



## PROHIBITION OF GIFT ACCEPTANCE IN HADITH: SANAD CRITICISM AND PUBLIC ETHICS IMPLICATIONS

**Abstract.** In society, people often give gifts. Many people do not understand the gifts that are forbidden and allowed in Islam. Using the thematic hadith study method, this study examines hadiths related to the prohibition of receiving gifts based on the words of the Prophet PBUH. This study uses thematic literature studies. Data collected from primary and secondary sources were then analyzed using content and documentary analysis techniques. Takhrij is also done to collect relevant hadith and assess its quality using the method of sanad criticism. The results of the study show that the nine books of hadith (Kutubus Tis'ah) contain thirteen narrations that are categorized into five main themes that prohibit accepting prizes: (1) it is forbidden to accept prizes in competitions that contain betting or gambling, (2) it is forbidden to receive prizes during ihram related to the ethics of Hajj and Umrah, (3) it is forbidden to accept gifts in the form of goods that are forbidden to be used to control worldly pleasures, (4) it is forbidden for officers to receive gifts to prevent corruption and conflicts of interest, and (5) it is forbidden to accept gifts in the form of wages in religious teachings that should be given to people who perform the Hajj. Of the five main hadiths studied, four are of saheeh quality, and one is of hasan quality. This research emphasizes how important it is to understand the concept of reward in Islam to ensure that it does not conflict with justice and religious moral values.

**Keywords:** Public Ethics; Thematic Hadith, *Hadaya al-Ummal*; Sanad's Critique; Gift Prohibition.

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**Abstrak.** Dalam kehidupan bermasyarakat, praktik pemberian hadiah merupakan hal yang lazim dilakukan. Namun, masih banyak masyarakat yang belum memahami secara komprehensif jenis hadiah yang diperbolehkan dan yang dilarang dalam Islam. Dengan menggunakan metode kajian hadis tematik (maudhu'i), penelitian ini mengkaji hadis-hadis yang berkaitan dengan larangan menerima hadiah berdasarkan sabda Nabi Muhammad saw. Penelitian ini merupakan studi kepustakaan tematik dengan data yang bersumber dari literatur primer dan sekunder. Data yang terkumpul dianalisis menggunakan teknik analisis isi (content analysis) dan analisis dokumenter. Selain itu, dilakukan pula takhrij hadis untuk menghimpun hadis-hadis yang relevan serta menilai kualitasnya melalui metode kritik sanad. Hasil penelitian menunjukkan bahwa dalam sembilan kitab hadis utama (Kutub al-Tis'ah) terdapat tiga belas riwayat hadis yang dapat diklasifikasikan ke dalam lima tema pokok larangan menerima hadiah, yaitu: (1) larangan menerima hadiah dalam perlombaan yang mengandung unsur taruhan atau perjudian; (2) larangan menerima hadiah dalam keadaan ihram yang berkaitan dengan etika pelaksanaan ibadah haji dan umrah; (3) larangan menerima hadiah berupa barang-barang yang diharamkan sebagai bentuk pengendalian terhadap kenikmatan dunia; (4) larangan bagi pejabat atau aparat untuk menerima hadiah guna mencegah terjadinya korupsi dan konflik kepentingan; dan (5) larangan menerima hadiah dalam bentuk upah atas pengamalan ajaran agama yang seharusnya diberikan secara ikhlas, seperti dalam pelaksanaan ibadah haji. Dari lima hadis utama yang dikaji, empat hadis berkualitas sahih dan satu hadis berkualitas hasan. Penelitian ini menegaskan pentingnya pemahaman yang tepat terhadap konsep hadiah dalam Islam agar praktik pemberian dan penerimanya tidak bertentangan dengan prinsip keadilan dan nilai-nilai moral keagamaan.

**Kata Kunci:** Etika Publik; Hadis Tematik; *Hadaya al-Ummah*; Kritik Sanad; Larangan Hadiah.

## INTRODUCTION

Islamic teachings, as *Dīn* perfect, encompassing all dimensions of human life, starting from the spiritual aspect (*Ubudiyah*) to social interaction (*mu'amalah*) (Munir & Ilahi, 2006: 1). Doctrinally, Islam strongly encourages positive interactions between individuals, one of which is through the practice of giving gifts (*Hadiyyah*). As implied in QS. Al-Maidah verse 2, the giving of gifts can be interpreted as a manifestation of the value of helping in virtue and piety. This recommendation is strengthened by the hadith of the Prophet PBUH which emphasizes that giving gifts to each other can foster affection and erode malice in the heart. In principle, gift-giving is an organized act (*Sunnah*) as long as it is based on sincerity in order to hope for the pleasure of Allah SWT (Mukhtar, 2023: 50)

However, contemporary social realities show a significant shift in meaning in the practice of gift-giving. Gifts now often shift their function from pure purpose *tahabbub* (sowing love) becomes a transactional tool to gain loyalty, certain rewards, or even a veil for bribery practices (*São Paulo*) and gratuities. Historically, vigilance of the motives behind the gift has been exemplified by the Prophet Solomon AS who rejected the gift of Queen Balqis because it was indicated to have a political purpose beyond just sincere respect. In hadith literature, stern warnings are also given to public officials who receive rewards related to their positions, which are categorized as *ghulul* or betrayal. (Risdianingsih, 2023: 104).

Although some previous studies have addressed aspects of rewards partially—such as in the context of service "tips", rules in competitions, or the separation of definitions between rewards and bribes—studies that integrate the hadiths prohibiting gifts in a thematic and comprehensive manner are still very limited. There is a profound analysis of the quality of sanad within a single whole, thematic framework. Therefore, this research is



crucial to solve the legal dichotomy: when a gift remains of worship value and when it turns into haram or makruh because of its existence '*illat* (because of the law) that is corrupt or destroys sincerity. (Khairudin, 2021: 4).

This study explores thirteen histories from *The Corpus of al-Tis'ah* which is classified into five prohibition themes, covering the dimensions of spiritual ethics, rituals, and public ethics. Through a comprehensive study of sanad criticism, this study aims to verify the authenticity of the argument and explain why the status of the hadith in each theme has varying degrees—starting from *Sahih* absolute on theme *ghulil* up to *Hasan* on the theme of wages for religious teaching—and how it implications for public ethical standards today.

Based on the thematic urgency and gaps in the literature that have been identified, this study focuses its discussion on two fundamental aspects. First, a comprehensive examination of the quality of the sanad of the hadiths relevant to the five themes of the prohibition of receiving gifts from the perspective of *al-Kutub al-Tis'ah*. This step is taken to ensure the authority of the transmission of the text so that the legal conclusions drawn have a strong and valid basis for the text. This analysis is very important considering the variation in the quality of hadith from various narration paths in the master books of hadith.

Second, this study elaborates in depth *Shraddha Matan* from these hadiths to explore the implications of law and ethics in the context of *fiqh mu'amalah* contemporary. The focus of the review is directed at how these texts define the boundary between personal giving and giving that undermines the value of trust and sincerity. Through this approach, the research is expected to be able to make a theoretical contribution to the development of public morality standards based on prophetic integrity, as



well as a reference in responding to the complexity of gratuity practices in the modern era.

This research is a literature study with a thematic approach (*manhaj maandhū'i*). The research procedure involves collecting hadiths scattered about one theme, grouping them based on the content of matan, and conducting sanad criticism for quality validation. The main source of research is the thirteen narrations found in *al-Kutub al-Tis'ah*, with the help of the book *Miftah Kunuz al-Sunnah* by A.J. Wensinck for the exploration of the theme. The criteria for assessing the quality of hadith refer to the agreement of a number of scholars, namely the continuous sanad, as well as the narrator who is '*ādil*' and '*dābith*'. The analysis is supported by the books of *Jarh wa Ta'dil* such as *Tahdhib al-Kamal* and *Tahdhib At-Tahdhib*.

## RESULTS AND DISCUSSION

### A. *Theoretical Framework And Methodology*

#### 1. The Concept of Gifts, Hibah, and Alms in *Fiqh Muamalah*

In defining gifts, *fiqh* scholars often juxtapose them with the terms *hibah* and *sadaqah*, because they refer to the giving of property without compensation.

#### 2. Definition and Purpose

##### • Gifts (*Hadiyyah*)

The gift comes from the word *هدا* (hadā), which *lughawī* (linguistically) means to guide or give something useful. In *fiqh*, a gift is the voluntary giving of movable property with the aim of honoring (*ikrām*), glorifying (*ta'zhīm*), loving (*tawaddud*), and fostering love (*taḥabbub*). Rewards can be in recognition of kindness or achievement. (Abadi, 2005: 923).

• **Hibah (Hibah)**

Sayyid Sabiq said grants and gifts are the same, namely voluntary gifts without rewards or requirements. According to Nasrun Harun, a grant is a gift made to get closer to Allah SWT without the intention of respect or assistance to people in need. (Sabiq, 2006: 134).

• **Sadaqah (Sadaqah)**

This is intended for people in need so that they can show their gratitude to Allah SWT and get the reward of the hereafter. According to Imam Nawawi, giving is distinguished by niyyah (intention). Gifts are called to foster affection, alms are called to help people in need, and grants are called if there is no special purpose. (Harun, 2007: 82).

### 3. Pillars and Conditions of Prizes

A gift is a transaction (*'aqad*) that has legal consequences, including the full transfer of ownership.<sup>1</sup> The pillars of the gift include four elements:

- **Wahib (Giver):** Must be the rightful owner of the goods, *bāligh* (mature), and *sensible* (able to act perfectly). Giving must be done without coercion.
- **Mauhūblah (Recipient):** It must already exist (exist) at the time of the transaction, although it is not required to be reasonable.
- **Mauhūb (Goods):** It must be a tangible item, fully owned by the giver, and not an item that is prohibited by religion (e.g., liquor).
- **Ṣighat (Ijab Qabul):** A transaction that indicates a transfer of ownership. (Eviyanti, 2021: 58).



It is important to note that the prize cannot be withdrawn after the transfer of ownership has occurred, except in certain cases provided for in *fiqh*.

#### 4. Thematic Hadith Criticism Approach (*Manhaj Maudhu'i*)

This study conducted a literature study with a thematic approach (*manhaj maudhu'i*). The *maudhu'i* method involves sharia analysis to draw legal conclusions, the collection of scattered hadiths on a single theme, grouping based on the content of matan, and sanad criticism for quality validation. (Suryani, 2021: 187).

#### 5. Takhrij al-Hadith Procedure

The main source of this research is the thirteen narrations of the Hadiths found in *al-Kutub al-Tis'ah*; the takhrij process is used to identify the existence and authentic qualities of these Hadiths. A.J. Wensinck's *Miftah Kunuz al-Sunnah* is the main reference source used for searches, and helps in determining the five themes of prohibition. (Wensinck, 1971: 513).

#### 6. Sanad Criticism and Quality Assessment

According to the *jumhūr* of scholars agreed upon by Shuhudi Ismail, the main criteria used to assess the quality of Hadith are continuous sanad, narrators who are "*ādil*" (just), and narrators who are *dabith* (meticulous). (1) The books of *Jarb wa Ta'dil*, such as *Tahdzib al-Kamal* and *Tahdzib At-Tahdzib*, support the narrator's assessment. The results of the study show that 4 out of 5 main Hadiths have the status of *Saheeh* and 1 has the status of *Hasan*.

## B. *Sanad Criticism* and Validation of The Quality Of Narration

The legal authority of the Hadith on the prohibition of receiving gifts is measured through the validation of the quality of the Hadith. The five Hadiths that represent the sanad are the important focus of the tracing of the thirteen narrations.

In summary, the results of *takhrij* and *sanad criticism* carried out show the quality of the main Hadiths that are the focus of the discussion:

*Table 1: Summary of Takhrij Results and Hadith Quality of Five Main Themes*

No.	Gift Ban Theme	Key Hadith (Shahabat)	The Corpus of al-Tis'ah (Main Narration)	Quality of Hadith
1	Race Prize (Maysir)	Abu Hurairah	Yours truly, Ahmad	Sahih
2	Gifts During Ihram	Ash-Sha'b bin Jatsthahmah	Al-Bukhari, An-Nasa'i, Malik, Ad-Darimi	Sahih
3	Gift of Forbidden Goods (Silk)	Abdullah bin Umar	Al-Bukhari, An-Nasa'i	Sahih
4	Officer/Official Prize (Ghulūl)	Abu Humaid As-Sa'idi	Al-Bukhari, Muslim	Sahih
5	Prize in the Form of Teaching Wages	Ubadah bin Ash-Shamit	Abu Dawud, Ibn Majah 1	Hasan

The *sabeeh* quality of the four themes shows that these prohibitions have a very strong legal basis and are widely accepted by hadith scholars.

- **Hadith Prohibition of Officers From Receiving Gifts (*Ghulūl*)**

The main evidence that prohibits gratuity is the hadith narrated by Abu Humaid as-Sa'idi (about Ibn al-Utbiyyah). This Hadith sanad is highly appreciated, especially the line in Saheeh al-Bukhari. The chain of narrators Muhammad bin Salam, 'Abdah bin Sulaiman, Hisham bin 'Urwah, Urwah bin Az-Zubair, and Abu Humaid as-Sa'idi shows the consistency of the narrator of *Tsiqab*. (Al-Nawawi, : 207).

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- **Hadith Prohibits Receiving Gifts During *Ihram***

A hadith from Ash-Sha'b bin Jatsthahah al-Layṣī which recounts the rejection of the gift of wild donkeys by the Prophet PBUH has the quality of *Saheeh* that is agreed upon (*Muttafaq 'Alaih*). His sanad involves the prominent narrators of Medina: Ibn Shihab (Az-Zuhriy), Ubaidullah bin 'Abdullah bin 'Utbah, Abdullah bin Abbas.

The narrators of this chain, including Az-Zuhriy (*Faqih Hafiz Mutqin*) and Ubaidullah bin 'Abdullah (*Tsiqab Faqib Šabat*), were known for their honesty and accuracy. Matan Hadith explains that the prohibition is ritual in favor of a perfect sanad. This emphasizes

the importance of following the *ihrām* rules that prohibit the use of land game products. (Al-Nawawi, 1993: 150).

### C. Criticism of Sanad Hadith Quality of Hasan (Prohibition of Religious Reward Gifts)

The hadith from 'Ubadah bin Aṣh-Ṣāmit (Hadith of the Bow of the Arrow) about the prohibition of receiving gifts for the teaching of the Qur'an has the status **of Hasan**. Although the Hadith *of Hasan* can be made *a hujjah*, this status indicates a minor weakness in the accuracy (*dabt*) aspect of the narrator, or that the narration requires support from another line (*Hasan li Ghairibi*). (Abadi, 2003: 45).

The decline in the quality of the Hadith is due to two dubious key narrators:

Table 2: Analysis of the Credibility of the Key Narrator of Hadith Hasan (Wage Prize)

Key Narrators	Circles	Commentary of the Scholar (Jarḥ wa Ta'dil)	Impact of Sanad Quality
Al Mughirah bin Ziyad	Tabi'in	Ahmad bin Hanbal: Mungkarul Hadith; Ibn Hajar: Ṣadūq (honest)	Severe contradictions in judgment (Ahmad's Jarḥ) led to substantial doubts over the degree of accuracy ( <i>dabt</i> ), which led to the status of Hasan.
Al Aswad bin Tsa'labah	Tabi'in	Ibn al-Madini: Unknown; Ibn Hajar: Majhūl (unknown)	The status of Majhūl (lack of understanding of integrity and

			thoroughness) is a significant weakness that requires shawāhid (reinforcement) in order for the narration to be accepted as Hasan.
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In this study, the methodological significance of the difference in quality status was noted. Hadith related to personal sincerity (ujrah), the prohibition of which can conflict with the economic needs of modern people, is maintained with the status of absolute Saheeh. Hadith that has the potential to damage public justice (ghulūl) is maintained with the status of absolute Saheeh. This provides the ijtihad space required by fiqh scholars to view the prohibition as the highest level of wara' (prudence), not a mutatis mutandis prohibition in every regulated context of ujrah (salary). (Al-Asqalani, 2011: 341)

#### D. Analysis *Of Sarah Matan* And Legal Implications (*Fiqh Al-Hadith*)

The *sharia analysis* of the Hadith of these five themes outlines the *specific 'illat* (legal cause) behind each prohibition, which distinguishes it from the general recommendation of receiving gifts.

##### 1. Competition Prize: Distinguishing *Sabaq* (Legitimate Prize) and *Maysir* (Illegal Gambling)

A hadith explaining the limitations of the prize race is narrated by Abu Hurairah:

أَخْبَرَنَا عِمْرَانُ بْنُ مُوسَى قَالَ حَدَّثَنَا عَبْدُ الْوَارِثِ عَنْ مُحَمَّدٍ بْنِ عَمْرُو عَنْ أَبِي الْحَكَمِ مَوْلَى لِبَنْيِ لَيْثٍ عَنْ أَبِي هُرَيْرَةَ عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: لَا سَبَقَ إِلَّا فِي خَفَّٰ أَوْ حَافِرٍ



"There is no sabaq (prize in the race) except in camel or horse racing."

Context and Implications of Fiqh: Sabaq is a prize for the winner of the competition. This hadith prohibits prizes derived from bets or contributions of participants; this falls under the category of maysir, or gambling, which is expressly forbidden in the Qur'an. The exclusion of the Hadith from camel and horse racing (khuff and ḥāfir) is intended to encourage Muslims to learn important defensive and jihad skills. According to modern scholars, such as Yusuf Al-Qaradawi, "this illat can be extended through qiyās (analogies) to include sports and other modern competitions that support the health, skills, or preparation of the strength of the people." The principle of the prohibition of maysir, however, has not changed. Prize races are only allowed if the prize is awarded by a third party (government, sponsor, or donor), not from the participant's registration money. If the prize comes from the participant himself, the element of maysir remains, even if there is willingness. (Nisa, 2022: 87).

## 2. Gifts During *Ihram*: The Supremacy of Ritual Obedience

The prohibition of receiving gifts during *ihrām* is based on the Hadith of Ash-Sha'b bin Jatsthāmah, which rejects prizes from land game:

قَالَ صَعْبٌ: فَلَمَّا عَرَفَ فِي وَجْهِي رَدْدٌ هَدِيَّتِي، قَالَ:

"لَيْسَ بِنَا رَدْدٌ عَلَيْكَ، وَلَكِنَّا حُرْمٌ

"We do not intend to reject your gift, but we are in a state of *ihrām*."



Context and Implications of Fiqh: This hadith shows that the social morality of receiving gifts should be preceded by obedience to ritual prohibitions. This prohibition is not permanent and is related to the status of *ihrām*, which means that using the proceeds of land game is haram (QS. Al-Maidah: 96). High manners in carrying out sharia law without damaging the relationship between people shows the rejection of the Prophet PBUH, who then explained that he did not intend to reject the goodness of his companions. According to this hadith, the prohibition to accept gifts is not due to the nature of the gift itself, but because the object of the gift violates the ritual obligations of the time. (Al-Nawawi, 1993: 162).

### 3. Gift of Prohibited Items: Legal Limitations of *Li Zātih* vs. *Li Ghayrih*

The hadith of Abdullah bin Umar regarding the gift of silk clothing explains the limitations in enjoying worldly luxuries. After Umar asked about silk garments, the Prophet PBUH replied that it was forbidden to use them for Muslim men, but then gave it to Umar with a clarification:

فَقَالَ : "إِنِّي لَمْ أَكُسْكَهَا لِتُنْبَسَهَا"

"I give it to you not to use."

Context and Implications of Fiqh: Muslim men are forbidden to wear silk because it is considered a form of excessive luxury (*isrāf*), which is considered to undermine simplicity and reduce the share of enjoyment in the hereafter. This hadith, however, distinguishes the law of use from the law of possession or transfer. The principle of fiqh that goods that are haram for one person (Muslim men) are not necessarily haram to be owned or used by another person (Muslim

women or non-Muslims) is shown by the gift of the Prophet PBUH to Umar and the action of Umar who sent the clothes to his polytheistic brother in Mecca. This hadith provides an important lesson about the flexibility of fiqh in property ownership. It also supports good social relationships with non-Muslim families. (Alfani, 2024: 89).

#### 4. Officer/ Official Prize: Prize as *Ghulūl* and Anti-Corruption

The hadith of Abu Humaid as-Sa'idi is a postulate of the Hadith about gratuity, which expressly categorizes the reward for the officer as *ghulūl*:

فَهَلْ جَلَسْتَ فِي بَيْتِ أَبِيكَ وَبَيْتِ أُمِّكَ حَتَّى تَأْتِيَكَ هَدِيَّتُكَ  
إِنْ كُنْتَ صَادِقًا ... هَذَا يَا الْعَمَالِ غُلُولٌ

The Prophet PBUH said:

"Would you not sit in your father's house and your mother's house, then will your gift come to you if you are honest?... The reward for the officers/officials is treason (*ghulūl*)."

Context and Implications of Fiqh: This prohibition (sadd al-*zari'ah*) is absolute and preventive with the aim of maintaining the integrity of the public trust. Compared to purely personal relationships, gifts given by officers during their tenure, which come from parties served or have interests, are considered automatically related to the position. Its main focus is public works. This hadith is very relevant to the problem of corruption and contemporary gratuities (Izzadine, 2023). According to Imam Nawawi and the MUI Fatwa, gifts received by officials in cases where there are affairs or interests between the giver and the recipient are prohibited because they lead to betrayal of public trust. That these prohibitions not only have worldly legal consequences but also have great spiritual sin



consequences, which are protected by the power of Saheeh Hadith, is shown by the Prophet PBUH's warning about the consequences of the hereafter where the person who steals will bear his stolen goods. (Supian, 2019: 146).

## 5. Rewards in the Form of Religious Teaching Wages: Conflicts of Sincerity and Worldly Needs

The hadith of Ubadah bin Ash-Shamit regarding the gift of an arrow after teaching the Qur'an implies a strong threat:

قال: "إِنْ كُنْتَ ثَجِبُ أَنْ ثُطُوقَ طُوقًا مِنْ نَارٍ فَاقْبِلْهَا  
"If you want to be wrapped in a necklace from the fire (Hell), then accept it!"

Context and Implications of Fiqh: The purpose of this prohibition is to maintain the principle of sincerity (*ikhlāṣ*) in conveying religious teachings, which *lillāh* should do. Incidental gifts, even small ones such as arrows, were considered by the Prophet PBUH as a reward that had the potential to damage the integrity of worship and allow *syubhat* to appear. The *hasan* status of Hadith and the real need of religious teachers led to a polemic of fiqh. Scholars have historically differed on the ruling of taking *ujrah*, or structured salary, to teach the Qur'an (Aprianti, 2022).

Modern scholars usually allow *ujrah* on the grounds that, rather than being considered as the price of the deeds of worship itself, compensation for the time that the teacher endows for obedience and ensuring the continuity of *da'wah* is the goal of *ujrah*. However, this prohibition of the Hadith places great emphasis on incidental gifts that students give directly after class. Although not all contemporary scholars consider such gifts haram, it is considered





better to abandon them (makrūh or syubhat) in order to attain the highest level of wara' (prudence) in religion (Khoiro, 2021).

## CONCLUSION

This study concludes (or shows that) A thematic hadith study on the prohibition of receiving gifts reveals that Islamic Shari'a has a strict ethical framework to distinguish between recommended gifts (*tahabbub*) and prohibited giving. Based on an analysis of the thirteen narrations in *al-Kutub al-Tis'ab*, found five '*illat* (because of the law) that underlies the prohibition, namely the element of gambling (*Shirley*), violation of ritual (*hurmah al-ihrām*), excessive luxury (*Isrāj*/Betrayal of the Public Trust (*ghulūl*), as well as the potential for contamination of sincerity in religious affairs. The results of the sanad criticism show that the hadiths are directly related to public justice and social impact, such as the prohibition of gratuities (*ghulūl*) and gambling, having the status of *Sabib* authoritative as *hujjah* absolutely. Meanwhile, hadith that focuses on the spiritual dimension of the individual, such as the prohibition of wages for religious teaching, has the status of *Hasan*, which opens up *ijtihad* space for modern scholars to bridge the gap between the idealism of sincerity and the reality of the economic needs of religious teachers.

As an ethical and public policy implication, the principle of "just sit in your house" in the hadith *ghulūl* must be used as a standard for testing causality intentions in modern bureaucracy. Any gift received because of position, regardless of the personal intention of the giver, must be categorized as a gratuity that must be rejected in order to maintain the integrity of the institution. On the other hand, for religious teachers, although the taking of *ujrah* (salary) structured in *fiqh* is allowed to ensure the continuity of *da'wah*, the avoidance of incidental gifts from students

remains a form of obedience *Scarlett* (prudence) is the highest in order to maintain purity of intention. This study recommends the need for further research on comparative fiqh that examines how differences in the status of hadith quality produce legal flexibility in answering the economic challenges of the ummah in the future.

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