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CRITICAL EXAMINATION OF THE MEAT ARISAN SYSTEM IN TUNGKAL VILLAGE, PINO RAYA DISTRICT: A MASLAHAH PERSPECTIVE

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Abstract

This study aims to analyze the implementation mechanism of the meat arisan, identify the form of contract (akad) used, and examine the practice from the perspective of maslahah. This research employs a qualitative method with a field research approach. The data analysis technique used the interactive model of Miles, Huberman, and Saldaña. The results of the study indicate that the implementation mechanism of the meat arisan is carried out through the formation of a community group that collectively gathers regular contributions based on mutual deliberation to purchase livestock, which are then slaughtered and distributed equally among all members according to mutual agreement. The contract used in this practice is based on the principles of ta'awun (mutual assistance), togetherness, and collective agreement conducted verbally through deliberation without formal written contracts. This practice reflects cooperation, mutual trust, willingness, and social responsibility without containing elements of usury. From the perspective of maslahah, the meat arisan provides significant economic, social, and religious benefits. Economically, it helps low-income communities obtain meat through a gradual payment system. Socially, it strengthens solidarity and the culture of mutual cooperation, while religiously it reflects the Islamic values of ukhuwah (brotherhood) and trustworthiness (amanah). Although there are still several challenges, such as administrative weaknesses and the absence of clear written regulations, the benefits gained are considered greater than the disadvantages, making this practice consistent with the perspective of maslahah.

Keywords: *Meat Arisan, Akad, Qardh, Ta'awun, Maslahah.*

1. Introduction

Economic development public rural is one of the aspect important in increase welfare life society. In Indonesia, especially in rural areas, the practice of economy based wisdom local Still become the part that is not inseparable from life social society. One of the form practice the is growing social gathering in various forms, including lottery club meat. Lottery club meat is activity socio-economic activities carried out through system dues periodically For buy the meat then shared to member in a way take turns. Practice This generally done For help public fulfil need consumption relatively expensive meat, especially approaching day highway or activity social certain. Apart from having mark economy, social gathering meat also reflects Spirit togetherness, mutual cooperation, and solidarity social in the middle society. However thus, in implementation Still found various problem like delay payment dues, ambiguity system division, as well as potential injustice that can cause conflict between members.

In perspective Islamic economics, every activity transactions must fulfil principle justice, clarity contract, and avoided from element gharar and usury. Therefore that, practice lottery club meat need reviewed more deep through approach benefit For know to what extent is the practice the give benefits and avoidance harm for public. In Tungkal Village Pino Raya District, social gathering meat has become tradition hereditary which is not only functioning as mechanism economy, but also strengthens connection social between citizens. System lottery club done through payment dues monthly amounting to Rp. 100,000.00 by each member until approaching Eid al-Fitr. However, the arisan funds that have not been used loaned return to public with addition payment certain, so that cause problem related its validity in sharia perspective. Based on condition said, research This focused on the study critical system lottery club meat in Tungkal Village Pino Raya District in perspective benefit to know form contracts used, benefits generated, as well as its suitability with principle justice and Islamic economics.

Study This aim to: (1) analyze mechanism implementation lottery club meat in Tungkal Village Pino Raya District ; (2) identify form the contract used in practice lottery club meat ; and (3) analyze practice the in perspective benefit. Study This expected give contribution theoretical in development study Islamic economics, in particular related practice transactions based wisdom local. In addition, research this is also expected become reference practical for community and management lottery club in create system more social gatherings transparent, fair and appropriate with principle Islamic economics.

2. Literature review

Contract in Islamic economics is foundation main in every activity transactions Because functioning arrange connection law between individuals in activity economy. Every transactions, okay in the form of sell buy, borrow, or Work same, no can separated from existence contract as form the agreement that gave birth rights and obligations for the parties. According to Wahbah az -Zuhaili, the contract is attachment

between appropriate ijab and qabul with provision sharia as well as cause consequence law to the object of the agreement. Therefore that, the contract No only nature administrative, but also has moral and spiritual dimensions that must be based on mark honesty, justice, and responsibility answer so as not to harm one party.

In Islamic economics, contracts must fulfil pillars and conditions certain, such as existence parties to the contract, object clear and halal contract, consent acceptance as form approval, and objective an agreement that is not contradictory with sharia. Principle main in contract covering freedom contract (*al- hurriyah*), justice (*al-'is),* consent (*al- ridha*), and honesty (*al- shidq*). Freedom contract give right to every individual For determine form and content contract during No violate sharia, whereas principle justice emphasize balance the rights and obligations of the parties. In addition, the principle willingness confirm that contract must done without coercion, while principle honesty require existence transparency and openness information in transactions.

In context lottery club meat, relevant contract is *qardh* and *ta'awun.* Contract *qardh* is contract loan without purposeful rewards help other parties in a voluntary without existence addition benefits. In practice social gathering, elements *qardh* seen when member accept turn more beginning so that in a way No direct borrow funds from other members who will later returned through regular deposits. Meanwhile that, *ta'awun* is principle mutual help in the goodness that becomes base main activity arisan. This value reflected in participation members who interact with each other help fulfil need consumption in a way together through system contributions and distribution results in a way take turns.

Draft benefit is one of the draft important in Islamic law which refers to everything something that brings benefits and avoidance harm for man. According to Al-Ghazali, maslahah aim maintaining the five elements main life humans, namely religion (*hifz al-din*), soul (*hifz al- nafs*), reason (*hifz al -'aql),* offspring (*hifz al- nasl*), and wealth (*hifz al-mal*). Draft This Then developed by other scholars such as Al-Shatibi and Najmuddin at- Tufi who emphasized that all over Islamic law in essence set For realize welfare life man both in this world and in the hereafter. With thus, maslahah become tool analysis important in evaluate practice economy society to remain in accordance with sharia objectives.

Maslahah shared become three levels, namely *benefit dharuriyah, hajiyah,* and *tahsiniyah. Maslahah necessities* is primary needs that must be met fulfilled For guard sustainability life humans, such as protection regarding religion, soul, mind, lineage and property. *Maslahah Hajj* is need secondary purposes give convenience and eliminate difficulty in life, whereas *benefit tahsiniyah* is need tertiary which aims perfect life man through mark ethics, morals, and beauty. Third form benefit the each other complete in create a balanced and harmonious life.

Besides the concept maslahah, maqashid syariah also becomes runway important in Islamic economics. Maqashid sharia is objective main the determination Islamic law for realize welfare life human. Concept This emphasize protection towards

five aspects the main thing, namely protect religion, soul, mind, offspring and property. In In its development, maqashid sharia is also directed at efforts realize justice economy, distribution welfare, and protection social in public. With Thus, maqashid syariah does not only nature normative, but also becoming relevant approach in answer various problem modern social and economic.

Lottery club in perspective economy traditional known as *Rotating Savings and Credit Association* (ROSCA), viz system informal finance based the group that was carried out through fundraising periodic and distribution of funds take turns to members. Clifford Geertz explains that ROSCA is not only mechanism economics, but also institutions social that reflects mark togetherness, trust and solidarity society. In in practice, social gathering become means public For fulfil need economy in a way collective at a time strengthen connection social between members community.

ROSCA has a number of characteristics main, namely No interest *-free,* interest-based trust (*trust-based system*), is social and collective, as well as use mechanism distribution take turns. System interest -free makes ROSCA in line with principle Islamic economics because avoided from element usury. In addition, the success of ROSCA is highly dependent on the level of trust and commitment between members Because No existence formal guarantee in implementation. Arisan also functions as means tighten solidarity social through regular interaction between members and become mechanism distribution fair consumption for public.

Based on previous research that has been reviewed, there are several studies that have relevance to the research on the meat arisan system from a maslahah perspective. Research conducted by Mohammad Ikbal Sawali (2024) entitled *The Phenomenon of Money Arisan in the Perspective of Sharia Economics in Bailang Village, Bunaken District* shows that the practice of money arisan is in accordance with the principles of sharia economics because it contains elements of *qardh, wadi'ah,* and *ta'awun,* and is free from usury and gharar. This study also confirms that arisan can increase social solidarity and help meet the economic needs of the community. The similarity of the research with this research lies in the study of the practice of arisan from a sharia economic perspective, while the difference lies in the research objects, namely money arisan and meat arisan.

Another study was conducted by Ardin (2023) entitled *A Review of Maslahah on the Consumption Patterns of Farming Communities in Tarengge Timur Village, East Luwu Regency.* This study used a qualitative descriptive approach and found that community consumption patterns tend to be influenced by desires rather than needs, resulting in an imbalance between income and expenditure. The similarity between that study and this study lies in the use of the maslahah perspective in Islamic economics, while the difference lies in the focus of the research. Ardin's study discussed community consumption patterns, while this study discusses the practice of meat arisan from a maslahah perspective.

Furthermore, Hamidah's (2021) research, titled " *Local Wisdom-Based Arisan Transaction Models to Meet the Needs of Village Communities in Arjasa Village,*

Jember Regency," explains that there are six local wisdom-based arisan models that can help communities meet primary, secondary, and tertiary needs. This research is similar to the current study because both discuss arisan as part of a community-based economic practice. However, Hamidah's research focuses more on the arisan transaction model in general, while this study focuses on the meat arisan system and an analysis from a maslahah perspective.

Research conducted by Korniawati, Riza Ika (2019) entitled *The Tradition of Selling Sacrificial Meat in the Arisan System in Sidoarjo Regency: Perspective of the Hanafi School and the Civil Code* explains that the practice of buying and selling sacrificial meat in the arisan system is permitted according to the Hanafi School and is valid according to the Civil Code. This research has similarities with the research conducted because both discuss the practice of arisan related to meat. However, the research emphasizes the legal aspects of buying and selling sacrificial meat, while this research examines the mechanism of meat arisan and its compliance with the principle of maslahah in Islamic economics.

In addition, Dedi Ronaldi's (2023) research entitled *Review of Maslahah Mursalah on the Practice of Al-Qardh in Beef Arisan in Mensungai Hamlet, Sekura Village, Teluk Keramat District* found that the practice of beef arisan contains *maslahah mursalah values* because it provides benefits to the community and does not harm the arisan members. This research has very close similarities with the research to be conducted because both discuss meat arisan from a maslahah perspective. The difference lies in the focus of the study, where Ronaldi's research focuses more on the practice of *al-qardh* and differences in meat prices, while this research examines the implementation mechanism, form of contract, and the benefits of beef arisan more comprehensively.

The latest research was conducted by Dani Al Qori (2022) with the title *Review of Islamic Law on the Practice of Meat Arisan in Slempit Village, Kedamean District, Gresik Regency.* This study concluded that the practice of meat arisan is identical to the *qardh contract,* but is considered invalid by some scholars due to the absence of sighat ijab qabul and the difference in contributions due to the increase in meat prices. The similarity of this research with the research to be conducted lies in the object of study, namely the practice of meat arisan from an Islamic perspective. Meanwhile, the difference is that Dani Al Qori's research focuses more on the aspects of Islamic law and the validity of the contract, while this research focuses more on the analysis of the maslahah perspective on the practice of meat arisan in society.

In study this, the framework conceptual started from practice lottery club meat in Tungkal Village Pino Raya District which was analyzed through mechanism implementation social gathering, identification form the contract used, as well as analysis based on principle Islamic economics and perspectives maslahah. Analysis the aim For evaluate to what extent is the practice lottery club meat in accordance with principle justice, transparency, and freedom from element gharar and usury. Analysis results Then used For give recommendation repair system a more ideal, fair,

transparent and appropriate arisan with sharia principles so that capable give optimal benefits for public.

3. Research methods

Study This use method study qualitative with approach descriptive and type study field research. Research carried out in Tungkal Village Pino Raya District because people in the village the Still active carry out lottery club meat as part from activity socio-economic public. Informant study chosen use purposive sampling technique which includes chairman social gathering, members social gathering, figures community and religious leaders. Data obtained through interviews, observations, and documentation. The data analysis technique in this study used an interactive qualitative analysis model developed by Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña. This model was implemented continuously from data collection to conclusion drawing, resulting in a cyclical analysis (*interactive cycle*).

4. Results and Discussion

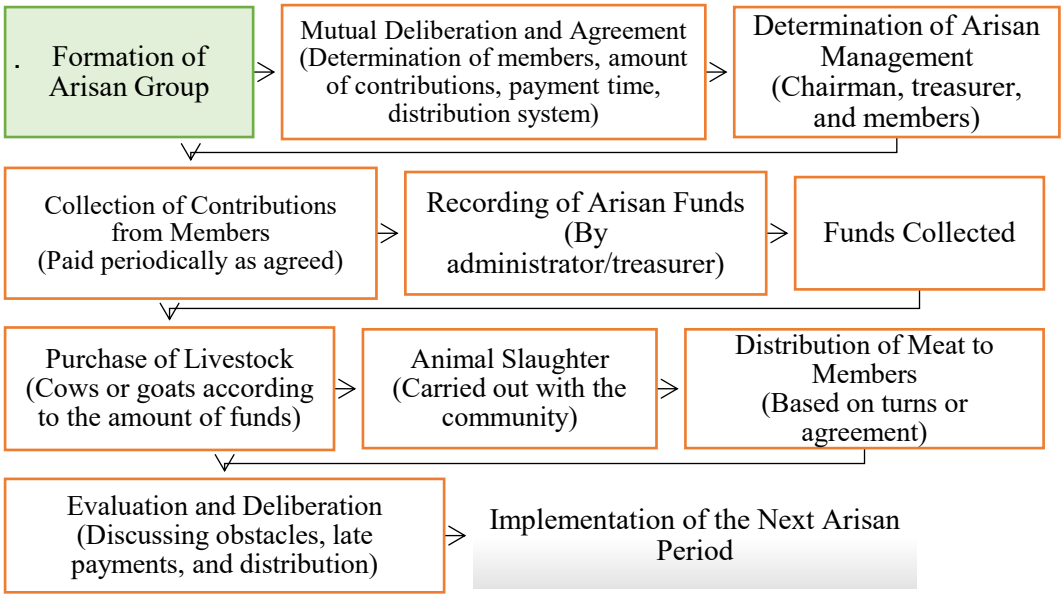
Mechanism Lottery club Meat in Tungkal Village Pino Raya District

System lottery club meat in Tungkal Village Pino Raya District begins with formation group arisan consisting of from public a village that has objective together For fulfil need consumption meat through mutual cooperation system. Group lottery club generally formed by citizens who support each other know and have connection close social so that creating a sense of mutual believe between members. Formation group This based on awareness together For help public get need meat with system more payments light and affordable.

After group lottery club formed, members do deliberation For determine various rules and mechanisms implementation social gathering. In deliberation the discussed about amount dues that must be paid paid members, time payment, schedule implementation social gathering, system distribution meat, and rule for late members pay contributions. The resulting agreement generally done in a way oral based on agreement togetherness and a sense of family between members. Stage next is determination administrator the usual social gathering consists of from chairman, treasurer, and several member companion. The administrators are elected based on trust society and is considered capable manage lottery club with okay. Chairman on duty coordinate activity social gathering, whereas treasurer responsible answer in manage and record finance arisan. The administrators also play a role in arrange timetable implementation, purchasing animal livestock, up to distribution meat to member.

In implementation, every member required pay dues in a way periodically in accordance schedule that has been agreed together. Payment dues can done weekly and monthly depends results agreement group social gathering system payment in a way gradually This considered help public Because No too burdensome condition economy member. Funds that have been collected Then recorded by the treasurer or administrator arisan. Recording usually Still done in a way simple and manual using book note. Although Thus, the recording still done as form not quite enough answer

administrator to member fund management. After the funds are collected in sufficient number, administrator lottery club do purchase animal cattle like cow or goat that will slaughtered. Selection animal cattle usually customized with amount of funds available as well as amount member social gathering. Purchase done through agreement together so that all member know use of arisan funds. In general simple mechanism lottery club meat the can depicted as following:



Most of the informant state that lottery club meat give great benefits especially in help fulfil need consumption meat society, especially at the moment certain like approaching day holidays, family events, and need consumption House stairs. In addition to the benefits economy, social gathering this is also seen as means tighten connection social between residents. However thus, some the informant also revealed existence weakness in implementation social gatherings, such as delay payment dues, differences opinion related quality meat, and potential conflict if No There is openness in fund management and distribution meat.

Form the contract used in practice lottery club meat in Tungkal Village Pino Raya District.

Form the contract used in practice lottery club meat in Tungkal Village Pino Raya District is basically is contract the transactions that are built on base agreement together, mutual help (*ta'awun*), and trust between members society. Based on results interview with member social gathering, figures community and religious figures, practices lottery club the No use contract written formally, but rather done through agreement verbally agreed all over member before lottery club started.

In perspective Islamic economics, practice lottery club meat can understood as form contract Work The same social that has element *tabarru '* (helping each other) and *ta'awun.* Every member in a way voluntary deposit dues in amount certain in accordance agreement, then the funds collected used For buy animal the next livestock shared to member in a way take turns or evenly in accordance mechanisms

that have been agreed together. *Ta' āwun* is principle socio-economic which emphasizes Work equality and solidarity between individuals and group For reach welfare together in accordance Islamic law. Principle This based on the words of Allah in the Qur'an:

وَتَعَاوَنُواْ عَلَى ٱلۡبِرِّ وَٱلتَّقۡوَىٰۖ وَلَا تَعَاوَنُواْ عَلَى ٱلۡإِثۡمِ وَٱلۡعُدۡوَٰنِۚ

"And help each other You in (doing) righteousness and piety, and don't mutual help in sin and enmity."

(QS. Al- Mā'idah: 2).

The verse become base main that activity economy in Islam no only profit - oriented personal, but also must notice welfare social.

In a way substance, contract in lottery club meat own similarity with contract qardh (loan) social) because there is element each other help between members through joint fundraising. However Thus, the practice lottery club meat in Tungkal Village more dominant contain element Work equal and mutual cooperation compared to debts and receivables pure. This is seen from objective main arisan that is not look for profit, but rather help public get need consumption meat with system more payments light.

Contract in lottery club meat also contains principle *antaradhin,* namely existence consent and agreement all over parties involved. All member follow lottery club in a way voluntary without existence element coercion. In addition, members also understand respective rights and obligations, such as obligation pay contributions and rights accept part meat in accordance agreement group. In perspective Islamic economics, a contract assessed legitimate if fulfil pillars and conditions contract, namely existence parties to the contract, object contract, purpose contract, and acceptance and acceptance of marriage vows or agreement together. In practice lottery club meat in Tungkal Village, elements that is basically has fulfilled although done in a way simple through agreement oral. From the sharia side, the practice lottery club meat is also assessed No contain element usury Because No there is addition benefits that are force or harm one parties. In addition, the system lottery club this is also not aim look for profit commercial, but rather more oriented towards the welfare social public.

However Thus, the practice lottery club the Still own weakness in aspect administration and clarity contract Because Not yet existence rule written in a way that details arrange rights, obligations, and mechanism settlement problem. In perspective Islamic economics, clarity the contract is very important For avoid gharar (uncertainty) and potential disputes later day.

With thus, it can concluded that form contract in practice lottery club meat in Tungkal Village Pino Raya District is contract Work The same social based *ta'awun* and maslahah are carried out on base willingness, togetherness, and the spirit of mutual cooperation in the community. In general general practice the in line with

principles Islamic economics during still guard justice, trust, openness, and not contain prohibited elements in sharia.

Analysis of the Meat Arisan System in Tungkal Village, Pino Raya District from a *Maslahah Perspective.*

Economic Benefits

Based on interviews with several informants, it was discovered that the meat arisan system provides significant economic benefits for the community of Tungkal Village, Pino Raya District. The existence of meat arisan is considered to be able to help the community meet their meat consumption needs, especially for families with lower to middle incomes. Most informants stated that the relatively high price of meat often hinders people from purchasing it directly in large quantities. Therefore, the arisan system is considered a solution that makes it easier for people to obtain meat through installment payments. With the regular contribution system, people feel that expenses are lighter and do not put too much of a burden on their family's finances.

One member of an arisan (social gathering) said: "Buying meat directly is sometimes difficult because it's expensive. But if you join an arisan, paying little by little makes it feel easier." In addition to helping meet meat consumption needs, arisan also helps people manage household expenses. The regular payment system makes it easier for members to align expenses with their monthly income. For low-income communities such as farmers and daily laborers, meat arisan is considered very helpful because it provides an opportunity to obtain more adequate food needs without having to spend a large amount all at once. Thus, meat arisan has a significant economic function in helping stabilize consumption in rural communities.

Social Benefits

In addition to providing economic benefits, the meat arisan system also offers significant social benefits for the community. Based on interviews, the majority of informants stated that meat arisan can strengthen social ties between residents. The communal activities of arisan encourage community members to gather, interact, and get to know each other more frequently. The process of collecting dues, purchasing livestock, and distributing meat is carried out collectively, fostering closer social ties among members.

A community leader stated that: *"This arisan isn't just about meat, but also about community togetherness. Residents gather more often and help each other."* Meat arisan is also considered to strengthen the culture of mutual cooperation that has long been a part of village life. In practice, the community often works together in the slaughtering process, distributing meat, and resolving problems that arise during the arisan. Furthermore, the arisan system also fosters social solidarity among members. Members experiencing economic difficulties are usually given grace periods for payment and are assisted through joint deliberations. This demonstrates the values of caring and togetherness in community life. The arisan activity also creates a stronger sense of family. The community feels a stronger sense of social bond due to the regular interaction in the arisan.

Religious and Moral Benefits

Based on research findings, the meat arisan system also offers religious and moral benefits. The practice is seen as a form of mutual assistance among community members in meeting family consumption needs. The value of ta'awun, or mutual assistance, is evident in the arisan mechanism, which is implemented based on mutual agreement and cooperation. Each member is responsible for fulfilling their contribution obligations so that all members receive equal benefits.

A religious figure stated, *"As long as it's done honestly and doesn't harm others, this type of social gathering is a good form of mutual assistance in Islam."* Social gatherings also strengthen ukhuwah (brotherhood) or brotherhood among community members. The interactions that occur in social gatherings create a more harmonious and familial social environment. Furthermore, the social gathering system instills the values of trust and trustworthiness. Social gathering administrators are required to manage funds honestly and transparently, while members are required to fulfill their payment obligations according to mutual agreements. In practice, trust is the main capital for the sustainability of social gatherings. Therefore, the community strives to maintain commitment and responsibility so that social gatherings can run smoothly.

Meat Arisan from the Perspective *of Maslahah*

The Concept of Maslahah in Islam

Maslahah is a crucial concept in Islamic law, focused on creating benefits and preventing harm in human life. Generally, maslahah is defined as anything that brings benefit, goodness, and convenience to humans, both in religious and social matters. In the study of ushul fiqh (Islamic jurisprudence), maslahah is understood as an effort to uphold the objectives of sharia (*maqasid al-syari'ah*), namely, protecting religion, life, intellect, posterity, and property. Therefore, a transactional activity can be considered good if its benefits outweigh its potential harms.

Based on the research results, the meat arisan system in Tungkal Village was basically born from the community's need to help each other in meeting their meat consumption needs. This practice shows the existence of a utility orientation which is the main objective of implementing arisan. From the perspective of ushul fiqh, maslahah is divided into several types, including: *Maslahah Dharuriyah,* Maslahah dharuriyah is a very basic benefit for human life. In the context of meat arisan, fulfilling people's food needs can be categorized as part of an effort to maintain the sustainability of community life. *Maslahah Hajiyah,* Maslahah hajiyah is a benefit that aims to provide convenience and eliminate life's difficulties. The gradual arisan payment system makes it easier for people to obtain consumption needs without having to spend large amounts at once. *Maslahah Tahsiniyah,* Maslahah tahsiniyah is related to the values of perfection, ethics, and social harmony. Meat arisan not only helps economic needs, but also strengthens social relations, togetherness, and the culture of mutual cooperation in the community.

In field transactions, principles the basis used is it is permissible all over form transaction during No contradictory with Islamic law. As is in rules fiqh which says:

"Origin of all form transactions That allowed, until There is the evidence that prohibits it ".

الأَصْلُ فِي الْمُعَامَلاَتِ الْإِبَاحَةُ إِلاَّ أَنْ يَدُلَّ دَلِيْلٌ عَلَى تَحْرِيْمِهَا

Due to that, a practice economy public can accepted if contain benefits, done on base willingness, and not contain element injustice, usury, gharar, and fraud. Based on results interview, system lottery club meat in Tungkal Village implemented on base agreement together and enthusiastic mutual help. People look lottery club as form Work The same social that helps fulfil need members. With Thus, the practice lottery club meat can understood as form transactions that have orientation welfare during implementation still guard principle justice and openness.

Benefits of Meat Arisan

Research result show that lottery club meat give benefit sufficient economy big for Tungkal Village community. System payment in a way periodically help public get need consumption meat with a better way light and affordable. For the community with income No fixed, social gathering become solution helpful economy reduce burden expenditure House ladder. Member No need spend money in amount big at a time For buy meat Because payment done through system contributions. In addition, arisan also helps public arrange pattern expenditure in a way more planned. System regular contributions encourage member For own not quite enough answer financial and habits save in a way No directly. In perspective maslahah, benefits economy the show that lottery club give convenience and help public fulfil need his life.

Besides the benefits economy, social gathering meat also provides benefit very strong social activities. lottery club become means interaction a society that strengthens connection social between residents. The collection process contributions, deliberations, purchases animal livestock, up to distribution meat done in a way together so that foster a sense of togetherness and solidarity social. The culture of mutual cooperation is reflected in activity lottery club show existence mark important social in life public village. The community does not only profit - oriented personal, but also has concern to other members. In addition, the system settlement problem through deliberation show that public Still maintain culture family in life social they. With thus, arisan meat own mark benefit social Because capable strengthen brotherhood and harmony public.

From the side religious, social gathering meat contain mark ta'awun or mutual help is recommended in Islam. System lottery club implemented on base Work same and mutual help between members community. Religious figures interviewed state that practice lottery club allowed during No contain element usury, gharar, and injustice. The value of trust is also visible in implementation social gatherings, especially in fund management and distribution meat. The administrator was sued valid honest and transparent to build trust member still awake. In addition, the activities lottery club strengthen connection brotherhood public so that create life more social harmonious and appropriate with principle Islamic brotherhood.

Harmful Aspects of Meat Social Gatherings

Although give Lots benefits, system lottery club meat also has potential necessary harm noticed. One of the harm that arises is potential conflict between members. Conflict usually happen consequence delay payment dues, dissatisfaction to distribution meat, as well as lack of communication between administrators and members. Although the conflict that occurred generally nature small, condition the still can bother connection social public if No completed with Good.

Other harms found is existence perception injustice in distribution meat. Some member feel received part No always balanced, good from aspect amount and quality meat. Ambiguity standard distribution cause part member feel not enough satisfied to the results obtained. If the conditions the Keep going happens, then can causing disappointment and reducing trust to system arisan. Other risks in implementation lottery club is possibility occurrence violation contract, especially when member No fulfil obligation payment dues in accordance agreement. In addition, the lack of rule written cause rights and obligations member sometimes No understood in a way clear. Condition the can bring up misunderstandings and disputes later day. In perspective jurisprudence muamalah, violation to agreement can reduce mark justice and welfare in something transactions.

Based on results research, benefits obtained public from system lottery club meat assessed more big compared to disadvantages that arise. People feel it benefit sufficient economic, social and religious significant from existence lottery club said. Although there is a number of weakness like delay payment and dissatisfaction distribution meat, problem the generally Still can completed through deliberation and approach family. With thus, in a way general system lottery club meat Still contain mark dominant benefit compared to morals or the loss.

Majority public evaluate that lottery club meat is positive and worthy activities maintained. They look at lottery club as form helpful togetherness public in fulfil need life. Society also assesses that lottery club become means strengthen solidarity and mutual cooperation culture that is starting to emerge reduced in the middle development modern life. In a way critical, researcher see that system lottery club meat own mark sufficient social and economic good, but Still need repair in aspect administration and transparency. The absence of rule written and weak recording administration become weakness potential main cause conflict and distrust members. Because of this that, is necessary update system management arisan for grades existing benefits can more optimal and its harm can minimized.

Review Critical *Maslahah* to System Lottery club Meat

A critical review of the meat arisan system in Tungkal Village, Pino Raya District, was conducted to assess the extent to which the arisan practice truly provides benefits (maslahah) and the extent of the potential harm that arises in its implementation. From an Islamic perspective, a muamalah practice is not only assessed based on its benefits but also must consider aspects of justice, transparency, trustworthiness, and its compliance with sharia principles. In general, the meat arisan practice in Tungkal

Village demonstrates a fairly strong maslahah value, especially from the economic and social aspects of the community. The arisan system helps the community obtain their meat consumption needs through installment payments, making it easier than buying directly. This condition is very helpful for the village community, the majority of whom have irregular incomes, such as farmers, daily laborers, and small traders.

From a community welfare perspective, meat arisan (social gathering) provides convenience and alleviates economic hardship. The regular contribution system provides a collective solution for communities to meet food needs without unduly burdening family finances. Thus, arisan serves a significant socio-economic function in village life. Beyond its economic benefits, meat arisan also provides significant social benefits. The arisan activity strengthens the culture of mutual cooperation, social solidarity, and familial ties among residents. The interactions that occur during the collection process, deliberation, slaughtering, and distributing the meat foster closer social ties within the community.

From the perspective of the maqashid sharia (Islamic principles), this condition can be categorized as a form of safeguarding social relations (hifz al-ijtima') that supports the creation of a harmonious social life. The value of ta'awun, or mutual assistance, embodied in the practice of arisan (circulation) is also in accordance with Islamic principles that encourage people to help each other in good deeds. However, a critical analysis of the meat arisan system also reveals several aspects that have the potential to diminish this maslahah value. One major problem is the lack of written regulations that clearly govern the implementation mechanism of arisan. To date, the arisan system has been based largely on verbal agreements and community customs. This situation has the potential to give rise to gharar, or uncertainty in the arisan contract and implementation.

In some cases, unclear regulations have led to differing perceptions regarding meat distribution, dues payment obligations, and the rights of members of arisan (social savings and credit associations). This demonstrates that while the arisan system is based on a spirit of togetherness, its practice still has weaknesses in terms of administration and legal certainty in transactions. Furthermore, critical analysis also indicates potential injustice in meat distribution. Some members feel the quality and quantity of meat they receive are not always balanced. From a maslahah perspective, this situation can become a form of mafsadat (wrongful act) if it gives rise to disappointment, conflict, or distrust among members. The issue of late dues payments has also been criticized for the arisan system. Lack of discipline on the part of some members sometimes hinders the implementation of arisan. From a fiqh muamalah perspective, this situation indicates a suboptimal implementation of the principles of trust and responsibility in joint contracts.

In terms of transparency, the still-simplified management of arisan funds is also a weakness in the practice of meat arisan. The lack of proper administrative record-keeping has the potential to create prejudice and reduce members' trust in arisan administrators. From a maslahah perspective, transparency is crucial for maintaining

justice and avoiding social conflict. Despite these weaknesses, research shows that the community still believes the benefits of arisan outweigh its disadvantages. Conflicts that arise can generally be resolved through deliberation and a family approach. This demonstrates that village social culture remains a key factor in maintaining the sustainability of arisan.

In the researcher's critical analysis, the meat arisan system in Tungkal Village can be categorized as a form of maslahah mursalah, namely a social practice that is not specifically mentioned in *the text,* but contains benefits for the community and does not conflict with sharia principles. This practice is acceptable as long as it maintains the principles of justice, willingness, trust, and does not contain elements that are forbidden in Islam. However, in order for the maslahah value in the arisan system to be more optimal, several improvements are needed, including: 1) Preparation of written rules regarding the rights and obligations of members, 2) Increasing transparency in fund management, 3) More orderly administrative records, 4) Establishing a clearer and fairer meat distribution system, 5) Strengthening members' commitment to the obligation to pay contributions. With these improvements, the meat arisan practice will not only become a social tradition in the community, but can also develop into a more orderly, fair muamalah system and in accordance with the principles of maslahah in Islamic economics.

5. Conclusion and Suggestions

This study provides the following conclusions:

The meat arisan (social gathering) system in Tungkal Village, Pino Raya District, begins with the formation of a group consisting of villagers who share the common goal of meeting their meat consumption needs through a mutual cooperation system. Once the group is formed, members hold a meeting to determine the contribution amount, payment time, the arisan implementation schedule, the meat distribution system, and various rules that apply within the group. Next, a group of arisan administrators are elected, consisting of a chairperson and a treasurer who are tasked with managing all arisan activities, from collecting contributions to purchasing livestock. Each member is required to pay contributions periodically according to mutual agreement, then the collected funds are used to purchase livestock such as cows or goats, which are then slaughtered and distributed to members based on the agreement and the number of registered members. After the distribution process is complete, members hold another meeting to evaluate the implementation of the arisan, discuss various obstacles, and find solutions to emerging problems. Thus, the meat arisan system runs sustainably and becomes part of the socio-economic activities of the Tungkal Village community, Pino Raya District.

The form of contract used in the meat arisan practice in Tungkal Village, Pino Raya District is a social cooperation contract based on the principles of *ta'awun* (mutual assistance), togetherness, and mutual agreement between members which is carried out verbally through deliberation without a formal written agreement. From an Islamic economic perspective, the meat arisan practice can be understood as a form of

muamalah that contains elements of cooperation and mutual assistance between community members, where each member voluntarily pays a contribution according to the agreement and then the collected funds are used to purchase livestock whose results are distributed to members. The arisan practice basically does not contain elements of usury because there is no additional profit that is detrimental to one of the parties, and is carried out on the basis of willingness (*an-taradhin*), trust, and mutual trust between members. However, this arisan practice still has weaknesses in the administrative aspects and clarity of the contract because there are no written rules that regulate in detail the rights and obligations of members.

Based on the maslahah perspective, the meat arisan system in Tungkal Village, Pino Raya District, has significant benefits for the community, both from economic, social, and religious aspects. From an economic aspect, meat arisan helps the community meet their meat consumption needs through a phased payment system that is lighter and more affordable, especially for low-income communities. From a social aspect, arisan is able to strengthen relationships between residents, strengthen the culture of mutual cooperation, and increase social solidarity in the village community, while from a religious aspect the practice of arisan contains the values of ta'awun, ukhuwah, amanah, and cooperation that are in line with the principles of muamalah in Islam. However, this study also found several potential disadvantages in the implementation of arisan, such as late payment of contributions, unclear distribution of meat, lack of administration, and the absence of clear written rules that have the potential to cause conflict, misunderstanding, and perceptions of injustice among members. However, overall, the benefits obtained by the community are considered greater than the harm that arises, so that the practice of meat arisan in Tungkal Village can be categorized as a form of muamalah that contains maslahah values because it provides real benefits to the community and does not conflict with the principles of Islamic sharia as long as it maintains justice, transparency, trustworthiness, and mutual agreement. However, in order for the maslahah value in the arisan system to be more optimal, several improvements are needed, including: 1) Preparation of written rules regarding the rights and obligations of members, 2) Increasing transparency in fund management, 3) More orderly administrative records, 4) Establishment of a clearer and fairer meat distribution system, 5) Strengthening members' commitment to the obligation to pay contributions.

Based on the results of the study on "Critical Review of the Meat Arisan System in Tungkal Village, Pino Raya District in the Maslahah Perspective", the researcher realizes that this study still has limitations in terms of scope, approach, and focus of the study, so that further research is suggested to expand the research object through a comparative study of the meat arisan system in several different villages or regions in order to find out the similarities and differences in the arisan mechanism, the form of the contract, and the application of maslahah values in the practice of community arisan. In addition, subsequent research can also examine the practice of arisan using the maqashid sharia approach in more depth, especially regarding the aspects of hifz

al-mal (protection of property), hifz al-nafs (protection of life), and hifz al-ijtima' (protection of social relations in society).

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