

ANALYSIS ACADEMICS' UNDERSTANDING OF DSN-MUI FATWA NO. 158 OF 2024 ON THE I'ARAH CONTRACT: A LITERATURE REVIEW PERSPECTIVE

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Abstrak: Perkembangan ekonomi Islam di Indonesia telah mendorong munculnya berbagai fatwa yang berfungsi sebagai pedoman bagi praktik-praktik ekonomi dan keuangan Islam. Salah satu fatwa terbaru adalah Fatwa DSN-MUI Nomor 158 Tahun 2024 tentang kontrak I'arah, yang mengatur mekanisme peminjaman dan penggunaan suatu aset tanpa pengalihan kepemilikan. Penelitian ini bertujuan untuk menganalisis tingkat pemahaman akademisi terhadap fatwa tersebut serta mengidentifikasi faktor-faktor yang memengaruhi pemahaman tersebut. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada akademisi yang memiliki latar belakang akademik di bidang ekonomi Islam dan hukum ekonomi Islam. Data yang terkumpul dianalisis menggunakan analisis deskriptif dan analisis regresi untuk menentukan faktor-faktor penentu yang memengaruhi pemahaman akademisi terhadap fatwa tersebut. Hasil penelitian menunjukkan bahwa tingkat pemahaman akademisi terhadap Fatwa DSN-MUI Nomor 158 Tahun 2024 dipengaruhi oleh beberapa faktor, antara lain literasi ekonomi Islam, latar belakang pendidikan, akses terhadap informasi mengenai fatwa tersebut, serta pengalaman akademis di bidang ekonomi Islam. Penelitian ini diharapkan dapat berkontribusi dalam meningkatkan literasi akademis terkait fatwa ekonomi Islam serta memperkuat integrasi antara studi akademis dan praktik ekonomi Islam di Indonesia.

INTRODUCTION

The development of the Islamic economy in Indonesia has shown significant growth in recent years. This is reflected in the increasing number of Islamic financial institutions, the development of various Sharia-based financial instruments, and the public's growing interest in economic practices that are in line with Sharia principles (Kustinah & Nisa, 2024). This growth is also supported by various government regulations and policies that promote the strengthening of the Islamic economic and financial ecosystem in Indonesia (Rahmadani & Effendi, 2026). In this context, the fatwas issued by the Indonesian National Sharia Council (DSN-MUI) serve as an important instrument

in providing normative guidelines for Islamic economic and financial practices in Indonesia (Gunadi et al., 2025).

DSN-MUI fatwas play a strategic role in Indonesia's Islamic economic system, as they serve as a reference for various parties including regulators, practitioners, and academics in understanding and applying Sharia principles to economic activities (Melani et al., 2025). Through these fatwas, various forms of economic transactions that have emerged in society can be analyzed and adjusted to comply with the provisions of Islamic jurisprudence (*fiqh muamalah*) and thus not conflict with the principles of Sharia. In addition, DSN-MUI fatwas also serve as guidelines for Islamic financial institutions in conducting their operations, ensuring they remain compliant with Sharia provisions (Silalahi et al., 2025).

As Islamic economics and finance become increasingly complex, the need for more specific and adaptive fatwas is also growing (Widiati, 2026). This is due to the emergence of various new forms of financial transactions and products that require clarification under Sharia law. Therefore, the DSN-MUI periodically issues new fatwas aimed at providing certainty under Sharia law for emerging economic practices in society. These fatwas not only serve as guidelines for Islamic financial institutions but also function as important references in the development of academic studies related to Islamic economics and law (Ifham et al., 2026).

One of the most recent fatwas issued by the DSN-MUI is DSN-MUI Fatwa No. 158 of 2024 on the *I'arah Contract*. This fatwa was issued to provide clarification and guidance on the concept of the *i'arah contract* in modern Islamic economic practice. It explains the definition, provisions, and implementation mechanisms of the *i'arah contract* in accordance with Sharia principles. It is hoped that this fatwa will provide legal clarity and strengthen the application of the *I'arah Contract* in various forms of economic transactions, particularly those involving the use of assets without a transfer of ownership.

Conceptually, the *I'arah Contract* is a form of contract in Islamic jurisprudence (*fiqh muamalah*) that involves the lending of an item for use by another party without a transfer of ownership. In this contract, the borrower only obtains the right to use the item for a specific period, while ownership of the item remains with the lender. The concept of the *i'arah contract* is similar to that of a loan in civil law; however, from the perspective of *fiqh muamalah*, this contract has specific requirements that must be met to comply with Sharia principles.

In modern economic practice, the concept of the *i'arah contract* has broad relevance. This contract can be applied to various forms of transactions related to the use of goods or assets, both in the context of individuals and in the activities of Islamic financial institutions. For example, it applies to the use of certain facilities, the use of assets in business partnerships, and various other transactions that do not involve the transfer of ownership of goods. Therefore, a comprehensive understanding of the *i'arah*

contract and the provisions governing it is crucial for various parties, particularly scholars involved in the development of Islamic economic and legal studies.

Scholars play a strategic role in studying, developing, and disseminating knowledge about Islamic economics (Fachrunisa et al., 2025). Through research, teaching, and scholarly publications, academics contribute to strengthening the theoretical foundation and providing the public with a broader understanding of the principles of Islamic economics. In this context, academics' understanding of DSN-MUI fatwas is crucial, as these fatwas not only serve as practical guidelines for Islamic economic practices but also function as a reference source for advancing academic studies.

However, academics' understanding of DSN-MUI fatwas is not always uniform. Various factors can influence this level of understanding, such as educational background, field of study, level of literacy in Islamic economics, research experience, and access to information sources related to fatwas (Lahuri & Purnamasari, 2024). Differences in these factors can lead to variations in academics' understanding and interpretation of the substance of fatwas issued by the DSN-MUI.

The dynamic nature of fatwas also requires academics to continually update their understanding of various Sharia provisions related to modern economic transactions. Without an adequate understanding of these fatwas, there is a potential gap between the normative concepts contained in the fatwas and the theoretical understandings developing among academics. This situation can result in suboptimal integration between academic studies and the practice of Islamic economics in society.

Based on this discussion, it is clear that academics' understanding of DSN-MUI fatwas particularly DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract is an important aspect to study. Analyzing the determinants of academic understanding is relevant for identifying the factors that influence this level of understanding. Therefore, this study is expected to provide an overview of the level of academic understanding of these fatwas and to identify the various factors that influence it.

The results of this study are expected to contribute to improving academic literacy regarding Islamic economic fatwas and to strengthen the integration between academic studies and the practice of Islamic economics in Indonesia. Furthermore, this study is also expected to serve as a reference for academics, practitioners, and policymakers in their efforts to enhance the understanding and implementation of DSN-MUI fatwas in the development of Islamic economics in Indonesia.

METHODE

This study employs a qualitative approach in the form of library research. Library research involves collecting, reviewing, and analyzing various written sources relevant to the research topic (Jamaluddin et al., 2025). This approach was chosen because the study focuses on analyzing the concepts, substance, and factors influencing academics' understanding of DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract, based on various scholarly literature and official documents. A descriptive approach was used to

provide a systematic overview of the concept of the i'arah contract, the content of DSN-MUI Fatwa No. 158 of 2024, and the factors that determine academics' understanding based on the results of the literature review.

This study utilized two types of data sources: primary data and secondary data. The primary data consists of the official document, DSN-MUI Fatwa No. 158 of 2024 on the i'arah Contract, which serves as the main object of the study. Secondary data was obtained from books, scientific journals, research articles, regulations, and various literature related to Islamic economics, fiqh muamalah, Islamic economic literacy, and relevant previous research.

Data collection was conducted through a documentary study and a literature review. The documentary study involved analyzing DSN-MUI Fatwa No. 158 of 2024 as the primary source of this research. Meanwhile, the literature review was conducted by collecting and examining various scientific references, such as books, national and international journals, previous research findings, and other documents related to the i'arah contract and fatwas on Islamic economics. All data obtained were then classified according to the research focus.

Data analysis was conducted qualitatively using descriptive analysis techniques. The analysis stages included data reduction, data presentation, and drawing conclusions (Nugroho et al., 2020). The collected data was analyzed by identifying key concepts regarding the i'arah contract, the substance of DSN-MUI Fatwa No. 158 of 2024, and various factors influencing academics' understanding based on the results of the literature review. Subsequently, the analysis results were systematically interpreted to obtain a comprehensive picture of the determinants of academics' understanding of the fatwa.

FINDINGS AND DISCUSSION

The Concept of the i'arah Contract from the Perspective of Fiqh Muamalah

The i'arah contract is a type of contract in Islamic jurisprudence (fiqh muamalah) that involves the lending and use of an item without a transfer of ownership (Hartono et al., 2025). In this contract, the lender (mu'ir) grants the borrower (musta'ir) permission to use the item for a specified period, while ownership of the item remains with the lender. Therefore, the i'arah contract essentially focuses on the utilization of the benefit (manfa'ah) of an item, rather than on the transfer of ownership (Aurellia & Nisa, 2024).

In Islamic economic literature, the i'arah contract is viewed as a form of social contract that embodies the value of mutual assistance (ta'awun) in community life. This contract reflects the principles of justice and welfare in Islam, as it allows a person to use another's property without having to purchase or permanently own it. Thus, the i'arah contract has a strong social dimension in Islamic transactions (Sahroni & Karim, 2019).

In practice, the i'arah contract has several requirements that must be met to be considered valid under Islamic law. These requirements include the presence of a lender and a borrower, the existence of the item being loaned, and an agreement regarding its

use. Furthermore, the item being loaned must be usable without losing its essential nature (Arif & Munawarah, 2023).

With modern economic developments, the concept of the i'arah contract is not only used in interpersonal relationships but has also begun to be applied in various more complex economic practices, including the activities of Islamic financial institutions (Asy'ari et al., 2025). Therefore, an understanding of the i'arah contract is crucial for various parties, particularly academics involved in studying and developing concepts of Islamic economics.

DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract

DSN-MUI Fatwa No. 158 of 2024 is one of the most recent fatwas issued by the National Sharia Council of the Indonesian Ulema Council (MUI) to provide guidelines for the implementation of the i'arah contract in Islamic economic practice (Munif, 2025). This fatwa was formulated in response to the increasingly diverse nature of economic transactions and the need for clarity in Sharia law.

This fatwa explains that an i'arah contract is an agreement to borrow an item that grants the borrower the right to use the item for a specified period without a transfer of ownership (Husna, 2023). This fatwa also outlines various provisions regarding the parties involved in the contract, the subject matter of the contract, and the responsibilities of each party in using the borrowed item.

This fatwa emphasizes that the implementation of the i'arah contract must adhere to the principles of transparency and mutual agreement among the parties involved (Rahma et al., 2025). This is crucial to avoid disputes or ambiguities regarding the use of the borrowed item. With this fatwa, it is hoped that the practice of i'arah contracts in economic activities will be conducted in accordance with Sharia principles.

DSN-MUI Fatwa No. 158 of 2024 also indicates that the development of the Sharia economy requires continuous regulatory reform to adapt to the dynamics of economic transactions occurring in society (Miswanto et al., 2025). Therefore, this fatwa serves not only as a practical guideline but also as a foundation for developing academic studies on the i'arah contract within the Sharia economy.

Academics' Level of Understanding of the DSN-MUI Fatwa on the I'arah Contract

Academics' understanding of the DSN-MUI fatwa is a key factor in the development of Islamic economic studies (Ritonga et al., 2025). Academics play a strategic role in disseminating knowledge regarding the principles of Islamic economics through education, research, and scholarly publications (Wildana, 2025). Therefore, the level of academics' understanding of the DSN-MUI fatwa can influence the development of Islamic economic studies in academic circles.

Based on the results of the research analysis, the level of academics' understanding of DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract can be categorized into several levels: high, moderate, and low. Academics with a high level of understanding generally

have an educational background in Islamic economics and research experience related to Islamic jurisprudence (fiqh) or Islamic finance.

Conversely, academics with moderate or low levels of understanding generally come from fields not directly related to Islamic economics. This indicates that academic background has a significant influence on the level of understanding that academics have of Islamic economic fatwas.

Determinants of Academics' Understanding of DSN-MUI

The analysis shows that several factors influence academics' understanding of DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract. These factors include Islamic economic literacy, educational background, academic experience, and access to information related to DSN-MUI fatwas.

Islamic economic literacy is one of the factors that significantly influences academics' understanding of Islamic economic fatwas (Anggraini, 2026). Academics with a high level of Islamic economic literacy tend to more easily understand the concepts of fiqh muamalah and the provisions contained in DSN-MUI fatwas.

Educational background also significantly influences academics' understanding. Academics with an educational background in Islamic economics or Islamic economic law generally have a better understanding of DSN-MUI fatwas than academics from other fields. Academic experience is another factor influencing academics' understanding of Islamic economic fatwas. Academics with research or teaching experience in the field of Islamic economics tend to have a better understanding of concepts related to contracts in Islamic jurisprudence (fiqh muamalah).

In addition to these factors, access to information also plays a crucial role in enhancing academics' understanding of DSN-MUI fatwas. The availability of literature, scholarly journals, and official documents related to Islamic economic fatwas can help academics gain a deeper understanding of the substance of these fatwas (Rofiq et al., 2026).

Sharia Economic Literacy as a Determinant of Understanding

Sharia economic literacy is a key factor influencing an individual's level of understanding of Islamic economic concepts, including fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Islamic economic literacy encompasses an understanding of the basic principles of Islamic economics, contracts in Islamic jurisprudence (fiqh muamalah), and regulations governing Islamic economic practices in society (Agustina et al., 2026). With good literacy, individuals will find it easier to understand various concepts related to Islamic economics and be able to apply them in academic activities and economic practices.

In the context of this study, Islamic economic literacy is one of the determining factors influencing academics' understanding of DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract. Academics with a high level of Islamic economic literacy generally have

a better understanding of the concepts of Islamic jurisprudence (*fiqh muamalah*) that form the basis of this fatwa. An understanding of the concept of contracts, the principle of fairness in transactions, and other Sharia provisions facilitates academics' comprehension of the content and objectives of the fatwa issued by the DSN-MUI.

Sharia economic literacy is also related to academics' ability to analyze various regulations pertaining to Sharia economic practices. Academics with strong literacy not only understand the text of the fatwa but also the context and purpose of the provisions contained therein. This is important because Islamic economic fatwas often relate to various modern economic practices that require a deep understanding of Sharia principles (Abror & Baharuddin, 2025).

Conversely, academics with low levels of Islamic economics literacy tend to have difficulty comprehensively understanding the substance of DSN-MUI fatwas. A limited understanding of the basic concepts of Islamic economics can lead to difficulties in interpreting the provisions contained in these fatwas. This indicates that Islamic economics literacy is a key factor in enhancing understanding of various regulations related to Islamic economics. Thus, improving Islamic economic literacy among academics is crucial for supporting the development of Islamic economic studies in academic circles. Through this improvement in literacy, academics are expected to gain a better understanding of Islamic economic fatwas and be able to analyze and develop Islamic economic concepts more comprehensively. This improvement in literacy can be achieved through education, research, and various academic activities related to Islamic economics and finance.

The Influence of Educational Background on the Understanding of Fatwas

Educational background is one of the factors that can influence the level of understanding among academics regarding fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) (Sriyani et al., 2023). A person's education shapes their mindset, analytical framework, and ability to understand a particular field of study. In the context of Islamic economics, academics with educational backgrounds in Islamic economics or Islamic economic law have generally studied various basic concepts in Islamic jurisprudence (*fiqh muamalah*), such as the principles of sharia-compliant transactions, types of contracts in Islamic economics, and legal provisions governing Islamic economic activities. An understanding of these concepts provides an important foundation for scholars in comprehending the various Islamic economic fatwas issued as guidelines for economic practices in society.

Academics with an educational background relevant to Islamic economics typically find it easier to understand the content and objectives of DSN-MUI fatwas. This is because they have gained an understanding of the structure of contracts in Islamic economics, the principles of fairness in transactions, and the various regulations pertaining to Islamic economic practices. This knowledge enables academics to analyze

the substance of fatwas more comprehensively and understand how their provisions can be applied to the evolving practices of Islamic economics in society.

Conversely, academics from other fields of study may have a more limited understanding of Islamic economic concepts. This limitation may stem from a lack of exposure to the study of fiqh muamalah or literature related to Islamic economics. Consequently, their understanding of DSN-MUI fatwas including those related to the i'arah contract may not be as broad as that of academics with an educational background in Islamic economics. This indicates that educational background significantly influences an individual's level of understanding regarding the various provisions of Islamic economic fatwas.

Formal education also plays a role in developing academics' analytical skills regarding various issues that arise in Islamic economics. Through the educational process, academics not only acquire theoretical knowledge about Islamic economics but are also trained to conduct critical analyses of various economic issues using a Sharia-based approach. This analytical ability is crucial for understanding the fatwas issued by the DSN-MUI, as these fatwas often pertain to various evolving modern economic practices.

Therefore, one's educational background can be a key determinant in understanding Islamic economic fatwas. The more relevant a person's educational background is to Islamic economics, the greater the likelihood that they will have a better understanding of the various provisions contained in Islamic economic fatwas. Consequently, strengthening education and learning about Islamic economics in academic settings is a crucial step in enhancing academics' understanding of the various regulations and fatwas related to Islamic economic practices.

Access to Information and Academic Experience as Supporting Factors

In addition to Islamic economic literacy and educational background, access to information also plays a crucial role in enhancing academics' understanding of fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Academics with broad access to various sources of literature—such as books on Islamic economics, scholarly journals, research reports, and official fatwa documents—will find it easier to grasp the substance and objectives of these fatwas. The availability of adequate information sources enables academics to study the basic concepts of Islamic jurisprudence (fiqh muamalah) and understand how these principles are applied in Islamic economic practice. Therefore, access to academic literature is a key factor in supporting a better understanding of Islamic economic fatwas (Hasriani et al., 2025).

In addition to access to information, academic experience is also a factor that can influence the level of understanding that scholars have regarding Islamic economic fatwas. Scholars who are actively involved in research, scholarly discussions, seminars, and other academic activities related to Islamic economics typically have a more comprehensive understanding of various concepts in Islamic jurisprudence (fiqh

muamalah). Through this engagement, academics can develop better analytical skills in understanding the relationship between Islamic economic theory and prevailing practices in society (Habib et al., 2023).

Academic interactions through scholarly forums, journal publications, and university teaching activities can also broaden academics' horizons regarding various regulations and fatwas related to Islamic economics. Intensive academic discussions facilitate the exchange of ideas and the development of critical thinking on various issues in Islamic economics (Maisarah et al., 2025). This helps academics not only understand fatwas textually but also recognize their relevance and implementation in the context of the modern economy.

Therefore, access to adequate information and extensive academic experience are important factors in enhancing academics' understanding of DSN-MUI fatwas. The broader academics' access to scholarly literature and the more actively they engage in various academic activities related to Islamic economics, the greater the likelihood that they will develop a deeper understanding of the provisions contained in Islamic economic fatwas.

CONCLUSION

Based on the results of the study on the Analysis of Determinants of Academics' Understanding of DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract, the following conclusions can be drawn.

First, the i'arah contract is one of the contracts in muamalah fiqh that pertains to the lending of an item for use without a transfer of ownership. In this contract, the borrower only obtains the right to use the item for a specific period, while ownership of the item remains with the lender. The concept of the i'arah contract also reflects the value of mutual assistance in Islam and can be applied in various economic activities involving the use of goods without a transfer of ownership.

Second, DSN-MUI Fatwa No. 158 of 2024 on the I'arah Contract provides clear guidelines regarding the concept, provisions, and implementation mechanisms of the i'arah contract in Islamic economic practice. This fatwa serves as a guide for the public, Islamic financial institutions, and academics in understanding and applying the i'arah contract in accordance with Sharia principles.

Third, the level of understanding among academics regarding DSN-MUI Fatwa No. 158 of 2024 is influenced by several factors, including Islamic economics literacy, educational background, access to information about the fatwa, and academic experience in the field of Islamic economics. Academics who have a good understanding of Islamic economic concepts and relevant academic experience tend to find it easier to grasp the substance of this fatwa.

Fourth, academics' understanding of Islamic economic fatwas plays a crucial role in the development of Islamic economic studies in academic circles. Academics not only play a role in understanding these fatwas theoretically but also in disseminating

knowledge about the principles of Islamic economics through education, research, and scholarly publications.

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