

ABSTRAK

Skripsi dengan judul “Perbandingan Implementasi Pembiayaan *Musyarakah* dalam Pandangan Fiqih Muamalah pada *Baitul Maal wat Tamwil Istiqomah* Plosokandang Tulungagung dan *Baitul Maal wat Tamwil Ummatan Wasathan* Tertekek Tulungagung” ini ditulis oleh Lailatul Qodriyah, NIM 17401153140, pembimbing Sri Eka Astutiningsih, S.E., M.M.

Penelitian ini dilatarbelakangi oleh perkembangan jumlah UMKM. Pembiayaan *musyarakah* menjadi salah satu solusi yang berkaitan dengan masalah permodalan bagi UMKM dalam mengembangkan usahanya. BMT Istiqomah dan BMT Ummatan Wasathan merupakan salah satu lembaga keuangan syariah yang menyalurkan dananya kepada masyarakat dalam bentuk pembiayaan *musyarakah*.

Penelitian ini bertujuan untuk, (1) Menganalisis implementasi pembiayaan *musyarakah* pada BMT Istiqomah, (2) Menganalisis implementasi pembiayaan *musyarakah* pada BMT Ummatan Wasathan, (3) Menganalisis persamaan implementasi pembiayaan *musyarakah* pada BMT Istiqomah dan BMT Ummatan Wasathan, (4) Menganalisis perbedaan implementasi pembiayaan *musyarakah* pada BMT Istiqomah dan BMT Ummatan Wasathan, (5) Menganalisis pandangan fiqih muamalah terhadap implementasi pembiayaan *musyarakah* pada BMT Istiqomah dan BMT Ummatan Wasathan.

Penelitian ini menggunakan metode kualitatif komparatif dengan pendekatan deskriptif. Metode pengumpulan data dari penelitian ini menggunakan observasi, wawancara, dan dokumentasi. Penggalan data bersumber pada informan yaitu manajer, karyawan, dan anggota pembiayaan *musyarakah* BMT Istiqomah dan BMT Ummatan Wasathan.

Hasil penelitian implementasi pembiayaan *musyarakah* menunjukkan bahwa: (1) Prosedur pembiayaan *musyarakah* di BMT Istiqomah dan BMT Ummatan Wasathan, yaitu anggota wajib menyerahkan foto copy KK, KTP, buku nikah, dan bukti barang jaminan. BMT kemudian melakukan analisis 5C dan survey lingkungan. Manajer memberikan keputusan apakah anggota layak untuk mendapatkan pembiayaan *musyarakah* atau tidak. Pencairan dana pembiayaan. (2) Bagi hasil pembiayaan *musyarakah* di BMT Istiqomah berdasarkan jumlah pembiayaan dan BMT Ummatan Wasathan bagi hasil berdasarkan perkiraan jumlah pendapatan usaha anggota rata-rata perbulan. (3) BMT Istiqomah dan BMT Ummatan Wasathan tidak terjun langsung untuk melakukan pengawasan terhadap kegiatan usaha anggota setelah dana dicairkan karena BMT kekurangan sumber daya manusia. (4) Persamaan implementasi pembiayaan *musyarakah* terletak pada prosedur dan pengawasan. (5) Perbedaan implementasi pembiayaan *musyarakah* terletak pada sistem penetapan bagi hasil. (6) Implementasi pembiayaan *musyarakah* di BMT Istiqomah dan BMT Ummatan Wasathan belum sepenuhnya sesuai dengan pandangan fiqih muamalah. Di BMT Istiqomah proses pembiayaan belum sesuai karena terkadang rukun tidak terpenuhi dan adanya ketidaksesuaian akad dengan laporan keuangan, bagi hasil berdasarkan jumlah pembiayaan dan BMT tidak melakukan pengawasan. BMT Ummatan Wasathan proses pembiayaan sudah sesuai, bagi hasil berdasarkan pendapatan, dan BMT tidak melakukan pengawasan.

Kata Kunci: Implementasi, Pembiayaan, *Musyarakah*

ABSTRACT

Thesis with the title “Comparative Implementation of Musharaka Financing in the View of Muamalah Fiqh in Baitul Maal wat Tamwil Istiqomah Plosokandang Tulungagung and Baitul Maal wat Tamwil Ummatan Wasathan Tertek Tulungagung” was written by Lailatul Qodriyah, NIM 17401153140, supervisor of Sri Eka Astutiningsih, S.E., M.M.

This research is motivated by the development of the number of micro, small and medium enterprise (UMKM). Musharaka financing is one of the solutions related to capital problems for UMKM in developing their business. BMT Istiqomah and BMT Ummatan Wasathan is one of the Islamic financial institutions that channel their funds to the public in the form of musharaka financing.

This study aims to (1) Analyze the implementation of musharaka financing at BMT Istiqomah. (2) Analyzing the implementation of musharaka financing at BMT Ummatan Wasathan. (3) Analyzing the equation of the implementation of musharaka financing in BMT Istiqomah and BMT Ummatan Wasathan. (4) Analyzing the difference in the implementation of musharaka financing in BMT Istiqomah and BMT Ummatan Wasathan. (5) Analyzing the views of muamalah fiqh on the implementation of musharaka financing at BMT Istiqomah and BMT Ummatan Wasathan.

This research uses a comparative qualitative method with a descriptive approach. Data collection methods from this study used observation, interviews, and documentation. Extracting data sourced from informants namely managers, employees, and members of the musharaka financing BMT Istiqomah and BMT Ummatan Wasathan.

The results of the musharaka financing implementation study show that: (1) Musharaka financing procedures at BMT Istiqomah and BMT Ummatan Wasathan, namely members are required to submit a photocopy of family card (KK), identity card (KTP), marriage book, and proof of collateral. BMT then conducts a 5C analysis and environmental survey. The manager gives the decision whether the member is eligible for musharaka financing or not. Disbursement of funding funds. (2) The revenue sharing of musharaka financing in BMT Istiqomah is based on the amount of financing and BMT Ummatan Wasathan for profit sharing based on the estimated total business income of the members month. (3) BMT Istiqomah and BMT Ummatan Wasathan did not go directly to supervise the business activities of members after funds were disbursed because BMT lacked human resources. (4) Equality in the implementation of musharaka financing lies in the procedures and supervision. (5) The difference in the implementation of musharaka financing lies in the production sharing determination system (6) The implementation of musharaka financing in BMT Istiqomah and BMT Ummatan Wasathan has not been fully in accordance with the view of muamalah fiqh. In BMT Istiqomah, the financing process has not been suitable because sometimes the harmony is not fulfilled and the contract is incompatible with the financial statements, profit sharing is based on the amount of financing and BMT does not conduct supervision. BMT Ummatan Wasathan the financing process is appropriate, revenue sharing is based on income, and BMT does not conduct supervision.

Keywords: Implementation, Financing, Musharaka