

ABSTRACT

Nowadays, the role of women entrepreneurs is very meaningful for economic development in Indonesia. Every year the number of women entrepreneurs in the SME sector is increasing. Although women entrepreneurs is increasing, but there are still some constraints experienced such a lack of business capital. Therefore, the government is providing sharia or BMT cooperatives to help women entrepreneurs get business capital without worry about usury. BMT is a cooperative that provides services sharia Islamic financing for all those who want to find business capital. At BMT, there are several contract such as mudaraba, murabaha, Ijarah, Musharaka, and others.

This study aims to provide an explanation to the customer about murabahah financing either in practice or legally. In addition, to determine the success rate of female entrepreneurs after proposing financing to BMT UGT Sidogiri Malang. This research uses qualitative method, based on the purpose of this research including descriptive research and exploration by using Atlas.ti application as data analysis technique in this research. Resource persons in this study is the Deputy Head of BMT Ugt Sidogiri Malang, AO, and female entrepreneurs in Malang.

Keywords: Entrepreneurial Women, Islamic Financing, Financing Murabaha