

ABSTRAK

Skripsi dengan judul “Peran Lembaga Keuangan Mikro Syariah dalam Meningkatkan Usaha Mikro Kecil dan Menengah (UMKM) Pasca Pandemi Covid-19 (Studi Kasus pada BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung)” ini ditulis oleh Yolanda Eka Sawitri, NIM. 12401193155, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing Dr. Ahmad Supriyadi, M.Pd.I.

BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung pasca pandemi covid-19 tetap berperan membantu meningkatkan anggota pembiayaan pelaku UMKM. BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam membantu meningkatkan UMKM melakukan berbagai upaya seperti memberi tambahan modal usaha, melakukan restrukturisasi dan relaksasi serta memberi arahan supaya usaha para pelaku UMKM mengalami perkembangan.

Rumusan masalah dalam penelitian ini adalah (1) Bagaimana upaya BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam meningkatkan Usaha Mikro Kecil dan Menengah (UMKM) pasca pandemi covid-19? (2) Bagaimana penyaluran dana pada BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam meningkatkan Usaha Mikro dan Menengah (UMKM) pasca pandemi covid-19? (3) Bagaimana kendala yang dihadapi BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam menyalurkan dana kepada anggota yang memiliki Usaha Mikro Kecil dan Menengah (UMKM) pasca pandemi covid-19?

Penelitian ini menggunakan metode kualitatif. Data-data yang digunakan dalam penelitian ini adalah data primer maupun data sekunder, data ini diperoleh melalui observasi, wawancara dan dokumentasi. Data-data sudah terkumpul kemudian dianalisis dengan model *deskriptif analitik*.

Dari hasil penelitian ini ditemukan bahwa (1) upaya yang dilakukan yang dilakukan BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam meningkatkan UMKM pasca pandemi covid-19 adalah dengan tetap menyalurkan pembiayaan untuk tambahan modal usaha kepada anggota, memberikan restrukturisasi atau relaksasi kepada anggota untuk mencegah adanya *wanprestasi*, memberi arahan kepada anggota pelaku UMKM agar usahanya mengalami peningkatan. (2) persamaan upaya yang dilakukan BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung dalam meningkatkan UMKM anggota pasca pandemi covid-19 yaitu keduanya tetap memberikan bantuan modal agar usaha anggota pelaku UMKM tetap berjalan. Sedangkan perbedaannya yaitu dalam memberi arahan pengambilan produk pembiayaan.

Kata Kunci: BMT , Meningkatkan UMKM, Pasca Pandemi

ABSTRACT

This thesis entitled "The Role of Islamic Microfinance Institutions in Improving Micro, Small and Medium Enterprises (MSMEs) After the Covid-19 Pandemic (Case Study on BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung)" was written by Yolanda Eka Sawitri, NIM. 12401193155, Faculty of Islamic Economics and Business, Department of Islamic Banking, State Islamic University Sayyid Ali Rahmatullah Tulungagung, Supervisor Dr. Ahmad Supriyadi, M.Pd.I.

BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung after the Covid-19 pandemic continued to play a role in helping increase the financing members of MSME actors. BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in helping improve MSMEs make various efforts such as providing additional business capital, restructuring and relaxing and giving directions so that the businesses of MSME actors experience development.

The formulation of the problems in this research are (1) What are the efforts of BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in improving Micro, Small and Medium Enterprises (MSMEs) after the Covid-19 pandemic? (2) How is the distribution of funds to BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in increasing Micro and Medium Enterprises (MSMEs) after the Covid-19 pandemic? (3) What are the obstacles faced by BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in channeling funds to members who have Micro, Small and Medium Enterprises (MSMEs) after the Covid-19 pandemic?

This study used a qualitative method (field research). The data used in this study are primary data and secondary data. These data were obtained through observation, interviews and documentation. The data has been collected and then analyzed with an analytic descriptive model.

From the results of this study it was found that (1) the efforts made by BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in increasing MSMEs after the Covid-19 pandemic were continuing to channel financing for additional business capital to members, providing restructuring or relaxation to members to prevent defaults, giving directions to members of MSME actors so that their businesses experience an increase. (2) the similar efforts made by BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung in increasing MSME members after the Covid-19 pandemic, namely that both continue to provide capital assistance so that the businesses of MSME members continue to run. While the difference is in giving directions for taking financing products.

Keywords: *BMT, Increasing MSMEs , Post-Pandemic*