

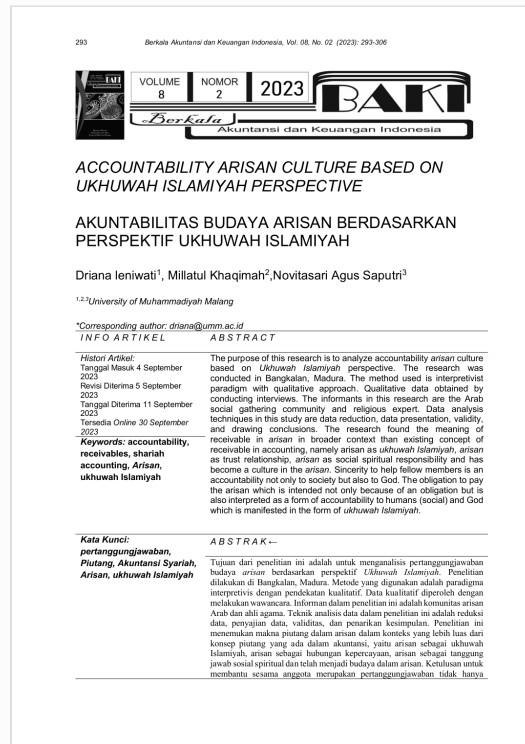


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ACCOUNTABILITY ARISAN CULTURE BASED ON UKHUWAH ISLAMIYAH PERSPECTIVE

AKUNTABILITAS BUDAYA ARISAN BERDASARKAN PERSPEKTIF UKHUWAH ISLAMIYAH

Driana leniwati¹, Millatul Khaqimah², Novitasari Agus Saputri³

^{1,2,3}University of Muhammadiyah Malang

*Corresponding author: driana@umm.ac.id

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ABSTRACT

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The purpose of this research is to analyze accountability *arisan* culture based on *Ukhuwah Islamiyah* perspective. The research was conducted in Bangkalan, Madura. The method used is interpretivist paradigm with qualitative approach. Qualitative data obtained by conducting interviews. The informants in this research are the Arab social gathering community and religious expert. Data analysis techniques in this study are data reduction, data presentation, validity, and drawing conclusions. The research found the meaning of receivable in *arisan* in broader context than existing concept of receivable in accounting, namely *arisan* as *ukhuwah Islamiyah*, *arisan* as trust relationship, *arisan* as social spiritual responsibility and has become a culture in the *arisan*. Sincerity to help fellow members is an accountability not only to society but also to God. The obligation to pay the *arisan* which is intended not only because of an obligation but is also interpreted as a form of accountability to humans (social) and God which is manifested in the form of *ukhuwah Islamiyah*.

Kata Kunci:

pertanggungjawaban, Piutang, Akuntansi Syariah, Arisan, ukhuwah Islamiyah

ABSTRAK ←


Tujuan dari penelitian ini adalah untuk menganalisis pertanggungjawaban budaya *arisan* berdasarkan perspektif *Ukhuwah Islamiyah*. Penelitian dilakukan di Bangkalan, Madura. Metode yang digunakan adalah paradigma interpretivis dengan pendekatan kualitatif. Data kualitatif diperoleh dengan melakukan wawancara. Informan dalam penelitian ini adalah komunitas arisan Arab dan ahli agama. Teknik analisis data dalam penelitian ini adalah reduksi data, penyajian data, validitas, dan penarikan kesimpulan. Penelitian ini menemukan makna piutang dalam arisan dalam konteks yang lebih luas dari konsep piutang yang ada dalam akuntansi, yaitu arisan sebagai ukhuwah Islamiyah, arisan sebagai hubungan kepercayaan, arisan sebagai tanggung jawab sosial spiritual dan telah menjadi budaya dalam arisan. Ketulusan untuk membantu sesama anggota merupakan pertanggungjawaban tidak hanya

kepada masyarakat tetapi juga kepada Tuhan. Kewajiban membayar arisan yang dimaksud bukan hanya karena kewajiban tetapi juga dimaknai sebagai bentuk pertanggungjawaban kepada manusia (sosial) dan Tuhan yang diwujudkan dalam bentuk ukhuwah Islamiyah.

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1. Introduction

Generally, receivables occur due to the sale of goods and services. or it could be due to the provision of credit to debtors in installments which can cause uncollectible accounts (Purwati, 2018). Receivables in general could be interpreted as an obligation to pay by a third party to the creditor. In accounting, according to Kieso, et, al, (2007), receivables are claims for money, goods, or services to customers or other parties. In PSAK No.1 revision 2013 receivables are current assets that are sold, consumed and realized as part of the normal operating cycle even though the asset is not expected to be realized within twelve months after the reporting period (Logor et al., 2020).

Accounting itself could grow in society include culture and social transactions. In this case, this study tries to look at accounting in the culture of the Arab community in Bangkalan, Madura which is called *Arisan*. According to the Indonesian Dictionary, (2016), *arisan* is an activity of collecting money or goods in the same value by a group of people and then drawing lots between groups that take part in the *arisan* to find out who gets the *arisan* in turns until all members get *arisan* in form of money or goods. Members who have received money must continue to deposit the amount of the *arisan* that has been determined until all members get their rights. When all have received their money rights, the social gathering is considered complete and could be held again according to the agreement.

In *fiqh muamalah*, *arisan* is referred to as a payable-receivable contract (*al-qardh*), namely debt transactions aimed at helping members each other because in *arisan* there is no element of interest (Imam Mustofa, 2016) and in sharia accounting, every transaction is forbidden to practice usury (*riba*). In general, *arisan* is a *muamalat* that has never been mentioned directly in the Qur'an and Hadith, so that the law is permissible, returning to the law of origin of *muamalah*. The scholars mentioned this by putting forward the rules of *fiqh* said : "The original law in *muamalah* is utilization, nothing is forbidden except what Allah SWT has forbidden" (Dzajuli, 2007).

The nowadays phenomenon of the meaning of debt in arisan activities is not just fulfilling the obligations of "debtors" to "creditors" which are financial in nature but has shifted its meaning as a place to show off wealth, and even as a means to gain social recognition.

Previous research that has been conducted by Baihaki & Malia, (2018) examined *Arisan* in an Accounting Perspective, showing that *arisan* could be interpreted as a receivable cycle activity when viewed from the saving activities of its members. In another sense, social gathering is also defined as an investment activity when viewed from the concept of its members in order to avoid inflation. Another study conducted by Pandung, (2020) entitled analyzing the *arisan* in accounts receivable Perspective, showed that *arisan* in the form of a lottery in the form of money was carried out by drawing lots to find out who got the first turn. The name that comes out early, indirectly gets a loan or as a debtor (creditor) from other *arisan* members who have not yet received a lottery turn. For parties who have not received the *arisan*, they are referred to as the person who provides the loan or as the person who has debts (debtor) to members who have received the *arisan*. These loans are non-collectible and cannot be determined when to get or when to be repaid. Because you have to go through a lottery process first.

These studies examine more about social gathering from the conventional concept, namely receivables from the conventional accounting perspective, not from the sharia concept and are not guided by the Al-Qur'an and Sunnah. So from this research will examine receivables based on the perspective of sharia accounting and culture in the *arisan* Arab community in Bangkalan.

This research is interesting to be discussed further because *arisan* in Arabic as a uniqueness that is different from *arisan* in general. Arab culture always carries out association activities for friendship with fellow clans or different clans, one of which is recitation. From the gathering that was held to make it more useful, an *arisan* activity was held. The *arisan* that is followed has the amount of money. This *arisan* is attended by every member and every member who gets *arisan* must hold recitation activities in rotation until all members get *arisan*.

Based on the phenomena described above, the researcher wants to conduct research with the aim of further meaning of receivables in accounting with the title " Analyzing the Concept of Receivable in *Arisan* Culture Based on *Ukhuwah Islamiyah* Perspective.

2. Literature Review

2.1. Receivable in Accounting

According to PSAK No.1 revision 2013 receivables are current assets that are sold, consumed and realized as part of the normal operating cycle even though these assets are not expected to be realized within twelve months after the reporting period (Logor et al., 2020). Receivables can also occur when a company lends money to another company and receives a promissory note or note, performs a service or transaction that creates a relationship in which one party owes another party such as a loan to management or employees.

Receivables are generally an obligation to pay by third parties, namely those who have debts to the creditor. According to Kieso, et, al, (2007) Receivables are claims for money, goods, or services to customers or other parties. Another understanding of receivables According to Baridwan, (2004) Accounts receivable are receivables arising from the sale of goods or services produced by the company.

Referring to the several definitions of receivables that have been stated above, it could be concluded that receivables are a company claim to other parties, namely consumers or customers, both individuals and groups (business entities) that occur due to the sale of goods and the delivery of services carried out on credit in the company's normal business activities. . The company's bill could be in the form of money, goods or services that could be received by the company after the company carries out its obligations.

2.2. Receivable, Sharia Accounting and Concept of Usury (*riba*)

The main sources for the development of accounting theory in sharia accounting are the Al-Quran and Al-Hadith. The accounting principles must refer to the values contained in the two sources of law. If there are accounting practices that conflict with the values contained in the Al-Quran and Al-Hadith then it must be removed or replaced with those that are in accordance with the Al-Quran and Al-Hadith. For example, the practice of usury, which Islam strictly prohibits the practice of usury, so that in sharia accounting it must be replaced with a profit-sharing system (Indriasih, 2010).

Islamic accounting according to Napier, (2006) is an accounting field that emphasizes two things, namely accountability and reporting. Accountability is reflected in monotheism, namely by carrying out all economic activities in accordance with Allah's provisions. While reporting is a form of accountability to God and humans. PSAK 101 regulates the Presentation of Islamic Financial Statements. PSAK 101 is a refinement of PSAK 59: Accounting for Islamic Banking (2002) which regulates the presentation and disclosure of Islamic bank financial statements. PSAK 101 concerning the Presentation of Islamic Financial Statements has the motivation to regulate general-purpose financial statements for Islamic entities.

The objective of PSAK 101 is to regulate the presentation and disclosure of general purpose financial statements for sharia entities, hereinafter referred to as "financial statements", so that they can be compared either with the financial statements of the previous period or with the financial statements of other sharia entities. PSAK 101 is only intended for sharia entities that run their business in accordance with sharia principles.

The practice of Islamic accounting is conceptually present to provide solutions to the problems of conventional transactions that are not in accordance with Islamic values. This is the same as what was said by Apriyanti, (2018) if conventional accounting aspects cannot be used by institutions that use Islamic principles, either from accounting implications or because

of the economy. Solutions to existing problems have been contained in the Al-Quran which is used as a guide for life for Muslims. This is certainly not the same as the answer from conventional accounting solutions obtained from a smart way or sound reasoning.

Fajarwati & Sambodo (2010) stated that the recording of financial activities which is equated with the spirit of Islam is the recording of transactions used by the transaction registrar which is independent of the negative influence of financial activities. Through Surah al-Baqarah verse 282, Allah SWT clearly commands that the importance of recording and accounting (accounting process) is proof of transactions (Rahman et al., 2019). Based on the letter Al-Baqarah 282, accounting in Islam has the concept of justice, honesty, and responsibility (Komala, 2017). The concept of justice in terms of accounting has two meanings, namely those related to moral practice and those that are fundamental in nature based on sharia values.

Usury (*riba*) etymologically means ziyadah (additional). Linguistically, usury means to grow and grow (Antonio, 1999). *Riba* is a partial agreement, and psychologically usury forces the party to accept an agreement that is not based on willingness. *Riba* as a form of prohibited economic activity, the Qur'an mentions eight times including in the QS. Ar-Rum, QS. An-Nisa, QS. Ali Imran, once and five times each in QS. Al-Baqarah, namely in verses 275, 276, and 278. Allah has permitted buying and selling and forbids *riba*.

Riba is closely related to the world of conventional banking, which there are many transactions with the concept of interest. It is different with sharia-based banking which uses the principle of profit sharing (*mudharabah*) with the issuance of the sharia banking law in Indonesia number 7 of 1992 (Chair, 2014). The *Mudharabah* principle is the surrender of money capital to people who do business to get a percentage of profits (Oktavia, 2014).

2.3. Receivable, the culture of *Arisan*, and *Ukhuwah Islamiyah*

Arisan is also called debt-receivable (*qardh*) which the law of debt and credit was originally allowed in Islamic law. The arguments have clearly shown that the *qardh* contract is permissible. According to the Indonesian Dictionary (2016), the *arisan* concept is an activity of collecting money or goods in the same value by a group of people and then drawing lots between the groups to find out who gets the money or goods. All the member must get the money/goods in turn until the *arisan* finish.

Arisan could also be referred to as an association for social and economic purposes. From the concept of *arisan*, which is a place to get funds and the member must be returned so the pattern is almost the same as the payable-receivable cycle. If a member gets the *arisan* in the form of money or goods at the beginning of the *arisan*, it means he has an obligation to deposit the money back until the *arisan* ends. There is a concept of debt there. But on the

other hand, if there is a member who gets the *arisan* money at the end, he is the one who gives the receivables to other members.

In general, the main characteristic of the practice of payable and receivable based on the concept of mutual cooperation (*ta'awun lgotong royong*), namely helping people in need (Zainol et al., 2016). In other words, the function of this payable-receivable is to strengthen the relationship between the debtor and the creditor. Zainol et al., (2016) stated that in a borrowing or *qardh* contract, the person who borrows gets absolute rights over the goods being lent and is bound by an agreement to return similar items in the same amount. *Ukhuwah Islamiyah* or Islamic brotherhood is a bond of heart and soul with one another with *aqidah* ties. This is in accordance with the concept of *Ukhuwah Islamiyah* in Islam which is one of the three elements of strength that characterize Islamic society at the time of the Prophet, namely first, the strength of faith and *aqidah*, second, the strength of *ukhuwah* and heart bonds, and third, the power of leadership and weapons. *Ukhuwah Islamiyah* is the power of faith and spirituality that evokes a deep sense of love, nobility and mutual trust between people who are bound by Islam, faith, and piety (Ulwan, 1985). *Ukhuwah* is more than just sympathy, that is, it has the meaning of empathy. Brotherhood among fellow Muslims or brotherhood bound by creed or faith, without discriminating between groups.

3. Method

This research is a qualitative research using an interpretivist paradigm. According to Moleong, (2017) qualitative research is research that aims to describe phenomena regarding events experienced by research subjects such as behavior, perceptions, motivations, and actions holistically by describing them in the form of words and language. This research emphasizes more on the meaning, namely the meaning of receivables in a wider context. Accounts receivable in accounting is interpreted in the perspective of sharia and cultural accounting. The study of phenomenology itself is defined as a view of thinking that emphasizes the focus of human experiences and subjective and interpretations of the world (Moleong, 2016). By using a phenomenological approach, the accounts receivable in accounting will be interpreted in real terms in the social life of the community where it could be that the meaning will be broader.

The unit of analysis in this study is the culture of the social gathering which the research subject is the Arab social gathering (*arisan*) community in Bangkalan, Madura. The informants selected in this study used a random sampling technique. These informants were chosen because apart from being members of the Arab *arisan* community. The informants are also believed to be able to provide an overview related to the *arisan* in their community which has been carried out for a long time and has been passed down from generation to generation as a culture in their community.

The data collection technique in this study is using interview techniques carried out directly to meet with informants. In this study using semi-structured interviews which initially the researcher gave questions that had been structured or that had been made previously, then use in-depth interviews, the answers obtained included all complete and in-depth information. The theme for the questions interviewed includes: concept of *arisan* as receivable, concept *arisan* based on sharia and cultural accounting and concept of *arisan* based on *ukhuwah Islamiyah*.

In this study, the data obtained from the interviews were classified, summarized, and selected the main parts, then data that was not needed or data that was not related to this research was reduced so as to produce information that could facilitate researchers to carry out further data collection.

After doing data reduction, the next step is to describe the data that has been classified by taking into account the focus and objectives of the research, making connections between phenomena to interpret what actually happened and what needs to be followed up to achieve the research objectives. The last step taken by the researcher is drawing conclusions based on the findings and verifying the data. Drawing conclusions in qualitative research can answer the problem formulation that was formulated from the beginning and explained in the discussion to be further concluded in the conclusion chapter in the form of data. This is done so that the research conducted based on the conclusions made later will be able to answer the problem formulation.

4. Result and Discussion

4.1. *Arisan* is interpreted as receivables

Empirically it was found that the *arisan* was interpreted as receivables as stated by the second informant as follows:

"Yes, so I have money, I join the social gathering and then I pay a sum of 250 thousand for example. Later if there are members who win the *arisan*, it means the same as we give loans to people who join the *arisan* because my money is with them. Then, if it's my turn to win the social gathering then later I have the right to collect the money to the social gathering treasurer who holds the money in the same nominal amount as the first social gathering winner got."

From the results obtained, *arisan* activities in the Arab group can be interpreted as receivables. Because in this gathering there are activities to spend money where the money is an asset owned. Then when a member wins the *arisan* first, the money (assets) is loaned to the member who won earlier, and when he wins the *arisan*, he has the right to collect and receive the same amount of money as the member who won the first *arisan*. In this *arisan* activity, all members

hope to get the same amount of money that has been determined at the beginning of the arisan activity which is carried out within a predetermined period of time.

This is also in accordance with the previous research conducted by Baihaki & Malia, (2018), receivables are referred to as claims against an amount of money that is expected to be obtained in the future. In the event that the arisan is a receivable, it is stated quite clearly by the informant that the informant carries out the arisan activity as the receivable which is stated as a claim for money. Members who have not won the social gathering to get their money consciously admit that they have bills to other parties.

4.2. Arisan is interpreted as *Ukhuwah Islamiyah*

Islamiyah which is combined with *Ukhuwah* is understood as an adjective so that *Ukhuwah Islamiyah* means "Islamic brotherhood," or "Islamic brotherhood" (M. Qurais Shihab, 1992). *Ukhuwah Islamiyah* is the power of faith and spirituality that evokes a deep sense of love, nobility and mutual trust between people who are bound by Islam, faith, and piety (Ulwan, 1985). *Ukhuwah* is more than just sympathy, it has the meaning of empathy. Rasulullah SAW said: "The example of a believer with another believer in tenderness and compassion, is like one body. When one part of the body feels pain, the rest of the body feels it too." (Narrated by Imam Muslim).

Brotherhood between fellow Muslims or brotherhood bound by creed or faith, without discriminating among human fellow. The same creed (*Laa ilaaha ilallah*) therefore our fellow brothers and sisters must establish brotherhood as well as possible and we should not consider our brothers as enemies when there is a small dispute. If we are hostile, it will eventually threaten *ukhuwah Islamiyah* which cripples the harmony and integrity of the nation (Iryani & Tersta, 2019).

This brotherhood also occurs in *arisan* which are explained below by the third informant below,

"Yes, this social gathering was made with the aim of binding unity and brotherhood among Muslims who share the same opinion and fellow families who are far away so that our friendship continues and the brotherhood of fellow Arabs is stronger."

Based on the results above, *arisan* also creates a sense of *ukhuwah Islamiyah*, namely brotherhood. In participating in *arisan*, the goal is to establish brotherhood. Meeting routine to do *arisan* will make them know each other better and have a stronger relationship. There is no discriminate even they are from different clans.

Ukhuwah Islamiyah could not occur in a community or mosque congregation without knowing each other. Knowing more deeply, such as recognizing physically (*janadiyah*), recognizing his thoughts (*fikriyyan*), recognizing his psyche (*nafsiyyan*), and also getting to

know his family background, religion, sect, even history of illness, and hobbies. Starting with *ta'aruf* and then understanding other people. This is as stated by the fourth informant who is a member of the arisan in the Arab group as follows:

"Actually, this arisan is to establish friendship with others, so you get to know people who are far away. If we gather in person, we will know the person, ooh his face, we also know ooooh this is his brother, his mother's family, that's what I think"

Based on the results of research on the meaning of arisan as *ukhuwah Islamiyah* in an effort to *ta'aruf*, it was found that in this arisan activity fellow arisan members can get to know each other so that friendship is established. By holding this arisan Arab community members can know his face, his physique, and recognize more deeply about his family and descendants.

4.3. *Arisan* is interpreted as trusting relationship

Empirically, it is found that arisan is interpreted as trust in terms of providing loans to members who are unable to attend and if the loaned money is not returned, as said by the third informant:

"Yes, maybe those here already understand, although there are those who don't know for sure there are other members who know, so it's impossible not to return them."

"Usually that person is sincere if it's only 10 thousand, right before that we were jointly and severally borne, so it's not a burden if he doesn't pay, so I'm all giving alms to that person. So it's a reward."

Based on the results of research in an effort to improve *ukhuwah Islamiyah* with *tafahum* (mutual understanding), that in social gathering creates a sense of knowing each other, understanding each other among members and creating a sense of mutual trust. So that this is not a reason for other members to provide assistance by lending money when other members are late in paying their arisan and those who provide loans already believe that the money borrowed will be returned, and sometimes the person who gives the loan is sincere and is considered alms because the money lent is also not large and not burdensome to the lender and the borrower. "Yes, maybe those here already understand, although there are those who don't know for sure there are other members who know, so it's impossible not to return them.

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4.4. *Arisan* is interpreted as social-spiritual responsibility

Empirically, It is found that arisan is interpreted as social-spiritual responsibility, In the concept of ta'awun in ukhuwah Islamiyah it is said that the "strong" help the "weak" and those who have "rich" help those who are "poor". So that with this concept, cooperation and mutual benefit will be created according to their respective abilities and functions (Rohman, 2018). It is the same with arisan in this Arab community which there is a sense of shared responsibility between members to help each other. even if he is excessive, he will give it sincerely in the name of alms, as stated by the fourth informant below,

" Sometimes, there are members who delay paying the *arisan* but usually other members will provide loans. Usually, there are also those who pay first and then they will be ask the member to pay. Even all members who are "rich" to share responsibility, share to pay *arisan* for example, I have money 20 thousand, B has 10 thousand, as well as C and so on. then collected to pay *arisan* for example 250 thousand. The money will be paid then at the next meeting. They are not burdened if they only borrow 10 thousand, if 250 thousand are immediately burdened. The term is shared responsibility. We have donated, even if it's only 10 thousand sometimes, if we are sincere, they do not have to pay, so that's our alms, that's our charity. Sometimes arisan here holds voluntary donations to the mosque. Yes, definitely helping each other like our own fellow Arabs, helping each other."

Based on the results of research it is known that there is accountability in the form of concern for fellow members (social) and also accountability to God where giving according to ability and sincerity even though the nominal amount is small but sincerely given as a form of alms. This shows that there is social spiritual responsibility that is moved from the heart within the Arab community in implementing *hablum minnas hablum minallah*. Responsibility not only to fellow human beings but also their responsibility to God as a servant.

4.5. Analisis Receivable Based on Sharia Accounting

4.5.1. Analysis of the Meaning of Receivable at Arisan Based on Surah Al-Baqarah Verse 282

Arisan is also known as debt and receivable activities. In debt transactions, Allah SWT provides rules to comply with sharia principles, namely avoiding fraud and other actions that

are prohibited by Allah. Through Surah al-Baqarah verse 282, Allah SWT clearly commands that the importance of recording and accounting (accounting process) is proof of transactions (Rahman et al., 2019). In surah al-Baqarah verse 282 which begins with the call of Allah SWT to those who believe when doing muamalah with no cash, then it is necessary to write it down and there are witnesses who see it. This is as proof to avoid problems in the future. The same as in the arisan as the fourth informant said below

"There is a record in arisan cause if there isn't, how will we know who has not paid? for example, if it is not recorded but just relying on someone's memory, I think It not enough. There's no written proof so the person may be forgot or lying. So witness is important. The witness could be from me as well the other members who participated in arisan"

It means that the arisan related with the meaning contained in the Al-Baqarah, namely by doing the correct writing or recording and the presence of witnesses. The witnesses are arisan members who attend the arisan. This written recording could be a proof when one day there is a problem. Besides, written proof is intended sas transparency which all members know what transactions are in the *arisan*. And if it is recorded, no one will dare to manipulate or lie to other members. This is in line with research conducted by (Musadad, 2019) in debt transactions as explained in the Qur'an, first it must be recorded.

4.5.2. Analysis of the Meaning of Receivable at Arisan Based on the Concept of *Riba*

The concept of sharia accounting is certainly different from the concept of conventional accounting, in which Islam forbids usury (*riba*) as described in the Qur'an Surah Al-Baqarah verse 275. Arisan is declared *riba* if there are additions or benefits provided in the arisan as the fourth informant said,

"If we pay an admin fee or for example we get an *arisan*, then we have to pay the treasurer or chairman of the *arisan* a certain percentage for example 5%. So that's not allowed. This percentage is interest, in Islam it is not allowed to use *riba*"

Arisan which is a practice of debt and credit in the Arab community in Bangkalan, Madura, there is no element of *riba* in it, which is revealed by the explanation of the fourth informant below,

"There is no addition or subtraction of the money. The amount must be the same amount each time someone gets the arisan. If there is an addition, it is not allowed. it's *riba*, because we do not take advantage of this *arisan*. So it's like a saving but there's no interest"

The meaning of receivables on arisan based on sharia accounting on the concept of muamalah akad al-qardh, the arisan is carried out purely to help each other (*ta'awun*) because

in practice there is no addition to the amount of arisan that was agreed at the beginning. If there is an addition called *riba* as explained in surah Al-Baqarah 275.

4.6. Analysis of the Meaning of Receivable at *Arisan* Based on Cultural Perspective

The meaning of *arisan* on each ethnic group, region or community could be different in each practice. There is an *arisan* which is only limited to debt-receivable transactions which the *arisan* is conducted by depositing or collecting a sum of money from the members of *arisan* and each member in turn will get the same amount of money from the deposits collected by all arisan members. In Indonesia, *arisan* has been conducted a long time in every community and become a culture accounting from generation to generation. Receivable in accounting on *arisan* become a culture that see the accounting from culture perspective. Although the objectives are different, but there is one thing in common which accounting transactions are in culture and have been entrenched from generation to generation. The culture of helping, *ukhuwah islamiyah* interpret arisan itself. The culture of the Arab community which is very Islamic in its social life creates a meaning to arisan that arisan is not only limited to daily accounting but also integrated in culture. That is called cultural accounting.

5. Conclusion and Suggestion

It could be concluded that the meaning of receivables in arisan is interpreted not only as receivables in accounting in general but beyond the meaning in a broader context, namely receipts as *ukhuwah islamiyah*, receivables as trust relationships, and receivables as social spiritual responsibility. Analysis of the meaning of receivables on arisan based on sharia accounting for the Arab communities in Bangkalan, when viewed from the perspective of sharia accounting, arisan is interpreted as debt and receivables which in muamalah fiqh is referred to as al-qardh. Sharia accounting in practice is guided by the Al-Quran and As-Sunnah. One of them is the prohibition of interest because interest is usury, usury is a prohibited addition and the law is unlawful as described in the letter Al-Baqarah verse 275. Arisan is also said to be unlawful when there are practices that contain usury in the transaction. In this arisan in the Arab Group, the transaction is in accordance with sharia because there is no additional given so that the arisan can be done. This is also because the Arab groups in Bangkalan are more aware of what is forbidden or not because of its strong cultural basis, especially regarding the Islamic environment in its members. In addition, the meaning of receivables as *ukhuwah Islamiyah*, trust relationships, and social spiritual responsibility has become a culture in the arisan in this Arab community. Sincerity to help fellow members is an accountability not only to society but also to God

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