

## ABSTRAK

Arisan sebagai sarana tolong-menolong dan pengelolaan keuangan secara kolektif, merupakan salah satu praktik muamalah yang telah lama dipraktikkan di kalangan masyarakat Indonesia. Dalam konteks komunitas keagamaan, arisan tidak hanya berfungsi sebagai aktivitas ekonomi tetapi juga sebagai sarana yang mempromosikan kesadaran dan memperkuat ikatan. Majelis Taklim An-Nur Bayan, yang berlokasi di Desa Langkap, Kecamatan Burneh, Kabupaten Bangkalan, adalah organisasi keagamaan non-formal yang secara rutin menyediakan mingguan bagi anggotanya. Praktik ini sulit dipahami karena dilakukan dalam lingkungan keagamaan yang mengedepankan standar tertinggi hukum Islam, sehingga harus sesuai dengan prinsip-prinsip syariah. Penelitian ini bertujuan untuk memahami praktik arisan mingguan di Majelis Taklim An-Nur Bayan dan menganalisis praktik syariahnya dari perspektif fiqh muamalah.

Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan metode normatif dan empiris. Metode normatif digunakan untuk mengevaluasi ketentuan fiqh muamalah yang berkaitan dengan arisan, seperti akad, syarat sah transaksi, dan larangan unsur *riba*, *gharar*, dan *maysir*. Metode empiris digunakan untuk menggambarkan praktik arisan melalui observasi, komunikasi dengan anggota majelis dan pengurus, serta dokumentasi. Literatur, buku, dan jurnal yang relevan menyediakan data dasar, yang kemudian dianalisis secara kualitatif.

Hasil penelitian menunjukkan bahwa pengelolaan arisan mingguan dilaksanakan secara partisipatif dengan sistem iuran rutin, mekanisme undian yang disepakati bersama, serta pencatatan keuangan yang terbuka. Seluruh aturan ditetapkan melalui musyawarah, sehingga mencerminkan prinsip kerelaan (*taradhi*) dan keadilan (*adl*). Dari perspektif fiqh muamalah, praktik arisan ini tidak mengandung unsur *riba*, *gharar*, maupun *maysir*, serta mencerminkan nilai tolong-menolong (*ta'awun*). Meskipun terdapat kendala teknis seperti keterlambatan pembayaran dan kelemahan administrasi, hal tersebut tidak mempengaruhi substansi kepatuhan syariah. Dengan demikian, dapat disimpulkan bahwa arisan mingguan di Majelis Taklim An-Nur Bayan telah sesuai dengan prinsip fiqh muamalah.

**Kata kunci:** Arisan, Fiqh Muamalah, Kepatuhan Hukum Syariah, Majelis Taklim.

## ABSTRACT

*Arisan, as a means of mutual assistance and collective financial management, is one of the muamalah practices that has long been practiced among Indonesian communities. In the context of religious communities, arisan not only functions as an economic activity but also as a means of promoting awareness and strengthening bonds. Majelis Taklim An-Nur Bayan, located in Langkap Village, Burneh District, Bangkalan Regency, is a non-formal religious organization that regularly provides weekly gatherings for its members. This practice is difficult to understand because it is carried out in a religious environment that prioritizes the highest standards of Islamic law, so it must be in accordance with sharia principles. This study aims to understand the weekly arisan practice at the An-Nur Bayan Islamic Study Group and analyze its Sharia practices from the perspective of fiqh muamalah. This system has been successful because all mechanisms are implemented through deliberation and carried out openly to fulfill the requirements of willingness (taradhī) and justice ('adl). In practice, the elements of usury, gharar, maysir, and the implementation of the arisan are all in accordance with the principle of mutual assistance (ta'āwun) in fiqh muamalah.*

*This study uses a descriptive qualitative approach with normative and empirical methods. The normative method is used to evaluate the provisions of fiqh muamalah related to arisan, such as contracts, valid transaction requirements, and prohibitions on usury, gharar, and maysir. The empirical method is used to describe arisan practices through observation, communication with majelis members and administrators, and documentation. Relevant literature, books, and journals provide basic data, which is then analyzed qualitatively.*

*The results of the study show that weekly arisan management is carried out participatively with a regular contribution system, a mutually agreed lottery mechanism, and transparent financial records. All rules are established through deliberation, reflecting the principles of willingness (taradhī) and justice ('adl). From the perspective of fiqh muamalah, this arisan practice does not contain elements of riba, gharar, or maysir, and reflects the value of mutual assistance (ta'āwun). Although there are technical obstacles such as late payments and administrative weaknesses, these do not affect the substance of sharia compliance. Thus, it can be concluded that the weekly arisan at the An-Nur Bayan Islamic Study Group is in accordance with the principles of fiqh muamalah.*

**Keywords:** *Lottery Club, Jurispundence of Transactions, Compliance with Sharia Law, Taklim Assembly.*