

CHAPTER I

INTRODUCTION

A. Background of Study

In essence, humans are social beings, which means that without interaction and relationships with others, humans cannot live their lives.¹ Therefore, humans will still be very dependent on the roles of others around them in various aspects of life. The rapid and swift development of humans in life's problems causes them to experience increasingly complex issues in their lives, especially in the economic realm.² Therefore, in this case, an interaction is needed that can serve as a shortcut to help humans solve their needs.

Interacting with one another is one of the shortcuts for humans to easily meet their daily needs as social beings.³ It has become the nature of humans, created by Allah in this world, to help each other in matters of goodness. Muamalah is one of the ways Islam regulates human relationships with one another based on Islamic law to avoid imbalances that could lead to the breakdown of relationships.

Along with the development of the times, social transactions in society are also experiencing rapid progress due to differences in mindset and customs among the community. This can be seen in the presence of several muamalah activities that did not exist during the time of the Prophet Muhammad. As is the case in rural areas, where the community of a village itself will be directly involved in the process of engaging in activities as

¹ Ahmad Mufakh Khom, 'Tinjauan Maqashid Syariah Pada Arisan Kue Hari Raya Dan Sembako Dalam Meningkatkan Kesejahteraan Ekonomi Anggota (Study Kasus Di Kecamatan Mojoagung Kabupaten Jombang)' (UNIVERSITAS ISLAM NEGERI SUNAN AMPELSURABAYA, 2022), p. 1, doi:<http://digilib.uinsby.ac.id/http://digilib.uinsby.ac.id/http://digilib.uinsby.ac.id/>.

² Rina Fitriani, Rina Fitriani, and Ahmad Damiri, 'Praktek Jual Beli Barang Arisan Sistem Arisan Di Desa Gardusayang Kecamatan Cisolak Kabupaten Subang Dalam Perspektif Ekonomi Syariah', *EKSISBANK Ekonomi Syariah Dan Bisnis Perbankan*, 05.1 (2021), pp. 1–16 (p. 2), doi:<https://doi.org/10.37726/ee.v5i1.132> Praktek.

³ Anto Ariyanto Rini Nizar, Latifa Siswati, 'Pemberdayaan Kelompok Arisan Ibu-Ibu Perumahan Lancang Kuning Melalui Pelatihan Pembuatan Nugget Jantung Pisang', *DINAMISIA: Jurnal Pengabdian Kepada Masyarakat*, 5.6 (2021), pp. 1603–10 (p. 1603), doi:<https://doi.org/10.31849/dinamisia.v5i6.7479>.

agents of development. This statement can be proven by the rapid development of savings groups, especially in Indonesian society.⁴

Arisan is a non-formal interaction that is also a part of the local Indonesian economic system, upholding the concept of mutual assistance among group members.⁵ Arisan itself has the meaning of an activity that requires collecting money or items of equal value, carried out by several people gathered in one community, with a lottery system becoming the final stage in one period, which is useful for determining who will receive the results of that arisan period.⁶ According to the Great Dictionary of the Indonesian Language, what is referred to as arisan is a fundraising activity carried out by a group of people where a lottery is used to determine who will receive the results, and it is done in turns.⁷

Arisan has become a culture in society. In the arisan, there are many benefits that can be gained, such as benefits in terms of economic aspects and social aspects. The economic benefits serve as a means to help the community, especially arisan members, in obtaining a significant amount of funds. These funds can then be allocated as additional business capital, starting a business, or purchasing essential living needs that cannot be sufficiently covered by personal income alone.⁸ Not only that, in terms of social aspects, the arisan has a very positive impact on social interactions within the community. The activities of the arisan foster good relationships among its members and strengthen the bonds of brotherhood within it.⁹

⁴ Ruwaidah Ruwaidah et al., “Arisan Uang Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam (Studi Kasus Di Desa Pandan Lagan Kecamatan Geragai),” *JEMSI Jurnal Ekonomi Majemen Sistem Informasi* 3, no. 2 (2021): p. 180, <https://doi.org/https://doi.org/10.31933/jemsi.v3i2>.

⁵ Khom, “Tinjauan Maqasid Syariah Pada Arisan Kue Hari Raya Dan Sembako Dalam Meningkatkan Kesejahteraan Ekonomi Anggota (Study Kasus Di Kecamatan Mojoagung Kabupaten Jombang),” p. 3.

⁶ Evi Malia Moh. Jamali, Agus Sugiono, “Perspektif Akuntansi Pada Arisan Meubel Di Madura Meubel Di Madur,” n.d., p. 123.

⁷ Suharso, Ana Retoningsih, *Kamus Besar Bahasa Indonesia*, (Semarang: Widya Karya, 2011), p. 52

⁸ Herlina Kusuma Wardhani, ‘Arisan Sebagai Alternatif Pemenuhan Kebutuhan Rumah Tangga (Studi Kasus Pada Arisan Mapan Di Kota Malang)’, pp. 1–17 (p. 3).

⁹ Reni, Harmiati, and Adi Sutojo, ‘Analisis Pemberdayaan Dan Kesejahteraan Keluarga (PKK) Di Desa Talang Rasau Kecamatan Lais Kabupaten Bengkulu Utara’, pp. 17–25 (p. 18).

Arisan is also a form of muamalah, and in this case, there has never been any dispute regarding the legality of participating in arisan. Therefore, the legality of arisan muamalah activities is in accordance with the consensus of fiqh scholars who believe that the legality of arisan is permissible because it returns to the original law of muamalah.¹⁰ The reason why the arisan activity is allowed is because it does not contain elements of fraud, interest, or cheating.¹¹ Therefore, the arisan activity has become a choice for the community in terms of instilling frugal behavior within themselves and also fostering a spirit of mutual assistance.

In terms of profit, if observed closely, a arisan is not a profitable venture. Which means that, during the cycle, the money that has been saved or deposited by the participants will yield the same result as what they will eventually receive. The difference here lies in the participants who receive the results of the lottery at the beginning of the period, as if they are getting a loan that can be paid off in installments without interest.

Then, in conducting a arisan, there are various object variations and methods for its application. In terms of objects, there are variations including money, goods, basic necessities, and so on. As for the methods, the variations can include lottery patterns, buying and selling, auctions, and so forth. This is similar to the savings groups applied in the Buyan community of Buleleng, Bali Province, where they conduct tenders (auctions) to arisan.

The auction system known in this arisan became famous in Indonesia in 1908. Auction itself is defined as a sale of an object in front of the public, conducted by an authorized person through an open bidding process, either verbally or in writing, leading to a price increase or decrease, starting with an auction announcement.¹²

¹⁰ Walfajri, 'Tinjauan Fiqih Muamalah Terhadap Praktik Arisan Tembak Di Desa Penarah Kecamatan Belat Kabupaten Karimun', 2023, p. 13.

¹¹ Linda Fitriatus Sholikah, 'Tinjauan Hukum Islam Terhadap Praktik Arisan Motor Dengan Sistem Lelang (Studi Kasus Di Dealer Kurnia Kasih Honda Semarang)' (Universitas Islam Negeri Walisanga Semarang, 2021), p. 13.

¹² Eni Suarti and Atika Ismail, 'Pelaksanaan Lelang Oleh Kantor Pelayanan Piutang Dan Lelang', *Justicia Sains: Jurnal Ilmu Hukum*, 6.1 (2022), pp. 29–52 (p. 33), doi:10.24967/jcs.v6i1.1429.

In an auction, there are also principles that must be implemented for an auction to be considered valid, and these principles will never be separated from an auction: The principles of efficiency, legal clarity, justice, and transparency come first, second, and third, respectively. Fifth, the accountability principle.¹³ Auction regulations in the Republic of Indonesia have been established, although they do not specifically mention the requirements and procedures for an auction activity. This is found in the general provisions in the form of legislation, although not mentioned directly, it exists or is related to the matters that must be fulfilled in the auction process.

There is an understanding regarding the auction and sale system, where the auction is considered a part of the sale. However, there are differences between the two, including the right to choose in a sale, which allows for exchanges. In contrast, these two aspects are absent in an auction, and the auction system must be conducted in front of all members of the auction, meaning in front of the public.¹⁴ It can be concluded that buying and selling and auctions are not the same activities, but rather activities conducted to produce an object through different processes.

Arisan and auctions have an interesting relationship in the context of fundraising and distribution of goods. Arisan is a collective financial system where a group of individuals deposit a certain amount of money periodically, which is then given to members in turn, thereby helping to meet financial needs in a planned manner. On the other hand, an auction is a sales method where items are offered to potential buyers at a predetermined starting price, and buyers can bid until the highest price is reached. In certain practices, a raffle can be combined with an auction system, where the funds collected in the raffle are won or obtained through the auction. This not only increases social participation and member

¹³ Shinta Oktaviani and Program Studi Magister Kenotariatan, 'Keabsahan Pelaksanaan Lelang Melalui Sosial Media Instagram', *Jurnal Kertha Semaya*, 9.12 (2021), pp. 2404–14 (p. 2405) <<https://doi.org/10.24843/KS.2021.v09.i12.p12>>.

¹⁴ Maya Mustika Wardani, "Arisan Uang Dengan Sistem Lelang Dengan Perspektif Hukum Islam (Studi Kasus Di Pasar Mlilir Kecamatan Dolopo Kabupaten Madiun)" (Institut Agama Islam Negeri Ponorogo)

engagement but also provides them with the opportunity to obtain goods at more competitive prices, thereby creating added value both economically and socially. Both, when implemented with principles of transparency and justice, can complement each other in providing benefits to the community.

Therefore, an arisan that uses an auction system has differences in the amount of savings received by the participants, which depends on the auction. This means that if the auction is for a small nominal amount, the results will be high. However, if a member coincidentally gets the highest nominal amount, the results from that arisan will be low.

There are several types of arisan practiced in the Buyan Buleleng community. In addition to this auction arisan, there is also a social arisan organized by other women's groups, which they refer to as social arisan. This arisan is implemented by the Muslimat women in the village, and its practice is not much different from the general concept of arisan. However, in this arisan, each winner is charged a fee, and the collected fees are used as the group's fund.

As for the implementation of the arisan in the Buyan community of Buleleng, the participants consist of the Buyan Dinas Banjar community, which holds an arisan draw once a month with a total of 73 members. In the Balinese calendar, it is called Tumpek (ritual for the earth and its contents). Unlike this auction arisan, which has a larger membership and is not only composed of Muslim mothers, but also includes all components of society from various religions, as researched by the subsequent author.

The issue that arises with this auction-based money arisan system is due to the involvement of both Muslim and non-Muslim participants, leading to questions about whether the agreements made within it are in accordance with Islamic law and whether there are elements of MAGHRIB (maysir, gharar, riba) present, especially considering the limited application of such a pooling system. Therefore, it is very necessary to conduct research so that if there are things that do not comply with Sharia, the community, especially the Muslim community, does not step further into it.

The fact that the winner of an auction is the one who places a greater bid than the others is what makes it intriguing. The first draw is immediately put up for auction by the organizer after the arisan is drawn. The person with the highest bid will, of course, win that draw; so, there is no need for the organizer to draw again, and all participants split the auction's revenues evenly.

From the above phenomenon, it is clear that if an old participant becomes the winner of the arisan, the profit they can obtain will also be substantial. Conversely, if a participant becomes the winner quickly, the profit they obtain will be minimal. In fact, it cannot be denied that the participant will receive a total return that is less compared to the total initial deposit they have paid.

Additionally, to maintain the feelings of every arisan participant and as a form of upholding fairness, participants who have already won the arisan are not allowed to withdraw from the arisan forum. This is also due to the participants' responsibility to return the money to other participants who have not yet had their turn to win the arisan.

Based on the presentation of the above phenomenon, the author is interested in making the phenomenon of arisan with an auction system the object of research that will be beneficial in the future. Therefore, the author is determined to examine "ISLAMIC LAW ANALYSIS ON THE ARISAN MODEL WITH AN AUCTION SYSTEM IN THE BUYAN BULELENG COMMUNITY."

B. Problem formulation

The problem generated in this study is formulated as follows, taking into account the backdrop of the topic that the researcher has described above:

1. In the Buyan Buleleng community, how does the arisan model's auction system mechanism operate?
2. How is the Buyan Buleleng community's money arisan model with an auction mechanism analyzed by Islamic law? munity?

C. Research Objectives

In every research, there is always a desire for the results to provide benefits to the researchers themselves as well as to other parties in need. The objectives of this research are to:

1. Explain the Buyan Buleleng community's common practice of arisan with an auction mechanism.
2. Describe the Islamic legal analysis of the auction system model of arisan in the Buyan Buleleng community.

D. Benefits of Research

With the existence of this research, it is hoped to be beneficial in all aspects, including:

1. Theoretical Benefits

In this case, the author hopes that this research can serve as a means to develop the Islamic concept regarding the behavior of arisan transactions, which is good and effective in accordance with the essence of arisan itself.

- a. To broaden horizons and deepen understanding of arisan with an auction system
- b. To broaden horizons and deepen understanding regarding the legality of arisan with an auction system in the perspective of Islamic law
- c. Providing knowledge to the community that the arisan conducted bring many positive impacts to community life.
- d. This research is expected to expand and enrich the body of knowledge, especially in the field of implementing arisan groups.
- e. Becoming a scientific source or reference for subsequent related research.

2. Practical Benefits

It can serve as a guideline for arisan participants, as well as a positive contribution to other institutions and the academic world to enrich the body of knowledge about arisan.

- a. For the Researcher

The results of this research are expected to add information and insights for researchers.

b. For Arisan Members

This research is expected to provide input to the arisan group that not all arisan lead to negative impacts, but there are also positive impacts that can be derived if a series of arisan is conducted according to the regulations, which will lead to mutually beneficial results for the parties involved.

c. For Students

Research can be used as a reference for studying related variables in the future.

E. Literature Review

The literature review is a subsection that explains the reports found by other researchers, which discuss the same core issues. Usually, the literature review includes several reference lists that serve as a basis for writing.¹⁵ Arisan is a study that has been widely discussed by other researchers. In this literature review, the author further discusses the implementation of a arisan with lottery system in the Buyan Buleleng village community. The following is one of the topics covered in the author's literature review.

According to the Journal Research written by Ruwaidah Ruwaidah titled **“Money Arisan in Enhancing Family Welfare from an Islamic Economic Perspective (Case Study in Pandan Lagan Village, Geragai District),” 2021**. The type of research used is field research. Using a qualitative descriptive approach and data collection techniques such as observation, interviews, and documentation. Implementation. The result of this research is that this arisan has an impact on improving family welfare, because the funds obtained from the arisan activities can be used for various needs, both consumptive and productive. In the system of arisan that

¹⁵ Fani Dhinishwari Anggit M. Siddiq, Boy Perdana S, Dzikri Abdillah, *Kajian Pustaka Dalam Artikel Jurnal Penulisan Artukel Dan Karangan Khas*, 2020, p. 1.

develops in society, both money and goods mutual aid are permitted in Islam. Because in a arisan, there is no element of deception (tadlis) .¹⁶

The similarity in this research is that both discuss arisan, while the difference lies in their focus of analysis. Previous research focused on the role of arisan in influencing the improvement of family welfare, due to the funds obtained from the arisan activities, whereas this research focuses on how Islam views arisan using an auction system. Another difference is the location of the research.

Thesis research written by Adam Alamsyah titled "**The Contribution of Online Arisan in Meeting the Lifestyle of Students from the Perspective of Islamic Economics (Case Study on the Student Arisan of the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra)**", 2021. This research method uses a qualitative approach with data collection techniques, namely primary data and secondary data. Primary data was obtained through direct interviews with the owner of the online arisan and (9) members of the online arisan. Meanwhile, secondary data was obtained by quoting sources from the Qur'an, several books on muamalat jurisprudence, journals, and websites. The data analysis techniques used in the research are data reduction, data presentation, and conclusion drawing. The results of this study indicate that the lifestyle of students participating in one of the online arisan is classified as hedonistic, although not all of them adopt this lifestyle. The contribution of online arisan to the group is that there are many benefits obtained by the members, one of which is the ability to save consistently. However, from an Islamic economic perspective, this online arisan system is not permissible because it contains elements of usury.¹⁷

The similarity in this research is that both discuss arisan, while the difference lies in their focus of analysis. The previous research focused on

¹⁶ Ruwaidah et al., "Arisan Uang Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam (Studi Kasus Desa Pandan Lagan Kecamatan Geragai)." P. 16

¹⁷ Adam Alamsyah, "Kontribusi Arisan Online Dalam Memenuhi Gaya Hidup Mahasiswi Menurut Sudut Pandang Ekonomi Islam (Studi Kasus Pada Kelompok Arisan Mahasiswa Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Sumatera Utara)" (Universitas Negeri Islam Sumatra Utara Medan, 2021). p. 27

the contribution of online arisan to the lifestyle of their participants, whereas this research focuses on how Islam views arisan using an auction system. Another difference is the location of the research.

The research published in a journal by Bayu Sudrajat, titled "**Social Values in Monthly Arisan Activities in Leuwisaeng Hamlet, Surusunda Village, Karangpucung District,**" 2021. This research is a field research with a qualitative approach. The method used in this research is descriptive method. In this study, the researcher explained more about the social values in arisan activities in Leuwisaeng Hamlet, Surusunda Village. The results of this study show that the arisan activities are really beneficial to the community. One of the community's gains from the arisan activities is a way to socialize, a means of conveying information, fostering relationships among residents, cultivating a spirit of charity, nurturing a spirit of mutual assistance, building unity and cohesion, promoting saving habits, and instilling a sense of trust.¹⁸

The similarity in this research is that both discuss arisan, while the difference lies in their focus of analysis. The previous research focused on arisan that bring many positive impacts to their participants, whereas this research focuses on how Islam views arisan using an auction system. Another difference is the location of the research.

According to the Journal Research written by Muhammad Nur Revollah with the title "**Phenomenon and Potential Of The Grain Arisan As A Social Modal Source Based On Financial Technology In Sidrap District**", 2022. This research uses a mixed-methods approach. Data collection in this study employs observation, in-depth interviews, documentation, and questionnaires. This research finds that Grain arisan is becoming a local financial institute that gives many benefits to its members through these several methods. It is proven through score calculation by the Likert scale. This dominance shows that the grain lottery club has a significant potential to become a social modal based on financial

¹⁸ Masngudi Bayu Sudrajat, "Nilai-Nilai Sosial Pada Kegiatan Arisan Bulanan Di Dusun Leuwisaeng Desa Surusunda Kecamatan Karangpucung," J-EBI: Jurnal Ekonomi Dan Bisnis Islam 1, no. 1 (2021): p. 1–12.

technology. Many activities are not yet modern or still traditional. Nevertheless, the members have tried to make the lottery club more modern by optimizing technology.¹⁹

The similarity in this research is that both discuss arisan, while the difference lies in the focus of the analysis. The previous research focused on arisan and their impact on the surrounding community, whereas this research focuses on how Islam views arisan using an auction system. Another difference is the location of the research.

The research presented in the form of a Journal by Safira Rahmawati and Istianah titled "**Transformation of Arisan in the Perspective of Sharia Economic Law, 2022.**" This research is a type of field study using data collection techniques such as interviews, observations, and documentation. Data analysis employs a qualitative descriptive approach by outlining the obtained data and examining it from the perspective of Sharia Economic Law to draw general conclusions. The results obtained from this research indicate that the online declining arisan practice in Purbalingga Regency does not yet comply with incorporates components that are forbidden in Sharia economics and adheres to the norms of Sharia Economic Law. This is caused by the difference in the amount of contributions among members and the surplus money collected in each round, which is not realized by all members. These two factors indicate that the online arisan in Purbalingga has a clear element of usury. With these conditions, the running of the arisan has deviated from the arisan agreement and has the potential to transform into a form of savings and loan service management.²⁰

The similarity in this research is that both discuss arisan, while the difference lies in the focus of the analysis. The previous research focused

¹⁹ Muhammad Nur Revollah et al., "Phenomenon And Potential Of The Grain Arisan As A Social Modal Source Based On Financial Technology In Sidrap District," *Agro Ekonomi* 33, no. 2 (2022): p. 106–7, <https://doi.org/http://doi.org/10.22146/ae.73867>.

²⁰ Safira Rahmawati and Istianah, 'Transformasi Arisan Dalam Prespektif Hukum Ekonomi Syariah', *Jurnal Hukum Ekonomi Syariah*, 5.2 (2022), pp. 99–116 (p. 99), doi:10.30595/jhes.v5i2.14650.

on arisan with a descending system from the perspective of Islamic Economics, whereas this research focuses on how Islam views arisan using an auction system. Another difference is the location of the research.

In the journal research written by Herlina Kusuma Wardhani titled **"Arisan as an Alternative for Household Needs Fulfillment (Case Study on Mapan Arisan in Malang City)" 2022**. The research method uses a qualitative method with a case study type. The object of this research is Arisan Mapan in the city of Malang. This research involves 5 key informants as research subjects and uses the components of data analysis in a descriptive analysis model with four steps, namely: data collection, data reduction, data presentation, conclusion, and verification. The result of this research is that the mothers in the arisan use the as a substitute to fulfill their requirements. Because customers can purchase things through interest-free installments by taking part in the Arisan, which can help lighten their financial burdens. The Mapan Arisan mothers in In order to pay for the arisan donations, Malang City sets aside money each month as part of its monthly budget planning. They can successfully and efficiently manage their finances through financial planning.²¹

The similarity in this research is that both discuss savings groups, while the difference lies in the fact that the former focuses on the practice of arisan as a tool to empower their community, whereas this research focuses on how Islam views arisan using an auction system. Another difference lies in the location of the research.

Similarly, the research presented in the form of a journal written by Yumnariyah titled **"The Practice of Arisan Using a Tiered System from the Perspective of Islamic Law," 2023**. The type of research in this issue uses field research that is descriptive in nature. The results obtained from this research indicate that this tiered arisan uses a qadr contract, which involves both debtors and creditors.²²

²¹ Wardhani.

²² Yumnariyah, 'Praktik Arisan Uang Menggunakan Sistem Bertingkat Dalam Perspektif Hukum Islam', *J-HES*, 07.02 (2023), pp. 90–98 (p. 90).

The similarity in this research is that both discuss arisan, while the difference lies in the fact that the previous research focused on arisan with a tiered system, whereas this research focuses on arisan using an auction system.

Added to this is the research presented in the form of a thesis by Muchammad Hikam titled **“Arisan Practice with Auction System in the Muslim Community of Kebonagung Village, Pekalongan Regency,” 2024**. This research is a type of field research with a qualitative approach. Meanwhile, data collection techniques use observation, interviews and documentation. The analysis method used is descriptive analysis, namely data analysis carried out by providing a description or explanation. The results obtained from the research can be concluded that the practice of auction arisan in Kebonagung Village is not in line with the principles of Sharia economic law. This is because muzayadah or auctions are not permitted to auction money, considering that money is not a commodity that can be traded like goods. Therefore, money should not be auctioned.²³

The similarity in this research is that both discuss the lottery system, while the difference is that the previous research focuses on the practice of money arisan with auction sales, whereas this research only examines the Islamic law regarding the permissibility of such a lottery system. Another difference lies in the location of the research.

What distinguishes this research from existing studies is that this research not only focuses on discussing the legality of the money arisan model with an auction system according to Islam, but also examines the significant impact of the auction system money arisan model on the empowerment of the Buyan Buleleng community.

²³ Mochammad Hikam, ‘Praktik Arisan Dengan Sistem Lelang Pada Masyarakat Muslim Di Desa Kebonagung Kabupaten Pekalongan’ (Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, 2024), p.1.

F. Theoretical Framework

In a research study, it is important to outline the theoretical framework so that the meaning of the theory used can be understood, both from the linguistic (etymology) and terminological (terminology) perspectives, to achieve optimal research results.²⁴ The theory used in the research is as follows:

a. Arisan

Arisan among Arabs is referred to as "jam'iyah muazzhafin," or "al-qardhu at-Ta'awuniyyah," or "al-qardhu jama'i," or "al-hakabah."²⁵

Arisan is a form of one of the deeply ingrained activities in Indonesian society, although arisan itself has several different forms. Arisan itself means a gathering of a group of people whose activity is to collect money regularly according to a predetermined schedule for a certain period.²⁶ After the money has been collected and the specified period has ended, one of the group members will become the winner and receive the results for that period. The determination of the winner is usually done by drawing the names of each member. Before conducting the lottery, the amount of money to be drawn is very important because the arisan money will be drawn weekly or monthly. Subsequently, a consensus is reached regarding the draw or lottery time, indicating the day and location of the draw, which may be weekly or monthly, contingent on the consensus of the lottery participants..²⁷

²⁴ dinda Nahratusz Saidah, "Pertanggung Jawaban Pt Kai Terhadap Pembatalan Tiket Kereta Api Pada Masa Pandemi Covid 19 Di Stasiun Pasar Senen" (UIN Syarif Hidayatullah Jakarta, 2022), p.11.

²⁵ Abdullah bin Abdul Aziz Al-Jibrin. *Jam'iyatu Al-Muwadhdhofin wa Ahkamuha fi Al-Fiqhi Allslami* dalam *Ar-Ri-asah Al- 'Ammah li Idaroti Al-Buhuts Al-'Ilmiyyah wa Al-Ifta' wa Ad-Da'wah wa Al-Irsyad, Majallah Al-Buhuts Al- 'Ilmiyyah Al-Islamiyyah* (Vol. 4; Ar-Riyadh: Dar Al-Ifta', T.th), p. 244.

²⁶ Asy Azzahra and Aries Hermawan, 'Konsep Dan Praktik Arisan Online " Awrisan MBabel 88 " Dalam Perspektif Fikih Muamalah', *Journal of Fiqh in Contemporary Financial Transactions*, 2.2 (2024), pp. 56–102 (p. 82), doi:<https://doi.org/10.61111/jfcft.v2i2.668>.

²⁷ Varatisha Anjani Abdullah, *Arisan Sebagai Gaya Hidup (Sebuah Kritik Terhadap Masyarakat Konsumtif Perkotaan)*, *Jurnal Komunikasi*, vol. 11, no. 1, oktober 2016, p. 18

Raffle in English is known as Lottery. Thus, a lottery or raffle essentially has the same meaning. However, in our society, the lottery has become a very different concept. Lotteries are considered a form of gambling, whereas raffles are not. Because there are differing opinions regarding the legal provisions of lotteries (draws), whether they are considered gambling or not, it is first necessary to understand the definition of gambling (maisir) .²⁸ Gambling (maisir) is a game that involves betting, conducted by two or more people directly or face-to-face in one assembly.²⁹

Arisan is a social activity where people visit each other, getting to know each other, giving and needing, as well as a medium for harmony.³⁰ Meanwhile, as an economic activity, a arisan is an incidental consociational institution that, in principle, functions as a place for saving and borrowing. From a financial perspective, a arisan does not have any profit. It means, the money we save throughout one round is the same as what we earn. The difference lies in the acquisition of the arisan, where participants who receive it at the beginning of the period essentially get a loan that can be paid off in installments without interest. However, if we receive it at the end, it feels like saving without earning interest or profit sharing. When observed from a sociological perspective, Arisan is used as a means for the community to gather in tabarru' (mutual assistance) activities, even though in the end, there will be an equal return. This can be recognized by the function of a arisan as a means of debt and credit activity. Additionally, arisans are typically formed through

²⁸ Tuah Itona, "Parktik Gharar Dan Maisir Era Modern," *Muamalat: Jurnal Kajian Hukum Ekonomi Syariah* 14, no. 2 (2022): p. 169, <https://doi.org/https://journal.uinmataram.ac.id/index.php/muamalat/index>.

²⁹ Rusli Agus, *Kontribusi Arisan Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam*, (Universitas Islam Negeri Sultan Syarif Kasim Riau, 2011), p. 2

³⁰ Rosmita Rosmita and others, 'Arisan Kurban Dalam Perspektif Hukum Islam', *AL-KHIYAR: Jurnal Bidang Muamalah Dan Ekonomi Islam*, 3.1 (2023), pp. 60–79 (p. 61), doi:10.36701/al-khiyar.v3i1.908.

get-togethers among members in order to enhance the relationships among them.³¹

Arisan not only thrives in small circles but also in larger ones, such as in villages, markets, and so on. Arisan in the Great Dictionary of the Indonesian Language is an activity of collecting money or items of equal value by several people, followed by a lottery among them to determine who receives it. The lottery is conducted periodically until all members have received it.³² According to Kern, the Rotating Saving and Credit Association (ROSCA), also known as a "arisan," is an interesting format as a financial institution located in rural areas. The credit and savings association or arisan remains a simple financial institution based more on mutual trust. Arisan is not strong enough to be an informal institution that tends to be static and does not influence the development of a country.³³

The term "arisan" can be considered a form of transaction that is not specifically regulated by the Qur'an, nor by Hadith.³⁴ However, this does not mean that arisan is deemed something that should not be done. Allah SWT said in Surah Al-Maidah/5:2,

يَأْتِيهَا الَّذِينَ آمَنُوا لَا تَحْلُوا شَعَائِرَ اللَّهِ وَلَا الشُّهُرَ الْحَرَامَ وَلَا الْهُدْيَ وَلَا الْقَلَائِدَ وَلَا آمِينَ الْبَيْتِ
الْحَرَامِ يَبْتَغُونَ فَضْلًا مِّن رَّبِّهِمْ وَرِضْوَانًا وَإِذَا حَلَلْتُمْ فَاصْطَادُوا وَلَا يَجْرِمَنَّكُمْ شَنَا نُ قَوْمٍ أَن صَدُّوكُمْ
عَنِ الْمَسْجِدِ الْحَرَامِ أَنْ تَعْتَدُوا وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ يَوْمَئِذٍ
اللَّهُ بِإِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

³¹ Irfa Roidatul Khoriyah, *Praktik Arisan Online Di Tinjau Dari Kitab Undang Undang Hukum Perdata Dan Pandangan Ulama Kabupaten Banyuwangi*, Skripsi Universitas Islam Negeri Maulana Malik Ibrahim, Malang, 2020, p. 24

³² Suharso, Ana Retoningsih, *Kamus Besar Bahasa Indonesia*, (Semarang: Widya Karya, 2011), p. 524 Varati

³³ Varatisha Anjani Abdullah, *Arisan Sebagai Gaya Hidup (Sebuah Kritik Terhadap Masyarakat Konsumtif Perkotaan)*, *Jurnal Komunikasi*, vol. 11, no. 1, oktober 2016, p. 18

³⁴ Anita Nur and Nila Satrawati, 'Arisan Menurun Online Dalam Perspektif Hukum Islam Kontemporer', *Shautuna Jurnal Ilmiah Mahasiswa Perbandingan Mazhab*, 3 No.1.1 (2022), p. 55 (p. 56).

" O you who have believed, do not violate the rites of Allah or [the sanctity of] the sacred month or [neglect the marking of] the sacrificial animals and garlanding [them] or [violate the safety of] those coming to the Sacred House seeking bounty from their Lord and [His] approval"

b. Arisan Law

The majority of scholars believe that the ruling on arisan is *mubah* or permissible. This is the opinion of Ar-Rozi Asy-Syafi'i among the earlier scholars, Abdul Aziz bin Baz, Muhammad bin Al-'Utsmani, Abdullah bin Abdurrahman bin Jibrin, and the fatwa of the Hai-ah Kibar Al-Ulama in Saudi Arabia, decision no. 164 dated 26/2/1410 H. Some scholars believe that the lottery is *haram*. Among those who hold this opinion are Sholih al-Fauzan, Abdul Aziz bin Abdullah Alu Asy-Syaikh, and Abdurrahman Al-Barrok, professors at the Faculty of Ushuluddin in Riyadh..³⁵ Some arguments that say that arisan are allowed and prohibited are as follows:³⁶

1) Arguments That Justify a arisan

- a) According to Syarh Riyadhus Sholihin, the law regarding arisan is permissible, not prohibited. Whoever thinks that a arisan falls under the category of providing loans with benefits is mistaken, because all members of the arisan will receive their share according to their respective turns.
- b) According to Sa'dudin Muhammad al Kiby, a arisan is a permissible transaction based on the text regarding *iqrodh* (lending) which contains an element of *irfaq* (helping) for the borrower (*muqtaridh*). *Muqtaridh* in a

³⁵ Ahmad Muhaisin B. Syarbaini, 'Implemetasi Akad Syariah Dalam Tradisi Arisan Uang', *Studia Economica : Jurnal Ekonomi Islam*, 8.1 (2022), p. 115 (p. 123), doi:10.30821/se.v8i1.12626.

³⁶ Muhaimin Risa Mauludiah, "Tinjauan Fiqh Muamalah Terhadap Pelaksanaan Akad Qardh Dalam Praktik Arisan Uang Dengan Sistem Denda (Studi Kasus Di Desa Hadipolo Kecamatan Jekulo Kabupaten Kudus)," *JIMSIA: Jurnal Ilmu Syariah* 2, no. 1 (2023): 76, <https://doi.org/https://jim.iainkudus.ac.id/index.php/JIMSIA/index>.

arisan borrows money to be used for a certain period and then returns it without any addition or deduction, so this is a fact of qardh. The texts indicate that qardh is legislated, and the scholars unanimously agree on its permissibility.

2) Argumentation That Prohibits Arisan³⁷

- a) According to Sheikh Ibn Uthaymeen, it is better for him to accept the concession (rukhsah) from Allah and the vastness of His mercy, and not to burden himself with debt when he may not be able to repay it, as he might die and thus be unable to settle his debt.
- b) According to Kartika Sunu Wati, the money deposit in a arisan is essentially a qardh that requires a qardh from another party, and this includes qardh jarro naf'an. The qardh in this system involves a benefit. Each party involved in the arisan system provides a loan with the condition of receiving a loan from another party, and this is the benefit. Therefore, this includes qardhun jarro naf'an, while kullu qardhin jarro naf'an (every loan that involves a benefit) is considered riba.

From the above explanation, it can be concluded that the essence of a rotating savings and credit association (arisan) is a qardh contract (loan). The qardh contract has proven to have strong evidence and is free from significant objections. (affecting objections).³⁸

³⁷ Antika Dewi and Anriza Witi Nasution, "analisis Kontribusi Arisan Lelang Para Pedagang Di Pasar Pangkalan Berandan Menurut Perspektif Ekonomi," in Konferensi Nasional Social Dan Engineering Politeknik Negeri Medan Tahun 2023, p. 208.

³⁸ Nanda Novita Sekarwati, "Tinjauan Akad Qardh Terhadap Pembayaran Uang Admin Pada Arisan Online (Studi Kasus Di Grup Whatsapp @Nofia Ika)" (Universitas Islam Negeri (UIN) Raden Mas Said Surakarta, 2023), p. 30.

c. Auction

Auction in fiqh literature is known by the term muzayadah, which means to add to each other. What I mean is, people keep raising the bid price on an item. Auction (muyyazadah) can be defined as a competition to increase the price of the products displayed for sale. In Islamic law, an auction is a form of selling goods in public through written bids that increase or decrease to reach the highest price, preceded by an auction announcement.³⁹

Auction is one of the buying and selling transactions, although conducted differently, it shares similarities in the general principles and conditions of buying and selling.⁴⁰ As for the pillars and conditions of buying and selling, they are as follows: According to the Hanafiyah scholars, the pillars of buying and selling are *ijab* and *qabul*, which indicate the exchange of goods with mutual consent, either through speech or action.⁴¹

G. Metodology Research

1. Type and Nature of the Research

a. Type of Research

This research is a form of field research, which is a study aimed at intensively examining the background conditions and environment within a unit, whether it be a group, individual, institution, or community that is the subject of the research.⁴² In this study, the researcher uses a qualitative approach, which in its procedure allows the researcher to produce descriptive data in the

³⁹ Muhammad Assiddiqi Meilandi, Zaini Abdul Malik, and Sandy Rizki Febriadi, 'Tinjauan Bai ' Muzayadah Terhadap Jual Beli Secara Lelang Di Group Facebook', *Prosiding Hukum Ekonomi Syariah*, 6.2 (2020), pp. 107–10 (p. 108), doi:<http://dx.doi.org/10.29313/syariah.v6i2.21898>.

⁴⁰ Departemen Pendidikan Nasional, *Kamus Besar Bahasa Indonesia "pusat bahasa"*, p.806

⁴¹ Abdurrahman Al Auf, Hakim Amrullah, Waki', Abu Syamsuddin.HM. Ali Arinal Haq, M. Hasani, Fuad Jazuli, Rifai Zaini, M. Nadzir, Ikmal Khoiri, M. Yusuf, Ibn Mas'ud, Zuber, M. Maimun, Nurus Shobah, Talhah, *fiqih kange*, (Jawa Timur: lirboyo Press, 2016), p. 25

⁴² Vicky Hazmi, "Tinjauan Hukum Islam Tentang Penerimaan Arisan Uang Dengan Sistem Bayaran (Studi Kasus Pada Persatuan Keluarga Daerah Piaman Di Bandarjaya)" (2019), p. 15.

form of speech, writing, and behavior of the observed individuals. The approach used is a descriptive approach, which means that if the researcher wants to know the status of something, the research must be descriptive in nature, explaining events and phenomena.⁴³

Meanwhile, *Field Research* is a study conducted in the field or in an object that serves as the research site to investigate objective phenomena occurring in that location for the purpose of compiling a scientific work. Analysis obtained (in the form of words, images, or behavior) is presented in the form of an exposition or depiction of the situation or condition being studied in the form of a narrative description.⁴⁴

In general, the researcher will present about the life, history, and behavior of the Buyan Buleleng community. The data obtained will be presented in reports from the research, which will later make it easier for readers to understand all the contents of the conducted research.

b. Nature of Research

This research is descriptive in nature, providing an overview of the significant influence of money arisan with an auction system on the Buyan Buleleng community. This research also aims to solve existing problems based on data, so the researcher will present the data, which will then be analyzed and presented. Descriptive research is directed to provide symptoms, facts, or events systematically and accurately, regarding the characteristics of a population within an environment.⁴⁵

2. Data Sources

⁴³ Qamariyatus Sholihah, *Pengantar Metodologi Penelitian*, Pertama (UB Press, 2019), p. 55.

⁴⁴ Fenti Hikmawati, *Metodologi Penelitian*, 4th edn (PT. RAJAGRAFINDO PERSADA, 2020), p. 19.

⁴⁵ Tamaulina Br. Sembiring and others, *Buku Ajar Metodologi Penelitian(TEORI DAN PRAKTIK)*, ed. by . Bambang Ismaya, Pertama (CV Saba Jaya Publisher, 2024), p. 80.

To determine the accuracy and feasibility of the received information, researchers need to understand the research data sources. Therefore, researchers use the following data sources:

a. Primary Data

Data sourced or obtained from its original source (without intermediaries). The primary data source in this research is the manager of the auction arisan along with its members.⁴⁶ In this study, the primary data will be obtained from several interviews with 7 respondents, which include 3 participants of the arisan, 3 managers of the arisan, and the last one being the initiator or founder of the arisan's establishment.

b. Secondary Data

Secondary data sources are data obtained from third parties or indirectly from informants as a supplement to primary data sources. It can also be said that the data is organized in the form of documents. The researcher used secondary data obtained from books or scientific works related to money arisan with an auction system.

3. Data Collection Techniques

After identifying the data sources to be used, data collection will be carried out. In this study, the researcher collects data using observation, interviews, and documentation methods:⁴⁷

a. Observation

Observation is a pattern of data collection that not only uses the attitudes of respondents as a benchmark⁴⁸ but can also be used as a recorder of all occurring phenomena.⁴⁹ To thoroughly

⁴⁶ Syahril Hasibuan et al., *Metode Penelitian Kualitatif*, ed. Muhammad Hasan, S.Pd., pertama (Makassar: Tahta Media, 2022), p. 212.

⁴⁷ Aris Prio Agus Santoso and others, *Pengantar Metodologi Penelitian Hukum*, Pertama (PUSTAKABARUPRESS, 2022), p. 52.

⁴⁸ Abdul Fattah Nasution, "*Metode Penelitian Kualitatif*", ed. Meyniar Albina, pertama (Bandung: CV. Harfa Creative, 2023), p. 64.

⁴⁹ Arisan Menurun Perspektif Fiqh Muamalah (Studi Kasus Pada Arisan Amanah),” 2022, p. 46.

understand the context of the data and gain personal impressions of the object being studied, the author will attempt to use participatory observation and mingle with the participants of the money arisan activities with an auction system that take place in Buyan Buleleng.

b. Interview

In this technique, the author collects data by conducting direct question-and-answer sessions with respondents to explore and delve into the mechanism of auction arisan and their influence on community behavior.⁵⁰ With this method, it is hoped that the data obtained will not be false data. Interviews will be conducted with 7 respondents consisting of 3 respondents from the participants of the arisan, the next 3 respondents from the arisan organizers, and the final respondent from the initiator and founder of the money arisan with an auction system in Buyan Village.

c. Documentation

The documentation process of this research involves recording all facts and data stored in the form of documentation,⁵¹ including records of arisan winners, photos, and also the research results conducted on the arisan participants, which are presented in photos. Additionally, the author will also collect data from documentations in the form of data recordings obtained in the field related to the money arisan with an auction system that occurs in Buyan, Buleleng Regency.

4. Data Analysis Techniques

In the process of analyzing data obtained from both fieldwork and literature, the researcher uses a qualitative data analysis method, which is intended as a research procedure to produce descriptive⁵² data in the form of written or spoken words from observed individuals and

⁵⁰ Ananda Farhan Nizzar, "Pembelian Tanah Dengan Sistem Lelang Dalam Perspektif Hukum Islam (Studi Di Bank Rakyat Indonesia Cabang Jepara)" (2021), p. 16.

⁵¹ Syafrida Hafni Sahir, *Metodologi Penelitian*, ed. by M.Si Dr. Ir. Try Koryati, 1st edn (Penerbit KBM Indonesia, 2022), p. 47.

⁵² Sugiyono, *Metode Penelitian Kuantitatif Kualitatif Dan R&D*, Pertama (CV. ALFABETA, 2013), p. 147.

parties who have been interviewed. Then the next step is to transcribe the results of the interview into a transcript or a brief narrative, store the observational data in the form of photos or notes, and keep the document data in the form of a collection of documents. The data in question is very large and varied, so good data storage is necessary to prevent bad things like partial or total data loss.

The method of thinking used in this research is qualitative descriptive analysis, which involves processing and presenting data. The researcher also conducts qualitative data analysis. This is done to synergize several prepared data using a clear system or sequence so that one word connects to another, resulting in an interactive relationship within.

This is the method used by the researcher to describe and analyze the results of the research conducted on the money arisan activities with an auction system implemented in Buyan Buleleng. Then this method is managed using deductive reasoning, which is a way of thinking based on general knowledge, general facts, and unique facts that are combined to produce a result from a specific problem.⁵³

The data analysis used by the researcher in conducting this study, as previously explained, is through descriptive qualitative methods,⁵⁴ with field research using an approach that can illustrate the significant impact of this money arisan with an auction system on the Buyan community. The detailed stages of data analysis using qualitative methods are as follows:⁵⁵

- a. Interview Stage⁵⁶
 - 1) Reading and studying the data, as well as marking keywords and ideas contained in the data.

⁵³ Fathor Rasyid, *Metode Penelitian Kualitatif Dan Kuantitatif Teori, Metode, Dan Praktek*, 1st edn (IAIN Kediri Press, 2022), p. 199.

⁵⁴ Fenti Hikmawati, p. 80.

⁵⁵ Sembiring and others, p. 83.

⁵⁶ Sholihah, p. 25.

- 2) Studying keywords and finding themes from the keywords derived from the data.
 - 3) Conducting data coding or data encoding, using symbolic and concise words, highlighting the message, capturing the essence of the data.
- b. The stage of creating transcripts and studying the notes obtained during interviews, observations, and documentation
 - c. The data reduction stage, which is an activity of summarizing important data in preparing a research report based on the main issues.
 - d. Matrix formation stage, this stage aims to facilitate the reading of relationships between each other and to draw preliminary conclusions.
 - e. Data verification stage, namely by triangulating source methods, using reference materials, and rechecking.
 - f. Final Conclusion

From the explanation, it can be concluded that all the data produced are analyzed using qualitative methods derived from interviews, observations, documentation, as well as literature studies. The qualitative technique used is descriptive,⁵⁷ meaning analyzing the existing data. Then presented after being elaborated, explained objectively, systematically, and comprehensively regarding the money arisan activities with an auction system that occur in the Buyan Buleleng community.

Data analysis can be said to be a critical step that must be present in every research study. In such a study, great attention must be paid to the analysis patterns that will be used, whether statistical analysis or non-statistical analysis.⁵⁸

⁵⁷ Sugiyono, p. 14.

⁵⁸ Ivanna Frestilya Ari Shandi, "Persepsi Masyarakat Tentang Pergaulan Bebas Dimasa Peminangan," Institut Agama Islam Negeri (IAIN) Metro (Jurusan Akhwalus Sakhsyiyah (AS) Fakultas Syari'ah Institut Agama Islam Negeri (IAIN) Metro 2020), p. 38.

H. Systematics of Discussion

In this research, the writing systematics are divided into four chapters, each of which has several different sub-chapters. The general description of this research is as follows:

1. **CHAPTER I Introduction**, this chapter explains the overall content of the work. It serves as an overview of the problem that drives us to conduct this research. This chapter contains a systematic discussion of the background, problem formulation, research objectives, research significance, literature review, theoretical framework, and research methodology.
2. **CHAPTER II Arisan and Auction (Bay' Al-Muzayadah)**, discusses the concept of Arisan and Auction (Bay' Al-Muzayadah) in general as well as in the Islamic perspective.
3. **CHAPTER III Analysis Of Islamic Law On The Mecanism Of Auction Money Arisan In Buyan Pancasari From The Perspektif Of Qardh Contract**, which presents an overview and the mechanism of the implementation of the money arisan auction system model practiced by the Buyan community.
4. **CHAPTER IV Conclusion and Suggestion**, this chapter serves as the final conclusion of the answers to the problem formulation. It also includes suggestions and useful appendices from the author.