

Unveiling Prophetic Maqashid in Hadiths about Rahn

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Abstract. This article delved into the interplay between hadiths related to *rahn* (pledge or collateral) and the prophetic *maqashid* within the framework of Islamic finance. Addressing the gaps in existing literature, the research employs qualitative methods, combining hadith criticism and Hassan Hanafi's hermeneutics framework. Three main themes emerge: the permissibility of *rahn*, the utilization of *rahn* property, and the prohibition of owning *rahn* property. Hadiths regarding the permissibility of *rahn* showcase Prophet Muhammad's practical application of Islamic principles in economic transactions, emphasizing justice, ethical business practices, and leadership involvement. Hadiths on the utilization of *rahn* property emphasize compensation, tolerance, and ethical treatment of animals, aligning with Islamic values in economic activities. The prohibition of owning *rahn* property hadith establishes fundamental principles of justice, equality, and the protection of individual rights in economic transactions. The article concluded that these hadiths not only serve as legal guidance but also embody prophetic maqashid, contributing to the broader goals of Islam to create a just and balanced society, particularly in economics and finance. The comprehensive framework provided by these hadiths offers valuable insights for both academics and practitioners navigating the evolving landscape of Islamic finance, addressing contemporary challenges while upholding Islamic values.

Keywords: *rahn* (pledge); prophetic maqashid; Islamic finance; hadith criticism; economic justice

Introduction

The complexity of the Islamic financial system and the role of Islamic legal instruments, including the concept of Rahn, are central concerns in the context of Sharia banking and Islamic finance. *rahn*, or collateral, is an instrument that provides security for loans or other transactions in a financial system governed by Sharia principles¹. In this framework, hadiths related to Rahn serve as significant legal sources, offering guidance on the prophetic maqashid or Islamic goals in formulating financial rules.

In recent years, there has been substantial development in literature discussing the concept of *rahn* within the framework of Islamic law². Despite this progress, there remains a need for an in-depth exploration and understanding of Islamic legal perspectives on *rahn* through the lens of prophetic maqashid. Previous studies have primarily focused on the legal and technical aspects of

¹ Adanan Murroh Nasution, "Gadai Dalam Persepektif Hukum Ekonomi Islam," *Yurisprudentia: Jurnal Hukum Ekonomi* 5, no. 2 (2019): 135–49, doi:<https://doi.org/10.24952/yurisprudentia.v5i2.1876>.

² Nasruddin Yusuf, "Pemanfaatan Barang Gadaian Dalam Perspektif Hukum Islam," *Jurnal Ilmiah Al-Syir'ah* 4, no. 2 (2006), doi:<http://dx.doi.org/10.30984/as.v4i2.206>; Doli Witro, Arzam Arzam, dan Mhd Rasidin, "Hadis Tentang Gadai: Analisis Hukum Pemanfaatan Hewan Sebagai Barang Jaminan Oleh Murtahin," *Jurnal Hukum Ekonomi Syariah* 5, no. 01 (25 Juni 2021): 81–95, doi:10.26618/j-hes.v5i01.5460; Adrian Sutedi, *Hukum Gadai Syariah* (Bandung: Alfabeta, 2011); Muhammad Syahrullah, "Formalisasi Akad Rahn Dalam Kompilasi Hukum Ekonomi Syariah," *JURNAL ISLAMIKA* 2, no. 2 (5 November 2019): 144–53, doi:10.37859/jsi.v2i2.1645; Surepno Surepno, "Studi Implementasi Akad Rahn (Gadai Syariah) Pada Lembaga Keuangan Syariah," *TAWAZUN: Journal of Sharia Economic Law* 1, no. 2 (30 September 2018): 174–86, doi:10.21043/tawazun.v1i2.5090.

Rahn, leaving the broader potential dimensions of ethics and humanity to be investigated through the prism of prophetic maqashid³.

It is important to note that existing literature has not fully explored the interconnection between hadiths about Rahn and the underlying principles of prophetic maqashid. Therefore, this research aims to deepen our understanding of how these hadiths reflect the ethical, just, and humane values emphasized by prophetic maqashid. By detailing these aspects, it is hoped that the contribution of Rahn to broader goals desired by Islam in the context of financial regulations can be elucidated.

This research specifically focuses on the interpretation and practical application of the principles of prophetic maqashid embedded in hadiths about Rahn. By engaging in an in-depth analysis of the ethical and humane aspects of Rahn, it aims to open new insights into understanding how this concept can benefit society in the ever-evolving context of Islamic finance.

The changing dynamics of social and economic structures in modern Islamic society demand deeper reflection on the relevance and implementation of Islamic principles in the financial context. Therefore, this research not only enriches academic understanding but also provides practical insights that can guide Islamic financial practitioners and policymakers in addressing contemporary challenges. Through an investigation of hadiths about Rahn with a focus on prophetic maqashid, this research fills knowledge gaps and paves the way for critical and applicable thinking within the realms of Islamic law and finance.

This research adopted a qualitative approach with the method of hadith criticism and the framework of Hassan Hanafi's hermeneutics⁴. The qualitative approach is chosen to delve into the meanings of hadiths about Rahn, while the hadith criticism method allows for a critical evaluation of the reliability and authenticity of these hadiths. The theoretical framework of Hassan Hanafi's hermeneutics is employed to provide critical and holistic guidance in understanding the cultural, social, and legal contexts involving the concept of Rahn.

Within the framework of hadith criticism, this research embraces three forms of criticism in line with Hanafi's approach: historical criticism, eidetic criticism, and praxis criticism⁵. Historical criticism is conducted to trace the transmission history and historical context of hadiths about Rahn. Eidetic criticism explores the substance and essence of the hadiths, identifying their ontological implications. Meanwhile, praxis criticism evaluates the relevance of the hadiths in the practical context of everyday life in Islamic society.

Data collection is carried out through in-depth literature studies covering *rahn* and related hadiths. Hadith text analysis involves critical reading to identify context, narrative, and implications of the hadiths. Data analysis is performed through thematic approaches and contextual correlations to generate profound insights into the concept of *rahn* from the perspective of prophetic maqashid.

The validity and reliability of the research are reinforced through data triangulation from various sources and consistency in analysis. By applying this methodology, the research is expected

³ Maman Surahman dan Panji Adam, "Penerapan Prinsip Syariah Pada Akad Rahn Di Lembaga Pegadaian Syariah," *Law and Justice* 2, no. 2 (5 Maret 2018): 135–46, doi:<https://doi.org/10.23917/laj.v2i2.3838>; Mayang Sari, Maman Surahman, dan Panji Adam, "Analisis Pemikiran Sayyid Sabiq terhadap Pemanfaatan Barang Gadai," *Prosiding Hukum Ekonomi Syariah* 5, no. 2 (1 Agustus 2019): 348–55, doi:10.29313/syariah.v0i0.16509; Rahmadi Indra Tektona dan Dyah Ochtorina Susanti, "Akad Rahn Tasjily Pada Gadai Tanah Pertanian Di Pegadaian Syariah," *Ajy-Syari'ab* 22, no. 2 (2020): 179–96, doi:10.15575/as.v22i2.9404; Andy Triyawan, "Konsep Qard Dan Rahn Menurut Fiqh al Madzhahib," *Ijtihad: Jurnal Hukum dan Ekonomi Islam* 8, no. 1 (2014): 51–68, doi:10.21111/ijtihad.v8i1.2587; Imam Sof'i, "Analisis Transaksi Gadai Emas Dalam Perspektif Islam (Studi Kasus Pada BMT Al Muqrin Pondok Cabe Pamulang Banten)," *Keberlanjutan: Jurnal Manajemen Dan Jurnal Akuntansi* 1, no. 2 (7 April 2017): 94–112, doi:10.32493/keberlanjutan.v1i2.y2016.p94-112.

⁴ Hassan Hanafi, *Hermeneutika Al-Qur'an*, trans. oleh Yudian Wahyudi dan Hamdiah Latif (Yogyakarta: Nawasea Press, 2009).

⁵ Hassan Hanafi, *Islamologi 3: Dari Teosentrisme ke Antroposentrisme* (Yogyakarta: LKiS, 2004).

to contribute profound insights into the concept of *rahn* within the framework of prophetic maqashid, enriching understanding of the ethical, social, and legal dimensions from the Islamic perspective.

Result and Discussion

Through thematic exploration⁶, it was found that there are three themes related to Rahn in the hadith books. These themes are 1) hadiths about the permissibility of Rahn, 2) hadiths about the utilization of Rahn property, and 3) hadiths about the prohibition of owning Rahn property. In this article, hadiths on each theme are examined in-depth through the mechanism of hadith criticism with the hermeneutical approach of Hassan Hanafi to unveil the prophetic maqashid within these hadiths.

Hadiths about the permissibility of Rahn

Through thematic exploration of hadiths, it was found that the hadiths containing the permissibility of Rahn are as follows:

أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ اشْتَرَى طَعَامًا مِنْ يَهُودِيٍّ إِلَى أَجَلٍ وَرَهْنَهُ دِرْعًا مِنْ حَدِيدٍ

“The Prophet SAW once bought food from a Jew, to be paid for at a later date, and he pledged it with a coat of mail made of iron”.

1. Historical Criticism

Through the above hadith text, a scrutiny of the narration related to this hadith was conducted using the method of *takbrij al-badith*. It was found that this hadith is narrated by Bukhari⁷ in 8 narrations, Muslim⁸ in 2 narrations, An-Nasa'i⁹ in 2 narrations, Ibn Majah¹⁰ in 1 narration, and Ahmad¹¹ in 2 narrations. Here is one complete text of the hadith, namely the hadith narrated by Bukhari in hadith number 1926:

حَدَّثَنَا مُعَلَّى بْنُ أَسَدٍ حَدَّثَنَا عَبْدُ الْوَاحِدِ حَدَّثَنَا الْأَعْمَشُ قَالَ ذَكَرْنَا عِنْدَ إِبْرَاهِيمَ الرَّهْنِ فِي السَّلْمِ فَقَالَ حَدَّثَنِي الْأَسْوَدُ عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ اشْتَرَى طَعَامًا مِنْ يَهُودِيٍّ إِلَى أَجَلٍ وَرَهْنَهُ دِرْعًا مِنْ حَدِيدٍ

These hadiths collectively narrate the transaction of Prophet Muhammad in buying food from a Jewish person, with payment to be made at a specified later time and a collateral being a coat of mail. It is noteworthy that while the core narrative in all these hadiths is similar, there are variations in the chain of narrators and the wording of the hadith. Some hadiths share the same narrators, such as Al-A'mash and Ibrahim, while others involve different narrators. This demonstrates a variety of narrations depicting the same event, with each narrator contributing uniquely to the elaboration of this incident.

In terms of the wording of the hadith, there are variations in both phrases and additional details. Some hadiths use almost identical phrases, such as "اشْتَرَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ طَعَامًا" (The Messenger of Allah bought food), while others enrich the story with additional phrases like

⁶ A. J Wensinck, *Miftah Kunuz al-Sunnah* (Beirut: Dar Ihya' al-Turats al-Islamiy, 1992), 213–14.

⁷ Al-Imam Abi Abdillah Muhammad Ibnu Isma'il Ibnu Ibrahim bin al-Mughirah bin Bardizbah al-Bukhariy, *Shahih Al-Bukhariy* (Beirut: Dar Al-kutub Al-Ilmiyah, 1992).

⁸ Abu Husain Muslim bin al-Hajjaj al-Naisaburi, *Shahih Muslim* (Beirut: Dar Al-Fikr al-'Arabi, 2004).

⁹ Ahmad Abi Adirrahman bin suaib Ali An-Nasa'i, *Sunan An-Nasa'i* (Riyadh: Maktabah Al- Ma'arif, 2010).

¹⁰ Abu Abdullah Muhammad bin Yazid bin Abdullah bin Majah Al Ibn Majah, *Sunan Ibnu Majah* (Riyadh: Maktabah al-Ma'arif, 2006).

¹¹ Ahmad bin Muhammad Ahmad bin Hanbal, *Musnad Ahmad bin Hanbal* (Beirut: Dar al-Kitab al-Ilmiyah, 1996).

"بِنَسِيئَةٍ" (at a specified price) or "إِلَى أَجَلٍ مَّعْلُومٍ" (at a specified time). These variations add richness to the understanding of the hadith and demonstrate how the use of the Arabic language allows for conveying specific nuances and details.

The mention of collateral in the hadith becomes another interesting aspect. Some hadiths detail that Prophet Muhammad pledged a coat of mail with the phrase "دِرْعًا مِنْ حَدِيدٍ" (a coat of mail made of iron), while others mention it more simply as "دِرْعُهُ" (his coat of mail). This may reflect variations in conveying information or emphasizing the act of collateral in the context of the transaction.

The primary source of these hadiths is mostly found in Sahih al-Bukhari, with some also narrated by Imam Muslim and Imam Ahmad. This affirms the authenticity of this event in major hadith literature and adds credibility to the weight of the incident.

Thus, through variations in the chain of narrators, the text, and collateral details, these hadiths provide a richer understanding of transactions and economic practices in Islam. Furthermore, the diverse narrations by different narrators add uniqueness and richness to the comprehension of this event, showcasing the importance of context and information delivery in the oral tradition and Islamic hadith literature.

In terms of quality, the chain of narrators for these hadiths can be considered *sahih* (authentic). The narrators of the hadith Bukhari number 1926, for example, are considered *'adil* and *dhabith*. They include Mu'alla bin Asad¹², Abdul Wahid¹³, Al-A'mash¹⁴, Ibrahim¹⁵, Al-Aswad, and Aisha. Hadith critics have praised them highly, indicating their reliability. Therefore, their narrations can be trusted. The chain of narrators between each other is connected, as it is evident from the available data that they met each other.

Regarding the content of these hadiths, it can also be considered *sahih*. Because there are no *'illah* (hidden defects) or *syadz* (anomalous elements) in these hadith texts. The differences in wording do not impact a change in meaning. Therefore, these hadiths as a whole are considered *sahih*.

2. Eidetic Criticism

This hadith recounts an event where Prophet Muhammad was involved in a buying and selling transaction with a Jew. The Prophet's involvement in this economic transaction highlights his central role not only as the spiritual leader of the Muslim community but also as a figure engaged in everyday economic aspects. In this transaction, the purchase of food was made with an agreement for payment at a later specified time in the future. This reflects the practice of credit sales or Salam in Islam, where payment is made in the future after the goods are received.

However, what is interesting in this hadith is the use of collateral or guarantee in this transaction. Prophet Muhammad pledged this transaction with a coat of mail. This action illustrates his precision and responsibility in conducting economic transactions. Providing collateral with a coat of mail gives a practical dimension to the principles of Islamic law in economic affairs, indicating that in Islam, transactions must be conducted with *itqan* (precision) and responsibility.

Furthermore, the hadith notes that this event occurred in the context of a discussion about collateral in credit sales (Salam) in the presence of a scholar named Ibrahim. This emphasizes that the Prophet was not only involved in transactions but also imparted teachings to the Muslim community about the principles of Islamic economics. This discussion also underscores the importance of compliance with Sharia law in everyday economic transactions, providing guidance

¹² Syihab al-Din Abu al-Fadhl Ahmad ibn Hajar al-'Asqalani, *Tabzib al-Tabzib* (Beirut: al-Turas al-'Arabi, 1993), 5, 496.

¹³ Ibid., 3, 521.

¹⁴ Ibid., 2, 432.

¹⁵ Ibid., 1, 115.

to the Muslim community on how to organize and engage in economic activities in a manner consistent with religious teachings.

Thus, this hadith provides a profound insight into how economic practices in Islam can be aligned with religious principles, demonstrating the wisdom and precision of Prophet Muhammad in integrating Islamic values into daily life, including in economic matters.

3. Praxis Criticism

This hadith provides a real example of how the principles of Islamic law can be applied in the practice of everyday life, especially in the context of economic transactions. This event also demonstrates the wisdom of Prophet Muhammad SAW in harmonizing religious principles with practical actions in the economic aspect of life, providing guidance to the Muslim community on how to engage in economic activities in accordance with Islamic teachings.

The hadith records a business transaction between Prophet Muhammad SAW and a Jew, highlighting aspects of collateral in the context of credit sales (*salam*) in Islam. From the perspective of Islamic law, this transaction illustrates the implementation of several important principles.

Firstly, this transaction reflects the principle of Salam in Islamic buying and selling, where payment is made in advance with the delivery of goods taking place later. In this case, Prophet Muhammad SAW bought food from a Jew with an agreement for payment at a specified later time¹⁶. Secondly, the hadith emphasizes the use of collateral (*rahn*) in economic transactions. Prophet Muhammad SAW pledged this transaction with a coat of mail, signifying that the use of collateral as a form of security and authenticity in transactions is a valid practice in Islam¹⁷.

Furthermore, this event demonstrates the direct involvement of Prophet Muhammad SAW in the everyday economic aspect of the lives of Muslims. This underscores the importance of religious leaders setting an example in various aspects of life, including economics, and teaching Islamic principles in every action and decision. The entire transaction, including the choice of a coat of mail as collateral, reflects Prophet Muhammad's adherence to Sharia principles, emphasizing that economic transactions should be conducted in accordance with Islamic stipulations.

Additionally, Prophet Muhammad's honest, transparent, and ethically grounded business practices affirm the importance of ethics in Islamic business. This hadith provides guidance to Muslims in conducting business in line with the moral values and ethics of Islam, indicating that success in economic aspects must be balanced with integrity and social responsibility.

Thus, from the perspective of Islamic law, this hadith highlights how economic transactions, such as Salam and collateral, can be conducted in accordance with Sharia principles, aligning with broader Islamic teachings on business ethics and economic responsibility.

4. Prophetic Maqashid

In the context of this hadith, several prophetic maqashid¹⁸ can be identified, involving the following aspects:

¹⁶ Muhammad al-Ghazali, *As-Sunnah an-Nabawiyah Baina Abl al-Fiqh wa Abl al-Hadiths* (Kairo: Dar as-Syuruq, 1996).

¹⁷ Azura Elfanita, "Pinjaman Dengan Pagang Gadai," *Dunia Hukum*, Oktober 2013, <https://www.boyyendratamin.com/2013/10/pinjaman-dengan-pagang-gadai.html>.

¹⁸ Umma Farida, H. Hardivizon, dan Abdurrohman Kasdi, "Menyingkap Maqasid Profetik dalam Hadis tentang Relasi Laki-Laki dan Perempuan," *AL QUDS: Jurnal Studi Alquran dan Hadis* 5, no. 2 (30 November 2021): 819–42, doi:10.29240/alquds.v5i2.3319.

Firstly, this hadith reflects the principle of *Hifẓ al-Mal*¹⁹ or wealth preservation. Prophet Muhammad SAW engaged in an economic transaction by purchasing food from a Jew, indicating that economic activities are an integral part of the lives of Muslims, and wealth preservation must be done wisely and in accordance with Islamic principles.

Secondly, this hadith sets an example of justice in trading with non-Muslims. By buying food with an agreement for payment in the future²⁰, Prophet Muhammad SAW created fairness in the transaction, emphasizing the importance of acting justly, regardless of the religion or ethnic background of the parties involved in business.

Thirdly, the principle of Salam²¹ or future credit sales seen in the hadith reflects the need to facilitate trade without causing doubt or uncertainty in transactions. This can be connected to the interest in advancing the economy and trade of the Muslim community.

Fourthly, this hadith teaches the correct business ethics. Prophet Muhammad SAW not only paid attention to spiritual aspects but also taught his followers business ethics²². By providing collateral (pledge) in the form of a coat of mail, he emphasized the importance of adhering to commitments and obligations in transactions.

Fifthly, involving a Jew in an economic transaction highlights the importance of maintaining good relations with other religious groups²³. This reflects the principle of mutual understanding and cooperation among people of different faiths, in line with Islamic teachings on tolerance.

Sixthly, the fact that Prophet Muhammad SAW himself engaged in economic transactions emphasizes the importance of leaders' involvement in the economic development of the community²⁴. He sets an example of how a leader can be directly involved in everyday aspects of life, including the economy.

By analyzing this hadith from the perspective of prophetic maqashid, it can be seen that the teachings of Prophet Muhammad SAW are not only spiritual but also encompass practical aspects of life, including economics, with the aim of achieving well-being and balance in society.

Hadith about the Utilization of Rahn Property

Through thematic analysis of hadiths²⁵, information was found regarding hadiths that discuss the utilization of *rahn* property. The relevant hadith is as follows:

الظَّهْرُ يُرَكَّبُ بِنَفَقَتِهِ إِذَا كَانَ مَرْهُونًا، وَلَبَنُ الدَّرِّ يُشْرَبُ بِنَفَقَتِهِ إِذَا كَانَ مَرْهُونًا، وَعَلَى الَّذِي يَرَكَّبُ وَيَشْرَبُ النَّفَقَةَ

"The back of the animal that is pledged can be ridden upon by payment, and the milk of the pledged animal can be drunk by payment. It is obligatory for the one who rides and drinks to pay."

¹⁹ Ari Murti, "Menelaah Pemikiran Jasser Auda Dalam Memahami Maqasid Syariah," *Citizen: Jurnal Ilmiah Multidisiplin Indonesia* 1, no. 2 (16 September 2021): 60–67, doi:10.53866/jimi.v1i2.9.

²⁰ Iiz Izmuddin, "Menata Regulasi Pegadaian Syariah (Upaya Menerapkan Al-Maqasid Dan Meminimalkan Kesenjangan Sosial)," *Islam Realitas: Journal of Islamic and Social Studies* 2, no. 2 (20 Desember 2016): 169–83, doi:10.30983/islam_realitas.v2i2.187.

²¹ Agus Wahyu Irawan dan Zulfatun Anisah, "Tinjauan Hybrid Contract Perspektif Maqashid Syari'ah," *Journal of Islamic Banking* 1, no. 1 (12 Agustus 2020): 54–82.

²² Mutmainna Mutmainna, "Implementasi Maqashid Syariah Terhadap Produk Perbankan Syariah" (undergraduate, IAIN Parepare, 2021), <http://repository.iainpare.ac.id/3045/>.

²³ Amin Abdullah, "Paradigma Profetik dalam Hukum Islam Melalui Pendekatan System," dalam *Ilmu Hukum Profetik: Gagasan Awal, Landasan Kefilsafatan dan Kemungkinan Pengembangan di ERA Postmodern*, ed. oleh Muhammad Syamsudin (Yogyakarta: Pusat Studi Hukum FH UII, 2013).

²⁴ Afifudin, *SAK Syariah Dalam Tafsir Ilmu Sosial Profetik* (Malang: Empatdua, 2016).

²⁵ Wensinck, *Miftab Kunuz al-Sunnah*.

1. Historical Criticism

Through the above hadith text, an examination of the related transmission was conducted using the method of *takbrij al-hadith*²⁶. It was found that this hadith was narrated by Bukhari²⁷ [hadith number 2329], Abu Daud²⁸ [hadith number 3059], Ahmad ibn Hanbal²⁹ [hadith number 9729], Ibn Majah³⁰ [hadith number 2431], and Tirmidhi³¹ [hadith number 1175]. One complete narration of these hadiths is the one narrated by Bukhari in hadith number 2329, as follows:

حَدَّثَنَا مُحَمَّدُ بْنُ مُقَاتِلٍ أَخْبَرَنَا عَبْدُ اللَّهِ أَخْبَرَنَا زَكَرِيَّا عَنْ الشَّعْبِيِّ عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الرَّهْنُ يُرْكَبُ بِنَفَقَتِهِ إِذَا كَانَ مَرْهُونًا وَلَبَنُ الدَّرِّ يُشْرَبُ بِنَفَقَتِهِ إِذَا كَانَ مَرْهُونًا وَعَلَى الَّذِي يَرْكَبُ وَيَشْرَبُ النَّفَقَةَ

"We were informed by Muhammad ibn Muqatil, who informed us through Abdullah, who informed us through Zakariyya, from Al-Sha'bi, from Abu Huraira, who said: The Messenger of Allah (peace be upon him) said, "The pledged animal can be ridden upon by payment, and the milk of the pledged animal can be drunk by payment. It is obligatory for the one who rides and drinks to pay."

The above five hadiths share the same theme, which is the use of the back of an animal and the milk of a pledged animal. However, there are significant differences in the way these hadiths are conveyed and worded. Bukhari's hadith (Number 2329) is a shorter and simpler version, using the word "الرَّهْنُ" (ar-rahn) to refer to the collateral or pawn. Abu Daud's hadith (Number 3059), although similar to Bukhari's, is longer with a stronger emphasis on the word "مَرْهُونًا" (marhun), meaning pledged. Ahmad ibn Hanbal's hadith (Number 9729) is similar to Bukhari's but with the addition that the back of the animal can be ridden upon by payment and the milk can be drunk by payment. It provides more details by mentioning "بِنَفَقَةٍ" (by payment) as part of the text. Ibn Majah's hadith (Number 2431), although resembling Bukhari's, is simpler in presentation and does not use the word "الرَّهْنُ", only mentioning "نَفَقَتُهُ" (pledge or collateral) as part of the text. Tirmidhi's hadith (Number 1175), similar to Ahmad ibn Hanbal's, is simpler in presentation and uses the word "الظَّهْرُ" (az-zahr) to refer to the back of the animal. These differences indicate that hadiths with the same theme can have variations in the wording, which may be due to differences in phrasing, word choices, or the background of hadith transmission. Thus, these five hadiths have been transmitted through meaning (*riwayah bi al-makna*).

In terms of quality, the chain of transmission (sanad) of these hadiths can be considered authentic (shahih). For example, the narrators of Bukhari's hadith number 2329 are known as '*adil*' and *dhabith*. They include Muhammad ibn Muqatil³², Abdullah³³, Zakariyya³⁴, Al-Sha'bi³⁵, and Abu Huraira³⁶. Hadith critics have praised them highly. Therefore, their narrations can be trusted, and the chains are connected, as evidenced by available data showing that they met each other.

²⁶ A. J. Wensinck, *Al-Mu'jam al-Mufabras li Alfazh al-Hadits an-Nabawi* (Leiden: E. J. Brill, 1955).

²⁷ al-Bukhariy, *Shabih Al-Bukhariy*.

²⁸ Sulaiman al-Sijistani Abu Daud, *Sunan Abu Daud* (Beirut: Dar Al-Fikr, 2006).

²⁹ Ahmad bin Hanbal, *Musnad Ahmad bin Hanbal*.

³⁰ Ibn Majah, *Sunan Ibnu Majah*.

³¹ Abū 'Īsā Muḥammad bin 'Īsā al-Tirmizī, *Sunan al-Tirmidzī* (Beirut: Dar Al-Fikr, 2006).

³² al-'Asqalani, *Tabzib al-Tabzib*, 5, 299.

³³ Ibid., 3, 247–49.

³⁴ Ibid., 2, 194–95.

³⁵ Ibid., 3, 46.

³⁶ Ibid., 3, 376.

As for the content of these hadiths, it can also be considered *shahih* (authentic). There are no *'illat* (hidden defects) or *syadz* (anomalous elements) in the texts of these hadiths. The differences in wording do not impact the meaning. Therefore, these hadiths, as a whole, are considered authentic.

2. Eidetic Criticism

The eidetic review of the hadith aims to focus on the essential elements contained within it, including the words and phrases reflecting the main message conveyed by Prophet Muhammad (peace be upon him). The following are some eidetic aspects of this hadith³⁷: 1) back of the animal (ظَهْرُ الْحَيَوَانِ): The word "ظَهْرُ" refers to the upper part or back of the animal. In this context, "ظَهْرُ الْحَيَوَانِ" refers to the back of the animal used as collateral or pawn; 2) pledged (مَرَّ هُونًا): The word "مَرَّ هُونًا" means pledged or mortgaged. It indicates that the animal is placed as collateral in a transaction or loan; 3) can be ridden (يُرَكَبُ بِنَفَقَتِهِ): The expression "يُرَكَبُ بِنَفَقَتِهِ" indicates that the pledged animal can be used or ridden by payment. The word "نَفَقَتِهِ" refers to the fee that must be paid to use the animal; 4) milk of the animal (لَبَنُ الدَّرِّ): The phrase "لَبَنُ الدَّرِّ" refers to the milk produced by the pledged animal; 5) can be drunk (يُشْرَبُ بِنَفَقَتِهِ): The expression "يُشْرَبُ بِنَفَقَتِهِ" indicates that the milk of the pledged animal can be drunk by payment. The word "نَفَقَتِهِ" again refers to the fee that must be paid; 6) obliged to pay (وَعَلَى الَّذِي يَرْكَبُ وَيَشْرَبُ النَّفَقَةَ): In this hadith, it is mentioned that for the one who rides and drinks, it is obligatory to pay. This emphasizes the obligation to pay as compensation for the use of the pledged animal and its milk³⁸.

This hadith contains messages related to rights and obligations in transactions involving pledged animals (rahn), where the animal is used as collateral or pawn in an agreement.

a. The back of the pledged animal can be ridden by payment:

The meaning of the first part of this hadith is that if someone has used an animal as collateral in a transaction or loan, that person is allowed to use the animal by paying a certain amount of money as compensation or usage fee. In this case, the party using the animal must pay the owner as a form of compensation for its use.

b. The milk of the pledged animal can be drunk by payment:

The second part of this hadith states that the milk produced by the pledged animal can also be used by the person who has pledged the animal. However, the use of this milk must also be paid to the owner of the animal as compensation.

c. Obligation to pay for those who ride and drink:

The last point in this hadith emphasizes that those who benefit from the pledged animal, whether by riding it or consuming its milk, are obligated to pay the owner of the animal. This is a principle of justice and compensation emphasized in Islam to ensure that the original owner of the animal is not disadvantaged in this transaction.

Therefore, this hadith implies that in transactions involving pledged animals, both the owner of the animal and the party using the animal must fulfill their rights and obligations fairly and balance. The owner of the animal has the right to receive payment as compensation for the use of their animal, while the party using the animal has the right to benefit from it by paying according to the agreed-upon terms. This reflects the principles of ethics and justice in pawn transactions in Islam.

³⁷ Ibnu Hajar al-Asqalaniy, *Fathu Al-Bari, Penjelasan Kitab Shahih al-Bukhari*, trans. oleh Ghazirah Abdi Ummah (Jakarta: Pustaka Azzam, 2002).

³⁸ A.W. Munawwir, *Kamus al-Munawwir Arab-Indonesia Terlengkap* (Surabaya: Progressif, 1997).

3. Praxis Criticism

A praxis review³⁹ of this hadith implies the application of the principles contained within it in everyday life, especially in the context of transactions involving animals as collateral or pawn. One practical aspect that can be derived from this hadith is the protection of the rights of the animal owner. In daily life, this requires respecting the owner's right to receive payment as compensation for the use of the pledged animal.

Furthermore, the principle of payment as compensation emerges in the practice of charging for the use of animals. This hadith emphasizes that the back of the animal or the milk of the pledged animal can be used by paying⁴⁰. Therefore, in practice, the party using the animal must pay the owner as a form of compensation, illustrating the principle of justice in pawn transactions.

The importance of tolerance is reflected in Islam's policy towards individuals using pledged animals. Although a fee must be paid, this practice is still allowed. It reflects the values of generosity and understanding towards individuals who may need assistance or financial support.

In terms of animal welfare, the owner's responsibility for the pledged animal involves ensuring its well-being, indicating how essential it is to apply ethics in treating living beings. This practice not only reflects the values of concern for animal welfare but also emphasizes the urgency of treating creatures under human responsibility well⁴¹. Thus, this hadith conveys an important message about ethics and responsibility towards the lives of animals in the context of pawn transactions, highlighting the importance of respecting and preserving the lives of other creatures in accordance with Islamic teachings.

Although not explicitly mentioned, the principle of avoiding usury still applies in pawn transactions. The payment made by the party using the animal as collateral must not contain usurious elements, demonstrating caution against practices that are inconsistent with Islamic principles⁴². This practice reflects a commitment to ensuring justice and cleanliness in every aspect of economic transactions.

Ultimately, in the context of broader society, the principles contained in this hadith have the potential to create an environment where economic transactions are conducted with justice and without exploitation. This reflects a commitment to maintaining the well-being and balance in the structure of society, as well as contributing to the formation of an economic system that aligns with Islamic values emphasizing justice and sustainability.

Thus, in reality, this hadith transforms into a concrete guide that directs the implementation of transactions and everyday economic activities, providing instructions congruent with the principles of prophetic maqashid. Prophetic Maqashid refer to the main goals desired by Islamic teachings, including the preservation of religion, soul, intellect, lineage, and wealth. Therefore, this hadith serves not only as a practical guide in economic transactions but also as a means to achieve these fundamental goals, creating a comprehensive framework to guide the economic behavior of Muslim communities in line with Islamic values.

³⁹ Hardivizon Hardivizon, Firdaus Firdaus, dan Makmur Syarif, "The Contextualization of Hadith Regarding the Prohibition of Damaging Corpses in the Law of Autopsy," *Mashdar: Jurnal Studi Al-Qur'an Dan Hadis* 5, no. 1 (30 Juni 2023): 93–102, doi:10.15548/mashdar.v5i1.5387.

⁴⁰ Hendi Suhendi, *Fiqh Muamalah* (Jakarta: Rajawali Pers, 2011).

⁴¹ Rusdan Rusdan dan Haeruman Rusandi, "Dinamika Dialektika Ulama' Mazhab Tentang Pemanfaatan Barang Gadai (Ar-Rahn)," *Jurnal El-Hikam* 13, no. 2 (23 Desember 2020): 168–201.

⁴² Novizal Wendry, "Menimbang Agama Dalam Kategori Antropologi: Telaah Terhadap Pemikiran Talal Asad," *Kontemplasi: Jurnal Ilmu-Ilmu Ushuluddin* 4, no. 1 (13 Agustus 2016): 179–94, doi:10.21274/kontem.2016.4.1.179-194.

4. Prophetic Maqashid

This hadith illustrates various aspects of transactions and economic life that reflect several prophetic maqashid or primary goals in Islamic teachings⁴³. One of the main objectives is *hifz al-mal* or the protection of wealth, as reflected in the guidance of Prophet Muhammad SAW on safeguarding the rights of owners of pledged animals. This understanding reflects the principle of preserving and protecting individual property, in line with the main objectives of Islam.

Furthermore, there is the principle of justice and balance (*'adl and i'tidal*) highly valued in Islam. In this hadith, the emphasis on using the back of the pledged animal and its milk by paying highlights the importance of maintaining a balance between the rights of the animal owner and the rights of those who use the animal. This aims to ensure that no party is harmed, and all parties involved in the transaction are treated fairly.

Moreover, this hadith reflects the values of generosity and concern for others (*ihsan* and *mumasa'ah*). Although a fee must be paid by those who use the pledged animal, the hadith emphasizes that the use of the animal is still permissible. This reflects the values of generosity and facilitation highly upheld in the teachings of Prophet Muhammad SAW.

The final statement in the text implies that this hadith is not only related to the legal aspects of pawn transactions but also has a significant impact on the main objectives in Islam related to the welfare of society or *maslahah*. The guidance provided in the hadith regarding the use of pledged animals reflects how these principles are preserved in the context of everyday economic transactions. This can be seen as an effort to contribute to the realization of a prosperous and balanced society through the application of Islamic values in every aspect of economic life.

This statement highlights the broader dimension of this hadith, indicating that the discussion is not limited to legal aspects alone in the context of pawn transactions. Beyond that, this hadith reflects and roots in deeper ethical principles and Islamic values. The guidance contained in this hadith, addressing the use of pledged animals by payment, aims to ensure that fundamental Islamic principles, such as justice, wealth protection, generosity, and societal well-being, are applied in every daily economic transaction. Thus, this hadith can be seen as a comprehensive effort to shape economic practices that reflect Islamic moral values and ethics comprehensively.

Hadiths about the prohibition of owning Rahn property

The discussed hadith plays a crucial role in regulating economic and financial principles in Islam. This hadith refers to the statement of the Prophet Muhammad SAW, stating that "Pawned items cannot be owned (*لَا يَغْلُقُ الرَّهْنُ*)."⁴⁴ This hadith serves as a guideline for Muslims in conducting pawn transactions and regulating the rights and obligations of the owner of the pledged goods and the lending party.

1. Historical Criticism

Through the above hadith text, an examination is conducted on the narrations related to the hadith using the method of *takhrij al-hadith*⁴⁴. It is found that the hadith is narrated by Ibn Majah [hadith number 2432] and Imam Malik [hadith number 1476]. The complete texts of each narration are as follows:

حَدَّثَنَا مُحَمَّدُ بْنُ حُمَيْدٍ حَدَّثَنَا إِبْرَاهِيمُ بْنُ الْمُخْتَارِ عَنْ إِسْحَاقَ بْنِ رَاشِدٍ عَنْ الزُّهْرِيِّ عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يَغْلُقُ الرَّهْنُ

⁴³ Novizal Wendry dan Syafruddin, "Paradigma Pendekatan Sistem Dalam Kajian Hukum Islam Menurut Jasser Auda," *Jurnal AL-AHKAM* 11, no. 1 (10 Juni 2020): 49–63, doi:10.15548/alakam.v11i1.1475.

⁴⁴ Wensinck, *Al-Mu'jam al-Mufabrus li Alfazh al-Hadits an-Nabawy*.

Narrated to us Muhammad bin Humaid said, narrated to us Ibrahim bin Mukhtar from Ishaq bin Rasyid from Az Zubri from Sa'id bin Musayyab from Abu Hurairah that the Messenger of Allah SAW said, "Pawnd items cannot be owned." (Narrated by Ibn Majah)

قَالَ يَحْيَى حَدَّثَنَا مَالِكٌ عَنْ ابْنِ شِهَابٍ عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يَعْطَى الرَّهْنُ
قَالَ مَالِكٌ وَتَفْسِيرُ ذَلِكَ فِيمَا نَرَى وَاللَّهُ أَعْلَمُ أَنْ يَرْهَنَ الرَّجُلُ الرَّهْنَ عِنْدَ الرَّجُلِ بِالشَّيْءِ وَفِي الرَّهْنِ فَضْلٌ عَمَّا رُهِنَ
بِهِ فَيَقُولُ الرَّاهِنُ لِلْمُرْتَهِنِ إِنْ جِئْتُكَ بِحَقِّكَ إِلَى أَجَلٍ يُسَمِّيهِ لَهُ وَإِلَّا فَالرَّهْنُ لَكَ بِمَا رُهِنَ فِيهِ قَالَ فَهَذَا لَا يَصْلُحُ وَلَا
يَجِلُّ وَهَذَا الَّذِي تُهَيِّئُ عَنْهُ وَإِنْ جَاءَ صَاحِبُهُ بِالَّذِي رُهِنَ بِهِ بَعْدَ الْأَجَلِ فَهُوَ لَهُ وَأَرَى هَذَا الشَّرْطَ مُنْفَسِحًا

Yahya said: Narrated to us Malik from Ibn Shihab from Sa'id bin Musayyab that the Messenger of Allah SAW said, "Pawnd items cannot be owned." Malik said, "And the explanation of that, according to what we see, and Allah knows best, is that a man mortgages an item to another man with an excess over what is mortgaged with it. So the one mortgaging says to the mortgagee, 'If I come to you with your right at a specified term which he names for him, well and good, otherwise the mortgage is yours with what has been mortgaged in it.' He said, 'This is not permissible, and it is not allowed. This is what has been forbidden. Even if its owner comes with what he mortgaged with after the term, it belongs to him. And I consider that this condition is null and void.'" (Narrated by Malik)

These two hadiths share a common core, which is about the practice of pawning in Islam. However, there are differences in several aspects between the two hadiths, both in presentation and additional explanations provided by the narrators.

The hadith presented by Ibn Majah has a chain of narrators mentioning several individuals, including Abu Hurairah as the final narrator who narrated from the Prophet Muhammad SAW. The content of the hadith is concise and direct: "*Laa yagblaqu ar-rahnu*," which means "Pawnd items cannot be owned."

The hadith presented by Malik also includes a chain of narrators with several individuals, including Sa'id bin Musayyab as the final narrator who narrated from the Prophet Muhammad SAW. The content of the hadith is similar to Ibn Majah's hadith, stating "*Laa yagblaqu ar-rahnu*," which means "Pawnd items cannot be owned." However, Malik's hadith is supplemented with additional explanations. Malik explains that this hadith is about how someone can pawn something to another person with the condition that if the borrower fails to repay the debt within a specified period, the pawnd item will become the property of the mortgagee.

The core content of both hadiths is the same, namely the prohibition for the owner of the pledged item to possess or use the item as long as the debt remains unpaid. Ibn Majah's hadith is more concise and only states the prohibition, while Malik's hadith provides additional explanations about the conditions and consequences in the practice of pawning. The additional explanation in Malik's hadith regarding the conditions for using the pawnd item and granting ownership to the mortgagee if there is a violation after a certain period is more detailed information in the context of pawn transactions in Islam. Thus, although both hadiths have the same core, Malik's hadith provides additional detailed explanations about the practice of pawning in Islam.

The chain of narrators (*sanad*) in Ibn Majah's hadith, namely Muhammad bin Humaid⁴⁵, Ibrahim bin Mukhtar⁴⁶, Ishaq bin Rasyid⁴⁷, Az Zubri⁴⁸, Sa'id bin Musayyab⁴⁹, Abu Hurairah, is

⁴⁵ al-'Asqalani, *Tabzib al-Tabzib*, 4, 156.

⁴⁶ Ibid., 2, 65.

⁴⁷ Ibid., 2, 82.

⁴⁸ Ibid., 3, 75.

⁴⁹ Ibid., 3, 113.

considered a weak (dha'if) chain. This is because Muhammad bin Humaid, Ibrahim bin Mukhtar, and Ishaq bin Rasyid are deemed by hadith critics as narrators with intellectual weaknesses. The sanad of Malik's hadith, including Yahya bin Yahya, Malik bin Anas, Ibn Shihab, and Sa'id bin Musayyab, also has weaknesses in terms of the intellectual capacity of the narrator Ibn Shihab.

From the content perspective (*matan*), these hadiths do not have any issues. No flaws or discrepancies are found in the content of both hadiths. However, due to the weak quality of the chain of narrators, these hadiths are considered weak overall. Nevertheless, because the content of these hadiths does not pertain to *'aqidah* (creed), they can still be used as evidence or arguments.

2. Eidetic Criticism

This hadith text serves as a firm statement of prohibition⁵⁰. The word "لا" (*Laa*) is used to emphasize the prohibition, and the word "يَغْلِقُ" (*yaghlaq*) means "to close" or "to lock," while "الرَّهْنُ" (*ar-rahm*) refers to the practice of pledging or collateral. The hadith not only expresses a clear prohibition but also provides a profound insight into the practice of pledging in the context of Islam. The choice of the word "يَغْلِقُ" (*yaghlaq*), which literally means "to close" or "to lock," emphasizes the physical action of the owner as if involving the act of closing or locking the item. The emphasis on "الرَّهْنُ" (*ar-rahm*), which refers to the practice of pledging or collateral, directs attention to the financial transaction aspect involving the granting of rights as collateral for a debt. In other words, the hadith not only affirms a physical prohibition but also clarifies the context and purpose behind this prohibition.

Prophet Muhammad SAW expressly instructs that the owner of the pledged item is not allowed to close or lock the item⁵¹. The owner cannot reclaim or possess the item as long as it serves as collateral for an outstanding debt. This prohibition has a clear purpose: to prevent the owner from the possibility of benefiting or reclaiming ownership of the pledged item.

This hadith provides practical guidance in the context of Islamic finance and law related to the practice of pledging⁵². The statement of Prophet Muhammad SAW gives a clear directive that the practice of pledging must be regulated and executed in accordance with Sharia principles. This includes the prohibition of usury (interest) and emphasizes the need for fair conditions for the return of the pledged item.

The principles contained in this hadith reflect the essential caution and justice in financial transactions in Islam. The prohibition for the owner to lock or close the pledged item aims to prevent exploitation and ensure a balance of rights and obligations between the lender and the borrower. As a guide, this hadith helps Muslims conduct the practice of pledging while adhering to Islamic values and principles of justice.

3. Praxis Criticism

The Islamic law of pledging is a crucial aspect of economic and financial regulation in Islam⁵³. This hadith, stating "*laa yaghlaqu ar-rahm*" or "pledges cannot be owned," provides a fundamental legal basis for understanding the practice of pledging within the framework of Islamic

⁵⁰ Abu Hamid al-Ghazali, *Syifa' al-Ghalil fi Bayan asy-Syabb wa al-Mukbil wa Masalik at-Tablil* (Baghdad: al-Irsyad, 1390).

⁵¹ Jauhairina Galini, Nia Damayanti Putri Pratama, dan Intan Aprilia Haresma, "Klausul Akad Rahn," *Al-Tsaman : Jurnal Ekonomi Dan Keuangan Islam* 3, no. 02 (28 November 2021): 1–13.

⁵² Filota Jendri, "Tinjauan Maqashid Al-Syariah Terhadap Pengalihan Pemanfaatan Harta Pusaka Tinggi (Studi Kasus Di Jorong Koto Tuo, Nagari Salimpaung, Kecamatan Salimpaung, Kabupaten Tanah Datar)" (Undergraduate Thesis, IAIN Batusangkar, 2021), <http://repo.iainbatusangkar.ac.id/xmlui/handle/123456789/21075>.

⁵³ Aunur Rohim Faqih, "Penerapan Hybrid Contract pada Akad Al-Ijarah Wa Ar-Rahn dalam Perspektif Maqasid Al-Shariah," dalam *Prosiding Seminar Nasional Hukum Perdata* (Yogyakarta: Fakultas Hukum - Universitas Islam Indonesia, 2021), <https://law.uui.ac.id/penerapan-hybrid-contract-pada-akad-al-ijarah-wa-ar-rahm-dalam-perspektif-maqasid-al-shariah/>.

teachings. The hadith strongly instructs that the owner of the pledged item does not have the right to use or own the item as long as it serves as collateral for an outstanding debt. This implies that the owner cannot enjoy benefits or rights over the item during the period of the pledge. This principle emphasizes the importance of maintaining justice in pledging transactions by preventing the exploitation of the owner of the pledged item by the lender.

The law of pledging also serves as a preventive measure against potential abuses in these transactions⁵⁴. Without such prohibition, the owner of the pledged item could lose rights and benefits if the lender unjustly withholds the item. This hadith provides protection to the owner of the item, ensuring that their rights are preserved.

Furthermore, this hadith illustrates the significance of justice and equality in pledging transactions. In Islam, all parties involved in economic transactions are expected to act justly and not exploit one another. By prohibiting the owner of the pledged item from possessing or benefiting from it, the principle of equality between the borrower and the lender is well-preserved.

This hadith imparts teachings on protecting the involved parties. This principle also establishes safeguards for both parties engaged in pledging transactions. The owner of the item has the right to reclaim it after the debt is settled according to the agreement, and the lender has the right to take possession of the item if the borrower fails to repay the debt as agreed upon. This provides legal certainty and protection for all parties involved.

Thus, this hadith plays a crucial role in regulating and explaining the principles of pledging in Islam. These principles not only reflect the law but also embody the values of justice, equality, and the protection of individual rights in economic transactions. This aligns with the goal of Islam to create a just and balanced society in all aspects of life, including economics and finance.

4. Prophetic Maqashid

This hadith, stating that "pledges cannot be owned," reflects several prophetic maqashid, namely the primary goals in the teachings and actions of Prophet Muhammad SAW, which are interconnected with the principles of Islam. One of the main prophetic maqashid contained in this hadith is *hifz al-mal* (the protection of wealth). This principle emphasizes the safeguarding of individual and societal possessions. In the context of this hadith, the principle is reflected in protecting the rights of the owners of pledged items. Through the principle of "pledges cannot be owned," this hadith ensures that owners of pledged items retain full rights to their possessions, preventing potential misuse or exploitation.

Furthermore, this hadith also reflects prophetic maqashid related to social and economic justice, crucial goals in Islamic teachings. The hadith emphasizes the principle of justice in the practice of pledging, reminding that lenders and borrowers must operate fairly and adhere to just regulations. The prohibition of usury in pledging transactions is also an integral part of Islam's efforts to establish economic justice in Muslim society.

The prevention of usury is a highly significant prophetic objective in Islam, and this hadith consistently supports this principle. The prohibition of owners of pledged items imposing additional fees or interest on the use of money as a loan is a concrete form of effort to prevent usury in the practice of pledging.

Moreover, this hadith reflects prophetic maqashid that emphasize the protection of the rights of parties involved in transactions. The right of owners of pledged items to reclaim their possessions after the debt is settled and the right of lenders to take the items if borrowers fail to

⁵⁴ Dwiana Jamilatul Khoir, "Studi Komparasi Eksekusi Barang Jaminan Gadai Menurut Hukum Positif Dan Hukum Islam" (Skripsi, UIN Tulungagung, 2019), <http://repo.iain-tulungagung.ac.id/12134/>.

repay the debt create balance and justice in pledging transactions, involving the protection of the rights of all parties involved.

Thus, this hadith not only serves as a clear prohibition but also as a comprehensive guide in economic practices aligned with Islamic principles. Its contribution to creating a just society, safeguarding wealth, preventing usury, and protecting individual rights demonstrates its relevance in the context of Islamic values that aim to establish a balanced and just society.

Conclusion

This research discussed and highlighted three main themes in the hadiths regarding Rahn: the permissibility of Rahn, the utilization of pledged property (*rahn*), and the prohibition of owning pledged property. Through the critical approach of hadith and the hermeneutics of Hassan Hanafi, this research explores the meaning and implications of the prophetic maqashid principles underlying these hadiths.

The hadith regarding the permissibility of Rahn provides a concrete illustration of how the principles of Islamic law are applied in everyday economic transactions. The application of Salam principles and the use of Rahn as collateral emphasize the wisdom of Prophet Muhammad SAW in integrating religious principles with practical actions in the economic aspects of life. In the context of prophetic maqashid, this hadith reflects the principles of wealth preservation, justice in trading with non-Muslims, facilitation, understanding individual conditions, and the direct involvement of leaders in economic aspects.

The hadith concerning the utilization of pledged property introduces practical concepts regarding the protection of the rights of the owner of the pledged animal, the principle of payment as compensation, and the importance of tolerance in Islamic policies toward individuals using pledged animals. In the context of prophetic maqashid, this hadith reflects the principles of wealth preservation, justice, generosity, and responsibility for the well-being of animals.

The hadith prohibiting the ownership of pledged property provides a crucial legal foundation for understanding the practice of pledging in Islam. This prohibition prevents misuse and emphasizes justice, equality, and the protection of individual rights in economic transactions. In the context of prophetic maqashid, this hadith reflects the principles of wealth preservation, social and economic justice, prevention of usury, and protection of individual rights.

In general, the hadiths about Rahn not only serve as legal guidance but also encompass ethical dimensions and deep-rooted Islamic values. They form a comprehensive framework to guide the economic behavior of Muslim communities in accordance with Islamic principles and prophetic maqashid. Thus, this research provides not only academic insights but also practical guidance for Islamic finance practitioners and policymakers in addressing contemporary challenges in the realms of Islamic economics and finance. Through the exploration of hadiths about Rahn, this research fills knowledge gaps and opens new avenues for critical and applicable thinking in the context of Islamic law and finance.

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