

Pawn Gold for Financing Arrum Hajj at Palu Barat Branch Powder

Fatmah¹, Abdul Halik², Muhammad Syafry Firman¹

¹Program Studi Hukum Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Palu, Indonesia

²Program Studi Pendidikan Agama Islam, Fakultas Agama Islam, Universitas Muhammadiyah Palu, Indonesia

Article Info

Article history:

Received January 17, 2023

Revised March 01, 2023

Accepted April 11, 2023

Keywords:

Gold Pawn;

Financing;

Arrum Hajj

ABSTRACT

Performing the pilgrimage is one of the wishes of all Muslims who seek to achieve it throughout their lives as a form of perfecting worship in the pillars of Islam. However, not all Muslims have the opportunity to carry out worship in the holy land because the implementation of the pilgrimage requires material and physical preparation. And mentally strong to carry out the worship. Besides that, the quota available for prospective Indonesian pilgrims set by the Saudi Arabian government is also limited when compared to the total Muslim population in Indonesia, which must be divided among 34 provinces in Indonesia. Therefore, the waiting list for pilgrims is increasing every year due to the increasing number of applicants for Hajj. Therefore, PT. Pegadaian Syariah makes the Arrum Hajj product, which is a gold pawning program for hajj financing for economically weak people who want to go on pilgrimage, through this product, people can register for hajj and simultaneously obtain a haj portion number.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Fatmah

Program Studi hukum Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Palu, Indonesia

Email: fatmalolowuri@gmail.com

1. INTRODUCTION

A pawn is a short or medium-term loan to meet funding needs that must be completed shortly or simultaneously, with collateral in tangible movable goods such as jewelry, vehicles, electronic goods, and household goods (1). Meanwhile, gold pawning itself is a transaction of borrowing funds using gold as collateral provided by the borrower for a period of time according to the agreement between the pawnbroker and the pawnbroker (2). As for pawning transactions in Islamic fiqh, it is called Ar-Rahn, which means assets used as collateral for a debt (loan) so that the party obliged to pay for it can pay the price if he fails to fulfill it (3).

Hajj is an annual Islamic pilgrimage to Mecca, the holy city of Muslims. It is an obligation for Muslims that must be performed at least once in their lifetime by all adult Muslims worldwide who are physically and financially able to make the journey (4). The Ministry of Religion (Kemenag) has set the Indonesian Hajj Quota for 1443 H/2022 M through the Decree of the Minister of Religion Number 405 of 2022 dated 22 April 2022. The total quota throughout Indonesia is 100,051 pilgrims divided into 34 provinces, regencies, and cities. For this year's pilgrimage, the number of regular allocations for Central Sulawesi Province is 903 pilgrims, 1 KBIHU, and 6 Regional Hajj Officers or 2 flight groups (kilometers). The number of registrants for pilgrims in the Central Sulawesi region has reached 41,837. The waiting list for prospective pilgrims who have already registered is for 47 years, meaning that pilgrims are delayed until

2049. If residents of Central Sulawesi register as prospective pilgrims at the end of 2022, they can only leave 47 years later. Therefore, PT. Pegadaian launched Sharia-based products to help the Indonesian people, especially for the middle and lower economic communities, which can be used to register for Hajj.

This program is intended for people who wish to carry out the pilgrimage, namely the gold pawn program for hajj financing, which is pawned at the pawn shop called the Gold Pawn Product for Arrum Hajj Financing. This product is specifically intended for people with weak economies who want to perform the Hajj. With this hajj financing product (Arrum hajj), the public can register for hajj and get a haj portion number quickly, simply by pawning gold. This Arrum haji product is a financing service that makes it easy for the public to get a portion of the pilgrimage. With this product, the public can use it to register themselves as prospective pilgrims with procedures set by the Pegadaian. Thus, this research is interesting to find the gold pawning mechanism for paying arrum hajj at Pawnshops in the West Palu Branch.

2. LITERATURE REVIEW

Review of Islamic Economic Law Regarding Pawn (Rahn)

Ar-Rahman is also known as Al-habsyu, which means detention. Likewise, if it is said "ni'matun rohinah," that is a permanent and sustainable gift. Ar-Rahn also means Atsubut and Al-habs, namely determination and detention. According to share terms, what is meant by Rahn is to make an object of value in the view of share to be used as a liability for a debt, with the existence of a thing to be dependent on it, then all or part of the debt can be accepted (5). According to Sayyid Sabiq, Rahn, according to share, is making goods that have an asset value as collateral for a debt, so that the person concerned may take an obligation or be able to take advantage of the benefits of the goods. Rahn in economic activities discusses human behavior that is directly related to efforts to earn money (6). This activity was carried out because needs and desires drove it.

Overview of Arrum Hajj Financing

Arrum Hajj is a product offered by Pegadaian Syariah which aims to help customers get a hajj portion number with a gold guarantee (7). This means that the Arrum Haji product is a consumptive financing product aimed at customers who need funds to pay off the initial deposit fee for Hajj Implementation Fees.

Hajj Bailout Fund is a fund provided by LKS to prospective haj pilgrims to meet the minimum BPIH initial deposit requirements so that they can get a portion of the hajj by the provisions of the Ministry of Religion. The congregation will return these funds by the agreement (contract) between the LKS and the prospective pilgrims. Hajj bailout financing is a loan (Qard) from an Islamic bank to a customer to cover the lack of funds to obtain a hajj chair at the time of paying off the BPIH (Hajj Travel Expenses). The customer's deposit guarantees this bailout fund. The customer is then obliged to return the amount of money borrowed within a certain period of time. For lending bailout funds, Islamic banks get rewards whose amount is not based on the number of funds lent.

The banking sector based this product on the DSN (National Sharia Council) MUI fatwa No. 29/DSN-MUI/VI/2002 dated 26 June 2002 regarding the financing of Hajj management by LKS (Islamic Financial Institutions). In this fatwa, the DSN-MUI put forward general arguments regarding the permissibility of Al-Qard and Al-Ijarah contracts as components of this product

3. RESEARCH METHODS

The type of research that the author uses, in this case, is descriptive research with qualitative methods. Qualitative research seeks to reveal symptoms as a whole and by the context by collecting data from a natural setting and utilizing the researcher as the vital instrument (8). Qualitative research produces descriptive data in written or spoken words from people and observed behavior (9). This study aims to find the answer to the problem formulation the author put forward at the beginning. A descriptive approach is a form of research aimed at describing existing phenomena, both natural wonders and artificial phenomena. The phenomenon can be form, activity, characteristics, changes, relationships, similarities, and differences between one phenomenon and another phenomenon (10). The data collection techniques used are observation, interviews, and documentation. At the same time, the data processing techniques carried out are data reduction, verification, and conclusion.

4. RESULTS AND DISCUSSION

The Gold Pawning Mechanism for Arrum Hajj financing at the West Palu Pawnshop Branch

In the following, the author describes the Gold Pawning Mechanism for Arrum Hajj Financing at the West Palu Pawnshop Branch as follows:

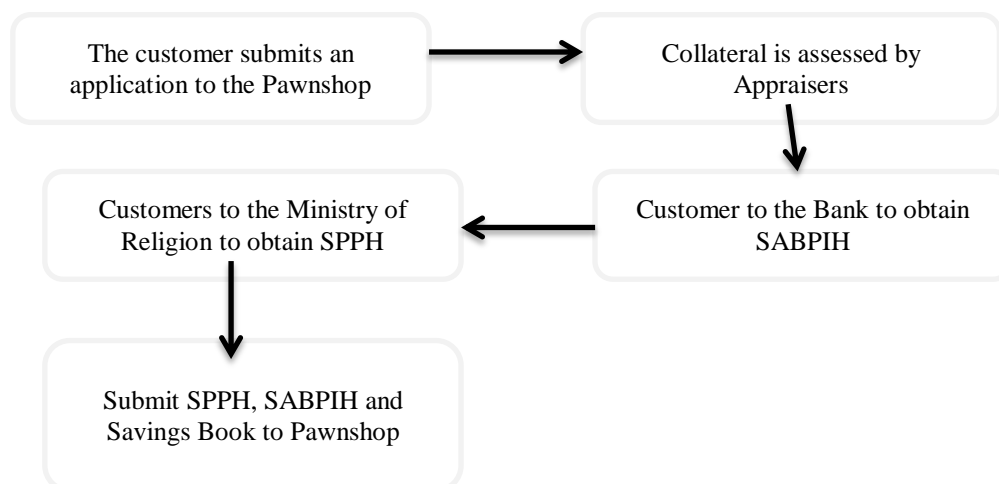


Figure 2. The mechanism for Registration of Arrum Haji Financing Products
Data Source: West Palu Pawnshop Branch. The year 2022

The Customer Submits an Application to the Pawnshop

Arrum haji financing, or what is known as the Arum Haji product at PT. Pegadaian is a financing that provides Hajj aid funds to the community. This financing product is a very new product at PT. Sharia pawnshops in Indonesia, including in several PT. Conventional pawn shops. This product comes based on MUI Fatwa No. 92/DSN-MUI/IV/2014, where Pawnshop sees an opportunity to offer a solution for people who want to perform the pilgrimage where at this time to register for Hajj requires initial funds or an initial deposit of Hajj travel expenses (SABPIH) of IDR 25,000,000 which must be must be paid first, only then can they get the number of the portion of the pilgrimage so that the community is counted in the list of queues for prospective pilgrims.

The contracts used in Arrum Haji products are Rahn, Ijarah, and Qard. Where in pawning activities, the Pegadaian uses the Rahn Akad for the Pawn itself and the Ijarah Akad, which allows the Pegadaian to collect rent for storing goods belonging to customers who have made the Akad as well as the Qard Akad, namely the Tabarru Akad where no commercial value is taken from this contract.

To submit an application to register Arrum Haji products as follows: 1) Submit a photocopy of a valid KTP and show the original; 2) Submitting collateral in the form of gold weighing 3.5 grams or gold jewelry with a minimum content of 70% which is equivalent to a sum of Rp. 7,000,000; 3) Customers go to the Bank with Pawnshop Employees to Obtain SABPIH (Initial Deposit of Hajj Pilgrimage Costs); 4) Meet the requirements set by the Ministry of Religion to register for Hajj; 5) The customer submits the SPPH from the Ministry of Religion, SABPIH and a savings book from the bank to the West Palu Pawnshop Branch.

Customer Collateral is appraised by an Appraiser from the Pawnshop

Arrum Haji product itself is a product that PT has provided. The West Palu Pawnshop Branch is intended for people who want to perform the pilgrimage, where the PT. The West Palu Pawnshop Branch will help people who register this product to carry out the pilgrimage in financial terms only by pawning Gold or Precious Metals weighing 3.5 grams or the equivalent of Rp. 7,000,000, - then the customer will immediately get the number of the portion of the pilgrimage and will already know when he will depart for the pilgrimage. After making an application to register the Arrum Haji product at the Pegadaian Admin, the customer will then be asked for further requirements, namely goods used as collateral in the form of Gold Bars/LM weighing 3.5 grams or other Gold Jewelry which has a minimum gold content of 70% which if converted to the equivalent of Rp. 7,000,000.

Then the customer submits the item to the appraiser at the Pawnshop, where the customer registers to find out the weight or value of the collateral offered by the customer. Then after the collateral has been estimated and the value is known, the appraiser will notify the customer directly about the value of the collateral in the form of pure gold or gold jewelry.

Meanwhile, suppose the customer needs to meet the requirements in the estimated value of the collateral. In that case, the Pawnshop will offer a solution to fulfill the deficiency requirements by providing an offer to buy gold whose weight is adjusted to the amount of deficiency in the customer's collateral. Therefore, if a customer lacks gold to register for this Arrum Haji product, then the customer only needs to convert the cash they have into gold.

Table 1. Estimated Marhun Rp. 25,000,000

Contract	Principal	Mu'nah*	Installments Per Month**
12 months	2,083,333	237,500	2,083,400
24 Months	1,041,667	237,500	1,279,200
36 Months	694,444	237,500	932,000

Data Source: West Palu Pawnshop Branch

*Mu'nah: Cost of maintenance of collateral items

**The amount of installments is rounded up to IDR 100 and above.

The mu'nah contained in the Arrum Hajj product is paid by the customer every month to the Pawnshop. The mu'nah calculation is multiplied by the estimated amount of marathun (collateral), namely gold collateral, SABPIH, SPPH, and the customer's savings book. The following is the mu'nah calculation per month.

$$0.955\% \times \text{Estimated Collateral (ma'unah)}$$

Arrum Hajj Product contract, the customer is charged an administrative fee and the initial savings bookkeeping deposit fee that must be paid at the time of the agreement, along with prices and deposits paid at the time of the contract.

Table 2. Fees and initial deposit paid at the time of the contract

Contract	Administrative costs	Deposit Bookkeeping Savings	Amount
12 months	340,000	500,000	840,000
24 Months	382,500	500,000	840,000
36 Months	445,000	500,000	945,000

Data source: West Palu Pawnshop Branch in 2022

The benefits obtained by Pawnshops of the West Palu Branch in conducting the Arrum Hajj Financing are from the cost of maintaining collateral, which is by the DSN-MUI Fatwa Number 92/DSN-MUI/IV/2014.

Customer to the Bank to Obtain SABPIH (Initial Deposit of Hajj Pilgrimage Fee).

The process for the Arrum Hajj Financing Product mechanism begins with the customer visiting the West Palu Pawnshop Office or the Pawnshop Branch Unit (UPC) in West Palu, bringing the terms and conditions mentioned above and also paying an administrative fee. The Pawnshop will assess and Process all required documents. After that, the customer will be accompanied by Pawnshop employees from West Palu to a bank that has collaborated with the Pegadaian to make a haj savings book to obtain SAPBIH (Initial Deposit for Hajj Pilgrimage Costs) and provide loans that are credited directly to the customer's haj savings, in In this case, the Banks that cooperate with Pegadaian are Bank Mega Syariah, BRI Syariah, BNI, Syariah.

Customers to the Ministry of Religion to Obtain SPP H (Application Letter for Going on Hajj)

Furthermore, the customer will come to the Regency/City Ministry of Religion office with a haj savings book to register as a prospective hajj pilgrim and immediately get a haj portion number. Then the customer will get an SPPH (Magic Letter of Application for Hajj) from the Ministry of Religion. After that, the customer submits SABPIH, SPPH, and a savings book to the West Palu Pawnshop Branch to complete the Arrum Hajj Product registration process.

The customer returns to the Pawnshop to submit the SPPH, SABPIH, and Savings Book.

Finally, the customer pays installments to the West Palu Pawnshop by the contract made. The same is true for financing products in general. This Arrum Hajj product is also not free from risks. The risk most often faced by the West Palu Pawnshop Branch in distributing Arrum Hajj Products is Credit Risk. If the customer is late paying the installments every month, the West Palu Pawnshop will give tajwid (fine) to the customer. The tajwid funds are separated from other funds used for the Community Virtue Fund (DKU). The calculation of ta'wid per day is as follows:

$$\frac{4\% \times \text{Number of Installments per month}}{30}$$

30

Therefore, if the customer is still unable to repay the loan or has not returned the debt, then the Pegadaian will give an initial warning letter to the customer concerned to immediately pay off the debt by the agreement agreed in the contract if indeed the customer is unable to pay then the party will provide additional time for the customer, and if later the customer is still unable to deliver then, the West Palu Pawnshop will cancel the pilgrimage departure by canceling the portion of the pilgrimage at the Ministry of Religion office and returning the collateral items submitted by the customer to the West Palu Pawnshop Branch.

5. CONCLUSION

Arrum Haji is a product of PT. Pawnshops are offered to people who want to go to the holy land to perform the pilgrimage. The Arrum Haji product is a consumptive financing product aimed at customers who need funds to pay off the initial deposit for the costs of organizing the expedition. The legality of this product is the DSN (National Sharia Council) MUI fatwa No. 29/DSN-MUI/VI/2002 dated 26 June 2002 regarding the financing of Hajj management by LKS (Islamic Financial Institutions). The mechanism for haj financing through this alarum haji product is: (1) The customer applies to the Pawnshop by fulfilling several requirements set by PT. Pegadaian (2), the customer submits a guarantee which an appraiser from the Pegadaian then assesses. Suppose the customer's security could be improved. In that case, the Pawnshop will offer a solution to meet the requirements of the deficiency by providing an offer to buy gold whose weight is adjusted to the amount of lack of the customer's collateral. (3) The Customer goes to the Bank to Obtain SABPIH (Initial Deposit of Hajj Pilgrimage Fees). (4) The customer visits the Ministry of Religion to obtain an SPPH (Application Letter for Hajj). (5) The customer returns to the Pegadaian to submit SPPH, SABPIH, and Savings Book then the customer pays installments to the West Palu Pawnshop by the agreed contract.

6. REFERENCES

1. Chatimah mn. Tanggung jawab pegawai pt. Pegadaian (persero) dalam pengembalian uang kelebihan dari hasil lelang barang gadai kepada pemberi gadai di pt. Pegadaian cabang a. Yani pontianak. *J Huk Prodi Ilmu Huk Fak Huk Untan (Jurnal Mhs S1 Fak Hukum) Univ Tanjungpura*. 2(3).
2. Hutagalung MAK. Analisa pembiayaan gadai emas di pt. Bank syari'ah mandiri kcp setia budi. *J Al-Qasd Islam Econ Altern*. 2019;1(1):116–26.
3. Kemal DM. Pengaruh Pembiayaan Gadai Emas Terhadap Perolehan Laba Bersih Bank Syariah Mandiri (Studi Pada Bank Syariah Mandiri Periode 2013–2016). Universitas Islam Negeri" Sultan Maulana Hasanuddin" Banten; 2018.
4. Raj R. Pilgrimage experience and consumption of travel to the City of Makkah for the Hajj ritual. In: *Religious tourism and pilgrimage management: An international perspective*. CABI Wallingford UK; 2015. p. 173–90.
5. Priatna A, Pranajaya E. Tinjauan Hukum Islam Tentang Praktik Gadai Sawah Tanpa Batas Waktu Yang di Tentukan. *Al-Amwal J Ekon dan Perbank Syariah*. 2023;1(1):1–14.
6. Ariyadi A. Bisnis Dalam Islam: Business in Islam. *J Hadratul Madaniyah*. 2018;5(1):13–26.
7. Astina A, Hendrianto H, Ghoni MA. Penerapan Produk Arrum Haji Dalam Memperoleh Nomor Porsi Haji di Pegadaian Syariah UPS Muaradua. *IAIN CURUP*; 2022.
8. Harahap N. Penelitian kualitatif. 2020;
9. Strauss A, Corbin J. Penelitian Kualitatif. Yogyakarta: Pustaka Pelajar. 2003;
10. Rukajat A. Pendekatan Penelitian Kualitatif (Qualitative Research Approach). Deepublish; 2018.