

ABSTRAK

Arisan merupakan praktik ekonomi sosial berbasis komunitas yang telah mengakar kuat dalam kehidupan masyarakat Indonesia, termasuk di Kecamatan Bangkalan, Kabupaten Bangkalan, Madura. Nilai-nilai keislaman khususnya prinsip *ta'awun* dan *ukhuwah* menjadi bagian tak terpisahkan dari praktik arisan masyarakat setempat. Namun, kegiatan ini tidak terlepas dari risiko wanprestasi, moral hazard, ketidaktransparanan pencatatan, dan absennya perjanjian tertulis. Kajian yang secara khusus merumuskan strategi mitigasi risiko berbasis prinsip ekonomi Islam dalam konteks lokal Bangkalan masih sangat terbatas.

Penelitian ini bertujuan mengidentifikasi bentuk-bentuk risiko dalam kegiatan arisan di Kecamatan Bangkalan serta menganalisis strategi mitigasi risiko berdasarkan prinsip-prinsip ekonomi Islam. Penelitian menggunakan pendekatan kualitatif dengan metode studi lapangan (*field research*) melalui wawancara mendalam, observasi, dan studi dokumentasi terhadap pengelola dan anggota tiga kelompok arisan di Kelurahan Kraton, Mlajah, dan Pangeranan. Data analysis was carried out using a data reduction model, data presentation, drawing conclusions and testing data validity using source triangulation.

Hasil penelitian menemukan dua risiko utama: risiko wanprestasi akibat tekanan ekonomi rumah tangga, serta risiko pengelolaan berupa ketidaktransparanan pencatatan, ketiadaan perjanjian tertulis, dan potensi *gharar* pada dana cadangan yang tidak dikembalikan kepada anggota bila tidak terpakai. Strategi mitigasi yang diterapkan meliputi *risk reduction* melalui komunikasi preventif yang mencerminkan nilai *ta'awun*; *risk avoidance* melalui sistem denda yang selaras dengan prinsip *'adl*; serta seleksi anggota berbasis kepercayaan sosial sebagai perwujudan prinsip *amanah*. Penelitian ini menyimpulkan bahwa nilai-nilai *ta'awun*, *'adl*, dan *amanah* telah secara implisit melandasi praktik arisan di Bangkalan, namun formalisasi melalui perjanjian tertulis tetap diperlukan guna menjamin pengelolaan yang transparan dan sesuai prinsip syariah.

Kata Kunci: Arisan, Mitigasi Risiko, Prinsip-Prinsip Ekonomi Islam

ABSTRACT

Arisan (rotating savings and credit association) is a community-based socio-economic practice deeply rooted in Indonesian society, including in Bangkalan District, Bangkalan Regency, Madura. Islamic values — particularly the principles of ta'awun (mutual cooperation) and ukhuwah (brotherhood) — are inseparable from the arisan practices of the local community. However, this activity is not free from risks, including member default, moral hazard, lack of transparency in financial recording, and the absence of formal written agreements. Studies specifically formulating risk mitigation strategies based on Islamic economic principles in the local context of Bangkalan remain very limited.

This study aims to identify the forms of risk in arisan activities in Bangkalan District and to analyze risk mitigation strategies based on Islamic economic principles. The study employs a qualitative approach using field research method through in-depth interviews, observation, and documentation studies of organizers and members of three arisan groups in Kraton, Mlajah, and Pangeranan Villages. Data analysis was conducted using an interactive analysis model and source triangulation.

The findings reveal two main risks: default risk due to household economic pressures, and management risk encompassing lack of transparency in recording, absence of written agreements, and potential gharar in the reserve fund mechanism where unused funds are not returned to members. Mitigation strategies applied include risk reduction through preventive communication reflecting the value of ta'awun; risk avoidance through a penalty system aligned with the principle of 'adl (justice); and member selection based on social trust as an embodiment of the amanah principle. This study concludes that the values of ta'awun, 'adl, and amanah have implicitly underpinned arisan practices in Bangkalan; however, formalization through written agreements remains necessary to ensure transparent management in accordance with sharia principles.

Keywords: *Arisan, Risk Mitigation, Islamic Economic Principles*