

Pembiayaan ekuitas individual (Private Equity Financing) untuk usaha kecil dan menengah berbasis Mudharabah dan Musyarakah = Private equity financing for small and medium business based on Mudharabah and Musyarakah / Riyanto Gozali

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Abstrak

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Usaha Kecil dan Menengah (UKM) merupakan kontributor keluaran ekonomi nasional dan penyerap tenaga kerja yang besar. UKM di Indonesia maupun di negara lain mengalami hal yang sama yaitu kesulitan mendapatkan akses pada pendanaan melalui institusi lembaga keuangan formal. Bagi UKM, pendanaan modal kerja dan investasi bisa didapat melalui mekanisme pembiayaan hutang (debt financing) atau melalui pendanaan ekuitas (equity financing). Private Equity (PE) merupakan salah satu alternatif sumber pembiayaan bagi UKM. PE juga dikenal di ekonomi syariah yang dijalankan melalui 2 akad yaitu mudharabah dan musyarakah. Tesis ini menguji apakah PE syariah dengan akad mudharabah dan musyarakah dapat diimplementasikan di UKM Indonesia beserta semua konsekuensi dan risiko-risikonya.

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ABSTRACT

Small and Medium Business contributes significantly to the national economic output as well as the creation of employment. SMB in Indonesia and in any other countries has always having the same problem to access the formal financial institution for their financing requirement, working capital and investment capital. SMB has 2 alternatives for their financing needs which are debt financing or equity financing. Private Equity (PE) is an alternative provider for SME financing needs. Syariah economy is also adopting PE model through mudharabah and musyarakah contract. This thesis is an exercise whether Syariah PE through mudharabah and musyarakah contract can be implemented to SMB with all the consequences and its risks.