

## The Contribution of Money Arisan in Improving Family Welfare According to the Islamic Economic Perspective (Case Study in West Kayunan District of Karanganyar)

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### ABSTRACT

An arisan is a group of people or groups of people who collect money regularly at any given time. The research aims to find out the contribution of money in increasing family welfare according to the Islamic economic perspective in West Kayunan. The methods used by the researchers in this study are qualitative methods and interpretative approaches to provide the results of data analysis on the contribution of money and practices of its implementation according to Islamic economic views thoroughly and accurately. Data in this study are primary data and secondary data. To analyze data, researchers use data reduction techniques, data presentation, and conclusion drawings. The results of this study show that arisan conducted by the community in West Kayunan hamlet can have an influence on improving family welfare. So this arisan activity is assessed to considerably contribute to increasing the family's well-being. This is because the funds obtained from such arisan activities can be used for consumer and productive purposes. The practice of the arisan system carried out by the community of the West Kayunan is permitted in Islam because in such arisan, there is no element of deception, fair, transparent, witnessed by the participants and no harm.

**Keywords:** arisan, family welfare, arisan in the islamic economic perspective



## INTRODUCTION

Islam prescribes good creed and worship as a link between the servant and His creator. In addition, Islam has formulated the correct procedures in muamalah. Muamalah is a matter determined by Allah *subhanahu wata'ala* to regulate human relations with each other on how to obtain and develop one's property<sup>1</sup>. Currently, muamalah activities on the broader community are experiencing rapid development. As well as financial institutions known today, namely cooperatives, insurance, banks and baitul mal wattamwil<sup>2</sup>. Another economic institution in almost every RT (Rukun Tetangga) is arisan<sup>3</sup>. Arisan, in the Big Indonesian Dictionary, is a collection of money by several people periodically, then drawn among them who gets it. The arisan round period can end when all arisan members have won the lottery<sup>4</sup>. Arisan is a form of muamalah activity carried out by homemakers to obtain additional material to increase the welfare of their families.

Arisan is where each participant lends money to the member who receives the lottery. Then the member who gets the first lottery will be in debt (debtor) continuously as long as the arisan practice is carried out. Conversely, the member who gets the last draw will always be a debtor (creditor) to its members<sup>5</sup>. Arisan is closely related to debt and savings when viewed in terms of function<sup>6</sup>. This arisan activity is widely developed in people's lives because it can save money<sup>7</sup>. Otto Hospes stated that arisan is a regulatory system because there are

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<sup>1</sup> Abdul Husain Muhammad, "Economic System in Islam," no. 11365 (1975).

<sup>2</sup> Rusli Agus, "Kontribusi Arisan Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam (Studi Di Kecamatan Bangkinang Barat)" (2011),

<sup>3</sup> Yayasan Rahmat Hidayat Shinta Oktapiani, Shindu Irawan, "Analisis Perilaku Masyarakat Terhadap Aktivitas Arisan Dalam Perspektif Ekonomi Islam," *Prosiding Hukum Ekonomi Syariah* Vol 6 No 1 (2020), [http://karyailmiah.unisba.ac.id/index.php/hukum\\_ekonomi\\_syariah/article/view/19338](http://karyailmiah.unisba.ac.id/index.php/hukum_ekonomi_syariah/article/view/19338).

<sup>4</sup> Irma Prihantari, "Tinjauan Hukum Islam Terhadap Praktek Arisan Sepeda Motor ' Paguyuban Agung Rejeki ' Di Kecamatan Sentolo Kabupaten Kulon Progo Tahun 2009 Muamalat Fakultas Syari ' Ah Dan Hukum Universitas Islam Negeri Sunan Kalijaga," 2010, 1–61,

<sup>5</sup> Diana Puji Ambarwati, Sandy Rizki Febriadi, and Zia Firdaus Nuzula, "Tinjauan Fatwa DSN MUI NO. 19/DSN-MUI/IV/2001 Tentang Al-Qardh Terhadap Praktik Arisan Mendatar Melalui Grup WhatsApp," *Bandung Conference Series: Sharia Economic Law 2*, no. 2 (2022): 8–14, <https://doi.org/10.29313/bessel.v2i2.2560>.

<sup>6</sup> Besse Armadamayanti Anto, *Kontribusi Arisan Mingguan Para Pedagang Di Pasar Belopa Kabupaten Luwu Dalam Menambah Modal Usaha (Tinjauan Ekonomi Islam)*, UIN Alauddin Makassar (Makassar, 2017).

<sup>7</sup> Achmad Baihaki and Evi Malia, "Arisan Dalam Perspektif Akuntansi," *Jurnal Akuntansi Multiparadigma* 9, no. 3 (2018): 540–61, <https://doi.org/10.18202/jamal.2018.04.9032>.

rules for its members<sup>8</sup>. The regulation then becomes a system that regulates all activities related to the money it manages. Now, arisan has changed into a variety of more varied concepts, one of which is a social economic system that can be part of a strategy to improve family welfare<sup>9</sup>. In line with this, Islam indirectly allows the practice of arisan if the principle that is carried out is helping<sup>10</sup>.

Just like the people of West Kayunan hamlet who participate in arisan, namely money arisan. Most of the people there work as sand miners, farmers and laborers. Most of the farmers usually have small land, so they take part in arisan so that they can return the money obtained to make a business, save, or buy something that might not be purchased with the harvest income at that time<sup>11</sup>. Even though the harvest at that time can immediately have the capital to open a business such as opening a business selling cakes and small stalls, it certainly wants to be collected first. So that through this arisan activity, the community, especially mothers, can set aside a little of their harvest so that they can join the arisan. The development of science and technology has influenced various aspects of human life, including arisan activities.

Arisan has become something that is needed in terms of the benefits obtained for arisan members. As mentioned in Wardhani's research, arisan mothers make arisan as an alternative to fulfill their needs<sup>12</sup>. In addition, according to the results of Pratiwi, arisan can provide social security for household life, because it has social capital which includes feelings of mutual care and trust. Trust is something that each arisan member needs to have, as in Abdullah's research that trust can give a person the highest identity in arisan activities such as the chairman who has a great influence in arisan activities<sup>13</sup>. Arisan contributions also make students interested in participating in these arisan activities. This has been proven in Alamsyah's research, through arisan students

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<sup>8</sup> Otto Hospes, *People That Count* (Amsterdam: Amsterdam, 1996).

<sup>9</sup> Salamatus Asakdiyah, "Pemberdayaan Wanita Pedagang Sektor Informal Dalam Peningkatan Pendapatan Rumah Tangga," *Optimum: Jurnal Ekonomi Dan Pembangunan* 5, no. 1 (2015): 108, <https://doi.org/10.12928/optimum.v5i1.7834>.

<sup>10</sup> Ramadhita and Irfan, "Akad Arisan Online : Antara Tolong Menolong Dan Riba?," *UIN Malang* 08, no. 1 (2020), [jurnal.staialhidayahbogor.ac.id](http://jurnal.staialhidayahbogor.ac.id).

<sup>11</sup> Ruwaidah Ruwaidah, M. Arif Musthofa, and Khusnul Yatima, "Arisan Uang Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam (Studi Kasus Di Desa Pandan Lagan Kecamatan Geragai)," *Jurnal Ekonomi Manajemen Sistem Informasi* 3, no. 2 (2021): 180–87, <https://doi.org/10.31933/jemsi.v3i2.754>.

<sup>12</sup> Herlina Kusuma Wardhani, "Arisan Sebagai Alternatif Pemenuhan Kebutuhan Rumah Tangga (Studi Kasus Pada Arisan Mapan Di Kota Malang)," *Jurnal Ilmiah Mahasiswa FEB* 9, no. 1 (2021): 1–17, <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/7078>.

<sup>13</sup> Varatisha Anjani Abdullah, "Arisan Sebagai Gaya Hidup (Sebuah Kritik Terhadap Masyarakat Konsumtif Perkotaan)," *Jurnal Komunikasi* 11, no. 1 (2016): 17–28.

get many benefits<sup>14</sup>. Even though it is fairly hedonic, these students are able to save consistently. As mentioned that this arisan can be carried out online, students take advantage of technological advances to carry out arisan easily.

However, based on research conducted by Nugraha, et al. in the practice of arisan menurun there are different deposits of money for each arisan menurun member<sup>15</sup>. This is what causes the practice of arisan still does not meet the principles of Islamic economic law, as produced in the research of Rahmawati et al. that the practice of arisan menurun online is prohibited in Islam because of the difference in the amount of contributions of each member and there is excess money collected every round which not all arisan members realize<sup>16</sup>. Other forms of arisan such as money arisan have also been proven usury by Fahmi and Aseandi in their research showing that there is an excess or imbalance that damages the arisan contract so that it makes the money arisan usury<sup>17</sup>. In arisan there are also buying and selling activities, this has been researched by Ashari that in his research it resulted in a conclusion that the buying and selling transactions in arisan are additional to the amount of arisan received, where the buyer only gives half the price of the nominal amount that the arisan seller should get. In literature, all kinds of additions in buying and selling are usury<sup>18</sup>. This is clearly prohibited in Islamic law because it has been explicitly explained in the Qur'an and Hadits. The arisan practice that has been running is basically in line with the principles of sharia economic law as long as it does not contain elements of usury and injustice.

According to the results of Syarbaini's research, arisan contracts need to be understood in order to avoid usury practices such as bookkeeping fees, charges on bargaining for turns, penalties for late deposits and as much as possible minimize the possibility of injustice in the future<sup>19</sup>. So that by avoiding these things, arisan activities can be said to be permissible in Islam as has been produced in Purwaningsi's research which found that the practice of arisan that

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<sup>14</sup> Adam Alamsyah, *Kontribusi Arisan Online Dalam Memenuhi Gaya Hidup Mahasiswa Menurut Sudut Pandang Ekonomi Islam*, 2021.

<sup>15</sup> Rizki Aditya Nugraha, H Muhammad Zuhirsyan, and Hubbul Wathan, "Tinjauan Fiqh Muamalah Islam Dalam Arisan Menurun Online Pada Wanita Muslim Kecamatan Medan Baru," *Konferensi Nasional Sosial Dan Engineering Politeknik Negeri Medan* 1, no. 1 (2022): 520–31.

<sup>16</sup> Rahmawati and Istianah, "Transformasi Arisan Dalam Prespektif Hukum Ekonomi Syariah."

<sup>17</sup> Aswin Fahmi D and Riski Aseandi, "Arisan Online : Studi Komperatif Konsepsi Islam" 15, no. 1 (2022): 53–62.

<sup>18</sup> Tamim Ashari, "Analisis Implementasi Transaksi Jual Beli Arisan Perspektif Hukum Ekonomi Syari'ah," *Jurnal Ekonomi Syariah* 2, no. 2 (2021): 32–35,

<sup>19</sup> Ahmad Muhaisin B. Syarbaini, "Implemetasi Akad Syariah Dalam Tradisi Arisan Uang," *Studia Economica : Jurnal Ekonomi Islam* 8, no. 1 (2022): 115.

developed in the community, especially traders, is permissible in Islam. Because in the arisan carried out by traders there are no elements of usury and fraud.<sup>20</sup>

## RESEARCH METHOD

This research uses a qualitative descriptive method with the intention of providing the results of data analysis regarding the contribution of money arisan and its implementation practices according to Islamic economic views thoroughly and accurately. Qualitative research was chosen because it has special relevance to the study of social relations, because it intersects with the pluralized facts of world life such as arisan<sup>21</sup>. The data taken in this study are in-depth interviews between researchers and subjects (arisan members) during the money arisan process in West Kayunan hamlet which was conducted on March 15, 2024. At the data collection stage, there are several techniques that are applied so that the data obtained can be collected optimally. The techniques used are observation or direct observation, in-depth interviews, documentation and literature studies. As for analyzing data, researchers used the Miles and Huberman model. Data analysis includes three flows, namely data reduction, data presentation, and conclusion drawing<sup>22</sup>.

From the explanation above, the motivation for researchers to conduct this research is based on the phenomenon that exists in the West Kayunan community where in order to increase family welfare is to participate in arisan activities. Several studies have revealed the meaning of arisan and its benefits. However, there are not many studies that explore the contribution of arisan conducted by housewives in relation to family welfare, where one of the alternatives in fulfilling needs is by joining arisan. So that researchers are interested in conducting this research to be able to deeply understand arisan and as an alternative to increasing family welfare. This study examines the contribution of arisan money in increasing family welfare according to an Islamic economic perspective. The research focuses on the contribution of money arisan in increasing family welfare according to the perspective of Islamic economics in West Kayunan. The formulation of the problem of this research is how the

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<sup>20</sup> Shila Purwaningsi, "Kontribusi Arisan Mingguan Para Pedagang Di Pasar Suli Kabupaten Luwu Untuk Menambah Modal Usaha (Menurut Perspektif Ekonomi Islam)," *Galang Tanjung*, 2022.

<sup>21</sup> Uwe Flick, "An Introduction To Qualitative Fourth Edition," *SAGE Publications*, no. fourth edition (2009): 506.

<sup>22</sup> Arizona State University. Matthew B. Miles, A. Michael Huberman, Johnny Saldaña, *Qualitative Data Analysis, Revista Brasileira de Linguística Aplicada*, Third, vol. 5 (Los Angeles: SAGE Publications, Inc, 2014).

contribution of money arisan can add to the welfare of the family and how the review of the Islamic economic perspective on the activities of money arisan in West Kayunan, Karanganyar District. Referring to the formulation of the problem above, the research objectives are to find out the contribution of money arisan to increase family welfare and to find out the review of the Islamic economic perspective on money arisan activities in West Kayunan.

Researcher hopes that this research can add to the scientific treasury and contribute knowledge related to the reality of arisan. And it is hoped that it will be able to provide an understanding for the parties who practice arisan in West Kayunan in particular and the wider community regarding the rules of business in accordance with Islamic economics

## RESULT AND DISCUSSION

### Money of Arisan

Arisan is defined as the activity of collecting money or goods of equal value by several people who are then drawn among them to determine who gets it, their lottery is carried out in a meeting periodically until all members get it.

Currently arisan has developed into three types of models, namely arisan goods, spiritual arisan and money arisan. Meanwhile, money arisan according to Rozikin is a popular arisan in the general public with the amount and or amount of arisan funds determined in accordance with the agreement of the arisan members<sup>23</sup>. Before the money is collected at the beginning of the arisan activity, a lottery will be held to determine the serial number of members who are entitled to get the money<sup>24</sup>. This can be seen in terms of arisan places and money. In terms of place, there are three ways, namely: a) The place is determined, after there is an agreement, the one in that place gets the arisan. b) Ruffled, the name that comes out of the lottery will be occupied for the next arisan. c) Offered who is willing to organize the next arisan, the person who accepts the offer will receive the arisan and at the same time be used as a place.

The implementation of arisan that occurs in West Kayunan is using a lottery system. Drawing lots is one way of determining who will get the pool of money obtained from the arisan group. In this lottery system, it is certainly not in accordance with what is expected by the arisan participants, namely if one of

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<sup>23</sup> Wardhani, "Arisan Sebagai Alternatif Pemenuhan Kebutuhan Rumah Tangga (Studi Kasus Pada Arisan Mapan Di Kota Malang)."

<sup>24</sup> Devi Andani, Nita Ariyani, and Murti Ayu Hapsari, "Pentingnya Memahami Arisan Online Dalam Perspektif Hukum Perjanjian Bagi Karang Taruna Unit Pedukuhan Kalipucang Yogyakarta," *DAS SEIN: Jurnal Pengabdian Hukum Dan Humaniora* 3, no. 1 (2023): 1–15.

the arisan members needs money, of course the arisan member only has a small chance of getting the lottery. So it can be said that if arisan uses this lottery system, it means that it lacks the element of helping and is more inclined to the element of saving money.

### **Adding to Family Welfare**

Arisan is an activity of collecting money or goods of equal value by several people and then drawing among them to determine who gets it, the lottery is held at the first meeting periodically until all members get it. Arisan has now become part of people's lifestyle. Starting from the value of hundreds of thousands to tens of millions of rupiah. Some are held at the neighborhood association level and some are held at star hotels. This arisan activity is very productive in helping family welfare. There are many positive benefits of arisan activities in helping family welfare. The first is the opportunity to socialize and expand the network. Through arisan activities, people can get to know each other better, which of course makes them more familiar with fellow arisan participants. Arisan can also be used as one of the moments to gather so as to expand the network and learn to trust each other. Because in arisan activities if there is no trust among its members, it is impossible to run smoothly until the arisan is over<sup>25</sup>.

In addition, arisan is conducted within a certain period of time, so one can be sure of the maximum period if he/she gets the last draw. In addition, he can also know how much money or goods he will get because each participant pays the same. It is no secret that arisan activities are often used as a buying and selling event between arisan participants<sup>26</sup>. If you get a lottery at the beginning of the arisan period, it means that you get an interest-free loan. At the beginning, an arisan member only pays the first contribution but he can already get more. This is not certain because the name is also drawn. This is more profitable than borrowing money from banks or other parties that provide loans with interest<sup>27</sup>.

With arisan, each arisan member has indirectly saved money. For those who have difficulty saving, this activity can be a training ground for self-discipline, because inevitably they have to set aside a certain amount of money

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<sup>25</sup> Alfia Ulfa Wijayanti, "Tinjauan Hukum Islam Terhadap Praktik Arisan Online" (2022).

<sup>26</sup> Agus, "Kontribusi Arisan Dalam Menambah Kesejahteraan Keluarga Menurut Perspektif Ekonomi Islam (Studi Di Kecamatan Bangkinang Barat)."

<sup>27</sup> Andani, Ariyani, and Hapsari, "Pentingnya Memahami Arisan Online Dalam Perspektif Hukum Perjanjian Bagi Karang Taruna Unit Pedukuhan Kalipucang Yogyakarta."

to be deposited in each arisan<sup>28</sup>. Then the last benefit is as a medium for exchanging information. Although it is currently referred to as the information age, in fact it is not uncommon for many people to prefer to look for information in their immediate environment rather than searching through social media.

### **Arisan in Islamic Economic Perspective**

The law of arisan practice is conceptually permissible. This is because it is based on mutual agreement, does not contain elements of usury and the position of all people is equal and has the same rights<sup>29</sup>. Mechanically, arisan is also permissible because the drawing process is fair and does not harm certain parties (no one wins or loses)<sup>30</sup>. In terms of implementation, if a person fulfills his promise in accordance with the agreement, the law is permissible. Usually the arisan system held in RT and RW in the community is a system that has been justified in Islamic law<sup>31</sup>. As long as there are no things that contain fraud, betrayal, gharar, and usury. The law is halal and will remain halal as long as there are no violations and irregularities and the law will change to haram when the things mentioned above occur.

In arisan there is an element of helping from one group to other members. Helping each other is commanded by Allah *subhanahu wata'ala* in surah al-Maidah verse 2 which means "...And help you in (doing) virtue and piety, and do not help each other in sin and transgression. and fear Allah. Verily, Allah is very severe in His punishment." (Q.S. Al-Maidah [5]:2). So, helping is a crucial aspect of our lives because we cannot live in isolation without exchanging interests and benefits. We all have needs and wants, and this awareness leads to the willingness to help and support each other. A critical issue is carried out because it is impossible for a human being to live alone without exchanging interests and benefits; between one and the other certainly want each other, need-need and from here comes the awareness to help each other and help each other.

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<sup>28</sup> Muhammad Rifan, "Mekanisme Arisan Persaudaraan Amanah Dalam Perspektif Hukum Islam" (Universitas Islam Negeri Sunan Kalijaga Jogjakarta, 2008).

<sup>29</sup> Robiah Husna Afkarina and Rachmad Risqy Kurniawan, "Hukum Arisan Menurut Syariah," *OSF Preprints* x (2023),.

<sup>30</sup> D and Aseandi, "Arisan Online : Studi Komperatif Konsepsi Islam."

<sup>31</sup> Siti Julaiha, "Kontribusi Arisan Dalam Menambah Kesejahteraan Keluarga."

### **Implementation of Money Arisan in West Kayunan**

Money arisan is an arisan followed by housewives in West Kayunan whose arisan payments are weekly, meaning that the arisan is paid once a week according to the time determined by the arisan members. The arisan payment is made in cash according to the amount that must be deposited each week that has been agreed upon. Those interested in participating in this arisan are not limited to how many participants, but the more who participate in the arisan, the better because the nominal money obtained will certainly be quite large. In West Kayunan, researchers found that there were 35 women who participated in this arisan. This arisan money is drawn based on the name that will come out later and not through the selection process, but with a direct system, whoever comes out his name means he will get the arisan. In West Kayunan, the money arisan is led by Mrs. Mundir, a local resident who is entrusted as the money arisan dealer who has been directly elected by the participants who take part in the arisan. Activities in this money arisan include tahlil and eating with fellow housewives.

### **Social Analysis of Money Arisan in West Kayunan**

Arisan is a form of reciprocity between one member and another. A sense of reciprocity in arisan can be shown through an attitude, namely caring for fellow arisan members. Caring for fellow arisan members here is that mothers who take part in money arisan in West Kayunan have a sense of caring for their neighbors. As in this case if someone in the arisan is sick or is grieving, then they certainly care about each other and this is shown by providing assistance to those concerned and even takziah together then yasinan at the person's house.

Mutual trust between members and leaders or members with other members is very necessary. According to them, mutual trust is very important in a group if there is no trust in each other, it will definitely cause suspicion which will later lead to social disintegration. In terms of trusting fellow arisan members, of course, it can affect the arisan itself in the sense that if each member trusts each other, it will create harmony between each other and there will be no suspicion of each other. The relationship that exists between fellow mothers who take part in money arisan runs well, this is because they have often met other than in the arisan activities that take place. They can be said to be neighbors of each other.

Therefore, the women who participate in arisan all relate to each other well. This is also reflected between those who participate in arisan and those who do not participate in arisan. The researcher concluded that in this case there

was no difference between them. The relationship between people who take part in arisan in West Kayunan goes well and there is no dispute or conflict between them. Likewise, those who participate in arisan and those who do not participate in arisan maintain the same relationship as those who participate in arisan. There is no difference between those who participate in arisan and those who do not participate in arisan and there is no social gap between them. So in this case, the relationship between housewives in West Kayunan runs well as well as those who do not participate in arisan.

### **Contribution of Money Arisan in Adding to Family Welfare in West Kayunan**

Arisan is an activity of collecting money by several people with the same value. The money collected is then won by one person by drawing lots. The collection of money and the lottery are held regularly until everyone gets it. When viewed from this definition, there are several elements in arisan. The first is a meeting that is held regularly and periodically, then the collection of money by each member with the same value, and the drawing of money to determine who gets the collected money.

According to one of the arisan members named Mrs. Rohmaeni, the arisan activities that she conducts can have an influence on improving the welfare of her family. She has participated in the arisan activity since 3 years ago. Currently, the number of arisan members in her neighborhood is around 35 people. According to her, the arisan funds that she has obtained can be used to supplement her daily expenses and her children's school fees. Furthermore, in her interview she said, "I join the money arisan that is drawn every week with a weekly contribution of Rp150,000 rupiah. Alhamdulillah, as long as I participated in this arisan, there were no obstacles that I encountered and it went smoothly. Actually, there are a few problems such as arisan members who have deposited arisan funds or it can be said that the funds have been overpaid, but this can be understood by other participants because on average our arisan members are farmers who earn little. But this did not last long, because the members who had overpaid were able to pay their contributions again." Then she said, "This arisan activity that we participate in is very influential for the family. Because the funds obtained from this arisan are very helpful for our family's economy, for example for daily needs. So with this arisan we really feel a big benefit."

From this statement, it is known that the arisan activities followed by Mrs. Rohmaeni are held every week. The implementation of these arisan activities can

run well and there are no significant obstacles. Thus, the arisan activities carried out in West Kayunan can contribute to improving family welfare. This is because the funds obtained from arisan activities can be used for various purposes, both consumptive and productive. For example, it can be used as capital for trading, children's school fees, organizing marriage proposals and parties, performing the Hajj, and so on. In addition, arisan money can help the arisan participants obtain large funds, so that with these funds they can increase business capital, start a business, and or buy something that may be difficult to buy if they only rely on family income.

According to the statement by Mrs. Rohmaeni, it is known that most of the women in West Kayunan have been participating for a long time, namely around 3-4 years as members of arisan money. It can be concluded that the arisan members have experience in becoming arisan members so far. This is evidenced by the length of time they have participated in arisan activities and the women are very enthusiastic because they have felt a positive impact in participating in the arisan activities. It is also known that all arisan members said that there were no indications of fraud found in the practice of arisan in West Kayunan. This is because most members are well aware of the importance of fulfilling their obligations in accordance with the arisan contract that has been agreed upon. Although there is a slight obstacle, namely that not all arisan members pay the arisan deposit funds on time. Arisan, which is followed by the community in West Kayunan, has both positive and negative impacts on people's daily lives. The positive impact of arisan activities is that through arisan activities, people can get to know each other better, which of course makes them more familiar with fellow arisan participants. From arisan activities, indirectly as a means to practice saving money. For those who have difficulty saving money, this activity can be a training ground for self-discipline, because inevitably they have to set aside a certain amount of money to be deposited every arisan. In addition, participating in arisan activities can make it easier for participants to find information so that it will be easier to achieve, especially now that many arisan groups are made based on certain similarities. However, it is not uncommon for arisan activities to be used as a place for gossip and exhibition.

### **Islamic Economic Review of Money Arisan Activities in West Kayunan**

Islam is a perfect religion, not only from the scope of the material in it but also the applicability of Islam throughout the ages. Akidah, worship, morals and worldly muamalah are the core teachings of Islam. Economics is included in the group of worldly muamalah teachings. The principles and ethics of its

development have been regulated and determined by Islam, while the technical implementation is left to humans who know more about the level of needs and issues in it. In general, arisan includes muamalat that has never been mentioned in the Qur'an and as-Sunnah directly, so its law is returned to the original law of muamalah, which is permissible. The scholars mentioned this by stating the fiqh principle which reads: "Basically, the law of transactions and muamalah is halal and permissible." Ibn Taymiyyah said in Majmu' al Fatawa: "It is not permissible to prohibit the transactions that people need today, unless there is evidence from the Qur'an and Sunnah that it is prohibited." These scholars cited the Qur'an and Sunnah in the words of Allah in QS. Al-Baqarah: 29, which reads,

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَوَاتٍ ۗ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ ۝

Meaning: It is He (Allah) who created for you all that is on earth, then He went to the heavens, then He perfected them into seven heavens. He knows all things.

Then QS. Luqman: 20 which reads,

أَلَمْ تَرَ أَنَّ اللَّهَ سَخَّرَ لَكُمْ مَّا فِي السَّمٰوٰتِ وَمَا فِي الْأَرْضِ وَأَسْبَغَ عَلَيْكُمْ نِعَمَهُ ظَاهِرَةً وَبَاطِنَةً يَوْمَ النَّاسِ مِنْ مُجَادِلٍ فِي اللَّهِ بِغَيْرِ عِلْمٍ وَلَا هُدًى وَلَا كِتَابٍ مُنِيرٍ

Meaning: Have you not noticed that Allah has subjected for you what is in the heavens and what is on the earth? He has perfected for you His favors, both inward and outward. But there are those among the people who dispute the Oneness of Allah without knowledge, guidance, and an illuminating scripture.

The two verses above show that Allah *subhanahu wata'ala* gives everything on this earth for the benefit of humans, the scholars call it the term al imtinan (gift). Therefore, everything related to muamalat is basically permissible unless there is evidence that states that it is forbidden. In the matter of arisan, we do not find any evidence from either the Qur'an or the Sunnah that prohibits it, meaning that the law is permissible. According to the Big Indonesian Dictionary, arisan is an activity of collecting money or goods of equal value by several people and then drawing lots to determine who gets them. The lottery is held periodically until all members get it. With the above definition, it is clear that

arisan consists of two main activities, namely the collection of money or goods of equal value and then drawing lots among the collectors to determine who gets it.

The money arisan activity in West Kayunan is one of the arisan activities that uses a lottery system to determine who gets the first turn and so on. This arisan is carried out voluntarily with full responsibility to pay off each other's payment obligations every round. This is also explained by the opinions of several scholars about arisan, including the opinion of Shaykh Ibn Uthaymeen and Sheikh Ibn Jibrin and the majority of senior scholars. "Arisan is permissible, not forbidden. Whoever thinks that arisan comes under the heading of lending with benefit is mistaken, because all members of the arisan will receive their share according to their turn." (Sharh Riyadhus Sholihin, Ibn Uthaymeen, 2014).

The arisan activities carried out by the arisan members of West Kayunan Village have absolutely no elements of usury, gambling, fraud, extortion or profit and have fulfilled the criteria that allow arisan in Islam. Because in essence all money will return to its owner. There is no one party who is harmed or benefited. Even if there is a term 'winning arisan' then actually he did not win, it's just that he was getting his turn to receive arisan money. So in essence, there is no such thing as winning and losing, only getting a turn or not. Thus, the arisan activity carried out in West Kayunan is an activity that is not prohibited in Islam. One of the benefits of holding arisan is that it is expected to increase income. In accordance with the postulate of the Qur'an in Surah Al-Mulk verse 15, namely:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامشُوا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ ۗ وَإِلَيْهِ النُّشُورُ

Meaning: It is He who made the earth for you in a state of ease of use. So, explore all its corners and eat some of its sustenance. Only to Him do you (return after) being resurrected.

Every Muslim should not be lazy to work under the pretext of being busy worshipping or tawakkal to Allah, or even feel that they do not have the ability to work. The verse is a mabda' (principle) in Islam. This earth was given to man by Allah *subhanahu wata'ala* and made easy for him. A Muslim should not depend on others through begging, when he is still able to try to fulfill his own needs. Another benefit of holding arisan is creating jobs. With the capital obtained from arisan housewives can open their own businesses, thus greatly helping the economic welfare of the family. This is in accordance with QS. At-Taubah [9]:105, namely:

وَقُلْ اَعْمَلُوا فَسَيَرَى اللهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ اِلَىٰ عَلِيمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ  
بِمَا كُنْتُمْ تَعْمَلُونَ

Meaning: Say (Prophet Muhammad), "Work; then, Allah, His messenger, and the believers will see your work. You will be returned to the One Who knows the unseen and the manifest. Then, He will tell you what you have been doing."

In addition, arisan also has an element of helping or ta'awun to strengthen the bond of brotherhood and provide long life and abundant sustenance. This is in line with QS. Al-Maidah verse 2 which reads as follows:

...وَلَا تَعَاوَنُوا عَلَى الْاِثْمِ وَالْعُدْوَانِ يُوَافِقُوا اللَّهَ لِئِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: ...And help each other in (doing) righteousness and piety, and do not help each other in sin and enmity. Fear Allah; indeed, Allah is very severe in His punishment.

The above verse is an order for us to help each other in terms of goodness, while the purpose of arisan itself is to help those in need by contributing regularly and taking turns to get it. Therefore, arisan is included in the category of helping and does not violate the commandments of Allah *subhanahu wata'ala*. Thus, arisan activities in the element of maslahah or goodness are more significant than the element of mudharat.

## CONCLUSION

Money arisan carried out by the wider community, especially mothers in West Kayunan, has a considerable influence and contribution. The funds obtained from arisan activities can be used significantly to increase business capital for various purposes, so this arisan activity is significant. In this money arisan, there is a fact that if one of the arisan members needs money, of course, the arisan member only has a slight chance to get a lottery because of the large number of participants. Hence, this method is an element of saving that makes the arisan savings used as savings. In addition, the practice of money arisan in West Kayunan is related to the element of helping. The money arisan system developed in West Kayunan is allowed in Islam. Because in the arisan carried

out by the participants, there is no element of usury fraud, carried out somewhat, transparently, witnessed by the participants and no one is harmed.

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