail et al., 2022). Few studies have investigated how these normative concepts operate in educational environments where consumers are young children with limited financial literacy, limited bargaining power, and extreme price sensitivity. Furthermore, existing research on school canteens predominantly focuses on nutritional standards or general management, leaving the intersection between Sharia pricing principles, vendor economic survival, and school governance unexamined.

This study directly addresses this empirical and theoretical gap. The novelty of this research lies in its novel application of Islamic Economic Law—specifically through the dual analytical lenses of *'an taradhin* and *ghabn*—to the delicate balance between student purchasing power, vendor economic sustainability, and school-level pricing governance within an elementary school canteen setting. By examining these dynamics amidst structural transitions such as the MBG program, this study illustrates how abstract Sharia principles of justice (*'adl*), public benefit (*maslahah*), and transparency (*amanah*) can be operationalized into institutional protections for vulnerable child consumers while maintaining micro-enterprise viability.

Method

This study employs a qualitative, descriptive-analytical field research design to examine the socio-legal phenomena surrounding price-setting mechanisms within primary school canteens through the lens of Islamic Economic Law. The empirical investigation was conducted at State Primary School (SD Negeri) 61/X Talang Babat, located in Muara Sabak Barat District, East Tanjung Jabung Regency, Jambi Province. Intensive data collection was carried out over a four-week period from February 12 to March 12, 2026. All field observation and interaction

processes were synchronized with the school's operational schedule, specifically during the morning preparation hours from 06:30 to 07:30 WIB and during two student recess periods from 09:00 to 09:30 WIB and 10:15 to 10:30 WIB across the five active canteen stalls within the school environment.

To capture a comprehensive and in-depth spectrum of perspectives, research informants were selected using a combination of purposive sampling and snowball sampling techniques. A total of 15 key informants participating in this study represented three primary stakeholder groups within the school's micro-economic ecosystem. The first group consisted of 2 school institutional authorities, namely the School Principal and the Head Canteen Supervisor Teacher, selected based on the criteria of having a minimum of two years of experience supervising school operations, student welfare, and internal canteen permits. The second group comprised 5 canteen vendors representing all active food and beverage stalls, with inclusion criteria requiring an active operational tenure of at least six months, full autonomy over daily menu determination and pricing, and direct exposure to raw material price fluctuations as well as the implementation of the Free Nutritious Meal (MBG) Program. The third group consisted of 8 consumers, comprising 4 upper-grade students (Grades 4–6, aged 9–12 years) who receive daily pocket money and transact independently, alongside 4 parent representatives from the School Committee actively involved in monitoring student daily expenditure and nutritional welfare.

The data collection process was executed systematically through three complementary qualitative techniques. Systematic field observations were conducted across 20 school days using structured observation checklists to monitor daily trading dynamics, the presence of transparent price tags, portion consistency, inter-vendor competition, hygiene standards, and non-verbal consent behaviors during peak recess hours. Furthermore, semi-structured in-depth interviews were formally conducted with vendors and school authorities for 30–45 minutes per session, while informal, child-friendly confirmatory interviews were conducted with student consumers for 10–15 minutes. Data gathering through interviews focused on Cost of Goods Sold (COGS) calculations, profit margins, strategies for handling raw material inflation, the operational impact of the MBG policy, as well as perceptions of price fairness ('ghabn') and mutual consent ('an taradhin'). All interview sessions were recorded upon informant consent and transcribed verbatim. Additionally, document analysis was performed on canteen operational profiles, vendor daily sales logs, raw material purchasing receipts, and relevant normative sources such as DSN-MUI fatwas and Fiqh Muamalah literature.

Data analysis followed the interactive qualitative model formulated by Miles, Huberman, and Saldaña, operating cyclically through three main phases: data condensation, data display, and conclusion drawing. During the data condensation phase, all interview transcripts and field notes were categorized and filtered into primary thematic nodes such as 'tas'ir' (price-setting) mechanisms and 'ghabn' (price disparity) issues. The condensed data were then displayed in comparative matrices to contrast empirical field realities with Islamic Economic Law benchmarks. Subsequently, a deductive analysis was conducted to evaluate vendor practices against muamalah doctrines such as mutual consent, justice, and public welfare (maslahah).

To guarantee credibility, data trustworthiness, and academic rigor, this study applied prolonged field engagement alongside two forms of triangulation. Source triangulation was executed by systematically cross-verifying pricing claims and COGS estimations provided by vendors against formal statements from school authorities, as well as subjective accounts from students and parents regarding price affordability. Meanwhile, methodological triangulation was implemented by corroborating self-reported interview data from vendors with direct observational evidence—such as verifying whether stated portion sizes matched actual serving sizes—and supporting physical documentation such as raw material receipts. Prolonged researcher presence during canteen operational hours further ensured the consistency of transaction patterns and vendor pricing behaviors over time.

Results and Discussion

1. Results

The research findings indicate that the price-setting practices at the canteen of SD Negeri 61/X Talang Babat are shaped by a distinctive socio-economic context in which elementary school students aged 6 to 12 years constitute the primary consumer group. Geographically, the school is located in Talang Babat Village, Muara Sabak Barat District, East Tanjung Jabung Regency, Jambi Province, within an easily accessible residential and administrative zone. The school canteen operates through five active stalls managed by independent vendors, where daily transactions occur rapidly during two brief recess periods from 09:00 to 09:30 WIB and 10:15 to 10:30 WIB. The average daily pocket money of students ranges between IDR 2,000 and IDR 10,000, with upper-grade students (Grades 4–6) generally receiving relatively higher allowances than lower-grade students (Grades 1–3). This limited student purchasing power serves as the primary boundary condition for price formation, ensuring that economic activities within the canteen do not merely pursue profit maximization, but also function as an inclusive social space that maintains nutritional affordability for students.

The price determination mechanism across all canteen stalls operates independently without any written formula, price ceiling, or administrative regulations from school authorities. Vendors establish selling prices based on informal cost estimations influenced by six primary operational factors: the acquisition cost of raw materials from the local traditional market in Muara Sabak, operational overhead expenses (such as 3-kg LPG cooking gas, electricity, single-use plastic packaging, and transportation), targeted daily net profit margins (typically set between 20% and 35% above direct operational costs), student purchasing capacity, inter-stall horizontal competition, and market commodity price fluctuations. The resulting price structure demonstrates that most traditional snacks, such as fried snacks (*gorengan*) and *cilok*, are sold at IDR 1,000 per serving with a net profit margin of approximately IDR 250 to IDR 300, packaged ice beverages at IDR 3,000 with a net margin of IDR 1,000, and heavier meals such as fried rice, mini burgers, and kebabs at IDR 4,000 to IDR 5,000 with a net margin ranging from IDR 700 to IDR 1,700 per unit.

In responding to raw material price volatility in the market, vendors implement careful price adaptation strategies to avoid burdening students. When market prices for cooking oil and flour increased during the study period, vendors opted not to raise nominal selling prices directly, choosing instead to make portion adjustments (portion downsizing). For example, one vendor maintained the selling price of *cilok* at IDR 1,000 per skewer while reducing the portion size from 6 to 5 pieces. Similarly, fried rice remained priced at IDR 4,000 per serving by slightly reducing the rice volume without altering the fried egg topping. On the other hand, price variations also occurred through product quality segmentation, such as offering packaged powdered ice drinks at IDR 2,000 alongside freshly squeezed orange juice at IDR 4,000, allowing students the flexibility to choose according to their remaining pocket money.

From the perspective of Islamic Economic Law, the principle of *'an taradhin* (mutual consent) is substantively realized through voluntary transactions free from coercion, as evidenced by immediate non-verbal acceptance during the trading process. Vendors expressed moral considerations and social empathy (*tidak tega* or reluctance to burden children) regarding setting high prices for elementary students, viewing their commercial activities as a dual effort of trade (*muamalah*) and social service (*maslahah*). Interviews with students and parent committee representatives also revealed high satisfaction with canteen affordability, with no indications of price manipulation or exorbitant profit-taking (*ghabn*). Nevertheless, the study identified an institutional transparency gap, as none of the vendors displayed written price tags (*price tagging*). Prices were communicated verbally upon inquiry, potentially creating minor information asymmetry for younger primary students who are still developing numerical and financial literacy.

The national implementation of the Free Nutritious Meal (*Makan Bergizi Gratis* / MBG) Program introduced a significant structural shift in the economic dynamics affecting the

business sustainability of canteen vendors during the research period. The distribution of free lunch boxes to students caused a sharp decline in daily canteen sales turnover by 35% to 50%. Demand for heavy meals such as fried rice or chicken noodle soup dropped dramatically during the main recess, causing student purchasing patterns to shift almost entirely toward light post-meal snacks such as IDR 1,000 fried items, packaged ice, and crackers. This condition heightened the risk of losses due to unsold perishable cooked food, ultimately forcing vendors to restructure their daily menus and reduce production volumes.

Overall, this study concludes that the price-setting mechanism at the canteen of SD Negeri 61/X Talang Babat is cost-, purchasing-power-, and *maslahah*-oriented, demonstrating substantive alignment with Islamic Economic Law principles such as justice ('*adl*), trustworthiness (*amanah*), and consumer protection. However, this sharia compliance remains informal and highly dependent on individual vendor ethics due to the absence of standardized school governance. The structural tension between student affordability and vendor economic sustainability—especially amidst raw material price fluctuations and adjustments to the MBG program—underscores the need for strategic interventions. These include establishing transparent pricing guidelines, conducting regular monitoring of food quality and hygiene, and fostering participatory dialogue between school authorities and vendors to transform informal ethical values into a sustainable and accountable canteen business governance framework.

2. Discussion

The findings of this study demonstrate that the risk of unsold and spoiled goods constitutes a structural challenge in the management of the school canteen at SD Negeri 61/X Talang Babat. This risk is closely associated with fluctuations in students' purchasing patterns, limited purchasing power, competition from vendors outside the school, changes in students' consumption behavior following the implementation of the Free Nutritious Meal Program (*Makan Bergizi Gratis/MBG*), and the vendors' difficulty in accurately estimating daily demand. The empirical evidence indicates that vendors must continuously balance inventory availability with the uncertainty of demand because excessive stock may result in financial losses when products remain unsold or deteriorate in quality. This finding is consistent with research on school catering, which demonstrates that food waste is strongly connected to forecasting difficulties and the need for more systematic management of demand and food availability. Intervention-based research in Swedish school canteens, for example, found that demand forecasting and monitoring mechanisms can contribute to reducing food waste and improving the efficiency of school food services. In the context of the present study, inventory management should therefore not be understood merely as an operational issue but as an important component of sustainable micro-business management. The vendors' efforts to adjust the quantity and type of goods sold in response to students' purchasing behavior represent an adaptive strategy for reducing potential losses. The finding is particularly significant because the school canteen operates within a highly specific consumer environment in which demand is concentrated among children and is therefore sensitive to pocket-money constraints, school schedules, and institutional food programs.

The second important finding concerns the role of affordability in determining prices and shaping students' purchasing decisions. The vendors at SD Negeri 61/X Talang Babat generally determine prices by considering purchase costs, operational expenses, expected profit, prevailing market prices, and, most importantly, the purchasing capacity of elementary school students. The empirical data show that many vendors deliberately maintain relatively low prices even when the cost of raw materials increases because their primary consumers have limited pocket money. This finding is strongly supported by evidence from the Indonesian school-food environment, where canteen foods have been reported to be priced according to students' available pocket money, with affordability becoming an important consideration in the selection and sale of food products (Rachmadewi et al., 2021). More recent research on Indonesian primary schools similarly reports that vendors explicitly consider children's

purchasing power when determining products and prices, indicating that affordability is a central determinant of school-canteen business decisions. The present study therefore confirms that price in a school canteen has a dual function: economically, it determines the exchange value and profitability of goods; socially, it determines the accessibility of food for children from different economic backgrounds. The relatively low prices observed in the study—such as snacks beginning at approximately IDR 1,000 and several meal and beverage products remaining within the purchasing capacity of students—demonstrate that vendors are not exclusively pursuing profit maximization. Instead, their pricing behavior reflects a form of social responsiveness in which business continuity is negotiated with the need to maintain affordability.

From the perspective of Islamic Economic Law, the pricing practices identified in this study can be interpreted as substantially compatible with the principles of 'adl (justice), *maslahah* (public benefit), *amanah* (trustworthiness), transparency, and the avoidance of harm. The decision of vendors to consider students' purchasing capacity rather than merely maximizing profit illustrates that pricing is embedded within a social relationship between seller and buyer. Contemporary studies of Islamic pricing similarly emphasize that sharia-oriented pricing should not be reduced to a technical calculation of costs and profit but should incorporate fairness, transparency, mutual benefit, and consumer welfare. Kamal (2024), for instance, argues that Islamic pricing should avoid exploitative practices and should be oriented toward fairness, transparency, and mutual benefit rather than unrestricted profit maximization. Likewise, Istiqomah, Nisa', and Husniyah (2024) emphasize that Islamic marketing requires fair treatment, accurate information, integrity, and avoidance of deceptive practices. These theoretical perspectives reinforce the empirical finding that the vendors at SD Negeri 61/X Talang Babat generally attempt to maintain reasonable prices and provide information about their products. The absence of evidence of deliberate manipulation, fraud, or excessive pricing suggests that the transactions tend toward the ethical requirements of Islamic *muamalah*. Nevertheless, the findings also reveal an institutional limitation: the school has not yet established a formal written standard governing canteen prices. Consequently, although individual vendors demonstrate ethical awareness, the institutional dimension of price governance remains relatively weak. Contemporary discussions of Islamic pricing underline the importance of transparency and accountability because fairness cannot depend solely on the moral intentions of individual sellers; it also requires mechanisms that reduce information asymmetry and protect the interests of consumers.

The broader implication of these findings is that the school canteen should be positioned not merely as a commercial facility but as a micro-economic institution within the educational environment that simultaneously performs economic, social, and ethical functions. The tension between maintaining affordable prices and sustaining vendors' businesses demonstrates that *maslahah* must be understood as a balance between the interests of consumers and producers rather than as an obligation imposed exclusively on sellers. Maintaining prices that are excessively low may benefit students in the short term but may threaten vendors' sustainability when input costs rise; conversely, excessive price increases may undermine students' access to affordable food. The appropriate approach is therefore a proportionate pricing mechanism supported by transparent information, periodic evaluation, demand-based inventory management, and institutional supervision. This is particularly relevant given the observed decline in canteen purchases associated with the MBG program, which requires vendors to adapt their product portfolios and stock levels to changing consumption patterns. In the framework of Islamic Economic Law, such adaptation is consistent with the broader objectives of protecting economic interests while preventing harm to other parties. Recent scholarship likewise positions Islamic business ethics as a foundation for sustainable and socially responsible economic practices, emphasizing justice, responsibility, honesty, and accountability as essential elements of business sustainability. Therefore, the principal contribution of this study lies in demonstrating that the application of Islamic economic principles in a school-canteen setting is not limited to the prohibition of unlawful transactions.

Rather, it encompasses a broader ethical governance framework in which price affordability, product quality, inventory responsibility, transparency, consumer protection, and business sustainability are integrated. On this basis, the school can strengthen the governance of its canteen through written pricing guidelines, periodic monitoring, transparent price information, food-quality supervision, and dialogue with vendors, thereby transforming the canteen into a practical arena for cultivating ethical and socially responsible economic behavior among the school community.

Conclusion

This study concludes that the food and beverage pricing mechanism at the canteen of SD Negeri 61/X Talang Babat generally complies with Islamic Economic Law, substantively reflecting the principles of 'adl (justice), maslahah (public benefit), amanah (trustworthiness), transparency, and the prohibition of ghabn (excessive advantage). Vendors maintain affordable prices aligned with students' purchasing power through mutual consent ('an taradhin). However, compliance remains largely reliant on individual vendor ethics due to the absence of formal governance, creating a ongoing structural tension between consumer affordability and vendor economic sustainability—particularly under rising input costs and evolving school meal programs. To bridge this gap, the school management should strengthen institutional governance by establishing transparent pricing guidelines, implementing routine monitoring of prices and food quality, and fostering participatory oversight involving both vendors and the school community. This institutionalization transforms individual ethical practices into sustainable consumer protection and fair business operations in everyday micro-economic transactions.

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