



Paddy Field Pawn Practices in Rural Communities: A Maqashid Sharia Perspective on Potential Economic Exploitation

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ABSTRACT

*Paddy field pawn (rahn) practices remain a common form of traditional financing among rural farmers due to limited access to formal financial institutions. In Montorna Village, Pasongsongan District, Sumenep Regency, this practice is commonly carried out through a mechanism in which the lender (murtabin) gains control over the pledged land and often enjoys the entire harvest yield without reducing the principal debt owed by the borrower (rahin). Such conditions have the potential to create economic exploitation because the contract is implemented without a clear time limit, while the benefits received by the murtabin may exceed the value of the original loan. This study aims to analyze the practice of paddy field pawning and examine it from the perspective of maqashid sharia. The research employed a qualitative approach with a case study design, utilizing interviews, observations, and documentation as data collection techniques. The findings indicate that the existing practice does not fully fulfill the principles of *hifz al-mal* (protection of wealth) and *hifz al-nafs* (protection of human welfare). Therefore, improvements are required in the contractual arrangement to ensure greater fairness, transparency, and compliance with the principles of Islamic economics.*

Keywords: *Paddy Field Pawn, Maqashid Sharia, Economic Exploitation, Rahn, Islamic Economics*



INTRODUCTION

Paddy field pawning practices remain one of the most common forms of *muamalah* transactions found in rural communities, particularly among agrarian societies whose economic livelihoods depend heavily on the agricultural sector (Yuliono et al., 2023; Kamaruddin et al., 2023; Sapinah et al., 2025). Montorna Village, located in Pasongsongan District, Sumenep Regency, is an agrarian area where the majority of residents work as farmers, cultivating rice, corn, tobacco, chili, and onions as their primary commodities (BPS Kabupaten Sumenep, 2024). The community's economic dependence on seasonal agricultural production often compels farmers to meet urgent financial needs through paddy field pawning arrangements rather than through formal banking institutions (Nuryitmawan, 2021; Ruml & Parlasca, 2022; Haryanto et al., 2023; Ullah et al., 2024). Statistics Indonesia reported that the rural poverty rate in Indonesia in 2025 remained at 11.03%, considerably higher than the urban poverty rate of 6.73%, highlighting the economic vulnerability of rural populations, particularly smallholder farmers (BPS, 2025). Furthermore, the presence of the Montorna Reservoir, which irrigates approximately 20 hectares of farmland, demonstrates that agricultural land serves as the primary source of economic sustainability for the local community (Government of Sumenep Regency, 2022; Aprilia, 2024; Radar Madura, 2023). In situations involving urgent needs such as educational expenses, healthcare costs, marriage ceremonies, or farming capital, paddy fields are frequently used as collateral to obtain cash loans from local capital owners (Amorcha et al., 2023).

In practice, paddy field pawning in Montorna Village generally follows a pattern whereby the lender (*murtabin*) obtains full control over the pledged land and its agricultural yields until the debt is fully repaid (Khan et al., 2024). Similar arrangements have been identified in productive land pawning practices throughout the Pasongsongan area, where contracts often lack a clearly defined duration, causing the borrower (*rabin*) to lose productive access to the land for extended periods (Nuryitmawan, 2021; Migheli, 2024). Amorcha et al. (2023) found that the right to control and utilize the paddy field remains entirely in the hands of the *murtabin* until the *rabin* repays the debt, often without any predetermined repayment period. In some cases, the harvest yields enjoyed by the *murtabin* exceed the value of the original loan, yet such benefits are not counted toward reducing the outstanding debt. For example, a loan of IDR 15,000,000 may result in the lender controlling the paddy field for several years while retaining all harvest proceeds.



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This condition indicates that a contract initially intended as a form of mutual assistance may evolve into an exploitative economic relationship that disadvantages small farmers (Junaidi & Hidayati, 2021; Munir et al., 2022).

From the perspective of Islamic commercial jurisprudence (*fiqh al-muamalah*), *rahn* is a debt-security contract permitted in Islam as a mechanism to protect creditors' rights without compromising fairness toward debtors (Khan et al., 2024). The contract must be established based on mutual consent, justice, and the avoidance of *gharar* (uncertainty), *riba* (usury), and oppression (*zulum*) (Atikah & Yunus, 2021; Firmansyah et al., 2023). The utilization of pledged assets by the lender constitutes a significant issue because it may involve obtaining benefits from a loan arrangement, potentially leading to *riba al-qardh*, namely, additional benefits derived from a debt contract (Zaini & Sauqi, 2023; Ahmad & Wardi, 2024; Mutia et al., 2024). Research on productive land pawning practices in Pasongsongan District indicates that when the *murtabin* gains excessive economic benefits without a mechanism of distributive justice, the substance of the *rahn* contract shifts from the principle of *ta'awun* (mutual assistance) toward a practice resembling economic exploitation (Zulaekah et al., 2022). Consequently, the *maqashid sharia* approach becomes highly relevant in assessing whether paddy field pawning practices remain within the framework of public welfare (*maslahah*) or instead generate socio-economic inequalities that contradict the objectives of Islamic law.

The *maqashid sharia* approach does not merely assess the formal validity of a contract but also evaluates whether the practice genuinely promotes welfare and prevents harm. The protection of wealth (*hifz al-mal*), life and human welfare (*hifz al-nafs*), and the economic sustainability of farming households constitute key indicators in evaluating paddy field pawning practices (Thaidi et al., 2022; Wijayanti et al., 2025). Although *maqashid sharia* encompasses five essential objectives, namely *hifz al-din* (protection of religion), *hifz al-nafs* (protection of life), *hifz al-aql* (protection of intellect), *hifz al-nasl* (protection of lineage), and *hifz al-mal* (protection of wealth), this study primarily focuses on *hifz al-mal* and *hifz al-nafs*. This focus is adopted because paddy field pawning practices directly affect the protection of economic assets, livelihood sustainability, and the welfare of farming households. Therefore, these two dimensions are considered the most relevant *maqashid* indicators for assessing the potential economic exploitation embedded in paddy field pawning transactions. When a pawning arrangement causes



farmers to lose access to their primary source of livelihood and become trapped in structural economic dependency, the fulfillment of *maqashid sharia* objectives becomes questionable. In such circumstances, paddy field pawning ceases to function as an instrument of *ta'awun* and instead risks becoming a concealed mechanism of economic (Syibly & Purwanto, 2021; Bintoro, 2021; Xu et al., 2022).

Previous studies have demonstrated that paddy field pawning practices and rural financing systems continue to raise significant concerns regarding economic justice. Manara & Pani (2023) examined land-based financing practices in rural communities and found that the control of productive assets by lenders may create unequal benefit distribution for farmers, although their study remained limited to a general economic analysis. Ullah et al. (2024) highlighted the dominance of informal credit systems in the agricultural sector, which often restrict farmers' ability to maintain access to productive resources; however, their study did not specifically address the issue of economic exploitation. Within the broader agrarian context, Pattenden & Wastuti (2023) observed persistent inequalities in rural Java characterized by the concentration of production and labor control in the hands of capital owners, thereby reinforcing long-term dependency among smallholder farmers. Similarly, Fauziyah et al. (2025) emphasized that unequal land distribution remains a major contributor to low welfare levels and persistent poverty among Indonesian farmers. In addition, Haryanto et al. (2023) demonstrated that access to financing significantly influences agricultural productivity; nevertheless, small farmers continue to face substantial barriers to accessing formal financial institutions and therefore rely on alternative financing mechanisms.

Overall, previous studies indicate that the primary challenges in rural economies include unequal land ownership, the dominance of informal financing systems, and dependency relationships between small farmers and capital owners. However, these studies have largely been limited to conventional socio-economic perspectives and have not integrated *maqashid sharia* as an analytical framework for assessing justice, public welfare, and the potential for exploitation in paddy field pawning as a form of *rahn* transaction. Furthermore, studies grounded in *fiqh al-muamalah* have generally focused on the normative validity of contracts without specifically examining the issue of economic exploitation by the *murtahin*. Therefore, a significant research gap exists regarding the absence of comprehensive studies that integrate *maqashid sharia* principles



in analyzing paddy field pawning practices as socio-economic instruments that may generate inequality and exploitation within rural communities.

Based on this gap, the novelty of this study lies in its analysis of paddy field pawning practices not only from the perspective of the legal validity of the *rahn* contract but also through the lens of *maqashid sharia* as an evaluative framework for distributive justice and economic protection. This research focuses on the potential for economic exploitation embedded in paddy field pawning practices within agrarian communities, particularly in Montorna Village, Pasongsongan District, Sumenep Regency, by examining the principles of justice, public welfare, and the protection of the rights of all parties involved in the implementation of paddy field pawning contracts.

RESEARCH METHOD

This study employed a qualitative approach with a case study design to analyze the practice of agricultural land pawn (*rahn al-ardh*) in the community of Montorna Village, Pasongsongan District, Sumenep Regency, through the perspective of *maqāshid al-sharī'ah* concerning its potential for economic exploitation. The research was conducted from January to March 2026. This approach was chosen to gain an in-depth understanding of agricultural land pawn practices based on social realities and the economic impacts experienced within the agrarian community (Munir et al., 2022; Hendar, 2023; Susetyo, 2023).

The research participants consisted of farmers as *rahin* (pledgers), capital owners as *murtahin* (pledge holders), religious leaders, and the village head. Participants were selected using purposive sampling because they possessed relevant experience and knowledge regarding agricultural land pawn practices in Montorna Village (Sugiyono, 2022; Abdussamad, 2021; Roosinda, 2021). The informants consisted of 12 participants, including 6 *rahin* (pledgers), 3 *murtahin* (pledge holders), 2 religious leaders, and 1 village head. These informants were selected because they were directly involved in or possessed substantial knowledge of paddy field pawn practices in the village.

Data were collected through semi-structured interviews, observation, and documentation. Semi-structured interviews were conducted with each informant for approximately 30–60 minutes. The interview themes focused on the mechanisms of paddy field



pawn transactions, the utilization and control of agricultural yields, repayment arrangements, socio-economic impacts on farmers, and community perceptions regarding the fairness of the practice. Observations were carried out to understand the actual implementation of paddy field pawn practices in the community. Documentation data included village demographic records, agricultural land data, photographs of paddy fields and research activities, and other supporting documents related to paddy field pawn transactions (Riana et al., 2021; BPS Kabupaten Sumenep, 2024).

Data analysis was conducted using the Miles, Huberman, and Saldaña interactive model, which consists of data reduction, data display, and conclusion drawing/verification. To ensure the trustworthiness of the findings, data validity was examined through source triangulation and technique triangulation, thereby enhancing the credibility and reliability of the research results (Abdussamad, 2021; Fitriani et al., 2022; Harahap et al., 2023).

RESULTS AND DISCUSSION

Agricultural Land Pawn Practices

The findings indicate that agricultural land pawn practices in Montorna Village, Pasongsongan District, Sumenep Regency, remain a traditional financing mechanism used by local communities to meet urgent economic needs such as education expenses, healthcare costs, agricultural capital, and household necessities. Limited access to formal financial institutions encourages residents to rely on informal financing systems by using agricultural land as collateral.

Based on interviews and field observations, agricultural land pawn agreements are generally conducted through simple verbal agreements between the *rabin* (pledgor) and the *murtabin* (pledgee) without detailed written contracts. In practice, the *murtabin* obtains the right to manage the land and fully enjoy the agricultural yields until the debt is repaid.

The findings further reveal that there is no clear time limit stipulated in the pawn agreement, allowing land control to continue for an extended period. This condition causes the *rabin* to lose access to productive land, which serves as the primary source of household income. One informant stated:

“The land continues to be managed by the lender until the debt is repaid, and all harvest yields belong to the lender.” (R1)



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Another informant added:

“There is no clear time limit, so the land can remain under the lender’s control for years.”

(R2)

Another participant explained:

“If the debt cannot yet be repaid, the land remains under the lender’s control, and all harvest proceeds are taken by them.” (R3)

Field observations also indicate that the pledged land generally consists of productive agricultural land serving as the primary livelihood source for farming households. When the land is controlled by the *murtabin*, some *rahin* lose their primary source of income and are forced to work as agricultural laborers or seek alternative employment to support their families.

To clarify these findings, the characteristics of agricultural land pawn practices are summarized in Table 1.

Table 1.

Characteristics of Agricultural Land Pawn Practices in Montorna Village

Practice Aspect	Field Findings
Form of contract	Verbal agreement
Collateral	Productive agricultural land
Land manager	<i>Murtabin</i>
Harvest yields	Fully belong to the <i>murtabin</i>
Contract duration	Unspecified
Debt reduction through harvest yields	None
Reason for pawning	Urgent financial needs
Impact on <i>rahin</i>	Loss of economic access

The findings presented in Table 1 indicate several characteristics that may potentially lead to economic exploitation in agricultural land pawn practices. The absence of written contracts and clearly defined contract durations creates legal uncertainty and weakens the bargaining position of the *rahin*. Furthermore, the full control of agricultural yields by the *murtabin*, combined with the absence of a mechanism to reduce the outstanding debt through harvest proceeds, results in an unequal distribution of economic benefits. These conditions allow the *murtabin* to continuously obtain economic advantages from the pledged land while the *rahin* loses access to productive assets without experiencing any reduction in debt obligations.



Therefore, these findings suggest that agricultural land pawn practices in Montorna Village contain structural elements that may contribute to economic inequality between the parties involved.

Maqāṣid al-Sharī‘ah Analysis of Agricultural Land Pawn Practices

The findings indicate that agricultural land pawn practices in Montorna Village are not fully aligned with the principles of *maqāṣid al-sharī‘ah*, particularly concerning *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nafs* (protection of life and livelihood).

In practice, all harvest yields from the pledged land are controlled by the *murtabin* without any mechanism for reducing the outstanding debt. This condition reflects an imbalance in the distribution of economic benefits, as the *rabin* receives no benefit from the productive asset they legally own.

One informant stated:

“The harvest proceeds are never counted as debt repayment; everything is taken by the lender.” (R2)

Furthermore, limited access to formal financial institutions weakens the bargaining position of the *rabin*. Under such circumstances, community members tend to accept pawn conditions due to urgent financial needs without having sufficient room for fair negotiation.

Interview results reveal that:

“Because we urgently need money, we simply accept the conditions even though they are not beneficial to us.” (R1)

The findings also demonstrate that agricultural land pawn agreements often continue for long periods without a clear repayment deadline. This situation further strengthens the dominant position of the *murtabin* in controlling productive land.

Overall, the findings suggest that agricultural land pawn practices in Montorna Village tend to prioritize the interests of capital owners rather than protecting the economic rights of farmers as landowners, thereby creating inequality in the distribution of economic benefits.

Agricultural Land Pawn Practices from the Perspective of *Rahn* Theory

From the perspective of Islamic commercial jurisprudence (*fiqh mu‘āmalah*), *rahn* is a debt-security contract intended to protect creditors’ rights without eliminating the fundamental rights



of debtors. Ideally, *rahn* functions as a form of *ta'āwun* (mutual assistance) and should be free from any element of exploitation. From the perspective of Islamic commercial jurisprudence (fiqh mu'āmalah), *rahn* is a debt-security contract intended to protect creditors' rights without eliminating the fundamental rights of debtors. Ideally, *rahn* functions as a form of *ta'āwun* (mutual assistance) and should be free from any element of exploitation. Although paddy field pawning may initially function as a form of mutual assistance by helping farmers meet urgent financial needs, the practice becomes problematic when the *murtahin* receives continuous economic benefits without reducing the *rahin's* debt. However, the findings indicate that agricultural land pawn practices in Montorna Village have experienced a shift in function. The appropriation of all harvest proceeds by the *murtahin* without any reduction of the debt reflects an imbalance in the economic relationship between the parties. Consequently, the practice does not fully conform to the principle of justice in *mu'āmalah*, as economic benefits are disproportionately enjoyed by the capital owner.

These findings are consistent with the study by Amorcha et al. (2023), which found that land pawn practices in rural communities tend to grant complete control to the *murtahin* without a mechanism for sharing benefits or reducing debt obligations. Similarly, Zulaekah et al. (2022) argue that the control of agricultural yields by pledge holders may create structural economic inequalities between smallholder farmers and capital owners.

***Maqāṣid al-Sharī'ah* Analysis and Normative Foundations**

From the perspective of *maqāṣid al-sharī'ah*, every economic activity should promote public welfare (*maṣlahah*) and prevent harm (*mafsadah*). In this case, two key objectives are affected: *ḥifẓ al-māl* and *ḥifẓ al-nafs*.

a. *Ḥifẓ al-Māl* (Protection of Wealth)

The practice whereby the *murtahin* controls all harvest proceeds without reducing the debt demonstrates an imbalance in wealth distribution. Such a condition potentially deprives the *rahin* of legitimate economic rights over their productive asset.

This situation contradicts the Islamic principle of justice as stated in the Qur'an:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

Translation: "O you who believe, do not consume one another's wealth unjustly..." (Qur'an, Surah An-Nisā' [4]: 29; NU Online Translation, 2026).



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In addition, a well-known legal maxim in Islamic jurisprudence states:

كُلُّ قَرْضٍ جَرَّ مَنَفَعَةً فَهُوَ رِبَاٌ

Translation: “Every loan that generates an additional benefit is considered *riba*.”

This maxim indicates that deriving excessive economic benefits from a debt-based transaction may violate the principles of fairness in Islamic commercial dealings.

These findings are supported by Ahmad & Wardi (2024), who argue that the utilization of productive collateral generating excessive profits may evolve into a form of economic exploitation. Similarly, Manara & Pani (2023) found that land-based financing systems in rural areas frequently create unequal distributions of benefits between lenders and borrowers.

b. *Hifz al-Nafs* (Protection of Life and Livelihood)

Another consequence of agricultural land pawn practices is the decline in the economic sustainability of farming households. The loss of access to productive land often forces *rahn* to abandon farming activities and seek employment as agricultural laborers. This finding demonstrates that the impact of land pawn arrangements extends beyond property rights and affects the socio-economic stability of farming families.

This phenomenon aligns with the findings of Ullah et al. (2024), who argue that the dominance of informal financing in the agricultural sector can generate long-term economic dependency and increase the risk of exploitation among low-income communities. Likewise, Fauziyah et al. (2025) identify limited access to productive land as one of the primary factors contributing to the economic vulnerability of Indonesian farmers.

The findings also reinforce the conclusions of Ullah et al. (2024), who emphasize that informal agricultural financing systems often create persistent dependency relationships. Furthermore, Fauziyah et al. (2025) confirm that restricted access to productive land remains a major driver of rural poverty and economic insecurity among smallholder farmers.

The study reveals a substantial gap between the ideal concept of *rahn* in Islamic law and its practical implementation in the field. Normatively, *rahn* should function as an instrument of *ta'awun*; however, in practice, it tends to evolve into an economic relationship that disproportionately benefits one party.

The absence of a clearly defined contract duration, the failure to apply harvest proceeds toward debt reduction, and the weak bargaining position of farmers all indicate the need for



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reconstructing the land pawn system to ensure greater fairness and conformity with the principles of *maqāṣid al-sharī'ah*.

When compared with the study conducted by Pattenden & Wastuti (2023), a similar pattern emerges in rural agrarian relations, where capital owners exercise greater control over production processes, thereby reinforcing the structural economic dependency of smallholder farmers.

CONCLUSION

Based on the findings of this study, it can be concluded that the practice of agricultural land pawning in Montorna Village, Pasongsongan District, Sumenep Regency is carried out through a mechanism in which the murtahin controls the land until the debt is repaid, with all harvest yields becoming the exclusive right of the murtahin without any reduction of the principal debt. This practice was initially understood as a form of mutual-assistance-based financing to meet the community's economic needs; however, its implementation demonstrates the potential for unequal economic relations and exploitation of the rahin. The absence of a clear contract period, the lack of a mechanism for sharing harvest yields or reducing the debt through harvest proceeds, and the loss of farmers' access to productive land indicate that the practice has significant economic and social impacts on farmers' livelihoods. From the perspective of *maqāṣid al-sharī'ah*, this agricultural land pawn practice does not fully comply with the principles of *ḥifẓ al-māl* and *ḥifẓ al-nafs*, as it has not adequately protected the economic rights and livelihoods of farmers in a fair manner. Therefore, improvements to agricultural land pawn practices should include the use of written contracts that clearly define the rights and obligations of each party, the establishment of a specific repayment period, and a transparent mechanism for managing harvest yields. In addition, the value of harvest proceeds obtained from the pledged land should be proportionally deducted from the outstanding debt to ensure a fair distribution of economic benefits between the rahin and the murtahin. These measures are expected to strengthen justice, prevent economic exploitation, and ensure that rahn practices remain aligned with the objectives of public welfare (*maṣlahah*) in Islamic economics.

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