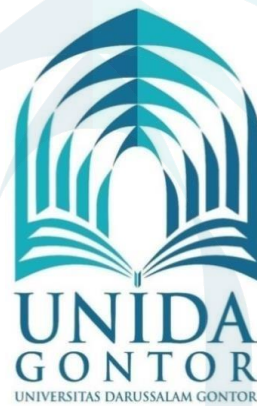


**HARMONIZATION BETWEEN COMPILATION OF
SHARIA ECONOMIC LAW AND DSN MUI FATWAS
FOR SHARIA ECONOMIC DISPUTES RESOLUTION**

THESIS

Submitted to the Department of Islamic Economic Law

for the Master Degree



By:

Rochma Aulia Supandi

Reg. Number: 442023837010

POSTGRADUATE PROGRAM

UNIVERSITY OF DARUSSALAM GONTOR

PONOROGO-INDONESIA

1446 H/2025 M

**HARMONIZATION BETWEEN COMPILATION OF
SHARIA ECONOMIC LAW (*KHES*) AND DSN MUI
FATWAS FOR SHARIA ECONOMIC DISPUTES
RESOLUTION**

THESIS

Presented to the Postgraduate Program of the University of Darussalam Gontor
in partial fulfillment of the requirements for completing a Master Program in
Department of Islamic Economic Law

By:

Rochma Aulia Supandi

Reg. Number: 442023837010

Supervisor:

Assoc. Prof. Dr. Setiawan bin Lahuri, M.A.

DEPARTMENT OF ISLAMIC ECONOMIC LAW

POSTGRADUATE PROGRAM

UNIVERSITY OF DARUSSALAM GONTOR

PONOROGO-INDONESIA

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OFFICE NOTE

Appendix : 4 Copies
Subject : Submission of Thesis

To Honorable:
Director of Postgraduate Program
University of Darussalam Gontor

Assalamualaikum Warahmatullahi wa barakatuh

It is my honor to present this thesis written by:

Name : Rochma Aulia Supandi
Reg. Number : 44.2023.837.010
Department : Master of Islamic Economics Law
The Tittle : Harmonization Between Compilation Of Sharia
Economic Law (KHES) And DSN MUI Fatwas For Sharia
Economic Disputes Resolution

It has been processed to fulfill the requirement for the Degree of Master of Islamic Economic Law, I request that the thesis could be examined soon.

Wassalamualaikum Warahmatullahi wa barakatuh

Ponorogo, 10th Of March 2025 AD
10th Of Ramadhan 1446 H

The Supervisor,



Assoc. Prof. Dr. Setiawan bin Lahuri, M.A.

NIDN: 2104087301

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LETTER OF LEGITIMATION

The Committee of thesis examination impartial fulfillment of the requirement of the degree of Magister in Islamic Economics Law, having held the thesis examination on:

Day and Date : Monday, 17th of March 2025

Venue : Postgraduate building

State the student below :

Name : Rochma Aulia Supandi

Reg. Number : 442023837010

Program of Study : Islamic Economic Law

The Title : Harmonization Between Compilation Of Sharia Economic Law (KHES) And DSN MUI Fatwas For Sharia Economic Disputes Resolution

Has been successfully defended in front of the Board of Examiners and accepted apart of the requirements for a degree of Magister in Islamic Economics Law.

1. Assoc. Prof. Dr. Setiawan bin Lahuri, M.A. (Chairman)


(.....)

2. Assoc. Prof. Dr. Mulyono Jamal, B.A., M.A. (Examiner I)


(.....)

3. Dr. Yulizar Djamaluddin Sanrego, M.Ec. (Examiner II)


(.....)

4. Dr. Eko Nur Cahyo, S.Th.I., M.A.

(Examiner III)


(.....)

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CERTIFICATION

Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh

Hereby, the Postgraduate Program of University Darussalam Gontor
Ponorogo has received a thesis,

Entitled : Harmonization Between Compilation Of Sharia
Economic Law (KHES) And DSN MUI Fatwas For
Sharia Economic Disputes Resolution

Researcher : Rochma Aulia Supandi

Reg. Number : 44.2023.837.010


Program of Study : Master of Islamic Economics Law

Declaring that she has been accepted as one of the conditions for
obtaining a master's degree in Islamic Economics Law.

Wassalamu'alaikum warahmatullahi Wabarakatuh

Ponorogo, 14th of April 2025 AD
15th Syawwal 1446 H

Director of Postgraduate Program


Assoc. Prof. Dr. M. Kholid Muslih, M.A
NIDN. 2119067301

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DECLARATION

I here by :
Name : Rochma Aulia Supandi
Reg. Number : 44.2023.837.010
Degree : Magister
Program of Study : Master of Islamic Economics Law

I declare sincerely that this thesis for a master's degree is original and purely my work and does not belong to other researcher for a different degree. Furthermore, this thesis is not a work published before, except for some parts with their original reference.

Ponorogo, 10th of March 2025
10th of Ramadhan 1446

The Researcher,



Rochma Aulia Supandi
NIM. 442023837010

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MOTTOES



قال الله تعالى:

وَأَنْ طَائِفَتَيْنِ مِنَ الْمُؤْمِنِينَ اقْتَتَلُوا فَأَصْلَحُوا بَيْنَهُمَا ۖ فَإِنْ بَغَتْ إِحْدَاهُمَا عَلَى الْأُخْرَى
فَقَاتِلُوا الَّتِي تَبْغِي حَتَّى تَفِيءَ إِلَى أَمْرِ اللَّهِ ۚ فَإِنْ فَاءَتْ فَأَصْلَحُوا بَيْنَهُمَا بِالْعَدْلِ
وَأَقْسِطُوا ۚ إِنَّ اللَّهَ يُحِبُّ الْمُقْسِطِينَ ٩

﴿سورة الحجرات (49): ٩﴾

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَ إِلَىٰ أَهْلِهَا ۚ وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا
بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۚ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ٥٨

﴿سورة النساء (٤): ٥٨﴾

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DEDICATION

Millions and countless thanks to My Lord Almighty,

Allah Subhanahu Wa Ta'ala.

Prayer and greetings for the prophet Muhammad SAW

With the sincerity of my heart, I dedicate this thesis to

My beloved parents,

“Alm. Supandi and Wigit Yuliyati”

Who instilled in my conscience a love of effort and gratitude and filled me with a love of knowledge in life. Who taught me life, guided me with patience, loved me infinitely for a long time, cared for me with all affection, gave me the best upbringing, and nourished me with their pure advice. Therefore, I pray that Allah forgives their sins, elevate them to the highest rank, grant them success in their work, and may He bestows His mercy upon them.

And for my beloved brother and sister,

“Nugroho Yusup Supandi and Uwiet Parwitha Supandi”

Those who encourage me a lot to seek knowledge and accompany me and entertain me always, their presence is a big encouragement in my life to become a better person. May Allah reward and grant them success in their affairs and guide them to goodness in their every step. And I say thank you from a sincere heart to my supervisor, “Assoc. Prof. Dr. Setiawan bin Lahuri, M.A.” who has guided, taught, and directed me with patience and sacrifice. And to my beloved teachers and lectures of the University of Darussalam Gontor, who have motivated me to keep going and rise so that I can struggle and reach this stage. I want to express my deepest gratitude to my beloved friends who have given me attention and advice and helped me during the work of this final project.

ACKNOWLEDGMENT

In the name of Allah, the beneficent, the merciful, praise be to Allah the Lord of the world, the Owner of the Day of Judgment. Pray and peace be upon Prophet Muhammad SAW, his families, companions, and his followers.

With the mercy and blessing of Allah SWT, I could complete this thesis of Magister. Therefore, I would like to extend my deep gratitude to those in graduate study at the University of Darussalam Gontor. Besides, I wish to extend my appreciation due to the following:

1. The honorable Headmasters of Modern Pesantren Darussalam Gontor, K.H. Hasan Abdullah Sahal, Prof. Dr. K.H Amal Fathullah Zarkasyi, M.A and Drs. K.H. M. Akrim Mariyat, Dipl.A.Ed, who has sincerely given me the most incredible opportunity to dedicate myself to this institution.
2. The Rector of the University of Darussalam Gontor, Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.Ed, M.Phil. and his vices and the whole lecturers of the University of Darussalam Gontor. This simple thesis is an outcome of the long journey process of my study in the hands of the Gifted.
3. The Director Postgraduate Program, Assoc. Prof. Dr. Mohammad Kholid Muslih, M.A
4. Head of the Master of Sharia Economic Law Study Program, Mr. Assoc. Prof. Dr. Syamsuri, M. Sh, and all lecturers and academicians of Darussalam Gontor University who have guided, directed, taught useful knowledge, and provided valuable experiences and teaching those who are very sincere in providing us with knowledge.
5. With great respect and honor to my extraordinary thesis supervisor Assoc. Prof. Dr. Setiawan bin Lahuri, M.A., who has sincerely taught me new knowledge that is priceless, advised and motivated me when I

was drowning in confusion working on thesis assignments until I managed to complete it perfectly. the author expresses a thousand thanks for the guidance that was sincerely and patiently given to the author. may he always be protected by Allah. The invisible mentors in this thesis project for all critics, mentoring about writing mechanisms, and other education I did not find in the other place.

6. So I would be remiss if I did not thank my classmates MHES 2023 and friends at the Mantingan Postgraduate Dormitory to share and discuss.
7. So extraordinary is that all postgraduate friends who have struggled together to complete this master's study and always provided a lot of direction and suggestions, best friends during college in joy and sorrow.

I ask Allah to avenge their deeds, forgive their sins, write success for them, reward them with the best reward and happiness, and help them in their work. And may Allah reward them in proportion and bless them for them and bless them, and may this humble thesis be valuable and useful for readers, especially researcher. Finally, the researcher would like to offer her most profound respect and gratitude to all her companions for their support and help in completing this thesis. May Allah give great rewards in this world and hereafter.

Ponorogo, 10th of March 2025

The Researcher,

Rochma Aulia Supandi