

## ABSTRACT

Nila Ardyana, 11220048, 2015. *Implementation of Debt and Credit Agreement between the Sugar Cane Growers/farmers and Cooperative Village Unit (KUD) In Kalipare, Malang Overview Akad Qardh of Fiqh Syafi'iyah*. Thesis, Department of Shariah Business Law, Faculty of Shariah, Islamic State (UIN) Maulana Malik Ibrahim University, Malang. Advisor: Burhanuddin Susanto. S. HI., M. Hum.,

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**Keywords:** Debt and Credit Agreement, Sugar cane Farmers and Cooperatives Village Unit (KUD) of Kalipare, Akad *Qardh* Fiqh Syafi'iyah

In general KUD is a business entity that promotes the development of social/society economy. Through savings and loans / debts and Credits, the community could take advantage of something that is allowed to take its benefits. While its existence remains intact or its form can indeed (as a whole) be returned, as the case in the KUD. Many problems occurred in KUD, Kalipare like the lending agreement between the cooperatives Village Unit and the farmers, bad credit was stuck, the lender cannot repay the loan in accordance with the targets that have been determined, and there are still many problems that occurred in KUD.

This study serves several formulations of problems as follows: 1. How is the implementation of debt agreement between sugarcane farmers and KUD Kalipare, Malang? 2. How is the implementation of the debt and credit agreement between sugarcane farmers and KUD Kalipare, Malang seen from the perspective of Qardh Fiqh Syafi'iyah? The study includes empirical research. The method used in this study is Sociological Juridical Approach. While the data were in the forms of primary data and secondary data that were collected by interview and documentation in which then, the data was edited, checked and carefully arranged and organized in such a way that later be analyzed.

In this research, two conclusions were found: First, the sugar cane farmers made Cooperatives Village Unit (KUD) as an alternative to borrow money. The money is used to buy seed cane and maintenance costs, while to credit it, the agreement of both parties that the refund took 60.000 kilograms/hectare production of sugarcane crop that is sent to the sugar factory. And still their interest to be on the responsibility that is 9.25% or 15,000 per hectare and calculated one year. Second, the excess of debt payments may be made with no previous required, in case of previous agreements, including transactions then it is usury. Judging from akad qardh fiqh syafi'iyah then this agreement may not be legal or illegal.