

ABSTRAK

Program Beasiswa Bank Indonesia adalah program bantuan pendidikan yang diberikan kepada mahasiswa, dengan beberapa ketentuan yang harus dipenuhi penerima. Ketentuan tersebut meliputi pembatasan dalam hal akademik, kewajiban mengikuti kegiatan organisasi Generasi Baru Indonesia (GenBI), dan mengikuti kegiatan pembinaan sosial. Adanya syarat dan ketentuan yang melekat dalam program tersebut menimbulkan kajian mengenai bagaimana praktik pemberian beasiswa dilaksanakan serta kesesuaiannya dengan prinsip-prinsip hukum ekonomi syariah. Penelitian ini bertujuan untuk mengetahui praktik pemberian Beasiswa Bank Indonesia kepada mahasiswa Universitas Trunodjoyo Madura dan menganalisisnya berdasarkan perspektif hukum ekonomi syariah.

Penelitian ini menggunakan metode penelitian lapangan (field research) dengan pendekatan kualitatif deskriptif. Pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi terhadap pengelola program Beasiswa, mahasiswa penerima, serta pihak yang memahami hukum ekonomi syariah. Setelah data terkumpul, kemudian dilakukan analisis secara induktif dengan menghubungkan temuan di lapangan dengan teori dengan konsep hibah, akad *tabarru'*, dan prinsip-prinsip hukum ekonomi syariah.

Hasil penelitian menunjukkan bahwa praktik pemberian Beasiswa Bank Indonesia di Universitas Trunodjoyo Madura dilaksanakan melalui tahapan seleksi administrasi, wawancara, penetapan penerima, serta pembinaan selama masa penerimaan beasiswa. Beasiswa diberikan dalam bentuk bantuan dana pendidikan tanpa kewajiban pengembalian, namun penerima diwajibkan menjaga prestasi akademik dan aktif dalam kegiatan GenBI. Dari perspektif hukum ekonomi syariah, praktik pemberian beasiswa tersebut dapat dikategorikan sebagai akad *tabarru'* dalam bentuk hibah yang diperbolehkan karena bertujuan memberikan manfaat kepada mahasiswa. Ketentuan yang ditetapkan tidak bertentangan dengan prinsip syariah karena mengandung unsur kemaslahatan, transparansi, tanggung jawab, dan pengembangan kualitas diri penerima beasiswa. Oleh karena itu, praktik pemberian Beasiswa Bank Indonesia di Universitas Trunodjoyo Madura dinilai sesuai dengan prinsip-prinsip hukum ekonomi syariah.

Kata Kunci: Beasiswa Bank Indonesia, Hukum Ekonomi Syariah, Hibah.

ABSTRACT

The Bank Indonesia Scholarship Program is an educational assistance program provided to students, subject to several conditions that recipients must meet. These conditions include academic restrictions, mandatory participation in the New Generation of Indonesia (GenBI) organization, and social development activities. The terms and conditions inherent in the program have prompted a study into how scholarships are administered and their compliance with the principles of Islamic economic law. This study aims to examine the practice of awarding Bank Indonesia Scholarships to students at Trunojoyo University, Madura, and analyze them from a Sharia economic law perspective.

This study employed field research with a descriptive qualitative approach. Data collection was conducted through observation, interviews, and documentation with scholarship program administrators, student recipients, and others familiar with Islamic economic law. After data collection, an inductive analysis was conducted by linking field findings to theory, including the concept of grants, tabarru' contracts, and the principles of Islamic economic law.

The results indicate that the Bank Indonesia Scholarship program at Trunojoyo University, Madura, is implemented through administrative selection, interviews, recipient determination, and mentoring during the scholarship period. Scholarships are awarded in the form of educational funding without obligation to repay them. However, recipients are required to maintain academic achievement and actively participate in GenBI activities. From the perspective of Islamic economic law, the practice of providing these scholarships can be categorized as a tabarru' contract in the form of a grant, which is permissible because it aims to benefit students. The stipulated provisions do not conflict with Islamic principles because they contain elements of welfare, transparency, responsibility, and the development of the scholarship recipient's qualities. Therefore, the practice of providing Bank Indonesia Scholarships at Trunodjoyo University, Madura, is considered compliant with the principles of Islamic economic law.

Keywords: Bank Indonesia Scholarships, Islamic Economic Law, Grants.