

ABSTRAK

Penelitian ini bertujuan untuk menganalisis implementasi pembiayaan *al-qardh* di KSPPS BMT BIF untuk pemberdayaan usaha mikro dan kesesuaiannya dengan fatwa DSN No. 19/ DSN-MUI/IV/2001 tentang *al-qardh*. Jenis penelitian ini adalah penelitian lapangan. Pendekatan penelitian yang dilakukan peneliti adalah kualitatif deskriptif dengan teknik pengambilan sampel adalah *purposive sampling*. Peneliti mengumpulkan data melalui wawancara, observasi, dokumentasi, dan studi pustaka. Uji validitas data yang dilakukan peneliti adalah uji kredibilitas (*credibility*), uji transferabilitas (*transferability*), uji dependabilitas (*dependability*), dan uji konfirmabilitas (*confirmability*). Analisis data yang dilakukan peneliti adalah model Miles dan Huberman (*data reduction, data display, dan conclusion drawing/verification*). Hasil penelitian menunjukkan ketidaksesuaian fatwa DSN No. 19/ DSN-MUI/IV/2001 tentang *al-qardh* pada produk pembiayaan *al-qardh* di KSPPS BMT BIF yaitu kriteria anggota mendapat pembiayaan *al-qardh* yang termasuk duaafa/ 8 asnaf dan sumber dana pembiayaan *al-qardh* dari zakat dan sedekah.

Kata kunci : Pembiayaan, *Al-Qardh*, Fatwa DSN, BMT

ABSTRACT

This research was aimed to analyze the implementation of *al-qardh* financing in KSPPS BMT BIF for the empowerment of micro business and its conformity with DSN Fatwa No.19/DSN-MUI/IV/2001 about *al-qardh*. This is a field research using qualitative descriptive approach and carrying out purposive sampling to take the sample. Interview, observation, documentation and literature review were used to gather the data of the research. The validity of the research was achieved by conducting credibility test, transferability test, dependability test, and confirmability test. The obtained data were analyzed using Miles and Huberman analysis model consisting of data reduction, data display, and conclusion drawing and verification. The findings of the research indicate that there was discrepancy of DSN Fatwa No.19/DSN-MUI/IV/2001 about *al-qardh* on *al-qardh* financing products in KSPPS BMT BIF. It was found that the member criteria getting *al-qardh* financing belongs to *dhuafa / 8 asnaf* and the funding sources of *al-qardh* financing are from zakat and alms.

Key words: financing, *Al-Qardh*, DSN Fatwa, BMT

