

ABSTRAK

Skripsi dengan judul **“Peran Lembaga Keuangan Mikro Syariah dalam Pemberdayaan UMKM dimasa Pandemi COVID-19 studi Kasus di BMT Istiqomah Tulungagung dan BMT Muamalah Tulungagung ”** ini ditulis oleh Mohammad Bahrudin, NIM. 12401173413, pembimbing Ahmad Supriyadi Mpd.i.

Penelitian ini di latar belakang oleh dengan adanya musim pandemi covid-19 yang hingga saat ini berpengaruh terhadap kondisi perekonomian masyarakat lebih khusus usaha UMKM yang terdampak. dalam kondisi tersebut lembaga keuangan menjadi salah satu solusi kepada masyarakat lebih khusus untuk mengetahui program dan usaha yang dilakukan oleh lembaga keuangan dalam hal ini di BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung.

Rumusan masalah dalam penelitian ini adalah : 1) apa saja program dari BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung pada pandemi covid-19?, 2) apa saja usaha yang dilakukan oleh BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam menghadapi pandemi covid-19?

Pokok masalah penelitian ini yaitu bagaimana peran lembaga keuangan mikro syariah dalam pemberdayaan UMKM di masa pandemi covid-19 (pada BMT Istiqomah Tulungagung dan BMT Muamalah Tulungagung), tujuan dari penelitian ini yaitu untuk mengetahui peran lembaga keuangan mikro syariah dalam pemberdayaan UMKM di masa pandemi covid-19.

Jenis penelitian ini yaitu menggunakan analisis kualitatif pendekatan fenomenologi dengan cara mendeskripsikan atau menggambarkan realitas pada objek penelitian sesuai dengan fakta di lapangan. Penelitian ini bersifat deskriptif dan menggunakan dua data yaitu data sekunder dan data primer, data primer ini didapat dari pihak lembaga BMT Istiqomah Tulungagung dan BMT Muamalah Tulungagung dan data sekunder diperoleh dari catatan, buku, jurnal, website, skripsi, dan lain-lain. Teknik pengumpulan data berupa observasi, dokumentasi, wawancara langsung dengan pihak-pihak yang terkait. Lalu teknik pengolahan dan analisis data dilakukan melalui empat tahapan, yaitu: pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian yaitu BMT Istiqomah Tulungagung dan BMT Muamalah Tulungagung menunjukkan peran yang sangat besar dalam pemberdayaan UMKM di masa pandemi COVID-19 yang memberikan toleransi serta memberikan bantuan pangan seperti sembako, setidaknya hal ini dapat dilihat dalam praktek pemberdayaan UMKM yang dilakukan oleh BMT Istiqomah Karangrejo Tulungagung dan BMT Muamalah Tulungagung yang memberikan toleransi kepada nasabah yang terdampak virus COVID-19.

Kata kunci: Peran, Pemberdayann, UMKM.

ABSTRACT

The research entitled “**The Role of Islamic Microfinance Institutions in Empowerment Micro Small and Medium Enterprises (UMKM) during the COVID-19 Pandemic Case study at BMT Istiqomah Tulungagung and BMT Muamalah Tulungagung**” it was written by Mohammad Bahrudin, NIM. 12401173413, advisor Ahmad Supriyadi M,Pd.I.

This research was motivated by the presence of the COVID-19 pandemic season, which until now has affected the economic conditions of the people who were more Micro Small and Medium Enterprises (UMKM) specifically affected. In this condition, financial institutions are one of the solutions to the community, more specifically to find out the programs and efforts carried out by financial institutions in this case at BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung.

The problem formulations in this study are: 1) what are the programs from BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung during the covid-19 pandemic? 2) what are the efforts made by BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in dealing with the covid-19 pandemic?

The main problem of this research is how is the role of Islamic microfinance institutions in empowerment Micro Small and Medium Enterprises (UMKM) during the covid-19 pandemic (at BMT Istiqomah Tulungagung and BMT Muamalah Tulungagung, the purpose of this study is to determine the role of Islamic microfinance institutions in empowerment during the COVID-19 pandemic.

This type of research is using a qualitative analysis of the phenomenology approach by describing or describing the reality of the object of research in accordance with the facts in the field. This research is descriptive and uses two data, namely secondary data and primary data, primary data is obtained from the institutions of BMT Istiqomah Tulungagung and BMT Muamalah Tulungagung and secondary data is obtained from notes, books, journals, websites, theses, and others. Data collection techniques in the form of observation, documentation, direct interviews with related parties. Then the data processing and analysis techniques were carried out through four stages, namely: data collection, data reduction, data presentation, and drawing conclusions.

The results of the study, namely BMT Istiqomah Tulungagung and BMT Muamalah Tulungagung showed a very large role in empowerment Micro Small and Medium Enterprises (UMKM) during the COVID-19 pandemic which provided tolerance and provided food assistance such as basic necessities, at least this can be seen in the empowerment Micro Small and Medium Enterprises (UMKM) practice carried out by BMT Istiqomah Karangrejo Tulungagung and BMT Muamalah Tulungagung which provides tolerance to customers affected by the COVID-19 virus. **Keywords: Role, Empowerment, UMKM.**