

Rice Field Pawning Practices from the Perspective of Fiqh Muamalah: A Study in Langen Sari Village, Karang Tengah, Cianjur

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ABSTRACT

Rahn (Islamic pawn financing) is an instrument in Islamic commercial jurisprudence (fiqh muamalah) that functions as debt collateral while protecting the rights of parties involved in financial transactions. Although the concept of rahn has been widely developed within Islamic financial institutions, traditional rice field pawning practices remain common in rural communities and often diverge from the normative principles of Islamic law. This study analyzes rice field pawning practices in Langen Sari Village, Karang Tengah District, Cianjur Regency, evaluates their conformity with fiqh muamalah principles, and identifies their legal and ethical implications. A qualitative case study approach was employed, with data collected through observation, in-depth interviews, and documentation, and analyzed using data reduction, data display, and conclusion drawing techniques. The findings indicate that the practice is conducted through oral agreements without written contracts or a clearly defined repayment period. The creditor (murtahin) is granted the right to manage the land and receive all harvest yields until the debt is repaid. Although the essential pillars of rahn are fulfilled, the practice is not fully consistent with Islamic legal principles due to elements of uncertainty (gharar) and unequal benefit favoring the creditor. The study concludes that local traditions and economic necessity shape the practice more strongly than formal Islamic legal understanding, highlighting the need for greater fiqh muamalah education and a more transparent, equitable, and Sharia-compliant model of agricultural pawning.

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1. INTRODUCTION

The development of Islamic economics over the past few decades has attracted increasing attention to financial instruments that accommodate societal needs while remaining firmly grounded in Sharia principles. One of the most important instruments is *rahn* (Islamic pawn or collateral contract), which involves pledging an asset as security for a debt obligation. In *fiqh muamalah*, *rahn* functions not only as a

guarantee mechanism but also as a means of protecting the rights of contracting parties. It is founded upon the principles of justice (*'adl*), public welfare (*maslahah*), and mutual assistance (*ta'awun*). Consequently, *rahn* continues to evolve as an integral component of the modern Islamic economic system.

The development of Islamic economics over recent decades has attracted increasing attention toward financial instruments that accommodate societal needs while remaining grounded in Sharia principles. One of the most important instruments is *rahn* (Islamic pledge or collateral contract), which involves pledging an asset as security for a debt obligation (Firmansyah, Pratama, Abror, & Salam, 2023). In *fiqh muamalah*, *rahn* serves not only as a guarantee mechanism but also as a means of safeguarding the rights of contracting parties (Hidayatullah & Fadillah, 2022). It is based on the principles of justice (*'adl*), public welfare (*maslahah*), and mutual assistance (*ta'awun*). As a result, *rahn* continues to evolve as an integral component of the modern Islamic economic system.

With the expansion of the global Islamic finance industry, *rahn* has shifted from a traditional practice into a formal financial instrument. Previous studies indicate that *rahn* significantly contributes to improving access to financing for economically disadvantaged groups (Razak & Asutay, 2021). It also functions as a risk mitigation mechanism while promoting financial inclusion and supporting microenterprise development (Putri & Hasan, 2024). Its relatively simple financing procedures make it accessible to a broader segment of society (Rizki, Wijanarko, & Murti, 2022). These developments highlight the strategic importance of *rahn* in fostering socio-economic development.

Despite its growing relevance, the implementation of *rahn* in society does not always reflect the ideal principles outlined in *fiqh muamalah*. In many rural areas of Indonesia, agricultural land pawning remains a common solution for urgent financial needs. Rice fields are frequently used as collateral because they are productive assets with relatively stable economic value (Roifah & Ghozali, 2019). Such transactions are often based on trust, kinship ties, and long-standing local customs. As a result, community members often prefer these arrangements over formal financial institutions.

At the same time, agricultural land pawning practices raise various legal and ethical concerns (Prabhakar, Pal, & Sen, 2022). In many cases, the pledgee (*murtahin*) is granted authority to manage and benefit from the pledged land during the contract period. Some pledged properties remain under the control of the *murtahin* for extended periods without a clear mechanism for return (Migheli, 2024; Mgalamadzi & Chimombo, 2025). Such conditions may create unequal economic relationships between the parties involved, leading to concerns about exploitation and injustice.

According to *fiqh muamalah*, the majority of Islamic jurists maintain that pledged assets remain the rightful property of the pledgor (*rahin*) (Laldin & Furqani, 2013). Therefore, any utilization of the collateral by the *murtahin* must comply with Sharia provisions. This principle aims to maintain a balance of rights and obligations between contracting parties while preventing unfair gain that could lead to exploitation. Such an approach aligns with the objectives of *Maqasid al-Shariah*, particularly the protection of wealth (*hifz al-mal*) (Dusuki & Bouheraoua, 2011; Mahyudin & Rosman, 2022).

From this perspective, the evaluation of *rahn* practices must go beyond mere compliance with contractual requirements. Contemporary Islamic economic studies emphasize the importance of assessing whether financial transactions achieve broader social objectives (Abubakar, Ibrahim, Aliyu, & Khan, 2025; Zafar, 2026). Islamic financial instruments are expected to enhance welfare, reduce inequality, and protect vulnerable groups (Harahap, Risfandy, & Futri, 2023). The *Maqasid al-Shariah* framework provides a comprehensive approach to evaluating these outcomes. Therefore, both legal compliance and social impact must be considered when assessing agricultural land pawning practices.

Research on *rahn* has expanded significantly in recent years. Firmansyah et al., (2023) report that religiosity, service quality, and public understanding significantly influence the acceptance of *rahn* products in Islamic financial institutions. Similarly, Rizki et al., (2022) and Jatmiko, Ebrahim, Iqbal, & Wojakowski, (2023) highlight the potential of *rahn* as a financing solution for microenterprises and the halal industry. Other studies emphasize its contribution to Islamic financial literacy and broader access to financing. However, most of these studies focus primarily on formal Islamic financial institutions.

Although research on *rahn* has been extensive, a significant research gap remains. Most previous studies focus on the implementation of *rahn* within Islamic financial institutions, the development of Islamic financial products, or normative analyses of Islamic pledge law. Meanwhile, empirical studies specifically examining rice field pawning practices at the rural community level—particularly those assessing the alignment between social practices and *fiqh muamalah* principles—remain limited. In addition, no study has specifically examined rice field pawning practices in Langen Sari Village, Karang Tengah District, Cianjur Regency.

Langen Sari Village is an area where rice field pawning is still maintained as a mechanism for addressing community financial needs. This long-standing practice is particularly interesting to study because it exists at the intersection of local tradition, community economic necessity, and Islamic legal norms. Examining this practice is important to understand how the *rahn* contract is perceived and applied by the community, the extent to which it aligns with *fiqh muamalah* principles, and the legal and ethical implications it generates.

Based on this background, this study aims to analyze the implementation of rice field pawning practices in Langen Sari Village, Karang Tengah District, Cianjur Regency, assess their conformity with *fiqh muamalah* principles, and identify the legal and ethical implications arising from these practices. The findings are expected to contribute to the development of contemporary *fiqh muamalah* studies, enrich the literature on the implementation of *rahn* in rural communities, and provide considerations for developing a more just, transparent, and Sharia-compliant model of agricultural land pawning.

2. METHODS

This study employs a qualitative approach with a case study design. The qualitative approach is chosen because the study aims to gain an in-depth understanding of rice field pawning practices within the community and to interpret the meanings attributed by actors to these practices in their social, economic, and religious contexts (Sugiyono, 2019). The case study design is used to comprehensively explore the phenomenon of rice field pawning in a real-life setting, enabling the researcher to obtain a deep understanding of the implementation of the *rahn* contract within a rural community context (Yin, 2018).

The research subjects consist of individuals directly involved in rice field pawning practices in Langen Sari Village, Karang Tengah District, Cianjur Regency. Informants were selected using purposive sampling, considering their level of knowledge and involvement in rice field pawning practices. The study involved ten informants, consisting of *rahin* (pledgers), *murtahin* (pledgees), religious leaders, and village officials. Informant selection continued until the data reached a level of information sufficiency (information richness) in accordance with the research requirements (Creswell, 2018).

The research procedure was carried out in several stages. The first stage was a preliminary study to identify the ongoing rice field pawning phenomenon in the research location. The second stage involved field data collection through observation, in-depth interviews, and documentation. The third stage consisted of continuous data processing and analysis throughout the data collection process. The final stage involved interpreting the findings from the perspective of *fiqh muamalah* to assess the conformity of rice field pawning practices with Islamic legal principles.

The research materials consist of primary and secondary data. Primary data were obtained directly from informants through interviews and field observations. Secondary data were collected from various written sources, such as academic journal articles, scholarly books, village documents, fatwas related to *rahn*, and relevant *fiqh* literature. Key references used in the normative analysis include *Al-Fiqh al-Islami wa Adillatuhu* by Wahbah al-Zuhaili and *Al-Majmu'* by Imam al-Nawawi, complemented by contemporary studies on *rahn* in Islamic economics.

The research instrument is the researcher himself as the primary instrument (human instrument), in line with the characteristics of qualitative research. To support data collection, semi-structured interview guides, observation sheets, audio recording devices, documentation cameras, and field notes

were used. These instruments enabled the researcher to obtain in-depth and contextual data regarding the studied rice field pawning practices (Miles, Huberman, & Saldaña, 2014).

Data collection techniques were conducted through three methods. First, in-depth interviews were conducted with all informants to obtain information regarding the mechanisms of rice field pawning, the rights and obligations of the parties, the utilization of the pledged object, and community perspectives on the practice. Second, direct observation was carried out to examine the activities and conditions of the pledged land in order to understand the actual practices occurring in the field. Third, documentation was collected in the form of archives, agreements, administrative records, activity photographs, and other relevant documents.

Data analysis followed the interactive model of Miles et al., (2014), which includes three stages: data condensation, data display, and conclusion drawing/verification. In the data condensation stage, the researcher selected and focused on data relevant to the research objectives. The data were then presented in the form of narratives, matrices, and thematic categorization to facilitate the identification of emerging patterns. The final stage involved drawing conclusions and verifying findings through data consistency checks and interpretation based on *fiqh muamalah* principles.

Data validity was ensured through source triangulation and technique triangulation. Source triangulation was conducted by comparing information obtained from different informants, while technique triangulation involved comparing data from interviews, observations, and documentation. In addition, member checking was applied with selected informants to ensure that the interpretations aligned with their experiences and perspectives. These steps were undertaken to enhance the credibility, dependability, and confirmability of the research findings (Creswell, 2015).

3. FINDINGS AND DISCUSSION

Implementation of Rice Field Pawning Practices in Langen Sari Village

The findings of this study indicate that rice field pawning practices in Langen Sari Village are still carried out in a traditional manner and are based on customs that have been passed down through generations within the community. The pawning mechanism is conducted through an agreement between the party in need of funds (*rahin*) and the lender (*murtahin*). The contract is generally made orally without any written documentation or formal administrative evidence. In this process, the *rahin* hands over the rice field as collateral in exchange for a sum of money received from the *murtahin*. Once the agreement is reached, the *murtahin* gains the right to control, manage, and utilize the rice field for the duration of the pawning period.

Based on observations and interviews with informants, most rice field pawning transactions do not include a clearly defined time period. The control of the rice field by the *murtahin* continues until the *rahin* is able to fully repay the debt. This condition results in some rice fields being managed by the *murtahin* for years without any certainty regarding the time of return. In practice, all agricultural yields produced from the land belong to the *murtahin* throughout the pawning period. As a result, the economic benefits that should have been enjoyed by the landowner are entirely transferred to the pledgee.

This study also finds that all rice field pawning transactions are based on trust and strong social relationships among community members. There is no involvement of formal institutions or administrative oversight from village authorities in the execution of these contracts. The absence of written documentation and an adequate record-keeping system leads to weak legal certainty in the event of future disputes. Nevertheless, the community continues to maintain this practice because it is considered easier, faster, and more flexible compared to financing procedures in formal financial institutions. In addition, simple requirements and close social ties between the parties are the main factors driving the continuation of rice field pawning practices in Langen Sari Village.

The Compliance of Rice Field Pawning Practices with the Principles of Fiqh Muamalah

The analysis of rice field pawning practices in Langen Sari Village shows that, in general, the essential elements (*arkān*) of the *rahn* contract have been fulfilled. This is indicated by the presence of the pledgor (*rahin*), the pledgee (*murtahin*), the collateral in the form of rice fields (*marhun*), and a certain amount of loaned funds secured by the collateral (*marhun bih*). The existence of these essential elements demonstrates that the contract practiced by the community is grounded in principles recognized in *fiqh muamalah*. However, fulfilling the basic pillars of the contract alone is not sufficient to ensure full compliance with Sharia principles. The findings reveal that several aspects of implementation still require adjustment in order to align with *fiqh muamalah* provisions.

The main finding of this study shows that the *murtahin* obtains full economic benefit from managing the pledged rice fields. During the pawning period, the *murtahin* controls the land and is entitled to take all harvest yields without any profit-sharing with the *rahin*. Based on interviews, local community members perceive the harvest as a form of compensation for the funds lent to the *rahin*. This practice has become a customary norm that is accepted and passed down through generations. However, from the perspective of *fiqh muamalah*, the primary function of *marhun* is as security for debt repayment, not as a means for generating additional profit for the lender.

In Islamic legal theory, the utilization of pledged assets by the *murtahin* is only permissible under certain conditions and must not involve elements of gain that resemble *riba*. If the benefits obtained by the *murtahin* are directly linked to the loan and are not based on a separate and valid contract, such practice may conflict with Sharia principles. The complete appropriation of harvest yields by the *murtahin* during the pawning period indicates a transfer of economic benefit from the *rahin* to the *murtahin*. This condition may reduce the element of justice that should form the foundation of all *muamalah* transactions. Therefore, rice field pawning practices in Langen Sari Village need to be re-evaluated to ensure they do not lead to exploitation of either party.

In addition to issues related to the utilization of agricultural output, this study also finds that the pawning contract does not include a clear time frame. Most transactions are conducted without a written agreement specifying the repayment period or the duration of land control by the *murtahin*. As a result, there are cases in which rice fields remain under the control of the *murtahin* for years because the *rahin* is unable to repay the debt. This lack of clarity potentially introduces *gharar* due to uncertainty regarding the termination of the contract. In *fiqh muamalah*, clarity of rights and obligations is a crucial requirement to ensure justice and prevent future disputes.

Based on these findings, it can be concluded that rice field pawning practices in Langen Sari Village fulfill the basic pillars of the *rahn* contract but do not fully comply with *fiqh muamalah* principles in their implementation. The full utilization of rice field yields by the *murtahin* and the absence of a clearly defined contract duration are the two main issues identified in this study. These conditions may create an imbalance in the economic relationship between the *rahin* and *murtahin* and reduce the element of justice that is a central objective of Sharia. Therefore, educational efforts are needed to inform the community about proper *rahn* regulations in accordance with *fiqh muamalah* so that pawning practices can be conducted in a more just, transparent, and Sharia-compliant manner. In this way, the function of *rahn* as an instrument of mutual assistance in meeting economic needs can be realized without generating elements that contradict Islamic law.

Legal and Ethical Implications of the Practice of Pawning Rice Fields

This study identifies legal and ethical implications arising from rice field pawning practices in Langen Sari Village. From an Islamic legal perspective, the continuous utilization of rice field yields by the *murtahin* during the pawning period raises issues that require serious attention. The findings show that the *murtahin* obtains economic benefits in the form of harvest yields as a consequence of the loan provided to the *rahin*. In *fiqh muamalah*, the *rahn* contract fundamentally functions as collateral for debt and is not intended as a means of generating additional profit. Therefore, the benefits obtained by the

murtahin from controlling the rice field may potentially contain elements of *riba* if they are not based on another contract permitted under Islamic law.

According to *fiqh muamalah* principles, any additional benefit arising from a *qardh* (loan) contract must be avoided, as it may shift the purpose of the contract from mutual assistance to a profit-seeking arrangement. This principle is based on the legal maxim that every loan that generates a benefit for the lender may fall under the category of *riba*. In this study context, the harvest benefits obtained by the *murtahin* are not incidental but occur continuously throughout the pawning period. This condition indicates a direct link between the provision of the loan and the benefits received by the *murtahin*. Therefore, rice field pawning practices in Langen Sari Village require reassessment to ensure compliance with Islamic legal principles that emphasize justice and prohibit *riba* in economic transactions.

From an ethical perspective, this study also finds an imbalance of benefits between the *rahin* and the *murtahin*. During the pawning period, the *rahin* loses the opportunity to manage and benefit from their productive asset. Meanwhile, the *murtahin* gains relatively stable economic benefits from the harvest without any clearly agreed profit-sharing mechanism. This situation indicates that the distribution of benefits in rice field pawning practices tends to favor one party. If such conditions persist over a long period, they may create economic inequality that contradicts Islamic ethical values.

The principle of justice (*'adl*) is one of the fundamental foundations of Islamic *muamalah*, requiring balance in rights and obligations between transacting parties. Every contract must protect the interests of all parties and must not cause excessive harm to either side. In the rice field pawning practices in Langen Sari Village, the dominance of benefits received by the *murtahin* indicates that this principle of balance has not been fully realized. Moreover, the absence of clear rules regarding benefit distribution and the duration of land control further increases the potential for injustice. Therefore, a more transparent contractual mechanism aligned with Sharia principles is needed so that the relationship between the *rahin* and *murtahin* can be more proportionate.

Nevertheless, interview results indicate that the community still views rice field pawning as a form of mutual assistance (*ta'awun*) with high social value. This practice is considered to provide a quick solution for individuals in urgent need of funds without the complicated procedures commonly found in formal financial institutions. Strong mutual trust among community members also contributes to the continuity of this practice. This shows that socially, rice field pawning still plays an important role in supporting the economic needs of rural communities. However, in order for the objective of *ta'awun* to be fully achieved, rice field pawning practices need to be aligned with *fiqh muamalah* principles so that the resulting social benefits are accompanied by justice and legal certainty in transactions.

Discussion

This study aims to analyze the implementation of rice field pawning practices in Langen Sari Village, assess their conformity with *fiqh muamalah* principles, and identify the legal and ethical implications that arise. The findings indicate that rice field pawning is still conducted in a traditional manner through oral agreements, without written documentation and without a clearly defined time frame. In addition, the *murtahin* is granted the right to manage the rice fields and fully benefit from all harvest yields as long as the debt remains unpaid. These findings reveal a gap between actual community practices and the concept of *rahn* as regulated in *fiqh muamalah*.

From an economic and social perspective, this practice emerges due to the community's need for fast and accessible financing. Most residents of Langen Sari Village rely on the agricultural sector for their livelihood, making rice fields their most valuable and easily pledged asset when facing urgent needs such as education costs, healthcare, and household expenses. The lack of accessible Islamic financing alternatives also encourages the community to maintain traditional pawning systems that are considered simpler and trust-based. This finding indicates that economic factors and limited access to formal financial institutions are the main reasons for the continuation of rice field pawning practices in rural areas.

Nevertheless, the findings show that these practices are not fully aligned with *fiqh muamalah* principles. In *rahn* theory, collateral (*marhun*) functions as security for debt repayment and must not become a source of profit for the *murtahin*. The majority of Islamic jurists emphasize that any benefit derived from collateral essentially remains the right of the *rahin*, unless there is a separate and mutually agreed-upon valid contract. Therefore, the full control and utilization of harvest yields by the *murtahin*, as found in this study, indicates the presence of additional benefits that may conflict with the principles of justice (*'adl*) and wealth protection (*hifz al-mal*) in *Maqasid al-Shariah*.

These findings support previous studies showing that the practice of *rahn* at the community level often differs from normative concepts developed in Islamic financial institutions. Firmansyah et al., (2023) found that public acceptance of *rahn* products is strongly influenced by levels of religiosity and understanding of Sharia concepts. The findings in Langen Sari Village reflect a similar phenomenon, where limited understanding of *fiqh muamalah* leads *rahn* contracts to be practiced merely as collateral-based loans without considering broader Sharia legal dimensions.

This study is also consistent with Rizki et al., (2022), who argue that *rahn* has strong potential as a financing instrument for communities and microenterprises due to its simple and accessible procedures. However, this study highlights another dimension of its implementation in rural society. Procedural simplicity that is not accompanied by adequate legal understanding creates space for practices involving elements of *gharar* and injustice. In other words, ease of access to financing does not necessarily correspond with compliance to Sharia principles.

The findings further support Harahap et al., (2023), who emphasize that Islamic financial instruments must not only fulfill formal legal requirements but also achieve broader social objectives such as justice and community welfare. In the case of Langen Sari Village, although rice field pawning is understood as a form of mutual assistance (*ta'awun*), the continuous economic benefit enjoyed by the *murtahin* indicates that distributive justice has not been fully achieved. This condition potentially creates an imbalanced economic relationship between those in need of funds and those with capital.

From the perspective of *Maqasid al-Shariah*, the findings confirm the argument of Abubakar et al. (2025) that the evaluation of Islamic financial instruments cannot be based solely on the fulfillment of contractual pillars and conditions, but must also consider their social impact. Formally, rice field pawning practices in Langen Sari Village fulfill the basic elements of *rahn*, namely the presence of *rahin*, *murtahin*, *marhun*, and *marhun bih*. However, substantively, these practices have not fully achieved the objectives of wealth protection and social justice, as economic benefits are disproportionately enjoyed by one party.

This study contributes theoretically by enriching the literature on the implementation of *rahn* at the rural community level, which has so far been dominated by studies of formal Islamic financial institutions. Unlike previous research focusing on *rahn* products in Islamic banking or Islamic pawnshops, this study shows how local traditions, economic needs, and religious understanding interact in shaping rice field pawning practices in society. Thus, this research fills a gap in the literature regarding the relationship between rural social practices and *fiqh muamalah* principles.

Practically, the findings highlight the need to improve *fiqh muamalah* literacy at the community level through the roles of religious leaders, village authorities, and Islamic educational institutions. The formulation of simple written contracts, the establishment of clear time limits, and the regulation of proportional utilization of collateral assets can serve as strategic steps to reduce potential disputes and ensure that rice field pawning practices comply with Sharia principles. These efforts are important so that the social function of *rahn* as an instrument of mutual assistance is maintained without neglecting the values of justice, transparency, and public benefit that constitute the primary objectives of Islamic law.

4. CONCLUSION

Rice field pawning practices in Langen Sari Village, Karang Tengah District, Cianjur Regency are still carried out in a traditional manner based on community trust and customary practices. The contract is conducted orally

without written documentation and without a clearly defined time frame. In addition, the *murtahin* utilizes the pledged rice fields and takes the harvest yields as long as the debt remains unpaid. Although the practice fulfills the basic elements of *rahn*, it is not yet fully aligned with *fiqh muamalah* principles, as it contains elements of *gharar* and potentially results in one-sided benefits for the *murtahin*.

The findings indicate that rice field pawning practices are more strongly influenced by local traditions and economic needs than by an understanding of Islamic legal provisions. This condition may create an imbalance of rights and obligations between the *rahn* and the *murtahin*. Therefore, there is a need to improve *fiqh muamalah* literacy, implement clearer and properly documented contracts, and regulate the utilization of pledged assets in accordance with Sharia principles so that justice and public welfare are maintained.

This study provides an empirical overview of the implementation of *rahn* in rural communities. Future research is recommended to compare rice field pawning practices across different regions and to develop a Sharia-based *rahn* model that better aligns with community needs and the principles of Islamic justice.

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