

ABSTRAK

Arisan di Desa Palalang, Kecamatan Pakong, Kabupaten Pamekasan, memiliki praktik pemungutan upah oleh pengelola yang menimbulkan isu keadilan dan transparansi. Pengelola memungut biaya di muka dari undian pertama, dan penanganan pengunduran diri peserta seringkali tidak jelas, berpotensi merugikan mereka. Penelitian ini bertujuan untuk menganalisis praktik pemungutan upah ini dan dampaknya terhadap peserta, serta mengevaluasinya berdasarkan prinsip Akad Ijarah guna mendorong praktik arisan yang lebih adil dan transparan.

Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui wawancara dan observasi di Desa Palalang. Pengumpulan data dilakukan melalui observasi langsung, wawancara dengan pihak terkait seperti admin arisan, anggota arisan.

Hasil penelitian menunjukkan bahwa praktik pemungutan upah arisan sebagai bentuk imbalan atas jasa yang tidak bertentangan dengan syariat. Namun, ditemukannya sistem pelaksanaan arisan yang tidak adanya transparansi dan mekanisme yang adil terkait pengembalian uang peserta yang mengundurkan diri, ditemukan tidak sesuai dengan prinsip Akad Ijarah, terutama terkait kejelasan akad, kerelaan antar pihak, dan penghindaran unsur kerugian dan ketidakjelasan (*gharar*). Oleh karena itu, diperlukan kesepakatan yang lebih transparan dan adil di awal untuk memastikan praktik arisan sesuai dengan prinsip akad Ijarah.

Kata Kunci: Upah, Ijarah, Arisan

ABSTRACT

The arisan in Palalang Village, Pakong Subdistrict, Pamekasan Regency, has a practice of collecting fees by the administrator that raises issues of fairness and transparency. The administrators collect fees upfront from the first draw, and the handling of participant withdrawals is often unclear, potentially harming them. This study aims to analyze this fee collection practice and its impact on participants, as well as evaluate it based on the principles of Akad Ijarah to promote more fair and transparent arisan practices.

This study uses a qualitative method with a descriptive approach. Data was collected through interviews and observations in Palalang Village. Data collection was conducted through direct observation and interviews with relevant parties such as arisan administrators and arisan members.

The results of the study indicate that the practice of collecting arisan fees as a form of compensation for services does not contradict Islamic law. However, the study found that the arisan implementation system lacks transparency and fair mechanisms regarding the return of funds to participants who withdraw, which is inconsistent with the principles of the Ijarah contract, particularly regarding the clarity of the contract, mutual consent between parties, and the avoidance of elements of loss and uncertainty (gharar). Therefore, a more transparent and fair agreement is needed at the outset to ensure that arisan practices align with the principles of the Ijarah contract.

Keywords: *Wages, Ijarah, Arisan*