

ABSTRAK

TINGKAT LITERASI MASYARAKAT PETANI TERHADAP BAITULMAL WATTAMWIL (BMT) DI BATANG SELATAN

**Oleh :
Cahya Prabowo
20130730330**

Perkembangan dan pertumbuhan Baitulmal Wattamwil di Kabupaten Batang daerah selatan masih rendah. Masyarakat petani tidak dapat merasakan produk dan jasa yang ada di Baitulmal Wattamwil. Adapun tujuan dalam penelitian untuk mengetahui gambaran pengetahuan masyarakat petani tentang Baitulmal Wattamwil di Kabupaten Batang daerah selatan. Maksud dari pengetahuan di sini adalah pengetahuan tentang produk dan jasa Baitulmal Wattamwil dan alasan masyarakat petani menggunakan lembaga keuangan syariah.

Penelitian ini menggunakan metode kualitatif dengan teknik pengumpulan data menggunakan studi pustaka, observasi, wawancara, dan dokumentasi. Teknik pengambilan sampel adalah random sampling, yaitu memberikan hak yang sama kepada setiap subjek, sampel diambil secara acak.

Hasil penelitian menunjukkan bahwa pengetahuan masyarakat petani tentang Baitulmal Wattamwil masih rendah. Hal ini dikarenakan 8 responden yang diteliti tidak mengetahui sama sekali akad yang digunakan di Baitulmal Wattamwil, mereka hanya sebatas tahu apa itu lembaga Baitulmal Wattamwil. Rendahnya pengetahuan masyarakat petani dikarenakan tingkat pendidikan dan kurangnya sosialisasi dan edukasi tentang lembaga keuangan syariah.

Kata Kunci: *Pengetahuan, Masyarakat Petani, Baitulmal Wattamwil*

ABSTRACT

The development and growth of Baitulmal Wattamwil (BMT) in the southern part of Batang Regency is still low. Farmers have not been familiarized with the products and services offered by BMT. The purpose of this research is to find out the description of farmers' knowledge about BMT in the southern part of Batang Regency. The aforementioned knowledge discussed in this research is the knowledge related to the products and services offered by BMT as well as the farmers' reasons to use syariah (Islamic) financial institution.

This research used qualitative method, while the data collection technique was through library study, observation, interview and documentation. The sampling technique was random sampling, in which equal right was given to each of the subjects and the subjects were selected randomly.

The research result shows that the farmers' knowledge about BMT is still low. This is due to the fact that 8 respondents completely have no idea about the akad (contract) issued by BMT. They simply recognize that a financial institution called Baitulmal Wattamil exists. This farmers' low knowledge phenomena is caused by their low education level as well as by the ineffective socialization and education about syariah financial institution.

Key Words: *Knowledge, Farmers, Baitulmal Wattamwil*