

ABSTRAK

Skripsi dengan judul **“Penanganan Pembiayaan *Mudharabah* Bermasalah Pada Nasabah Terdampak Covid-19 Berdasarkan Prinsip Syariah di KSPPS BMT PETA Tulungagung”** ini ditulis oleh Habib Musa Amin NIM. 12401173419, Pembimbing: Dr. Nur Fadhilah, M.H.

Penelitian ini dilatarbelakangi oleh kenaikan nilai NPF atau pembiayaan bermasalahnya pada tahun 2020 yang mana merupakan tahun Pandemi Covid-19 berlangsung. Nilai NPF mengalami kenaikan salah satunya dikarenakan pembiayaan *Mudharabah* bermasalah. Dengan demikian, KSPPS BMT PETA Tulungagung perlu melakukan penanganan pembiayaan *Mudharabah* bermasalah pada nasabah terdampak Covid-19.

Tujuan yang ingin dicapai dengan diadakannya penelitian ini adalah mendeskripsikan penanganan pembiayaan *Mudharabah* bermasalah pada nasabah terdampak Covid-19 dan menganalisis penanganan pembiayaan *Mudharabah* bermasalah pada nasabah terdampak Covid-19 berdasarkan prinsip syariah.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian studi kasus. Pengumpulan data melalui observasi, *Interview*, dan dokumentasi. Adapun pihak yang diwawancarai adalah manajer, pegawai/staf, dan beberapa nasabah. Analisa data dalam penelitian ini menggunakan kondensasi data, penyajian data, verifikasi/penarikan kesimpulan. Pengesahan keabsahan temuan menggunakan triangulasi sumber, triangulasi metode, dan triangulasi teori.

Hasil penelitian menunjukkan bahwa: (1) Penanganan pembiayaan *Mudharabah* bermasalah pada nasabah terdampak Covid-19 di KSPPS BMT PETA Tulungagung dengan menerapkan prinsip *Rescheduling* (penjadwalan kembali), *Restructuring* (persyaratan kembali), *Reconditioning* (penataan kembali), dan kombinasi. (2) Berdasarkan prinsip syariah, penanganan pembiayaan *Mudharabah* bermasalah pada Nasabah terdampak Covid-19 di KSPPS BMT PETA Tulungagung sesuai QS. Al-baqarah ayat 280 dan memberikan toleransi (*as-samahah*) pada *Rescheduling* (penjadwalan kembali), pengamanan dan penyelamatan pembiayaan dalam *Restructuring* (persyaratan kembali), tolong menolong dan bantuan dalam *Reconditioning* (penataan kembali), dan kombinasi sesuai dengan Pasal 46 ayat (3) PBI No 8/21/PBI/2006, Fatwa DSN No. 49/DSNMUI/11/2005, dan Al-Baqarah ayat 280.

Kata kunci: Pembiayaan *Mudharabah* Bermasalah, Nasabah Terdampak Covid-19, Prinsip Syariah.

ABSTRACT

*This thesis with title “**Handling Problematic Mudharabah Financing for Customers Affected by Covid-19 Based on Sharia Principles at KSPPS BMT MAP Tulungagung**” was written by Habib Musa Amin NIM. 12401173419, Advisor: Dr. Nur Fadhillah, M.H.*

This research is motivated by an increase in the value of NPF or problem financing in 2020 which is the year the Covid-19 Pandemic took place. The NPF value has increased, one of which is due to problematic Mudharabah financing. Thus, KSPPS BMT PETA Tulungagung needs to handle problematic Mudharabah financing for customers affected by Covid-19.

The objectives to be achieved by conducting this research are to describe the handling of problematic Mudharabah financing for customers affected by Covid-19 and to analyze the handling of problematic Mudharabah financing for customers affected by Covid-19 based on sharia principles.

This research used a qualitative approach with a case study type of research. Data collection through observation, interviews, and documentation. The parties interviewed were managers, employees/staff, and several customers. Data analysis in this study uses data condensation, data presentation, verification/conclusion. Validation of the validity of the findings using source triangulation, method triangulation, and theory triangulation.

The results of the research show that: (1) Handling problematic Mudharabah financing for customers affected by Covid-19 at KSPPS BMT MAP Tulungagung by applying the principles of Rescheduling, Restructuring, Reconditioning, and combinations. (2) Based on sharia principles, handling Mudharabah financing is problematic for customers affected by Covid-19 at KSPPS BMT MAP Tulungagung according to QS. Al-Baqarah verse 280 and provide tolerance (as-samahah) in Rescheduling (rescheduling), security and rescue of financing in Restructuring (return requirements), help and assistance in Reconditioning (rearrangement), and combinations in accordance with Article 46 paragraph (3) PBI No. 8/21/PBI/2006, DSN Fatwa No. 49/DSNMUI/11/2005, and Al-Baqarah verse 280.

Keywords: *Troubled Mudharabah Financing, Customers Affected by Covid-19, Sharia Principles.*