

ABSTRAK

FITRIA KHOERUNNISA, 2021, Analisis Penangan *Rescheduling* Pembiayaan Bermasalah di Koperasi Serba Usaha Baitul Maal Tanwil Amanah Kabupaten Brebes : Program Studi Ekonomi Syariah Fakultas Agama Islam Universitas Siliwangi.

Penelitian ini di latar belakang dengan adanya dampak pandemi Covid-19 di Koperasi Serba Usaha Baitul Maal Tanwil Amanah Kabupaten Brebes. Adanya suatu permasalahan yaitu terdapat pembiayaan bermasalah yang menyebabkan anggotanya mengajukan penjadwalan ulang (*Rescheduling*). Namun prosedur *rescheduling* di KSU BMT Amanah ini belum sesuai SOP maka dari itu diperlukan analisis penanganan terhadap prosedur *rescheduling* ini. Mengingat pentingnya penyelesaian pembiayaan bermasalah sangat penting terhadap kesehatan KSU BMT Amanah Kabupaten Brebes.

Penelitian ini mengangkat rumusan masalah yaitu bagaimana penanganan *rescheduling* pembiayaan bermasalah di Koperasi Serba Usaha BMT Amanah Kabupaten Brebes pada masa pandemi covid-19. Adapun tujuannya adalah untuk menganalisis penanganan *rescheduling* pembiayaan bermasalah di Koperasi Serba Usaha BMT Amanah Kabupaten Brebes pada masa pandemi covid-19.

Jenis penelitian ini adalah penelitian kualitatif dengan metode deskriptif. Teknik pengumpulan datanya menggunakan teknik observasi, wawancara dan dokumentasi. Peneliti melakukan observasi juga wawancara secara langsung kepada manager utama dan bagian pembiayaan, serta beberapa anggota *rescheduling* sebanyak 30 orang.

Hasil penelitian ini menunjukkan bahwa KSU BMT Amanah melakukan penangan pembiayaan bermasalah dengan kebijakan *rescheduling* yaitu dengan perpanjangan waktu sesuai kesepakatan kedua pihak tanpa ada jumlah tambahan dari pembiayaan yang tersisa. Dengan prosedur yang tidak membebaskan anggota dalam hal administrasi KSU BMT Amanah memilih prosedur yang mudah berasaskan kekeluargaan dengan hanya memberitahu secara lisan kepada lembaga. Selama ada itikad dan kejujuran anggota ingin melunasi hutangnya serta pengawasan dan kepercayaan dari KSU BMT Amanah tidak akan khawatir akan terjadinya penyimpangan. Dalam prosedur *rescheduling* ini terdapat kekurangan yaitu tidak adanya analisa ulang anggota yang akan mengajukan *rescheduling* sehingga terdapat beberapa anggota yang kurang bertanggung jawab. Meskipun prosedur *rescheduling* belum terlaksana sesuai Standar Operasional Prosedur dan tidak adanya survey ulang kepada anggota pengajuan, KSU BMT Amanah terus menerus meningkatkan pengawasan dan membangun hubungan yang baik dengan anggotanya.

Kata Kunci: Covid-19, Pembiayaan Bermasalah, Rescheduling.

ABSTRACT

FITRIA KHOERUNNISA, 2021, *Analysis of Problematic Financing Rescheduling in the Baitul Maal Tanwil Amanah Multipurpose Cooperative, Brebes Regency: Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University.*

This research was motivated by the impact of the Covid-19 pandemic at Baitul Maal Tanwil Amanah Multipurpose Cooperative, Brebes Regency. The existence of a problem, namely there is a financing problem that causes its members to apply for rescheduling. However, the rescheduling procedure at Baitul Maal Tanwil Amanah Multipurpose Cooperative not in accordance with the SOP, therefore an analysis of the handling of this rescheduling procedure is needed. Given the importance of solving problem financing, it is very important for the health of Baitul Maal Tanwil Amanah Multipurpose Cooperative, Brebes Regency.

This study raised the formulation of the problem, namely how to handle problematic financing rescheduling in the Baitul Maal Tanwil Amanah Multipurpose Cooperative during the Covid-19 pandemic. The aim is to analyze the handling of problematic financing rescheduling at the Baitul Maal Tanwil Amanah Multipurpose Cooperative, Brebes Regency during the COVID-19 pandemic.

This type of research is a qualitative research with descriptive method. The data collection technique uses observation, interview and documentation techniques. Researchers conducted observations as well as direct interviews with the main manager and the financing department, as well as some rescheduling members as many as 30 people.

The results of this study indicate that Baitul Maal Tanwil Amanah Multipurpose Cooperative, handles problematic financing with a rescheduling policy, namely with an extension of time according to the agreement of both parties without any additional amount of remaining financing. With a procedure that does not burden members in terms of administration, Baitul Maal Tanwil Amanah Multipurpose Cooperative, chooses an easy procedure based on kinship by simply notifying the institution verbally. As long as there is faith and honesty, members want to pay off their debts and the supervision and trust from Baitul Maal Tanwil Amanah Multipurpose Cooperative, will not worry about irregularities. In this rescheduling procedure there are shortcomings, namely the absence of a re-analysis of members who will propose rescheduling so that there are some members who are less responsible. Even though the rescheduling procedure has not been implemented according to Standard Operating Procedures and there is no re-survey to the members of the application, continues to improve supervision and build good relationships with its members.

Keywords: Covid-19, Problem Financing, Rescheduling

