

## ABSTRAK

**Hasdiana, NIM: 15050101001**, *Penerapan Makkatanni Galung Dalam Ekonomi Islam di Desa Tanggobu Kecamatan Morosi Kabupaten Konawe*, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Kendari melalui bimbingan Ibu Dr. Hj. Ummi Kalsum, M.Ag dan Bapak Dr. Sulaemang. LM.Th.I.

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Gadai yang dilaksanakan di Desa Tanggobu, Kecamatan Morosi, Kabupaten Konawe di kenal dengan istilah “ *makkatanni galung*” yaitu bahasa daerah setempat yang diartikan sebagai gadai sawah. Praktek gadai sawah sudah sering dilakukan oleh masyarakat, karena masyarakat Desa Tanggobu 75 % adalah petani. Adapun permasalahan dalam penelitian ini adalah sebagai berikut: Pertama, mengapa masyarakat Desa Tangobu melaksanakan *makkatanni galung* ? Kedua, bagaimana pandangan ekonomi Islam terhadap pelaksanaan *makkatanni galung* di Desa Tangobu Kecamatan Morosi Kabupaten Konawe?. Penelitian ini bertujuan untuk mengetahui tentang pelaksanaan *makkatanni galung* di Desa Tangobu dalam tinjauan ekonomi Islam

Penelitian ini menggunakan metode penelitian kualitatif deskriptif melalui observasi, wawancara, dan dokumentasi yang bersumber dari data primer dan data sekunder. Teknik analisis data dengan metode reduksi data, display data dan verifikasi data. Adapun pengujian keabsahan data menggunakan triangulasi sumber, triangulasi teknik dan triangulasi waktu.

Berdasarkan hasil penelitian, penerapan *makkatanni galung* dalam tinjauan ekonomi Islam di Desa Tanggobu Kecamatan Morosi Kabupaten Konawe, masyarakat melaksanakan *makkatanni galung* untuk memenuhi kebutuhan yang membutuhkan dana banyak seperti biaya anak sekolah, biaya rumah sakit, membeli kendaraan dan modal usaha. Masyarakat memilih *makkatanni galung* karena meminjam uang di bank membutuhkan banyak berkas yang harus dipenuhi. Adapun alasan *tomakkatanni* menerima sawah gadaian karena mendapatkan keuntungan yang lebih dari sawah gadaian tersebut karena hasil sawah yang didapatkan dan uang juga tetap kembali. Dalam sistem *makkatanni galung* yang terjadi di Desa Tanggobu terdiri dari dua akad perjanjian yaitu sistem pembagian hasil panen antara *pakkatanni* dan *tomakkatanni* dan sistem penguasaan sepenuhnya oleh *tomakkatanni*. Ketika pembagaian hasil panen maka dibagi 3 yaitu 2 untuk *pakkatanni* dan 1 untuk *tomakkatanni*. Pelaksanaan *makkatanni galung* di desa tanggobu sangat tidak adil dan merugikan satu pihak. Kemudian dilihat dari sudut pandang ekonomi Islam jauh dari unsur tolong-menolong, justru menjadi lahan untuk mencari keuntungan bagi *tomakkatanni*. Selain itu dalam akad pembagian hasil panen tidak boleh mencampurkan dua akad dalam satu transaksi karena memungkinkan terjadinya riba.

## ABSTRACT

**Hasdiana, NIM: 15050101001**, *Application of Makkatanni Galung in Islamic Economics, in the village of Tanggobu, Morosi District, Konawe Regency*, Faculty of Economics and Islamic Business, Kendari State Islamic Institute, through the guidance of Ms. Dr. Hj. Umami Kalsum, M.Ag and Mr. Dr. Sulaemang. LM.Th.I

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Pawn carried out in Tanggobu Village, Morosi Subdistrict, Konawe Regency is known as "*makkatanni galung*", which is a local language which is interpreted as a pawn of rice fields. The practice of paddy pawning is often carried out by the community, because the 75% of the Tanggobu villagers are farmers. The problems in this study are as follows: First, why did the people of Tangobu Village carry out the *makkatanni galung*? Second, what is the view of the Islamic economy on the implementation of the *Makkatanni Galung* in Tangobu Village, Morosi District, Konawe District? This study aims to find out about the implementation of the *Makkatanni Galung* in Tanggobu Village in a review of Islamic economics.

This study uses descriptive qualitative research methods through observation, interviews, and documentation sourced from primary data and secondary data. Data analysis techniques with data reduction methods, data display and data verification. The data validity testing uses source triangulation, technique triangulation and time triangulation.

Based on the results of the study, the application of the *makkatanni galung* in Islamic economic reviews in Tanggobu Village, Morosi District, Konawe District, the community carried out *makkatanni galung* to meet the needs of many funds such as school fees, hospital fees, buying vehicles and business capital. The community chose *makkatanni galung* because borrowing money at the bank made a lot of files that had to be fulfilled. The reason *tomakkatanni* received the mortgaged rice fields was to get more profit from the mortgaged rice fields because the yield of the paddy fields and the money also remained back. In the *makkatanni galung* system that occurs in Tanggobu Village, it consists of two agreements, namely the harvesting system between *pakkatanni* and *tomakkatanni* and the complete control system by *Tomakkatanni*. When dividing yields are divided into 3, namely 2 for *pakkatanni* and 1 for *tomakkatanni*. The implementation of *makkatanni galung* in tanggobu village is very unfair and detrimental to one party. Then seen from the perspective of the Islamic economy far from the element of help, it becomes a land to seek profits for *Tomakkatanni*. In addition, the harvest sharing contract must not divert two contracts in one transaction because it allows usury.