

# **THE FINANCING SCHEME OF BMT MUDA BY USING THE QARDH CONTRACT AS A SOLUTION TO THE TRAPS OF MONEYLENDERS IN BERAT KULON VILLAGE THROUGH A VILLAGE UNIT COOPERATIVE (KUD)**

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## **ABSTRACT**

*Seeing the uncertain economic conditions currently, where the times have developed rapidly, everyone is trying to improve their economic conditions. But, not all people have enough money or capital to fulfill their daily needs. One of the methods used by the people in Berat Kulon village is to take credit from moneylenders. The formulation of the problem in this study, is to find out exactly why there are still many people in Berat Kulon village who have loans to moneylenders, and to find out how the financing scheme of BMT Muda by using a qordh contract as a solution to the traps of the moneylenders in Berat Kulon village through the Village Unit Cooperative (KUD). In this study, the analysis method used is a qualitative research method with a case study approach. The case study referred to in this research is about the dependence of the people in Berat Kulon Village on the moneylenders. The result of this study is that the people in Berat Kulon village take credit to the moneylenders because of the urgent need, the ease to get credit, and the habits. With these problems, the researcher propose the financing scheme of BMT Muda by using a qordh contract as a solution to the traps of moneylenders in Berat Kulon village through the Village Unit Cooperative (KUD). The result of the analysis is the qordh financing scheme is a form of contract which helps each other for both sides, as the owner of capital entrusts a number of his/ her capital to be managed by the second party. This form of contract can be used to help people in Berat Kulon Village to avoid the traps of moneylenders. In social terms, qordh financingschemes have an active role and each individual has the same position in obtaining the qordh financing. Qard Financing Scheme is a program provided to help productive small businesses.*

**Keywords: Moneylenders, Village Unit Cooperatives (KUD), BMT Muda.**