

PARTNERSHIP BETWEEN VILLAGE-OWNED ENTERPRISES AND ISLAMIC FINANCIAL INSTITUTIONS IN SHARIA FINANCING FOR RURAL MICRO-ENTERPRISES

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Abstract

Background - Village-owned enterprises play an important role in driving the rural economy through various partnerships. BUMDes can be a financing manager for rural micro-enterprises that have difficulty obtaining financing from financial institutions.

Purpose - This study aims to determine the partnership between BUMDes and Islamic financial institutions in sharia financing.

methodology - This research method uses qualitative research with a descriptive approach. The data collection techniques used observation, interviews, and literature studies. The data analysis technique uses miles and Huberman interactive model analysis

Findings - The results of this study indicate that BUMDes partnerships with Islamic financial institutions in sharia financing can be established through three schemes, namely chaneling programs, KUR-based microfinance, and non-KUR-based microfinance. The scheme is an option for rural micro businesses that will apply for financing at Islamic financial institutions in collaboration with BUMDes.

Originality - Islamic financial institutions are an option that can receive financing from business units under the coordination of village-owned enterprises.

Keywords: Partnership, BUMDES, Micro Business, Sharia Financing
