

Studi komparasi kinerja pengembangan usaha agribisnis perdesaan syariah dan konvensional di Jawa Tengah = Comparative study on sharia and conventional rural agribusiness development performance in Central Java / Dedi Junaedi

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Abstrak

ABSTRAK

Riset ini bertujuan untuk mengeksplorasi motif pemilihan skema pembiayaan Pengembangan Usaha Agribisnis Perdesaan (PUAP), mengetahui faktor apa saja yang mempengaruhi kinerja PUAP, serta menguji apakah kinerja PUAP syariah berbeda dengan PUAP konvensional di Jawa Tengah. Menggunakan metode kualitatif dan kuantitatif dengan pendekatan multiple regression dummy variable, 185 manajer LKMA PUAP menjadi responden penelitian ini dengan pendekatan purposive sampling. Hasil riset menunjukkan PUAP syariah dipilih karena motif pertimbangan agama (40,6%), sementara LKMA PUAP konvensional dipilih alasan praktis (35,3%) dan ekonomi (30,2%). Variabel bebas skema pembiayaan (Sharia), usia LKMA, jumlah anggota, usia dan pendidikan manajer, modal, biaya, kredit, utang, dan kawasan secara simultan berpengaruh nyata terhadap kinerja LKMA. Secara parsial, pengaruh setiap variabel bebas terhadap kinerja bervariasi. Dari sisi likuiditas (Quick Ratio) dan profitabilitas (NPM), kinerja PUAP syariah relatif lebih baik dari yang konvensional. Skema syariah hanya berkorelasi negatif dengan kinerja aktivitas (ATO). Dan, terhadap kinerja solvabilitas (DER), syariah dan konvensional tidak berpengaruh nyata.

ABSTRACT

The objective of this research is to explore the motives in selecting financial scheme for rural agribusiness development (PUAP), to learn about the factors that affected the PUAP performance, to assess the difference in the performance between the conventional PUAP and the sharia PUAP in Central Java, utilizing qualitative and quantitative method with a dummy variable multiple regression approach, 185 LKMA PUAP managers becomes the research responded with purposive sampling approach. Research shows that PUAP Sharia was chosen for a religious consideration (40.6%), while conventional PUAP LKMA was selected based on practical reasons (35.3%) and economy (30.2%). Free financing schemes (sharia) variable, LKMA age, number of members, managers age and education, capital, cost of credit, debt, and region are simultaneously and significantly affected the LKMA performance. Partially, the effect of each independent variable on the performance are varies. From the liquidity (quick ratio) and profitability (NPM) point of view, the sharia PUAP has shown a better performance than the conventional PUAP. The Sharia scheme only showed a negative correlation to the performance of the activity (ATO). While on the performance of solvency (DER), the sharia and the conventional shows no real effect.