

ABSTRAK

Pengaturan bagi hasil yang sering diterapkan pada usaha warung kelontong Madura hanya mengandalkan rasa saling percaya dan pengertian daripada perjanjian tertulis, hal ini cenderung menyimpang dari pendekatan formal yang sering digunakan dalam kerja sama ekonomi pada umumnya, serta bisa menyebabkan munculnya beberapa masalah. Ketika nanti di pertengahan akad berlangsung seperti, terjadinya ketidakjelasan dengan akad yang di pilih, sampai dengan terjadinya konflik Ketika penentuan Nisbah hasil. Tujuan penelitian ini berfokus pada identifikasi mekanisme sistem bagi hasil pada warung toko kelontong di Kecamatan Tambaksari. Serta aspek kesesuaiannya dengan prinsip fiqh muamalah khususnya pada akad mudharabah

Penelitian ini merupakan penelitian kualitatif dengan sifat analisis deskriptif dan menggunakan pendekatan kualitatif deskriptif. Sumber data yang digunakan terdiri dari data primer berupa keterangan maupun penjelasan/informasi yang disampaikan oleh subjek penelitian dari lokasi penelitian, serta data sekunder literatur akademik yang relevan. Teknik pengumpulan data dilakukan melalui dokumentasi dan wawancara pelaku dan pengelola usaha toko kelontong Madura. Analisis data dilakukan secara reduksi, dimulai dari fakta-fakta khusus di lapangan untuk ditarik kesimpulan yang bersifat umum.

Berdasarkan hasil penelitian, pengelolaan toko kelontong Madura di Kecamatan Tambaksari pada umumnya dilakukan secara kekeluargaan dengan sistem akad lisan tanpa perjanjian tertulis. Hubungan kerja yang terjalin bersifat sederhana dan fleksibel, serta dilandasi nilai gotong royong dan loyalitas keluarga. Pola ini sesuai dengan prinsip akad mudharabah dalam fiqh muamalah, karena modal berasal dari pemilik, pengelola tidak menerima gaji tetap, dan keuntungan dibagi berdasarkan nisbah atau persentase yang disepakati.

Kata Kunci: *Mudharabah, Warung Madura, Fiqh Mu'amalah*.

ABSTRACT

The profit-sharing arrangement that is often applied in the Madura grocery store business only relies on mutual trust and understanding rather than a written agreement, this tends to deviate from the formal approach that is often used in economic cooperation in general, and can cause several problems when later in the middle of the contract takes place such as, the occurrence of uncertainty with the contract chosen, to the occurrence of conflict when determining the profit ratio. The purpose of this research focuses on identifying the mechanism of profit-sharing system in grocery store stalls in Tambaksari District. As well as aspects of its suitability with the principles of fiqh muamalah, especially in mudharabah contracts.

This research is a qualitative research with the nature of descriptive analysis and uses a descriptive qualitative approach. The data sources used consist of primary data in the form of statements and explanations/information submitted by research subjects from the research location, as well as secondary data relevant academic literature. Data collection techniques were carried out through documentation and interviews with the perpetrators and managers of the Madura grocery store business. Data analysis is done reductively, starting from specific facts in the field to draw general conclusions.

Based on the results of the research, the management of Madurese grocery stores in Tambaksari Subdistrict is generally carried out in a family manner with an oral contract system without a written agreement. The working relationship is simple and flexible, and is based on the value of mutual cooperation and family loyalty. This pattern is in accordance with the principle of mudharabah contract in fiqh muamalah, because the capital comes from the owner, the manager does not receive a fixed salary, and the profit is divided based on the agreed ratio or percentage.

Keywords: *Mudharabah, Warung Madura, Fiqh Muamalah.*