

## Public Service Journal About Sharia Pawnshop

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### Abstract

This journal is the result of the final report of the final assignment for the Islamic Financial Management course in the form of community service. The form of service that is carried out is by educating the general public about Sharia Pawnshops. This education regarding Sharia Pawnshops is carried out because it turns out that there are still many Indonesian people, especially the Muslim community who do not know about Sharia Pawnshops. Many people still use conventional pawnshops. In fact, when viewed in terms of its products, Pegadaian Syariah has products that are more in line with Islamic Sharia. The purpose of this education is to increase the literacy of the Indonesian people, especially the Muslim community regarding Sharia Pawnshops. In carrying out this service, we use the implementation method which consists of 3 stages. Namely the preparation stage (preparing material to be taught), the stage of making educational media (making posters), and the third is the stage of delivering material (delivered using Instagram media). From this dedication, we made several conclusions, it turns out that the Muslim community in Indonesia still doesn't use it much, even they know about the existence of Sharia Pawnshops and their products.

**Keywords:** Sharia Pawnshop, Education, Islamic Law, Community Literacy

### Abstrak

Jurnal ini merupakan hasil laporan akhir dari tugas akhir mata kuliah Manajemen Keuangan Syariah yang berupa pengabdian masyarakat. Bentuk pengabdian yang dilakukan adalah dengan melakukan edukasi tentang Pegadaian Syariah kepada masyarakat umum. Edukasi mengenai Pegadaian Syariah ini dilakukan karena ternyata masih banyak masyarakat Indonesia, khususnya masyarakat muslim yang belum mengetahui tentang Pegadaian Syariah. Banyak masyarakat yang masih banyak menggunakan pegadaian konvensional. Padahal, jika dilihat dari segi produknya, Pegadaian Syariah memiliki produk-produk yang lebih sesuai dengan Syariat Islam. Tujuan dari edukasi ini adalah untuk meningkatkan literasi masyarakat Indonesia, khususnya masyarakat muslim mengenai Pegadaian Syariah. Dalam melaksanakan pengabdian ini, kami menggunakan metode pelaksanaan yang terdiri dari 3 tahapan. Yakni tahap persiapan (menyiapkan materi yang akan di edukasikan), tahap pembuatan media edukasi (pembuatan poster), dan yang ketiga adalah tahap penyampaian materi (disampaikan menggunakan media Instagram). Dari pengabdian ini, kami membuat beberapa kesimpulan, ternyata masyarakat muslim di Indonesia masih belum banyak yang menggunakan, bahkan mengetahui tentang adanya Pegadaian Syariah dan produk-produknya.

**Kata Kunci:** Pegadaian Syariah, Edukasi, Syariat Islam, Literasi Masyarakat

## INTRODUCTION

The evolution of the Islamic financial system has been remarkable in its establishment and issuance. Various Islamic financial institutions issue various Shariah-based financial instruments. Islamic financial institutions are fundamentally different from conventional financial institutions as well as their objectives, mechanisms, effects, scope and responsibilities. Each institution within an Islamic financial institution is an integral part of the Islamic financial system. The purpose of Islamic financial institutions is to help achieve social and economic goals in Islamic society.

Pawnshops are one of the solutions for the community if someone needs money in an urgent situation and if they need money in a fast time frame, if the person concerned does not have money or savings then third-party financing is an alternative solution. Some people need to use management banking services and the requirements are complicated, so some people will go to loansharks, even with high interest rates Some people have assets that can be used as preferred collateral, because pawnshop transactions are quite safe, legal and institutionalized.

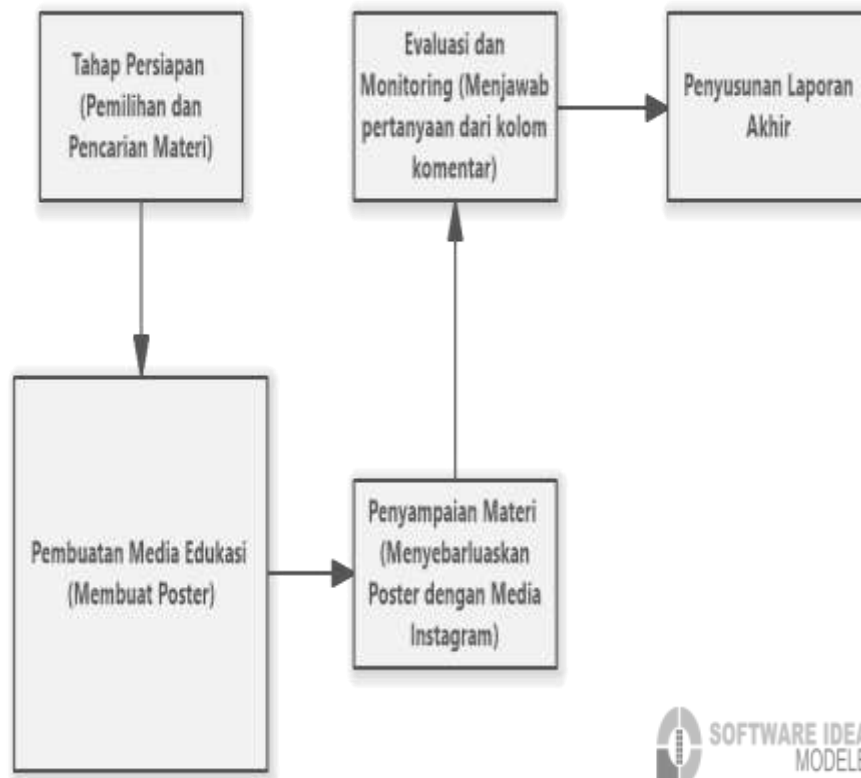
The emergence of sharia pawnshops was not only due to the demands of idealism but also from banking institutions, BMT, BPR and sharia insurance, pawnshops received attention to be established under a separate institution. Based on the assessment, the development of *rahn* in sharia banking products is not very good, due to the limited supporting components of *rahn* products such as interpretive resources, interpretative tools and collateral warehouses, banks cannot facilitate the existence of *rahn*, but the public really needs *rahn*. Another reason for the lack of development of sharia pawnshops is because there are still many who do not know about *rahn* as an independent financial institution. looking at this reality, the existence of sharia pawnshops could no longer be postponed, so Pegadaian Syariah was established in 2003. With the increasing development of sharia pawnshops, the products offered are, hajj *arrum*, online multi payment, gold consignment.

## IMPLEMENTATION METHOD

Implementation methods are used in community service. In this community service, several implementation methods were used. The first is the preparation stage, namely looking for information regarding the material that will be educated to the public. We select materials randomly because the target of community service is society in general. Educational material comes from websites on the internet.

The second is the stage of creating educational media. The educational media we use is a poster containing Sharia pawnshops and their differences with conventional pawnshops. The third step is the stage of delivering the material. Educational material is delivered via posters

distributed on the Instagram platform account @sissska.a\_ which is a member of group 2. After all the activities have been carried out, the next thing is monitoring and evaluation. Monitoring and evaluation is carried out by answering public questions from the comments column. Then, the last thing is preparing the final report. For greater clarity, we describe the implementation method in the chart below :



## RESULT AND DISCUSSION

Before knowing how it works, sharia is a contract or agreement for debts and receivables by providing collateral using the rules permitted by Islamic sharia. There is a term *rahn* in sharia economics. *Rahn* is an Arabic word which means permanent, eternal, guarantee. For this reason, sharia pawning is also called *rahn*. Syariah is a contract or agreement on debts and receivables by providing collateral using the rules permitted by Islamic law.

There is a term *rahn* in sharia economics. *Rahn* is an Arabic word which means permanent, eternal, guarantee. Therefore, sharia pawning is also called *rahn*. Are there any arguments listed as to why sharia pawning is permitted in Islam? This is because there is information in the Quran that allows debt and receivable transactions using collateral. The following is the *naqli* argument :

وَأِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهٌ مَّقْبُوضَةٌ فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ ۗ وَلَا تَكْتُمُوا الشَّهَادَةَ ۗ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آتَمٌ قَلْبُهُ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ۗ

Meaning: 'And if you don't find a writer on your journey, then you should have collateral. However, if some of you trust others, let those who are trusted fulfill their mandate (debt) and let them fear Allah, their Lord. And do not hide your testimony, because whoever hides it, indeed, his heart is dirty (sinful). Allah is All-Knowing of what you do,' (al-Baqarah: 283).

After discussing the meaning, types of contracts, and the pillars of sharia pawning, there are significant differences between sharia pawning and conventional pawning. Basically, the difference between the two lies in the contract or agreement used. These differences in contracts lead to differences in how profits are obtained from the pawnshop. From the costs of storage and maintenance services in sharia pawnshops. Meanwhile, conventional pawning applies interest which will increase as the amount borrowed increases and the length of the loan period increases.

This happens, because the tabarru contract applied in sharia pawning originates from the provisions of the Quran and the hadiths of the Prophet. This is different from conventional pawning, which does not consider things that are prohibited or recommended in the Quran.

Pegadaian Syariah provides financial solutions with various reliable products based on pawning (*rahn*) and financing. The main contract used in Pegadaian Syariah products is the *rahn* contract. In the National Sharia Council (DSN) fatwa Number 25/DSN-MUI/III/2002 concerning *rahn*, it is explained that loans by pawning goods as collateral for debt in the form of *rahn* are permitted with several provisions, namely :

- a. *Murtabin* (recipient of goods) has the right to retain *Marhun* (goods) until all debts of *Rabin* (who delivered the goods) are paid.
- b. *Marhun* and its benefits remain *Rabin's* property. In principle, *Marhun* cannot be used by *Murtabin* except with *Rabin's* permission without reducing the value of *Marhun* and its use is only a replacement for the costs of maintaining and caring for it.
- c. The maintenance and storage of *Marhun* is basically *Rabin's* responsibility, but can also be done by *Murtabin*. The costs and maintenance of storage remain *Rabin's* responsibility.
- d. The amount of maintenance and storage costs for *Marhun* may not be determined based on the loan amount.
- e. *Marhun* Sales
- f. When it is due, *Murtabin* must warn *Rabin* to immediately pay off his debt.
- g. If *Rabin* still cannot pay off his debt, then *Marhun* will be forced to sell/execute through auction in accordance with sharia.

The proceeds from the sale of *Marhun* are used to pay off debts, unpaid maintenance and storage costs and sales costs.

The excess sales proceeds belong to *Rabin* and the shortage becomes *Rabin's* obligation. So many questions arise from the public, are Sharia Pawnshops Compliant with Sharia?

All products at Pegadaian Syariah have gone through the approval process from the National Sharia Council (DSN). The council formed by the Indonesian Ulama Council is tasked with and has the authority to issue fatwas regarding the products, services and activities of banks that carry out business activities based on sharia principles. The National Sharia Council is part of the Indonesian Ulama Council. The National Sharia Council assists related parties, such as the Ministry of Finance, Bank Indonesia, and others in compiling regulations/regulations for sharia financial institutions. Members of the National Sharia Council consist of ulama, practitioners and experts in fields related to muamalah sharia. So you can be sure that all products at sharia pawnshops are safe for transactions.

Pegadaian continues to strive to become the public's main choice of non-bank financial institution. One of the efforts made is to continue carrying out educational activities to increase financial inclusion for the community. Lifestyle changes in the millennial generation must always be accompanied by an increase in their awareness of the importance of managing finances wisely. One way is by saving or investing. Moreover, currently there are many affordable investment options, one of which is the Gold Savings Product at Pegadaian. With only 7000 rupiah we can save gold and transactions can be done digitally. Through this activity, the public gets the opportunity to simulate gold investment using the Pegadaian Digital application. If you want to make a sharia pawn transaction, you can go directly to a pawn shop, one of which is PT Pegadaian (Persero). Until now, there are not too many pawn companies that provide sharia pawn facilities, but the government continues to encourage other pawn companies to convert to sharia because they see big opportunities in Indonesia.

Figure 1 Proof of delivery of material in the form of a post



Figure 2 Monitoring



The table below contains responses to sharia pawnshops that we have posted on social media, and several respondents are listed as follows:

Table 1. Community Respondents

No	Regarding	Criteria	Remarks
1	What is an example of a Sharia pawnshop that uses an ijarah contract?	Understand	Answered

2	How do Sharia pawnshops make a profit?	Understand	Answered
3	What is the Hajj Arrum?	Understand	Answered
4	What is the form of responsibility of a sharia pawnshop towards customers' collateral?	Understand	Answered
5	What is the role of sharia pawnshops for Indonesian society?	Understand	Answered
6	Sharia pawnshops have existed since when?	Understand	Answered

## CONCLUSION

This article discusses the development of sharia finance in Indonesia and the government's efforts to increase the integration of public finance through sharia products and companies. One of the solutions offered is Pegadaian Syariah which offers various financial products based on *Rahn* contracts approved by the National Sharia Council. The government is also running a charity project to raise awareness of the differences between conventional and sharia pawnshops. Apart from that, the government is promoting public financial inclusion through pawnshop gold savings products that are cheap and can be done digitally, as well as through sharia pawnshops, which are still only offered by few state-owned companies.

Here explains *Rahn's* principles and requirements and the differences with conventional pawnshops. The government plans to continue training to continue providing education to increase financial inclusion in society. especially for the millennial generation. The public is also expected to be able to do business with sharia pawnshops, which are currently only offered by a few state-owned companies. The government is encouraging other pawnshops to switch to sharia because it sees big opportunities in Indonesia. provides an overview of the development of sharia finance in Indonesia and the government's efforts to increase public financial inclusion through sharia products and companies. Sharia pawnshops are one of the solutions offered because they offer various financial products based on *Rahn* contracts which have been approved by the National Sharia Council. The government is also running a charity project to educate about the differences between traditional and sharia pawnshops and encourage community financial involvement through the Pegadaian gold savings product, which is affordable and can be done digitally.

The following are four suggestions that can be made to increase government financial involvement through Sharia products and businesses:

1. The government and sharia pawnshops must continue to educate the public about sharia products and businesses, especially the millennial generation with diverse lifestyles. This can be done through social media and non-profit campaigns.



2. Other pawnshops also need to convert to Sharia to expand the market and provide more choices to the public. This can help increase the financial inclusion of people who want to use sharia products and businesses.
3. The government must provide incentives and support to sharia pawnshops to further develop and expand the market. This can be achieved through fiscal and monetary policies that support sharia business development and provide easy financing for sharia pawnshops.
4. Put more emphasis on socializing the community regarding sharia procurement and also urge the public to use or utilize sharia procurement products.

### **REFERENCES**

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