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AN ISLAMIC ECONOMIC LAW REVIEW OF THE QURBAN JOINT SAVINGS PRACTICE IN THE DARUT TAKWA TAKLIM ASSEMBLY

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Abstract

The focus of the problem in this study: 1) How is the Analysis of the Implementation of the Sacrificial Joint Savings in the Taklim Assembly Darut Takwa Village, B.Oro Konang District? 2) Is the Implementation of Sacrificial Joint Savings in the Darut Takwa Taklim Assembly of B.Oro Village, Konang District, in accordance with the HES Perspective? This research uses qualitative research methods. Data collection techniques using interviews, observations, and documentation studies. Data analysis using condensation, data presentation, and conclusion drawing. The results of this study 1) Implementation of the Sacrificial Joint Savings at the Darut Takwa Women's Assembly uses three processes. The first is the savings process, the second is the joint venture process, and the third is the process of representing the purchase of sacrificial animals. 2) Implementation of Sacrificial Savings in Majelis Taklim Darut Takwa, B.Oro Village, Konang District. The activity succeeded in having a positive impact on the taklim assembly participants and the community around the taklim assembly. The sacrificial savings activity succeeded in fostering interest in sacrificing the mothers of the taklim assembly and the surrounding community. 3) Implementation of Kurban Joint Savings in Majelis Taklim Darut Takwa, B.Oro Village, Konang Subdistrict, has been in accordance with the Sharia Economic Law Perspective. First, in accordance with the Fatwa DSN MUI. NO: 02/2000 about savings. Second, in accordance with Book 2 of the Compilation of Sharia Economic Law, CHAPTER VII Articles 187-194 concerning Syirkah Milk. Third, in accordance with Fatwa DSN MUI. NO: 10/2000 about Wakalah.

Key words: *Joint Savings, Sacrifice*

A. INTRODUCTION

In B.oro Village, Konang District, there is a religious study group called Majelis Taklim Darut Takwa. This group also carries out the same activities as other Islamic study groups, namely counseling, collective dhikr (remembrance of God), and collective prayers (shalawat). However, there is something unique that sets this group apart from other Islamic study groups: the Qurban (sacrifice). This activity is considered unique because

the women of this Islamic study group have never performed the sacrifice before, and it has never been implemented in other Islamic study groups. Furthermore, based on the various prices of sacrificial animals over the past three years, the price of a sacrificial cow in 2022 at Dhuafa is Rp13,645,000 for a bull weighing

ng 250-300 kg.¹ Details of the 2023 qurban cow prices at the National Zakat Agency (Baznas), (One Cow (250-300 kg): Rp. 20,300,000), (One Processed Cow: Rp. 21,000,000). The 2024 qurban cow prices at the National Zakat Agency (Baznas),: one cow weighing 220-270 kg for Rp. 21,000,000), (one cow in canned form Rp. 21,000,000 / 250 cans). From several prices, the price of sacrificial animals above this price is considered difficult to reach for lower-middle-class people, especially for housewives, who have to manage their finances for household needs, their children's education needs, and other needs.

Another issue, this sacrificial activity arose from a problem within the Majelis Taklim Darut Takwa (Islamic study group) in B.oro village, Konang district. There was little interest in performing Qurbani. Even if there were, the animals were slaughtered by people from the city and distributed to the Konang villagers. This was because they assumed that Qurbani was only performed by the wealthy and those with abundant wealth. This echoes the opinion of Nurul Fauzi, who stated that one factor influencing people's refusal to perform Qurbani is the persistent stigma within the village community, the belief that Qurbani is usually only performed by those with excessive wealth, who could be considered middle- to upper-class, and usually those who have achieved the Hajj (pilgrimage). This stigma continues to grow and spread rapidly within the village community and has been passed down from generation to generation. In addition, the community's habit of carrying out sacrifice tends to immediately spend the cost of the sacrifice when approaching the Eid al-Adha holiday. This feels easy for the upper middle class, but, on the contrary, it feels difficult for the lower middle class. To overcome these problems, the head of the mothers of the Majelis Taklim Darut Takwa village of B.oro held an activity, Implementation of Joint Savings for Sacrifice, in her Majelis Taklim to grow interest in sacrificing the mothers of the Majelis Taklim and the surrounding community.

On the other hand, literature on the implementation of joint savings for sacrifices in Islamic study groups (Majelis Taklim) from a Sharia Economic Law perspective has not been found or documented. By accessing previous studies using the keyword "Implementation of Joint Savings for Sacrifice in Islamic Study Groups" on Google Search with the timeframe 2020-2025, 22 related articles were found, but none of them examined the implementation of joint savings for sacrifices in Islamic study groups.

Based on this phenomenon, the researcher was interested in analyzing the implementation of joint savings for sacrifices.

In Majelis Taklim Darut Takwa B.oro Village, Konang District, Sharia Economic Law Perspective. To know the process of implementing Joint Savings for Sacrifice in Majelis Taklim Darut Takwa B.oro Village, Konang District. And want to know whether the Implementation of Joint Savings for Sacrifice in Majelis Taklim Darut Takwa B.oro Village, Konang District, is in accordance with the Sharia Economic Law Perspective. So important this research is, it is hoped that by holding this research, the public can know the process of implementing Joint Savings for Sacrifice in Majelis Taklim mothers, thereby increasing public trust and interest in sacrifice. And it is also hoped that it can fill the gap in previous literature that has never documented and researched the application of wadiah and Patungan contracts in growing interest in Sacrifice among Majelis Taklim mothers.

B. RESEARCH METHOD

This study employed qualitative research methods. Data collection techniques included interviews, observation, and documentation studies. Data analysis involved condensation, data presentation, and conclusion.

¹ Satria, A., & Satria, A. (2022b, June 10). Catat! Harga Terkini Hewan Kurban Jelang Idul Adha 2022, Dari Kambing Hingga Sapi - Dompot Dhuafa. Dompot Dh

uafa -. <https://www.dompetdhuafa.org/catat-harga-terkini-hewan-kurban-jelang-idul-adha-2022-dari-kambing-hingga-sapi/>

C. RESULTS AND DISCUSSION

This data presentation aims to understand the key characteristics of the data related to the research being conducted, with a discussion that addresses the questions that arose during the research process. The data contained in this presentation was obtained from data sources through observation, interviews, and documentation. The following presents the data obtained from the field based on the focus of this research problem.

1. How to Implement the Joint Savings for Sacrifice at the Majelis Taklim of Darut Takwa Women in B.oro Village, Konang District

To find out whether there are any Joint Savings Implementation activities for Sacrifice at the Mother's Taklim. The mother of Darut Takwa, B.oro Village, Konang District, conducted data collection through interviews, observation, and documentation. The following is an interview with the Chairperson of the Darut Takwa Taklim Council. "It's been around for quite a while, and I've been involved in it," she said."²

In addition to the interview data from the head of the Majelis Taklim Darut Takwa, data were also obtained from participants of the Majelis Taklim Darut Takwa. The following is the interview result: "Yes, ma'am, I also participated in this sacrificial savings." The results of the interview with participant two. "He did, he saved on Thursday after the joint dhikr and shalawat activities."³

The interview results above indicate that there is a joint savings activity for sacrificial offerings at the Darut Takwa women's religious study group. This activity is held once a week, every day, after the dhikr and shalawat activities.

To determine how many years this joint savings and sacrifice activity has been running, data collection was conducted with

the chairman and participants of the Majelis Taklim Darut Takwa. The following are the results of interviews. "Yes, it's been five years, more than five years." Interview with participants of the Majelis Taklim Darut Takwa. "As far as I know, it's been five years, Miss, since the late Abi KH. Hajar." "Since the arrival of Kiayi Seppu, it's been about five years."⁴

The results of the interview showed that the joint savings activity of the mothers of the Darut Takwa Islamic Study Group had been running for approximately lima tahun.

To find out how the implementation process of the Joint Savings of Sacrifice of the Women of the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, was carried out, data collection by means of interviews with the chairperson and participants of the Majelis Taklim Darut Takwa, the following are the results of the interview with the chairperson of the Majelis Taklim. "Yes, usually at the beginning of the Hijri year, this activity begins. There are savings activities, from the first week to the third week, and there are socialization activities for the participants of the Islamic study group, who are interested in performing the sacrifice next year. Well, then I will register those who are interested, and I give instructions to save every meeting every Thursday or as much as they can, sometimes once every two meetings and sometimes once a month, it's free, because the system is savings, they entrust their money to me so they can perform the sacrifice, I just help hold their money so that both of their wishes can be fulfilled in carrying out the sacrifice and, God willing, both of us will receive rewards.

In the first week of the month of Dzulhijjah, we look for the price of sacrificial cows. First, we look for cows in the community; if there are none, we look for them in the

² Maria Ulfa, *Interview*, Bangkalan 09 Marech 2025

³ Kutsiyah, *Interview*, Bangkalan 11 Marech 2025

⁴ Kutsiyah, *Interview*, Bangkalan 11 Marech 2025

market or other villages. If the price is right, I continue to agree with the seller (willing to buy later). Now, after knowing the price of the sacrificial animal, there is a summary of the savings results. I convey the results to the owner. Each, but I still have the money. Only after that, the participants were grouped into groups of 7 people, each group consisting of 7 people. Only after that was there an adjustment to the shared price of the sacrifice for each participant. Previously, the price of the sacrificial cow was 11,900,000; now the price was divided among 7 people, each participant contributed 1,700,000.

I transferred the remaining savings to pay for the joint venture. For participants whose savings were less than the agreed joint venture price, they added more, only two or three people. Previously, the additions were less than 200,000. For participants whose savings exceeded the agreed joint venture price, I returned the remainder to the participants. I had all the money according to the price of the sacrifice we were looking for, so I continued the payment transaction to the seller. By agreement, the cow was collected on the day of the slaughter. Now, during the slaughter process, participants were required to be present so they knew the process. Those who were unable to attend had to be represented. In addition, we involved the local community.”⁵

An interview with Ms. Atik Nur Fadilah, a member of the Majelis Taklim Darut Takwa (Islamic study group), who participated in the joint savings for the sacrifice.

"In the month of Muharram, the head of the Majelis Taklim (Islamic study group) announces who wants to participate in the joint savings for the sacrifice. If you're interested, we'll register you. You're free to save any amount you like, as long as it's deposited during the Majelis Taklim meeting. I've also participated. I set a

monthly target of 150,000-200,000 rupiah. I work as an educator or teacher, so I set aside some money for that when I get paid.

Approaching Eid al-Adha, on the first Thursday of Dzul Hijjah, the head of the Majelis Taklim (Islamic study group) announces the savings of each participant, including me, and also announces the price of the sacrificial animal to be purchased. After that, groups of seven people are formed. I was there."

I got a share of 1,500,000, thank God the savings exceeded it, in fact, more, thank God I can allocate it for other needs.”⁶

Results of an interview with Mrs. Kutsiyah, a participant in the Darut Takwa Islamic Study Group, who participated in the joint savings activity for sacrificial offerings. "After the month of Dzulhijjah, my son, Bak Ulfa (the head of the Islamic study group), announced that they were going to set up a savings account for the sacrifice. Before making the announcement, she usually gave a lecture about the sacrifice. If you wanted to participate, it would be noted; if you didn't want to participate, it wouldn't be noted. I used to participate, my son, so I saved whatever I had every Thursday. If I had 10,000, I saved 10,000; if I had 20,000, I saved 20,000; sometimes 50,000, sometimes 100,000, whatever I had, my son. The important thing was to save every week with Ms. Ulfa (the head of the Islamic study group) with the intention of making the sacrifice.

In the month of Dzulhijjah, the savings were announced, and then groups of seven people were formed. The money I saved was used to cover the cost of the sacrifice. Thankfully, I had enough to cover the cost, even more.”⁷

The interview results above explain that this joint savings and sacrifice activity begins at the beginning of the Islamic

⁵ Maria Ulfa, *Interview*, Bangkalan 09 March 2025

⁶ Atik Nur Fadilah, *Interview*, Bangkalan March 9, 2025

⁷ Kutsiyah, *Interview*, Bangkalan 11 March 2025

calendar, from Muharram to Dzulhijjah. During Muharram, the head of the religious study group socializes the savings and sacrifice fund activities to participants. The head of the religious study group then conducts a data collection for the participants. Who are willing to come along.

The interview results above also show that this activity is divided into three processes. First, the savings process, where participants deposit or entrust their money in installments from the month of Muharram until the beginning of Dzulhijjah with the head of the Islamic study group. The goal is to allocate the savings toward the purchase of sacrificial animals.

The second process involves forming groups of seven participants to purchase sacrificial cows through pooling. The price of one sacrificial cow is shared by the group of seven participants, with each participant paying 1/7 of the price.

Participants pay for the sacrifice using their initial savings. If the savings are less than or do not exceed the agreed price, participants add to it with their own funds. If the savings exceed the agreed price, the head of the religious council will hand over the excess to the owner. Third, the purchase and pricing of the sacrificial animal are handled by the head of the religious council with the approval of all participants.

To understand the rationale for implementing a joint savings account for sacrificial animals at the Darut Takwa Women's Islamic Study Group in B. Oro Village, Konang District, data collection was conducted through interviews with the head and participants of the Darut Takwa Islamic Study Group. The following are the results: "Because most of the local community is underprivileged to purchase sacrificial animals, I took the initiative to implement this joint savings account for sacrificial

animals, so the community can contribute their own money to perform sacrifices."⁸

The following is an interview with Atik Nurfadilah, a member of the Darut Takwa Islamic Study Group (Majelis Taklim Darut Takwa), who participated in the sacrificial animal savings program.

"Before the sacrificial animal savings program, no one in the local community had ever sacrificed a sacrificial animal. Most of the local community couldn't afford to buy a sacrificial animal. So, the head of the Islamic study group took the initiative to organize this sacrificial animal savings program."⁹

The following is an interview with Ms. Kutsiyah, a member of the Majelis Taklim Darut Takwa (Islamic study group) who has participated in the qurban savings program.

"Ms. Ulfa (the head of the Islamic study group) once gave a speech and said she wanted to hold this qurban savings program so the community could perform qurban, my child. Before this program, people around here rarely performed qurban."¹⁰

The interview above explains that the implementation of the Joint Savings for Sacrifice at the Majelis Taklim Ibu-ibu Darut Takwa in B.Oro Village, Konang District was held because the community around the majelis taklim rarely carried out the sacrificial worship. This happened because the community around the majelis taklim was less able to buy sacrificial animals independently.

To determine the results of the implementation of the Joint Savings for Sacrifice at the Majelis Taklim (Islamic study group) of Darut Takwa Women in B.Oro Village, Konang District, data collection was conducted through interviews with the head, participants, and the community around the Majelis Taklim Darut Takwa. The following is the result of the

⁸ Maria Ulfa, *Interview*, Bangkalan 09 March 2025

⁹ Atik Nur Fadilah, *Interview*, Bangkalan 09 March 2025

¹⁰ Kutsiyah, *Interview*, Bangkalan 11 March 2025

interview with the head of the Majelis Taklim.

“ Alhamdulillah, many people have now carried out the sacrifice, in fact they are very grateful for this activity being held, those who initially could not sacrifice were finally able to sacrifice, in fact, not only they who participated in this activity, their families were also involved, there were already three people in one family who participated, in fact, not only participants of the taklim assembly who participated, there were also people from outside the assembly who participated.”¹¹

Next, we'll talk about an interview with Mrs. Atik Nur Fadilah, a member of the Islamic study group who has participated in the Qurbani savings program.

"Thank God, I really feel the results, Miss. This activity has really helped me. With my limited income, thank God I can still set aside some of my income for Qurbani. I even want to join my family next year, Miss." ¹²

The following is an interview with Mrs. Kutsiyah, a participant in a religious study group who has participated in the Qurban savings and sacrifice fund.

"Yes, thank God, my child, even though I'm not rich, I can still perform the Qurban ritual. I'm happy to be able to set aside some of my income for Qurban. I hope this activity continues".¹³

The following is an interview with the community around the Darut Takwa Islamic study group in B. Oro village, Konang district.

"Alhamdulillah, as a member of the local community, I am happy with this activity. Now, every year, I always receive sacrificial meat from the women of the Islamic study group. I

Also invited to the slaughtering process. The family spirit is very good." ¹⁴

The interview results above indicate that this joint savings activity for sacrificial animals has had a positive impact on both the participants and the surrounding community. They expressed joy and gratitude for the opportunity to perform the sacrifice by gradually saving their money.

2. Is the Implementation of the Joint Savings for Sacrifice at the Majelis Taklim of Darut Takwa Women in B. Oro Village, Konang District, in Accordance with the Perspective of Sharia Economic Law?

To find out whether the implementation of the Joint Savings of Sacrifice in the Majelis Taklim Ibu-ibu Darut Takwa Village B. oro, Konang District, is in accordance with the perspective of Sharia Economic Law. Data collection was carried out by means of documentation studies through relevant sources, and it was able to answer the existing questions. The data obtained were in the form of DSN MUI Fatwa documents. NO: 02/2000 concerning savings, Book 2 Complications of Sharia Economic Law, CHAPTER VII Articles 187-202 concerning Syirkah Milk and DSN MUI Fatwa. NO: 10/2000 concerning Wakalah. The following data was obtained from DSN MUI Fatwa. NO: 02/2000 concerning savings,

First: There are two types of savings:

- a. Savings that are not permitted according to Sharia, namely savings that are based on interest calculations.
- b. Allowed savings are savings based on the principles of Mudharabah and Wadi'ah.

Third: General Provisions for Savings based on Wadi'ah:

- a. It's a savings account.
- b. Deposits can be withdrawn at any time (on call) or by agreement.

¹¹ Maria Ulfa, *Interview*, Bangkalan 09 March 2025

¹² Atik Nur Fadilah, *Interview*, Bangkalan 09 Maret 2025

¹³ Kutsiyah, *Interview*, Bangkalan 11 March 2025

¹⁴ Hikmah, *Interview*, Bangkalan 11 March 2025

- c. There's no required reward, except in the form of a voluntary gift ('athaya) from the bank.¹⁵

The following is a presentation of data obtained from Book 2 of the Compilation of Sharia Economic Law, Chapter VII, Articles 187-202 concerning Syirkah Milk.

Part One, Terms and Conditions of Milk Syirkah

Article 187

Syirkah milk/joint ownership of property with full ownership occurs when two or more parties join in ownership of a particular property.

Article 188

If a portion of the joint ownership of property with full ownership is lost, the ownership share of the remaining owners is determined based on the initial percentage of each owner.

Article 189

Joint ownership of property with full ownership is divided into syirkah ikhtiyari/voluntary joint ownership and syirkah ijbari/joint ownership not due to human effort.

Article 190

Syirkah ikhtiyari occurs due to the will to act by the owners themselves.

Partnership does not arise from the owners' own will to act.

Article 191

Joint ownership gives rise to joint responsibility for the parties.

Article 192

Joint ownership of property with perfect ownership consists of joint ownership of assets and joint ownership of receivables.

Part Two

Utilization of Syirkah Milk

Article 193

The use of the milk company may be carried out in accordance with the agreement.

Article 194

None of the milk company owners may force other parties to sell or buy their shares.¹⁶

The following is a presentation of data obtained from the DSN MUI Fatwa. NO: 10/2000 concerning Wakalah

First: Provisions regarding Wakalah:

- Statements of consent and qabul must be stated by the parties to show their will in entering into a contract (akad).
- Wakalah with compensation is binding and cannot be canceled unilaterally.

Second: Pillars and Terms of Wakalah:

- Conditions of the muwakkil (the one who represents)
- The legal owner who can act on something that is represented.
- The mukallaf person or the child of the mumayyiz within certain limits, namely in matters that are beneficial for him, it is like representing to receive grants, receiving alms, and so on.

- Requirements for representatives (representatives)
- Legal experts,
- Able to carry out tasks delegated to him,
- A representative is a person who is given a mandate.

Things represented

- Clearly known by the person representing,
- Does not conflict with Islamic law,
- It can be represented according to Islamic law.¹⁷

After the research results are presented, the next step is to convey the findings related to the topic, namely the Implementation of Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, from a Sharia Economic Law Perspective. The following will explain the findings according to the research focus.

¹⁵ Fatwa DSN MUI 02/2000

¹⁶ Book 2 Compilation of Sharia Economic Law (KHES)

¹⁷ Warsidi and Fiqul Wahdih, Analysis Of The Reality Of Fortune And Profit According To Islamic

1. Findings on the Process of Implementing the Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa, B.Oro Village, Konang District

Data obtained from observations, documentation, and interviews with the Chairperson, participants, and the community around the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, shows that there is an implementation of the Joint Savings for Sacrifice, which has been running for more than five years. The activity begins in the first week of Muharram and ends in the first week of Dzulhijjah, held once a week, namely on Thursday, after the activity of reciting dhikr and praying together.

In the implementation process of the Joint Savings for Sacrifice, it was found that there were three processes carried out. First, the savings process, where participants in the joint savings for sacrifice, save or entrust their assets in the form of money to the chairman of the taklim assembly, is entrusted every time there is a taklim assembly meeting, namely on Thursday, for the nominal deposit is not determined or adjusted according to the ability of each participant. Second, the joint process, after the participants have obtained the nominal from the joint savings for sacrifice, there is the formation of a joint sacrifice group, where each group consists of seven people and after the chairman of the taklim assembly looks for a price range for the animal that can be adjusted, after that a joint process is held for one sacrificial cow to be purchased by one group consisting of seven participants, each participant pays 1/7 of the price of the sacrificial animal. Third, the process of representing the purchase of sacrificial animals, after the joint process is formed, is continued by representing the purchase of sacrificial animals to the chairman of the taklim assembly. The participants hand over their authority in purchasing sacrificial animals to the chairman of the taklim assembly, as the holder of the savings money

and the person looking for sacrificial animals.

Furthermore, the implementation of the Joint Savings for Sacrifice at the Darut Takwa Islamic Study Group in B. Oro Village, Konang District, also revealed that the activity had a positive impact on both the participants and the surrounding community. The joint savings for the sacrifice activity successfully fostered interest in sacrificing among the women in the Islamic study group and the surrounding community.

2. Findings on the Implementation of Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa, B.Oro Village, Konang District, in Accordance with the Perspective of Sharia Economic Law.

The data obtained from the results of the documentation study on the DSN MUI Fatwa. NO: 02/2000 concerning savings, Book 2 Complications of Sharia Economic Law, CHAPTER VII Articles 187-202 concerning Syirkah Milk and the DSN MUI Fatwa. NO: 10/2000 concerning Wakalah. Shows that the Implementation of Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa of B.Oro Village, Konang District, is in accordance with the Perspective of Sharia Economic Law. First, the DSN MUI Fatwa. NO: 02/2000 concerning savings, shows that the savings activities organized by the Majelis Taklim Darut Takwa are in accordance with the decisions contained in the fatwa in the third part, General provisions for Savings based on Wadi'ah. Second Book 2 Complications of Sharia Economic Law CHAPTER VII Articles 187-202 concerning Syirkah Milk, shows that the joint activities organized by Majelis Taklim Darut Takwa are in accordance with the decisions contained in the book, in CHAPTER VII Articles 187-194 concerning Syirkah Milk and its utilization. Third Fatwa DSN MUI. NO: 10/2000 concerning Wakalah shows that representing the purchase of sacrificial animals carried out by Majelis Taklim Darut Takwa is in accordance with the decisions contained in the fatwa in the first decision section of the

provisions regarding wakalah and the second decision regarding the pillars and conditions of wakalah.

After the data has been presented and yielded findings, the next step is to examine the nature and significance of these findings. Each finding will be analyzed using theories and the opinions of experts competent in their respective fields, ensuring they are worthy of discussion. From these findings, some data analysis is considered important, as follows:

1. Findings on the Implementation of the Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa, B.Oro Village, Konang District

It has been discovered that there is an implementation of the Joint Savings for Sacrifice activity at the Majelis Taklim Darut Takwa in B.Oro Village, Konang District. This is based on data obtained from the field, that the joint savings for sacrifice have been running for more than five years. The activity begins in the first week of the month of Muharram and ends in the first week of the month of Dzulhijjah, held once a week, namely on Thursday, after the activity of reciting dhikr and shalawat together. Based on the above findings, data analysis can be carried out regarding the implementation according to experts. As stated by Haji, implementation is the process of applying or carrying out.¹⁸

Furthermore, from the results of data mining, it has been found that the implementation process of the Joint Savings of Sacrifice in the Majelis Taklim Darut Takwa, B.Oro Village, Konang District, uses three processes. First, the savings process, where participants in the joint savings of sacrifice, save or entrust their assets in the form of money to the chairman of the majelis taklim, is entrusted every time there is a majelis taklim meeting, namely on Thursday, for the nominal deposit is not determined or

adjusted to the ability of each participant. Second, the joint process, after the participants obtain the nominal from the joint savings of sacrifice, there is a formation of a joint group of sacrifice, where each group consists of seven people and after the chairman of the majelis taklim looks for an animal price that can be adjusted, after that a joint one sacrificial cow is purchased by a group consisting of seven participants, each participant pays 1/7 of the price of the sacrificial animal. The third process involves delegating the purchase of a sacrificial animal. After a pooled fund is formed, the procedure is to delegate the purchase of the sacrificial animal to the head of the religious study group. The participants hand over their authority to purchase the sacrificial animal to the head of the religious study group, who holds the savings and is the person seeking the sacrificial animal. The above description aligns with the concepts of savings, pooling, and delegating according to experts.

According to Julianti, savings are funds entrusted to a bank, with withdrawals based on a prior agreement. Furthermore, according to Bandi, data analysis on joint ventures is a collaboration between two or more parties to run a business or achieve a specific goal. Furthermore, data analysis on representing, according to the Big Indonesian Dictionary (KBBI), represents a person who is given the power to replace another person.¹⁹

2. Findings on the Implementation of Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa, B.Oro Village, Konang District, are in accordance with the Perspective of Sharia Economic Law.

The data obtained from the results of the documentation study have shown that the Implementation of Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa, B.Oro Village, Konang District, has been in

¹⁸ Haji, B. Tinjauan. Pengertian Implementasi. *Laporan Akhir*, T.T: T.P., 2020, 31.

¹⁹ Nurul Mauludiyah, Warsidi, The Joins of Economic Strength According To Ibn Khaldun, Paradigma : Journal of Science, Religion and Culture Studies, <https://jurnal.unismabekasi.ac.id/index.php/paradigma/article/view/5931>

accordance with the Sharia Economic Law Perspective. First, the Fatwa of the DSN MUI. NO: 02/2000 concerning savings, shows that the savings activities organized by the Majelis Taklim Darut Takwa are in accordance with the decision contained in the fatwa in the third part, General provisions for Savings based on Wadi'ah. Second, Book 2 Complications of Sharia Economic Law, CHAPTER VII, Articles 187-202 concerning Syirkah Milk, shows that the joint activities organized by the Majelis Taklim Darut Takwa are in accordance with the decision contained in the book, in Chapter VII, Articles 187-194 concerning Syirkah Milk and its utilization. Third, the Fatwa of the DSN MUI. NO: 10/2000 concerning Wakalah shows that representing the purchase of sacrificial animals carried out by participants of the Majelis Taklim Darut Takwa is in accordance with the decisions contained in the fatwa in the first decision regarding the provisions regarding wakalah and the second decision regarding the pillars and conditions of wakalah. The above description is in line with the concept of the wadiah contract. The syirkah milk and wakalah contracts, according to experts.

The concept of wadiah contract, according to Umi Hanif in his book Fikih Muamalah Wadiah contract is an agreement to deposit goods or money between a person who owns goods or money and a person who is entrusted with the purpose of ensuring that the goods or money remain safe, secure, and intact. Furthermore, the concept of syirkah milk contract, according to book 2 KHES, Syirkah milk is a joint right to property, and full ownership occurs when two or more parties join in owning certain property together.²⁰ Furthermore, the concept of the wakalah contract, according to the National Sharia Council Fatwa No. 126/DSN-

MUI/2019, is a contract granting power of attorney from the muwakil to the deputy to carry out certain legal acts.²¹

D. CONCLUSION

This study explains the implementation of joint savings for sacrificial animals at the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, from a Sharia Economic Law perspective. It was found that the implementation of joint savings for sacrificial animals at the Majelis Taklim Darut Takwa uses three processes: the savings process, the pooling process, and the process of representing the purchase of sacrificial animals.

Furthermore, the implementation of the Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, also revealed the results. This activity successfully had a positive impact on the participants of the majelis taklim and the surrounding community. The joint savings for the sacrifice activity succeeded in fostering interest in performing sacrifice among the women of the majelis taklim and the surrounding community.

Furthermore, data obtained from the documentation study has shown that the implementation of the Joint Savings for Sacrifice at the Majelis Taklim Darut Takwa in B.Oro Village, Konang District, aligns with the perspective of Sharia Economic Law. First, it aligns with the Fatwa of the National Council of Indonesian Ulema Council (DSN MUI) No. 02/2000 concerning savings. Second, it aligns with Book 2, Complications of Sharia Economic Law, Chapter VII, Articles 187-194 concerning Syirkah Milk. Third, it aligns with the Fatwa of the National Council of Indonesian Ulema Council (DSN MUI) No. 10/2000 concerning Wakala (Sharia Partnership).

²⁰ Buku 2 Komplikasi Hukum Ekonomi Syariah (KHES)

²¹ Fatwa DSN MUI. 126/2019

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