



The Practice of Matemmba' Arisang in Sidrap South Sulawesi and Its Perspective under Islamic Law

Sulkarnain^{1*}.

¹Institut Agama Islam Negeri Parepare, Indonesia

*Korespondensi: sulkarnain@iainpare.ac.id

Article Info

Received 03
January 2023

Approved 02
February 2023

Published 09
February 2023

Keywords:
Matemmba Arisang;
Islamic Law;
Economics.

© 2023 The
Author(s): This is
an open-access
article distributed
under the terms of
the Creative
Commons
Attribution
ShareAlike (CC BY-
SA 4.0)



Abstrak

The daily practice of Arisan has been carried out by all levels of society, each layer of society has its own tendency in holding the arisan. The phenomenon in Sidrap South Sulawesi is that making Arisan with unique games known as Mattemmba Arisang' meaning "Shooting Arisan". This study aims to reveal the practice of debts and receivables in Mattemmba' Arisang and elaborate it under of the perspective of Islamic economic law. This study was conducted at Sidrap of South Sulawesi. The informants of research were perpetrators of Practice of Mattemmba Arisang. Data analysis used reduction, presentation, and verification. The results reveal that practice of Mattemmba' Arisang is conducted using the contract of debt and receivable containing riba, gharar, and dzhulm. Therefore, According to a perspective of Islamic economic law on the implementation of Mattemmba' Arisang conducted by society in Pajalele Sidrap Regency has the receivable debt contract unsuitable with Islamic economic law.

1. Introduction

Human life cannot be separated from the rule of law and legal references regulate the relationship of rights and obligations in the life of the community called the law of *mu'amalah* (Ziai, 2012). Law Islam provides the provision that basically the door of muamalah development is always open, but it needs to be considered so that the development does not cause narrowness of life on one side because of pressures. In this regard, Islam then economic rules that can be done by humans

to make transactions that are allowed to each other such as buying and selling, exchanging, borrowing, renting, pawns, wages, and so on.

One of the principles in Islam is the principle of *ta'awun*, namely the attitude of mutual help each other (Rayyani & Abbas, 2020). This principle must be reflected in all human activities, especially in muamalah or economic activities in their efforts to meet the needs of their lives (Syafe'i, 2001). When carrying out a cooperation agreement or agreement that can realize the aid between people, the pillars must be fulfilled.

Business people in general do the tendency to make a collision of interests. They justify all means to get as much profit as possible with as less expenditure as possible (Malik et al., 2022). This then brings an unhealthy business climate so that strong business people will dominate even more, while the weak will be further lost. Therefore, business ethics plays an important role in business regulation (Mardalis, 2004). One of the business fields that are often done by masyarakat is Arisan. According to the Great Dictionary of Indonesian, arisan is the collection of money or goods of the same value by several people, and then in the vote between them. The Arisan is carried out periodically until all members get it. Some previous studies regarding Arisan practices under Islamic law. (Putri & Sri Abidah, 2018; Rozikin, 2019; Yarham, 2022) conclude that Arisan that they investigate give addition of payment or contain *riba*. In terms of online Arisan (Nur & Satrawati, 2022) find that it breaks the Islamic law. Different with previous studies, this study investigates Arisan practice known as Shooting Arisan. This term is familiar in Sulawesi particularly Sidrap in South Sulawesi.

The daily practice of Arisan has been carried out by all levels of society, each layer of society has its own tendency in holding the arisan. The standard value is adjusted to the ability of each layer of society. The phenomenon in Sidrap South Sulawesi is that making Arisan with unique games known as Mattemba Arisang' meaning "Shooting Arisan". As the name, the participant who gets the Arisan is a winner. But he/she gives it to another. For example, the winner of A gets the amount of funds of Rp. 3,600,000 but B needs money. B will then ask A to be replaced with a consequence that B receives only Rp. 3,000,000 and the remaining fund about Rp. 600,000 is in return. The case of B replaces the winning of A called as shooting Arisan. As a result, the name B will be eliminated, and the name A keep joining.

Mattemba' Arisang is often also referred to as auction Arisan. The balance received by the winner will be deducted with the proposed shot (*matemba*) and the result of the cut or the value of the shot will be taken by the person occupied the shot. The practice of this Arisan has also been widely done by people in Sidrap.

The purpose of this study is to disclose the practice of receivable debt in Mattemba' Arisang and to find out the perspective from Islamic economic law. The theoretical benefit of this study is that the results of this study are able to add knowledge and information, especially regarding receivable debts in Mattemba' Arisang carried out in Pajalele Sidrap Regency and this research can be a reference for similar research so as to produce more in-depth research.

2. Methods

Research is qualitative descriptive, meaning that this research is in the form of describing, recording, analyzing and studying documentation (Mardalis, 2004). Descriptive qualitative research is the study that describes or describes the situation in the form of transcripts in interviews, written documents, which are not explained through numbers (Basrowi & Suwandi, 2008). This qualitative descriptive research provides a systematic, careful and accurate picture of the Practice of *Matemba' Arisang* in Pajalele of Sidrap Regency.

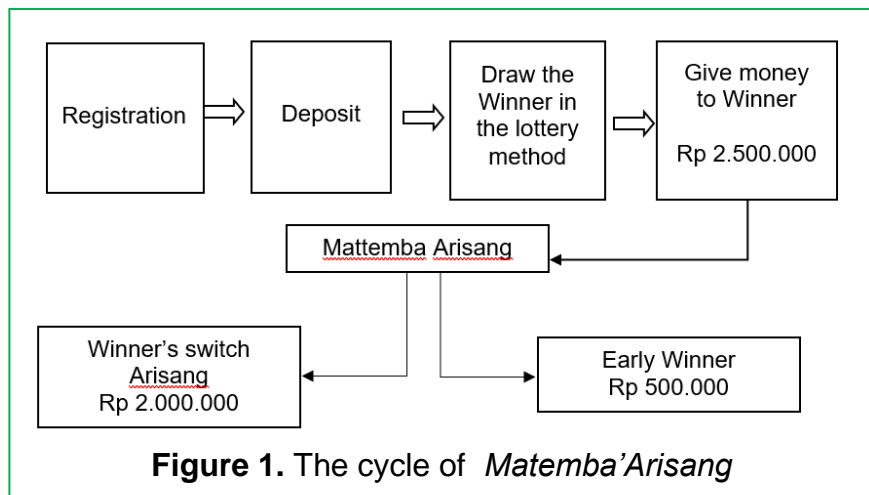
Basically, data analysis is a process of *description* and preparation of interview transcript and other materials that have been collected. That is, so that research can perfect the understanding of the data to then present it to others more clearly about what is found or obtained from the field (Danim, 2002). To analyze data in qualitative research during a field plunge, the authors used Miles and Huberman models. According to Miles and Huberman, qualitative data analysis is an analysis process consisting of three flow of activities that occur simultaneously, namely: data reduction, data review and conclusion or verification. Data reduction is a process of selection, focusing attention on simplification, extraction and transformation of data. Therefore, the data taken is data related to the problem being studied. Data presentation is the process of presenting data from a state with data that has been reduced to composed information. In qualitative research, the presentation of data can be carried out in the form of narrative descriptions and charts. By disseminating data, it will make it easier to understand what happened and plan research work in advance (Sugiyono, 2016). Data verification is the conclusion of the data that has been presented. In drawing conclusions, researchers make conclusions that are open, both from observation, interviews and documentation.

3. Findings and Discussions

3.1 Findings

The Practice of *Matemba' Arisang*

Matemba' Arisang began from the formation of arisan groups that already trusted each other. Then gathered at the initial meeting as well as held the draw gradually. Furthermore, if there are members of the arisan group riding the lottery then he will take the arisan money that has been collected. After that, if there are members of the arisan who need funds but not the lottery goes up then he will shoot the arisan who rises his lottery *by way of matemba' arisang*. In this regard, Mrs. Dahlia won arisan with an amount of Rp. 2,500,000 and there were people who shot Mrs. Dahlia's arisan then Mrs. Dahlia gave money from a shot of Rp. 2,000,000 and gain the remaining Rp 500.000. Although each member of the arisan who receives a shot with the one who shoots has his own way of running his arisan. This is in accordance with the agreement of all parties both who shoot and who receive shots in Pajalele Sidrap Regency. The following practice of *Matemba' Arisang* is described in Figure 1.



Arisan activities are carried out by means of fund collection in accordance with the agreement based on the time that has been applied. After the funds are collected, a draw is held, and payments are made every time the draw is collected. The money received is in accordance with what is paid, and the number of people included in the arisan. While what happened in Pajalele Sidrap Regency practiced arisan which is done the same as the debt receivable system. As explained earlier, in Pajalele Sidrap Regency there are several groups of arisan who do *Matemba' Arisang*.

1. Mrs Rina Maming. She is a housewife and working as seller in the market. The reason to do Matembba Arisang is to need funds as soon as possible to buy her son a handphone
2. Mrs Nurjannah. She is a housewife and working as knife seller in the market. The reason to do Matembba Arisang is to need funds for developing her business
3. Mrs Harmiati Radi. She is a housewife and working as ice cream seller. The reason to do Matembba Arisang is to need funds for developing her business. The reason to do Matembba Arisang is to need funds for paying off debts in the finance institution.

Qard and Concept of Arisan

Qard means a contract of lending money. *Qard* is in terminology the gift of property to another person who can be billed or asked to lend back without expecting anything in return (Antonio, 2001). In other words, giving (debt) property to others without expecting anything in return, to be returned with the same property and can be billed or asked to return at any time the debtor wants. *Qard* is the party who gives property in the form of money or goods to the indebted party, and the indebted party receives something by agreement he will pay or return the property in the same amount (Rozalinda, 2016).

The *qard* contract is a please help contract, aimed at lightening the burden on others and not allowed to take advantage. *Qard* that makes a profit is prohibited if required in advance. If the borrower provides additional benefits without being required at the beginning, then he is considered a gift and the owner of the goods has the right to receive them. The requirement provides a number of advantages

that arise due to *qard* transactions and becomes actions that do not uphold the humanitarian aspect (Afandi, 2009).

Arisan is the money collection from all registered members and the winner is determined by lottery method (Poerwadarminta, 2003). In other words, it is played periodically. Once the money is raised, one of members has a chance to be the winner. The determination is usually done by the way of the draw, but there is also an arisan group that determines the winner by agreement.

According to the general dictionary of Indonesian, Arisan is the activity of collecting money or goods of equal value by several people and then drawn among them to determine who obtained it, the Arisan is held in a meeting periodically until all members get it (Poerwadarminta, 2003). The essence of this Arisan is that every person of its members lends money to the member who receives it and borrows from the person who has received it unless the first person gets the arisan, then he becomes the one who owes continuously after getting the arisan, also the person who last gets the arisan, then he is always a debtor to the member.

In general, Arisan activities are carried out on the basis of togetherness or similarity to certain things such as profession, or hobbies. As a gathering activity, Arisan is also useful for savings exercises, it's just that the type of savings here gets influence from outside, namely from arisan participants. It's just that what needs to be applied in this arisan is the value of fairness, that is, each member gets the same opportunity and facilities to be a winner and each must be the same amount of payment and acquisition.

There are several methods in the arisan, first is the meeting held regularly and periodically, then the collection of money each member with the same value, and the draw of money to determine who the members get the arisan, the second is the collection of money by each member with the same value in each meeting, third is the handover of money collected to the winner determined through the draw. If you look at these elements, then no one violates sharia in peace. Arisan can be categorized as *muamalah* because the arisan carried out is generally very helpful for Arisan members to save their money, does not contain elements of coercion, and between Arisan and *muamalah* including transactions that are allowed.

The law of Arisan in general, including *muamalah* which has never been mentioned in the Qur'an and Sunnah directly, then the law is returned to the law of origin *muamalah*, which is allowed. The scholars postulate with the Qur'an as follows (Luqman verse 20) (Departemen Agama Republik Indonesia, 2007).

أَلَمْ تَرَ أَنَّ اللَّهَ سَخَّرَ لَكُم مَّا فِي السَّمٰوٰتِ وَمَا فِي الْأَرْضِ وَأَسْبَغَ عَلَيْكُمْ نِعَمَهُ ظُهْرًا وَبَاطِنًا وَمِنَ النَّاسِ مَن يُجِدِلُ فِي
 اللَّهِ بِغَيْرِ عِلْمٍ وَلَا هُدًى وَلَا كِتَابٍ مُّنِيرٍ

Do you not see that Allah has made subject to you whatever is in the heavens and whatever is in the earth and amply bestowed upon you His favors, [both] apparent and unapparent? But of the people is he who disputes about Allah without knowledge or guidance or an enlightening Book [from Him].

3.2 Discussions

Matemba' Arisang uses Qardh contract. Qardh is to give the treasure to the one who will take advantage of it and return it instead at a later date (Mardani, 2012). Matemba' arisang located in Pajalele Sidrap Regency uses receivable debt contracts. *Matemba' Arisang* practice is included in the receivable debt contract because the member who obtains the arisan, owes it to the other members who receive a shot (*matemmba*) and ends until the member who fires his arisan gets his turn up. The pillars and conditions of receivable debts are:

1. *Muqridh* (lender) and *Muqtaridh* (person in debt). The *matemba' arisang* practice found in the community in Pajalele Sidrap Regency has members who both collect dues but get different turns to get arisan. So that Arisan members can act as *muqridh* and *muqtaridh* at different times meaning that the arisan member who fired his arisan if it was his turn to get arisan then the person who had been occupied shot took his money and had paid off his debt to the winner of *Matemba' Arisang* earlier. And so on. All members of the arisan do it willingly without any coercion.
2. *Muqtaradh* (Object owed). The object of arisan contained in Pajalele Sidrap Regency is in the form of money needed and needed by informants (Mrs Rina Maming, Mrs Nurjannah, and Mrs Harmiati Radi). This case is a debt for them
3. *Shighat* (*ijab* and *qabul*). The arisan activity had previously been agreed with all members of the associated arisan both who received shots and those who shot arisan called *Matemba' Arisang* which was carried out in Pajalele Sidrap Regency. The draw of the Arisan is gradual and the amount of payment depends on each group of arisan who determines and is made once a month and the date is as agreed by the members of the arisan who entered the groups.

The *Matemba' Arisang* practice found in Pajalele Sidrap Regency has fulfilled the pillars and conditions of receivable debts in accordance with Islamic economic law, namely the existence of arisan members who act as *muqridh* and *muqtaridh* with the willingness between them, the existence of arisan objects in the form of money that can be used, and *shighat* *ijab* and *qabul* between those who received fire and those who fired their arisan regarding the amount of payment, the period of handing over money, and the addition charged to the member who shots the early winner.

Receivable debt in Islamic economic law is allowed and not a problem because debt can help someone who is in a state of economic pressure. Receivable debt is one form of contract that contains elements of please help so that Allah swt promises to anyone who gives loans or debts with double payments. As Q.S. Al-Hadid (57):11(Departemen Agama Republik Indonesia, 2007).

مَنْ ذَا الَّذِي يُقرضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ

Who is it that would loan Allah a goodly loan, so He will multiply it for him and he will have a noble reward?

Activities in Islam require to do justice, including those who are not liked. The fair understanding in Islam is directed so that the rights of others, the rights of the social environment, the rights of the universe, and the rights of Allah swt (Bedroen,

2007). Arisan is one form of *muamalah* in the form of receivable debts and the element of help between each other. But looking at the implementation, the arisan there are elements of injustice for participants.

However, the implementation of *the above Matemba' Arisang* there is an injustice for members who fire their arisan with members who receive shots because of the difference in the difference in funds taken. Although previously there was an agreement and depended on the knowledge of members about the difference in the price of the shot.

The practice has gharar, riba, and dzhulm. *Gharar* can be interpreted as uncertainty. This element is also prohibited in Islam. *This gharar* occurs when changing something that should be certain becomes uncertain. *Gharar* can occur in four ways namely quantity, quality, price and delivery time (Mardani, 2012). *Matemba'arisang* contained in the community of Pajalele Sidrap Regency among several members who became informants, sometimes there are serious obstacles faced by members of the arisan who received a shot where there is uncertainty when the lottery will go up and when the one who received the shot took money from the shot. So in this *matemba'arisang*, there is an element of *gharar*.

Riba etymologically means *ziyadah* (additional), growing and enlarging. In fiqh terminology, *riba* is an additional take from principal or capital improperly or contrary to sharia principles. *Matemba' Arisang* practices found in the people of Pajalele Sidrap Regency include *riba*. *Dzhulm* is tyranny where putting something out of place, giving something out of place, giving something out of its terms, taking something that is not his right, and imposing something not on his position. So that in *the practice of matemba'arisang* found in Pajalele Sidrap Regency including from the element of *dzhulm* or tyranny because all members look there are parties who are harmed, and there are benefits obtained by members who receive shots.

4. Conclusion

Matemba' Arisang practices contained in the people of Pajalele Sidrap Regency from each arisan group have differences in implementation and the amount of funds received, the funds received by the person who received the shot depending on the amount that occurred in Pajalele Sidrap Regency has become a habit of the community and makes business in meeting the needs of the community. In addition, *matemba'arisang* practice.

According to a perspective of Islamic economic law on the implementation of *Matemba' Arisang conducted by society in Pajalele Sidrap Regency* has the receivable debt contract unsuitable with Islamic economic law. But in the aspect of Islamic economic law *matemba'arisang* has violated the principle of justice and contains elements of *gharar*, *riba* and *dzhulm*/tyranny.

The practical suggestion is imposed in this research. The practice of *Matemmba Arisang* conducted in Pajalele of Sidrap Regency should be avoided and left. It can be changed by conducting practice of Arisan containing no riba, gharar, and dzhulm. For further researchers, it is expected to be more thorough and critical in looking at the problems that exist in the community, especially in the surrounding environment, because along with the times there are still many *muamalah* activities that the community does not know the law in Islam and even

though it already knows the law, but still still practiced in society. So there needs to be research that can be used as a medium of learning and science.

References

- Afandi, M. Y. (2009). *Fiqih Muamalah and its Implementation in Islamic Financial Institutions*. Logung Pustaka.
- Antonio, M. S. (2001). *Bank Syariah: dari Teori ke Praktik*. Gema Insani.
- Basrowi, & Suwandi. (2008). *Understanding Qualitative Research*. Rineka Cipta.
- Bedroen, F. et al. (2007). *Etika Bisnis dalam Islam, Ed.I*. Jakarta: Kencana.
- Danim, S. (2002). *Menjadi Peneliti Kualitatif: Ancangan Metedologi, Presentasi dan Publikasi Hasil Penelitian untuk Mahasiswa dan Peneliti Pemula Bidang ilmu-ilmu Sosial, Pendidikan dan Humaniora*. Cv. Pustaka Setia.
- Departemen Agama Republik Indonesia. (2007). *Al-Qur'an dan Terjemahnya*. Media Insani.
- Malik, A., Saputri, N. R., Al, U., Mandar, A., Barat, S., & Malik, I. A. (2022). PERAN KOPERASI TERHADAP UMKM SELAMA PANDEMI COVID-19: ANALISIS HUKUM EKONOMI SYARIAH. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, 1(2), 75–80. <https://doi.org/10.46870/MILKIYAH.V1I2.239>
- Mardani. (2012). *Fiqh Ekonomi Syariah: Fiqh Muamalah*. Kencana.
- Nur, A., & Satrawati, N. (2022). Arisan Menurun Online dalam Perspektif Hukum Islam Kontemporer. *SHAUTUNA*, 3(1).
- Poerwadarminta. (2003). *Indonesian Dictionary*. Balai Pustaka.
- Putri, A. R., & Sri Abidah, S. (2018). Analisis Kegiatan Arisan Dalam Perspektif Islam Di Kelurahan Sememi Surabaya. *Jurnal Ekonomi Islam*, 1(2), 55–67.
- Rahim, A., & Yusnan, M. (2022). PENGARUH KEMANDIRIAN DAN MOTIVASI BELAJAR SISWA TERHADAP PENDIDIKAN KARAKTER DI MADRASAH IBTIDAIYAH AL IKHLAS UWEMAGARI KABUPATEN BUTON SELATAN. *JURNAL PENDIDIKAN ROKANIA*, 7(1), 103-113.
- Rayyani, W. O., & Abbas, A. (2020). Akuntabilitas Kinerja dalam Bingkai Tauhid Sosial: Suatu Refleksi Teologi Al Ma'Un. *Kamaya: Jurnal Ilmu Agama*, 3(2). <https://doi.org/10.37329/kamaya.v3i2.439>
- Rozalinda. (2016). *Sharia Economic Fikih*. PT Raja GrafindoPersada.
- Rozikin, M. R. (2019). Hukum Arisan Dalam Islam |. *Nizham Journal of Islamic Studies*, 6(2), 24–38. <https://e-journal.metrouniv.ac.id/index.php/nizham/article/view/1307>
- Sugiyono. (2016). Memahami Penelitian Kualitatif. *Bandung: Alfabeta*.
- Yarham, M. (2022). Analisis hukum islam terhadap arisan julo-julo di desa Paraman Ampalu Pasaman Barat. *JRTI (Jurnal Riset Tindakan Indonesia)*, 7(2), 266–276. <https://doi.org/10.29210/30031769000>
- Ziai, H. (2012). *Suhrawardi dan Filsafat Iluminasi (Cet.I)*. Shadra Press.