RINGKASAN

Tradisi resepsi pernikahan di Indonesia seringkali menuntut biaya yang tinggi sehingga menjadi beban ekonomi tersendiri bagi masyarakat pedesaan yang berpenghasilan tidak tetap. Di Desa Kuntili Kecamatan Sumpiuh Kabupaten Banyumas, terdapat praktik pembiayaan kebutuhan dapur untuk acara resepsi pernikahan melalui Toko Ghorro milik Ibu Mahmudah yang menerapkan sistem pembayaran setelah acara selesai tanpa mensyaratkan uang muka. Transaksi ini dijalankan secara informal berdasarkan kepercayaan antarwarga tanpa adanya perjanjian tertulis, sehingga menimbulkan pertanyaan mengenai kesesuaiannya dengan prinsip-prinsip hukum ekonomi syariah. Penelitian ini bertujuan untuk mendeskripsikan mekanisme pembiayaan resepsi pernikahan pada Toko Ghorro serta menganalisis praktik tersebut dari perspektif hukum ekonomi syariah.

Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan deskriptif dan jenis penelitian lapangan (*field research*). Data primer diperoleh melalui wawancara mendalam dengan pemilik usaha dan sepuluh pelanggan serta observasi langsung di lokasi penelitian. Data sekunder diperoleh melalui studi pustaka berupa literatur, jurnal, dan dokumen terkait hukum ekonomi syariah. Analisis data dilakukan dengan teknik deskriptif normatif, yaitu menggambarkan praktik pembiayaan yang terjadi kemudian membandingkannya dengan teori akad dalam hukum ekonomi syariah.

Hasil penelitian menunjukkan bahwa mekanisme pembiayaan pada Toko Ghorro berjalan melalui empat tahap, yaitu konsumen menyerahkan daftar kebutuhan dapur, pemilik usaha membelanjakan barang menggunakan dana pribadi, pengiriman barang sesuai kesepakatan, dan pembayaran dilakukan setelah acara resepsi selesai. Ditinjau dari perspektif hukum ekonomi syariah, transaksi pada Toko Ghorro memiliki karakteristik yang sejalan dengan akad salam dan telah memenuhi seluruh rukun serta syarat akad. Transaksi ini juga selaras dengan prinsip kebolehan (*al-ashlu fil mu'amalah al-ibahah*), kerelaan (*an-taradin*), keadilan (*al-'adl*), dan kemaslahatan (*maslahah*), serta memenuhi asas ketuhanan (*ilahiyyah*), kebebasan (*al-hurriyah*), kesetaraan (*al-musawah*), keadilan (*al-'adl*), dan kejujuran (*ash-shidq*). Namun, asas tertulis (*al-kitabah*) belum sepenuhnya diterapkan karena kesepakatan masih dilakukan secara lisan. Dengan demikian, akad dalam transaksi pembiayaan pada Toko Ghorro dapat dikategorikan sebagai akad shahih yang sah dan mengikat menurut hukum ekonomi syariah.

Kata Kunci: Pembiayaan Resepsi Pernikahan, Toko Ghorro, Hukum Ekonomi Syariah, Akad Salam, Akad Shahih

SUMMARY

The tradition of wedding receptions in Indonesia often demands high costs, placing a significant economic burden on rural communities with irregular incomes. In Kuntili Village, Sumpiuh District, Banyumas Regency, a practice exists where the Ghorro Shop, owned by Mrs. Mahmudah, finances kitchen needs for wedding receptions. It operates through a payment system after the event is completed, without requiring a down payment. This transaction is conducted informally, based on trust between residents, without a written agreement, raising questions about its compliance with the principles of Islamic economic law. This study aims to describe the financing mechanism for wedding receptions at the Ghorro Shop and analyze this practice from a Sharia economic law perspective.

This study employed a qualitative research method with a descriptive approach and field research. Primary data were obtained through in-depth interviews with the business owner and ten customers, as well as direct observation at the research location. Secondary data were obtained through a literature review of literature, journals, and documents related to Islamic economic law. Data analysis was conducted using normative descriptive techniques, describing the financing practices and comparing them to the contract theory in Islamic economic law. The research results show that the financing mechanism at Ghorro Shop operates through four stages: the consumer submits a list of kitchen needs, the business owner purchases the goods using personal funds, the goods are delivered according to the agreement, and payment is made after the reception is completed. From the perspective of Islamic economic law, transactions at Ghorro Shop are characterized by the salam contract and fulfill all the pillars and requirements of the contract. These transactions also align with the principles of permissibility, willingness, justice, and benefit, as well as fulfilling the principles of divinity, freedom, equality, justice, and honest. However, the written principle has not been fully implemented because agreements are still made verbally. Therefore, the contract in the financing transaction at Ghorro Shop can be categorized as a valid and binding contract according to Islamic economic law.*

Keywords: Wedding Reception Financing, Ghorro Shop, Sharia Economic Law, Salam Contract, Sahih Contract