

Exploration of Islamic Values In Arisan

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Abstract

In the constellation of social activities, arisan functions as a medium to visit each other, get to know each other, strengthen ties of friendship, give and need each other, and as a medium of harmony. Meanwhile, as an economic activity, arisan has a savings and loan function. Each member of an arisan colleague has two roles, namely as a creditor as well as a debtor. Furthermore, arisan is also used as an alternative economic solution to addressing the practice of usury. So far, the practice of banking, especially conventional ones, uses the interest system. Therefore, institutional factors play a significant and dominant role in determining people's attitudes today towards interest. The practice of gathering into activities that have a tradition in goodness. Therefore, this paper intends to explore the Islamic values contained in the arisan activities conducted by most people in Indonesia. Because in the early days of Islamic, arisan was never done. Thus, the exploration of Islamic values aims to find out the economic values of Islam contained in the practice of arisan in the community.

Keywords— *Arisan; Islamic values, usury*

I. Introduction

Economic activities carried out by humans as *homo economicus* can be interpreted as efforts or human endeavors to meet the needs of daily life. In general, economic activities carried out by humans involve the dimensions of production, consumption, and distribution (Hanafi, 2007, p.1). The material needs according to Sudarsono (2003, p.1), humans are always developing in line with the development of human culture itself, humans in *Muamalah* given freedom to fulfill their needs. Freedom is a basic human need, but it is not absolute, freedom is limited by other humans.

Muamalah becomes the most extensive object must be explored for a long time, because along the development of the needs as relate as human life change. Humans in *muamalah* given the freedom to fulfill their needs (Suprayitno, 2005, p.1). To fulfill the material needs, many society make a gathering group, it called *arisan*.

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Arisan is the collection of money or goods of equal value by a number of people, then drawn among them. The drawing is held periodically until all members get it. This *arisan* is a tradition in Indonesian society. The types of *arisan* also vary greatly depending on the agreement of the members, existing natural resources and the interests or motives of the holding of the *arisan* itself.

The types of *arisan* include money *arisan*, rice *arisan*, sugar *arisan*, flour *arisan*, sacrifice *arisan*, pilgrimage *arisan*, gold *arisan* and so on. The perpetrators of this *arisan* spread in various parts of the archipelago. This activity can be seen starting from government agencies to the neighborhood. *Arisan* has become a normal and familiar tradition for Indonesian people.

The principles used in *arisan* are *ta'awun* (Ali, 2004, 127) and justice. This is explained in al Maida verse 2 :

"O you who believe, do not violate the syi'ar-syi'ar of Allah [389], and do not violate the honor of unclean months, do not (disturb) the animals of had-ya, and the animals of qalaa-id , And do not (also) disturb those who visit the Temple as they seek the blessings and relief from their Lord and if you have completed the pilgrimage, then you may hunt. and do not ever (your) hatred towards any people because they prevent you from the Holy Mosque, encourage you to persecute (towards them). and help in helping (virtue) virtue and piety, and do not help in committing sins and transgressions. and fear you Allah, Verily Allah is very torment of Him. (al-Maidah: 2)

It above commands us for mutual help in goodness, in the social life of Islam teaches us help each other and be of the same work in the good neighbor, either in social or *muamalah*. In accordance with the purpose of the *arisan* is to help people need by the contributions and take turns to get it, then it is included in the category of helping someone that is ordered by Allah SWT.

The principle of justice is also the main basic principle that must be upheld in all aspects of life including the economic life. This principle directs every individual so that in carrying out his economic activities do not cause harm to others (Asmoro, 2009, p.157). As faith in the Word of God, An-Nisa verse 135:

"O you who believe, be a person who truly upholds justice, be a witness because God is even against yourself or your father's mother and your relatives. if he is rich or poor, then Allah knows better the benefit. Then do not follow the passions because you want to deviate from the truth. and if you turn (words) or are reluctant to be a witness, then surely Allah is All-knowing what you are doing " (QS an Nisa ': 135)

As a social activity, The functions of *arisan* as a medium to visit each other, get to know each other, strengthen friendship, give and need each other, and as a medium of harmony. Meanwhile, as an economic activity, *arisan* has a savings and loan function. Each member of an *arisan* colleague has two roles, as a creditor and a debtor.

Furthermore, *arisan* is also used as an alternative economic solution to addressing the practice of usury. So far, the practice of banking, especially conventional ones, uses the interest system. Therefore, institutional factors play a significant and dominant role in determining people's attitudes today towards interest.

The practice of *arisan* into activities that have a tradition in goodness. Therefore, this paper intends to explore the Islamic values contained in the *arisan* activities carried out by most people in Indonesia. Because, in the early days of Islam, *arisan* was never done. Thus, the exploration of Islamic values aims to find out the economic values of Islam contained in the practice of *arisan* in the community.

II. Literature Review

There were several studies that take the subject of *Imam Jak'far* in the archipelago (*Nusantara*). However, the research conducted was research in the field of the Islamic law paradigm (*al-fiqh al-Islami*). Meanwhile, in addition to being known as a Jurisprudence expert (*faqih*), *Imam Jak'far* was also known as a Sufism propagator. Due to there were not many who raised the Sufism approach of *Jakfar Shodiq*, it was necessary to write a genealogy and the impact of his thoughts on Sufistic treasures in Indonesia. Thus, the information would be more balanced that *Imam Jak'far's* influence was not only in the scope of Legal thought but also there were Sufistic aspects that would later emerge to many Sufism thoughts in Archipelago (*Nusantara*).

III. Research Methodology

This research was conducted using qualitative research methods explorative models. In the constructivist paradigm, researchers serve to translate what was said by the study subjects. The research subject is determined by the purposive sampling method, consisting of the member *Arisan* community particularly the members who joined in several *Arisan* communities. Data were obtained through in-depth interviews and participatory observation conducted during 6 months starting from November 2019 to April 2020. While secondary data sources from a variety of literature that review the study about Islamic social financing and Islamic economics perspectives. The validity and authenticity of data were done by members of both the check and the triangulation of data and sources. Data analysis was performed since the data were not collected

until all the data in the field was obtained. All data were analyzed using an interactive model, which related to each other since the study was designed, verified, and concluded.

IV. Discussion

Arisan

Understanding *Arisan*

In some references mentioned that *arisan* is the collection of money or goods of the same value by several people, then drawn between them. The drawing is held periodically until all members get it.

Various Kinds of *Arisan*

Various types of *arisan* in the community including; money *arisan*, motorcycle *arisan*, pilgrimage *arisan*, sugar *arisan*, rice *arisan*, household furniture *arisan*, sacrificial *arisan*, gold *arisan* and so on.

The Elements in *Arisan*

First; meetings conducted regularly and periodically

Second; collecting money by each member with a value in each meeting

Third; drawing money to determine who gets the money collected

Fourth; submission of money collected to the winner determined by drawing

General *Arisan* Laws

General *arisan* includes *muamalah* that has never been mentioned in the Qur'an and as Sunnah directly, then the law is returned to the original law of *muamalah*, which is permissible. The scholars' mentioned this by stating the fiqh method which reads: "*Al ashlu fil'uqud wal mu'amalat al hal wal jawaz*", meaning "*Basically the law of transactions and Muamalah is halal and permissible*"

In addition there is a story from al Qalyubi and al Burullusi (2009, p.411) which tells that "*On the most famous Friday among women is when a woman takes from each of the female congregations a certain amount of money on every Friday or every month and submit the whole to one person, after another, until the last person of the congregation is permissible as the opinion of al Wali al Iraqi al Qalyubi*"

From the above information, according to Qalyubi, it can be explained that every Friday there is an association/group of women, in that group one of them is responsible for asking and collecting some money/goods from other members, besides that one of the women was responsible for giving money/goods obtained/collected to the person/member who receives.

Said Ibn Taymiyyah in Majmu 'al Fatawa: "*It cannot forbid muamalah what humans need now, except if there is an argument from the Quran and sunnah about the prohibition.*"

Opinions of the scholars about *arisan*, including the opinions of Sheikh Ibn Utsaimin and Sheikh Ibn Jibrin as well as the majority of senior scholars of Saudi Arabia. (Dr. Khalid bin Ali Al-Musyaiqih, *al-Mua'amalah al-Maliyah al-Mu'ashirah* Shaykh Ibn Utsaimin said: The legal *arisan* is permissible, not forbidden. Anyone who thinks that *arisan* is included in the category of giving a loan by taking benefit, this assumes is wrong, because all members of the *arisan* will get their part in accordance with their respective turn.

In the book *Hasyiah Al-Qalyubi 'ala al Minhaj* which is a Shafi'i fiqh book there is an explanation of the *arisan* law and the affirmation that the law is permissible. The *arisan* mentioned in the book is called women *arisan*. Author *Hasyiah Al-Qalyubi* said, "A famous *arisan* in the midst of women in the form of a single *arisan* woman who takes money from each *arisan* member with a certain nominal every week or every month and each member all take turns getting this kind of opportunity the law is may.

'Ulama Perspective About Arisan

Research in this case has not yet found the opinion of a school of thought scholar who specifically discusses *arisan*. So researchers discuss *arisan* based.

Tabarru Akad '

The contract used in this seasonal gathering is *tabarru'*, *taburru'* means charity or giving, or in a broader sense, *tabarru'* that is doing good without conditions. A contract *tabarru'* (gratuitous contract) is any type of loan that involves a not-for profit transaction . This transaction is essentially not a business transaction for commercial profit. *Tabarru* conducted with the aim of helping in order to do good thing.

Tabarru' (Karim, 2003, p.67) is derived from the word *tabarra'a* which means darma, charity is called *mutabarri'* (darmawan), in the Qur'an the word *tabarru'* refers to the word *al-birr* (righteousness). Whereas *tabarru'* in Arabic means kindness. As in the word of Allah SWT:

"It is not a virtue to turn your face east and west to a virtue, but the truth is that faith is to believe in Allah, the Day Later, angels, books, prophets and give the treasure he loves to his relatives, orphans, poor people, travelers (who need help) and people who beg; and (liberating) slaves, establishing prayers and giving alms; and those who keep

their promises when they promise, and those who are patient in narrowness, suffering and war. They are the people who are righteous (their faith); and those are the people who fear Allah " (QS al Baqarah: 177)

In the tabarru contract who doing goodness does not have the right to require any compensation to other parties. The rewards from the tabarru' contract are from Allah SWT, not from humans. However, in tabarru' transactions it is permissible to collect transaction costs that are used up after managing tabarru' transactions, so there is absolutely no element of surplus or will get a material gain.

The object of *tabarru'* agreement is usually something given or lent from one person to another. Types of transactions in *tabarru'* contract included *qard* contract and *rahn contract* (Wiyono, 2005, p.28). Although, in *tabarru'* does not explain the contract of *arisan* in detail, but this paper states that *arisan* is relate with *tabarru' aqd*.

***Qardh* Contract**

Definition of *Qardh* (Accounts Payable)

Qardh in Arabic means to cut said so because people who lend an item as if it has cut a portion of his property for people who borrow from him. In a *qardh* transaction arises because one of the parties lends the object of the engagement in the form of money to the other person, without hoping to take any material benefits. According to M. Syafi'i Antonio, *qardh* is the gift of property to another person who can be billed or asked to return or in other words lend without expecting anything in return. Whereas according to the meaning of syar'i is to have a suata of goods for others to return at a time the same thing as the item (Baharun, 2012, p.111) .

A *qardh* loan is the provision of funds or bills that can be likened to it based on an agreement between the borrower and the lending person. While the borrower's obligation to repay the debt after a certain period. The lender can receive a reward but is not allowed to be required in the loan. *Qardh* loans are recognized at the amount of funds lent at the time of the agreement. Excess receipts from loans over *qardh* which is paid as income when the payment is made. (Muhammad, 2005, p.227)

Pillars of *Qardh* (Will Receivable Payable)

Meanwhile, there are four pillars of accounts payable and receivable in the contract, namely as follows:

First; muqrid, which is a person who gives debt

Second; muqtarid, that is someone who is in debt

Third; muqrod, i.e. the goods owed

Fourth; shighot, namely *qobul consent* agreement or handover.

Qardh's Law

The law of *Qardh* (accounts payable) follows the law of *taklifi*: sometimes it is permissible, sometimes it is *makruh*, sometimes it is mandatory, sometimes it is *haram*. All of that is in accordance with how to practice it right because the law was followed the law of purpose. If a person is in debt when someone else has very urgent needs, while someone who owed is rich, then the rich person is obliged to give him a debt. If the debtor is not an immediate need, but to increase the capital of big trade, the law gives the debt to him is permissible.

A person may be in debt if he is able to repay, as if he has assets that can be expected and have the intention to use them to repay debt. If this does not exist in the debtor, then he must not owe. As from the word of Allah SWT :

"Who wants to give a loan to Allah, a good loan (to spend his wealth in the way of Allah), then Allah will multiply the payment to him with many double. and Allah narrows and expands (fortune) and it is to Him that you are returned " (QS al Baqarah; 245)

The Requirement before *Qardh*

Terms to be *Muqrid*

Not all people are punished legitimately give mortgages to others but those who are fulfilled the following requirement:

First; He gives mortgages voluntarily rather than coercion, then it is illegal if he gives mortgages by force, unless coercion is justified in shari'a, for example he is forced by a judge to give a loan (debts) to someone in an emergency while no one can give the debt to him except for him, the contract is valid, although he does it by force.

Second; He includes *ahlut tabarru'*, that is, those who may use their wealth for good purposes in the form of grants, *sodaqoh* and others, then it is not legal if the person giving the debt is a madman, a child, an idiot, and their guardian must not owe their assets. them to others because they may not use the treasure in a state of emergency for the purpose of good.

Terms of *Muqtarid* (Loans)

Likewise, the law for a person who is in debt is not everyone can owe and the receivable debt agreement is valid, but the following conditions must be fulfilled:

First; He is indebted to his own free will without coercion from anyone, so it is not valid if someone owes it because someone is forced to.

Second; He includes *mutlaqut tasarruf* which is a person who is eligible to be free to carry out any transactions in his property, which consists of someone who has reached the age of reason and is not included in the confiscation of his property. , idiots and more.

Points of attention here berhtang condition the person was included *mutlaqut tasarruf* , ie someone who is free to do anything in his property transactions although not included experts *tabarru* (who's allowed to use his property purpose of goodness are like *sodaqoh*, *waqf*, and others).

The Requirement of *Muqrid (Debtor)* According to Some Opinions

According to the *fuqaha (ahlul fiqh)* that the requirement for the creditor include the *tabarru'* expert (the person who gives darma), that is, independent, baligh, common sense (*rashid*, can distinguish between good and bad). They argue that accounts receivable are *irfaq* transactions (provide benefits). Therefore it is not valid unless it is done by people who are legitimate good deeds, such as Sadaqah.

Syafi'iyah argues that *al-qardh* (accounts receivable) contains *tabarru* not an *irfaq* transaction (giving tabarru benefits) Syafi'iyah said that experts (have a skills, expertise) giving darma must be voluntary, not coercive. If there is a compelling reason that *haq*, such as if someone has to owe by force, then it is legitimate to owe by force.

Hanafiyyah criticized the conditions of *experts at-tabarru'* (the ability to give darma) to the creditor that it is not legal for a father or will to pay off a child. Hanabilah criticized the *at-tabarr expert requirements* for the creditor that an orphan's guardian must not *lose* orphan's property and the *waqf* (management) of the *waqf* should not be a debtor.

Syafi'iyah detailed the problem. They argued that a guardian should not wage the assets of people under his guardianship except in an emergency if there are no judges. As for the judges, they can repay them even in an emergency.

Conditions for Debtors According to Some Opinions

First; Syafi'iyah requires debtors to be categorized as people who have *experts in Muamalah* (eligibility to conduct transactions) instead of *Ahliyah at-tabarru'* (eligibility to give darma). The Ahnaf require debtor to have experts *at-tasharrufat* (eligibility to spend assets), orally, that is independence, *baligh*, and common sense.

Second; Hanabilah requires the debtor to be able to bear because the debt does not exist except in dependents. For example, it is not legal to give loans to mosques and schools, all of these do not have the potential to bear. (Thayyar, Mutlaq, Musa, 2004, p.159-161).

' *Urf*

Arisan which is agreed as a custom, is not automatically accepted, there are provisions that must be fulfilled so that the custom is in accordance with Islamic criteria. The laws based on '*urf*' can change according to changing times and changes in origin. Therefore, the jurists said the dispute is a dispute this day and age, not discord *proof* and evidence.

One of the main rules in *Muamalah fiqh* agreed by *fiqh* experts from various schools of thought is to make the habits and traditions of the local community a legal basis, as long as it does not violate the Shari'a. That is why they make the '*al'adah muhakkamah* (the custom can be established as law) as one of the general agreed upon principles of *fiqh* and *sharia*.

The scholars have based this rule with the argument: "*Something that is seen by Muslims as a good thing, is good also by Allah. Something that is seen by Muslims as a bad thing in the sight of Allah*". (Qardhawi, 2014, p.228)

In general, '*urf*' or *adat* is practiced by all *fiqh* scholars, especially among *fiqh* scholars. The use of '*urf*', especially among Hanafiyah is broader than *ishtishlah* for things have no text. It is certainly free for each area in his life with the intention to achieve the benefit of their lives. No wonder many of the laws are based on the '*urf*' by Hanafiyah actually equal to *istishlah* other scholars. The Hanafi school of thought scholars determined that this '*urf*' (*urf aam*) can defeat *qiyas*, which was later called *istihsan' urf*.

Imam Maliki made '*urf*' to base most of his law on the actions of the people of Medina, while Imam Shafi'i when he was in Egypt, changed some of his opinions about the law that had been issued when he was in Baghdad.

Custom according to '*ulama ushul*' means the same as '*urf*' which is one source of Islamic law. The use of the '*urf*' as a legal basis is included in the effort to preserve prosperity and avoid humanity from narrowness. While the realization of prosperity is the main goal of the Islamic *Sharia*.

' *Urf* is everything that has been known by many people and has become their tradition, both in the form of words and actions or circumstances of leaving (Khallaf, 1980, p.136). '*Urf*' according to its validity from the perspective of *syara'* is divided into two, namely: '*urf saheeh*' and '*urf fasid*'. '*Urf Saheeh*' is something that has been known to humans and does not contradict the proposition of *shara'*, justifying the unlawful and also canceling the

obligatory. '*Urf fasid*, which is something that has known each other, but is contrary to *syara*' or justifies the haram and cancels the mandatory.

So that *arisan* as a community activity based on existing opinions, it can be categorized as '*urf saheeh*. Every *arisan* activity contains an element of kindness and help to help each other. Namely the process of distribution of assets from those who have money or goods to those who do not have no harm to one another.

Islamic Economic Values In Arisan

The explanation above illustrates that the *ulama'* or *fuqaha'* categorizes *arisan* into '*urf saheeh*, meaning that it is permissible because it has become a good tradition in society. In the *arisan* the contract used is categorized in a *qard* contract (accounts payable). Because, indirectly *arisan* participants pay their money, later the money will be used by participants who get the draw. And so on in rotation. So, it is clear that between the participants of the *arisan* one with another there is mutual assistance to help with the *qardh* contract .

The *arisan* activity carried out by the community certainly has implications for the economic activities of the community itself. For example *arisan* money every harvest, at harvest time people gather to do *arisan* because they have got the harvest. From this *arisan*, the community usually uses the money they get for working capital, building houses, marriage costs and so on. The *arisan* helps a lot of people in meeting their needs, especially long-term needs.

Economic activities through this *arisan*, if included in the category of '*urf saheeh*, of course contain Islamic economic values. Before the Islamic economic values of *arisan* are explored, this paper will first explain the universal principles of Islamic economics which include:

First; Tauhid. The most basic principle of universal value that exists is monotheism. Monotheism is a basic foundation, namely the laying of the first belief in a Muslim, about the belief and faith in the *Khaliq*, Allah SWT. Faith in Allah SWT gave birth to the attitude of a muslim can carry out all his commands and stay away from all his prohibitions. So when this value is solid, it is like a building with a strong foundation. Don't waver in anything. Testimony to the oneness of Allah SWT, shows that Allah is the sole owner of the whole world and its contents, humans are only beings who are entrusted with (the trust) to distribute the treasure.

In the Qur'an it is stated that monotheism is a fundamental philosophy of Islamic economics, as the word of Allah SWT, in az-Zumar verse 38:

"And really if you ask them:" Who created the heavens and the earth? ", Surely they will answer:" Allah ". Say "Then explain to me about what you exclaim besides Allah if Allah wants to bring misfortune to me, can your idols eliminate the deprivation or if

God wants to give me mercy, can they hold His mercy?" Say: "Enough God for me, "He put his trust in those who surrender themselves. (QS az Zumar: 38)

The essence of monotheism can also be surrender fully to the Divine will, both concerning worship and *muamalah*. So that all activities carried out are in the framework of creating life patterns that are in accordance with God's will.

In this context, Ismail al Faruqi (Rivai, 2012, p.53) said, *"It was al tauhid as the first principle of the economic order that created the first" welfare state "And Islam that institutionalized that first socialist and did more for social justice as well as for the rehabilitation from them to be described in terms of the ideals of contemporary western societies "*. (Monotheism as the first principle of an economic order that creates the first "prosperous state", and Islam is the institution of the first socialist and do more social justice. Islam is also the first to rehabilitate (human dignity). This ideal understanding (concept) is not found in western societies at present time).

This philosophical foundation distinguishes Islamic economics from the economics of capitalism and socialism because both are based on the philosophy of secularism and materialism. In an economic context, monotheism implies the necessity of every economic activity to depart and originate from the teachings of God, carried out in ways determined by God and ultimately aimed at piety to Allah.

The concept of monotheism which is the philosophical basis, teaches two main teachings in economics. *First*, all the resources that exist in nature are creations and belong to Allah absolutely (absolute and essential). Humans are only *trustees* to manage these resources in order to realize human prosperity and welfare fairly. In managing these resources it must follow Allah's rules in the form of Islamic sharia. *Second*, God provides enormous natural resources to meet human needs. Humans who play the role of caliph, can utilize the many resources for their needs. In the perspective of Islamic theology, all available resources are a blessing of innumerable (unlimited) God, as the word of God in the verse Ibrahim verse 34:

"And he has given you (your needs) and all that you ask him. And if you count the blessings of Allah, you cannot leave it. Verily, man is a very wrong and very denied (favor of Allah) " (QS Ibrahim: 34)

Furthermore, the concept of monotheism teaches that everything starting from Allah, aims at the end to God, including the use of facilities and resources must be adjusted to God's law. Economic activities, such as production, distribution, consumption, export - import should ideally start from monotheism (divinity) and run in the corridor of sharia aimed at creating *falah* and the blessing of Allah SWT.

Second; Sharia. Sharia is the rules that govern human life. Sharia is understood as a provision of Allah SWT's decree explained by His Apostle, regarding the regulation of all aspects of human life both in the world and the hereafter. As such, the Shari'ah provisions are limited to the words of Allah and the words of the Messenger (Mujtaba, 2010, p.2). In other words, sharia is a provision of laws that have been declared and established by Allah and His Messenger as the rules of human life to be believed, followed and implemented by humans in their lives .

Thus, As-Shidiqqi (1968, p.19) said that sharia is a set of rules that bind humans in all its aspects . Sy Ariaah a normative value is the reference law in berekonomi.

Third; Morality. The implementation of monotheistic values governing ethics in economics is morals. With morals it is expected that economic actors can make the Prophet as an example, according to Rivai (2012, 90-92) because he is a role model in economics. Of course the value contained within a ntara I ain which includes the properties of the Prophet, among others:

Siddiq (true, honest), this principle must underlie all human economic behavior, both production, distribution and consumption. In his day, he became a trade pioneer based on the principle of honesty and fair business transactions, so he was dubbed as *al-amin*. He did not hesitate to socialize it in the form of direct education and strict statements to traders. At that time, he was the head of state, the legal instruments along with *rewards* and *punishments* were truly enforced to dishonest business practitioners. *Siddiq* can be used as a basis for implementing the principles of efficiency and effectiveness. Two principles by Peter Drucker are indicators of a company's success.

Amanah (responsibility, trustworthiness, credible, professional). The nature of the trust is the main character of a Sharia economic agent and all humanity. The nature of the trust occupies the most important positions in the economy and business. Without the mandate, business travel and economic life will certainly experience failure and destruction. Thus, every Islamic economic agent must be a professional and responsible person, so that he is trusted by the community and all its customers.

Fathanah (ingenuity, wisdom, intellect). Fathanah requires economic and business activities are based in science, *skills*, honest, true, credible and responsible in berekonomi da n t *abligh* (Communication, openness, marketing). These values can later become principles in economic activities. This principle will give birth to a professional attitude, achievement, attention to solving human problems and continue to pursue *falah* in the world and the hereafter.

Fourth; Ukhuwah . Of the value of Sharia and moral values which normati f , will be born *ukhuwah* value should be established between Muslims in economic activity, *ukhuwah* is necessary, in order to develop business networks. If *ukhuwah* is not intertwined, then economic activities will be lame, when lame maximum results from these economic activities will not be achieved.

Fifth; Fair, tawazun and mashlahah . Economic activity in progress, and should be added to the values of justice, the balance and must be oriented to *mashlahah*. Whatever the form of economic activity, both production, consumption and distribution of values in order not to oppress and not be experienced must be possessed so that justice is created. If fair value is created, *tawazun* can be obtained easily, because there will be a balance between personal interests and shared interests. Even in economics, personal interests are not too highlighted because the activities carried out are always oriented to things that are of *mashlahah* value .

Sixth; Falah . Of all these values, the main goal is *falah*. *Falah* is the orientation of every Muslim's life. Every human being wants his life both in this world and the hereafter, therefore this orientation of the values of *falah* becomes a goal for every Muslim.

Of the six universal principles, if correlated with *arisan* activities in the community, it can be found that the *arisan* activities contain economic values including:

First; Tawhid. Monotheism is the main value in this *arisan* activity. The *arisan* which is held by the community is usually preceded by the activities of *tahlil* or *khotmil qur'an*. They hope that the *arisan* activities carried out are always blessed by God. It means, all this time the *arisan* activities in the community are always religious elements so that in every *arisan* activity, monotheistic values are always there. There are readings of *tahmid*, *tahlil*, *istighfar* and so on that accompany the *arisan* activities, plus the *arisan* participants always say their prayers to get their turn to receive the *arisan*. The prayer of prayer, of course, ask God to provide sustenance through *arisan*. From this, the value of monotheism can be seen clearly, namely the belief that Allah is the one who governs everything on earth including sustenance.

Second; Sharia. Sharia regulates something that is halal and haram. In the *arisan* can also be seen whether the activities carried out contain usury or not. Because sometimes *arisan* is also charged interest. This kind of *arisan* is forbidden by Islam. As long as all parties agree with the *arisan* system carried out, the *arisan* object is a halal object/item, and the *arisan* does not contain usury. Then the Islamic *arisan* is halal done.

Third; Akhlak . Morals as described above contain elements of *nubuwwah* in the application. So, the writer will elaborate on the *arisan* in terms of the prophetic context. This character from the side of *nubuwwah* is explored to be: *siddiq*, honest. In *arisan* activities must be done honestly by the *arisan* manager and participants of the *arisan*. *Trustful*, trustworthy. In the management of *arisan* funds there must be trust and mutual trust between managers and participants. The value of the trust is the main principle, in the *arisan* activities there must be trust and contain the value of the trust. Because if trust is damaged then the *arisan* activities carried out will be scattered and it is difficult to do the *arisan* activities again. Next value; *Tabligh* value means to convey. In *arisan* activities there is a communication process that is built between *arisan* participants. In these activities, the *silaturahmi* process takes place between

arisan participants. So that makes the participants who are initially individual then become individuals who are social and care for others. The last value of *nubuwwah* is *fathonah*, meaning smart. Of course, *arisan* activities must be managed with qualified skills. And competent manager of finance and bookkeeping. This is necessary, so that the managed *arisan* can be professional and avoid fraud and *gharar*. So that the *arisan* participants' trust is built up and the *arisan* can run for a long time.

Fourth; Ukhuwah. Brotherhood will be established with *arisan*. *Silaturrahim* which is not intertwined because of the busy work and individual affairs is involved in *arisan* activities. Today, modern society prioritizes personal interests over common interests. *Arisan* be a forum to citizens to establish *ukhuwah* fellow citizens.

Fifth; Fair, tawazun and mashlahah. Activity gathering in progress, and should be added to the values of justice, the balance and must be oriented to *mashlahah*. Because the main orientation is to reach *falah* in the world and the hereafter.

V. Conclusion

Ulama' or *fuqaha'* categorizes *arisan* into '*urf saheeh*', meaning it is allowed because it has become a good tradition in society. In the *arisan* the contract used is categorized in a *qard* contract (accounts payable). Because, indirectly *arisan* participants pay their money, later the money will be used by participants who get the draw. And so on in rotation. So, it is clear that between the participants of the *arisan* one with another there is mutual assistance to help with the *qardh* contract .

The *arisan* activity carried out by the community certainly has implications for the economic activities of the community itself. For example *arisan* money every harvest, at harvest time people gather to do *arisan* because they have got the harvest. From this *arisan*, the community usually uses the money they get for working capital, building houses, marriage costs and so on. The *arisan* helps a lot of people in meeting their needs, especially long-term needs.

Economic activities through this *arisan* activity, if included in the category of '*urf saheeh*', of course contain Islamic economic values. Before the Islamic economic values of *arisan* are explored, this paper will first explain the universal principles of Islamic economics which include: *monotheism, sharia, morals, nubuwwah, ukhuwah, justice, tawazun and mashlahah, falah.*

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