

ABSTRAK

Tinjauan Hukum Islam Terhadap Praktek Hutang Piutang Uang di Bayar Padi (Studi Kasus Di Desa Telang Kecamatan Kamal Kabupaten Bangkalan). Praktek Hutang Piutang di Desa Telang menggunakan akad *Qardh*. Tujuan penelitian ini untuk mengetahui tinjauan hukum Islam terhadap praktek suatu transaksi hutang piutang uang di bayar padi di Desa Telang Kecamatan Kamal Kabupaten Bangkalan.

Jenis penelitian kualitatif yang menggunakan metode berupa rises lapangan (*field research*). Bersumber dari data primer yang langsung diperoleh melalui wawancara dengan pihak terkait di Desa Telang Kecamatan Kamal Kabupaten Bangkalan dan didukung data sekunder yang diperkuat dengan literatur sebagai pendukung. Sifat penelitian adalah analisis data Deskriptif-analisis. Dengan memberikan suatu tujuan untuk memberikan penjelasan terhadap permasalahan yang telah terjadi di lapangan, kemudian dianalisis untuk mendapatkan kesimpulan. Teknik pengumpulan data yang digunakan yaitu: observasi, wawancara, dan dokumentasi.

Praktek hutang piutang uang dibayar padi di Desa Telang Kecamatan Kamal Kabupaten Bangkalan tidak sesuai dengan konsep Islam, karena hutang-piutang tersebut mengandung unsur riba, dalam prakteknya hutang-piutang yang terjadi di Desa Telang ada pemotongan harga yang dilakukan oleh yang memberi pinjaman terhadap harga padi yang menerima pinjaman uang tersebut dan sekecil apapun riba hukumnya tetap haram atau tidak diperbolehkan.

Tinjauan hukum Islam terhadap praktek hutang-piutang di Desa Telang Kecamatan Kamal Kabupaten Bangkalan Tidak sesuai dengan rukun akad *Qardh*, transaksi hutang-piutang ini tidak sah setelah ditinjau pada hukum Islam.

Kata kunci : Hutang-piutang, Hukum Islam

Abstract

Review of Islamic law against the practice of Debt Receivable money in Pay rice plant (a case study in the village of Telang, Kamal sub-district, Bangkalan Regency). The practice of Debt Receivable in the village of Telang using Akkadian Qard, The purpose of this research is to know the views of Islamic law against debt receivable transactions money in pay rice plant in the village of Telang, Kamal sub-district, Bangkalan regency.

This type of qualitative research that uses methods in the form of field research, Sourced from primary data obtained through direct interviews with relevant parties in the village of Telang, Kamal sub-district, Bangkalan Regency and secondary data supported the strengthened with literature as support, The nature of the research is the analysis of Descriptive data analysis. By providing a purpose to give an explanation against problems that have occurred in the field, then analyzed to obtain a conclusion. Data collection techniques are used, namely: observation, interviews, and documentation.

The practice of debt receivable that are using money paid in rice plant village of Telang, Kamal sub-district, Bangkalan Regency did not correspond to the concept of Islam, since the debt receivable that contain elements of riba, in practice the debts receivable that happened in the village of Telang, there are price cuts made by the lender against the price of rice which receives the loan money and the slightest usury law remains unlawful or not permitted.

Review of Islamic law against the practice of debt receivable in the village of Telang, Kamal sub-district, Bangkalan Regency is not in accordance with the articles of the Qard, akad debt receivables transaction is not valid after review on Islamic law.

Keywords: debt receivable, the law of Islam