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RURAL FINANCIAL GOVERNANCE: A PUBLIC POLICY EVALUATION OF TRADITIONAL AGRICULTURAL LAND PAWNING PRACTICES FROM THE PERSPECTIVE OF YUSUF QARDHAWI

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ABSTRACT

The traditional practice of rice paddy pawning remains a financing mechanism used by rural communities to meet economic needs and capital for agricultural businesses. While it provides quick and easy access to financing, this practice often places farmers at a disadvantage, as the pawn recipient receives economic benefits from land management and harvests during the pawn period. This situation indicates problems in rural financing governance, particularly regarding the protection of farmers' productive assets and weak regulations governing the practice of rice paddy pawning. This study aims to evaluate the practice of traditional rice paddy pawning from a public policy perspective, analyze its alignment with Yusuf Qardhawi's concept of rahn, and formulate a policy model that can strengthen farmer protection. This study used a qualitative approach with a case study design in Balang Pasui Village, Jeneponto Regency. Data were obtained through interviews, observation, documentation, and literature review, then analyzed descriptively and comparatively. The results indicate that the traditional rice paddy pawning practice is effective as an alternative financing source, but does not fully meet the principles of justice, property rights protection, and welfare as proposed by Yusuf Qardhawi. Based on the analysis, this study formulates a Community-Based Sharia Rahn Policy model that integrates regulations for farmer asset protection, strengthening Islamic microfinance institutions, community-based supervision, and Islamic financial literacy. This model is expected to support the realization of fairer, more inclusive, and sustainable rural financial governance.

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INTRODUCTION

The agricultural sector remains a key pillar of the economic life of rural communities in Indonesia. In addition to its role as a national food provider, this sector also provides a livelihood for millions of households that depend on agricultural cultivation and land management for their livelihoods. According to data from the Ministry of Agriculture, the majority of Indonesian farmers are smallholders with relatively limited land holdings (Muflikh et al., 2024). This situation makes them highly vulnerable to various economic shocks, such as crop failures, commodity price fluctuations, rising production costs, and urgent household needs (Andani et al., 2022). Therefore, access to safe and equitable financing

sources is a crucial factor in maintaining the sustainability of farming businesses and the well-being of rural communities.

Although the government has developed various agricultural financing programs, many farmers still experience difficulties accessing formal financial institutions. Complex administrative requirements, limited collateral, low levels of financial literacy, and the relative distance of financial institutions from rural areas are some of the factors that prevent equitable access to formal financing. As a result, communities often utilize various forms of informal financing, perceived as easier and faster, to meet both daily economic needs and farming needs.

One form of informal financing that continues to thrive in various agrarian regions in Indonesia is the traditional practice of rice paddy pawning (Mananty & Wulandari, 2023). This system has been passed down through generations and is part of the economic mechanisms of rural communities. Through this practice, farmers obtain funds from lenders by using their rice paddies as collateral. For rural communities, this mechanism is seen as providing a quick solution to urgent needs, such as education costs, healthcare costs, household consumption needs, and agricultural business capital. The ease of the process and minimal administrative requirements have enabled the practice of rice paddy pawning to persist despite the availability of various formal financing alternatives (Malasari et al., 2022).

However, despite its convenience, the traditional practice of rice paddy pawning often raises issues of economic justice. In many cases, the lender obtains the right to manage the land and enjoy the harvest during the mortgage period. In fact, it is not uncommon for the economic benefits received from the harvest to far exceed the loan amount granted to the landowner. This situation indicates an imbalance in the economic relationship between those who need funds and those who have capital (M. & Khalid, 2020). In the long term, this practice has the potential to reinforce structural poverty, reduce farmers' ability to maintain their productive assets, and widen economic disparities in rural areas (Arafat & Pahlevi, 2021). This phenomenon can be viewed not only as a private relationship issue between lenders and borrowers, but also reflects issues in rural financing governance. From a public policy perspective, the continued practice of traditional rice paddy pawning demonstrates that the economic protection system for farmers is not yet optimal (Karimah, 2022) (Nufus et al., 2025). On the one hand, the state strives to increase public financial inclusion through various agricultural financing programs. However, on the other hand, there are no regulations specifically governing the traditional rice paddy pawning mechanism and providing protection for farmers' productive assets (Yekti & Sulastyah, 2020). This lack of regulation creates room for the development of practices that have the potential to lead to economic exploitation and social injustice.

From an Islamic economic perspective, the rahn contract is a debt collateral instrument that aims to provide transaction security without eliminating ownership rights to the collateralized assets (Nufus et al., 2025) (Hambali & Masithoh, 2022). Yusuf Qardhawi emphasized that the rahn contract must be based on the principles of justice, protection of property rights, and the prohibition of unlawful gain from the debt transaction. According to him, the pawn recipient is not permitted to benefit from the collateral except through a separate contract that is voluntarily executed and complies with sharia principles. Thus, Yusuf Qardhawi's thoughts offer a relevant perspective in assessing the practice of traditional rice field pawning that is developing in society, especially regarding protection for parties who have a weaker bargaining position (Karimah, 2022).

Several previous studies have examined the practice of rice paddy mortgaging and rural financing from various perspectives. The prevailing practice of rice paddy mortgaging often does not fully comply with the principles of Islamic economic law due to the use of land products by the pawnholder, which has the potential to create unfairness in the transaction (Putri et al., 2025). Yusuf Qardhawi's concept of justice in the rahn contract also emphasizes the prohibition of profiting from debt transactions that could harm one of the parties (Hamid

et al., 2022). Furthermore, strengthening Islamic microfinance institutions is considered crucial in increasing access to financing for rural communities while simultaneously encouraging more inclusive economic empowerment (Hawariah et al., 2021). Other research indicates that limited access to formal financing remains a major factor causing rural communities to remain dependent on informal financing mechanisms (Hasriani et al., 2025).

However, previous studies have generally focused on aspects of Islamic economic law, the implementation of the rahn contract, or the issue of rural financial inclusion separately. Studies linking the practice of traditional rice paddy mortgaging with agrarian public policy perspectives are relatively limited. Furthermore, there is limited research attempting to reconstruct Yusuf Qardhawi's thinking into a public policy framework that can be institutionally implemented to protect farmers' productive assets. Thus, a research gap exists in the form of a lack of studies integrating Islamic economic perspectives, farmer asset protection, and rural financial governance within a single, comprehensive analytical framework.

Based on this gap, this study was conducted to evaluate the practice of traditional rice paddy pawning in Balang Pasui Village, Jeneponto Regency, through the perspective of Yusuf Qardhawi's thinking and to analyze its implications for public policy governance in the agricultural sector. This research is important because the practice of rice paddy pawning is not only related to meeting short-term economic needs but also concerns the protection of farmers' productive assets, social justice, and the sustainability of rural development. Furthermore, the research findings are expected to provide theoretical contributions to the development of Islamic economic studies and agrarian public policy, while also providing practical recommendations for local governments, village governments, and Islamic financial institutions in formulating a more equitable agricultural financing system. Therefore, this study aims to formulate a Community-Based Sharia Rahn Policy model as an alternative policy that integrates local regulations, community-based supervision, and strengthening of Islamic microfinance institutions to realize more inclusive, equitable, and sustainable agricultural financing governance.

METHOD

This research uses a qualitative approach with a case study design focusing on the traditional practice of rice paddy pawning in Balang Pasui Village, Jeneponto Regency, South Sulawesi. This approach was chosen because it allows researchers to deeply understand the phenomenon of informal financing developing in rural communities and evaluate its implications for protecting farmers' productive assets from a public policy perspective. The research focuses on identifying issues in rural financing governance, the effectiveness of farmer protection, and the relevance of Islamic economic principles in formulating more equitable policies.

The research data consists of primary and secondary data. Primary data were obtained through in-depth interviews with farmers, lenders, community leaders, and village officials familiar with rice paddy pawning practices. Meanwhile, secondary data were obtained from government policy documents, regulations related to the agricultural sector and rural financing, the works of Yusuf Qardhawi, scientific articles, and various literature relevant to Islamic economics and public policy. Data collection was conducted through observation, semi-structured interviews, documentation, and literature review. Data validity was tested through source and method triangulation. Data analysis was conducted interactively through the stages of data reduction, data presentation, and conclusion drawing. Policy evaluation was conducted based on aspects of effectiveness, fairness, and protection of vulnerable groups to assess the extent to which the practice of rice paddy pawning is able to meet the community's financing needs without compromising the economic rights of farmers. Next, the research findings were analyzed comparatively with the principles of the rahn contract

according to Yusuf Qardhawi, which emphasizes justice, protection of property rights, and welfare. Based on the evaluation results, this study formulated a Community-Based Sharia Rahn Policy model as an alternative policy that integrates local regulations, community-based supervision, and strengthening of Sharia microfinance institutions to realize a more equitable, inclusive, and sustainable rural financing governance.

RESULT AND DISCUSSION

Evaluation of the Governance of Traditional Rice Field Pawning Practices in South Sulawesi

The traditional rice field pawning practice remains a widely used financing mechanism by the people of Balang Pasui Village. The existence of this practice demonstrates that the financing needs of rural communities are not yet fully met by formal financial institutions. The ease of the process, minimal administrative requirements, and established social relationships between the parties are the main factors driving people to choose the rice field pawning system over formal financing.

However, the traditional rice field pawning practice also presents various problems related to the governance of rural financing. Most transactions are conducted verbally without a clear written contract, potentially creating legal uncertainty for the parties. Furthermore, land management and harvest utilization during the pawning period are generally under the control of the lender. This situation leads to an unequal distribution of economic benefits, as the lender's profits often exceed the loan amount. In the long term, this situation can weaken the economic position of farmers and reduce their ability to maintain their productive assets. From a public policy perspective, the continued practice of traditional rice paddy pawning demonstrates the limited government intervention in providing a financing system that is accessible, equitable, and capable of protecting vulnerable groups. The absence of village regulations or regional policies specifically governing the rice paddy pawning mechanism has allowed the practice to develop based on social agreements without adequate protection standards. Consequently, public policy's function as an instrument of community protection has not been optimal in the context of rural financing.

Table 1.
Evaluation of Traditional Rice Field Pawning Practices from a Public Policy Perspective

Evaluation Aspect	Field Findings	Policy Implications
Effectiveness	Rice field pawning practices provide farmers with quick and easily accessible financing.	Helps meet the community's short-term financial needs.
Equity	Lenders receive greater economic benefits through control over agricultural yields.	Creates inequalities in the distribution of economic benefits.
Farmer Protection	There are no specific regulations protecting farmers' rights in pawning transactions.	Farmers are vulnerable to financial losses and the loss of economic benefits derived from their land.
Legal Certainty	Transactions are generally conducted verbally without written contracts.	May lead to disputes and ambiguity regarding the rights and obligations of the parties involved.
Oversight	There is no formal monitoring mechanism from village authorities or related institutions.	Increases the risk of practices that may disadvantage one of the parties.

Based on Table 1, the traditional rice paddy pawning practice exhibits two distinct aspects. From an effectiveness perspective, this system is able to quickly and easily address the community's financing needs. However, from the perspective of fairness, farmer protection, legal certainty, and oversight, the practice still exhibits various weaknesses. This condition indicates that the traditional rice paddy pawning practice does not fully meet the principles of equitable and sustainable financial governance.

These findings align with public policy evaluation theory, which states that the success of a policy is measured not only by its ability to solve problems (effectiveness), but also by the extent to which the policy creates justice (equity), provides protection to vulnerable groups, and ensures sustainable benefits for the community (Van Uffelen et al., 2025). According to Dunn, policy evaluation is conducted to assess whether a program or social practice has achieved its intended goals and generated equitable benefits for all community groups. In the context of this research, the rice paddy pawning practice is indeed effective as an alternative source of financing, but it does not optimally meet the aspects of fairness and farmer protection (Ardik, 2025). Therefore, policy interventions are needed that integrate access to financing with the protection of productive assets in rural communities to create fairer and more sustainable financial governance.

Analysis of Rice Field Pawning Practices from Yusuf Qardhawi's Perspective

To gain a more comprehensive understanding, the traditional practice of rice field pawning needs to be evaluated not only from a public policy perspective but also based on Islamic economic principles. In this context, Yusuf Qardhawi's thinking is relevant because he offers the concept of rahn, which emphasizes the protection of property rights, fairness in transactions, and the benefit of all parties involved. According to Yusuf Qardhawi, the rahn contract serves as collateral for debt without eliminating the ownership rights of the pawning party. Therefore, the collateral serves only to provide certainty of debt repayment, not as a means of obtaining additional profits for the pawnee.

The results of this study indicate that the practice of rice field pawning that developed in Balang Pasui Village differs from the rahn concept described by Yusuf Qardhawi. In practice, the pawnee not only holds the rice field as collateral but also has the right to manage the land and enjoy all the harvest during the pawn period. This situation often results in the economic benefits received by the pawnee far exceeding the value of the loan. As a result, there is an imbalance of benefits that has the potential to harm farmers as land owners.

Table 2.
Comparison between Traditional Rice Field Pawning Practices and the Rahn Concept According to Yusuf Qardhawi

Aspect	Traditional Rice Field Pawning Practices	Rahn Concept According to Yusuf Qardhawi
Purpose of the Contract	Obtaining a loan by using rice field land as collateral.	Securing debt repayment without removing ownership rights from the pledgor.
Land Ownership Status	The land remains owned by the pledgor, but its economic benefits are controlled by the pledgee.	The land remains fully owned by the pledgor.
Utilization of Collateral	The pledgee manages the land and enjoys the harvest yields.	The pledgee is not permitted to benefit from the collateral unless through a separate legitimate contract.
Distribution of Economic Benefits	Tends to favor the pledgee.	Must ensure proportional and equitable benefits for all parties.

Principle of Justice	Has the potential to create unequal benefit distribution.	Maintains a balance of rights and obligations between the parties.
Protection of Vulnerable Parties	Lacks adequate protection mechanisms.	Emphasizes the protection of the collateral owner's rights.

Based on Table 2, it can be seen that the main difference between the traditional practice of rice paddy pawning and Yusuf Qardhawi's concept of rahn lies in the use of collateral. In the prevailing practice, rice paddy land not only serves as collateral for debt but also as a source of profit for the pawnholder through control of the harvest. Conversely, Yusuf Qardhawi emphasized that any profit derived from a debt transaction should be avoided if it has the potential to harm either party. Therefore, taking advantage of collateral without a separate contract can lead to practices that contradict the principles of justice in Islamic economics.

These findings also indicate that the traditional practice of rice paddy pawning does not fully reflect the objectives of Sharia (*maqasid al-Shariah*), particularly in terms of asset protection (*hifdz al-mal*) (Hardivizon et al., 2024). According to Yusuf Qardhawi, an Islamic economic system must be able to safeguard individual property rights while preventing economic exploitation of groups with weaker bargaining positions. In the context of this research, farmers often find themselves in dire economic conditions and accept unfavorable pawning terms (Qardhawi, 2022) As a result, productive assets, which should be a source of prosperity, have the potential to become instruments that reinforce economic dependency.

Thus, Yusuf Qardhawi's perspective provides an important normative basis for evaluating traditional rice field mortgage practices. The principles of justice ('adl), benefit (maslahah), protection of property rights, and the prohibition of profiting from debt transactions demonstrate that rural financing is not merely oriented towards easy access to funds but must also guarantee the protection of farmers' productive assets. Therefore, a governance model is needed that can integrate Islamic economic values into public policy to create a fairer, more transparent, and more sustainable financing system. These findings form the basis for the formulation of the Community-Based Sharia Rahn Policy model as an alternative rural financial governance policy.

Community-Based Sharia Rahn Policy as a Model for Rural Financial Governance

Based on the results of a public policy evaluation and an analysis of rice paddy pawning practices from Yusuf Qardhawi's perspective, this study proposes a Community-Based Sharia Rahn Policy model as an alternative for rural financial governance that is more equitable, inclusive, and sustainable. This model was developed in response to various weaknesses identified in traditional rice paddy pawning practices, such as the lack of clear regulations, weak farmer protection, minimal oversight, and limited public access to Sharia-compliant financing sources. Therefore, a policy is needed that not only regulates transactional aspects but also builds an institutionalized economic protection system for farmers.

The Community-Based Sharia Rahn Policy model positions village governments, Sharia financial institutions, community leaders, and farmer groups as key actors in creating equitable rural financial governance. The community-based approach was chosen because the practice of rice paddy pawning has historically developed within the social sphere of rural communities, which is heavily influenced by kinship ties, trust, and local norms. By involving various actors, supervision and protection of farmers is not only the responsibility of the government, but also becomes part of social control in society.

Figure 1.
Community-Based Sharia Rahn Policy Framework in Rural Financial Governance



Figure 1 shows the Community-Based Sharia Rahn Policy framework, formulated as a model for rural financial governance to address various weaknesses in traditional rice field mortgaging practices. This model stems from research findings that indicate inequality in economic benefits, weak protection of farmers' assets, and the suboptimal role of public policy in regulating rural financing mechanisms. Therefore, this policy framework is designed to create a more equitable, inclusive, and sustainable financing system through the integration of policies, institutions, social oversight, and public education.

As seen in Figure 1, this model is built on four main, mutually supportive pillars. The first pillar is regulation for protecting farmers' assets, which serves to provide legal certainty through the development of village regulations regarding agricultural land mortgaging mechanisms, the obligation of written contracts, limits on the mortgage period, and fair dispute resolution. The second pillar is strengthening Islamic financial institutions, such as BMTs (BMTs) and Islamic cooperatives, which play a role in providing more accessible financing alternatives for farmers, thereby reducing dependence on traditional rice field mortgaging practices.

The third pillar is community-based oversight that adopts the values of al-hisbah in Islamic economics. Oversight is carried out through the involvement of village governments, community leaders, farmer groups, and agricultural extension workers to ensure that every transaction is transparent and does not harm any party. Meanwhile, the fourth pillar, Sharia financial literacy for farmers, aims to increase public understanding of the rahn contract, rights and obligations in transactions, and various available Sharia financing alternatives. Through ongoing education, farmers are expected to be better equipped to make economic decisions and protect their productive assets.

These four pillars lead to the primary goal of realizing fair and sustainable rural financial governance. Within this framework, access to financing is viewed not only as a means of meeting short-term economic needs but also as an instrument for protecting farmers' productive assets and improving the welfare of rural communities. Therefore, this model is expected to generate long-term impacts in the form of increased farmer economic independence, guaranteed protection of productive assets, fairness in financing transactions, and the realization of sustainable rural development.

Conceptually, the Community-Based Sharia Rahn Policy model is built on the principles of Islamic economics proposed by Yusuf Qardhawi, namely justice (al-'adl), protection of property (hifz al-mal), welfare (al-maslahah), and the prohibition of obtaining profits from illegal debt transactions. Thus, this model not only offers a solution to the problem of

traditional rice field mortgages, but also represents the transformation of Yusuf Qardhawi's thinking into an applicable public policy framework in rural financial governance).

CONCLUSION

The traditional practice of rice paddy pawning, which continues to thrive in Balang Pasui Village, demonstrates that rural communities remain reliant on informal financing due to limited access to formal financial institutions. While effective in quickly meeting funding needs, this practice fails to fully meet the principles of justice, protection of farmers' productive assets, and legal certainty due to the control of economic benefits by the pawn recipient and weak oversight and regulations. Based on Yusuf Qardhawi's perspective, this situation is inconsistent with the principle of rahn, which emphasizes justice (al-'adl), protection of property rights (hifz al-mal), benefit (al-maslahah), and the prohibition of profiting from debt transactions. Therefore, this study proposes a Community-Based Sharia Rahn Policy model that integrates regulations on farmer asset protection, strengthening Sharia microfinance institutions, community-based supervision, and Sharia financial literacy as an alternative policy to achieve more equitable, inclusive, and sustainable rural financial governance. Based on these findings, local and village governments are recommended to develop regulations governing agricultural land mortgaging practices, expand access to sharia financing for farmers, and strengthen financial education and mentoring programs to improve protection of productive assets in rural communities. Furthermore, further research can test the implementation of the Community-Based Sharia Rahn Policy model in various agrarian regions to assess its effectiveness in supporting equitable and sustainable rural economic development.

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