



## **The Practice of Cooking Oil's *Arisan* (lottery club) within the IKPP Group of Central Aceh community: a study of the *Qardh* theory**

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### **Abstract**

The practice of arisan is a means for people to save because there is a return of goods or money worth the amount that has been deposited. As in the cooking oil arisan conducted by the IKPP community in Central Aceh which can be used for the benefit of receptions or celebrations that will be held by these members, if there are members who do not hold receptions then the arisan can be cashed. This arisan is carried out regularly every month by determining the recipient of the arisan every 2 months. The problem in this research is how is the practice of cooking oil arisan for receptions among the IKPP Aceh Tengah community? This includes how the agreement between each member and the chairman, the arisan pattern, and the responsibilities of members in the cooking oil arisan among the IKPP community. Another problem is how is the perspective of the qardh contract on the practice of cooking oil arisan conducted by the IKPP community in Central Aceh? The method used in this research is qualitative with an empirical sociological approach through primary data obtained from field research and secondary data from library research. The results of this study can be concluded that the practice of cooking oil arisan for receptions among the IKPP Central Aceh community is carried out with an agreement made verbally, then agreed upon by each member and the chairman so that from this it shows that the agreement runs in accordance with the provisions that have been agreed upon together. Furthermore, from the perspective of the qardh contract, this arisan practice has fulfilled the pillars and conditions because each member gets the same arisan object, namely 2 litres of sunco cooking oil. If the member wants to receive money, the money is also worth the price of cooking oil at the time of receiving the arisan.

**Keywords:** Arisan Practices, Cooking Oil, Qardh Agreements, and Sharia Economic Law

## Introduction

Arisan is one of the activities of some groups in Indonesian society, especially women. Arisan is not a new thing for Indonesian women. Arisan is a term used to simplify the concept of one of the financial regulation systems. *Rotating Saving and Credit Association* (ROSCA), also known as arisan, is a regulatory system in which there are rules for its members, the regulation then becomes one of the means for people to save.<sup>1</sup>

Financially, arisan actually has no advantage because every amount deposited during a round is the same as the amount earned later.<sup>2</sup> After the money is collected, usually one of the arisan group members will come out as the participant who will get the money. The determination of who will get the arisan money is usually done by drawing lots, but there are also some groups that determine by setting a date for each member to collect.<sup>3</sup>

Contemporary scholars provide arguments regarding arisan. According to Shaykh Ibn Uthaymeen and Shaykh Abdullah bin Abdul Aziz Al-Jibrin, arisan is permissible or permissibile, because arisan is one way obtain capital and collect money that is free from usury. As long as the arisan practice does not contain the element of gharar and there is no additional benefit that can harm one party or benefit one party only.<sup>4</sup>

In practice, each arisan has various objects and patterns. Not all arisan groups have the same object, some are in the form of money, building materials, gold, basic necessities, motor vehicles, household appliances and so on. The pattern used also varies from lottery, savings, rotation, investment and others.

This arisan activity has become a custom in the community. Along with the development of time, arisan in various regions of Indonesia is growing rapidly. This is also the case with the people of Aceh, especially the Central Aceh district, where the practice of arisan is used as an alternative for the community to be able to fulfil their daily needs with a

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<sup>1</sup> Abdullah Varatisha Anjani. "Arisan as a Lifestyle (A Critique of Urban Consumptive Society)", *Journal of Communication*. Vol.11 No. 1 Year 2016, pp. 18.

<sup>2</sup> Ahmad Gozali, *Cashflow For Woman: Making Women the Top Family Finance Managers*, (Bandung: PT Mizan Publika, 2005), pp. 65-66.

<sup>3</sup> Poerwadarminta W.J.S, *Big Indonesian Dictionary*, (Jakarta: PN Balai Pustaka, 1976), pp. 57.

<sup>4</sup> Erwandi Tarmizi, MA, *Harta Haram Muamalat Kontemporer* (Bogor: PT Berkait Mulia Insani, 2011), p. 487. 487.

savings and loan system. When viewed from a socio-economic point of view, the purpose of holding this arisan is as a forum for friendship, mutual assistance, and communication between one another.

The Padang Pariaman Family Association (IKPP) is an association of migrants from Padang Pariaman who migrate to Central Aceh Regency. One of the activities of this association is in the form of cooking oil arisan held by some housewives with 41 members, while the number of members all come from different families. In practice, this arisan is not only carried out by people with middle to lower economic backgrounds but also followed by people from the middle to upper economic circles, each member hands over the arisan object to the one holding the reception. The arisan object must be submitted by the chairman directly to the host or arisan recipient no later than on the 25th of each month. This aims to make it easier for the host to prepare for the reception.<sup>5</sup>

The arisan runs when the debtor (chairman) will offer the object of the arisan in the form of sunco-branded cooking oil weighing 2 litres or equivalent to 2 kg/70.458 ounces to be given to those in need. The members usually use this arisan to carry out a community activity such as a wedding party celebration, thanksgiving, circumcision, or even other major celebrations. Among these community activities, this arisan object is more often used when one of the members will hold a wedding reception and circumcision.<sup>6</sup>

Each member must fulfil the terms of the agreement that has been agreed upon and without fraud (*gharar*). The provisions are in the form of the responsibility of the recipient members to pay their debts to the debtor in different periods of time.

This cooking oil arisan arises because there are needs that must be provided when someone will hold a reception or other celebration, with this arisan members can provide assistance to help each other to meet these needs, so here arises a debt and credit contract.

One form of debt and credit contract applied is a *qardh* contract that is often carried out in the community through arisan activities involving several people as members. In conducting arisan, each member must submit the arisan object with an agreed tempo or time. Regarding the

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<sup>5</sup> Interview with Hartati, Arisan Member, on 25 September 2022, in Tetunyung Village, Central Aceh.

<sup>6</sup> Interview with Misrawati, Head of Arisan, on 25 September 2022, in Tetunyung Village, Central Aceh.

period or time of withdrawal, it is done twice a month depending on the agreement that has been made by each arisan member itself.

## Research Methods

The author uses research methods that include qualitative research methods, where this method is descriptive analysis. Descriptive analysis is a method that aims to describe using data analysis, painting or describing systematically, which is concerned with the facts, properties and relationships between the phenomena being investigated. And also utilising existing theory as supporting material to produce a theory, in this study the author investigates investment analysts on Sharia insurance products. The data sources obtained to examine the object of study are primary and secondary data sources. Data collection techniques in this study are using interviews and documentation methods. Researchers in this case will design the subjects that will be used as research, and make supporting instruments of research. Then the data obtained will be analysed and will produce a conclusion that is generally and easily understood.

## Results and Discussion

### A. Theory of *Qardh* Agreements

*Qardh* in the sense of language comes from the word *qaradha* which is a synonym of the word *qatha'a* meaning cutting. It is interpreted as such because the person who gives the debt *muqridh* cuts some of his property to be given to *muqtarid*, the person who receives the debt.<sup>7</sup> *Qardh* or debt and credit in a general sense is similar to buying and selling because *qardh* is a form of ownership of property in exchange for property *qardh* is also one type of *salaf (salam)*.<sup>8</sup>

Etymologically, *qardh* is a masdar form of *qaradha* Ash-Shafi'-*yaqridu*, which means to cut. It is said, *qaradhu ash-shai'la bil-miqradh*, or cutting something with scissors. *Al-qardh* is something given by the owner to be paid. As for *qardh* terminologically, it is giving property to someone who will use it and return it at a later date.

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<sup>7</sup> Muchtar Asmaji, *Dialogue Across Mazhab Fiqh Ibadah and Muamalah*, (Jakarta: Amzah, 2015), p. 519. 519.

<sup>8</sup> Muslich Ahmad Wardi, *Fiqh Muamalat*, (Jakarta: AMZAH, 2013), p 273.

The legal basis of the *qardh* contract has been prescribed in the Qur'an and the Hadith of the Prophet SAW as a reference and evidence with the following description:

a) The Quran

Allah's word in QS. Al-hadid verse 11

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ (الحديد :

Meaning: "Whoever will lend to Allah a good loan? He will multiply (the reward) for him, and for him (is given) a very honourable reward (paradise)." QS. Al-hadid [57]: 11.<sup>9</sup>

From the fragment of the Qur'anic verse, it provides an explanation that if there are people who give loans with good loans, Allah will multiply the rewards and rewards that are very noble to him. Thus, this Qur'anic argument clearly explains how the provisions of the loan goods should be received by the recipient of the loan, a good loan here is interpreted by the object of the loan that brings benefits to the recipient.

In another part of the letter it is also explained how the attitude of the lender towards the situation of the recipient of the debt in carrying out repayment, namely if the debtor is unable to repay it, the lender is recommended to postpone the time until Allah facilitates his sustenance so that the party can pay it.

b) Hadith

The Prophet Muhammad SAW explained to his people to always carry out muamalah activities peacefully, as well as debt and credit activities as in the hadith narrated by Ibn Majah, which is as follows:

وَعَنْ عَلِيٍّ رَضِيَ اللَّهُ عَنْهُ قَالَ : قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ كُلُّ قَرْضٍ جَرٌّ مُنْفَعَةٌ فَهُوَ رِبَاً (رواه الحارث ابن أسامة).

"From Ali RA, he said: "The Messenger of Allah (SAW) said: Every loan that draws profit is *riba*."<sup>10</sup> (HR Harist bin Abu Usamah)

c) Ijma

<sup>9</sup> QS. Al-hadid [57]: 11.

<sup>10</sup> Muhammad Hanbal Shafwan, *Sahih-Dha'if Bulughul Maram*, (Sanggarahan Grogol Sukoharjo: Al-Qowam, 2013), p. 455. 455.

According to the consensus of the scholars, *qardh* is permissible. This agreement is based on the fact that humans are social creatures who cannot live without the help of others. There is no one who has all the goods needed. Therefore, debt and credit have become part of life and Islam is a religion that is very concerned about all the needs of its people.<sup>11</sup>

The law of *qardh* is Sunnah for the debtor and Makrooh for the creditor. But there are times when the law of *qardh* or debt and credit becomes haram, obligatory, sunnah or permissible. When a debtor is in urgent need and the creditor has more means, it is obligatory to give him a loan. If the debtor intends to increase his business capital, then it is makruh. But if the debtor intends to use the debt for immoral purposes, then it becomes haram.<sup>12</sup> The debt will also become haram if there are other additional conditions at the time of payment.

There are three pillars of a *qardh* contract, namely the '*aqidain*, the *shighat* and the money owed.

- 1) *aqidain*, i.e. the two parties to the transaction.
- 2) *Shighat*, namely *ijab* and *qabul*.
- 3) Indebted property, the pillars of indebted property

In the book by Wahbah Az-Zuhaili, it states that there are four conditions for *qardh* contracts in Islamic Jurisprudence, namely: <sup>13</sup>

- 1) The *qardh* agreement is made with the *shighat* *ijab qabul* or other forms that can replace it.
- 2) Capability to perform the contract. This means that both the lender and the recipient of the loan must be able to act as adults, have free will, and are allowed to do *tabarru'* (charity)
- 3) According to the Hanafis, the property loaned must be *mithli* property.
- 4) The asset that is being lent is clear in terms of size, weight, number and length so that it can be easily returned, and is of a type that has not been mixed with other types.<sup>14</sup>

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<sup>11</sup> Rozalinda, *Sharia Economic Jurisprudence Principles and Implementation in the Islamic Financial Sector*, (Jakarta: PT Rajagrafindo Persada, 2016), p. 223. 223.

<sup>12</sup>*Ibid*, p. 231.

<sup>13</sup> Wahbah Az-Zuhaili, *Al-Fiqh Al-Islam Wa Adillatuhu*, Juz, 4, (Damascus: Darul Fikri, 1985), pp. 378-379.

<sup>14</sup> *Ibid*.

## B. Stipulation of Time Limit in Qardh Agreements

The majority of scholars are of the opinion that *qardh* contracts cannot be stipulated with a time limit to prevent usury of *nasiah*<sup>15</sup>. However, Imam Malik allowed *qardh* contracts with a time limit, because both parties have full freedom to determine the agreement in the contract<sup>16</sup>. because they argue that *qardh* contracts can be limited by time.

If the contract stipulates a time for repayment of the debt, then the owner of the property may not demand repayment of the debt before the specified due date. However, if the repayment period is not specified, it may be done according to the prevailing custom. When the time for repayment arrives and the debtor is unable to repay the debt, Islam recommends giving leniency until the borrower is able to repay. On the other hand, Islam also recommends paying off the debt as soon as possible, because debt is a trust as well as help, so virtue must be repaid with virtue as well, namely by hastening or prioritising debt repayment.<sup>17</sup>

If the borrower asks for the return of the loaned item to be made at the place he wants, then this does not make it difficult for the lender. This *qardh* contract can also end if it is cancelled by the parties to the contract for certain reasons, such as the borrower considers it paid off or deletes the debt agreement to the lender, the cancellation or deletion of this contract can also only be done by the lender and cannot be done by the recipient even if the recipient dies. If the recipient of the loan dies, his heirs are obliged to repay the loan. However, the *qardh* contract can be considered paid off or terminated if the lender cancels the loan and considers it paid off.

## C. The Practice of Cooking Oil Arisan among the IKPP Community in Central Aceh

### 1. Agreement on Cooking Oil Arisan among the Community of IKPP Aceh Tengah

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<sup>15</sup> Wahbah Az-Zuhaili, *Fiqh Islam 5*, (Jakarta: Gema Insani, 2011), p. 375.

<sup>16</sup> Sayyid Sabiq, *Fiqh Sunnah*, (Jakarta: Pena Pundi Aksara, 2008), Volume 4, p. 182. 182.

<sup>17</sup> Ghufroon A. Mas'adi, *Fiqh Muamalah Konstektual*, Ed.1, (Jakarta: Raja Grafindo Persada, 2002), pp. 174-175.

Arisan cooking oil can be formed if the arisan members have reached the target quota. In accordance with the contract used in this arisan that each member participates without coercion, they participate in this activity voluntarily on the basis of helping each other. in this IKPP cooking oil arisan agreement, arisan members must number at least 40 members. And IKPP Aceh Tengah cooking oil arisan already has 41 members participating in the arisan.

As the cooking oil arisan formed by some housewives who are members of the Central Aceh Padang Pariaman Family Association (IKPP), an agreement is made so that the arisan held avoids the risks that can harm each party/ member of the cooking oil arisan. In the arisan agreement, there is a head of the arisan, Ibu , who also collects members who want to join seriously in the arisan. The number of members who participated in the arisan group totalled 41 people consisting of different backgrounds. Starting from housewives to those who work as civil servants.

**Table 1 Names of IKPP cooking oil arisan members**

No.	Name	Address	Jobs	Description
1	Misrawati	Lut Tawar	Merchants	Already
2	Maizelni	Lut Tawar	Merchants	Already
3	Yurnida	Lut Tawar	Merchants	Already
4	Darman Huri	Lut Tawar	IRT	Not yet
5	Jimmi	Kebayakan	PNS	Already
6	Ely Wartina	Lut Tawar	Merchants	Already
7	Ernita	Lut Tawar	Merchants	Already
8	Ilma Yuni	Kebayakan	IRT	Already
9	Ita	Lut Tawar	Merchants	Already
10	Ayu	Lut Tawar	IRT	Already
11	Ida Nasir	Pegasing	Merchants	Already
12	Nelaini	Lut Tawar	Merchants	Already
13	Ramaini	Lut Tawar	Merchants	Already
14	Mila wati	Lut Tawar	IRT	Already
15	Pure madan	Lut Tawar	Merchants	Already
16	Inong	Bebesen	Merchants	Already
17	Rita Ariati	Lut Tawar	Merchants	Already
18	Hj. Rosidah	Lut Tawar	Merchants	Already
19	Sabrina	Lut Tawar	PNS	Already



20	Zartina	Lut Tawar	Merchants	Not yet
21	Lia Hartati	Bebesen	IRT	Already
22	Nining	Bebesen	IRT	Already
23	Zulmiati	Lut Tawar	Merchants	Already
24	Susilawati	Lut Tawar	PNS	Not yet
25	Jusnawati	Lut Tawar	PNS	Not yet
26	Yar Firman	Lut Tawar	Merchants	Not yet
27	Buk Hakim	Kebayakan	PNS	Already
28	Nana	Entrepreneurship	IRT	Not yet
29	Ulan	Kebayakan	Merchants	Already
30	Fina	Kebayakan	Merchants	Not yet
31	Susi	Pegasing	Merchants	Already
32	Patience	Pegasing	Merchants	Already
33	Nurbaiti	Lut Tawar	IRT	Not yet
34	Irdawati	Lut Tawar	Merchants	Already
35	Lisnawati	Lut Tawar	IRT	Not yet
36	Gustina	Lut Tawar	Merchants	Already
37	Hartati	Lut Tawar	IRT	Not yet
38	Artati	Lut Tawar	IRT	Not yet
39	May	Lut Tawar	Merchants	Already
40	Desi	Pegasing	Merchants	Not yet
41	Zurtina	Lut Tawar	Merchants	Not yet

Source: Documentation of interview with the head of arisan (January 2023)

From the data above, it can be concluded that arisan members come from several different sub-districts spread across Central Aceh District, but the majority of arisan members come from Lut Tawar Sub-district, namely 28 members, while the others come from Kebayakan and Bebesen Sub-districts. In addition to different sub-districts, the arisan members also have different occupations ranging from trading, civil servants, to housewives. From this it can be concluded that arisan members come from different backgrounds.

Of the total arisan members, to date there are 28 members who have received arisan where 18 members received the object of arisan which is 2 litres of sunco oil with a total of 80 litres used for receptions or other

celebrations, 10 other members chose to receive money only according to the price of 2 litres of sunco oil at that time.<sup>18</sup>

The agreement made in this arisan is only done orally, not in writing. Broadly speaking, agreements can be divided based on their form, namely orally and in writing. Oral agreements are agreements made by the parties with sufficient agreement orally only, while written agreements are made in written form (contracts) either in the form of authentic deeds or deeds under hand. An oral agreement is an agreement whose agreement/clauses are agreed upon orally. Oral agreements like this are still valid, but the problem is that if there is a dispute born related to this agreement, the parties will have difficulty proving it.<sup>19</sup>

The provisions made for each member must be able to fulfil the agreed agreement and there are no elements of fraud and uncertainty (*gharar*) that can harm one party. The provisions carried out in the cooking oil arisan of the Central Aceh IKPP community, that for each recipient of the debt will pay the debt to the debtor when the debtor will hold a celebration or party event and the same reception with a different period of time.

The initial agreement in this arisan will be that the lender (chairman) will offer to provide debt to the party in need in the form of 2 litres of Sunco brand cooking oil. In the agreed agreement, each member is required to collect the arisan object, namely 2 litres of Sunco brand cooking oil, which will be used when one of the members needs cooking oil to carry out a community activity such as a wedding reception celebration, thanksgiving, circumcision, kenduri or even at other major celebrations. However, from some of these community activities, it is more common when one of the arisan members will hold a wedding reception and circumcision.<sup>20</sup>

The agreement system applied to each member of the IKPP Central Aceh cooking oil arisan is that each member is obliged to pay monthly instalments from the beginning of the provisions of the time of depositing the arisan object until the end of the due date for depositing the arisan object. Another agreement made in the IKPP cooking oil arisan is also for

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<sup>18</sup> Interview with Misrawati, Head of Arisan on 25 September 2022, in Tetunyung Village, Central Aceh.

<sup>19</sup> Margono Surya Partners. The Legal Power of Oral Agreements. Accessed from <http://www.msplawfirm.co.id/kekuatan-hukum-perjanjian-lisan/> on 10 June 2023.

<sup>20</sup> Interview with Misrawati, Head of Arisan, on 22 January 2023, in Tetunyung Village, Central Aceh.

each arisan member not to be late or exceed the deadline for collecting the arisan object.

The agreement from the beginning is that each member must pay on time. Every month there are no arisan members who are in arrears or late in paying. If there are members of the IKPP cooking oil arisan who are late in depositing, then the agreement stipulated in the arisan is that each arisan member may catch up to pay the deposit. For members who catch up in depositing the arisan, the arisan member must directly hand over the object of the arisan goods to the party who gets the arisan and make a confirmation to the head of the cooking oil arisan that the member caught up in depositing the arisan. However, if there are members of the IKPP cooking oil arisan who do not pay at all in the month the deposit is due, then later when the arisan member gets his arisan ration, the arisan ration will later be deducted with the same amount, namely the amount of the previous unpaid deposit.<sup>21</sup>

Following the data above, it can be concluded that this cooking oil arisan is categorised as running smoothly, until now there are 28 members who have received arisan, the rest will follow in the following month according to the submission made. Each member has carried out their obligations in accordance with the agreement that has been agreed upon and during the running of this arisan there have been no members who have been late in depositing arisan objects.

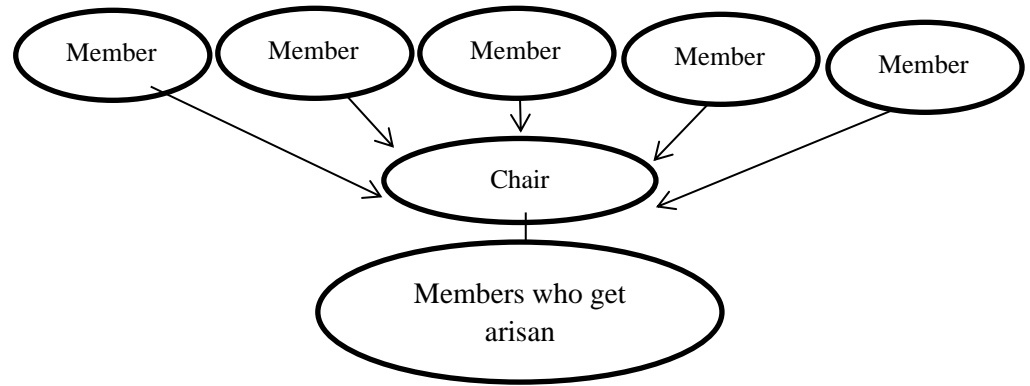
## **2. Patterns of Cooking Oil Arisan among the IKPP Community in Central Aceh**

The determination process is carried out jointly in front of all members of the IKPP Central Aceh cooking oil arisan every two months, because every month there are two members who will get arisan rations, which means that there are 4 members who are determined at each meeting to get arisan in the next two months. Then for the provision of arisan is carried out directly by the chairwoman of the arisan to two people who get arisan rations on the 25th of each month. Before the date of arisan, all members can collect arisan objects

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<sup>21</sup> Interview with Misrawati, head of Arisan, on 22 January 2023, in Tetunyung Village, Central Aceh.

in the form of cooking oil or money from 15-20 or at the latest before the 25th of each month.<sup>22</sup>



**Arisan object collection pattern**

From the results of research conducted by the author, as far as the cooking oil arisan among IKPP Aceh Tengah runs, there are no arisan members who need more than two arisan members each month. However, if there are arisan members who need more than two people, the head of the arisan will choose the members who apply first. This selection is done by choosing the first two people who applied earlier in the month to get arisan.

This arisan pattern has been consistent in depositing and handing over arisan objects, but because the rotating pattern depends on the needs of each member, it can be said to be unfair in determining arisan recipients. Determination is only done by applying to the chairman to get arisan because they want to hold a reception and need the arisan. If there are other members who need the arisan but the quota of recipients in that month is full, negotiations will be held between members to negotiate which member needs the arisan more in that month. After the negotiation is completed, the party who is deemed not to need the arisan will receive the arisan in the next turn.

### **3. Accountability of Cooking Oil Arisan Members among the IKPP Community in Central Aceh**

The initial responsibility of cooking oil arisan members is to attend a meeting between the chairman and each member which is held every

<sup>22</sup> Interview with Yurnida, Arisan Member, on 22 January 2023, in Takengon Timur Village.

two months. The meeting was held to discuss all arisan members who would apply to get the arisan object that month. All members of the IKPP cooking oil arisan agreed for the meeting to be held at the house of the chairwoman of the IKPP cooking oil arisan, namely Mrs Misrawati.

The responsibility of arisan members is to follow and carry out the obligations of members that have been determined. Each member's obligation is to make a deposit that is made from 15-20 every month or at most before the 25th. The deposit item is given to the head of the arisan where the deposit item will be given directly by the head of the cooking oil arisan. The chairman gives the arisan object to those who will get the arisan up to the 25th of each month. This aims to facilitate and help members who are preparing for receptions/events.

In accordance with the initial agreement made in the IKPP Aceh Tengah cooking oil arisan, every month there must be two people who submit and get cooking oil arisan from the total objects collected. So if the collection of arisan objects is in the form of sunco cooking oil as much as 4 litres per member, then the number of arisan objects is 160 litres of sunco brand cooking oil and is divided into two parts to two recipients, so each arisan recipient gets 80 litres of arisan results.

In addition, this arisan also serves to conduct debt and credit transactions and save money. For members who have received their turn, it means that they are in debt, while for other members who have not received their arisan, it means that they are saving until the time they receive their arisan.

Members who are not likely to hold a reception can also apply for arisan, and members are also given the freedom to choose to be given 2 litres of sunco cooking oil/person or money. If members choose to receive money, the money they will receive is in accordance with the price of 2 litres of sunco cooking oil at the time of deposit. In this case it can be said that the price of 2 litres of sunco oil becomes the benchmark if there are members who do not hold a reception.

In the IKPP Aceh Tengah cooking oil arisan, there is an agreement between the arisan manager and members regarding the arisan payment system and the arisan collection system. The arisan payment system that is paid at a predetermined time and there are additional days in the payment has become an agreement between the arisan manager and

each arisan member. In collecting arisan money, there is an application to receive arisan money and there is approval from the arisan manager so that the arisan money can be given.

In this research, in practice there is absolutely no usury or other uncertainty. What is used as an object and used as a price benchmark is 2 litres of Sunco cooking oil, not the price of the cooking oil itself. Although the price of cooking oil is fluctuating which sometimes experiences an increase and decrease or is unstable, each member is required to pay according to the terms of the object that has been mutually agreed upon in this arisan agreement.

#### D. Analysis of the Perspective of Akad *Qardh* on the Practice of Cooking Oil Arisan Among IKPP Members in Central Aceh Regency

Following this arisan practice, it can be conceptualised that muqtaridh is the member who receives the arisan and muqriddh is the member who gives the arisan object. This can change every month because each member will receive arisan (become muqtaridh) in turn according to the agreement.

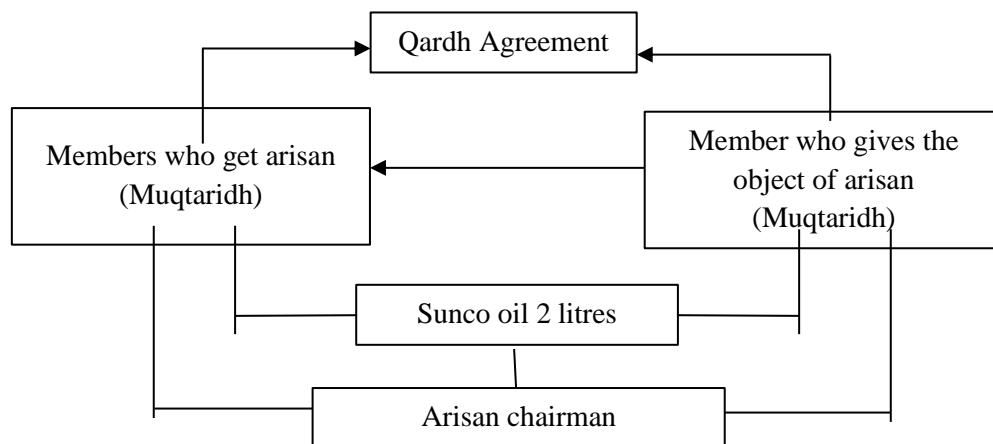


Figure 2. IKPP cooking oil arisan transaction concept

The pillars and conditions of *qardh* scholars differ in opinion in determining the pillars of *qardh*. According to the Hanafiyah scholars, there are two pillars of *qardh*, namely *ijab* and *qabul*. Lafal that gives meaning to *ijab* and *qabul* by using *muqaridah*, *mudharabah*, or words that are similar to

the agreement.<sup>23</sup> According to Syafi'iyah, there are five pillars of *qardh*, namely capital, work, profit, sighat, and two people who make an agreement. Furthermore, according to the majority of scholars, there are 3 pillars of *qardh*, namely:

1. *Shighat*

*Ijab* and *qabul* are valid with the words that indicate the intention, such as *Ijab* must be used with words that indicate debt and *qabul* with words that indicate willingness, there is no difference. From the Fuqaha regarding this matter, the statement of *ijab* and *qabul* must also be based on mutual consent. In the cooking oil arisan activity among the IKPP Central Aceh community, the *ijab qabul* carried out between each arisan member is in accordance with the explanation of *Shighat* above. That is, there is willingness in each arisan member when depositing the arisan object every month.

2. ' *Aqidain*

*Aqidain* are the two parties to the *qardh* contract, namely the debtor and the debtor. In the fried oil arisan activity among the IKPP Aceh Tengah community, the debt giver is the chairman of arisan. Meanwhile, the debtors are other arisan members. From this it can be concluded that the '*aqidain* in the cooking oil arisan of IKPP Central Aceh is in accordance with the explanation above.

3. Property

There is not much difference in value between assets of the same type, such as money, goods that can be measured, weighed, planted, counted and known. In the cooking oil arisan activity among the IKPP Aceh Tengah community, the assets that are owed are 2 litres of Sunco brand cooking oil.

From the discussion above, it can be concluded that the practice of this arisan is in accordance with the three pillars of the *qardh* contract, and is carried out in accordance with the provisions of the *qardh* contract because there is willingness between the two parties where the parties are the chairman and arisan members with the property owed, namely 2 litres of sunco oil. This IKPP cooking oil arisan is in accordance with the *qardh* contract even though there are different needs at the same time and it is possible to delay receipt for members in need, but in the end each member

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<sup>23</sup>Abu Azam Al H adi, *Contemporary Muamalah Jurisprudence* (Depok: PT RajaGrafindo Persada, 2017), p. 123.

will get their turn with the same arisan object, be it 2 litres of sunco cooking oil per person or money according to the price of the cooking oil.

## Conclusions

Based on the description of the previous chapter, the researcher can draw the following conclusions:

- 1) The practice of cooking oil arisan for receptions among the IKPP Aceh Tengah community is carried out with an agreement made verbally and then agreed upon by each member and the chairman. This arisan pattern is carried out by setting a date from the chairman and arisan members to collect the arisan object and hand it over, to determine the arisan recipient the chairman and arisan members will gather every two months. The responsibility of arisan members is to collect 2 litres of Sunco cooking oil per person in accordance with the predetermined and agreed time. The coverage that arisan members will receive if they are late in depositing the arisan object is that the member must confirm directly to the arisan recipient that he will catch up to deposit the arisan object, until now there are no arisan members who do not deposit the arisan object at all.
- 2) A review from the perspective of the *qardh* contract on the IKPP Central Aceh cooking oil arisan, this arisan has fulfilled the pillars and conditions of the contract. One of the pillars is the object of the contract, the object of the contract in this arisan practice is 2 litres of *Sunco* cooking oil, the quality of which is clear both what is deposited and what will be received, the price of cooking oil and other staples fluctuates so that members' expenses are different every month but members do not feel disadvantaged by this and in the end each member will get the same arisan object.

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