

## ABSTRAK

Dwi Wahyu Ningtyas, dosen Pembimbing Dr. Kutbuddin Aibak, S.Ag., M.HI dan Dr. H. Dede Nurohman, M.Ag.: Implementasi Prinsip *Character, Capital, Collateral, Capacity, dan Condition* Pada Resiko Pembiayaan Murabahah Di *Baitul Mall Wat Tamwil Istiqomah Dengan Baitul Mall Wat Tamwil Pahlawan Tulungagung*. Tesis Program Studi Ekonomi Syariah, IAIN Tulungagung, 2018.

Kata Kunci: Prinsip *Character, Capital, Collateral, Capacity, Condition*, Resiko, Pembiayaan Murabahah

Penelitian dalam tesis ini dilatar belakangi oleh perkembangan lembaga keuangan mikro syariah yang disebut Baitul Maal wat Tamwil. Dalam pelaksanaannya, kegiatan BMT adalah mengembangkan usaha-usaha produktif dalam rangka meningkatkan kualitas kegiatan ekonomi pengusaha kecil dengan cara menyalurkan dana berupa pembiayaan berdasarkan akad jual-beli dan bagi hasil. Dana yang ada di BMT dikelola dengan cara menyalurkan dana tersebut dalam bentuk pembiayaan. Penyaluran pembiayaan murabahah di BMT Istiqomah dan BMT Pahlawan dilakukan dengan sangat hati-hati karena pembiayaan tersebut akan mempengaruhi pendapatan yang dihasilkan oleh BMT Istiqomah dan juga BMT Pahlawan itu sendiri. Sebelum permohonan pembiayaan murabahah dari anggota diterima atau ditolak oleh BMT, terlebih dahulu pihak BMT harus menganalisis pengajuan pembiayaan dengan prinsip *5C character, capital, collateral, capacity, dan condition*. Hal ini dilakukan untuk mengantisipasi terjadinya resiko pembiayaan yang bermasalah dikemudian hari.

Adapun masalah yang sering terjadi di BMT Istiqomah dan BMT Pahlawan hampir mirip yaitu tentang karakter anggota ataupun calon anggota yang tidak jujur. Berdasarkan latar belakang tersebut maka peneliti tertarik untuk melakukan penelitian dengan judul “Implementasi Prinsip *Character, Capital, Collateral, Capacity, dan Condition* Pada Resiko Pembiayaan Murabahah Pada Baitul Maal Wat Tamwil Istiqomah dengan Baitul Maal Wat Tamwil Pahlawan Tulungagung”. Penelitian ini merupakan penelitian lapangan. Jumlah informan dari penelitian ini ada 3 orang karyawan BMT Istiqomah dan 5 orang karyawan BMT Pahlawan. Metode pengumpulan data dengan cara observasi, wawancara, dan dokumentasi. Analisis datanya bersifat deskriptif analisis.

Hasil penelitian ini yaitu implementasi prinsip 5C di BMT Istiqomah dan BMT Pahlawan sama-sama menggunakan prinsip 5C. Namun pada implementasinya prinsip karakter lebih diutamakan dalam menganalisis pembiayaan murabahah, prinsip berikutnya yaitu jaminan dan kemampuan. Hal ini karena BMT Istiqomah maupun BMT Pahlawan sama-sama tidak memiliki kemampuan untuk terus memantau semua pembiayaan yang telah di acc. Sehingga prinsip *character* sangat diutamakan. Namun prinsip lainnya juga dianggap penting sehingga semua prinsip 5C (*character, capital, collateral, capacity, dan condition*) tetap digunakan di BMT Istiqomah dan BMT Pahlawan.

## ABSTRACT

Dwi Wahyu Ningtyas, lecturer Advisor. Kutbuddin Aibak, S.Ag., M.HI and Dr. Ir. H. Dede Nurohman, M.Ag. : Implementation of Principles Character, Capital, Collateral, Capacity, and Condition At Murabahah Financing Risk In Baitul Mall Wat Tamwil Istiqomah With Baitul Mall Wat Tamwil Hero Tulungagung. Thesis Sharia Economics Program, IAIN Tulungagung, 2018.

Keywords: Principles Character, Capital, Collateral, Capacity, Condition, Risk, Murabahah Financing

The research in this thesis is based on the development of sharia micro finance institution called Baitul Maal wat Tamwil. In its implementation, BMT activity is to develop productive businesses in order to improve the quality of small-scaled economic activities by channeling funds in the form of financing based on contract of sale and profit sharing. Funds in the BMT are managed by channeling funds in the form of financing. Murabahah financing distribution in BMT Istiqomah and BMT Pahlawan is done very carefully because the financing will affect the income generated by BMT Istiqomah and also BMT Hero itself. Before murabaha murabahah request from members received or rejected by BMT, BMT first must analyze the financing proposal with 5C character principle, capital, collateral, capacity, and condition. This is done to anticipate the occurrence of risk financing problematic in the future.

The problems that often occur in BMT Istiqomah and BMT Hero is almost similar about the character of members or candidates who are not honest members. Based on this background, the researcher is interested in conducting research with the title "Implementation of Character, Capital, Collateral, Capacity, and Condition on Murabahah Financing At Baitul Maal Wat Tamwil Istiqomah with Baitul Maal Wat Tamwil Hero Tulungagung". This research is a field research. Number of informants from this study there are 3 employees BMT Istiqomah and 5 employees BMT Heroes. Methods of data collection by way of observation, interviews, and documentation. The data analysis is descriptive analysis.

The result of this research is the implementation of 5C principle in BMT Istiqomah and BMT Hero using the 5C principle. However, in the implementation of the principle of character is preferred in analyzing murabahah financing, the next principle is guarantee and ability. This is because BMT Istiqomah and BMT Hero both do not have the ability to continue to monitor all the financing that has been acc. So the principle of character is very preferred. But other principles are also considered important so that all 5C principles (character, capital, collateral, capacity, and condition) are still used in BMT Istiqomah and BMT Heroes.