

Construction for Arisan Ukhuwah Basic Profit and Loss Sharing KSPPS Ya Umi Maziyah Assa'adah

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Abstract

Arisan Ukhuwah Profit and Loss Sharing is economic sharia activity free from the elements of usury. This arisan make a profitable contribution for UMKM perpetrator. Arisan management system use sharia economic. This research implemented in KSPPS Ya Umi Maziyah Assa'adah. This research using a descriptive qualitative approach. Research results show that arisan participants pay one hundred thousand rupiah every month until twenty four months. During the arisan payment period, KSPPS Ya Umi Maziyah Assa'adah manage the arisan money to activities of entrepreneurial. After that arisan drawn together. The money will be handed over after twenty four months of payments. Profit and loss sharing to arisan participants as much 14% and KSPPS Ya Umi Maziyah Assa'adah 86%. Besides that arisan participants get a raffle prize from KSPPS Ya Umi Maziyah Assa'adah. This arisan activities provide and advantage for arisan participants and entrepreneurial surrounding.

Keywords: Arisan, Economic Sharia Construction, Profit and Loss Sharing,



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INTRODUCTION

At the end of the 20th century, muamalah activities in the State of Indonesia were oriented towards the establishment of bank and non-bank Islamic financial institutions. The alternative is establisher sharia cooperative which is in line with and in accordance with Islamic sharia. The establishment of the cooperative was welcomed by the students from various Islamic boarding schools, which was followed by the establishment of Islamic banking. Although the birth of the role of Islamic banking was preceded by the Philippines, Denmark, Luxembourg and the US, Indonesia also established the first Islamic banking, namely Bank Muamalat in 1990 with Islamic or fully Islamic principles (Pradja 2015:52).

The meaning of the concept of sharia in the dimensions of human life grows into two understandings of meaning. First, sharia as a way of life for man regarding revelation in the meaning of al-matluw, namely the Qur'an and in the understanding of al-wahy ghair al-watluw, namely As Sunah. Second, the understanding of sharia as a guide for humanity, namely 'aql. 'Aql has the meaning that humans have an innate ability that is used to unite, know, and love Allah Swt. Islamic teachings have an overall system in human life such as the sharia economic system, sharia politics, sharia legal order, and other areas of life. This sharia system has the strength and ability to prosper and prosper muamalah activities for all mankind (Pradja 2015:74).

Economic activity provides many complex problems in muamalah. One of them is about muamalah activities such as social gathering. This activity is not a new thing for the people of Indonesia. Many arisan participants are from the upper middle class, especially women with a hedonistic lifestyle, who then only want to community groups in the same class around them with the same economic level. The formation of a community like this, especially in Indonesia, creates urban fragmentation. Place to live is a place of similarity of class, culture, race, and identity of the owners. Likewise with the arisan participants from the lower middle class who also carry out arisan activities with the capacity of their economic size (Anjani Abdullah 2016:26).

Developments in science and technology have made social gathering activities possible both offline and online using existing applications. Arisan Arisan is very flexible in obtaining goods or services. Currently, arisan activities using Islamic economic design can be a means of financing for business management. Every region in Indonesia must have an arisan community, both officially under the auspices of the agency and personally by utilizing existing (Istianah & Rahmawati 2022:105). The implementation of this arisan activity, reaped approval and also rejection from the clergy. Opinions from those who prohibit arisan activities and those who allow arisan activities are seen as opinions that allow it to be stronger in this study than opinions that prohibit it. The scholars who allow arisan activities are based on *ushul*, *qowa'id*, and *mabadi' shari'ah*. This is because all *syara'* laws are enforced based on *jalbul masholih wa dar-ul mafasid*, then there is no doubt about arisan activities that can provide benefits and no harm (Muhammad, Ase, and Suftajjah 2013:2).

Seeing the reality that exists in society, arisan activities have begun to be less desirable. Public distrust of arisan activities is due to untrustworthy managers and many other types of fraud under the guise of arisan. Arisan activities have also become a mindset among certain communities, especially among the middle-upper economic strata who only prioritize the hedon lifestyle, life style and socialites only. While arisan activities among the middle-lower economic strata, make arisan a part of the form of debt between arisan participants, because the lots are obtained alternately either through serial numbering or drawn in turns according to the agreed time. Research on Islamic Economic Design at Gathering Ukhuwah Profit and Loss Sharing has never been studied in previous studies. The implementation of this arisan is very different from the existing arisan model. This arisan management system uses a sharia economic design, uses a contract at the beginning of implementation, is free from elements of usury, and obtains profit sharing and a lottery prize simultaneously within the agreed time, namely 24 months.

Based on the existing background, the formulation of the problem regarding the research on Sharia Economic Construction on Profit and Loss Sharing Ukhuwah Gathering at KSPPS Ya Ummi Maziyah Assa'adah, is as follows: How is the contract used in the Gathering Ukhuwah Profit and Loss Sharing KSPPS Ya Ummi Maziyah Assa'adah? How is the contract used in the Gathering Ukhuwah Profit and Loss Sharing KSPPS Ya Ummi Maziyah Assa'adah?

Literature Review

Research was carried out by Ratnasari and Nuzur regarding an Islamic Law Review of the Practice of Arisan Beranak in Sidorejo Village, Wonomulyo District in 2021. The research approach used is descriptive qualitative. This research yielded information that residents who took part in this gathering were using a monthly lottery system. The payment rules for this arisan always increase dues every month and must be paid. It means that this arisan contains elements of usury (Nuzur 2021:110). Research on Islamic Law Review of the Practice of Arisan Beranak contains elements of usury because there are additional costs in paying the arisan. A study was conducted by Syarbaini on the Implementation of Sharia Contracts in the Arisan Uang Tradition in 2022. The type of approach is qualitative with library research. The results of the study show that an understanding of the contract at the beginning of the arisan is very important so that this arisan activity is free from elements of usury, the charge of the bargaining process, penalties for each delay in contributions and as much as possible to reduce tyranny. Application of *wa'd* and *hiwalah* for the next gathering participants (Syarbaini 2022:126). Arisan ukhuwah profit and loss sharing is very different from most existing arisan in society. This gathering is under the management of a cooperative which is a business entity owned by an individual with a legal entity and has the benefit of meeting the needs of every participant. This arisan activity aims to advance the economy of members and

society (Putri and Febriani 2021:73). This gathering is under the auspices of KSPPS Ya Umi Maziyah Assa'adah whose head office is in Pati. This cooperative provides deposit and loan services. KSPPS is expected to be able to compete with other sharia microfinance institutions and conventional microfinance institutions. Sharia Cooperatives provide various product services that can help the needs of the community (Putri and Febriani 2021:76).

Definition of Arisan

Mokhamad Rohma Rozikin's first argument about arisan is "The benefits obtained by the debtor in the arisan system do not reduce the assets owed in the least. Those who owe irfaqget the same benefits as those who are owed. This system has benefits for both parties (Rozikin, Rohma 2018:25). The definition of arisan according to the Big Indonesian Dictionary (KBBI), arisan is an activity of collecting money or goods of the same value by several people which will then be drawn among them to determine who will receive it. The draw is carried out at a regular meeting until each member gets all the lots. Arisan is a form of muamalah which has various kinds and types. Arisan consists of groups of people who collect money regularly at each certain period. After the money was collected, one of the members of the arisan group emerged as the winner. Determination of the winner is usually done by drawing lots. Before doing a lottery with a certain amount of money, the money must really be collected. Arisan money will be withdrawn weekly or monthly. After that, it is agreed when the arisan will be drawn, when, where, whether the arisan will be shuffled weekly or monthly depending on the agreement of the arisan members (Ruwaitdah, Arif Musthofa, and Yatima 2021:182). Arisan according to the Council of Hai-ah Kibar Al Ulama' at the 34th session in Thoif, on 16/2/1410 H to 26/2/1410 H that there is no reason whatsoever to prevent muamalah like arisan, because the benefits obtained by the muqridh are not subtract from muqtaridh assets in the least in obtaining equal benefits. This arisan system provides benefits for them without causing ziyadah manfa'ah. According to the Shari'a, it does not forbid the benefit that does not harm one bit. The terms agreed upon by the scholars' are that there are manfa'ah that are enjoyed by all other members of the arisan. Muhammad bin Sholih bin 'Utsaimin and Abdullah bin Abdurrahman bin Jibrin allowed this type of arisan.

RESEARCH METHODS

This research was carried out using a descriptive qualitative approach, a researcher will interpret the relationship of studies that have an influence on exploring and understanding social phenomena that will be studied as a whole and in depth in the study. Benoliel (1985) describes qualitative research as a model of systematic inquiry concerned with human understanding and the nature of transactions with themselves and with their understandings. This research seeks to be as authentic as possible to reveal and present what happened to or views the subject as it really is. The object of this research is at KSPPS Ya Ummi Maziyah Assa'adah having the address at Jalan KH. Ahmad Dahlan No. 23 B-Pati. Tel/Fax. 0295-382110. E-mail: bmtyaummi@yahoo. Researchers acting as instruments must also be "validated" how detailed and important it is that qualitative researchers are ready and able to carry out research systematically directly to the field. Validation for researchers who act as instruments includes validation on understanding qualitative research methods, mastering insight into the studies to be studied, readiness by researchers to explore the object of research. Validation carried out by a researcher is carried out by self-evaluation related to understanding of qualitative methods, mastery of theory and scientific insights in the field of study studied, and readiness to collect information in the field. Sources interviewed by researchers as informants "Sharia Economic Design About Gathering Ukhuwah Profit and Loss Sharing" with the following conditions:

1. Resource persons who master the enculturation process, so that they are able to live and actualize information on objects.
2. Sources who have participated directly in the study of the field under study.
3. Sources who took the time to be willing to be asked for information.
4. Sources who convey information in accordance with the results and existing conditions.
5. Sources who initially included "quite foreign" to researchers so that they were more motivated to become informants (Sugiyono, 2014: 454).

Data collection uses data triangulation, which is a type of collection related to data that combines various existing data and sources of information related to "Sharia Economic Design on Gathering Ukhuwah Profit and Loss Sharing". Analysis of the data is carried out by organizing the data, describing it in each unit, carrying out the synthesis, making arrangements on patterns, sorting out an interest that must be studied, and presenting conclusions that can be understood by others. The stages of data analysis in qualitative research, researchers must understand and examine the interrelationships of concepts to be expanded, developed, and evaluated. The most important data validity test was carried out by researchers, namely by using the data credibility test. Testing the credibility of research related to "Sharia Economic Design About Gathering Ukhuwah Profit and Loss Sharing" was carried out by extending observations of the phenomena that occur.

RESEARCH RESULTS AND DISCUSSION

The systematics of the arisan ukhuwah profit and loss sharing activities is that each arisan participant pays the arisan contribution every month. Then the arisan participants and the arisan manager at KSPPS Ya Ummi Maziyah Assa'adah agreed on the contract to be used. The arisan funds that have been paid are managed by KSPPS Ya Ummi Maziyah Assa'adah into savings. The next agreement between the parties who manage the arisan money to the arisan participants is to provide profit sharing. Furthermore, the arisan will be drawn within the time specified at the beginning, namely 24 months for each wave. All the arisan participants will receive the money from the arisan along with the profit sharing simultaneously. Apart from that, each participant of the profit and loss sharing social gathering also gets a prize which will be drawn first. Based on Law of the Republic of Indonesia Number 3 of 2006 Regarding Amendmentsto Law Number 7 of 1989 Regarding Religious Courts Letter I Concerning "sharia economy" is an economic activity carried out according to sharia values, which includes sharia banking, sharia micro finance, sharia insurance, sharia reinsurance, sharia capital market (sharia bonds, sharia mutual funds, and sharia medium-term securities, sharia securities), sharia financing institutions, sharia pawnshop institutions, pension fund collection institutions, sharia financialinstitutions, and business institutions or actors sharia (Irfan 2019: 50).

Tabel 1. Ukhuwah Arisan Gathering Participants Profit and Loss Sharing Ya Umi MaziyahAssa'adah in Central Java and DIY

No	Year	Number of Participants
1	2018	3000
2	2019	5000
3	2020	6000
4	2021	6500
5	2022	7000
6	2023	8000

In table 1 it can be observed that the number of participants participating in the Profit and Loss Sharing Arisan Ukhuwah in the Central Java and DIY regions is increasing every year. Starting in 2018, 3,000 participants took part, in 2019 there were 5,000 participants, in 2020 there were 6000 participants, in 2021 there were 6500 participants, in 2022 there were 7000 participants, and in 2023 there were 8000 participants.

Discussion

Akad Mudharabah

Profit and Loss Sharing Ukhuwah Gathering at Ya Umi Maziyah Assa'adah uses a mudharabah contract (Azka n.d.). The definition of a contract is an agreement between the two parties regarding words that result in the applicable legal provisions. The contract obliges two wills to follow suitability or agreement. The contract is a person's decision to do something that comes from only one wish or even two wishes. Both of these definitions are widely adopted by the Syafi'iyah, Malikiyah, and Hanafiyah schools. This statement is deemed to have conformity with the definition formulated by legal experts, that the contract is the similarity of the two parties that results in the entry into force of the law, makes an agreement, and changes it, or settles it against the object being tied (Pradja 2015:83).

Profit and Loss Sharing Ukhuwah Gathering at Ya Umi Maziyah Assa'adah uses a mudharabah contract (Azka n.d.). The definition of a contract is an agreement between the two parties regarding words that result in the applicable legal provisions. The contract obliges two wills to follow suitability or agreement. The contract is a person's decision to do something that arises from only one will or even two kehArisan Ukhuwah Profit and Loss Sharing using this mudharabah contract, the ratio of which is 14% for arisan participants and 86% for KSPPS Ya Umi Maziyah Assa'adah. The management of this arisan is in the form of a deposit of Rp. 100,000,- which is paid monthly for a period of twenty four months or two years. DSN MUI MUI Fatwa No: 115/DSN-MUI/IX/2017 concerning mudharabah contracts which regulates contracts that apply to an indicator originating from sharia compliance as a provision for sharia financial institutions and sharia-based business units. Both of these definitions are widely adopted by the Syafi'iyah, Malikiyah, and Hanafiyah schools.

This statement is considered to have conformity with the definition formulated by jurists, that the contract is the similarity of the two parties that results in the entry into force of the law, makes an agreement, and changes it, or settles it against the object being bound (Anon n.d.). A mudharabah contract is a general provision regarding a cooperation agreement in a business carried out between the owner of capital (shahibul al-mal) and the manager of capital (mudharib) to carry out a business which will then receive profits which are divided according to the agreed ratio or profit sharing. Shahibul mal is a provider of funds for mudharabah businesses. It can be in the form of a person (syakhshiyah thabi'iyah) or an equivalent, both those with legal entities and those (syakhshiyah i'tibariah). Amil or mudharib, namely the manager of funds as capital from business cooperation with a mudharabah contract (Putri and Febriani 2021:75).

According to Abdul Mannan on the study "Islamic Economics: Theory dan Parctice: "Islamic Economics is a social science which studies the economics problems of a people imbued with the values of Islam". This statement means that Islamic economics is a social science that studies the economic problems of society inspired by Islamic values. In implementing the Islamic economy, we must comply with the rules of Islamic financial institutions. These provisions include: 1) Akad or contracts to be used for the collection and distribution of funds in accordance with sharia principles and sharia rules that have been in effect 2) Zakat funds are calculated, paid and managed in accordance with the rules of sharia principles that have been in effect 3) All transactions and economic activities carried out by

Islamic financial institutions will be reported in accordance with applicable sharia accounting standards 4) The work environment or corporate culture is in accordance with sharia principles 5) The business to be financed does not violate sharia principles 6) There is The Sharia Supervisory Board (DPS) serves as an indicator for all operational activities in Islamic financial institutions. 7) Sources of funding obtained come from legal and halal sources according to sharia. The statement above is a general principle that will become a reference for the management of Islamic financial institutions in operating an activity that exists in Islamic financial institutions. Sharia compliance in Islamic financial institutions themselves is assessed from these provisions to find out whether the operations of Islamic financial institutions are in accordance with the general provisions that exist in sharia compliance (Putri and Febriani 2021:75).

Construction Sharia Economic on Arisan Ukhuwah Profit and Loss Sharing Ya Umi Maziyah Assa'adah

The design and construction of the sharia economy in arisan, ukhuwah profit and sharing at Yaumi Maziyah Assa'adah, is very necessary to regulate muamalah activities, especially in arisan activities. The implementation of arisan ukhuwah profit and sharing activities must be in accordance with Islamic law by prioritizing aqidah, syariah, dan akhlaq. Construction sharia economic also very necessary as the foundation of its implementation, which includes value universal dan principle derivatif. Value universal cover ketauhidan, khalifah, al ad'l, nubuwah, and ma'ad while the principle derivatif cover multiple ownership, freedom to act, and social justice (Anon n.d.). Arisan according to Dewan Hai-ah Kibar Al Ulama' on siding the 34 in Thoif, on 16/2/1410 H arrived ad 26/2/1410 H that there is no reason whatsoever to prevent muamalah such as arisan, because the benefits obtained by the muqridh do not detract from the wealth of the muqtaridh in obtaining equal benefits. This arisan system provides benefits for them without causing harm ziyadah manfa'ah. ccording to the Shari'a, it does not forbid the benefit that does not harm one bit. The terms agreed upon by the scholars' are that there are function that are enjoyed by all other members of the arisan. Muhammad bin Sholih bin Utsaimin dan Abdullah bin Abdurrahman bin Jibrin allows this type of gathering.

Arisan not prohibited in Islam, with the note that there is no element of coercion, gharar, tadbis, and benefit all members arisan, there is an element of mutual help and is carried out in a fair and transparent manner. However, if the gathering turns out to contain elements of gharar and tadbis, then this permissibility is strictly prohibited. The arisan activities carried out by the community do not contain any elements of gambling, fraud, extortion or chance or even to the detriment of yasinan participants. Because in the end all the money will return to the owner, no one will gain or lose. Even if you win the arisan, in fact it is not a win, it's just your turn to receive the arisan money. On the next occasion of the arisan, it is this person who takes turns getting the arisan according to the lottery and receives the arisan money (Rozikin, Rohma 2018:187).

According to Imam Syafi'iyah secara etimologi qardh namely the ownership of something on the basis of returning it with the same value. This ukhuwah arisan activity refers to that opinion. In Arabic, according to the term jam'iyah muwaddhofin, arisan is carried out by employee associations with the same legal basis as muamalah, which is permissible because there is no evidence against it. Arisan is a series of individuals who give a certain amount of money they have to other individuals who have a role as the party that manages it with good regularity based on an agreed period of time. Where the deposit has the same amount and then in determining the individual who gets it a draw will be carried out (Wahyuni et al. 2022:33).

In general, arisan is "Generally the arisan is a social gathering that takes place at a fixed interval (this being an informal social network this may be variable), at each member's home in turn. The rotating arisan holder (drawn by lots) receives payment from each other member and provides food for those members. In the course of the arisan the amount paid to other members will equal the amount received when the arisan is held" (Wikipedia 2022:1). This perception explains the meaning of arisan in general, namely arisan activities that take place at certain intervals which are carried out informally from house to house by serving dishes in turns. The arisan will be drawn with the condition that the amount of money paid to other members will be the same as the amount of money received when the arisan is held.

There are four models of arisan carried out by the community, namely arisan which, when drawn, obtains money, arisan, when drawn, obtains goods, arisan, when drawn, agrees to use services/labor to complete a job, and spiritual arisan. The spiritual arisan is a Muslim community in its activities of holding an event in turns such as the yasinan arisan and the sacrificial animal arisan. Arisan is part of the muamalah type that is carried out by a group of people with the aim of making it easier to complete a job based on the principle of mutual cooperation. Human muamalah activities are increasingly comprehensive in this contemporary era, thus requiring shari'a as a guide for muamalah actors so that there is no gap between economic actors. The procedure for the arisan khuwah Profit and Loss Sharing is avoided from elements of usury and has clear rules according to Islamic sharia, namely:

1. Arisan with an sequential numbering system has an agreement related to the contract, especially on the total amount of money that will be received by the participants. Reception is carried out sequentially according to the number selected. The procedure for implementing arisan like this is permissible in Islamic law, because it uses the principles of willingness, agreement and openness.
2. If there are administrative costs, it is considered valid if the implementation uses the concept of rent or wages because the administrative staff in charge have spared the time, energy and mind to be responsible for the arisan activities.
3. Using the qardh principle should not benefit.
4. Fines or sanctions are imposed in the event of cancellation, so that the arisan participants are disciplined (Wahyuni et al. 2022:35).

CONCLUSION

Arisan Ukhuwah Profit and Loss Sharing is part of muamalah activities under the auspices of KSPPS Ya Umi Maziyah Assa'adah whose management system is based on sharia principles. The sharia economic design provides an umbrella for activities that are strong enough to stand on. Based on the Qur'an and Sunnah as well as universal values in Islamic economics and derivative principles which include multiple ownership, freedom to act, and social justice. Arisan Ukhuwah Profit and Loss Sharing not only provides financial benefits to oneself but is able to become an Islamic financial institution that can contribute to MSMEs to always grow. This is due to the finance from the Ukhueah Profit and Loss Sharing arisan, which, with a mudharabah contract, a deposit system for twelve months is allocated for financing and growing MSMEs with an agreed ratio. The arisan funds are then handed back to the participants after twelve months along with profit sharing and prize draws. Uniquely, each participant will get a prize that will be drawn first.

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