

ABSTRAK

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Judul : Pemahaman Petani Tentang Akad Rahn Dalam Tradisi
Gala Tanah Sawah Ditinjau dari Literasi Syariah
(Studi Kasus Desa Cot Tube Kecamatan Gandapura)

Penelitian ini bertujuan untuk menganalisis pemahaman petani tentang akad *rahn* dalam tradisi *gala* tanah sawah ditinjau dari literasi syariah serta menganalisis penerapan praktik akad *rahn* di Desa Cot Tube, Kecamatan Gandapura, Kabupaten Bireuen. Penelitian ini memakai pendekatan deskriptif kualitatif. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis memakai model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menjelaskan bahwa pemahaman petani terhadap akad *rahn* masih terbatas. Petani umumnya hanya memahami *gala* sebagai praktik gadai sawah untuk memperoleh pinjaman, namun belum memahami konsep *rahn*, rukun dan syarat, hak dan kewajiban para pihak, serta prinsip syariah secara menyeluruh. Praktik *gala* juga belum sepenuhnya sesuai dengan prinsip ekonomi syariah sebab pihak murtahin masih memanfaatkan lahan sawah selama masa gadai, termasuk melalui praktik pindah *gala* dan angkat jual beli. Sementara itu, sistem *cater* sebagai praktik sewa-menyewa lahan sawah dinilai lebih sesuai dengan akad *ijarah*. Oleh sebab itu, diperlukan peningkatan literasi syariah supaya praktik muamalah masyarakat sesuai dengan ketentuan fikih muamalah.

Kata Kunci: Akad Rahn, Gala Tanah Sawah, Literasi Syariah, Petani, Ekonomi Syariah

ABSTRACT

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Title : Farmers' Understanding of the Rahn Agreement in the Gala Tanah Sawah Tradition from the Perspective of Sharia Literacy (Case Study of Cot Tube Village, Gandapura District)

This study aims to analyze farmers' understanding of the rahn (Islamic pledge) contract in the traditional gala (rice field mortgage) practice from the perspective of Islamic financial literacy and to examine the implementation of the rahn contract in Desa Cot Tube, Gandapura District. This study employed a descriptive qualitative approach. Data were collected through interviews, observations, and documentation and were analyzed using the Miles and Huberman interactive model, which consists of data reduction, data display, and conclusion drawing. The findings indicate that farmers' understanding of the rahn contract remains limited. In general, farmers perceive gala merely as a practice of mortgaging rice fields to obtain loans, without fully understanding the concept of rahn, its essential elements and legal requirements, the rights and obligations of the contracting parties, as well as the underlying principles of Islamic law. Furthermore, the implementation of gala has not fully complied with the principles of Islamic economics because the murtahin (pledgee) continues to benefit from the use of the mortgaged rice field throughout the mortgage period, including through the practices of pindah gala (transfer of the mortgage rights) and angkat jual beli (conversion of the mortgage into a sale transaction). Meanwhile, the cater system, a local practice of leasing rice fields, is considered to be more consistent with the ijarah (lease) contract. Therefore, improving Islamic financial literacy is necessary to ensure that community fiqh al-mu'amalah (Islamic commercial jurisprudence) practices are carried out in accordance with Islamic legal principles.

Keywords: *Rahn Contract, Gala Rice Field Mortgage, Islamic Financial Literacy, Farmers, Islamic Economics.*