

ABSTRAK

Enny Ratnawati A; *Praktik Umrah Berulang Kelas Menengah Muslim Banjar : Perspektif Hukum Ekonomi Syariah* Tesis, Program Studi Hukum Ekonomi Syariah, Pascasarjana UIN Antasari Banjarmasin, di bawah bimbingan I: Prof. Dr. H. Faturrahman Azhari MHI dan bimbingan II: Dr.H .Rahmat Fadillah S.H.I, MH

Kata Kunci: Umrah Berulang, Kelas Menengah Muslim Banjar, Perilaku Konsumen Islam, Ibadah Sosial, Hukum Ekonomi Syariah.

Praktik umrah berulang di kalangan kelas menengah muslim Banjar mengalami peningkatan dalam beberapa tahun terakhir. Umrah tidak lagi dipahami hanya sebagai ibadah sunnah yang dilakukan sekali tetapi berkembang menjadi praktik religius yang dilakukan secara berulang dan terencana. Penelitian ini bertujuan untuk menganalisis pola praktik umrah berulang kelas menengah muslim Banjar, faktor-faktor yang mempengaruhinya, serta pandangan hukum ekonomi syariah terhadap praktik tersebut.

Penelitian ini merupakan penelitian hukum empiris dengan pendekatan socio-legal dan multidisipliner dengan perspektif ekonomi, psikologi, sosial, budaya dan religiusitas. Lokasi penelitian dilakukan di Kota Banjarmasin, Martapura, dan Rantau, Kalimantan Selatan. Data primer diperoleh melalui wawancara mendalam terhadap 13 informan yang terdiri atas 10 orang pelaku umrah berulang, 2 pihak travel umrah dan 1 orang tuan guru. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi, sedangkan teknik analisis data menggunakan model Miles dan Huberman melalui pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa praktik umrah berulang di kalangan kelas menengah muslim Banjar memiliki pola yang beragam, baik dari frekuensi keberangkatan maupun pola pelaksanaannya. Umrah umumnya dilakukan bersama keluarga, kerabat, atau teman dekat dengan pembiayaan yang berasal dari tabungan, usaha, maupun dukungan keluarga. Faktor yang mempengaruhi praktik umrah berulang meliputi faktor religius, ekonomi, sosial, psikologis, dan budaya. Faktor religius menjadi faktor dominan berupa keinginan mendekatkan diri kepada Allah, memperoleh ketenangan batin serta adanya kerinduan terhadap Tanah Suci. Umrah juga dipandang sebagai bentuk *charger spiritual* dalam kehidupan informan. Dalam perspektif hukum ekonomi syariah, praktik umrah berulang tidak dapat secara langsung dikategorikan sebagai perilaku pemborosan (israf). Namun demikian, praktik tersebut dapat mendekati perilaku konsumtif apabila dilakukan secara berlebihan dan mengabaikan prinsip keseimbangan, keadilan, kemaslahatan, serta tanggung jawab sosial. Penelitian ini menemukan bahwa sebagian besar informan masih berupaya menjaga keseimbangan antara ibadah individual dan ibadah sosial. Praktik umrah berulang pada kelas menengah muslim Banjar menunjukkan adanya perpaduan antara motivasi spiritual, budaya religius masyarakat Banjar dan pola konsumsi keagamaan dalam kehidupan modern.

ABSTRACT

Enny Ratnawati A; *The Practice of Repeated Umrah Among the Muslim Middle Class in Banjar: A Sharia Economic Law Perspective Thesis, Sharia Economic Law Program, Graduate School of UIN Antasari Banjarmasin, under the supervision of I: Prof. Dr. H. Faturrahman Azhari MHI and II: Dr. H. Rahmat Fadillah S.H.I., M.H.*

Keywords: Repeated Umrah, Banjar Muslim Middle Class, Islamic Consumer Behavior, Social Worship, Sharia Economic Law.

The practice of repeated umrah among the muslim middle class in Banjar has increased in recent years. Umrah is no longer viewed merely as a sunnah act of worship performed once, but has evolved into a religious practice carried out repeatedly and in a planned manner. This study aims to analyze the patterns of repeated umrah among the muslim middle class in Banjar, the factors influencing this practice, and the perspective of Islamic economic law on this practice.

This study is an empirical legal research project employing a socio-legal and multidisciplinary approach that incorporates economic, psychological, social, cultural, and religious perspectives. The research was conducted in the cities of Banjarmasin, Martapura, and Rantau, South Kalimantan. Primary data were obtained through in-depth interviews with 13 informants, consisting of 10 repeat Umrah pilgrims, 2 informants from umrah travel agency representatives, and 1 informants from religious teacher. Data collection was conducted through interviews, observation, and documentation, while data analysis followed the Miles and Huberman model, which involves data collection, data reduction, data presentation, and conclusions.

The results of the study show that the practice of repeated umrah among the muslim middle class in Banjar exhibits diverse patterns, both in terms of the frequency of trips and the ways in which they are carried out. Umrah is generally undertaken with family, relatives, or close friends, with funding coming from savings, business income, or family support. Factors influencing the practice of repeated umrah include religious, economic, social, psychological, and cultural factors. Religious factors are the dominant factors, including the desire to draw closer to Allah, to attain inner peace, and a longing for the Holy Land. Umrah is also viewed as a form of spiritual rejuvenation in the informants' lives. From the perspective of Islamic economic law, the practice of performing umrah repeatedly cannot be directly categorized as wasteful behavior (*israf*). However, such practices can border on consumerism if carried out excessively and disregard the principles of balance, justice, the common good, and social responsibility. This study found that most informants still strive to maintain a balance between individual and social worship. The practice of performing multiple umrahs among the Muslim middle class in Banjar reflects a blend of spiritual motivations, the religious culture of the Banjar community, and patterns of religious consumption in modern life.