

ABSTRACT

RAHN IN THE PERSPECTIVES OF RAHIN AND MURTAHIN AT SHARIA PAWNSHOP

Sharia pawnshop has allegedly been suspected to bear a number of problems. One of them is the prevailing non-conformities of fulfillment between the product need and service quality of *rahn* expected by *rahin* (pawners) and the ones given by *murtahin* according to the prevailing Islamic laws.

The objectives of this research are to understand how *rahin* and *murtahin* interpret the practice of *rahn* business so as to find a development model of *rahn* business based on the need of *rahin* according to the prevailing Islamic laws, which can be implemented at the Islamic law-base pawnshop. This research used the qualitative research method with the phenomenological approach. This research deeply tried to explore what interpretation or what background encourages the action taken by *rahin* and *murtahin*. The action taken was a rational one with “in order to” and “because” motives. Therefore, to achieve the objectives of this research, it used three phases of research activities, namely: preparation, field research, and analysis and arrangement of report. In the preparation phase, a written permit to conduct this research was applied to the Limited Liability Company of PT. Pegadaian. In the field research phase, the data of the research were gathered through in-depth interview with *rahin* and *murtahin*, documentation, and observation at the *Sharia* pawnshop of Surakarta Branch Office. The data of the research were validated by using triangulation. They were then analyzed by using the interactive model of analysis as claimed by Miles and Huberman. The data gained through in-depth interview, documentation, and observation were processed based on the content analysis approach, and were interpreted by using the matching concept approach.

The results of the research are as follows. The aforementioned pawnshop can make *rahn* as a separate product or a complimentary product. Indeed, the *Sharia* pawnshop shall make *rahn* as a separate product by using the fund sources obtained from clearing account and saving account based on *wadi'ah*, *ijarah* financing, safe deposit box, property or money donated for religious or community use, tithe, *infaq*, and alms, corporate social responsibility, and government to assure that the company exists. However, in an emergency condition and situation especially when the pawnshop does not have adequate fund resources to maintain its existence, it is allowed to use *rahn* as a complementary product by using *murabahah*, *mudharabah*, and *al-qardh al-hasan*. In *murabahah*, the *Sharia* pawnshop can use the *murabahah bil wakalah* and *bai' al-muqayyadah* or *bai' al-murabahah*. In addition, in the development of *rahn* business, *murtahin* also need to look for solutions for all of its non-conformities to the other terms and conditions of the prevailing Islamic laws.

Keywords: *Rahn, Rahin, Murtahin* and Syaria Pawnshop