



## The Role of Baitul Maal Wa Tamwil in Encouraging MSMEs in Sukabumi District (Field Study at BMT Ibadurrahman Sukabumi City)

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### Keywords:

*BMT  
Ibadurrahman;  
Distributive  
Justice; MSMEs*

### Abstract

BMT Ibadurrahman is an economic and financial institution that applies Shariah principles in all its activities. The main target of BMT Ibadurrahman is micro, small, and medium enterprises abbreviated as MSMEs. The empowerment of MSME actors is one of the patterns of creating distributive justice patterns in the Islamic economy. In addition to creating distributive justice in the economy, making people aware of the dangers of usury is one of the objectives of BMT Ibadurrahman's presence in order to prevent people from getting involved in the vicious practice of usury. The empowerment pattern carried out by BMT Ibadurrahman is not so smooth because there are several things that need to be prepared. There are two factors that are one of the causes of obstruction of the MSME empowerment pattern carried out by BMT Ibadurrahman, both from internal and external perspectives. This is an obstacle for BMT Ibadurrahman in achieving the empowerment of MSMEs in Sukabumi City and Sukabumi Regency.

### Kata Kunci:

*BMT  
Ibadurrahman;  
Keadilan  
Distributif;  
UMKM*

### Abstrak

BMT Ibadurrahman merupakan lembaga yang bergerak di bidang ekonomi dan keuangan yang dalam segala aktivitasnya menggunakan prinsip syariah. Sasaran utama BMT Ibadurrahman dalam para pelaku usaha mikro kecil menengah atau yang disingkat UMKM. Pemberdayaan para pelaku UMKM menjadi salah satu pola terbentuknya pola keadilan distributif dalam ekonomi Islam. Selain dari terciptanya keadilan distributif dalam perekonomian, menyadarkan masyarakat akan bahayanya riba menjadi salah satu tujuan hadirnya BMT Ibadurrahman dalam menjaga masyarakat agar tidak terjerat ke dalam ganasnya praktik riba. Pola pemberdayaan yang dilakukan oleh BMT Ibadurrahman tidak begitu mulus karena ada beberapa hal yang harus di persiapkan. Ada dua faktor yang menjadi salah satu penyebab terhambatnya pola pemberdayaan UMKM yang dilakukan oleh BMT Ibadurrahman, baik dari segi internal maupun eksternal. Hal ini menjadi rintangan BMT Ibadurrahman dalam tercapainya pemberdayaan UMKM yang ada di Kota Sukabumi maupun Kabupaten Sukabumi

## INTRODUCTION

BMT has a role as a financial institution oriented towards improving members' welfare from a business or economic aspect by exploring the potential of members of the community and the growing potential for the creation of justice in the economy.<sup>1</sup> Apart from this orientation, BMT has a role as an institution that focuses on the social field. BMT is an intermediary between capital owners or someone who has more property with the community or people who lack in terms of property. So BMT's role as a *mudharib* (as a user of funds) or as an effort for more productive business development.<sup>2</sup>

BMT Ibadurrahman as a microfinance institution plays an important role in efforts to improve the quality of MSMEs in Sukabumi City, this can be proven from the activity of approximately 1,500 members of BMT Ibadurrahman in these small, medium, and micro enterprises. For the record, the development of micro, small, and medium enterprises (MSMEs) in Sukabumi Regency, West Java in 2014 is growing quite rapidly. Data in 2014 shows that micro, small, and medium enterprises in Sukabumi Regency have reached 21,795 units of micro-enterprises, 4,328 units of small enterprises, and 877 units of medium-sized enterprises.<sup>3</sup>

Based on the description above, it is necessary to conduct an in-depth study of the role of strategies implemented by BMT in improving the quality of MSMEs in Sukabumi City. The study was then outlined in a study entitled: "The Role of Baitul Maal Wa Tamwil in Encouraging MSMEs in Sukabumi District (Field Study at BMT Ibadurrahman Sukabumi City)."

## RESEARCH METHODS

This research was conducted with a qualitative approach to obtain conclusions about the role and strategic steps BMT Ibadurrahman Sukabumi took. Qualitative research is research that produces descriptive data in the form of written words or lessons from people and observed behavior.<sup>4</sup>

## RESULTS AND DISCUSSION

### BMT Ibadurrahman Sukabumi's Strategy in Encouraging MSMEs in Sukabumi City

BMT Ibadurrahman has carried out various strategies in an effort to develop and encourage MSMEs in Sukabumi City, including:

1. Developing an entrepreneurial spirit for customers.

The entrepreneurial spirit will arise from two factors. First, it will arise from personal factors, second, the entrepreneurial spirit will arise from other factors, namely the environment. Timmons revealed that "the process of an entrepreneurial activity begins with innovation triggered by personal and environmental factors."

As mentioned above, the first factor that raises the entrepreneurial spirit is a person's personal factors, as stated by Timmons what influences a person's personality

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<sup>1</sup> Burhanuddin, *Aspek Hukum Lembaga Keuangan Syariah*, Edisi pertama (Yogyakarta: Graha Ilmu, 2010).

<sup>2</sup> Awalil Rizky, *Fakta Dan Prospek Baitul Maal Wa Tamwil* (Yogyakarta: Kreasi Wacana, 2007), 23.

<sup>3</sup> BMT Ibadurrahman, "Brosur BMT Ibadurrahman" (BMT Ibadurrahman, 2019).

<sup>4</sup> J. Lexy Moeleong, *Metodologi Penelitian Kualitatif* (Bandung: PT Remaja Rosda Karya, 2002), 24.

in having an entrepreneurial spirit is the locus of control, education is a supporting point for the formation of one's personality and soul to do entrepreneurship or only limited to the concept of business or business development, experience, commitment, vision, courage to take risks and age.<sup>5</sup>

In addition to personal factors, environmental factors influence other entrepreneurial spirits, including aspects of sociology, organization, family, opportunities, role models, competitors, investors, and government policies.

A person is called a successful entrepreneur if he can have new ideas on reading opportunities, take advantage of opportunities that have appeared before his eyes, and can behave in every problem faced and solved properly.

Someone who has the ability to create something new and different (ability to create the new and different) or creative and innovative abilities. This creative and innovative ability is actually reflected in the ability and willingness to start a business (startup), the ability to do something new (creative), the willingness and ability to look for opportunities (opportunity), the ability and courage to bear risks (risk-bearing) and the ability to develop ideas and concoct resources.<sup>6</sup>

In accordance with the results of an interview with Mr. Budi as Human Resources Manager BMT Ibadurrahman said:<sup>7</sup>

*“BMT has small micro-business development programs, among others, conducting training to improve the entrepreneurial spirit of customers who have applied for financing at BMT Ibadurrahman both in aspects of business development, financial bookkeeping, marketing, and other training carried out directly, meaning that the BMT comes directly to the customer or the term ball pick-up because it is considered effective in conducting training.”*

Indonesian people are more interested in being employees than being business people. Even though the Holy Prophets said that 19 out of 20 sustenance on the earth is trading (doing business). According to Suryana, entrepreneurship is a creative and innovative ability that is used as a basis, tips, and resources to find opportunities to succeed. The essence of entrepreneurship is the ability to create something new and different through creative and innovative thinking.

The development of an entrepreneurial spirit to achieve a creative and innovative person must also be supported by adequate funds and trust from all parties. With the training programs held by BMT, it is hoped that more people will want to become business people because the BMT Ibadurrahman program holds pieces of training that can reduce unemployment if customers who have attended the

<sup>5</sup> Iman Pirman Hidayat and Adi Ridwan Fadillah, “Pengaruh Penyaluran Kredit Usaha Mikro Kecil Menengah (UMKM) Dan Pendapatan Operasional Terhadap Laba Operasional (Kasus Pada PT. Bank Jabar Banten Tbk),” *Jurnal Dipublikasikan Pada Digital Library Fakultas Ekonomi Jurusan Akuntansi Universitas Siliwangi*, 2009, <http://imanph.files.wordpress.com/2011/10/imanumkm-bjb.pdf>.

<sup>6</sup> Fitriani Prastiawati and Emile Satia Darma, “Peran Pembiayaan Baitul Maal Wat Tamwil Terhadap Perkembangan Usaha Dan Peningkatan Kesejahteraan Anggotanya Dari Sektor Mikro Pedagang Pasar Tradisional,” *Journal of Accounting and Investment* 17, no. 2 (June 18, 2016): 197–208, <https://doi.org/10.18196/jai.2016.0055.197-208>.

<sup>7</sup> Budi Setiabudi, Interview with Human Resources Manager BMT Ibadurrahman, interview by Neni Nuraeni, July 30, 2019.

seminar further develop their businesses and people who have not become entrepreneurs to have an interest in becoming business people.<sup>8</sup>

Other data the author obtained from an interview with Mrs. Atikah, one of the customers who owns a printing business, she said:<sup>9</sup>

*"I took financing at the BMT because I lacked capital. For me, BMT Ibadurrahman really helped my business because with the requirements in the form of an identity card and family card, I was able to take financing at BMT Ibadurrahman because BMT Ibadurrahman was directly involved in the community. So, in addition to the BMT requirements making it easier for the BMT community, if asked to finance our capital they immediately provide it but they provide the financing after we fulfill the conditions proposed by BMT Ibadurrahman. Alhamdulillah, the capital assistance provided by BMT Ibadurrahman really helped my business, and Alhamdulillah now I already have 1 permanent shop because of the assistance from BMT Ibadurrahman."*

Business development is very important for the community, business development occurs because of the large opportunities in running a business which can be seen from the increasing level of quality of life in the community. Good business development will further improve community performance. In accordance with the results of the interview with Mr. Asep, he said:<sup>10</sup>

*"I took financing at BMT Ibadurrahman because I lacked capital so I borrowed capital at BMT Ibadurrahman to open a business and BMT Ibadurrahman really helped me to build my business because of BMT Ibadurrahman's assistance so that now I can buy more materials for making glasses."*

If it is interpreted that by providing capital assistance to customers who have applied for financing at BMT Ibadurrahman with easy requirements, customers are greatly helped by the capital assistance provided by BMT Ibadurrahman in developing the business of micro small businesses, namely Mrs. Atikah before applying for financing only has a small kiosk that is rented and Alhamdulillah, thanks to the capital assistance provided by BMT Ibadurrahman, Atikah can rebuild the business so that Atikah's mother now has a shop of her own.

## 2. Reducing Usury Practices.

One of the Islamic regulations is to clearly prohibit or forbid the practice of usury through the verses of the Qur'ān and the hadiths of the Prophet to prevent damage in society. But the fact is that most Muslims practice usury, in banking or non-banking issues that can have a negative impact on society.

The efforts made in anticipating the practice of usury in society are preventive in nature such as: Implementing the correct Islamic education system, especially for children, explaining the dangers of usury in life, and teaching about halal buying and

<sup>8</sup> Suyoto Suyoto, "Peran Baitul Maal Wa Tamwil (BMT) Dalam Meningkatkan Kinerja Usaha Rumah Tangga Di Purwokerto," *JSSH (Jurnal Sains Sosial Dan Humaniora)* 1, no. 1 (March 7, 2017), <https://doi.org/10.30595/jssh.v1i1.1033>.

<sup>9</sup> Atikah, Interview with BMT Ibadurrahman Customer, July 9, 2019.

<sup>10</sup> Asep, Interview with BMT Ibadurrahman Customer, July 2, 2019.

selling. Efforts that are curative are motivating people to compete in doing good, allowing *shirkatu 'il-mudharabah* (trade unions), and improving the welfare of people's lives with economic development for the poor so that they can avoid debts that use usury systems.<sup>11</sup>

In accordance with the results of an interview with Mr. Budi, he said that:<sup>12</sup>

*"Customers here also apply for financing before they open their business, we teach them so that they avoid the practice of usury. One way for the community to recognize what usury is or in sharia."*

As for the reasons for the prohibition of usury, because Allah and His Messenger prohibit or forbid usury, Allah says in surah Al-Imran: 130:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

*"O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful."* (QS. Ali- Imran [3]: 130)<sup>13</sup>

As one of the microfinance institutions BMT Ibadurrahman teaches customers to avoid usury practices in opening a business.

In accordance with the results of an interview with Mr. Ibrahim, he said that:<sup>14</sup>

*"The reason I took capital at BMT Ibadurrahman is that in 2010 our electronic shop lacked equipment because I wanted my business to continue to open and I had no funds so I tried to borrow capital at BMT Al-Amin and Alhamdulillah BMT Ibadurrahman was ready to help our shop. BMT Ibadurrahman provides assistance with equipment to repair electronic devices and they also provide assistance to us with computers, namely 2 computers. And Alhamdulillah because of the help of BMT Ibadurrahman, our pharmacy has developed, namely in terms of the equipment provided and it has really helped our shop so that our shop is now large. Because we want to enlarge our shop again and multiply the equipment, then we try to borrow money at BMT Ibadurrahman money in the amount of 300 million but BMT does not provide because BMT funds are very small so we try to take capital in other banks because BMT only lends capital up to a maximum of 200 million."*

In Islamic financial institutions, businesses are subject to Sharia principles. Financing is not provided for businesses that incorporate prohibited elements. There are three primary factors to assess when determining financing feasibility. The first is whether the project aligns with Sharia principles regarding halal or haram. The second is whether the business poses a risk of harm or loss to the community, and the third is whether it is related to gambling practices.<sup>15</sup>

### 3. Human Resources Quality Improvement.

<sup>11</sup> Nurul Huda and Mohamad Heykal, *Lembaga Keuangan Islam* (Jakarta: Kencana, 2010).

<sup>12</sup> Setiabudi, Interview with Human Resources Manager BMT Ibadurrahman.

<sup>13</sup> Kementerian Agama RI, *Al-Qur'an Dan Tafsirnya* (Widya Cahaya, 2011).

<sup>14</sup> Budi Ibrahim, Interview with BMT Ibadurrahman Customer, July 9, 2019.

<sup>15</sup> Huda and Heykal, *Lembaga Keuangan Islam*.

In this context, the family has a very significant role as the main foundation in improving the quality of human resources. Improving the quality of human resources involves multiple dimensions that cover various sectors, so that its implementation covers various fields of development. In addition, improving the quality of human resources is the result of the dynamic interaction between economic growth, socio-cultural and political changes, the development of science and technology, understanding and practice of religion, and noble values of the nation's culture, law, and other development sectors.

The human factor, with its potential expertise fused with science and technology, is the driving force and plays a major role in determining social, economic, cultural, and defense and security developments. Development that relies on quality human resources will eventually bring the nation to a better and more prosperous standard of living.<sup>16</sup>

Such expectations require systematic mechanisms, supportive institutions and targeted programs. Because of the broad dimensions of improving the quality of human resources, a more comprehensive handling is increasingly necessary. In accordance with the results of the interview with Mr. Budi, he said:<sup>17</sup>

*“With the control of BMT, human resources can automatically increase, which initially people do not understand the business being taught how to manage finances, empowering people who are initially begging then the money runs out because it is used for things that are not useful for consumptive needs more specifically, namely increasing entrepreneurial fields with the existence of micro businesses.”*

With population growth increasing every day, it is imperative to utilize existing human resources by creating jobs. One approach to improving the quality of human resources is to give serious attention to micro and small enterprises in order to improve economic performance. Increased performance can be achieved if the owners and managers of micro and small enterprises have adequate skills and quality of human resources.

Improving the quality of skills and human resources can be done simultaneously with the creation of a conducive business climate with an emphasis on acculturating the entrepreneurial spirit through a learning-by-doing approach. With so many human resources, BMT Ibadurrahman is an institution that helps small communities to open businesses. In accordance with the results of an interview with Mrs. Atikah, she said:<sup>18</sup>

*“We take financing at BMT Ibadurrahman because BMT Ibadurrahman goes directly to the market to provide the goods needed by customers and BMT also embraces and pays attention to small communities.”*

It can be interpreted that BMT Ibadurrahman in improving human resources not only holds pieces of training for the community but BMT also goes directly to provide

<sup>16</sup> PINBUK (Pusat Inkubasi Bisnis Usaha Kecil), *Peraturan Dasar Dan Contoh AD – ART BMT* (Jakarta: Nusantara. Net. Id., n.d.).

<sup>17</sup> Setiabudi, Interview with Human Resources Manager BMT Ibadurrahman.

<sup>18</sup> Atikah, Interview with BMT Ibadurrahman Customer.

the needs of its customers. In running a business, you will definitely find several factors that support and hinder its activities.

### **Constraints and Opportunities faced in Encouraging MSMEs in Sukabumi City**

Along with the development of BMT Ibadurrahman from time to time, in an effort to improve and develop BMT Ibadurrahman towards better conditions, there are still various obstacles and problems that require BMT to keep trying, praying, and tawakal to Allah. It is intended that managers are always given the strength and ability to overcome any problems that arise wisely, as expressed by Mr. Budi Setiabudi:<sup>19</sup>

*“Almost the same for all financial businesses, so the name is savings and loan financing, of course, the obstacle is the problem of returning the loan. Sometimes there are also returns that are stuck, from the returns that are stuck we will text or call until we give a letter, and in the end, we sell the collateral that is the guarantee of the customer, even with the consent of the customer. Then the money from the sale of the goods is used to pay the remaining customer loans, and if the money is more, we will return it and if the money is less, it will be added again by the customer concerned.”*

It can be interpreted that BMT Ibadurrahman still experiences many obstacles and challenges in empowering micro, small, and medium enterprises. Among the obstacles and challenges that are still felt as said by Mr. Budi Setiabudi are:

1. The limited amount of capital that can be provided to MSMEs is one of the obstacles to developing MSMEs in terms of lending capital. Anticipatory steps taken by BMT Ibadurrahman in analyzing the needs of MSMEs, if the results of the analysis from BMT Ibadurrahman state that for support, a murabaha contract can be used as a step to assist MSMEs in developing their business.
2. One common obstacle facing MSME actors is the difficulty in managing finances and maintaining proper business bookkeeping. This can lead to confusion between capital and profits, making it challenging to differentiate between funds dedicated to business operations and those intended for daily expenses such as food and children's education. As a preemptive measure, BMT Ibadaurrahman offers various products to counteract delays in monthly financing payments. These include an education savings program, also known as sidik, Eid al-Fitr savings products, and numerous other products to address hindrances to timely financing payments each month.
3. The main obstacle is the prevalence of community assumptions about the complexity of loan processes at BMT Ibadurrahman, which are often compared to those of traditional banking institutions. To change this perspective, the customer service aspect of BMT Ibadurrahman introduces a new ball pick-up system as an anticipatory measure. The objective of this new system is to facilitate service for all customers and potential clients. Due to the hectic schedules of businesspeople, they are unable to visit BMT Ibadurrahman's office

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<sup>19</sup> Setiabudi, Interview with Human Resources Manager BMT Ibadurrahman.

to open savings accounts or request loans. To overcome this, the marketing team reaches out to the customers directly, and they can become members by submitting their ID cards on the spot.

4. Understanding Sharia contracts poses a significant challenge for BMT Ibadurrahman as it develops its institutions and fulfills its role. There is widespread misunderstanding of the terms used in Islamic economics, leading many to assume that BMT Ibadurrahman operates like conventional banks. Therefore, it is crucial to provide clear and simple explanations of the contracts and their procedures in Islamic economics. The workers, including the marketing and service teams, at BMT Ibadurrahman undertake a significant role in promoting and communicating the principles of Islamic economics to prospective customers and the general public. Prior to achieving community outreach goals, it is vital for BMT Ibadurrahman to ensure that their employees possess a fundamental understanding of Islamic economics, that can only be obtained through frequent training, in order to cultivate top-notch human resources in the field.
5. The provision of services by non-sharia or cooperatives for assisting MSME players is a major hurdle in BMT Ibadurrahman's ability to compete with Islamic financial institutions or cooperatives concerning their products, services, and other aspects.

### **Islamic Economic Outlook on Efforts to Encourage MSMEs Conducted by BMT Ibadurrahman**

Islamic economics aims to benefit all individuals in their economic activities. Objective evaluation is essential to ensure that these benefits are realized. This can be achieved by applying the concept of Islamic economics to all aspects of human life, leading to positive impacts and benefits.<sup>20</sup>

The basic values contained in Islamic economics when realized will provide enormous benefits to society. There are several basic values that must be applied in everyday life, especially in muamalah, including:<sup>21</sup>

1. The community upholds the value of justice, which ensures consistency in the pursuit of truth and justice.
2. Responsible means that individuals on Earth must conduct their muamalah activities with accountability for their economic behavior, which must be reliable to generate benefits and enhance the overall welfare of society, not just personal welfare but that of the general public.
3. Takaful, or social security, can foster positive relationships between individuals and society. Islam emphasizes not only vertical relationships but also balanced horizontal relationships.<sup>22</sup>

<sup>20</sup> Jamal Lulail Yunus, *Manajemen Bank Syariah Mikro* (Malang: UIN-Maliki Press, 2009), <http://repository.uin-malang.ac.id/1581/>.

<sup>21</sup> Euis Amalia, *Keadilan Distributif Dalam Ekonomi Islam* (Jakarta: PT. Raja Grafindo Persada, 2009).



MSME empowerment is a form of relationship that occurs between fellow humans or an integral part of muamalah. With muamalah, a society that helps each other will be created. Between people who have the ability and those who are less able, if this can be realized, an independent society will be created, especially in the economic field.<sup>23</sup> Allah says in the Qur'an letter Al-Hajj verse 41, which reads:

الَّذِينَ إِن مَّكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَلِلَّهِ عَاقِبَةُ الْأُمُورِ

*“[And they are] those who, if We give them authority in the land, establish prayer and give zakah and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of [all] matters.” (QS. Al-Hajj [22]: 41)<sup>24</sup>*

MSME empowerment aims to strengthen communities by encouraging and motivating individuals to become aware of their economic potential and strive to develop it. This is achieved through a concerted effort to raise awareness, foster a sense of purpose, and offer support to those seeking to achieve greater economic independence. By empowering individuals, MSME enables communities to thrive and fosters a positive cycle of growth and prosperity. Empowerment is a fundamental aspect of community development, enabling members to realize their potential, survive, and engage in daily activities to achieve progress.

Empowerment aims to promote productive improvements within communities or individuals, resulting in higher added value and income for an enhanced quality of life. According to Raihan Daulay, efforts to enhance the community's ability to produce value must improve at least four aspects: human resources, management, technology, and market access. Improvements in these four factors can facilitate the development of micro-businesses for people.<sup>25</sup>

## CONCLUSION

Based on the research conducted by the author at BMT Ibadurrahman, it can be concluded that BMT Ibadurrahman implements various strategies to promote the growth and advancement of MSMEs in Sukabumi City. These strategies involve fostering entrepreneurial spirit in customers through two approaches, namely personal factors and environmental factors, in order to equip them with skills, abilities, and competencies necessary to succeed in entrepreneurship. The subsequent approach is to decrease usury practices by promoting awareness of the risks associated with usury and providing interest-based loans. Additionally, BMT Ibadurrahman aims to enhance the quality of human resources by fostering physical and spiritual potential in congruence with the holistic development of the body and soul.

<sup>22</sup> Ruslan Abdul Ghofur Noor, *Konsep Distribusi Dalam Ekonomi Islam Dan Format Keadilan Ekonomi Di Indonesia* (Yogyakarta: Pustaka Pelajar, 2013), 63.

<sup>23</sup> M Daud, “Konsep Zakat Dan Pemberdayaan Ekonomi Dalam Masyarakat Islam” (Kementerian Agama Balai Diklat Keagamaan, 2012).

<sup>24</sup> Kementerian Agama RI, *Al-Qur'an Dan Tafsirnya*, 412.

<sup>25</sup> Raihanah Daulay, “Pengembangan Usaha Mikro Untuk Pemberdayaan Umat Islam Di Kota Medan,” *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 40, no. 1 (June 19, 2016), <https://doi.org/10.30821/miqot.v40i1.220>.

Constraints and opportunities for promoting MSMEs in Sukabumi City, investigated by BMT Ibadurrahman, reveal a significant challenge in providing adequate capital for MSMEs, hindering progress in lending capital and impeding development. The community's assumptions that the loan application process at BMT Ibadurrahman is complicated stem from the perception that BMT Ibadurrahman operates in the same way as traditional financial institutions (banks). Furthermore, the public's lack of comprehension of sharia contracts at BMT Ibadurrahman serves as an additional hindrance, alongside competition from non-sharia MSMEs that offer simplified procedures and products.

Efforts to promote and support micro, small, and medium enterprises (MSMEs) are a manifestation of the concept of distributive justice in Islamic economics. The aim is to enhance societal welfare in a fair and balanced manner, ensuring that all parties involved in the economic process are not exploited or oppressed. BMT Ibadurrahman engages in these efforts with the ultimate goal of benefitting the community.

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