

ABSTRACT

Ainun Ainia, Student ID Number 10220065, 2014. *Islamic Law Review of the debt Interest in Saving and Loans Activity for the Women Group (Studies at PNPM Mandiri Pedesaan Winongan Pasuruan)*, Thesis, Sharia Business Law Department, the State Islamic University of Maulana Malik Ibrahim of Malang. Supervisor: Dra. Jundiani, SH., M.Hum.

Key Words: *Islamic Law, The debt Interest, SPP PNPM Mandiri Pedesaan*

SPP PNPM Mandiri Pedesaan is a activity to deliver the capital to a group of women who have a savings and loan activities or economic activities. SPP that is managed by UPK in the form of debts or savings and loan is in the process of implementation and that the debt repayment chargeable administrative services. Society debt can not be filed individually, but by groups of people who have a member of 5 to 20 people per group.

The problem in this study is how the implementation of debts and refunds in SPP PNPM Mandiri Pedesaan activities and how the view of Islamic law on the debt interest in SPP PNPM Mandiri Pedesaan activity in Minggir Village. The aim of this study is to provide an understanding of the procedures and debts repayment and to provide an understanding of the views of Islamic law in the interest of the SPP PNPM Mandiri Pedesaan in Minggir Winongan Pasuruan.

This research is an empirical juridical research, because the research means is the problem of the additional in debts on SPP PNPM activities reviewed according to Islamic law. This study conducted in the Minnggir village. Collecting data Methods in this research are observation, interviews, and documentation. Types and sources of data in this research are namely primary and secondary. The method to analyze the data is a qualitative description using a socio-juridical approach.

Conclusions from results of this research that the interest of 1.5% contained in of debt transaction in SPP PNPM Mandiri Pedesaan activity in Minggir village is not included of *riba* and permitted according to Islamic law, because of the absence of exploitation element and multiplication with a specified time in payment, as described in the Holly Qur'an *Qs. Ali Imran: 130*. In the concept, collecting interest there is dharuri elements, which services or interest is allocated to the elimination of bad loans, and to be rolled again for the people who have submitted loan has not received the loan disbursement. Besides, in practice it collecting does not *dzulm* (persecution or oppression).