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 bat’ 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