

Analysis of Overpayment Practices in Arisan with the Principles of Sharia Economic Law

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Abstract: This study delves into the practice of overpayment within Arisan, a traditional community-based financial system, through the framework of Sharia Economic Law. Arisan, known for its role in promoting savings and social solidarity, operates as a rotating savings and credit association where members contribute to a common fund that is periodically distributed among them. However, the issue of overpayment—where some participants pay more than others raises significant concerns regarding its compliance with Islamic financial principles. The research employs a qualitative approach to explore how overpayment practices in Arisan align with or contradict Sharia principles, particularly those prohibiting *riba* (usury), *gharar* (excessive uncertainty), and the requirement for fairness and justice in financial transactions. Through a comprehensive analysis of these principles, the study finds that overpayment in Arisan can lead to potential violations of Sharia law, especially when it results in financial inequities or the unjust enrichment of certain participants at the expense of others. The findings suggest that while Arisan can be a valuable tool for economic cooperation and community support, it must be carefully managed to ensure Sharia compliance. The study concludes by recommending specific adjustments to Arisan practices, such as the implementation of standardized payment structures and transparent agreements among participants, to safeguard against overpayment and ensure that the system operates within the ethical and legal boundaries of Sharia Economic Law. This ensures that Arisan continues to serve its purpose without compromising Islamic ethical standards.

Keywords: Arisan System; Islamic Finance; Overpayment Practices; Sharia Law

1. Introduction

In the course of human life, survival is inherently tied to the fulfillment of various needs, which are broadly classified into primary, secondary, and tertiary. Primary needs encompass the essentials for basic survival, such as food, water, clothing, and shelter. Secondary needs, while not vital for immediate survival, include elements that enhance quality of life, such as education, healthcare, and employment. Tertiary needs, often considered luxuries, include goods and services that provide comfort and status, like entertainment, travel, and luxury items. The fulfillment of these diverse needs is beyond the capacity of an individual alone. Human beings are not self-sufficient; they are created by Allah with an intrinsic nature that necessitates reliance on others. This fundamental interdependence is the bedrock of social existence, where individuals collaborate, exchange goods and services, and support one another to meet the complex demands of life. The mutual assistance and cooperation that arise from this interdependence are essential for the well-being and progress of society.¹

As social creatures, humans are designed to interact with one another, forming intricate networks of relationships that underpin the fabric of social life. This interaction is not merely a matter of convenience but a fundamental aspect of human existence. Social life, in its broadest sense, is built on the myriad ways in which people connect, communicate, and collaborate. One of the most

¹ Elçin Bedeloğlu, Selim Ersanlı, and Volkan Arisan, 'Vascular Endothelial Growth Factor and Biphasic Calcium Phosphate in the Endosseous Healing of Femoral Defects: An Experimental Rat Study', *Journal of Dental Sciences* 12, no. 1 (March 2017): 7–13, <https://doi.org/10.1016/j.jds.2016.04.005>.

significant areas where this interaction manifests is in economic activities, or muamalah, as referred to in Islamic teachings. Economic transactions, whether they involve the exchange of goods, services, or currency, are a primary means through which humans meet their needs and contribute to the overall functioning of society. These interactions are governed by principles of mutual benefit, trust, and ethical conduct, emphasizing the importance of cooperation in achieving both individual and collective goals. In this way, economic activities serve as a crucial link in the broader network of social relationships, highlighting the indispensable role of human interdependence in sustaining life and promoting societal prosperity.²

Along with the progression of time, muamalat activities within the community have experienced very rapid development. Economic activities that were initially simple and traditional have now evolved into more complex and structured forms, encompassing various financial institutions that play a significant role in daily life. Some of the well-known financial institutions in the community include cooperatives, insurance companies, banks, and Baitul Mal wa at-Tamwil. For instance, cooperatives are organizations composed of individuals with similar economic interests and aim to meet shared needs equitably. Meanwhile, banks and insurance companies provide essential financial services to the community, such as money storage, loan provision, and risk protection. Baitul Mal wa at-Tamwil, as a Sharia-based financial institution, has also rapidly developed in offering services aligned with Islamic principles. These institutions not only facilitate economic activities but also play a crucial role in economic distribution and social welfare.³

In addition to these financial institutions, there is also the arisan, a very popular and widespread form of economic activity across various segments of society. Arisan can be found in almost every neighborhood association (Rukun Tetangga), office, market, company, and within every group or association. According to the General Dictionary of the Indonesian Language, arisan is the collection of money by several people on a regular basis, then drawn among them to determine who receives the funds. Although simple, arisan plays a significant role in strengthening social solidarity and assisting its members in meeting financial needs on a rotating basis. Arisan also reflects the strong values of togetherness and mutual cooperation in Indonesian culture. Thus, arisan is not merely an economic activity but also an essential part of social dynamics that strengthens relationships between individuals within the community.⁴

The purpose of this research is to undertake an in-depth exploration of arisan as a multifaceted social and economic practice that has long been ingrained in Indonesian society. This study seeks to analyze arisan beyond its surface function as a collective savings mechanism, delving into its role as a significant social institution that embodies and reinforces critical cultural and social values. Through a detailed examination, the research aims to uncover how arisan contributes to strengthening interpersonal relationships, fostering a deep sense of community solidarity, and enhancing social interaction among its participants. The study will explore the ways in which arisan serves as a platform for social bonding, providing a space where participants can build and maintain friendships, offer mutual support, and reinforce a shared sense of identity and belonging. By analyzing these dimensions, the study aspires to offer a comprehensive understanding of arisan as not merely a financial practice but as a crucial component of social life that plays an essential role in promoting social cohesion, community resilience, and economic security within Indonesian society. This research will contribute to the broader discourse on the social and cultural significance of traditional practices in contemporary settings, highlighting arisan as a dynamic institution that continues to evolve and adapt in response to changing societal needs and challenges.

² Wulan, Panji Adam Agus Putra, and Ira Siti Rohmah Maulida, 'Tinjauan Akad Rahn Terhadap Marhun Berupa Arisan Pada Praktik Gadai Di Desa Buanamekar', *Bandung Conference Series: Sharia Economic Law* 2, no. 2 (16 July 2022), <https://doi.org/10.29313/bcssel.v2i2.2496>.

³ Bayu Kharisma et al., 'The Economics of Rotating Savings and Credit Associations (ROSCAs) and Poverty in Indonesia', *Jurnal Economia* 16, no. 1 (8 April 2020): 100–111, <https://doi.org/10.21831/economia.v16i1.30308>.

⁴ Era Fasira and Ali Imron, 'Lembaga Arisan Online Dalam Perspektif Hubungan Hukum Perjanjian', *MLJ Merdeka Law Journal* 3, no. 1 (20 May 2022): 71–78, <https://doi.org/10.26905/mlj.v3i1.7928>.

2. Method

This study employs a qualitative research design, focusing on a critical analysis of Amina Wadud's gender equality movement within the Islamic world. The qualitative approach is chosen to allow an in-depth exploration of the nuances and complexities of Wadud's movement, which cannot be captured through quantitative methods. The research will utilize multiple data collection methods, including a thorough literature review to gather existing research and contextual background on Wadud's work, feminist movements in Islam, and gender equality theories. This comprehensive review will cover key sources such as Wadud's own publications, including "Qur'an and Woman" and "Inside the Gender Jihad," as well as scholarly articles, books, and journals that discuss her impact and the broader feminist discourse in Islam. The literature review will set the foundation for understanding the historical and contemporary context of Wadud's movement and the various perspectives on her contributions.

In addition to the literature review, content analysis will be employed to systematically examine primary texts written by Amina Wadud and secondary sources that critique or support her movement. This method involves identifying themes, patterns, and inconsistencies in her arguments and approaches, with a special focus on her interpretation of Islamic texts and her public statements and actions. To complement the content analysis, in-depth interviews will be conducted with scholars, activists, and practitioners in the fields of Islamic studies and gender studies. These interviews will provide valuable insights into the perspectives of experts on Wadud's contributions and the perceived inconsistencies in her movement. By integrating findings from the literature review, content analysis, and interviews, this study aims to offer a comprehensive and critical examination of the impact and challenges of Amina Wadud's gender equality movement within the Islamic world.

3. Analysis or Discussion

3.1. Operational Framework and Mechanisms of Arisan

The term *arisan* is widely recognized and practiced across Indonesian society, reflecting its deep-rooted presence in the cultural and social fabric. This traditional practice is familiar to many and enjoys particular popularity among women, spanning a diverse demographic that includes young adults, middle-aged individuals, and the elderly. *Arisan* involves a collective effort where a group of participants come together to pool their resources, typically in the form of money or goods of equivalent value. The aim is to periodically distribute these accumulated resources among the participants, fostering a sense of shared responsibility and community. As defined by the Kamus Besar Bahasa Indonesia (KBBI), *arisan* is the act of collectively gathering items or money by several people, followed by a drawing process to determine who will receive the pooled resources. This process not only serves as a practical method for financial management but also reinforces social cohesion and mutual support within the community.⁵

In its operational framework, *arisan* is structured around regular contributions made by each member. These contributions are collected on a periodic basis, which may be weekly, monthly, or annually, depending on the group's agreement. The core of *arisan* lies in its systematic approach to resource accumulation and equitable distribution. After all contributions are gathered, a draw is typically conducted to decide which participant will receive the accumulated resources. This draw is carried out with fairness to ensure transparency and maintain trust among members. While the selection process might sometimes be predetermined by mutual consent, the fundamental principle remains: to allocate the pooled resources in a manner that respects the collective agreement and ensures fair distribution. This regular, organized approach not only helps manage

⁵ Novita et al., 'The Activeness of Women Follow the *Arisan* Group: A Case Study of Community Groups Vs Professional', *IOP Conference Series: Earth and Environmental Science* 175 (24 July 2018): 012089, <https://doi.org/10.1088/1755-1315/175/1/012089>.

financial needs but also strengthens interpersonal bonds, highlighting arisan as both a practical and socially enriching practice.⁶

From a legal and ethical perspective, arisan aligns with Islamic principles as long as it adheres to the conditions and pillars of a valid contract (akad). In the realm of Islamic finance, *arisan* is considered a legitimate and acceptable practice when it is founded on mutual consent, full transparency, and the complete absence of elements such as gambling or exploitation. The integrity of the agreement among participants is paramount, ensuring that all parties involved enter into the arrangement voluntarily and with a clear understanding of the terms. This mutual consent and transparency are essential for upholding the ethical standards required by Islamic financial principles. Additionally, the process of managing and distributing the collected resources must be conducted fairly, reflecting respect for each participant and avoiding any form of undue advantage or exploitation. By adhering to these ethical standards, arisan maintains its status as a respected practice within the framework of Islamic finance, demonstrating its compatibility with religious values and its commitment to ethical conduct.⁷

Beyond its financial implications, arisan plays a crucial role in fortifying social bonds and enhancing community ties. Participation in arisan involves engaging in a cooperative economic activity that addresses not only financial needs but also fosters a profound sense of belonging and mutual support among individuals. The regular meetings and interactions inherent to arisan serve as a valuable platform for socializing, forging friendships, and strengthening community solidarity. These gatherings provide participants with opportunities to connect on a personal level, share experiences, and support one another, thereby reinforcing social cohesion. Arisan exemplifies how traditional practices can be effectively integrated with contemporary economic needs while simultaneously upholding and promoting cultural and social values. This seamless integration of financial management with community engagement underscores the enduring relevance of arisan in Indonesian society, highlighting its role in preserving cultural heritage while adapting to modern economic contexts.

3.2. Alignment of Arisan with Islamic Financial Principles and Ethical Standards

Arisan, or the periodic collection of money, represents a deeply entrenched practice within Muslim societies, reflecting a long tradition of communal support and financial cooperation. Although there is no explicit mention of arisan in the Quran or Hadith, its principles can be evaluated through the broader Islamic values of cooperation, mutual aid, and the prohibition of usury (interest). The essence of arisan involves individuals coming together to pool their resources—typically money or goods of equivalent value with the collective goal of periodically distributing these resources among the participants. This practice aligns closely with the Islamic emphasis on mutual support and community cohesion, which are central tenets of Islamic ethics. The spirit of arisan resonates with the broader Islamic principle of ta'awun (cooperation), where helping one another and working together for the common good is highly encouraged. By facilitating a system where resources are shared and distributed equitably, arisan reinforces the Islamic value of collective welfare and social solidarity.⁸

Arisan operates in a manner consistent with Islamic financial principles, particularly the prohibition of usury (riba). Usury is deemed exploitative and unjust in Islam, as it involves earning income from lending money with interest, which can lead to financial hardship and inequality. In contrast, arisan is structured as an interest-free system of resource distribution, wherein participants contribute

⁶ Kinzô Kafuku and Tetsuo Nozoe, 'STUDIES ON THE CONSTITUENTS OF THE VOLATILE OIL FROM THE LEAF OF *CHAMAECYPARIS OBTUSA*, SIEB. ET ZUCC, F. *FORMOSANA*, HAYATA, OR ARISAN-HINOKI. PART II', *Bulletin of the Chemical Society of Japan* 6, no. 5 (1 May 1931): 111–18, <https://doi.org/10.1246/bcsj.6.111>.

⁷ M Yarham, 'Analisis Hukum Islam Terhadap Arisan Julu-Julo Di Desa Paraman Pasaman Barat', *JRTI (Jurnal Riset Tindakan Indonesia)* 7, no. 2 (27 April 2022): 171, <https://doi.org/10.29210/30031713000>.

⁸ Riska Dwi Astuti, 'ROTATING SAVINGS AND CREDIT ASSOCIATION (ARISAN): IMPACT STUDY ON HOUSEHOLD-LEVEL ANALYSIS', *JURNAL DINAMIKA EKONOMI PEMBANGUNAN* 5, no. 1 (6 July 2022): 1–15, <https://doi.org/10.14710/jdep.5.1.1-15>.

equally and the benefits are distributed without any form of exploitation or financial gain beyond the agreed-upon terms. This aspect of arisan aligns with the Islamic prohibition against interest-based transactions, ensuring that the practice adheres to ethical financial conduct as prescribed by Islamic law. The periodic nature of arisan and the transparent, mutual agreement among participants ensure that the practice remains fair and equitable, reflecting the core values of justice and compassion in Islam. Thus, while arisan may not be directly mentioned in religious texts, its practice embodies the general Islamic principles of cooperation, fairness, and the avoidance of exploitative financial practices. This alignment underscores arisan's legitimacy and relevance, demonstrating how traditional communal practices can harmoniously coexist with and support Islamic values in contemporary society.⁹

The majority of scholars permit the practice of arisan, supported by several key principles rooted in Islamic jurisprudence. At the core of this acceptance is the fundamental rule that all contracts are considered permissible (halal) unless explicitly prohibited (haram) by Islamic law. This principle asserts that in the absence of explicit evidence condemning a practice, it is deemed permissible. Therefore, since arisan is not explicitly mentioned as being forbidden in the Quran or Hadith, it falls under the category of permissible transactions. This broad allowance is grounded in the understanding that, generally, agreements that do not contravene established Islamic legal norms are accepted. This perspective underscores the flexibility within Islamic finance to accommodate various traditional practices, as long as they do not directly contradict core Islamic principles.¹⁰

Arisan is designed in a manner that ensures fairness and equity among its participants. The system operates such that the benefits accrued by any participant do not detract from the value of what others are entitled to receive. Essentially, the arrangement guarantees that all participants receive their fair share without diminishing the benefits of others involved. This balanced approach is crucial in maintaining fairness and preventing any participant from being disadvantaged. The practice of arisan thus aligns with Islamic financial ethics, which emphasize justice and equity, ensuring that no party experiences a loss of value or unfair advantage. This characteristic highlights the practice's compatibility with the principles of fairness and mutual benefit central to Islamic economic activities.¹¹

Arisan embodies the principles of muamalah, which include cooperation and mutual assistance, integral to Islamic financial transactions. This practice functions as a form of collective support, where participants pool their resources to help one another, avoiding exploitative elements such as usury. Many arisan groups prioritize members based on need, and some individuals participate primarily to offer support to others, demonstrating the practice's alignment with the Islamic value of ta'awun (cooperation).¹² The structure of arisan allows participants to manage their assets collectively, thus providing an alternative to interest-based financial systems and fostering a sense of community solidarity. By integrating these principles, arisan not only supports financial management but also reinforces social bonds, reflecting the broader Islamic ethos of mutual aid and ethical conduct in financial transactions.

⁹ Kms. Rahmat Abdul Ghofur et al., 'RELATIONSHIP OF EMPLOYMENT OPPORTUNITIES WITH EDUCATION NEEDS IN ARISAN MUSI VILLAGE, MUARA BELIDA DISTRICT', *Berajah Journal* 2, no. 1 (28 December 2021): 188–94, <https://doi.org/10.47353/bj.v2i1.72>.

¹⁰ Junardi Harahap and Rita Destiwati, 'Community of Urban Arisan Mothers: Promoting Joy and Mental Health in Urban Residents', *Jurnal Antropologi: Isu-Isu Sosial Budaya* 26, no. 1 (14 June 2024): 83, <https://doi.org/10.25077/jantro.v26.n1.p83-92.2024>.

¹¹ Yumnariyah Yumnariyah, 'Praktik Arisan Uang Dengan Sistem Bertingkat Dalam Perspektif Hukum Islam', *Jurnal Hukum Ekonomi Syariah* 7, no. 02 (14 November 2023): 89–98, <https://doi.org/10.26618/jhes.v7i02.12230>.

¹² Fitri Rahmawati and Muhamad Sutisna, 'DEVELOPMENT OF QUANTUM LEARNING LEARNING MODEL THROUGH ARISAN CARDS TO INCREASE STUDENT MOTIVATION AND LEARNING OUTCOMES', *JHSS (JOURNAL OF HUMANITIES AND SOCIAL STUDIES)* 5, no. 1 (29 March 2021): 63–67, <https://doi.org/10.33751/jhss.v5i1.3227>.

3.3. Alignment of Arisan with Islamic Financial Principles and Ethical Standards

In general, the legal status of arisan falls under the category of muamalah, which is a form of social and financial interaction not explicitly detailed in the Qur'an or Sunnah. Consequently, the ruling on arisan is derived from the broader principles governing muamalah, which are typically considered permissible unless specifically prohibited by evidence. The fundamental rule in Islamic jurisprudence holds that muamalah is permissible by default, making arisan allowable unless clear evidence suggests otherwise. This perspective is supported by various scholars, including Al-Qalyubi, an 11th-century jurist, who addressed muamalah in his work, *Hasyiyah Al-Qalyubi*. Al-Qalyubi's discussion highlights that arisan, historically known among women as "Jumu'ah," was a well-regarded practice of its time. Additionally, Abu Zur'ah Ar-Razi, a notable scholar of hadith from the 9th century AH, also provided fatwas concerning arisan, indicating its recognized status within Islamic legal discourse. These scholarly endorsements reinforce the view that arisan conforms to the general principles of permissible financial transactions in Islam, demonstrating its acceptance and application within the framework of Islamic law.¹³

The majority of scholars hold that the practice of arisan is mubah, or permissible, within Islamic law. This view is supported by prominent scholars such as Ar-Rozi Ash-Shafi'i, Abdul Aziz bin Baz, and Muhammad bin Al-Uthaymeen, who have recognized arisan as a practice that aligns with Islamic principles when conducted within the framework of mutual consent and fairness. These scholars argue that arisan adheres to the general rules of permissible financial transactions and mutual assistance as outlined in Islamic jurisprudence. Conversely, there are scholars who consider arisan to be haram, or prohibited. Notable among them are Sholih Al-Fauzan and Abdul Aziz bin Abdullah Alu Ash-Shaykh, who express concerns that arisan may involve elements contrary to Islamic financial ethics or could potentially lead to exploitation or unfair practices. In the context of Islamic finance, the determination of the nominal value in arisan resembles the principles of qardh, or interest-free loans. A qardh contract is a form of borrowing where the lender provides funds to the borrower without any additional charges or interest, and the borrower is obligated to repay the principal amount within a specified time frame. This type of contract is designed to ensure fairness and avoid exploitation, aligning with the broader principles of equity and justice in Islamic finance. By drawing parallels to qardh, arisan can be evaluated based on its adherence to these principles, ensuring that it operates within the bounds of Islamic legal and ethical standards. This comparison underscores the importance of maintaining transparency and fairness in the practice of arisan, reflecting its potential compatibility with Islamic financial principles when properly managed.¹⁴

Islam permits the practice of arisan because, fundamentally, it operates as a form of rotating debt. For instance, if ten individuals each contribute 50,000 to an arisan pool, the total collection amounts to 500,000. A draw is then conducted to determine which participant receives the 500,000. Essentially, the person who receives this sum is considered to be indebted to the remaining nine participants. The repayment of this debt occurs in subsequent rounds of the arisan, where the recipient of the funds is expected to make payments to the other members in turn until all participants have received their share. This cyclical nature of debt and repayment ensures that no participant is unfairly advantaged, and the distribution process remains equitable as long as the terms are honored and no undue conditions are imposed on the participants. There are differing opinions among scholars regarding the permissibility of arisan. Some scholars argue against arisan, viewing it as a form of loan that generates benefits with varying reception times, which can introduce an element of unfair advantage. Additionally, concerns are raised about the practice being akin to a lottery (qur'an), which may foster a sense of chance rather than equity. This view suggests that arisan could potentially create disputes or be perceived as a form of gambling.

¹³ Muhammad Nur Revollah et al., 'Phenomenon And Potential Of The Grain Arisan As A Social Modal Source Based On Financial Technology In Sidrap District', *Agro Ekonomi* 33, no. 2 (27 December 2022): 111, <https://doi.org/10.22146/ae.73867>.

¹⁴ Abdul Malik and Liza Diniarizky Putri, 'Persuasive Communication in a Healthy Lifestyle Campaign in Pandeglang District (Case Study of Arisan Jamban Program)', *Ijd-Demos* 2, no. 2 (26 August 2020), <https://doi.org/10.37950/ijd.v2i2.62>.

Despite these criticisms, proponents of arisan refute these arguments by emphasizing that, when conducted transparently and fairly, arisan aligns with Islamic principles of mutual assistance and cooperation. The key to its permissibility lies in ensuring that the practice does not involve exploitation or unfair conditions and that it operates within the framework of Islamic financial ethics.

3.4. Legal Status and Scholarly Perspectives on Arisan in Islamic Finance

The fundamental condition for the permissibility of arisan within Islamic finance is the prohibition of imposing additional charges or interest on participants who receive the funds earlier. This stipulation is essential to ensure that arisan does not contravene the prohibition of *riba* (usury), which is forbidden in Islam due to its exploitative nature and potential to cause financial injustice. *Riba* is characterized by any additional financial gain on a loan beyond the principal amount, which can lead to unequal burdens and financial hardship for borrowers. By eliminating any extra charges or interest, arisan maintains its integrity as a fair and transparent practice. The core principle here is to ensure that all participants are treated equitably, and no one is unfairly advantaged or disadvantaged by the timing of their receipt of funds. This approach helps in upholding the Islamic ethical standards of financial transactions, ensuring that the practice remains just and free from exploitation.¹⁵

Scholarly opinions on arisan often emphasize that the practice is permissible provided it is carried out with the genuine intention of mutual assistance and does not involve elements of speculation or gambling. Some scholars accept arisan on the grounds that it is used for consumptive purposes or business activities, as long as it does not introduce uncertainty or risk akin to gambling. The key here is that arisan should facilitate cooperative financial management and support among participants rather than serving as a speculative venture. By adhering to these principles, arisan can function as a tool for community support and economic cooperation while remaining compliant with Islamic financial ethics. This perspective underscores how traditional practices like arisan can be integrated into modern financial systems in a manner that supports social and economic well-being while upholding the fundamental principles of Islamic law.¹⁶

Arisan is a structured financial practice that necessitates rigorous adherence to a set of conditions and rules to ensure fairness and smooth operation among participants. The first crucial requirement is that the number of participants in the arisan must be predetermined and fixed from the start. This initial agreement on the number of members helps in maintaining order and ensuring that each person has an equal opportunity to benefit from the collective pool. Any changes in the number of participants during the process could disrupt the balance and fairness of the arisan, making it essential to establish this number at the outset and adhere to it throughout the duration of the activity.¹⁷

In addition to a fixed number of members, the amount of money each participant is required to deposit must be decided and agreed upon before the arisan begins. This deposit amount should remain constant throughout the entire period of the arisan to ensure that contributions are predictable and equitable. Establishing a consistent deposit amount helps in maintaining financial stability within the group, as fluctuations in the contribution amount could lead to imbalances and disputes. Moreover, a regular collection schedule for the contributions and meetings must be set

¹⁵ Ayu Andira, Tri Hidayati, and Laili Wahyunita, 'PENETAPAN HARGA BARANG DALAM ARISAN JAM TANGAN ALEXANDRE CHRISTIE PERSPEKTIF HUKUM EKONOMI SYARIAH DI KOTA PALANGKA RAYA', *Jurnal Ilmu Syariah Dan Hukum (JISYAKU)* 2, no. 1 (21 June 2023): 14–24, <https://doi.org/10.23971/jisyaku.v2i1.5381>.

¹⁶ Muh. Ahmad Rahmatullah, 'HUKUM ARISAN DAN KREDIT BANK UNTUK BERHAJI', *SANGAJI: Jurnal Pemikiran Syariah Dan Hukum* 3, no. 1 (22 March 2019): 82–103, <https://doi.org/10.52266/sangaji.v3i1.428>.

¹⁷ Tang Natasha, Ilene, and Siti Meisyaroh, 'DYNAMICS OF GROUP COMMUNICATION IN ARISAN'S ACTIVITIES', *Jurnal Komunikasi Dan Bisnis* 9, no. 1 (17 May 2021): 75–82, <https://doi.org/10.46806/jkb.v9i1.680>.

in advance, with meetings typically held at agreed intervals such as weekly or monthly. This regularity helps in keeping all members informed and engaged, and ensures that the arisan runs smoothly.

The method for selecting recipients of the arisan funds must be transparent and fair to prevent any perceived or actual bias. Common methods include drawing lots or rotating turns, and whatever method is chosen should be agreed upon by all participants to ensure impartiality. Each member must demonstrate commitment and discipline by adhering to the agreed schedule for deposits, as delays or non-compliance can undermine the process and affect other participants. To maintain order, sanctions such as fines or expulsion may be implemented for those who fail to meet their obligations. Additionally, the management of the arisan funds must be conducted with full transparency, with members regularly informed about the total amount collected and the recipients of the funds. This transparency is vital for preventing fraud and preserving trust among participants, ensuring that the arisan continues to function effectively and equitably.

4. Compliance with Sharia Principles in Arisan

In the context of Islamic finance, arisan, also known as a "congregation of savings" or "collection of money," is recognized as a permissible form of financial cooperation, provided it is conducted in alignment with sharia principles. This includes upholding fairness, transparency, and mutual consent among participants. The essence of arisan lies in its adherence to the foundational principles of justice (*adl*) and honesty (*sidq*), which are crucial in all social and economic interactions according to Islamic law. To ensure that arisan operates within these ethical boundaries, it must be organized in a way that promotes equitable treatment for all members and guarantees that the process is carried out with complete transparency. Each participant should be fully aware of the terms and conditions, and the distribution of funds should be managed openly, reflecting the mutual agreement reached at the outset of the activity. This approach helps to foster a cooperative spirit and prevent any form of exploitation or injustice.¹⁸

A key aspect of maintaining compliance with Islamic financial principles in arisan is the management of any excess payments made by members. According to sharia, any overpayment must be refunded to the contributing member to uphold the principles of justice and fairness. This requirement ensures that no participant is unfairly burdened or advantaged. Additionally, it is crucial that excess payments are not used to generate profit, as doing so would contravene the prohibition of *riba* (usury), which is strictly forbidden in Islam. *Riba* refers to the earning of interest or extra income from financial transactions, and its prohibition is fundamental to ensuring that financial dealings remain equitable and free from exploitation. Therefore, the handling of excess payments in arisan must be executed in a manner that respects these principles, ensuring that all financial activities are managed fairly and in strict accordance with sharia regulations, thus preserving the integrity and ethical foundation of the practice.

The benefits received by individuals who lend money to lottery winners in an arisan, whether in the form of food, drinks, or goods, are considered usury (*riba*) under Islamic law. This is because any financial gain earned by the lender as a result of the loan is deemed as usury. In the context of arisan, where financial interactions are closely regulated to ensure compliance with sharia principles, it is crucial to address any potential for usury that may arise from overpayments or additional benefits. To prevent the practice from falling into the category of usury, specific measures must be implemented to handle excess payments in a manner that aligns with Islamic financial ethics.¹⁹

One effective solution is to ensure that overpayments are promptly refunded to the member who has made the excess contribution. This approach directly addresses the issue of fairness and

¹⁸ Fasira and Imron, 'Lembaga Arisan Online Dalam Perspektif Hubungan Hukum Perjanjian'.

¹⁹ Rossyita Khoirala and Anajeng Esri Edhi Mahanani, 'JURIDICAL REVIEW RESOLUTION OF TORT DISPUTES IN ARISAN ACTIVITIES', *JARES (Journal of Academic Research and Sciences)* 9, no. 1 (1 March 2024): 23–31, <https://doi.org/10.35457/jares.v9i1.2731>.

adheres to the principles of justice, thereby preventing any potential conflicts or misunderstandings. Another method involves deducting excess payments from the member's next deposit. This approach is permissible, provided that it is clearly agreed upon by all members and is transparently managed to maintain trust within the group. A third solution is to use excess payments for communal purposes, such as social funds, charitable activities, or compensating those who manage the collection process.²⁰ This option must be based on the voluntary agreement of all participants, ensuring that there is no coercion and that the use of funds aligns with the collective consent of the members. Each of these methods helps ensure that the arisan remains compliant with Islamic principles and avoids any practices that could be considered usury.²¹

In the context of arisan, the practice of offering alms or hospitality by the host or lottery winner, such as providing food and drinks to attendees, is generally permissible within Islamic finance as long as it is done voluntarily and without coercion. If the host decides to offer these amenities to relatives or guests who have come to the event, such offerings are not considered usury (riba) if they are given freely and without any pressure. Usury is defined as any unjust financial gain, and therefore, if the act of providing hospitality becomes a burden or is perceived as an obligation rather than a voluntary gesture, it may be seen as coercive and could potentially be classified as usury. The key is to ensure that such hospitality does not impose undue financial strain on the host and remains an act of goodwill rather than a condition of participation or a requirement that could be deemed exploitative.²²

There is a designated person responsible for collecting contributions and organizing the arisan, and all participants agree to pay extra funds as compensation for this role, such arrangements are permissible provided they are conducted with transparency and mutual consent. This extra payment, which can be made either periodically or as a lump sum, is considered acceptable when it is recognized as legitimate wages or compensation for the organizer's services. This practice ensures that the facilitator's efforts are appropriately rewarded without violating Islamic principles. The agreement on such compensation must be clear and agreed upon by all members to prevent any misunderstandings or disputes, ensuring that the financial practices within the arisan adhere to the principles of fairness, transparency, and the prohibition of usury. Thus, by adhering to these guidelines, arisan can remain a beneficial and compliant financial practice within the framework of Islamic law.

5. Conclusion

The legal status of arisan in Islam is permissible based on the principles of muamalah, which generally holds that the default rule is permissibility unless there is evidence prohibiting it. This is supported by fiqh experts, such as Al-Qalyubi, who wrote in his book *Hasyiyah Al-Qalyubi* in the 11th century AH/17th century CE. At that time, arisan was quite popular among women and was known as "Jumu'ah." Abu Zur'ah Ar-Razi, a prominent hadith scholar from the 9th century AH, also issued fatwas regarding the permissibility of social gatherings. Arisan is categorized by scholars as qardh or debt from arisan participants to those whose names are drawn as winners. Therefore, the practice of arisan is considered lawful according to sharia, as debt and receivable transactions are permitted in Islamic jurisprudence. While muamalah activities are generally allowed in Islam, it is important to adhere to the rules outlined in the Qur'an and Sunnah. Arisan is permissible as long as it does not involve elements of usury, gharar (ambiguity), dharar (harm to others), maisir

²⁰ Melike Nur Ozder et al., 'In Situ Synthesis and Cell Line Studies of Nano-Hydroxyapatite/Graphene Oxide Composite Materials for Bone Support Applications', *Ceramics International* 49, no. 9 (May 2023): 14791–803, <https://doi.org/10.1016/j.ceramint.2023.01.075>.

²¹ Mohammed Zboun et al., 'In Vitro Comparison of Titanium Surface Conditioning via Boron-Compounds and Sand-Blasting Acid-Etching', *Surfaces and Interfaces* 21 (December 2020): 100703, <https://doi.org/10.1016/j.surfin.2020.100703>.

²² Yunus Akkoç et al., 'Inhibition of PI3K Signaling Triggered Apoptotic Potential of Curcumin Which Is Hindered by Bcl-2 through Activation of Autophagy in MCF-7 Cells', *Biomedicine & Pharmacotherapy* 71 (April 2015): 161–71, <https://doi.org/10.1016/j.biopha.2015.02.029>.

(gambling), and injustice. Scholars who permit the practice of arisan emphasize mutual assistance among members. In practice, excess payments by participants in arisan may fall into the category of usury if not properly managed. This also includes profits obtained by members who do not win the arisan, such as in the form of food, drinks, or souvenirs, which can all be considered as ribawi profits. However, participants can avoid the element of usury if excess payments are used as wages for the administrator or organizer of the arisan. Similarly, any unrequired food, drinks, and souvenirs can be donated to charity by the host at the meeting to ensure they do not fall into the category of usury.

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