

**Analisis Peran *Baitul Maal wat Tamwil*
terhadap Kesejahteraan Pedagang Kecil di Pasar Tradisional Yogyakarta
(Studi Kasus: KSU Syariah BMT Bina Ummah Yogyakarta)**

Ika Munjiati (12/330725/EK/18908)

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Intisari

Penelitian ini merupakan penelitian studi kasus dengan menggunakan metode kombinasi (*mixed methods*) dengan model penelitian *sequential exploratory*. Penelitian ini bertujuan untuk mengetahui: (1) mengetahui praktik keuangan mikro yang dilakukan BMT Bina Ummah Yogyakarta, (2) mengetahui program pembinaan nasabah yang dilakukan BMT Bina Ummah Yogyakarta, dan (3) menganalisis peran lembaga keuangan BMT Bina Ummah Yogyakarta terhadap kesejahteraan pedagang kecil di pasar.

Populasi dalam penelitian ini adalah karyawan BMT Bina Ummah dan pedagang Pasar Godean Yogyakarta yang menjadi nasabah BMT Bina Ummah. Sampel penelitian ini terdiri dari 1 *customer service*, 1 manajer *marketing* dan 34 nasabah pembiayaan yang berprofesi sebagai pedagang di Pasar Godean. Data dikumpulkan melalui teknik observasi, wawancara dokumentasi dan kuesioner. Data kualitatif digunakan untuk menganalisis praktik keuangan mikro syariah dan program pembinaan nasabah yang dilakukan oleh BMT Bina Ummah. Adapun analisis data kuantitatif digunakan untuk mengetahui peran BMT Bina Ummah terhadap kesejahteraan nasabah (pedagang kecil) di Pasar Godean Yogyakarta.

Hasil penelitian menunjukkan bahwa (1) BMT Bina Ummah Godean menggunakan prinsip kepercayaan, kekeluargaan dan kemudahan dengan sistem jempot bola dalam setiap praktik keuangan mikro yang dilakukan di Pasar Godean Yogyakarta, (2) BMT Bina Ummah memberikan pembinaan terhadap nasabah dalam bentuk majelis kewirasahaan umat (MKU), sekolah saudagar jujur (SSJ), majalah “Albunyan” dan selebaran, serta dialog secara langsung dengan nasabah di Pasar Godean, dan (3) pembiayaan syariah dan pembinaan nasabah yang diberikan oleh BMT Bina Ummah memberikan pengaruh terhadap kesejahteraan pedagang kecil di Pasar Godean Yogyakarta sebesar 23,9%.

Kata kunci: praktik keuangan mikro, program pembinaan nasabah, peran BMT, kesejahteraan pedagang pasar

**Analysis of the Role of *Baitul Maal wat Tamwil* on Small Trader's Welfare at
Traditional Market Yogyakarta
(A Case Study: KSU Syariah BMT Bina Ummah Yogyakarta)**

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Abstract

This is a case study research carried out using mixed-methods sequential explanatory design. This study is aimed to: (1) establish microfinance services provided by BMT Bina Ummah Yogyakarta, (2) find out a customer coaching program arranged by BMT Bina Ummah Yogyakarta, and (3) analyze the roles of BMT Bina Ummah Yogyakarta on the welfare of small traders at the market.

The populations in this research were BMT Bina Ummah's employees and BMT Bina Ummah's customers from Godean Market. The samples of this research consisted of a customer service staff, a marketing manager and 34 BMT's customers who work as traders in Godean Market. The data were collected through observation, interview documentations and questionnaires. Qualitative data were used to analyze sharia microfinance practices and customer coaching programs conducted by the BMT Bina Ummah. The quantitative data analysis was used to determine the role of the BMT Bina Ummah on the customer small traders' welfare at Godean Market Yogyakarta.

The results of the research revealed that (1) BMT Bina Ummah employed trust and kinship principles, moreover, it was made easier with the reach out to the customers system in every microfinance practice at Godean Market Yogyakarta (2) BMT Bina Ummah provided coaching to customers in the form of People Entrepreneurship Board (PEB), Ethical Trading School (ETS), "Albunyan" magazines and leaflets, as well as direct discussion with customers at Godean Market, and (3) sharia financing and customer coaching program provided by BMT Bina Ummah were recorded to positively affect the small traders' welfare at Pasar Godean Yogyakarta in 23, 9%.

Keywords: microfinance practices, customer coaching program, BMT's roles, market traders' welfare