

ABSTRAK

Penelitian ini bertujuan untuk mengetahui implementasi pembiayaan syariah pada BMT NU Socah, kendala yang dihadapi dalam pelaksanaannya, serta kesesuaiannya dengan ketentuan Peraturan Pemerintah Nomor 7 Tahun 2021, khususnya Pasal 13 mengenai usaha koperasi berdasarkan prinsip syariah. Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan yuridis empiris. Data diperoleh melalui wawancara, observasi, dan dokumentasi dengan pihak pengelola BMT NU Socah. Teknik analisis data menggunakan model Miles, Huberman, dan Saldana yang meliputi reduksi data, penyajian data, serta penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa implementasi pembiayaan syariah di BMT NU Socah telah dilaksanakan melalui beberapa tahapan, yaitu pengajuan pembiayaan, verifikasi dokumen, survei kelayakan usaha menggunakan analisis 5C, persetujuan pembiayaan, hingga pencairan dana kepada nasabah. Produk pembiayaan yang tersedia antara lain Al-Qardhul Hasan, Murabahah, Bai' Bitsamanil Ajil, Mudharabah, Musyarakah, Rahn, serta pembiayaan tanpa jaminan. Dalam praktiknya, pembiayaan Rahn menjadi produk yang paling banyak diminati oleh masyarakat. Namun demikian, terdapat beberapa kendala seperti keterbatasan jaminan, rendahnya pemahaman masyarakat mengenai pembiayaan syariah, serta potensi pembiayaan bermasalah. Secara umum, implementasi pembiayaan syariah di BMT NU Socah telah mendukung pemberdayaan UMKM dan sejalan dengan ketentuan dalam PP No. 7 Tahun 2021.

Kata kunci: BMT, Koperasi Syariah, Pembiayaan Syariah, UMKM

ABSTRACT

This study aims to analyze the implementation of sharia financing at BMT NU Socah, the obstacles encountered in its implementation, and its conformity with the provisions of Government Regulation Number 7 of 2021, particularly Article 13 concerning cooperative business activities based on sharia principles. This research employs a qualitative method with an empirical juridical approach. Data were collected through interviews, observations, and documentation involving the management of BMT NU Socah. The data analysis technique used the model of Miles, Huberman, and Saldana, which consists of data reduction, data display, and conclusion drawing.

The results indicate that the implementation of sharia financing at BMT NU Socah is carried out through several stages, including financing application, document verification, feasibility survey using the 5C analysis (character, capacity, capital, collateral, and condition), financing approval, and fund disbursement to customers. The financing products offered include Al-Qardhul Hasan, Murabahah, Bai' Bitsamanil Ajil, Mudharabah, Musyarakah, Rahn, and unsecured financing. Among these products, Rahn financing is the most widely used by the community due to its relatively simple and fast procedures. However, several challenges remain, such as limited collateral, low public understanding of sharia financing, and the potential for problematic financing. Overall, the implementation of sharia financing at BMT NU Socah contributes to the empowerment of MSMEs and is in line with the provisions stipulated in Government Regulation No. 7 of 2021.

Keywords: BMT, MSMEs, sharia cooperative, sharia financing.