

ABSTRAK

Skripsi yang berjudul “Tinjauan Hukum Islam Terhadap Penerapan Akad *Qard Bisharti Rahni* dalam Produk Pembiayaan Multi Jasa (*Qard Bisharti Rahni*)” ini, adalah hasil penelitian lapangan untuk menjawab pertanyaan bagaimana penerapan akad *qard bisharti rahni* dalam produk pembiayaan multi jasa (*qard bisharti rahni*) dan bagaimana tinjauan hukum Islam terhadap penerapan akad *qard bisharti rahni* dalam produk pembiayaan multi jasa (*qard bisharti rahni*) di KSPPS BMT Ummat Sejahtera Abadi Cabang Utama Jepara.

Metode penelitian ini menggunakan metode penelitian kualitatif untuk jenis penelitian lapangan (*field research*) yang mana bersifat deskriptif analisis dengan menggambarkan kejadian yang terjadi di lapangan kemudian menganalisisnya berdasarkan normatif. Pendekatan yang digunakan adalah pendekatan normatif karena penulis menganalisa berdasarkan hukum Islam kemudian digabungkan dengan fakta-fakta yang terjadi di lapangan khususnya berkaitan dengan penerapan akad *qard bisharti rahni*. Teknik analisa data menggunakan metode induktif bersamaan dengan pengumpulan data melalui observasi, wawancara, dan dokumentasi.

Berdasarkan hasil penemuan di lapangan bahwasanya penerapan akad *qard bisharti rahni* dalam produk pembiayaan multi jasa (*qard bisharti rahni*) di KSPPS BMT Ummat Sejahtera Abadi Cabang Utama Jepara, belum dapat dikatakan telah memenuhi syarat dalam akad *qard bisharti rahni* sebab dalam biaya administrasi pihak BMT memberikan persentase dari jumlah keseluruhan pinjaman, selain itu pihak BMT juga sudah menentukan kisaran bisyarah yang nasabah akan berikan kepada BMT melalui tabel angsuran, sehingga BMT belum dapat dikatakan telah memenuhi aturan yang telah dijelaskan dalam hukum Islam khususnya terkait masalah bisyarah (keuntungan) dan keadilan. Karakteristik dari akad *qard* adalah akad pinjam meminjam yang menitikberatkan pada sikap tolong-menolong dan tidak mengambil keuntungan semata.

Kata Kunci: akad *qard*, *bisharti rahni*, pembiayaan multi jasa, bisyarah.

ABSTRACT

This final project was entitled "The Review of Islamic Law towards the Application of Contract *qard bisharti rahni* in the Multi-service Financing Product *qard bisharti rahni*". The objectives of this study were to find out how to use contract *qard bisharti rahni* in the multi-service financing product *qard bisharti rahni* and to find out the Islamic law review towards the application of contract *qard bisharti rahni* in the multi-service financing product *qard bisharti rahni* in KPPS BMT UMMAT SEJAHTERA ABADI of main branch Jepara.

The methodology of this study was qualitative where used descriptive analysis which is describe the problems in the field research and analyze it in normative. The research approach of this study was normative based on the analysis of Islamic law review then combine with the evidence in the field especially which is relate to the application of *qard bisharti rahni*. The technique of analyzing data was inductive method based on the collecting data through observation, interview and documentation.

Based on the findings in the field that the application of the qard (bisharti rahni) contract in multi-service financing products (*qard bisharti rahni*) in KSPPS BMT Ummat Sejahtera Abadi Jepara's main branch, can not be said to have qualified in the *qard bisharti rahni* contract due to the administrative costs of the BMT the percentage of the total loan, besides the BMT also has determined the range of *bisjarah* that customers will give to BMT through installment table, so that BMT can not be said to have fulfilled the rules that have been explained in Islamic law especially related to *bisjarah* (profit) and justice. Characteristics of the qard contract is a borrowing and borrowing contract that focuses on the attitude of help and does not take advantage only.

Keywords: akad *qard, bisharti rahni*, multi-service financing, *bisjarah*.