

MANAGEMENT ANALYSIS OF PAID PAYMENT SYSTEM ON THE LEVEL OF FARMER'S ECONOMIC WELFARE IN ISLAMIC PERSPECTIVE

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Abstract: *The purpose of this study was to determine the analysis of the management of the Pawn Pawn system on the level of economic welfare of farmers in an Islamic perspective. This study uses qualitative research methods as its approach which is carried out in Pulutan Hamlet, Kebonan, Karanggede, Boyolali by examining the practice of pawning rice fields in the community. Sources of data obtained consist of primary data and secondary data. Primary data is the data collection techniques in the form of observation and interviews. Data sources that directly provide data to data collectors. Secondary data is data collection techniques in the form of documentation and literature study in the form of journals from previous research. The results showed that: 1). The implementation system for the management of pawned fields carried out by the community in Pulutan Hamlet, Kebonan is carried out in accordance with ancient customs, namely the pawned fields can be done by the recipient of the pawn or pawnshop with a profit-sharing system, but if viewed from the terms and pillars of the pawn, the contract in The field pawn transaction is legal and in accordance with Islamic law. The terms and pillars can be justified because the parties have the skills to take legal action voluntarily between them; 2). The implementation of the management of paddy fields in the community is with a profit-sharing system, it is not allowed in the view of Islamic economics, land in the form of rice fields or gardens should not be used by the recipient of the pawn, except for goods that require care to maintain it, such as livestock, because this will be detrimental to the mortgagee. Because it is possible that the benefits taken from the harvest sharing are far greater than the debt given by the recipient of the pawn, and the pawnbroker still has to pay off the debt that has been lent; and 3) Pawn fields management system can affect the welfare of farmers, but this welfare is only temporary, because the existence of the agricultural production sharing system causes the income from the pawnbroker to decrease, of course it is different if it is the land itself.*

Keywords: *Management, pawning fields, welfare, farmer's economy, Islamic perspective*

1. INTRODUCTION

Humans were created as social beings, where to meet all the needs of daily life, humans always need the help and presence of other people in interacting. It is sunnah that humans live side by side and need each other so that life is more beneficial for fellow humans and even for other creatures. Such as providing assistance, giving, or borrowing. In the form of loans, Islam regulates it in the Qur'an so that creditors do not feel disadvantaged. Thus, the creditor is allowed to ask for goods from the debtor as collateral for his debt. So that if the debtor cannot pay off his debt within the specified time limit, then the collateral may be owned by the creditor for sale or for himself. This concept in muamalah fiqh is referred to as rahn or pawn (Purbasari, I., & Rahayu, S. (2017); (Manahaar, 2019).

Pawning is one of the important activities and is often practiced in people's lives, although the majority of Indonesian citizens are Muslims, most of the understanding of muamalat in accordance with Islamic economics is still very minimal. This is due to a habit that has been passed down from generation to generation in the local community. Including in Pulutan Hamlet, Kebonan where in his life he is used to the practice of pawning rice fields. There are several factors that influence some residents in Pulutan Hamlet to pawn their fields, including due to a sudden need and urgent need for funds, due to uncertain climatic conditions so that the success rate of harvesting is minimal, or due to a significant increase in fertilizer prices, so that between the harvest profit earned is less than the expenditure on agriculture or even losses. Pawn is borrowing money with a specified time limit by submitting goods as collateral, if it has reached the specified time limit is not redeemed, the goods become the property of the lender (Setyo, 2010); (M Sulaeman Jajuli, 2015); (Pulungan, M. T., & Muazzul, 2017). The reality that is currently happening is that most Indonesians live and live in rural areas and depend on agriculture (Faisal, A. (2017).

According to Misno (2017) Pawning according to Islam is called rahn, rahn is pawning goods that are used as collateral for debt transactions that have been carried out. Due to the nature of the tabarru contract, it is not permissible for the murtahin (the person who received the pawn) to benefit from it. Murtahin is allowed to get maintenance money from rahin if the mortgaged property requires maintenance. The pawned property remains the property of the rahin (the pawner) so it cannot be used without the permission of the owner. The essence of the sharia pawn contract is to help each other to lighten the burden of others (Alfisyahri, & Siswantoro, 2012); (Setyawan & Pratiwi, 2020).

They hope that by mortgaging their fields, life can be more prosperous or at least they can meet their urgent needs. While welfare in Islamic Economics is overall welfare, which includes material and spiritual welfare. Social welfare is a condition in which a person fulfills all needs and is able to make good relations with the surrounding environment. Social welfare can be seen from several aspects, namely adequate income, education and health that are met (Fahrudin, 2014).

2. RESEARCH METHOD

This study uses qualitative research methods as its approach which is carried out in Pulutan Hamlet, Kebonan, Karanggede, Boyolali by examining the practice of pawning rice fields in the community. Sources of data obtained consist of primary data and secondary data. Primary data is the data collection techniques in the form of observation and interviews. According to Sugiyono (2018), data sources that directly provide data to data collectors. Data were collected by researchers directly from the first source or where the object of research was carried out. The researcher uses the results of interviews obtained from informants, namely farmers who practice pawning fields, regarding the research topic as primary data. Secondary data is data collection techniques in the form of documentation and literature study in the form of journals from previous research. Data sources that do not directly provide data to data collectors, for example through other people or through documents in the form of books, journals, and various other sources relevant to the research study.

3. RESULTS AND DISCUSSION

a. Pawn Pawn Management Implementation System in Pulutan Hamlet Community

There are some who practice pawning paddy fields, but now the number has decreased, not as much as in the past, namely after entering the year 2000, the number of residents who practice pawning fields is decreasing. They prefer to rent out their fields than to be pawned. The management of pawns carried out between residents there according to interviews with several community leaders, especially religious and agricultural leaders, is not carried out in a

complicated way, because they still adhere to the principle of trust, namely mutual trust in each other.

An explanation from Mr. Sutar as a religious figure as well as an agricultural leader in the area which was held on May 20, 2022 at his house. He said that the practice carried out by the residents was okay, as long as there was an agreement between the two parties, and the witnesses, because pawning the fields could help alleviate the problems of the residents who pawned them. It is fitting that living in society must help each other. And for collateral in the form of rice fields, according to him, a certificate does not need to be included, so it is enough with a written agreement witnessed by witnesses. Because if the certificate is included, it is feared that someone will misuse the certificate for other purposes which will cause problems in the future.

b. Analysis of Islamic Economic Perspectives on the Implementation of Pawn Paddy Management in Pulutan Hamlet Community

In accordance with the Islamic perspective, the practice of pawning fields is allowed as long as there is a qobul consent, the pawner or pawnee is mature, reasonable, and not crazy, there are witnesses, at least 2 witnesses, a written agreement and stamped. The practice of pawning paddy fields carried out by the residents of Dukuh Pulutan is by agreement if the collateral is carried out by the murtahin, for a specified period of time, and there is an agricultural product sharing contract (muzara'ah) in the pawn contract, so it is integrated with the pawn contract. Because this has been done since ancient times, so it is still difficult to eliminate, according to him in the view of Islam it is not allowed to have two transactions in one contract. Those who entered into the rice field pawning contract did not object to the agreement, because the pawnbroker felt they had been helped, but if they wanted to repay the kindness of the pawn recipient, they did not have to include an agricultural production sharing contract (muzara'ah), it could be replaced by giving the excess of the amount of money borrowed as a grant or gift from the pawnbroker.

According to Sudarsono (2003), debts and receivables are legally permissible for people who owe and it is sunnah for people who owe because they are helpful to others. This law becomes mandatory when the debtor is in dire need of it. The implementation of sharia pawning must meet the pillars of sharia pawning. When viewed from the party carrying out the contract, the practice of pawning the fields that occurred in Hamlet Pulutan has been considered valid and correct in the view of Islamic law. Namely, there are pillars of pawning in Islam, namely, the pawner, the recipient of the pawn, the witness, all three of whom are mature, intelligent, and not insane, the existence of a debt whose amount can be calculated, there is an ijab qobul, collateral, in this case because it is in the form of a certificate. So it is not included, it is replaced with a stamped agreement letter witnessed by witnesses.

The implementation of the practice of pawning fields carried out by the residents of Dukuh Pulutan is a means to help each other between neighbors and relatives who are in trouble. This makes both parties willing to help without any element of coercion. In terms of the pillars of the pawn, it has fulfilled the requirements of the pawn from an Islamic point of view from various points of view, but in its implementation there are problems regarding the use of collateral goods, namely rice fields, which should belong to the pawnbroker (rahin) turning to the recipient of the pawned goods (murtahin) after the contract takes place. In Islamic law, the person who has the right to manage and take advantage of the rice fields is the rahin (the pawnbroker). If the fields that are pledged as collateral cannot be used by both parties because the rahin (the pawnbroker) only has the goods, in this case the fields while the recipient of the pawn does not have the right to use the pawned goods, it will cause disputes and bring no benefits because they feel they are not mutually exclusive. benefited. So the community thinks to avoid this, according to the agreement at the beginning of the contract, the residents

of Dukuh Pulutan are usually the recipients of the pawns allowed to take advantage of collateral goods, namely rice fields with an agricultural product-sharing system.

The use of collateral in the form of rice fields is done by the recipient of the pawn, some is done by the pawnbroker, some is done by farm laborers. Utilization of collateral goods, namely the field, the contract is integrated with the pledge agreement. This has become a natural thing for the people of Dukuh Pulutan that after the contract has been carried out, those who are entitled to use the fields are the parties mentioned above for a specified period of time. Overall, in the implementation of pawning fields in Hamlet Pulutan, of the three existing forms of pawning, all of them unite the pawn contract with the muzara'ah contract in the pawn agreement. The difference is in the process of cultivating the fields, some are carried out by the recipient of the pawn, some are carried out by the pawnbroker, and some are ordered by farm laborers to work on the fields.

Therefore, the researcher after knowing the facts above, it can be understood that the implementation of pawning the fields that occurred in Pulutan Hamlet is divided into three types, all of which combine two transactions in one contract because in the pawn contract there is a muzara'ah contract or agricultural product sharing. The two contracts are fused at the beginning of the agreement. The implementation of two transactions in one contract is prohibited in Islamic law based on the following hadith of the Prophet.

"The Messenger of Allah (PBUH) forbade two transactions in one contract" (HR. Ahmad, al-Bazar and ath-Thabrani) and "Every debt that gives profit, then (profit) it is usury." (HR. Baihaqi). The principle of upholding Islamic law is to protect and maintain religion, life, property, reason, and offspring. In terms of muamalah, it is necessary to pay attention again, so as not to deviate from Islamic law.

Based on the explanation above, the researcher concludes that the implementation of pawning the fields in Dukuh Pulutan is against Islamic law. The rice fields that should be collateralized should not be used instead by the recipient of the pawn. It also contains elements of usury, as in the hadith described above. If the collateral is in the form of livestock, the pawnee may take the benefits as a substitute for maintenance costs. In the implementation of field pawning, there is also a problem, namely uniting the muzara'ah contract with the pawn contract, this is also prohibited in Islamic law as explained in the hadith above, namely it is forbidden to make an agreement by means of one contract of two transactions.

c. Pawn Pawn Management Practices Can Affect the Welfare of Pulutan Hamlet Farmers

With the practice of pawning rice fields, this has a little effect, it can help alleviate the problem of pawning, and because the recipients of the pawn get a share of the results from the farm, they feel that they benefit from each other. Although actually in Islamic guidance it is not allowed. To be able to meet urgent needs, the implementation of pawning fields is very helpful for residents who need help, because in social life, helping each other is an obligation. For the pawnshops, they find it helpful and can lighten the burden, even though they pawn their fields and have to share agricultural products with the recipients of the pawn, they do not have any objections to this. According to Notowidagdo (2022) and Suharto (2017) the concept of welfare can be concluded as follows: the fulfillment of all the needs needed by a person; activities carried out by social welfare institutions that carry out social welfare efforts; and a form of activity or effort undertaken to achieve a prosperous life. Welfare must be able to provide an increase in the quality of life, especially for the poor (Kholis, 2015).

So that with the pawning of the fields, the pawnbroker can fulfill his needs, although not yet completely, but with the agricultural production sharing system, the income of the pawner is slightly reduced, and it allows the recipient of the pawn to get a greater profit from the debt borrowed, then this causes injustice from the point of view of the pawnbroker. other. This

means that the welfare felt by the pawnbroker is only temporary, when the problems they face can be resolved, but for the long term apart from paying off their debts they also have to share agricultural products, this will feel unfair to the pawnbroker for the long term apart from the income from the pawnbroker. so it decreased, but the people there considered it as a reward or reward because it had been able to help alleviate the problems that pawners were facing at that time.

4. CONCLUSION

Based on the results and discussion of the research described above, the following conclusions can be drawn:

- a. The implementation system for the management of pawned fields carried out by the community in Pulutan Hamlet, Kebonan is carried out in accordance with ancient customs, namely the pawned fields can be done by the recipient of the pawn or pawnshop with a profit-sharing system, but if viewed from the terms and pillars of the pawn, the contract in The field pawn transaction is legal and in accordance with Islamic law. These conditions and pillars can be justified because the parties have the skills to take legal action voluntarily between them.
- b. The implementation of the management of paddy fields in the community is with a profit-sharing system, it is not allowed in the view of Islamic economics, land in the form of rice fields or gardens should not be used by the recipient of the pawn, except for goods that require care to maintain it, such as livestock, because this will be detrimental to the mortgagee. Because it is possible that the benefits taken from the harvest sharing are much greater than the debt given by the recipient of the pawn, and the pawnbroker still has to pay off the debt that has been lent.
- c. Pawn fields management system can affect the welfare of farmers, but the welfare is only temporary, because the existence of the agricultural production sharing system causes the income from the pawnbroker to decrease, of course it is different if it is the land itself.

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