

## ABSTRAK

Skripsi yang berjudul “Peran BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung Dalam Pengembangan Usaha Mikro Anggota Melalui Pembiayaan *Ba’i Bitsaman Ajil*” ini ditulis oleh Oky Nabila Luthfiana, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, NIM. 12401193004 dengan Dosen Pembimbing Bapak Dr. Refki Rusyadi, M.Pd.I.

Usaha mikro merupakan sektor penting dalam perekonomian dan sebagai penyelamat kondisi perekonomian khususnya untuk masyarakat kalangan kecil karena mampu menyerap pengangguran. Hal ini menjadi peluang besar bagi BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung sebagai lembaga keuangan syariah dalam merangkul dengan sepenuh hati pemilik usaha mikro. Salah satu produk pembiayaan dari BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung adalah pembiayaan *Ba’i Bitsaman Ajil*.

Fokus penelitian ini: (1) Apa peran BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung dalam pengembangan usaha mikro anggota melalui pembiayaan *Ba’i Bitsaman Ajil*? (2) Bagaimana perkembangan usaha anggota sebelum dan sesudah memperoleh pembiayaan *Ba’i Bitsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung? Tujuan penelitian ini adalah (1) Untuk mengetahui dan menganalisis peran BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung dalam pengembangan usaha mikro anggota melalui pembiayaan *Ba’i Bitsaman Ajil*. (2) Untuk mengetahui dan menganalisis perkembangan usaha anggota sebelum dan sesudah memperoleh pembiayaan *Ba’i Bitsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung. Metode penelitian ini menggunakan pendekatan kualitatif dan metode analisisnya adalah analisis deskriptif.

Berdasarkan hasil penelitian diperoleh peran BMT Istiqomah Plosokandang Tulungagung dan BMT Pahlawan Cabang Ngemplak Tulungagung dalam pengembangan usaha mikro anggota melalui pembiayaan BBA, yaitu: (1) BMT Istiqomah memiliki tiga peran, meliputi (a) peran sebagai motivator (b) peran sebagai (c) peran sebagai katalisator dan BMT Pahlawan Cabang Ngemplak Tulungagung memiliki dua peran dalam membantu kebutuhan permodalan usaha mikro anggota melalui pembiayaan *Ba’i Bitsaman Ajil*, meliputi: (a) peran sebagai motivator (b) peran sebagai fasilitator. (2) Usaha mikro yang dimiliki anggota pembiayaan *Ba’i Bitsaman Ajil* mengalami perkembangan terbukti dengan kenaikan omzet, pendapatan, jumlah karyawan dan aset yang dimiliki setiap anggota.

**Kata Kunci:** BMT, Pembiayaan *Ba’i Bitsaman Ajil*, Usaha Mikro

## ABSTRACT

The thesis entitled "The Role of BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch in Developing Member Micro Enterprises Through Ba'i Bitsaman Ajil Financing" was written by Oky Nabila Luthfiana, Department of Sharia Banking, Faculty of Islamic Economics and Business, NIM. 12401193004 with Supervisor Dr. Refki Rusyadi, M.Pd.I.

Micro business is an important sector in the economy and as a savior of economic conditions, especially for small-scale society because it is able to absorb unemployment. This is a big opportunity for BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch as Islamic financial institutions to wholeheartedly embrace micro business owners. One of the financing products from BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch is Ba'i Bitsaman Ajil financing.

The focus of this research: (1) What is the role of BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch in developing member micro-businesses through Ba'i Bitsaman Ajil financing? (2) How was the business development of the members before and after obtaining funding from Ba'i Bitsaman Ajil at BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch? The aims of this study were (1) to find out and analyze the role of BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch in developing member micro-enterprises through Ba'i Bitsaman Ajil financing. (2) To find out and analyze the business development of members before and after obtaining Ba'i Bitsaman Ajil financing at BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch. This research method uses a qualitative approach and the method of analysis is descriptive analysis.

Based on the results of the study, it was found that the role of BMT Istiqomah Plosokandang Tulungagung and BMT Pahlawan Ngemplak Tulungagung Branch in developing member micro businesses through BBA financing, namely: (1) BMT Istiqomah has three roles, including (a) the role as a motivator (b) the role as (c) a role as a catalyst and BMT Pahlawan Ngemplak Tulungagung Branch has two roles in helping the capital needs of micro-business members through Ba'i Bitsaman Ajil financing, including: (a) a role as a motivator (b) a role as a facilitator. (2) Micro businesses owned by members of the Ba'i Bitsaman Ajil financing have developed as evidenced by increases in turnover, income, number of employees and assets owned by each member.

**Keywords: BMT, Ba'i Bitsaman Ajil Financing, Micro Enterprises**