

ABSTRAK

Skripsi dengan judul “Peran Koperasi Syariah dalam Mengatasi Keterbatasan Modal Usaha Mikro Kecil Menengah (UMKM) melalui Pemberian Modal (Studi Kasus di KSPPS BTM Surya Madinah Tulungagung)” disusun oleh Alifia Putri Nur Hamida, NIM. 1860401221036, Program Studi Perbankan Syariah, dengan pembimbing Lativa Hartiningtyas, M.Pd.

Kata Kunci: Koperasi Syariah, Pemberian Modal, Kendala Pembiayaan, Pemberdayaan Ekonomi.

Penelitian ini dilatarbelakangi oleh masih terbatasnya akses permodalan yang dialami oleh pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), khususnya dalam memperoleh pembiayaan dari lembaga keuangan formal. Keterbatasan tersebut disebabkan oleh minimnya jaminan, kurangnya riwayat usaha, serta keterbatasan manajerial pelaku usaha. Kehadiran koperasi syariah sebagai lembaga keuangan mikro syariah diharapkan mampu menjadi solusi alternatif dalam menyediakan akses modal yang mudah, adil, dan sesuai dengan nilai-nilai Islam.

Penelitian ini bertujuan untuk menganalisis: (1) bentuk peran koperasi syariah dalam mengatasi keterbatasan modal UMKM melalui pemberian modal di KSPPS BTM Surya Madinah Tulungagung, dan (2) faktor-faktor kendala serta cara menangani kendala dalam pelaksanaan pemberian modal kepada UMKM.

Metode penelitian yang digunakan adalah pendekatan kualitatif dengan jenis penelitian deskriptif studi kasus. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi. Informan dalam penelitian ini meliputi pimpinan, staff bagian pembiayaan, serta anggota UMKM penerima modal. Analisis data dilakukan melalui tahapan kondensasi data, penyajian data, dan penarikan kesimpulan, dengan uji keabsahan data menggunakan perpanjangan pengamatan dan triangulasi sumber.

Hasil penelitian menunjukkan bahwa (1) koperasi syariah dalam mengatasi keterbatasan modal UMKM diwujudkan melalui prosedur yang relatif mudah, serta sistem bagi hasil yang adil transparan. Koperasi juga memberikan pendampingan dan pengawasan usaha guna mendukung keberlanjutan dan pengembangan usaha anggota, (2) adapun kendala yang dihadapi dalam pemberian modal lebih banyak bersumber dari faktor eksternal, seperti minimnya *track record* usaha calon anggota, dan karakter anggota dan komitmen anggota. Upaya penanganan kendala dilakukan analisis kelayakan usaha yang lebih selektif, monitoring berkala, serta pendekatan persuasif kepada anggota. Pemberian modal oleh koperasi syariah berkontribusi dalam membantu UMKM meningkatkan kapasitas usaha dan menjaga keberlangsungan ekonomi anggota secara bertahap.

ABSTRACT

The thesis entitled “The Role of Sharia Cooperatives in Overcoming Capital Limitations of Micro, Small, and Medium Enterprises (MSMEs) through Capital Provision” was written by Alifia Putri Nur Hamida, Student ID 1860401221036, Islamic Banking Study Program, under the supervision of Lativa Hartiningtyas, M.Pd.

Keywords: Sharia Cooperative, Capital Provision, Financing Constraints, Economic Empowerment.

This research was motivated by the limited access to capital experienced by Micro, Small, and Medium Enterprises (MSMEs), particularly in obtaining financing from formal financial institutions. These limitations are caused by the lack of collateral, insufficient business track record, and limited managerial capacity of business actors. The presence of a sharia cooperative as an Islamic microfinance institution is expected to serve as an alternative solution in providing accessible, fair, and Islamic value-based capital financing.

This study aims to analyze: (1) the form of the role of sharia cooperatives in overcoming MSMEs’ capital limitations through capital provision at KSPPS BTM Surya Madinah, and (2) the factors causing obstacles and the strategies used to address challenges in the implementation of capital provision for MSMEs.

The research employed a qualitative approach with a descriptive case study design. Data collection techniques included interviews, observation, and documentation. The informants in this study consisted of the management, financing staff, and MSME members who received capital financing. Data analysis was conducted through data condensation, data display, and conclusion drawing, while data validity was ensured through prolonged engagement and source triangulation.

The results indicate that (1) the role of sharia cooperatives in overcoming MSMEs’ capital limitations is realized through relatively simple procedures and a fair and transparent profit-sharing system. The cooperative also provides business assistance and supervision to support the sustainability and development of members’ businesses, (2) the obstacles encountered in capital provision mainly originate from external factors, such as the lack of business track records of prospective members, as well as members’ character and commitment. Efforts to address these challenges include more selective business feasibility analysis, periodic monitoring, and persuasive approaches toward members. Capital provision by the sharia cooperative contributes to helping MSMEs enhance their business capacity and gradually maintain the economic sustainability of the members.