

Accounts Payable With An Arisan Guarantee on Pajanangger Village, Sumenep By Overview of Fiqih Muamalah

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Abstract

The In the practice of accounts payable contracts with an arisan guarantee, 100 participating arisan members with a weekly payment of Rp. 10.000.00 and the money collected is Rp. 1.000.000.00. Goods that are used as receivables are household appliances, clothes and other household needs. Each arisan member is required to owe a maximum of Rp. 1,000,000.00 and there is an additional requirement for each item price of Rp. 5,000.00. The subjects of this research are the people who participate in Bu Tuti's social gathering, which is located in Pajanangger Village, Kec. Arjasa, Sumenep Regency, East Java. While the object is the debt of goods receivable with the guarantee of the gathering. This study aims to find out how the practice of accounts payable contracts with arisan guarantees and analysis these practices based on a review of muamalah fiqh. This study uses a qualitative method with data collection through interviews and documentation. The results of this study indicate that the essence of the debt transaction with the guarantee of this arisan is buying and selling with payment at the end or buying and selling bi taqshith. However, in this village, it is better known as debt. The pillars and terms of buying and selling goods with payment at the end using the guaranteed social gathering money are following muamalah fiqh. There is a requirement to increase the price per item by Rp. 5,000.00. Bi taqshith sale and purchase is allowed because the price increase was clear in the initial agreement and the parties agreed so that the contract was not fasid (void), the goods that were used as objects of sale and purchase were not included in the category of riba goods.

Keywords: Accounts payable, buying and selling, collateral, social gathering, fiqh muamalah, hybrid contract, riba

Abstrak

Pada praktik akad hutang piutang barang dengan jaminan arisan, 100 anggota arisan yang berpartisipasi dengan pembayaran setiap pekan Rp. 10.000.00 dan uang yang terkumpul Rp. 1.000.000.00. Barang yang dijadikan piutang berupa peralatan rumah tangga, baju dan kebutuhan rumah tangga lainnya. Setiap anggota arisan diwajibkan berhutang dengan maksimal Rp. 1.000.000.00 dan terdapat syarat tambahan pada setiap harga barang sebesar Rp. 5.000.00. Subjek penelitian ini adalah masyarakat yang ikut dalam arisan Bu Tuti, yang terletak di Desa Pajanangger Kec. Arjasa Kab. Sumenep Jatim. Sedangkan objeknya adalah hutang piutang barang dengan jaminan arisan. Penelitian ini memiliki tujuan untuk mengetahui bagaimana praktik akad hutang piutang barang dengan jaminan arisan serta analisis praktik tersebut berdasarkan tinjauan fiqh muamalah. Penelitian ini menggunakan metode kualitatif dengan pengumpulan data melalui wawancara dan dokumentasi. Hasil penelitian ini menunjukkan bahwa esensi dalam transaksi hutang piutang barang dengan jaminan arisan ini ialah jual beli dengan pembayaran diakhir atau jual beli bi taqshith. Namun, di desa tersebut lebih dikenal dengan istilah hutang piutang. Rukun dan syarat jual beli barang dengan pembayaran diakhir menggunakan uang arisan yang dijamin sudah sesuai dengan fiqh muamalah. Adanya persyaratan dinaikannya harga per barang Rp.5.000.00. diperbolehkan dalam jual beli bi taqshith karena kenaikan harga tersebut sudah jelas pada kesepakatan awal dan para pihak menyetujuinya sehingga akadnya tidak fasid

(batal), barang yang dijadikan objek jual beli pun bukan termasuk dalam kategori barang ribawi

Kata Kunci: Hutang piutang, jual beli, jaminan, arisan, fikih muamalah, multi akad, riba

Introduction

In the provisions of the Civil Code, article 1754 explains that borrowing is an agreement between two parties, one as the lender and the other as the borrower on the condition that it will be returned according to its original condition (Sofwan, 1924). It is also reflected that humans are social creatures, so they require them to interact with one another. This is because humans cannot fulfill their own needs, so they always need help from others. Accounts payable is a muamalah activity with the pattern of ta'awun (mutual help) to other parties to meet their needs and is a form of social worship according to the Islamic view.

The purpose of accounts payable cannot be separated from the commercial and profit-oriented business elements. Accounts payable is a matter that is difficult to separate in the interaction of human life and has a socio-economic impact in which debt and receivables have the function of eliminating the distress of others in need, avoiding hostility, and creating a sense of love among others. Therefore, in this context, a person who gives a debt should not take advantage of the goods owed. The lender may not accept gifts or other benefits from the debtor, as long as the cause is debt. This is under the prohibition of qard, which is an agreement to help people in need. To meet the needs of life, humans cannot do it alone but need other people. It is human nature that God created to need one another.

The principle of mutual help in terms of goodness must also be reflected in all daily activities, especially in muamalah activities or in economic activities to meet needs (Latifah, 2017). Islamic law regulates specific rules governing social life which is called muamalah law (Sischah, 2019). Muamalah is a relationship between humans in social interactions that are under the Shari'a. Muamalah includes all types of interactions between humans and humans regarding property (Hadi, 2018). In carrying out muamalah some rights and obligations limit this activity so that people who do it do not feel aggrieved and harm others. Humans are given the freedom to regulate all aspects of life as long as it does not conflict with the texts of the Qur'an and syara'.

Currently, the concept of muamalah has been mixed with concepts adopted from outside of Islam. This little by little began to set aside, even can eliminate the idea of Islamic muamalah itself. Based on the research that the researcher observed in rural life, debt and receivables were rampant by eliminating the concept of Islamic muamalah, namely: The very large interest given to the debtor and the occurrence of hostility due to delayed repayment or not paying debts in maturity which had been previously agreed.

Accounts payable is a very common activity in social life. However, in debt, of course, the person who gives the debt will first see the ability of the debtor to pay his debt (Beck et al., 2021). Rural communities have many types of accounts payable, one of which is goods receivable with an arisan payment system. Arisan is an association of people by submit some assets which are carried out in stages within a predetermined period to obtain the winner of the arisan in a certain period (Djuwaini, 2015). The Arisan activity carried out in the village of Pajanangger is a very common activity. So many needs of a person who is not under the financial ability to fulfill them resulted in a lot of interest in the Pajanangger village community to participate in the social gathering activities.

Literature Review

Accounts Payable

Accounts Payable re giving something to someone else with an agreement and will pay accordingly. "Like when Person A owes Rp. 5 million, Rp. 5 million will also be paid." Meanwhile, according to Arabic, debts are often referred to as qard (Yuswalina, 2016). Qard is two parties who make an agreement when someone needs property quickly, where the first party is the debtor and the second party is the recipient of the debt. The first party can collect the receivables without expecting a reward (Hannanon, 2019). According to Al-Musa et al., (2015) explains that Qard's law can change over time under certain circumstances.

a. Wajib

If the lender gives a loan to a person who really needs a loan, then the one who gives the debt is classified as a rich person, then it is obligatory to provide a loan.

b. Haram

If the debtor already knows the intent and purpose of the debtor for immorality, gambling and then the debtor continues to help then the law is haram.

c. Mubah

If the lender provides loans to debtors who do not have an urgent purpose but only for business capital, for example. Well this is allowed (mubah). Everyone has the right to make loans and has an obligation to repay them.

In a study conducted by Alam et al., (2020) it was stated that the pillars and requirements of qard are:

a. Aqidain

In this case, what is meant by aqidain is the person who makes the debt contract, namely the loan recipient and the lender. As for the conditions, namely: baligh, sane (not crazy), mukhtar (can distinguish between good and bad).

b. Ijab and qabul

Is a term or expression of consideration or an expression of a debt agreement.

c. Goods

Known as ma'qud alaih or property that is used as an object. On the condition that valuable objects have a similarity or value that can be measured. The conditions are clear and also halal.

Accounts payable contract (qard) ends when the agreed time has come. This means that the property has been returned to the lender of the principal amount of the loan at the maturity or time agreed at the beginning of the agreement. Based on the word of Allah Q.s Al-Isra 'verse 34, it can be concluded that a promise is an obligation that must be hastened to be realized when it has reached its time, because every promise will be held accountable both in this world and in the afterlife.(Rosyadi & Tusadiah, 2018).

Buy and Sell Bi Taqshith

Buying and selling have the same meaning as trading in Arabic which means al-bai', al-mubidah, and at-tijarah. It means to take, barter or exchange. Based on the definition, the meaning of buying and selling is that goods are exchanged for goods or goods are exchanged for money by giving what they have to others based on mutual consent. (Rosyadi & Tusadiah, 2018). Muhammad aqlah Ibrahim thinks that according to sharia, several definitions can be used as a reference to understand the meaning of Bai' bi taqshith, including (Ahmad, 1998):

a. The price determined by a trader is higher because the goods are sold on a deferred basis (mu'ajalah) or credit, in contrast to the case in cash.

b. Taqshith is credited for paying debts in installments based on a specified time.

- c. Payment in installments is something that is required to be paid in installments and a certain time.

Meanwhile, according to some scholars, the law of buying and selling bits of taqsith is explained as follows (Kurniawan & Hilmi, 2021):

- a. Fiqih Syafiiyah

There is no doubt about the sale and purchase contract where there is uncertainty, then the contract is fasid. However, in an assembly, if one of the two contracts is determined, the sale and purchase are valid.

- b. Fiqih Hanafiyah

Prices can be increased due to time delays, and cash sales with credit cannot be equated with houses because what is currently available is more valuable than what does not exist, cash payments are better than term payments.

- c. Fiqh Malikiyah Imam As Syathibi

The delay in one medium of exchange can cause price increases. Imam az-Zarqani emphasized that because the cycle of time does have a part of the value, a little or a lot of courses has a different value.

According to the scholars, buying and selling are divided into two types when viewed from the nature and Islamic law, including buying and selling authentic and buying and selling not authentic. Hanafi scholars divide it into three types, including buying and selling authentic, buying and selling fasid, and buying and selling vanity (Maysarroh & Rosyadi, 2018). Sahih contract is a contract that is in harmony and the conditions have been met, so that the contract is valid. A batil contract is a contract in which the terms and conditions are not fulfilled at all. Therefore, the batil contract is invalid. While the fasid contract is a harmonious contract, the perpetrator is in the category of a valid contract, the object is lawful, the consent qabul is appropriate but there are characteristics that are prohibited by Islamic law, the law of this contract is invalid. (Febriana, 2016). Buying and selling which are categorized as helping have a very strong foundation in Islam. In the Qur'an, namely, Q.s Al Baqarah verse 275 which has the conclusion that buying and selling are lawful by Allah SWT and riba is forbidden (Syiafullah, 2014).

Guarantee

In Islamic law, collateral is termed ar-rahn. There is a difference of opinion among the scholars, the Syafi'i Madhhab and the Hanbali Madzhab argue that ar-rahn is material or goods that can be used as collateral for debts if people have debts cannot pay off their debts. The Maliki school also argues that if the debt cannot be repaid within the agreed period, the recipient of the guarantee can sell it. (Kartika, 2016). The law of guarantees in Islam is quoted in the Qur'an letter al-Baqarah verse 283, which means that if someone makes a transaction or muamalah does not have cash or debt, then there should be goods that are used as collateral. And also in the Hadith narrated by Bukhari and Muslim that the Messenger of Allah (SAW) bought food from a Jew and then used his armor as collateral. According to Islamic legal scholars, the guarantee given by the Prophet was the first time that the guarantee was related to Islam. This means that the Apostle introduced this guarantee to be used as a source of Islamic law (Harahap, 2006).

Arisan

Arisan is a savings and rotating credit affiliate. In English, a social gathering is usually referred to as ROSCA (Rotating financial savings and credit score association) or a regular celebration. Arab society calls it Jam'iyyah Muwaddhafin or Al-Jam'iyyah Ash-Shahriyyah. In the big Indonesian dictionary, social gathering is the collection of money or goods by several people who have the same value, then drawn periodically to get the

winner. (Purwadarminta, 1976). According to scholars, the legal basis for arisan is that it is allowed as long as it is following the pre-determined arguments. Based on Q.s Al-Maidah verse 2 meaning can be concluded that helping each other in terms of piety and virtue is the nature of a human being. One example of muamalah activities is a social gathering. Participating in arisan must have the aim of helping each other among arisan members as well as maintaining friendly relations and an honest attitude must be applied because if it is not implemented it will cause conflict. Allah's punishment is very heavy for his servant who commits lies. Muamalah activities are permitted by Allah unless there is evidence that prohibits it (Rusmaidah, 2020).

Fiqh Muamalah

The etymological meaning of fiqh is al-fahmu (understanding), while definitively fiqh means "The science of the syar'i laws of tafsili." According to Ibn Subhi quoted by Prof. Dr. Satria Efendi M. Zein, Fiqh, namely knowledge of syara' law relating to deeds that are explored one by one the arguments (M.Zein, 2008). Riba in muamalah is divided into two types, namely riba due to debts which has been explained about the prohibition in the Qur'an, and riba of buying and selling which has also been explained as to whether it is permissible or not to transact in As-Sunnah. The following is an explanation of riba: (Albadri, 2018):

a. Riba of Qard

That is riba caused by the existence of a benefit required by the debtor to the debtor.

b. Riba of Jahiliyah

That is paying more debt than what was previously borrowed because the borrower cannot pay off the debt at the agreed time.

c. Riba of Nasiah

Namely, riba caused by differences, changes, or additions submitted today with those submitted later.

d. Riba due to buying and selling is called riba fadl

Riba is contained in the sale and purchase of the same or similar goods and there is an addition in it. So, therefore. If you make a transaction of similar goods, there should be no additions from either party.

This study aims to examine the activities of accounts payable with guaranteed social gatherings carried out in the village of Pajanangger according to the fiqh muamalah review with a case study of Bu Tuti's social gathering. A lot of research on accounts payable has been done (Al-hafidz, 2020; Hazmi, 2019; Lestari, 2021) However, in this study there is still the practice of riba in the implementation of accounts payable with guaranteed arisan. Due to the shortcomings in previous research, the researcher intends to explain more deeply the practice of accounts payable with guaranteed arisan without riba according to muamalah fiqh.

Methods

This study uses field research in Pajanangger Village, Arjasa sub-district, Sumenep Regency, East Java, where the sample data from the research subject is the community that participates in debts and receivables with an arisan guarantee. The approach used in this thesis is a qualitative descriptive approach to find out the results of this study, namely utilizing qualitative data and describing descriptively.

The primary data in this study were obtained from interviews with the Pajanangger village community who participated in accounts payable with the arisan payment system in the bu tuti arisan group. Supported by secondary data taken from a second party such as previous research, books, and journals. The method of data collection carried out in this study used the interview method by way of question and

answer. Questions and answers are activities that are carried out in a cash manner to the party who will be the resource person by asking several questions to obtain information. Researchers do it freely, only asking in the form of outlines of the problem. In this case, the researcher conducted interviews with the Pajanangger village community who participated in the social gathering.

The research subjects or respondents for this study were the people of Pajanangger village in Arjasa sub-district, Sumenep district, East Java. While the object of research or variables in this study include: (1) not a few people in the village of Pajanangger who do debts and receivables with the arisan payment system, especially in the arisan but tuti group (2) the practices carried out (3) as well as analysis of accounts payable with the payment system social gathering according to muamalah fiqh review. The data analysis method used in this research is descriptive and deductive. The descriptive method in this study is the researcher who describes the actual situation in the field regarding the object of research. While deductive analysis is used to analyze accounts payable with guaranteed social gathering based on fiqh mu'amalah qard.

Results

The mechanism for implementing the arisan system is by offering it to customers who usually shop at Bu Tuti's shop in particular and to the public in general. After that agree such as paying dues and implementation time. Mrs. Tuti did not provide any requirements, such as a photocopy of her ID card or family card because she already knew the arisan members. Then the determination of the items obtained by the winning arisan members is based on the wishes of each member. Each member is allowed to owe goods at Bu Tuti's shop with payments that must be made using social gatherings under the terms and conditions, namely when the original price of the goods is Rp. 50,000.00, the fee will be increased to Rp. 55,000.00 because the debtor pays using the arisan covered. Members who get the arisan lottery are not allowed to take the lottery results in cash, but the results of the lottery are taken by buying goods in the store with a total amount of goods that must be owed in the amount of Rp. 1,000,000.00 which must be paid by the arisan at one time. round and with a period of 1 week.

Sumi (29 years old) works as a farmer. He follows social gatherings out of his own free will. The process is quite easy, just go to Bu Tuti's shop and make an agreement that she guarantees her arisan for future needs. The factor that pushed him to join the social gathering was the economic factor, since his husband is also a farmer, so it would be very easy if one day he needed an item and didn't have enough money to get it. he feels lucky because by joining the social gathering he can save for his needs even though the price is more expensive. He does not understand the arisan law.

Masia (40 years old) works as a farmer. He has attended the social gathering for 2 periods. The factor that influenced him to join the social gathering was none other than economic factors, he joined the social gathering because of his desire without coercion from other parties. According to him, by following the social gathering, he can easily obtain his needs. He already owes the goods at Bu Tuti's shop in the form of bed linens and blankets in the form of a suspended social gathering. The higher price for him does not matter the reason is that his needs feel helped. According to him, this arisan law is acceptable.

Sania (30 years old) works as a yellow rice seller. He follows social gatherings out of his own free will. He learned about the arisan system from his neighbor who used to shop at Bu Tuti's shop. The arisan system is by going to Mrs. Tuti's shop to agree on her participation in the arisan. The factor that encouraged Ms. Sania to join the social gathering was because of the many needs that would be needed to see Ms. Sania as a rice seller, with that Ms. Sania thought that one day if she needed equipment for the continuation of her sales, it could be easily obtained. The benefit obtained is to ease the

purchase of the equipment needed. Regarding the higher price, it is already a risk according to Mrs. Sania. He does not understand the arisan law.

Syifa (32 years old) works as a tailor. He follows social gatherings out of his own free will. In the initial process, he went to Bu Tuti's shop to agree, after which his name was written on the proof of participation, and every week he paid a fee of Rp. 10,000.00. In the beginning, after the social gathering took place, he owed goods at Mrs. Tuti's shop in the form of a 16-inch Sogo brand fan for Rp. 140.000.00, usually, the price in the market was Rp. 135.000.00. The rest of his social gathering money is Rp. 860.000.00. In the 10th lottery, he won the lottery and suspended the money as collateral for his debt. He did not mind because he could easily obtain goods without having to have a lot of money. He does not understand the arisan law.

Mastu (39 years old) is a housewife. He joins social gatherings because of his desire without coercion from other parties as well as economic factors, his husband works as a fisherman, so his needs cannot always be fulfilled immediately. That's why he decided to join the social gathering and count it as savings, he said. The only condition is to come to Bu Tuti's shop to make a deal. Then per week, you pay Rp. 10,000.00 and at that time you can owe goods with a maximum limit of 50% of the arisan money for those who have not received the lottery. He did not feel a loss or even profit he said because his needs can be quickly obtained. He does not understand the arisan law.

No	Respondents	Age	Legal Knowledge Regarding Arisan	Satisfaction
1	Sumi	29 Years	Halal	Satisfied
2	Masia	40 Tahun	Doesn't understand	Satisfied
3	Sania	30 Tahun	Doesn't understand	Satisfied
4	Syifa	32 Tahun	Halal	Satisfied
5	Mastu	39 Tahun	Doesn't understand	Satisfied

The prevailing practice model is that everyone who wants to join the social gathering goes to Bu Tuti's shop without an intermediary for an agreement, including:

- a. Visiting the bu Tuti's shop to make an agreement, such as when it will start where it will be and how much the fee will be as well as other agreements.
- b. After knowing the nominal fee and the time it starts, you pay the dues, which is Rp. 10.000.00.
- c. Then draw
- d. All members of the arisan are required to owe a total of 1 million later and are not allowed to cash out the results of the arisan except in an emergency such as for medical expenses.
- e. Goods that are used as receivables are generally a kind of clothing and household appliances.
- f. Based on the agreement at the beginning of each item owed the price increased by Rp. 5000.00. because the payment is using a deferred arisan.

Discussion

Based on the results of interviews, the average age of members is above 21 years. In this practice, the accounts payable contract lasts until all members of the arisan receive their lottery. 100 arisan members are drawn once a week with the acquisition of Rp. 1000.000.00. Mrs. Tuti as chairman of the arisan set a limit for each member who has not received the lottery to be allowed to own a maximum of 50% of the results of the arisan obtained. Meanwhile, those who have won the lottery are given the freedom to owe a maximum of the lottery results. He only stipulates that each item be increased in price by

Rp. 5000.00. Tuti's reason for giving the debt was none other than because she wanted to help. Mrs. Tuti sometimes feels profit, sometimes she loses, profit because of the goods sold, it is a loss if there is a social gathering member who is late in paying so that her money is stuck. In the social gathering system, each member pays Rp.10.000.00 in 1 week and then draws a draw. If the winner is obtained, the winner has the right to owe goods from the lottery results. Mrs. Tuti takes advantage of each item Rp. 5000.00. he has conveyed this to the members at the beginning of the agreement. For disputes must have occurred. He collects debts by visiting the related house. He gave relief in 3 weeks. The sanctions that he gave to negligent members were that they were not allowed to borrow again and were usually not allowed to join the social gathering group again.

Pajanangger village is a village that has a lower-middle-class economy. The work of majority of the population is farmers, so that uncertain income makes it difficult for some people to meet their needs. Usually, the debtor is someone who is considered capable in the village. Mrs. Tuti as the head of the social gathering as well as the lender is a person who is considered affluent. The reason he gave receivables was that he wanted to help arisan members who needed assistance by forming an arisan group and allowing arisan members to borrow the goods needed with the guarantee of arisan money. Giving help is a noble act. However, based on the interview he gave additional on each item owed. Social gathering has been running for a long time in Pajangger village. However, the arisan that is used as collateral for this debt has only been going on for 3 years. In this study, in particular, the practice of accounts payable for goods with guaranteed social gatherings that take place is based on fiqh mu'amalah (qard). The practice of debit and credit is an activity that is in great demand by the Pajanangger village community because they can easily obtain their needs without having enough money.

According to the analysis, the essence of the case above is more of a bi at-taqshith sale and purchase. namely, buying and selling for which the price is deferred and then the payment is gradual in installments or credit based on a time determined by the related parties, but in the Pajanangger village community, it is better known as debt and receivables. In the rules of fiqh muamalah, namely, "What is used as a guide in the contract is the intent and meaning, not the wording and editorial composition." This fiqh rule explains that the purpose and meaning of this case is the sale and purchase of goods with payment at the end, while lafazh, or what he knows in the community is debt. So that in a contract that is used as a handle, that is the intention, not the lafadz. . In the sale and purchase of Bi Taqshith, the price is allowed to be terminated because it is equally beneficial for the parties involved in which the buyer does not have to pay directly in cash because he does not have the money at that time and the seller earns a profit at a higher price so that in Islam this is allowed if in practice selling buy. In this case, the arisan member as a consumer buys some items that they want or need at Mrs. Tuti's shop as a seller and the payment is using the deferred arisan money by paying Rp. 10,000 every week, then when they get a lottery the results of the arisan money are paid. However, in the village of Pajanangger, it is better known as debt.

There are two contract laws, namely authentic contracts and non-authentic contracts, authentic contracts, namely contracts that have fulfilled the pillars and conditions of the contract itself. In this case, the pillars and conditions have been fulfilled after the meeting of the parties to the contract, one party expresses his wish, and the second party grants it. The object of the contract is in the form of goods that exist and belong to the related party. Based on the sale and purchase of goods with payment at the end using an arisan so that there is guaranteed arisan money. In this case, the goods used as objects of sale and purchase are generally clothing and household appliances such as; stoves, chairs, etc. so this is not categorized as riba qard because the goods that are used as objects of sale and purchase are not included in the category of types of riba goods.

Six types of goods are categorized as *riba* goods, namely silver, gold, salt, dates, coarse wheat, and fine wheat.

There is a requirement, namely an additional return as said by Mrs. Tuti as the debtor regarding the increase in the price per item of Rp. 5000.00. It is also permissible to buy and sell *bi at-taqshith* because this was clearly stated in the initial agreement, that the price per item purchased on credit was increased by Rp. 5000.00 then the buyer agrees. Based on the words of scholars from the four Shafi'iyah schools, Hanafiyah Malikiyah, Hanbaliyah, Zaid bin Ali and the majority of scholars, they allow buying and selling with this system. Both the price of the goods that are the object of the transaction is the same as the cash price or higher. However, they require clarity of will, namely an understanding between the seller and the buyer that buying and selling is indeed a credit system. In this kind of transaction, the seller usually mentions two prices, namely the cash price and the credit price. The buyer must want to buy with cash or credit. At the point where the arisan money that cannot be cashed out is already a requirement and an initial agreement. According to researchers, there are consent and *qabul* to produce an agreement. So that the relevant parties should have known and agreed to the existing requirements. If it is observed from several arisan members who have been interviewed, they do not object to the requirement in the form of an additional price given. Because for them it is a reward for Mrs. Tuti as the debtor who has helped with their needs.

Conclusion

The practice model of the debt and receivable contract in Pajanangger village is that everyone who participates in the arisan pays IDR 10,000 every week with 100 members so that the arisan results are IDR 100,000,000.00, for the winner of the lottery cannot cash out the results of the arisan except for emergencies such as Other than that, the medical expenses are required to owe the goods at the shop owned by Mrs. Tuti in the amount of the arisan, with the terms and agreements at the beginning of each item the price is increased by Rp. 5000.00. After observing the essence in this case, it refers more to the sale and purchase of goods with final payment or *bai' bi at-taqshith*, not debt. However, in the Pajanangger community, it is better known as accounts payable. The pillars and terms of buying and selling goods with payment at the end using the guaranteed social gathering money are following *fiqh muamalah qard*. There is a requirement to increase the price per item by Rp. 5000.00. It is permissible to sell *Bai' bi at-taqshith* because the price increase was clear in the initial agreement and the parties agreed so that the contract was not *fasid* (void), and the goods were used as objects of sale and purchase were not included in the category of *riba* goods. After the researchers conducted the research, there were constructive suggestions for further research, it is hoped that more respondents will research so that the data obtained are valid and that they affect the analysis and case results.

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