

IAIN Bone Academics on Rahn Collateral Utilization: Hadith Authentication and Legal Analysis

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Abstract

This study explores the use of pawned goods (*rahn*) in the perspective of hadith and its relevance in contemporary Islamic financial practices. This study aims to analyze the textual authority of *rahn* hadith, examine its legal implications in both classical and contemporary Islamic jurisprudence, and explore how Muslim scholars interpret its application in the Indonesian context. This research is a qualitative research with a normative-empirical design. The subjects of the study are six IAIN Bone academics who have expertise in hadith, jurisprudence, muamalat and sharia economics. Research data was collected through literature studies, semi-structured interviews and documentation. The data analysis technique is carried out through the analysis of hadith takhrij, comparative fiqh studies as well as reduction, categorization and thematic conclusions. The results of the study show that the hadith about the ability to use pawned animals has a valid status, but its application in the context of modern economics requires contextual reading. Academics tend to emphasize the principles of sharia maqashid, distributive justice and debtor protection in *rahn* practice. Therefore, the use of pawned goods must be limited to real cost compensation and must not be an instrument of economic exploitation in the Islamic financial system.

Keywords: *Rahn*; Utilization of Pawn Goods; Hadith Muamalat; Maqashid Shariah; Sharia Finance; Contemporary Islamic Law

Abstrak

Penelitian ini mengeksplorasi pemanfaatan barang gadai (rahn) dalam perspektif hadis dan relevansinya dalam praktik keuangan syariah kontemporer. Tujuannya untuk menganalisis otoritas tekstual hadis rahn, mengkaji implikasi hukumnya dalam fikih klasik dan kontemporer serta memahami bagaimana akademisi Islam memaknai penerapannya di Indonesia. Penelitian ini merupakan penelitian kualitatif dengan desain normatif-empiris. Subjek penelitian adalah enam akademisi IAIN Bone yang memiliki keahlian di bidang hadis, fikih muamalat dan ekonomi syariah. Data penelitian dikumpulkan melalui studi literatur, wawancara semi-terstruktur dan dokumentasi. Teknik analisis data dilakukan melalui analisis takhrij hadis, kajian komparatif fikih serta reduksi, kategorisasi dan penarikan simpulan secara tematik. Hasil penelitian menunjukkan bahwa hadis tentang kebolehan memanfaatkan hewan gadai berstatus sahih, namun penerapannya dalam konteks ekonomi modern memerlukan pembacaan kontekstual. Para akademisi cenderung menekankan prinsip maqashid syariah, keadilan distributif dan perlindungan debitur dalam praktik rahn. Sehingga pemanfaatan barang gadai harus dibatasi pada

kompensasi biaya yang riil dan tidak boleh menjadi instrumen eksploitasi ekonomi dalam sistem keuangan syariah.

Kata Kunci: *Rahn; Pemanfaatan Barang Gadai; Hadis Muamalat; Maqashid Syariah; Keuangan Syariah; Hukum Islam Kontemporer*

A. Introduction

The *rahn* contract (pawn) is one of the instruments of mu'amalat that has been known since the early period of Islam and continues to undergo actualization in the modern Islamic financial system. In classical fiqh literature, *rahn* is understood as a debt guarantee mechanism that aims to protect the interests of creditors without eliminating the rights of the debtor.¹ However, the issue of the use of pawned goods (*marhūn*) by the recipient of the pawn (*murtahin*) remains a controversial issue involving the textual dimension of the hadith, the methodology of *legal istinbat* and considerations of economic justice.²

Nevertheless, one of the most persistently debated issues concerns whether the pledgee (*murtahin*) is permitted to derive benefit from the pledged asset (*marhun*) during the period of retention. This question is significant as it lies at the intersection of the principle of mutual assistance in debt contracts, the prohibition of *riba* (usury), and the practical necessity of covering maintenance costs for the pledged asset.³ The majority of Islamic jurists tend to prohibit the pledgee from benefiting from the collateral, due to concerns that such benefit may effectively constitute a gain derived from a loan. However, a minority of scholars allow for limited exceptions, particularly in the case of pledged animals that require upkeep. This position is based on a Prophetic tradition which permits riding a pledged animal and consuming its milk in proportion to the expenses incurred for its maintenance.⁴

The divergence of opinions reflects the dynamic nature of Islamic legal methodology, particularly between textualist approaches and those grounded in *maqāṣid al-sharī'ah*.⁵ A textualist approach emphasizes the literal wording of ḥadīth as the primary basis for legal rulings, whereas the maqāṣid-oriented approach prioritizes the objectives of justice, the balance of benefits, and the protection of vulnerable parties as central considerations in the application of Islamic economic law.⁶ In the context of increasingly complex modern transactions, the latter approach has gained greater relevance, especially when the collateral in *rahn* contracts no longer consists of productive assets such as livestock, but rather includes gold, vehicles, or other non-productive assets.⁷ Furthermore, contemporary *rahn* practices necessitate contractual transparency, proportionality in

¹ Deni Yuliono, Hadi Sunaryo, and Pardiman, 'Analysis of Rahn Law an Islamic Economic Perspective', *Jurnal Ilmiah Ekonomi Islam*, 9.2 (2023), pp. 2181–2188, doi:10.29040/jiei.v9i2.9663.

² Roikhan Mochamad Aziz, Acep R. Jayaprawira, and Rangga Indwi Pratama, 'Rahn Financing in Macroeconomic and Sharia Pawnshops', in *Proceedings of CIFET 2019* (EAI, 2020), doi:10.4108/eai.21-9-2019.2293941.

³ Nurmansah and Bani Sarif Maula, 'Application Of The Rahn Contract In Islamic Pawnshops', *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6.4 (2024), pp. 4393–99, doi:10.47467/alkharaj.v6i4.924.

⁴ Muḥammad Ibn Ismā'īl Al-Bukhārī, *Ṣaḥīḥ Al-Bukhārī*, Kitāb Al-Rahn, Bāb 4, no. 2512 (Beirut: Dār Ṭawq Al-Najāh, 2001).

⁵ Abd Wahid and Andri Nirwana AN, 'The Role of Qur'anic Entrepreneurship Courses in Advancing Entrepreneurial Movement Initiatives among University Students in Indonesia', *Al Muashirah*, 21.2 (2024), pp. 283–283.

⁶ Jasser. Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law* (IIIT, 2008).

⁷ Khoirunnazilah, Nurwanti, and Ayu Larasati, 'Perkembangan Konsep Rahn Dalam Pegadaian', *AKSY: Jurnal Ilmu Akuntansi Dan Bisnis Syariah*, 4.1 (2022), pp. 33–48, doi:10.15575/aksy.v4i1.17099.

associated costs, and consumer protection as integral components of sound Sharī'ah-compliant financial governance.

In Indonesia, the development of Islamic financial institutions has intensified the need for more operational regulations concerning *rahn*. Fatwa No. 25/DSN-MUI/III/2002 stipulates that collateral should, in principle, not be utilized by the pledgee (*murtahin*), except with the permission of the pledgor (*rahin*) and without involving any element of *ribā*.⁸ This fatwa represents an effort to harmonize normative religious principles with the practical demands of modern financial institutions. However, a number of studies indicate that the implementation of *rahn* in several institutions continues to face challenges, particularly in relation to the imposition of maintenance costs, the transparency of contractual arrangements, and the potential imbalance in bargaining power between customers and financing institutions.⁹ Therefore, a critical evaluation of contemporary *rahn* practices is essential to ensure that Sharī'ah compliance does not remain confined to mere administrative formalities, but is substantively realized in practice.

Previous studies on the utilization of pledged assets generally fall into four main trends. First, normative fiqh studies that examine the legal status of utilizing *marhūn*.¹⁰ Second, comparative madhhab studies that explore the diversity of juristic opinions.¹¹ Third, institutional studies focusing on the implementation of *rahn* within Islamic pawnshop institutions.¹² Fourth, studies addressing compliance with fatwas and Sharī'ah regulations.¹³ While these contributions are significant, most of them tend to treat ḥadīth

⁸ Dewan Syariah Nasional Majelis Ulama Indonesia, *Fatwa No. 25/DSN-MUI/III/2002 tentang Rahn* (Jakarta: DSN-MUI, 2002) 'Beranda - DSN-MUI'.

⁹ Abd Mukit and Firman Setiawan, 'Analysis Of The Auction Mechanism For Rahn Collateral In Islamic Pawnshops', *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 16.1 (2025), pp. 183–200, doi:10.32678/ije.v16i1.891.

¹⁰ Nasruddin Yusuf, 'Pemanfaatan Barang Gadaian Dalam Perspektif Hukum Islam', *Jurnal Ilmiah Al-Syir'ah*, 4.2 (2016), pp. 1–14, doi:10.30984/as.v4i2.206; Doli Witro, Arzam, and Mhd. Rasidin, 'Hadis Tentang Gadai: Analisis Hukum Pemanfaatan Hewan Sebagai Barang Jaminan Oleh Murtahin', *J-HES: Jurnal Hukum Ekonomi Syariah*, 5.01 (2021), pp. 81–95, doi:10.26618/j-hes.v5i01.5460; Jamiluddin and Wawan Afriadi, 'Karakteristik Dinamitas Hukum Muamalah Tentang Rahn Dalam Teori Dan Praktik (Pertarungan Antara Formalitas Versus Substansialitas Hukum Muamalah)', *Justisia Ekonomika*, 6.2 (2022), pp. 479–91, doi:https://doi.org/10.30651/justeko.v6i2.14264; Ahmad Muhyidin, Misbahul Munir, and Alfiah, 'Tinjauan Hukum Islam Terhadap Praktik Dan Pemanfaatan Gadai Sawah Oleh Murtahin Desa Pocangan Sukowono Jember', *ESA*, 2.2 (2020), pp. 17–31, doi:10.58293/esa.v2i2.19.

¹¹ Ujang Ruhyat Syamsoni, 'Pemanfaatan Barang Gadai Menurut Sayyid Sabiq (Studi Komparatif)', *ISTIKHLAF: Jurnal Ekonomi, Perbankan Dan Manajemen Syariah*, 5.1 (2023), pp. 29–45, doi:10.51311/istikhlaf.v5i1.531; Amrin Borotan, 'Pemikiran Imam Malik Tentang Hukum Pemanfaatan Barang Gadai Sebagai Jaminan Pinjaman Dan Relevansi Penerapannya Di Masyarakat', *Hukumah: Jurnal Hukum Islam*, 7.2 (2024), pp. 28–39, doi:http://dx.doi.org/10.55403/hukumah.v7i2.849; Abdul Hamid and Udin Komarudin, 'Analisis Pemanfaatan Barang Gadai Dalam Perspektif Fiqh Madzhab Syafi'i Dan Ketentuan Fatwa DSN-MUI No . 25/DSN-MUI/III/2002', *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*, 3.1 (2025), pp. 858–67, doi:https://doi.org/10.5281/zenodo.15837992.

¹² Mutmainna, Hamsir, and Muhammad Anis, 'Tinjauan Hukum Islam Terhadap Praktik Rahn Emas Di Bank Syariah Indonesia', *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, 2.2 (2021), pp. 114–25, doi:10.24252/iqtishaduna.v3i2.21889; Resti Pratiwi Awaliah, 'Tinjauan Hukum Islam Terhadap Praktik Rahn (Gadai) Di Lembaga Keuangan Syariah', *Equality: Journal of Islamic Law (EJIL)*, 2.1 (2024), pp. 49–60, doi:10.15575/ejil.v2i1.531; Hisbul Mazaqi and Istianah, 'Kesesuaian Praktik Gadai Emas Di Pegadaian Syariah Ajibarang Dengan Fatwa DSN Nomor 25/DSN-MUI/III/2002', *Innovative: Journal Of Social Science Research*, 4.3 (2024), pp. 661–75, doi:10.31004/innovative.v4i3.10584.

¹³ Hafiza Putra, Muhammad Adnan Azzaki, and Mazzlida Mat Deli, 'Implementation of Rahn Contract Principles in Sharia Pawnshops to Enhance Public Interest in Sharia Pawn Services', *INVEST: Jurnal Inovasi Bisnis Dan Akuntansi*, 4.2 (2024), pp. 436–46, doi:https://doi.org/10.55583/invest.v5i2.1146; Iwan Setiawan, Rusmani, and Nurhaeti, 'Implementation of the Compilation of Islamic Economic Law in

merely as supporting evidence, assuming that issues of authenticity and meaning have been conclusively resolved. In fact, the ḥadīth concerning the utilization of pledged assets still require a more critical examination through *takhrīj*, isnād criticism, and matn analysis in order to assess their normative limits and their relevance to contemporary economic structures.

On the other hand, contemporary ḥadīth scholarship demonstrates that the authority of ḥadīth cannot be understood solely in terms of the authenticity of its isnād, but must also be assessed through the ways in which it is interpreted and operationalized within evolving social contexts.¹⁴ This perspective opens space for the development of *applied ḥadīth studies*, an approach that seeks to connect ḥadīth criticism with actual social problems, including issues in Islamic economics and finance. In the context of *rahn*, such an approach is particularly significant, as legal questions do not rest merely on the status of the ḥadīth itself, but also on transformations in the types of assets involved, shifting configurations of economic power, and the growing demand for contractual justice.¹⁵

Based on these conditions, a significant research gap remains, particularly in the limited number of studies that integrate ḥadīth criticism, fiqh analysis, and contemporary academic perspectives on the practice of utilizing pledged assets. Therefore, this study aims to: (1) analyze the quality and meaning of ḥadīth related to the utilization of pledged assets through the approaches of *takhrīj* and ḥadīth criticism; (2) examine their legal implications from both classical and contemporary fiqh perspectives; and (3) explore the views of academics at IAIN Bone regarding the relevance of these ḥadīth in present-day *rahn* practices.

Methodologically, this study employs a qualitative approach with a normative-empirical design. Normative data are derived from library research, encompassing primary ḥadīth collections, classical and contemporary fiqh literature, fatwas issued by the DSN-MUI, and articles published in reputable academic journals. Empirical data are collected through semi-structured interviews with six academics from IAIN Bone who possess expertise in ḥadīth studies, fiqh al-*mu'āmalāt*, and Islamic economics. The selection of informants is conducted purposively based on their scholarly relevance. All data are analyzed through *takhrīj al-ḥadīth*, isnād criticism, and matn analysis, complemented by comparative fiqh and thematic analysis to identify patterns of interpretation as well as their legal implications within the modern context.

The novelty of this study lies in its integrative approach, which brings classical ḥadīth scholarship into dialogue with contemporary empirical academic perspectives. This approach is expected to contribute to the strengthening of contextualized studies of ḥadīth in the field of *mu'āmalāt*, as well as to the development of *rahn* practices that are more equitable and responsive to the needs of modern society.

B. Result and Discussion

The hadith that is the focus of the study in this article is the words of the Prophet Muhammad (peace be upon him):

Sharia Pawn in Indonesia', *International Journal of Science and Society*, 5.4 (2023), pp. 910–21, doi:10.54783/IJSOC.V5I4.1349.

¹⁴ Jonathan A.C. Brown, *Hadith: Muhammad's Legacy in the Medieval and Modern World*, 2nd edn (Oneworld, 2017).

¹⁵ Keumala Hayati, Asmuni Asmuni, and Tuti Anggraini, 'The Current Phenomenon of Ar-Rahn and Wadi'ah', *Accounting and Business Journal*, 5.1 (2023), pp. 56–64, doi:10.54248/ABJ.V5I1.4621.

الرَّهْنُ يَرْكَبُ بِنَفَقَتِهِ وَيُشْرَبُ لَبَنُ الدَّرِّ إِذَا كَانَ مَرْهُونًا¹⁶

Meaning: "Pawned goods can be ridden with an obligation to bear their costs, and their milk can be drunk when they are pawned."

This hadith constitutes one of the most central narrations in the legal discourse concerning the utilization of pledged property (*marhun*), as it explicitly addresses the relationship between the right to derive benefit and the obligation to bear maintenance costs. Therefore, the first step undertaken in this study is to trace the position of the hadith through the method of *takhrij al-hadith* in order to identify its sources of transmission, the variations of its chains of narration (*sanad*), and the degree of its authority within the corpus of hadith literature.¹⁷ Without *takhrij*, citing a hadith for legal determination often resembles the common habit of quoting a slogan whose original source has never been critically examined.

Based on tracing through the *takhrij* method, this hadith is narrated through several paths and is listed in a number of primary hadith books. Among the most well-known narrations is the narration that comes from Abū Hurairah ra. which is recorded in *ṣaḥīḥ al-Bukhārī* in Kitāb al-Rahn. In addition to al-Bukhārī, this hadith is also narrated by Abū Dāwūd,¹⁸ al-Tirmizī¹⁹ and Ibn Mājah²⁰ with relatively similar redactions, although there are minor differences in the arrangement of the words.

The narration recorded by al-Bukhārī holds the highest level of authority, as *Ṣaḥīḥ al-Bukhārī* is widely recognized in the Sunni tradition as the most authentic hadith collection after the Qur'an.²¹ The inclusion of this hadith in the collection indicates that its chain of transmission fulfills al-Bukhārī's rigorous criteria regarding continuity of transmission (*ittiṣāl*), the integrity of narrators (*'adālah*), and precision in memorization and transmission (*ḍabt*).²² Therefore, from the perspective of transmissional authority, this hadith possesses a very strong foundation to serve as a basis for legal discussion.

The narrations recorded in the *Sunan* collections function as supporting transmission routes (*mutābi'āt* and *shawāhid*). Although the quality of each individual chain is not always equivalent to that of al-Bukhārī's narration, the presence of these additional routes broadens the transmission base and strengthens the overall acceptance of the hadith.²³ In hadith methodology, the plurality of transmission chains serves as an important indicator that a narration does not stand in isolation, but is reinforced through multiple corroborative reports.

From the perspective of textual formulation, there are minor variations in wording among the narrations; however, the substantive meaning remains consistent. All reports affirm two principal elements: first, the permissibility of deriving certain benefits from

¹⁶ Muḥammad Ibn Ismā'īl Al-Bukhārī, *Ṣaḥīḥ Al-Bukhārī*, Kitāb Al-Rahn, Bāb 4, no. 2512 (Beirut: Dār Ṭawq Al-Najāh, 2001).

¹⁷ M. Syuhudi Ismail, *Metodologi Penelitian Hadis Nabi*, Cet. 2 (Bulan Bintang, 2007), pp. 43–67.

¹⁸ Abū Dāwūd Sulaimān Ibn Al-Ash'ath Al-Sijistānī, *Sunan Abī Dāwūd*, Kitāb Al-Buyū', Bāb 76, no. 3477 (Beirut: Dār Al-Kutub Al-'Ilmiyyah, 2009).

¹⁹ Muḥammad Ibn 'Īsā Ibn Saurah Al-Tirmizī, *Sunan Al-Tirmizī*, Kitāb Al-Buyū', Bāb 31, no. 1265 (Riyadh: Maktabah Ma'arif, 1998).

²⁰ Muḥammad Ibn Yazīd Ibn Mājah, *Sunan Ibn Mājah*, Kitāb Al-Aḥkām, Bāb 6, no. 2444 (Beirut: Dār Al-Salam, 1999).

²¹ Abdul Wahid Arsyad, 'STUDI TERHADAP ASPEK KEUNGGULAN KITAB SAHIH MUSLIM TERHADAP SHAHIH BUKHARI', *Jurnal Ilmiah Islam Futura*, 17.2 (2019), p. 312, doi:10.22373/jiif.v17i2.2454.

²² Brown, *Hadith: Muhammad's Legacy in the Medieval and Modern World*.

²³ Muhammad Mustafa Al-A'zami, *Studies in Hadith Methodology and Literature* (Islamic Book Trust, 2002), pp. 92–101.

pledged property; and second, such benefit is directly linked to the obligation of bearing the maintenance costs of the utilized property.²⁴ This consistency demonstrates that the normative core of the hadith is not the unrestricted granting of economic rights to the pledgee (*murtahin*), but rather the establishment of a proportional relationship between benefit and responsibility.

Thus, the *takhrij* results indicate that the hadith concerning the utilization of pledged property rests upon a strong transmissional foundation, is preserved in several primary sources, and has been widely accepted within the mainstream hadith tradition.²⁵ However, the strength of the chain of transmission does not automatically resolve all legal questions. Differences of opinion among jurists more often arise at the level of interpreting the *matan*, determining the legal cause (*'illah*), and applying the hadith to modern forms of collateral that differ significantly from the original context in which the narration emerged.²⁶ This is precisely the point that is often overlooked when a text is treated as though it were a universal stamp for every legal situation.

Based on the foregoing discussion, it can be concluded that the hadith concerning the utilization of pledged property possesses a strong basis of transmission and is documented in several major primary hadith collections. These *takhrij* findings provide an essential foundation for the next stage of analysis, namely the examination of both the chain of transmission (*sanad*) and the textual content (*matan*), in order to determine the authenticity of the hadith as well as the normative boundaries of utilizing *marhun* in both classical and contemporary contexts.

Sanad Hadith Analysis

After the position of the hadith has been identified through the process of *takhrij*, the next stage is to examine the quality of its chain of transmission (*sanad*). *Sanad* analysis is essential to determine whether the hadith concerning the utilization of pledged property possesses continuity of transmission and sufficient narrator credibility to serve as a valid basis for legal argumentation. In the tradition of hadith scholarship, the strength of a normative legal conclusion is greatly influenced by the reliability of its transmission chain. People often seek to arrive directly at the final legal ruling without first examining the path of knowledge that leads to it.²⁷

The principal narration of this hadith is transmitted from Abū Hurairah (ra) and is recorded in *Ṣaḥīḥ al-Bukhārī*. The position of Abū Hurairah as a Companion and transmitter of hadith has been widely accepted in the literature of *jarḥ wa ta'dīl*. He is recognized as one of the Companions who narrated the largest number of Prophetic traditions and maintained a close and intensive companionship with the Prophet (peace be upon him), particularly during the Madinan period.²⁸ In Sunni hadith methodology, all Companions are generally regarded as possessing moral integrity (*'udūl al-ṣaḥābah*); therefore, the primary focus of critical evaluation is directed toward the generations that followed them.

²⁴ Hamid and Komarudin, 'Analisis Pemanfaatan Barang Gadai Dalam Perspektif Fiqh Madzhab Syafi'i Dan Ketentuan Fatwa DSN-MUI No . 25/DSN-MUI/III/2002'.

²⁵ Abd Wahid and others, 'ANALYSIS OF THE SCOPE OF HUMAN RIGHTS BASED ON THE HADITHS', *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH*, 9.1 (2024), pp. 164–83, doi:10.22373/petita.v9i1.282.

²⁶ Irfan Syuhudi and Ahmadih Rojalih Jawab, 'Hukum Ar-Rahn Dalam Islam', *ULIL ALBAB : Jurnal Ilmiah Multidisiplin*, 2.11 (2023), pp. 5435–42, doi:10.56799/jim.v2i11.2412.

²⁷ Ismail, *Metodologi Penelitian Hadis Nabi*.

²⁸ Brown, *Hadith: Muhammad's Legacy in the Medieval and Modern World*.

In the generation following the Companions, the chain of transmission in al-Bukhārī's narration consists of narrators who were evaluated as trustworthy (*thiqah*) by classical hadith critics.²⁹ There is no strong indication of unknown narrators (*majhūl*), individuals accused of fabrication, or serious weaknesses that would undermine the reliability of the report.³⁰ Moreover, al-Bukhārī is well known for applying stricter selection criteria than many other hadith compilers, particularly in verifying the possibility of direct meeting between narrators (*liqā'*) and ensuring continuity in the chain of transmission (*ittiṣāl al-sanad*).³¹ Therefore, the inclusion of this hadith in *Ṣaḥīḥ al-Bukhārī* serves as an important methodological indicator of the strength of its *sanad*.

The supporting narrations found in *Sunan Abī Dāwūd*, *Jāmi' al-Tirmidhī*, and *Sunan Ibn Mājah* demonstrate the presence of parallel transmissions that reinforce the principal narration. In hadith studies, the existence of *mutābi'āt* and *shawāhid* serves to strengthen a hadith transmitted through its main chain, particularly when the substantive meaning remains consistent despite variations in wording.³² In other words, this hadith does not rely upon a single fragile transmission route, but is supported by a relatively broad network of corroborative narrations.

Nevertheless, modern *sanad* analysis does not stop at traditional acceptance alone. A number of contemporary scholars emphasize the need to read the chain of transmission as a historical construction shaped by processes of codification, regional transmission, and the authority of scholarly communities.³³ This approach does not necessarily reject the validity of classical *sanad* criticism; rather, it highlights that the *sanad* itself forms part of an intellectual history that must be examined critically. In the context of the hadith on *rahn* (pledge), such an approach further strengthens the conclusion that this narration had circulated widely and had been accepted within Islamic legal discourse across generations.³⁴

Based on the overall evidence, the hadith concerning the utilization of pledged property can be classified as a strong narration in terms of its chain of transmission (*sanad*) and is therefore considered suitable to serve as a legal proof (*hujjah*) according to the majority of scholars. Accordingly, the primary issue does not lie in the authenticity of the hadith itself, but rather in how its *matan* is understood, delimited, and applied within changing economic contexts. This conclusion is significant because legal debates are often directed toward the *sanad*, while the real dispute frequently lies in interpretation and competing legal interests.

The methodological implication of this finding is that contemporary discussions on *rahn* should no longer revolve around the question, "Is this hadith authentic?" but should instead shift toward more substantive inquiries: "What is the normative meaning of this hadith? What is its legal cause (*'illah*)? And to what extent is it relevant to modern forms of collateral?" Such a shift in focus allows Islamic legal studies to become more productive and more responsive to contemporary socio-economic realities.

²⁹ Arsyad, 'STUDI TERHADAP ASPEK KEUNGGULAN KITAB SAHIH MUSLIM TERHADAP SHAHIH BUKHARI'.

³⁰ Abū Al-Ḥajjāj Yūsuf bin 'Abd Al-Raḥmān Al-Mizzī, *Tahdhīb Al-Kamāl Fī Asmā' Al-Rijāl*, Vol. 3 (Mu'assasah Al-Risālah, 1980), pp. 214–28.

³¹ Al-A'zami, *Studies in Hadith Methodology and Literature*.

³² Elyorbek Anvarov, 'The Role of Muhammad Obid Sindi's Work "Al-Mawahibu Al-Latifa" in the Science of Hadith', *Jurnal Pendidikan Islam*, 3.1 (2025), pp. 1–13, doi:10.47134/pjpi.v3i1.2070.

³³ Harald Motzki, 'The Muṣannaf of 'Abd Al-Razzāq Al-San'ānī as a Source of Authentic Aḥādīth of the First Century A. H.', *Journal of Near Eastern Studies*, 50.1 (1991), pp. 1–21, doi:10.1086/373461.

³⁴ Fauzi Saleh, 'Hadith Ahkam and the Qualifications for Fiqh Development', *El-Sunan: Journal of Hadith and Religious Studies*, 2.1 (2024), pp. 46–55, doi:10.22373/el-sunan.v2i1.5438.

Analysis of Matan Hadith

After the quality of the hadith's chain of transmission (*sanad*) has been established as strong, the next stage is to analyze the *matan* in order to examine its normative meaning, legal scope, and relevance to contemporary economic contexts. In hadith studies, the *sanad* answers the question of whether a narration can be accepted, whereas the *matan* addresses what the text actually intends to convey.³⁵ Many legal debates fail from the outset because people are preoccupied with verifying the authenticity of the source, yet neglect to read its substantive content with sufficient precision.

The wording of the hadith under examination states: *al-rahn yurkab bi nafaqatihi wa yushrabu laban al-darr idhā kāna marhūnan*. Literally, the text refers to two forms of utilizing pledged property: riding the animal and drinking its milk. Both forms of benefit are explicitly linked to the phrase *bi nafaqatihi*, namely, with the obligation to bear its maintenance costs. This linguistic structure indicates that the permissibility of deriving benefit does not stand as an absolute right, but is inherently attached to a specific economic responsibility.

From a semantic perspective, the use of the terms *yurkab* (to be ridden) and *yushrabu* (to be drunk) indicates forms of benefit that are direct, limited, and consistent with the nature of pledged property in the form of livestock.³⁶ This suggests that the hadith addresses the context of productive assets that naturally require maintenance costs and generate continuous utility, such as riding animals or dairy-producing livestock. Therefore, the text appears from the outset to be context-specific rather than a universal formulation applicable to all types of pledged property across all times.

The phrase *bi nafaqatihi* constitutes the most crucial element in the *matan* of this hadith. Classical commentators explain that the party deriving benefit is obligated to bear the costs of feeding, maintenance, and other necessary expenses related to the pledged property. Accordingly, the benefit obtained is not a form of unrestricted profit, but rather a proportional compensation for actual expenses incurred.³⁷ Once the element of cost is removed, the logic of balance embedded in the hadith is likewise lost.

From the perspective of *uṣūl al-fiqh*, an important question arises as to whether the ruling contained in this hadith is *ta'abbudī* (literal and fixed) or *ta'aqqulī* (rational and dependent upon a specific legal cause, *'illah*). The findings of this study tend to support the latter interpretation. The permissibility of utilizing pledged property appears to rest upon the *'illah* of maintenance costs and the productive nature of the pledged asset itself. When this *'illah* is absent, the analogical application of the ruling becomes significantly weaker.³⁸ This distinction is particularly important because most modern collateral objects—such as gold, certificates, electronic devices, or vehicles that are merely stored—do not necessarily generate substantial maintenance costs nor produce inherent, continuous benefits.

In the modern context, a literal generalization of this hadith to all pledged assets has the potential to create normative problems. If a financing institution derives economic benefit from collateral without a proportional relationship to the actual maintenance costs

³⁵ Abdillah Afabih and Viki Junianto, 'Examining Ibn Arabi's Kashf Method on the Authenticity of Hadith', *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis*, 23.1 (2022), pp. 111–24, doi:10.14421/qh.2022.2301-06.

³⁶ Abdul Wahid and others, 'Sexual Violence Prevention Strategies Based on Hadith Guidance', *Ulumuna*, 27.2 (2023), pp. 573–97, doi:10.20414/ujis.v27i2.678.

³⁷ Aḥmad Ibn Ḥajar Al-ʿAsqalānī, *Fath Al-Bārī bi Sharḥ Ṣaḥīḥ Al-Bukhārī* (Riyadh: Dār Al-Tibah, 2005), 143–45.

³⁸ Wahbah Al-Zuhaili, *Uṣūl Al-Fiqh Al-Islāmī* (Dar Al-Fikr, 1986), pp. 1045–52.

incurred, such a practice may shift into a form of profit generated from debt, which is prohibited under the principles of Sharia.³⁹ Therefore, this hadith is more appropriately understood as a limited exception applicable only in specific circumstances, rather than as a general legitimation for the exploitation of pledged assets.

The maqāṣid al-sharī'ah approach further reinforces this interpretation. The primary objective of Sharia in debt transactions is to preserve justice, prevent exploitation, and protect economically vulnerable parties. If the utilization of pledged assets instead increases the burden on the debtor or strengthens the dominance of the creditor, then such a practice contradicts the very purpose of the law, even if it seeks justification through a textual reading.⁴⁰ Text without justice often becomes nothing more than a form of legal ornamentation.

Thus, the matn analysis demonstrates that the hadith concerning the utilization of pledged assets contains clear normative limitations: (1) the object must be an asset that requires maintenance costs; (2) the benefit derived must be proportional to the expenses incurred; and (3) it must not be transformed into profit derived from a loan. These findings affirm that the contemporary relevance of this hadith lies not in its literal form, but in the principle of proportionality between benefit and responsibility. From this perspective, a bridge toward the formulation of contemporary rahn law can be constructed in a more just and methodologically robust manner.

Perspectives of Islamic Bone Scholars

To enrich the normative analysis, this study also examines the views of six academics at IAIN Bone whose scholarly backgrounds encompass hadith studies, fiqh al-mu'āmalah, and Islamic economics. This approach is important because the development of contemporary Islamic law is not determined solely by classical texts, but also by how academic communities understand, interpret, and implement those texts within continuously changing social contexts.⁴¹ In many cases, academics serve as a bridge between the legacy of classical scholarship and the needs of modern society, which demand legal responses that are more contextual and adaptive.

In general, all informants agreed that the hadith concerning the utilization of pledged assets possesses strong sanad validity and can be accepted as a legal basis.⁴² None of the informants questioned the authenticity of the narration. Nevertheless, they emphasized that the strength of the sanad is not identical to the necessity of applying the meaning of the hadith literally to all forms of modern collateral transactions.⁴³ In other words, there is consensus regarding the validity of the text, but not regarding its model of application.

One informant from the field of hadith studies stated that the main issue lies in the historical context of the hadith. According to him, the pledged assets during the time of the Prophet Muhammad ﷺ, such as livestock, possessed economic characteristics that differed significantly from modern assets such as gold, vehicles, or ownership documents. Therefore, the utilization of pledged property mentioned in the hadith should be

³⁹ Mukit and Setiawan, 'Analysis Of The Auction Mechanism For Rahn Collateral In Islamic Pawnshops'.

⁴⁰ Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law*.

⁴¹ Dwi Dasa Suryantoro, 'Transformation of Islamic Law in Responding to the Challenges of Modernity by Integrating Classical Fiqh and Contemporary Fiqh', *Al-Rasikh: Jurnal Hukum Islam*, XX.XX (2025), pp. 1–14, doi:10.38073/rasikh.2747.

⁴² M, 'Wawancara Dosen Fiqih Muamalah, on Februari 22, 2026

⁴³ RJS, 'Wawancara Dosen Hadis, on Februari 20, 2026

understood as a response to the actual necessity of maintenance, rather than as the granting of a permanent economic right to the creditor.⁴⁴ This statement reflects a historical-contextual tendency in interpreting hadiths related to mu'āmalah.

An informant from the field of fiqh added that the utilization of marhūn remains permissible as long as it fulfills strict conditions, namely: the existence of permission from the rāhin, proportional benefit, and the requirement that such benefit must not exceed the costs incurred.⁴⁵ This view is consistent with the legal maxim *al-kharāj bi al-ḍamān*, which holds that benefit may be justified when accompanied by responsibility for risk or financial burden.⁴⁶ This position can be categorized as a normative-restrictive approach: acknowledging permissibility, but only within clearly measured limits.

In contrast, an informant from the field of Islamic economics expressed a more critical perspective. He argued that, in the practice of modern financial institutions, the utilization of pledged assets by creditors has the potential to create structural inequality. Customers who urgently need funds are often in a weak bargaining position, so formal consent does not necessarily reflect substantive willingness.⁴⁷ From this perspective, a contract that is administratively valid is not necessarily socially just.

The informants also viewed DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 as a moderate step in harmonizing classical hadith with the needs of the Islamic finance industry.⁴⁸ The fatwa is considered successful in affirming the principle of prohibiting exploitation while simultaneously providing realistic operational space for financing institutions. Nevertheless, several informants noted that the greatest challenge lies not in the formulation of the fatwa itself, but in its implementation in practice, particularly regarding cost transparency, collateral valuation, and consumer protection.

From the interview findings, three main themes emerged. First, the authenticity of the hadith is widely accepted, but its application is viewed as requiring contextual interpretation. Second, the legitimacy of utilizing pledged assets depends on the proportionality of costs and the absence of exploitative elements. Third, the social orientation of rahn should be prioritized over the profit orientation of financial institutions. These three themes indicate that academics tend to shift the focus from literal debate toward ethical and institutional evaluation.

These findings demonstrate that Islamic legal discourse within the Indonesian academic environment is moving toward a more integrative paradigm. Hadith texts continue to be respected as normative sources, but their interpretation is increasingly brought into dialogue with economic analysis, theories of justice, and the protection of vulnerable parties. This indicates an important shift from a model of single-text deduction toward a multidisciplinary negotiation in the formulation of contemporary mu'āmalah law.

Thus, the perspective of Islamic academics in Indonesia shows that the hadith of rahn is not understood as a static text that can simply be cited to close debate. Rather, it is positioned as a normative source that must continuously be reinterpreted in accordance with changes in economic structures and the demands of social justice. This approach strengthens the argument that the contemporary study of hadiths on mu'āmalah requires a serious dialogue between tradition, reality, and practical reason.

⁴⁴ S, 'Interview with hadith lecturer', on Februari 22, 2026

⁴⁵ AK, Wawancara Dosen Fiqih Ekonomi Islam, on Februari 20, 2026

⁴⁶ Wahbah Al-Zuhaili, *Al-Fiqh Al-Islāmī Wa Adillatuhu* (Dār al-Fikr, 1989), pp. 3789–94.

⁴⁷ NF, 'Wawancara Dosen Ekonomi Syariah, on Februari 19, 2026

⁴⁸ MT, 'Wawancara Dosen Fiqih, on Februari 19, 2026

Legal Implications and Contemporary Relevance

The findings of this study show that the hadith concerning the utilization of pledged assets possesses strong textual authority in terms of sanad authenticity; however, its application in the modern context cannot be carried out literally without considering changes in the object of transactions, economic structures, and the principles of contractual justice. Thus, the main issue is no longer the authenticity of the hadith, but rather how this normative text can be transformed into law that remains relevant to contemporary financial systems. Many legal disputes persist not because the evidence is insufficient, but because reality changes more rapidly than the way people interpret it.

In classical fiqh, the permissibility of utilizing pledged assets was generally understood within the framework of compensation for maintenance costs.⁴⁹ The hadith permitting the riding of pledged animals and the consumption of their milk was directly linked to the existence of actual expenses that had to be borne by the pledgee. Therefore, the benefit was not positioned as profit derived from debt, but as a form of balance between burden and entitlement. This construction is consistent with the legal maxim *al-kharāj bi al-ḍamān*, namely that the right to benefit arises together with responsibility for risk or cost.⁵⁰

The issue becomes more complex in the contemporary context, where the majority of rahn objects consist of gold, vehicles, electronic devices, certificates, or other assets that do not generate natural benefits and often do not require significant maintenance costs. Under such circumstances, the rational basis (*illah*) embedded in the hadith is not always present. Therefore, generalizing the permissibility of utilizing *marhūn* to all modern assets becomes problematic if it is not supported by adequate new reasoning. When the original rationale disappears but the ruling is maintained uncritically, the result is often a formality that appears pious while remaining substantively disordered.

Based on both normative and empirical findings, this study identifies two major models of utilizing pledged assets in the contemporary context. First, the cost-compensation model, in which the utilization of pledged assets is limited to compensation for actual, measurable, and transparent costs. This model is relatively consistent with the structure of the hadith and the views of the majority of *fuqahā'*. Second, the profit-extraction model, in which pledged assets are utilized as a source of additional economic gain for creditors or financing institutions beyond legitimate expenses. The second model has the potential to contain elements of *ribā khafī* (concealed usury), particularly when the debtor is in a weak bargaining position.

In the context of Islamic financial institutions, these findings carry important regulatory implications. Financing institutions based on rahn need to ensure that all costs related to safekeeping, administration, or asset utilization have an operational basis that can be verified. Contractual transparency becomes a primary requirement so that customers understand their rights and obligations from the outset. Without transparency, a contract that is formally valid may turn into an instrument of economic domination wrapped in religious terminology.⁵¹

⁴⁹ Rulyjanto Podungge, 'Praktik Gadai Pohulo'o Di Gorontalo Dalam Perspektif Hukum Islam', *Al-Manahij: Jurnal Kajian Hukum Islam*, 15.2 (2021), pp. 293–308, doi:10.24090/mnh.v15i2.5036.

⁵⁰ Azniza Hartini Azrai Azaimi Ambrose and Fadhilah Abdullah Asuhaimi, 'Cash Waqf Risk Management And Perpetuity Restriction Conundrum', *ISRA International Journal of Islamic Finance*, 13.2 (2021), pp. 162–76, doi:10.1108/IJIF-12-2019-0187.

⁵¹ Mohammad Syarifuddin Amarullah, A. Hasan Ridwan, and A. Yunus Rusyana, 'Akad Dalam Filsafat Ekonomi Islam', *IQTISHOD: Jurnal Pemikiran Dan Hukum Ekonomi Syariah*, 4.2 (2025), pp. 372–89, doi:10.69768/ji.v4i2.171.

Furthermore, the *maqāṣid al-sharī'ah* approach requires that *rahn* be directed toward social protection rather than merely the expansion of institutional profit.⁵² Originally, this contract functioned as a means of assisting parties in need of emergency liquidity through collateral that was both secure and just. If *rahn* instead burdens vulnerable parties with layered costs or unilateral appropriation of benefits, then the ethical objectives of Sharia are distorted. Therefore, the orientation of *maṣlaḥah* must serve as the primary evaluative parameter for all innovations in Islamic pawn financing products.

The interview findings also demonstrate that Muslim academics tend to support the reinterpretation of the hadith of *rahn* through a context-sensitive jurisprudence approach, namely a legal reading that integrates the text, the objectives of Sharia, and actual socio-economic conditions. Within this approach, the hadith remains respected as a normative source, but its implementation is adjusted to the characteristics of modern assets, the power relations between creditors and debtors, and contemporary standards of consumer protection. This marks an important shift from textual legalism toward a more substantive legal ethics.

Based on the overall findings, this study proposes three fundamental principles for the formulation of contemporary *rahn*. First, distributive justice, namely the protection of the debtor as the party generally in a more vulnerable position. Second, contractual transparency, namely clarity regarding costs, benefits, risks, and ownership rights. Third, proportionality of benefit, namely the prohibition of deriving profit that is disproportionate to the actual burden borne. These three principles make it possible for the hadith of *rahn* to be interpreted dynamically without abandoning its normative authority.

Thus, the relevance of the hadith concerning the utilization of pledged assets in the modern era does not lie in the literal reproduction of past practices, but in its capacity to provide ethical principles for just collateral transactions. The hadith is not a static text that freezes history, but a normative source that can continue to be actualized through critical and responsible interpretation.

C. Conclusion

This research confirms that the hadith regarding the use of pawned goods (*rahn*) has a strong textual authority and is widely accepted in the Sunni hadith tradition. Nevertheless, the analysis of classical jurisprudence and empirical findings from Islamic academics in Indonesia show that the legal implications of the hadith cannot be understood universally and ahistorically but must be recontextualized in accordance with contemporary social and economic dynamics.

The matn analysis confirms that the permissibility of utilizing pledged assets in the hadith is closely related to specific objects, namely riding animals and dairy animals that require actual maintenance costs. Therefore, the permission to derive benefit must be understood within the framework of proportionality between benefit and maintenance responsibility, rather than as a legitimation of unilateral profit for the pledgee (*murtahin*). This finding demonstrates that the legal rationality of the hadith is grounded in the principle of reciprocal justice rather than economic exploitation.

The interview findings with academics from IAIN Bone show that the informants accept the authenticity of the hadith but reject a literal reading that ignores contemporary socio-economic changes. They emphasize the importance of a contextual approach based on *maqāṣid al-sharī'ah*, particularly the protection of debtors, contractual transparency, and

⁵² Asa'ari and others, 'Urgensi Pemahaman Terhadap Maqashid Al-Syari'ah Dan Perubahan Sosial Dalam Istibath Al-Ahkam', *De Jure: Jurnal Hukum Dan Syar'iah*, 13.2 (2021), pp. 222–39, doi:10.18860/j-fsh.v13i2.13818.

the prevention of concealed ribā. This perspective confirms that the authority of hadith in the field of mu‘āmalah remains relevant when interpreted through the framework of substantive justice.

From a legal perspective, this study concludes that the utilization of marhūn in modern practice can only be justified when it is limited to compensation for actual, measurable costs that are agreed upon transparently. Conversely, if pledged assets are utilized as a source of additional profit for the creditor, such a practice has the potential to contradict the principles of Sharia and the social objectives of the rahn contract. In other words, the issue is not merely the existence of benefit itself, but the injustice that accompanies it.

The main contribution of this study lies in its integrative approach, which brings together classical hadith studies and contemporary academic empirical data. This approach strengthens the model of applied hadith studies, namely the study of hadith that does not stop at textual authenticity but also examines the operationalization of hadith in modern realities. Therefore, the future development of rahn law requires synergy between hadith criticism, fiqh al-mu‘āmalah, institutional regulation, and consumer protection so that pawn contracts truly function as instruments of social justice rather than merely financial products wrapped in pious labels.

This study is limited by the relatively small number of informants and its focus on a single academic institution. Therefore, future research is recommended to involve more universities, practitioners from Islamic financial institutions, regulators, and comparative cross-country analysis so that the legal construction of contemporary rahn can be formulated more comprehensively.

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