

Analisis kritis penerapan akad pembiayaan Mudharabah dan metode perhitungan bagi hasilnya dengan pendekatan Fatwa DSN-MUI dan prinsip Syariah (studi kasus BMT Al-Khairat Pekalongan)

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Abstrak

This study aimed to analyze the implementation of mudaraba financing contract and its calculation methods for the profit and loss sharing within approach DSNMUI's fatwa and sharia principles in BMT Al-Khairat Pekalongan. The results of this study aims to find answers to some questions in the problems and hoped to get the problem solving. Besides, the results of this study is expected to serve as the basis to fix any existing weaknesses in BMT "Al-Khairat" in the implementation of mudaraba financing contract. This study focuses on issues that became the center of public attention and customer BMT Al-Khairat namely the existence of the collateral policy related to fixed cost in the financing, the method of calculation for the profit and loss sharing, and capital policies.

This study uses the approach of empirical juridical. The results of this study is that the collateral policy related to fixed cost in the financing of mudharabah contract is in accordance with DSN-MUI's fatwa, however this policy is not in accordance with the part of sharia principles. While the problems of the calculation method for the profit and loss sharing known that it's not in accordance with DSN-MUI's fatwa and sharia principles. And the problem of capital issues what is known that its policy is not flexible and are sticky, so in a certain condition, some mudharibs found some things that hurt the business. Good understanding of the concept of mudharabah caontract, implementation good monitoring and reporting systems, and innovating product of financing contract is part of the problem solving to be done by BMT Al-Khairat.