

THESIS

**ANALYSIS OF ISLAMIC LAW ON THE ARISAN MODEL WITH AN
AUCTION SYSTEM IN THE BUYAN PANCASARI BULELENG
COMMUNITY**



Presented By:

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DEPARTMENT OF ISLAMIC ECONOMICS AND LAW

FACULTY OF SHARIA

UNIVERSITY OF DARUSSALAM GONTOR

2024/1446

**ANALYSIS OF ISLAMIC LAW ON THE ARISAN MODEL WITH AN
AUCTION SYSTEM IN THE BUYAN PANCASARI BULELENG
COMMUNITY**

THESIS

**Submitted to fulfill some requirements to complete the study
to obtain a Bachelor's Degree in the Department of Islamic Economic Law**

Presented by:

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2024/1446



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Baiq Alfina Rahma Wardani
42.2021.328151

ABSTRACT

Banjar Buyan Pancasari is one of the villages in the Buleleng area that has a unique way of empowering its community, especially the mothers, through the establishment of a money arisan with an auction system. The existence of this money arisan with an auction system not only aims to enhance the empowerment of the mothers in Banjar Buyan Pancasari but also to improve harmony among the community, as this arisan is not only attended by Muslim community members but also by all residents of Banjar Buyan Pancasari, from Muslims to those of other religions such as Hinduism.

This research was conducted with the aim of analyzing how Islam views the money arisan activities with an auction system that occur in the Buyan Pancasari community, both in terms of the permissibility of such money arisan with an auction system and how agreements are reached among the various religious communities involved in it.

This research uses field research with a qualitative approach. The data obtained are derived from interviews, observations, and documentation. Subsequently, the obtained data are analyzed using the descriptive method.

The results obtained from this research can be concluded that the practice of money arisan with an auction system realized by the Buyan Pancasari community is an activity that is permissible in Islam. This is because the arisan does not contain elements prohibited by Islamic law such as MAGHRIB (maysir, gharar, and riba), and the agreements made within it include elements of mutual consent and are conducted transparently. Similarly, the reason this practice is permitted is because the contract involved is a qard or loan contract, which aligns with the arisan scheme in the Buyan community. In this arisan practice, the winner of the arisan is in the position of the borrower, while those who have not yet won the arisan are in the position of the lenders. The money must be repaid by the borrower in installments, continuing to pay the arisan in each episode. the researchers will attach recommendations including Clearer regulations are needed for the practice of money arisan, taking into account Islamic law aspects, for the protection of all parties involved. For the money arisan organizers, it is expected that they maintain systematic records to avoid dissatisfaction that could harm the parties involved.

Keywords: Money arisan, Auction, Islamic Law

**ANALISIS HUKUM ISLAM TERHADAP MODEL ARISAN UANG
DENGAN SISTEM LELANG MASYARAKAT BUYAN PANCASARI
BULELENG**

Baiq Alfina Rahma Wardani
42.2021.328151

ABSTRAK

Banjar Buyan Pancasari merupakan salah satu Desa di daerah Buleleng yang memiliki cara unik untuk memberdayakan masyarakatnya khususnya para ibu-ibu, yaitu dengan didakannya kegiatan arisan uang dengan system lelang. Adanya arisan uang dengan system lelang ini selain bertujuan untuk meningkatkan pemberdayaan para ibu-ibu banjar Buyan Pancasari juga untuk meningkatkan kerukunan antar sesama dikarenakan arisan ini tidak hanya diikuti oleh umat beragama Muslim saja akan tetapi seluruh masyarakat yang tercatat sebagai penduduk banjar Buyan Pancasari baik dari yang beragama Muslim sampai yang beragama lain seperti Hindu.

Penelitian ini dilakukan dengan tujuan untuk menganalisis mengenai bagaimana Islam memandang kegiatan arisan uang dengan system lelang yang terjadi pada masyarakat Buyan Pancasari baik dalam segi diperbolehkannya arisan uang system lelang tersebut sampai bagaimana kesepakatan yang terjadi antar ragam umat beragama yang berkecimpung didalamnya.

Penelitian ini menggunakan penelitian lapangan dengan pendekatan kualitatif. Adapun data yang diperoleh merupakan data yang diperoleh dari hasil wawancara, observasi dan dokumentasi. Selanjutnya untuk data yang diperoleh dianalisis dengan menggunakan metode deskriptif.

Adapun hasil yang diperoleh dari hasil penelitian ini adalah dapat disimpulkan bahwa praktek arisan uang dengan system lelang yang direalisasikan oleh masyarakat banjar Buyan Pancasari merupakan kegiatan arisan yang diperbolehkan menurut Islam. Hal ini dikarenakan dalam arisan tersebut tidak terdapat unsur yang dilarang dalam syariat Islam seperti MAGHRIB selain itu kesepakatan yang dilakukan didalamnya mengandung unsur ridho bil ridho dan juga dilakukan dengan cara transparan. Begitu juga yang menjadi alasan praktik ini diperbolehkan adalah karena praktik ini juga bahwa akad yang terdapat pada ini adalah akad qard atau utang piutang yang mana hal ini sesuai dengan skema arisan pada masyarakat Buyan. Dalam praktik arisan tersebut pemenang arisan berposisi sebagai yang berhutang sedangkan yang belum mendapatkan arisan berposisi sebagai pemberi pinjaman yang uangnya harus dikembalikan dengan cara penghutang akan menyicil pengembalian dengan cara tetap membayar arisan setiap episodenya. Adapun rekomendasi yang diberikan oleh peneliti adalah untuk peraturan yang lebih jelas diperlukan untuk praktik arisan uang, dengan mempertimbangkan aspek hukum Islam, demi melindungi semua pihak yang terlibat. Bagi penyelenggara arisan uang, diharapkan mereka menjaga catatan yang sistematis untuk menghindari ketidakpuasan yang dapat merugikan pihak-pihak yang terlibat.

SUPERVISOR DECISION LETTER



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APPROVAL OF SUPERVISOR

The Honorable,
Dean of Sharia Faculty
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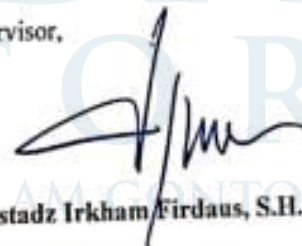
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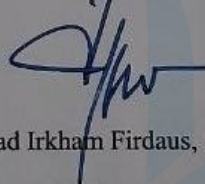
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Has been examined by the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economics Law Faculty of Sharia University of Darussalam Gontor on (October 22th, 2024)

The board of examiners has decided to grant him pass in the thesis examination. Hence, he is eligible to be awarded the degree of Licentiate in Islamic Economic Law in the Faculty of Sharia.

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THESIS ACCEPTANCE LETTER

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Assalamu 'alaikum wr. wb.

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Wassalamu 'alaikum wr. wb


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DECLARATION



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I sincerely declare that this thesis is my own work and not another research work for different levels. In addition, this thesis has not been published before, except for some parts that have been referred to the source.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

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Baiq Alfina Rahma Wardani
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DEDICATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

With full gratitude to the presence of Allah SWT who has granted guidance and His blessings, thus it is said *Alhamdulillahirobbil'amin*, the researcher dedicates this valuable thesis to:

1. Allah SWT, the Creator who created the universe, with all His grace and blessings that provide extraordinary opportunities, Alhamdulillah I was able to complete this thesis on time.
2. To my parents, Mr. Lalu Munawar and my beloved late mother, Mrs. Rohmawati, who have successfully nurtured, guided, and educated me with great patience and effort, allowing me to reach this stage. And that is always the reason for me to keep fighting for their happiness.
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4. To my family Shoffan Syafawi, who is always willing to be troubled and always encourages me until I reach this very valuable point.
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6. The lecturers who always provide support to all of us and offer guidance and direction for all the problems we face, allowing us to stand firm until now.

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MOTTOES

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

وَعَسَىٰ أَنْ تَكْرَهُوا شَيْئًا وَهُوَ خَيْرٌ لَّكُمْ ۖ وَعَسَىٰ أَنْ تُحِبُّوا شَيْئًا وَهُوَ شَرٌّ لَّكُمْ ۗ

وَاللَّهُ يَعْلَمُ وَأَنْتُمْ لَا تَعْلَمُونَ

“Fighting has been made obligatory upon you ‘believers’, though you dislike it. Perhaps you dislike something which is good for you and like something which is bad for you. Allah knows and you do not know.”

(QS. Al-Baqarah, 2:216)

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1. To the honorable, Al-Ustadz KH. Hasan Abdullah Sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A., Drs. K.H. Akrim Mariyat, Dipl.A.Ed. as the President of University of Darussalam Gontor
2. To the Honorable, Rector of Darussalam Gontor University, Al-Ustadz. Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.E.d., M.Phil., Dr. Abdul Hafidz Zaid, M.A., Dr. Setiawan bin Lahuri, Dr. Khoirul Umam, M.Ec., and Royyan Ramdhani Djayusman, Ph.D.
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With the abundant support from various parties, the author can only pray that they are always granted blessings by Allah SWT in every step they take. (Aamin Allahumma Aamin). The author is very open to receiving criticism and suggestions for the improvement of this thesis, and hopes that this thesis can be beneficial to many parties.

Wassalamualaikum Wr Wb

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