


Consumer Dispute Resolution Through The Al-Shulh Channel From The Perspective Of Sharia Economic Law

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Article Info	ABSTRACT
<p>Keywords: Completion Dispute, Consumer, Al-Sulh, Sharia Economic Law.</p>	<p>Study This aiming For analyze about settlement dispute through Al- Shulh route or peace. Research This aiming For give understanding deep about phenomenon certain without do research field. Al- Shulh or Shulh in a way Language means peace, decide quarrel or dispute. Research This use method study bibliography, namely research conducted with method researching ingredients library. Data sources used includes secondary data like compilation law sharia economy, results research, and the views of scholars. Research results show that Al- Shulh can help the parties concerned in finish problem with peaceful and transparent without harm one the parties concerned. Al- Shulh assist the parties concerned with easy and efficient. Inside Islamic law, Al- Shulh is form permissible agreement in frame tie a individual and also group. Al- Shulh can concluded that Al- Shulh or Shulh is a business For reconcile two parties who are at odds, quarreling, each other revenge and hostility in maintain rights. With carry out Al- Shulh expected the end dispute said. Al- Shulh or agreement peace between man is one of religious advice, and a judge may For convey recommendation or advice to the disputing parties For willing do compromise and make peace, but No may until to form coercion, pressure or almost pressure approach form Requirement. Analysis This done For understand How Al- Shulh concept or peace functioning in sharia economy, as well as For give solution in finish dispute in a way peace in accordance with Islamic religious advice.</p>
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INTRODUCTION

Islam is the perfect religion revealed by Allah AWT to the fore earth For become blessings lill'alamin (mercy) for all over nature). Islam is the only religion of Allah SWT that provides a clear and dynamic guide to aspect life man When only and in various situation, besides That capable face and answer various type challenges in every era. Islam regulates order life with perfect, no only arrange someone's worship problem to God, but also rules problem transactions that is connection fellow human, relationship man with other creatures and with natural surrounding areas, such as social culture, agriculture, technology, no except in the field of economy. Islam views important problem economy, things this is because economy is part from life human being who is not can be separated, but is not is objective end from life This but as means For reach more goals Good.

As it goes along time now development sharia economy is growing fast and also coverage increasingly expanding. Sharia economics is activity efforts undertaken according to sharia principles. Dispute Islamic economics is dispute between individuals, groups of people, or even a legal entity law, which gives rise to consequence law between One with others. Some factors that can cause dispute in the institution Islamic finance is one of the interpret a agreement that was made later denied so that No existence principle justice that causes dispute. In the context of law Islam, two- way relationship and also more in business called with transaction. Settlement dispute must mentioned in a way explicit in the agreement that has been made by each party.

Al- Shulh or settlement peace, is A draft in Islamic law aims For finish dispute in a way Peace. Concept This involving agreement between the conflicting parties For end dispute they, which are often facilitated by the third. This term covers various form reconciliation, including *ibra'* (forgiveness) some) and *mu'awadhah* (exchange) rights). Practice This supported by Islamic teachings, which emphasize his ability except If involving prohibition of halal or halal licensing. Al- Shulh functioning For restore harmony and prevent conflict more continue, so that make it a highly respected practice in Islamic jurisprudence.

In research this we will discuss more in about Al- Shulh concept in context Islamic economy. We will analyze implementation practical from second draft This. Research This expected can give deep insight about concepts important This in the context of Islamic economics and provides more views clear about implementation practically.

RESEARCH METHODS

Study This use method study bibliography, namely research conducted with method researching ingredients library. Data sources used includes secondary data like compilation law sharia economy, results research, and the views of scholars. Data collection techniques are carried out through studies literature with collect data from various source reading written. Data analysis was carried out with use technique qualitative data analysis For processing research data become a systematic and rational report.

RESULTS AND DISCUSSION

Understanding Al- Shulh

The meaning of Sulh in the language of the word al- shulh (**The Most Gracious**) means peace, decide quarrel or dispute (**dispute**) قطع). In the term Sharia ' ulama defines Sulh as following:

- a. According to Taqiy Al-Din Abu Bakar Ibn Muhammad Al-Husaini:

The Lord Alejandro I'm sorry B The Lord Mohamed The Prophet
Muhammad

Meaning : " The agreement that decides a dispute between two parties arguing (disputing).

- b. Hasby Ash- Siddiqie in his book Introduction Fiqh Transactions to argue that what is meant by al- Shulh is :

Aida Yotta Fyo The Prophet Yaffa حق Thank you Mo Yaffa The story B

Meaning : " A contract agreed upon by two people who are fighting." in right For carry out something, with contract That can is lost dispute ”.

- c. Sayyid Sabiq is of the opinion that which is meant with al- shulhu is a type contract For end resistance between two opposite people.
- d. According to Sheikh Ibrahim al- Bajuri, quoted by Said Agil Husien Al-Munawar, wrote: that what is meant by as- Shulh is :

Aida The Lord B The owl

Meaning : " A successful contract " decide it ”.

Said *al- Shulhu* Lots found in the Qur'an has meaning to repair, to reconcile or make peace. In the book of *Mu'jam Maqayis* The word shalaha *is true* consists of from three the root word is *shad, lam, and Ha* which means against from evil (*Al- Fasad*). In Islamic law, *Shulhu* is form permissible agreement in frame tie a individual or group. In general terminology, terms Shulhu used with two meanings, namely the process of justice restorative justice and creation peace from the actual conditions created by the process.

From several definition above so can concluded that " *shulh* is a business For reconcile two parties who are at odds, quarreling, each other revenge and hostility in maintain rights, with business the can expected will end dispute ”. In other words, as expressed by Wahbah Zuhaily shulh is " a contract " For end all form quarrel or dispute ”.

In other words, namely, sulh is a process of completion disputes in which the parties agreed For end case they in a way Peace be upon you. *Al- shulh* give opportunity for the parties For think about road best in finish dispute between second split parties. There are also those who refer to *Al- shulh* in another theme is mediation. Mediation may defined as “a process in which one party (party third or mediator) helps two conflicting parties between One each other negotiate and reach settlement in a way peace ”. This means mediation is, negotiation in a way guided (assisted negotiation) direct to conflicting parties by a mediator”.

Legal Basis of Al- Shulh.

Peace prescribed based on the Qur'an, As-Sunnah, and Ijma', for the sake of replacement split with harmony and for destroy hatred between two people in conflict. In the Qur'an, Allah SWT said :

And ﷻ The Lord of the worlds My name is God Allah is the Most Gracious Farah Allah is the Most Gracious And I will grant you peace ﷻ Farah Nay Begata O Lord, the Most Merciful O Allah O Allah Yarra Farah Tolo O Allah, the Most Gracious The Lord The Lord Tafiyah O Allah O Lord Allah is the Most Gracious ﷻ Farah ﷻ Farah Farah Allah is the Most Gracious And I will grant you peace B Allah is the Most Gracious And The Lord of the Worlds ﷻ Allah Allah is the Most Gracious Yahab الْمُسْطِينِ

Meaning : " *And if there are two groups of believers go to war, then make peace between both of them. If one of them from both of them do cruel towards other (groups), then fight (groups) who do it cruel that, so that group That return to Allah's command. If the group That has back (to Allah's command), then make peace between both of them with fair, and be fair fair. Indeed, Allah loves those who act fair.*" According to Abdul Halim Hasan in His book is entitled Tafsir Ahkam paragraph This with clear to explain that if two groups race believer dispute so that cause war, then obligation for muslims For reconcile with quick

second warring factions that. Inside Al - Qur'an Lots found verses that encourage peace and declare good. Like the word of Allah SWT:

And I will grant you peace God The Most High Farah Allah is the Most Gracious Beloved O Allah, the Most Merciful Yes Toki Allah is the Most Gracious And Allah is the Most Gracious The Most High

" *Indeed, believers That brothers, because That make peace between second your brother (with whom you have a dispute) and be fearful to God so that you receive Grace "*

Al- shulh or agreement peace between man is one of religious advice, and a judge may For convey recommendation or advice to the disputing parties For willing do compromise and make peace, but No may until to form coercion, pressure or almost pressure approach form requirement. As long as the judge does not know in a way No Certain Who the right party, then the judge may For request they make peace, but only limited to recommendation only. However if the judge does know Who the right party, then He must set the winning decision the right party Al - shulh h is prescribed based on the Koran. Allah SWT says :

And   O Lord   Ya Allah Fatih May Allah be pleased with you In the name of Allah Nasheed O Allah Allah is the Most Gracious Yaya Falala Jhon   O Allah, the Most Gracious Anya And He is the Most Gracious And I will grant you peace Allah is the Most Gracious   Yes And the Lord is with you Yarra   And The Most Gracious O Allah Nafisa O Lord,   And   The Most High And the Lord Farah Nay Allah is the Most Gracious KA   Bam Allah is the Most Gracious The Most High

Meaning : " *And if a Woman worry her husband will nusyuz or behave No indifferent, then both of them can stage real peace, and peace, that more good (for) they) even though man That according to his nature stingy. And if You improve (social) with your wife) and maintain yourself (from nusyuz and attitude indifferent), then Indeed, Allah is All- Knowing to What are you do it"*.

According to Abdul Halim Hasan in His book is entitled Tafsir Ahkam paragraph This with clear to explain method how it should be done by husband wife, if wife feel scared and worried to her husband who cares for her, or in other words the wife less attention (ill treated) from her husband. It could also be her husband. No ignore his wife. That's what it means with *nusyuz* and " *I'radh* " in paragraph This. As for among argument the ash- shulh is prescribed from the sunnah is, the hadith that is narrated from the Messenger of Allah. With sanad marfuu ', and mauquuf to Umar RA

حَرَّمَ إِلَّا لَأَوْ أَحْكَرَ أَمَّا ِنِي ُأَمْسَلِينِيَا الصُّلْحًا الصُّلْحُ جَائِزٌ ب

Meaning : *Ash- shulh (agreement) peace) the law may be in between race Muslims, except the ash- shulh which forbid it something that is halal or to justify something haram."* (HR Ibn Hibban and He put it in to in category hadith authentic).

Example of Al- Shulh which makes it lawful something that is haram is, Al- shulh or agreement peace on halal drink hard. There are examples of Al- Shulh which are forbidden something that is halal is ash- shulh between husband wife with agreement the husband No have sex the honey '. The ijma' is that the scholars agree about Al- shulh is prescribed. Because Al- shulh including one of agreement that has the benefits are very big, because contain objective to cut off or stop disputes and quarrels. Usually Al- shulh contract No

happen except inside willingness accept For get A right No in a way intact, will but more A little from the real as form attitude soft to get part existing rights lost. There is none win and lose in peace. The truth has been ordained by Allah and His Messenger will held by all parties. If people do not Want to make peace when they at odds or quarrel then what happens is eternal enmity, mutual blame, and anger, and almost Certain will the occurrence war and bloodshed very harmful blood.

Types of Al- Shulh

Explained in jurisprudence Syafiyah as quoted by Idris Ahmad that Al- shulh (peace) is divided become four :

- a. Peace between Muslims and non-Muslims, namely make agreement For put weapon in a certain period (now called with the throes of war weapons) in free or with method replace losses regulated by existing laws agreed together.
- b. Peace between head of state and rebels. This is related with problem State security, namely with make agreement or rule about regulation security in a country that must obeyed.
- c. Peace between husband wife that is make agreements and rules about distribution livelihood, problems disobedient, and in problem deliver his rights to her husband while happen dispute.
- d. Peace in transactions which is related with related issues with the dispute that occurred in problem transactions such as debts and receivables.

Viewed from method do it, Al- shulh shared become three :

- a. Al- shulh with pledge namely Al- shulh which is achieved through pledge. For example, someone accuse others of debt, then the defendant confess matter Then the second make peace where accuser take something from the defendant.
- b. Al- shulh with deny that is peace achieved through method reject. For example, someone sue others with material or debt later the defendant deny the claim to him Then both of them make peace.
- c. Al- shulh with sukut (silent) namely peace achieved with silent way. For example, someone sue someone else with a lawsuit material Then party defendant No do nothing except only keep quiet self No admit and not deny. The scholars allow it Al- shulh did with method deny and keep quiet.

As seen from its validity can shared into two:

- a. Al- Shulh ibra that is release part from what is it his rights. Al- Shulh ibra This No bound by conditions.
- b. Al- shulh acceptance that is turn away somebody from his rights to other people. Laws that apply to the shulh This is law sell buy.

PILLARS OF THE SHULH

Pillars of Al- Shulh is as following :

- a. Mushalih, namely each party who carries out contract peace For remove hostility or dispute.
- b. Mushalih'anhu, namely disputed issues or disputed.

- c. Mushalih 'alayh, is things done by one of party to his opponent For decide dispute. This is also known as term badal Al- shulh
- d. Shigat acceptance and acceptance between the two parties who do contract peace.

Consent granted can done with phrase or with What only that shows existence consent the answer that causes peace, such as words : " I make peace with you, i pay my debt to you fifty with one hundred " and the other party replies " I have accept ". With existence peace (al- shulh), plaintiff hold on to something called badal al- shulh and the defendant No entitled request back and abort lawsuit, his voice No heard Again.

Musalih required by the person whose action it is stated legitimate according to law because of al- shulh is action tabarru ' (donation). Like a to collect debt to others but No There is proof of debt, then both of them make peace so that the debt is paid off paid even though No There is sign the proof.

Conditions of Al- Shulh

Between terms and conditions peace there is something related with people who make peace, there is something related with disputed rights, and there are related with compensation peace.

- a. Conditions for people who make peace

A person who makes peace required including people who give alms valid. When people make peace including people who give alms No legitimate, like a madman, child small, guardian child orphan, or supervisor waqf, peace No legitimate because compensation peace is alms, while he No entitled do it.

Peace child small that has mumayiz, guardian child orphans, and supervisors endowment is legitimate when in it there is benefit for the child small that has mumayiz, the child orphan, or waqf. For example, there are people who are in debt to child orphan, but No There is evidence that shows the debt, then guardian child orphan make peace with the person in debt That with take part from his debt and left some others.

- b. Condition compensation peace

- 1) Compensation shaped property that has value and handed over or shaped benefit.
- 2) Compensation known with knowledge that can remove ignorance that goes beyond limits and can result in dispute, if He need handover.

The scholars of the Hanafi school of thought argue that if compensation No need handover, knowledge about it No required. For example, each of two men claim that he own something to his partner Then both of them make peace with make the rights of each of both of them as compensation on other rights.

Syaukani choose opinion that allows peace with compensation something that is not known on something known. Umm Salamah ra narrate that two men submit to the Messenger of Allah. Dispute about inheritance between both of them long time ago without There is evidence between both of them. Rasulullah SAW said : " *Indeed, you propose dispute to the Prophet. Actually, I am just a human. Perhaps part from you more fluent in disclose his argument than others. Actually, I am give the decision between you is appropriate with what am i listen. Therefore, whoever I set for him part from right his brother so don't he take it.*

Indeed, I cut for him a piece from fire hell that will brought by him in form iron excavator fire on his neck in the day The Last Hour.” (Sahih al-Bukhari and Muslim).

Syaukani said : “In it there is argument it is permissible to erase something that is not known Because what is it the responsibility of each of both of them in matter This No known. In it there is also evidence legitimacy peace with compensation something known on something that is not known, but must accompanied by with halal (forgiveness). As in Al - Bahr it is narrated from Nashir and Syafi'i that peace with compensation something known on something that is not known is No valid ”.

c. Terms of Disputed Rights

Disputed rights shaped property that has mark or shaped benefits. Knowledge about it No required Because He No need handover. Narrated from Jabir that his father killed as martyr in the Battle of Uhud and bear a number of debts. The creditors are acting hard in demand right they. Jabir said, “I Then came to the Prophet SAW. he request them to accept fruit dates in my garden and forgive my father, but they refused, the Prophet SAW did not So give my garden to they. He said, “ *We will come to you Tomorrow morning ”. When morning has arrived, he come to us. He surround the trees dates to beg blessing to the fruit. I then pick it and pay them. Some of the fruit Still remaining for us.*”

In the other editors mentioned that Mr. Jabir died and left three debts tens wasq to a Jews. Jabir asked postpone to him, but he reluctant give postpone. Jabir then begging to Rasulullah SAW, to intercede he and the Jews That. Rasulullah SAW also came and asked the Jews that's to take fruit dates in Jabir's garden as payment his debt, but he reject. Prophet SAW.

Then enter garden dates it and walk in it. He said to Jabir, “ Plug it out. for him and pay it off what is it his rights.” Jabir picked it up after Rasulullah SAW returned home. He paid three tens wasq to the Jews that and still There is seven twelve the remaining wasq. Syaukani said, “In it there is argument it is permissible peace on something known with compensation something that is not known.”

d. Disputed Rights

Rights in dispute is one of the from slave rights Rights that may be taken the compensation although is not property, such as kisas. As for Allah's rights, no There is peace in it. If only a adulterer, thief, or drinker wine invite make peace to the person who caught it and wanted to report it to ruler, so that he free him with compensation a number of wealth, peace This No allowed. Compensation This No may taken. Taking compensation in condition This considered as taking bribe.

Peace on hudud qadzaf (accusing another person of adultery) also not legitimate Because hudud punishment is prescribed For prevent and hinder humans so as not to tarnish honor of others. Even though in this hudud punishment there is the servant's right, Allah's right in it more dominant. If somebody invite a witness For make peace with compensation a number of treasure so that he hide the testimony he bears relating to with the right of Allah SWT. or right human, peace This No legitimate Because existence prohibition For hide testimony. Allah SWT. Says :

﴿وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ الْفَلْيُودِ الَّذِي أَوْثَمِنَ أَمْنَتَهُ وَلَيَبْقَ اللَّهُ رَبُّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ﴾
willing God

" *And if You in journey currently You No get a writer, then should There is goods collateral held. But, if part You to believe others, let them be trusted That to fulfill his mandate (debt) and should he pious to Allah, his Lord. And don't You hide testimony Because goods Who hiding it, truly, his heart dirty (sinful). Allah is All- Knowing What are you do it."*

According to Abdul Halim Hasan in His book is entitled Tafsir Ahkam paragraph This become argument on may pawn. This verse also show existence hock That When in journey or when No there is interpreter write what will write it down. The majority of scholars say that, the journey and not there are people who will write that, is not become condition for legitimacy mortgage, because the in sahiain, Rasulullah SAW. Alone Once pawn his clean clothes to the Jews in Medina, the opposite from opinion This is the opinion of the mujahid who said reprehensible do hock except in journey, because he stick to the verse This. Allah SWT also said :

Farah ﷻ Allah is the Most Gracious O Allah, the Most Gracious Farah And He is the Most High The Most High O Allah Farah Allah is the Most Gracious The Most High And He is the Most Merciful Yayoi O Allah May Allah be pleased with you And Yami O Lord, Dinah In the name of Allah ﷻ Allah is the Most Gracious Yayoi Blessed be My name is KA ﷻ And I will be with you B Allah is the Most Gracious Yes Allah is the Most Gracious Allah Yar ﷻ And I will Yato Allah is the Most Gracious Yajalla Allah is the Most Gracious The Most High Meaning : "*then if they has approach end the beauty, then refer (Back to) them with Good or let go they with good and bear witness with two just witnesses between you and should You stand up testimony That because of Allah. Thus teaching That given for those who believe to God and the day hereafter. Whoever pious to Allah surely He will to open up road go out for him."*

According to Abdul Halim Hasan in His book is entitled Tafsir Ahkam paragraph This according to born that, if has until its time, but Woman That No can referred to again. Because That paragraph This means, if has almost until time. "Then reconcile they with " Okay." If you want to refer to him hold on with okay, don't with Meaning For hurt his heart, like For extend the idyllic period. " Let go they with Fine, and you No to mean want to refer to him again, because No expected will can hang out with Good until the next period expires, then leave it He with Good until the iddah period has expired.

With thus party Woman can control himself after the idyllic period or not There is obstacle for him For marry with other men. "And bear witness with two just witnesses between you, " are you testimony That when divorce or when refer to, or both of them ? Abu Hanifah argued, command That is sunnah No mandatory. Same as order testimony when sell buy. Shafi'i and Ahmad said, obligatory witnessed when to divorce, and sunnah when referring. But there is also qaul from Syafi'i said sunnah to witness that. " Let it be You stand up testimony That because of Allah," means, witness to explain his testimony with actually and not hide it, so that with hide That No walk Again the law of Allah. Some scholars are of the opinion that words This intended to husband who has divorce his wife. If you want to refer must be witnessed by two fair persons.

Peace is held so that syuf'ah (priority) ally or neighbor For buy goods) left also not valid. For example buyer invite syafi ' (a person who has right syuf ' ah) make peace to leave oh shit with compensation something. Peace This cancelled Because oh shit prescribed For remove loss in fellowship, not prescribed For to obtain treasure. Peace in indictment husband wife also not valid.

Substitution Objects Shulh

Substitution object shulh referring to changes object dispute in contract shulh (reconciliation) or settlement dispute). In the context of law Islam, Al- Shulh is mechanism For finish dispute through agreement together between disputing parties without must through court. Substitution object shulb will happen if :

- 1) If replacement object peace in the form of goods certain, then goods That considered as a goods legitimate as goods That origin ;
- 2) If replacement object peace That in the form of receivables, then replacement object peace considered as payment price ;
- 3) Replacement object peace from a peace must in the form of treasure owned by from the person who made it peace ; and
- 4) If replacement object peace in the form of items in need transaction goods, then replacement object or object peace must stated with clear.

Example changeover shulh, Adan B disagrees about right owned by a goods. In shulh, B agrees For deliver some money in return goods the to A. In a debt dispute, the party who owes the debt ask for his debt completed with replacement goods instead of money. Principle in changeover object shulh :

1. There must be willingness from second split party (Ridha).
2. Objects changeover must halal,have value, and can be accepted by the Shari'a.
3. Should not there are elements fraud (gharar) or usury in agreement.

In other words, the change object shulh aiming For provide practical and fair solutions in finish dispute,during still in accordance with principles law Islam.

Shigat (Ijab and Kabul)

Peace in dispute marked with existence pronounciation ijab and Kabul between the disputing parties. The peace process This No driven by a sense of compulsion or There is coercion from any party. In practice, the settlement process dispute with method shulhu can done through intermediary media or with pointing guardian agreed upon by the parties involved disputed. Next done deliberation For discuss problems and looking for solutions or the solution. Shulhu process more emphasize to the family system, through road deliberation For look for truth and consensus together. If the completion process dispute with method shulhu This No find point meeting of the parties to the dispute can do on stage next that is through track court Hope through track court is For get certainty law for the parties who are dispute.

The Views of Scholars in Shulh

Along with developments over time and situations ongoing condition continuously change, regulator implementation agreement peace (shulh) is A little Lots having problems even clashes social that is not can avoided. Many contemporary Islamic thinkers For return

carry out *ijtihad* with dig universal and eternal values that exist in the Qur'an and Sunnah. In general linguistics, *al-shulh* according to Muhammad Syartha al-Dimyati is *qath'u al-naza'i*, meaning decide quarrel. According to Sayyid Sabiq, *al-shulh* means to cut off dispute. While according to term, *al-shulh* defined differs among scholars, although It means The same. Taqiyuddin Abu Bakr Ibn Muhammad al-Husaini defines *al-shulh* as " a contract that decides dispute between two disputing parties ". Ibrahim al-Bajuri defines *al-shulh* as " a successful contract " decide his dispute ". M. Hasbi Ash Shiddieq defines *al-shulh* " agreement" of two people who are at odds about a right For carry out something with remove dispute ". Sayyid Sabiq defines " *al-shulh* is a type contract For end resistance between two opposite people ".

Implementation Of Al-Shulh In Islamic Financial Institutions

Al-Sulh is draft reconciliation or settlement dispute in a way peace in Islamic law. In the context institution Islamic finance, implementation of *al-shulh* is very important For guard integrity and justice in accordance sharia principles. Here is a number of implementation of *al-shulh* in institution finance Sharia:

a. Mechanism Completion Dispute.

Islamic financial institutions often face dispute, good with customers, partners business, as well as internal parties. *Al-shulh* can used as approach settlement dispute in a way peaceful, without must bring case to court. Mechanism This involving :

1. Deliberation : Second split party each other dialogue For reach agreement.
2. Mediation : Using party third neutral (eg. institution sharia mediation) for help finish dispute.

b. Committee Completion Sharia Dispute

Many institutions Islamic finance that forms committee special For finish dispute based on sharia principles. Committee This prioritize application of *al-shulh* before take step law.

c. In Products Islamic Finance

Al-shulh is also applied in management Sharia products, such as :

1. *Murabahah* (sale) buy): If it happens dispute in price or delivery goods, *al-shulh* can used For reach agreement peace.
2. *Mudharabah* and *Musarakah* (partnership): If there is any disagreement about distribution profit or losses, deliberation and reconciliation based on *al-shulh* become the solution.
3. *Ijarah* (rent): In case violation contract, *al-shulh* approach can finish problem without sacrifice right second split party.

d. Implementation in Regulation

Financial Services Authority (OJK) in Indonesia encourages settlement dispute through sharia mediation. Institutions such as the National Sharia Arbitration Board (BASYARNAS) provide receptacle for *al-shulh* For applied.

The End Of Al-Shulh

The End of *Al-Shulh* occurs when the agreement peace considered finished Because implementation full, cancellation, or condition certain that ends validation agreement, principle main in *shulh* is justice, obedience and second pleasure split party, therefore That

although shulh nature binding, law Islam give end or cancel it If There is violation to sharia principles or agreement. Settlement dispute enter in realm law agreement so that applicable principles is principle freedom contract (freedom of contract) namely the parties free determine choice law or choose a resolution forum dispute that will used If happen dispute civil relations between those who make agreement. The provisions general shulh that is there in compilation law Sharia economics contained in articles 521-524 are as following :

- a. The person who made agreement peace must capable do action law (creates, change, or ha).
- b. A contract peace made by children who have given permission from his guardian is valid, as long as peace That No result real loss.
- c. If someone submit lawsuit filed to a child who has given permission, and children That make confession on matter that, then the result is One form contract legitimate peace through confession.
- d. A child who has given permission, entitled For make a contract legitimate peace with notes He given time For think about his demands.
- e. If a person child agree a contract peace About Some of his demands and besides That he also has proof For support his demands said, then contract peace That No valid. But, if He No own proof kind of that, and his opponent willing For lifted swear, then contract peace That valid.
- f. If a person child do lawsuit For Get Back Items from other people, and then make contract peace his demands, about mark so contract peace That is valid.
- g. A guardian child allowed do contract peace on lawsuit to treasure child, with provision peace the No result in real loss for child That.
- h. Peace can done by the litigants themselves or a person authorized For That mentioned in letter power.
- i. The Giver authorization No allowed finish the problem Alone without to the best of my knowledge recipient benefit.
- j. If someone appoint someone else as recipient his power For do peace on a lawsuit, then giver power bound with peace That.
- k. If a person recipient power make a peace with method confession that He will replace treasure with treasure other, then He make peace on his name alone, then recipient power kind of This become responsible answer on a the demands made related with matter said, and the amount of money settled with method it can Retrieved from recipient power said, and recipient the cause Alone Can demand to giver his power.

CONCLUSION

Al- Shulh defined as a purposeful process reconcile the disputing parties. In Islamic jurisprudence, this considered as method For restore peace, supported by the verses of the Qur'an and Hadith. Al- Shulh recommended For prevent conflict long-lasting and promote harmony society. Legal basis of Al- Shulh originate from the Qur'an, Sunnah, and the consensus of scholars. Reconciliation recommended For replace split with unity as well as remove hostility. Document This classifying Al- Shulh to in a number of types, including,

Between Muslims and Non-Muslims: Agreements For stop Hostilities, Between States and Rebels : Agreement Security, Between Husband and Wife : Agreement related issue marriage, In Muamalah : Dispute related finance. Pillars of Al- Shulh includes, The Parties involved (Mushalih), Disputed issues (Mushalih'anhu), Conditions agreement (Mushalih'alaih). Terms and Conditions Al- Shulh is valid includes, The party must own capacity law For make agreement, Object dispute must be halal and valuable, Agreement must done without coercion. Al- Shulh can applied good inside or outside court. In court, the judge is required to For facilitate reconciliation before continue the litigation process. Document it also describes aspect procedural in implementation of Al- Shulh in the environment law. Mediation Process In the context of law, the judge has obligation For push peace between disputing parties before continue to the litigation process. This is show that effort peace must become step beginning in settlement dispute. Legal consequences of the contract peace achieved through Al- Shulh result in break up lawsuits and disputes, as well as tie second split party For comply the agreement that has been created. Implementation in Various Cases, Al- Shulh can applied in various type disputes, whether of a legal nature litigation or non- litigation, and can involving party third as a mediator. Compliance with the Principles Sharia, Although Al- Shulh nature binding, Islamic law provides room For end or cancel agreement If there is violation to sharia principles or the agreement that has been approved. In overall, journal This confirm that Al- Shulh is effective and appropriate methods with Islamic values for finish dispute consumers, with objective end reach justice and peace.

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