

ABSTRACT

Dodi Supriyanto. Implementation Of Mudharabah And Musyarakah Financing Products In Sharia Financial Institutions In Improving Community Welfare In Bandung City

One of the causes of community welfare is inequality in income, education, health services and the fulfillment of spiritual needs. It's not just a routine, but how much the results of these efforts can meet the basic needs of a decent life. Everyone performs activities to fulfill their needs and sustain life so that they can achieve al-falah.

The aims of this research are; 1) Describe and analyze the implementation of mudharabah financing products on LKS, 2) Describe and analyze the implementation of musyarakah financing products on LKS, 3) Describe and analyze the implementation of mudharabah and musyarakah financing products on LKS in improving people's welfare in the city of Bandung.

The theories used to answer the objectives of this study are as described in the literature review, including: First, the Grand Theory used is the theory of Al-falah Muhammad Akram Khan and Ibnu Kasir. The middle theory used in this research is mudharabah and musyarakah financing initiated by Alam Choudhury and Wahbah Al-Zuhayli. Meanwhile, the Applied Theory used in this study is social welfare initiated by Michael P. Todaro and Irfan Syauqi Beik.

This type of research is a qualitative research with a descriptive analysis research method. While the research approach used is an empirical juridical approach. Qualitative research is the writing of scientific papers that aim to describe the state of the phenomena status in a systematic and rational manner. In practice, qualitative research is very dependent on the ability of the researcher himself, especially in explaining the phenomenon under study in a descriptive form. In qualitative research, when describing data, it is often influenced by the choice of words or sentences that are connected logically and can be studied further and easily understood by others.

The results of this study indicate that 1) The implementation of mudharabah financing products has been carried out on LKS but not yet significant in terms of the portfolio. Various strategies for the development of mudharabah financing are continuously socialized to the public, and the mudharabah financing portfolio has been added. Both parties are mutually adamant regarding the procurement of additional guarantees. 2) Implementation of musyarakah financing products has been carried out by LKS and shows a positive trend. People prefer musyarakah financing because of the sharing of capital, risk and profit sharing proportionately. 3) Implementation of mudharabah and musyarakah financing products on LKS as a whole has not been able to improve people's welfare.