

The Concept of Arisan Syariah and Accounting Recording for the Libersa Tambun Housing Mothers

Neng Asiah¹, Listian Indriyani Achmad², Adibah Yahya³, Sheila Wahyuni⁴

^{1,2,3,4} Universitas Pelita Bangsa; Cikarang, Bekasi, Indonesia

*e-mail: neng.asiah@pelitabangsa.ac.id

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ABSTRACT

The Community Service activity is motivated by the activities of the women in Libersa Tambun housing complex regarding investment management. One of the regular activities they engage in is arisan, a financial system that lacks legal regulations and solely follows traditional practices in the community. The mothers in Libersa housing complex have been conducting arisan activities without understanding whether the arisan transactions they have been participating in comply with Islamic principles or not. From an accounting perspective, arisan can be seen as a form of debt, but in Islamic principles, arisan can be conducted as long as it does not involve usury (riba). Mentoring on the concepts of accounting in arisan and Islamic principles becomes the method employed in the Community Service activity, with the aim of helping the mothers understand the differences between investment and arisan from the perspective of Islamic accounting. The results of the activity indicate that the participants comprehend the concept of arisan based on Islamic principles and are able to perform accounting records for transactions within arisan.

Keywords: Arisan, Accounting, Syaria

INTRODUCTION

Arisan is one of the non-financial institution forms that is still popular and favored by many Indonesian people today. In various regions of Indonesia, the practice of arisan is very common, although the terms used to refer to arisan activities vary in each region (B. Syarbaini, 2022).

The complex administrative process makes arisan a popular means for lower-middle-class communities to collect and distribute funds. Additionally, arisan is also favored because it enables individuals to fulfill needs or desires that cannot be immediately met. Arisan also serves as a hope for those who want to obtain capital for business without involving banks or loan sharks. Arisan contributions can be in the form of money or goods such as groceries, harvests, gold, and jewelry (Baihaki et al., 2018). However, generally, people tend to engage in money arisan because transactions using money are considered easier, simpler, and the value of money can be easily calculated.

Arisan continues to develop because it has its own benefits and attractiveness to the community. Arisan functions as a means of socialization, where arisan participants can socialize and expand their network of relationships. Furthermore, arisan provides mutual assistance because the arisan method involves a collective system to achieve specific financial goals (Rahmawati & Istianah, 2022).

However, arisan does not always adhere to the established rules. Differences in social status among members, different ways of meeting needs, and income disparities pose challenges in the repayment of subsequent arisan funds (Maulana et al., 2021). Arisan arrangements are usually informal, either initiated by individuals and later followed by others, or collectively formed without

specific provisions set by the initiating party. Arisan is formed communally by the community without registration of arisan committees but based on the awareness of members to uphold their rights and obligations (Hutagalung & Lovita, 2020).

Investment fraud, which has become increasingly popular with the promise of large profits, is happening more frequently, primarily due to a lack of knowledge about investments. This creates an opportunity for irresponsible individuals to engage in fraudulent activities in various ways. Investment offers or fund collections by companies without proper permits are increasing through short messages (SMS) or other electronic media such as email and websites. Therefore, we need to be cautious and rational in dealing with such offers (Apriani et al., 2021).

The practice of arisan in Libersa Tambun housing is similar to arisan practices in general. The organizers of the arisan will create a list of arisan participants who are required to deposit the agreed-upon amount of money. The participants of the arisan are primarily Muslim mothers in the Libersa Tambun housing area. The issue that arises is that they consider arisan as a tradition that they believe does not violate the law and helps them manage household finances, which they consider as savings.

One of the problems that arises is when arisan participants organize an event and face difficulties in paying for it, leading them to seek loans to fulfill their obligations. This contradicts the initial purpose of arisan, where arisan should help alleviate the burden of participants who organize events, with the understanding that participants will repay the loans they take (Maulana et al., 2021).

So far, arisan practices often overlook Sharia principles due to a lack of understanding of the position and types of contracts in the arisan tradition. This results in arisan implementations often violating Sharia principles and involving usurious contracts that are clearly prohibited in religion. The accounting recording conducted by arisan organizers is usually minimal, indicating a low level of financial literacy in recording arisan transactions (Yahya et al., 2021).

Based on the above issues, the community engagement activity (PKM) that will be carried out is to provide understanding of the concept of Sharia arisan and its accounting recording. The goal of this activity is to provide in-depth knowledge about the concept of Sharia arisan and the accounting recording process.

Through this PKM, the participants will be educated about the principles of Sharia arisan, including the prohibition of usury and gambling, as well as the importance of fairness and transparency in fund management. They will also learn about the proper accounting practices for arisan, such as recording participant information, tracking deposits and withdrawals, calculating profits, and maintaining accurate financial records.

The PKM activity will consist of workshops, discussions, and practical exercises to enhance participants' understanding and skills in conducting Sharia-compliant arisan and maintaining proper accounting records. Participants will be guided on how to establish arisan groups based on Sharia principles, develop clear rules and regulations, and ensure the accountability and fairness of the arisan process.

Additionally, participants will be introduced to basic accounting principles and techniques, including bookkeeping, financial statements, and budgeting. They will learn how to create and maintain a ledger, track arisan transactions, reconcile accounts, and generate financial reports.

By promoting the concept of Sharia arisan and proper accounting practices, this PKM aims to empower the community, particularly the mothers in the Libersa Tambun housing area, with valuable knowledge and skills. It encourages financial responsibility, fosters a sense of community solidarity, and promotes sustainable financial management practices.

Ultimately, the goal is to improve the effectiveness and integrity of arisan practices in line with Sharia principles, ensuring that participants can benefit from the financial support and social networks provided by arisan while maintaining transparency and fairness in the process.

METHODS

This community engagement will be conducted using the following methods: Explanation and presentation of the concept of Sharia arisan, focusing on the motives of financial management and institutionalization. Although informal, arisan requires accounting as a means of accountability among the parties involved in economic activities. This is because different perspectives can differentiate behaviors in recognizing included assets and other transactional activities related to arisan by the participants. This can also apply to the arisan committee as the organizer of the activities. The arisan supports livelihood needs, thus providing an alternative solution to loan sharks and burdensome bank interest. The implementation of arisan has applied principles of muamalat such as mubah (permissible), mutual consent, and justice. Furthermore, the profit of one winner in a draw is not equal to the amount of their offer compared to other winners.

RESULTS

The participants in this activity are mothers from the Libersa Tambun housing complex in Bekasi Regency. There are a total of 21 participants, and the activity will take place in May 2023 at one of the residents' houses.



Figure 1. Presentation of Activity Material

The presentation of the activity begins with an explanation of the concept of Sharia arisan. The speaker starts by discussing the definition of arisan, which is a cultural practice among Indonesian citizens. Arisan is an activity where a group of people collects money or items of equal value, and then a draw is conducted to determine the recipient of the money or items collectively. Arisan can also be seen as a form of savings, as it involves the circulation of money. According to Ibn Taymiyyah in his book *Majmu' al Fatawa*, arisan is considered permissible or halal in Islam if it is conducted in accordance with Islamic principles. In practice, the money in arisan is collected based on mutual agreement, and each individual will receive their share of the money without any reduction or increase in its amount. The principles of justice and equality must be upheld in the implementation of arisan, so that there are no elements of addition or subtraction that violate Sharia principles.

However, there are opinions that argue that arisan involves lending and benefiting or usury (riba), but this view is considered incorrect. In arisan, each individual will receive their respective shares in turn. It is important to avoid any form of transaction that involves usury or prohibited profits in arisan. Arisan should be based on the principles of justice and equality, without any elements of usury or practices that contradict religious teachings.

The explanation of the legal aspects of arisan in the context of Sharia concept is provided to give participants an understanding of the pros and cons of arisan practices, as well as to explain the prohibition of usury in arisan. Furthermore, the presentation continues with the accounting records of the arisan that have been carried out. Some suggestions are given for further improvement, including recording the consumption costs usually used for arisan activities and burdening them on the arisan winners. This should be agreed upon to ensure that the Sharia concept can be implemented according to its contract.

The participants of the activity showed great enthusiasm in asking questions about the arisan practices they have been conducting. The activity was attended by the committee members and members of the arisan. The committee members are responsible for the accounting records, depending on the type of arisan being conducted, whether it is arisan of goods or money. If the arisan involves goods, it can be considered as an investment, but if it involves money, it can be used as a funding instrument. The committee members receive a commission in the beginning, but they are also held accountable for the accounting records and are required to report them to all members.

CONCLUSION

This activity aims to provide an understanding of arisan in the context of Shariah and provide training on accounting records for the arisan that has been conducted. Arisan, according to Islamic beliefs, is permissible as long as it adheres to the rules of Shariah and does not contradict religious teachings. In accounting records, the motivation for the arisan administrator can be in the form of funding instruments or investments. The current arisan activity is still needed by the participants as it serves as one of their ways to invest (save) and foster social connections (silaturahmi).

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