

INTISARI

Tujuan utama penelitian ini adalah untuk menganalisis pelaksanaan pembiayaan *mudharabah* di BMT Surya Parama Arta dan mengetahui resiko atau kendala pembiayaan *mudharabah* di BMT Surya Parama Arta.

Pelaksanaan pembiayaan *mudharabah* dinilai berdasarkan Fatwa DSN-MUI No. 07/DSN/MUI/IV/2000 tentang *mudharabah*. Jenis penelitian yang dilakukan oleh penulis menggunakan metode deskriptif analisis yaitu menganalisis suatu hasil penelitian berdasarkan fakta yang tampak di BMT.

Berdasarkan penelitian yang telah dilakukan, hasilnya menunjukkan bahwa pelaksanaan pembiayaan di BMT Surya Parama Arta sudah baik, namun masih ada beberapa hal yang dalam pelaksanaannya masih belum sesuai dengan fatwa yaitu dalam hal tata cara pengembalian dana. BMT harus mengingatkan terlebih dahulu pada nasabah atau mengecek di lapangan apabila masa kontrak *mudharabah* sudah mau habis. Seharusnya tata cara pengembalian dana harus dilakukan kesepakatan dengan nasabah terlebih dahulu, tidak langsung menetapkan pengembalian dana diakhir pada saat jatuh tempo.

Kata kunci: *mudharabah*, Fatwa DSN-MUI No. 07/DSN/MUI/IV/2000.

ABSTRACT

The main purpose of this study was to analyze the implementation of financing in BMT Surya Parama Arta and knowing the risks and constraints of financing in BMT Surya Parama Arta.

Implementation of financing assessed based DSN-MUI No. 07/ DSN/ MUI/ IV/ 2000 about mudharabah. This type of research conducted by the author uses descriptive analysis method which analyzes a result of research based on the facts that appear in the BMT.

Based on research that has been conducted, the results showed that the implementation of the financing in BMT Parama Arta Surya has been good, but there are still some things in practice are still not in accordance with the fatwa, namely in terms of procedures for refunds. BMT should be warned in advance to the customer or to check in the field when the period of the mudharabahcontract was about to completed. Supposedly procedures for refunds must be made an agreement with the customer first, not directly assign a refund at the end of maturity.

Key words: mudharabah, *Fatwa DSN-MUI No. 07/DSN/MUI/IV/2000.*