

ABSTRACT

Garizah Purnatiara Syarifah, Student ID Number 10220022, 2014. *The Debt-Credit Practice Using Tempaan System in Kolor Village, Sumenep City Subdistrict, Sumenep Regency Based on the Compilation of Sharia Economic Law*. Thesis. Sharia Business Law Department. The State Islamic University of Maulana Malik Ibrahim of Malang. Advisor H. Moh. Toriquddin, Lc., M.H.I.

Key Words: Debt-Credit, Tempaan, Compilation of Sharia Economic Law

The practice of Debt-Credit within *Tempaan* System often happens in Kolor Village, Sumenep City Subdistrict, Sumenep Regency. The mean of Debt-Credit of *Tempaan* System is giving a debt in the form of money in order to be used by people during a season and it is paid by the result of harvest through several requirements which has agreed. The way of determining the amount of money is parallelized with the price of rice in each quintal in the harvest season. Thus, if the farmers want to have debt, they will be given an amount of money as the same as the price of rice, and the owner of money give the non-standard price of rice based on the habits in the harvest season.

The research focus is to know a) how does the practice of Debt-Credit of *Tempaan* System in Kolor Village, Sumenep City Subdistrict, Semenep Regency happen? b) How is the Compilation of Sharia Economic Law perspective toward the practice of Debt-Credit *Tempaan* System?

The type of research which is used is Empirical Data with Qualitative Approach. The methods of collecting data that the researcher used are observation, interview and documentation. Moreover, the number of informant within this research is 9 persons. They are 6 informants who give and also are given the debt, and then 3 informants are the personage of society. From the result of the interview, the researcher then, analyses the data based on the Compilation of Sharia Economic Law.

In accordance with the elaboration above, it can be concluded that the practice of Debt-Credit of *Tempaan* System is illegal through KHES because there is assign of *Riba' nasi'ah*, where it describes that there is only one side who get the benefit and there is also an additional payment of debt within the transaction. The agreement of this debt-credit of *tempaan* system does not fulfills the principles of transaction based on KHES due to the fact that it consist of force element, financial loss of farmers, the habit that people who has much money has a higher levels than farmers. Thus agreement is conducted to look for a private benefit of the owner of money without any sense of help each others.