

## ABSTRAK

Skripsi yang berjudul “Peran Baitul Mal wat Tamwil NUsantara Umat Mandiri dan Baitul Baat Tamwil Istiqomah bagi para pelaku Usaha Mikro Kecil Menengah di Desa Karangtalun Kecamatan Kalidawir dan Desa Plosokandang Kecamatan Kedungwaru Kabupaten Tulungagung untuk mempertahankan usahanya di masa pandemi covid-19” yang ditulis oleh Muchamad Rizki Rismansyah, Prodi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, NIM. 12401173390, dengan pembimbing Mega Tunjung Hapsari, M.AP.

BMT sangat dibutuhkan oleh masyarakat, pengusaha mikro ataupun pengusaha kecil agar usaha mereka bisa berkembang. Pengusaha yang datang ke BMT rata-rata ialah para pengusaha yang termasuk dalam pengusaha mikro, kecil, dan makro. Dengan begini BMT juga memiliki peran penting dalam meningkatkan perekonomian negara. Namun dalam meningkatkan perekonomian negara terjadi masalah saat adanya virus covid-19 yang mengakibatkan adanya pandemic secara global. Covid-19 berdampak bagi segala sektor ekonomi termasuk pada UMKM, di mana UMKM mengalami penurunan pendapatan bahkan ada yang mengalami kebangkrutan. Disini peran Lembaga keuangan termasuk BMT sangat penting sehingga perlu diketahui peran BMT bagi para pelaku UMKM pada masa pandemi covid-19.

Rumusan masalah pada penelitian ini adalah: (1) Bagaimana peran BMT NUsantara Umat Mandiri dan BMT Istiqomah bagi pelaku UMKM di Desa Karangtalun Kecamatan Kalidawir dan Desa Plosokandang Kecamatan Kedungwaru Kabupaten Tulungagung untuk mempertahankan usahanya di masa pandemic covid-19?, (2) Bagaimana kondisi UMKM sebelum dan setelah mendapatkan bantuan dari BMT di masa pandemi covid-19?, sehingga memiliki tujuan: (1) Untuk mengetahui dan menganalisis peran apa yang dilakukan oleh BMT NUsantara Umat Mandiri dan BMT Istiqomah bagi pelaku UMKM di Desa Karangtalun Kecamatan Kalidawir dan Desa Plosokandang Kecamatan Kedungwaru Kabupaten Tulungagung untuk mempertahankan usahanya. (2) Untuk mengetahui kondisi UMKM sebelum dan setelah mendapatkan bantuan dari BMT NUsantara Umat Mandiri dan BMT Istiqomah.

Pada penelitian ini menggunakan penelitian kualitatif dengan jenis studi kasus, Lokasi penelitian di BMT NUsantara Umat Mandiri, BMT Istiqomah, dan rumah pemilik UMKM. Data bersumber dari data primer dan sekunder, dengan metode pengumpulan data wawancara, dan dokumentasi. Dan Teknik analisis data dengan reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian dilapangan diketahui bahwa peran dan upaya BMT sudah terlaksana dengan baik sesuai dengan prosedur, sebagaimana pernyataan dari hasil wawancara peneliti BMT memberikan bantuan berupa restrukturisasi terhadap nasabah yang benar- benar usahanya membutuhkan bantuan dan nasabah tersebut benar-benar kesulitan dalam melakukan pembiayaan di masa pandemi tersebut. Bantuan yang diberikan tersebut membuat kondisi UMKM lebih stabil dan berangsur pulih.

Kata kunci: **Baitul Mal wat Tamwil, Peran BMT, UMKM**

## **ABSTRACT**

*Thesis entitled "The Role of Baitul Mal wat Tamwil NUsantara Umat Mandiri and Baitul Baat Tamwil Istiqomah for Micro, Small and Medium Enterprises in Karangtalun Village, Kalidawir District and Plosokandang Village, Kedungwaru District, Tulungagung Regency to maintain their business during the Covid-19 pandemic" written by Muchamad Rizki Rismansyah, Sharia Banking Study Program, Faculty of Economics and Islamic Business, NIM. 12401173390, with the supervisor Mega Tunjung Hapsari, M.AP.*

*BMT is very much needed by society, micro entrepreneurs or small entrepreneurs so that their business can develop. The average entrepreneur who comes to BMT is an entrepreneur who belongs to micro, small, and macro entrepreneurs. In this way, BMT also has an important role in improving the country's economy. However, in improving the country's economy, there are problems when the COVID-19 virus results in a global pandemic. Covid-19 has an impact on all sectors of the economy, including MSMEs, where MSMEs have experienced a decrease in income and some have even experienced bankruptcy. Here the role of financial institutions including BMT is very important so it is necessary to know the role of BMT for MSME actors during the Covid-19 pandemic.*

*The formulation of the problems in this study is: (1) What is the role of BMT NUsantara Umat Mandiri and BMT Istiqomah for MSME actors in Karangtalun Village, Kalidawir District and Plosokandang Village, Kedungwaru District, Tulungagung Regency to maintain their business during the Covid-19 pandemic? , (2) How about the condition of MSMEs before and after getting assistance from BMT during the Covid-19 pandemic? , so that it has the following objectives: (1) To find out and analyze what role BMT NUsantara Umat Mandiri and BMT Istiqomah play for MSME actors in Karangtalun Village, Kalidawir District and Plosokandang Village, Kedungwaru Kabupaten Tulungagung District, to maintain their business. (2) To find out the condition of MSMEs and after obtaining assistance from BMT NUsantara Umat Mandiri and BMT Istiqomah.*

*This study uses qualitative research with the type of case study, research locations at BMT NUsantara Umat Mandiri, BMT Istiqomah, and MSME owners' homes. The data is sourced from primary and secondary data, with interview data collection methods, and documentation. And Data analysis techniques with data reduction, data presentation, and conclusion drawing.*

*As a result of research in the field, it is known that the role and efforts of BMT have been carried out properly in accordance with procedures, as well as the statement from the interview results of the BMT peneliti providing assistance in the form of restructuring to customers whose business really needs help and these customers really have difficulty in financing during the pandemic. The assistance provided has made the condition of MSMEs more stable and gradually recover.*

**Keywords: Baitul Mal wat Tamwil, Role of BMT, MSMEs**