

ABSTRAK

IMPLEMENTASI KANDUNGAN SURAT AL-BAQARAH AYAT 282 DALAM PELAKSANAAN HUTANG PIUTANG DI KALANGAN ULAMA KOTA GRESIK

Hutang piutang (*qard*) yaitu memberikan sesuatu kepada seseorang dengan perjanjian dia akan membayar yang sama dengan itu. Dalam *al-Qur'ân* banyak yang menjelaskan mengenai hutang piutang, salah satunya telah dijelaskan secara rinci dalam surat al-Baqarah ayat 282, tentang saksi dan pencatatan. Sedangkan pengertian ulama adalah manusia yang memiliki pengetahuan Agama Islam secara mendalam, ulama telah lebih dulu faham dan mempelajari apa yang terkandung dalam isi *al-Qur'ân*. Tujuan dari penelitian ini adalah untuk mengetahui implementasi yang dipraktekkan oleh para ulama Kota Gresik mengenai kandungan surat al-Baqarah ayat 282 dalam pelaksanaan hutang piutang.

Penelitian ini merupakan jenis penelitian kualitatif dengan pendekatan pencatatan hasil penelitian secara deskriptif. Sumber data primer diperoleh dari wawancara informan, yang terlibat dalam penelitian ini yaitu ulama Kota Gresik. Sedangkan sumber data sekunder penelitian ini diperoleh dari bahan pustaka berupa benda-benda tertulis sebagai data pendukung, seperti buku, jurnal, artikel, skripsi terdahulu maupun *website*. Metode pengumpulan data menggunakan wawancara dan dokumentasi.

Hasil penelitian menyatakan bahwa mengenai korelasi sikap dari ulama Gresik terhadap kandungan surat al-Baqarah ayat 282 dalam pelaksanaan hutang piutang ini, para ulama menerapkan tentang pencatatan hutang. Namun teruntuk saksi apabila hutang itu jumlahnya tidak seberapa besar, sebagian ulama tidak menggunakan saksi, cukup kedua belah pihak yang saling mengetahui.

KATA KUNCI: Hutang Piutang, Surat al-Baqarah ayat 282, Ulama.

ABSTRACT

IMPLEMENTATION OF LETTER OF AL-BAQARAH VERSE 282 IN THE REALIZATION OF THE RECEIVABLE AND PAYABLE AMONG ULAMA IN GRESIK CITY

Receivable and payable (*qard*) is giving something to someone by agreement he/she will pay the same with it. In the *Qur'ân* there are many explanation about receivable and payable, one of which has been described in detail in the letter of al-Baqarah verse 282, about witnesses and records. While the meaning of ulama is a man who has knowledge of Islam in depth, scholars who have understood and learned what is contained in the *Qur'ân*. The purpose of this research is to know the implementation which practiced by the scholars of Gresik City regarding the content of the letter of al-Baqarah verse 282 in the realization of receivable and payable.

The type of this research is qualitative research with the result of the research written in descriptive approach. The primary source of data was obtained from interviewing informants, who were involved in this research is Ulama in Gresik City. While the secondary source of data in this research is obtained from library materials in the form of written objects as supporting data, such as books, journals, articles, previous thesis and website. Methods of data collection in this research used interview and documentation.

The result of the research stated that regarding the correlation of attitude of Ulama in Gresik to the content of the letter of al-Baqarah verse 282 in the realization of these receivable and payable, the Ulama apply the debt recording system. But for witnesses if the debt is not in large amount, some Ulama do not need to involve witnesses, it is enough from both parties who know each other.

KEY WORDS: Receivable and payable, Letter al-Baqarah verse 282, Ulama.