

CHAPTER V

CONCLUSION AND RECOMMENDATION

A. Conclusion

Based on the description and results of the discussion and interviews in the previous chapters, the author concluded that the income difference before (initial condition) and after (second condition) the respondents took the *qard al-hasan* financing is not significantly different and it indicates not effective on economic empowerment and poverty alleviation. The factors why it is not significant are the income only can fulfill for the respondents' basic needs, small number of buyer, farm production based on uncertain weather and climate, and the maximum amount of fund is small that does not give impact on income.

B. Recommendation

Based on the above conclusions, the author tries to give advice to BMT Mitra Usaha Ummat in managing *qard al-hasan* financing product including:

1. In the distribution, direction should be treated, assistance, training for skills and supervision so that later it can become independent and economically empowered. These strategies also could be tools to avoid *default* of installments and tighten the relationship with members.
2. Further explanation in detail about *qard al-hasan* financing to members who will apply for financing.

3. In the future for the management of *qard al-hasan* funds and other products of BMT Mitra Usaha Ummat always pay attention to the established sharia principles.

