Baitul Maal wa Tamwil (BMT) Phenomenon on Mosque-Based Syari'ah Economy

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Received: 2023-November-10
Rev. Req: 2023-November-25
Accepted: 2023-December-13

doi:10.54956/eksyar.v10i2.501

How to cite this paper: Anggraini, M., Hulwati & Duhriah (2023). Baitul Maal wa Tamwil (BMT) Phenomenon on Mosque-Based Syari'ah Economy. EKSYAR : Jurnal Ekonomi Syari'ah & Bisnis Islam, 10(2), 300-312. https://doi.org/10.54956/eksyar.v10i2.501

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ABSTRACT: This research aims to analyse how to develop the sharia economy of mosques through Baitul Mal wa Tamwil (BMT) in Solok City. BMT Solok City is a non-governmental organisation in the economic sector that has become an icon of Solok City to realise its mission, namely to become the "City of Medina Rice Terraces". The research method used in this research is qualitative research with a case study approach, data analysis used with case studies with data collection techniques through interviews, observation and distributing questionnaires via Google Form. This research shows that BMT management is carried out using the concept of qardh al hasan; institutionally, this institution does not have a legal entity, and its members are active congregants of the local mosque. Regarding BMT activities in Solok City, they are limited to lending and collecting funds and do not have financing service products like other microfinance institutions.

Penelitian ini bertujuan untuk menganalisis bagaimana pengembangan ekonomi syariah masjid melalui Baitul Mal wa Tamwil (BMT) di Kota Solok. BMT Kota Solok merupakan sebuah lembaga swadaya masyarakat di bidang perekonomian yang menjadi ikon Kota Solok untuk mewujudkan misinya yaitu menjadi “Kota Teras Sawah Medina”. Metode penelitian yang digunakan dalam penelitian ini adalah penelitian kualitatif dengan pendekatan studi kasus, analisis data yang digunakan dengan studi kasus dengan teknik pengumpulan data melalui wawancara, observasi dan penyebaran kuesioner melalui Google Form. Penelitian ini menunjukkan bahwa pengelolaan BMT dilakukan dengan konsep qardh al Hasan; Secara kelembagaan, lembaga ini tidak pemilik badan hukum, dan anggotanya adalah jamaah aktif masjid setempat. Terkait kegiatan BMT di Kota Solok hanya sebatas kegiatan pinjam meminjam dana dan belum memiliki produk layanan pembiayaan seperti lembaga keuangan mikro lainnya.

Keywords: Baitul Maal wa Tamwil (BMT), Sharia Economics, Mosque Finance.
I. INTRODUCTION

The first BMT established in Indonesia was BMT Bina Insan Kamil (BIK) Jakarta in June 1992. After that, BMT kept mushrooming in various cities and regencies all over Indonesian territory. This development is supported by institutional growth and strengthening BMT that alone. Besides that, activists always put forward Islamic identity in operations, including in-process and performance as body business, which carry out shari’ah principles. This makes BMT a system economy populist in Indonesia, including in Sumatra West (Gusmansyah & Jafar, 2022; malikahani, 2022; Mujiono, 2017).

BMT Solok City is unique because it is the centre of activity and implementation of activities entirely managed by the mosque, which has been run well from 2004 until now. Besides that, BMT Solok City’s capital is big enough until it reaches IDR 98,000,000 with initial capital of IDR 10,000,000. Which comes from donations, almsgiving and grants from donors in Solok City. Value added this large amount is not done with financial service products that run a sharing system results. Most institutions’ finances experience declining capital if there is no system for results or run product service finance (Solok City Social Service, 2023).

BMT Solok City is not only a non-governmental organisation but also a deep one his journey was made into an icon of the city of Solok, with the mission of becoming the city of rice verandas of Medina, where he attempted to broadcast Islam in every activity public Solok. The development of BMT in Solok City is very promising. There are 54 mosques in Solok City; 30 once had a BMT, and 19 BMTs are active to date. BMT Solok City is consistent with its non-nature profit (no interest). Also, this BMT does not charge any fees to its members. Based on exposure, it became interesting to see how management and activity BMT make institutions self-subsistent public this still exists until now.

The government, through the relevant ministries, agrees and makes joint decisions signed by the Ministry of Education and Culture, Ministry of Religion, Ministry of Health, and the Ministry of Home Affairs regarding regulations and guidelines for implementing activities taught online or learning distance far as step main in anticipate the spread of this pandemic virus. In crucial times like these, components matter most in the implementation process. Study teaching is an application or implementation model for proper learning. The global and digital era and the Industrial Revolution 4.0 have directly introduced the public to the ways and methods of learning more as a counter to conventional models (Arafat, 2020).

Implementing a model in system learning is a creation habit study that allows the learning process to occur. Learning is defined as a process within a person interacting with the environment. Which impacts change behaviour and is constant (Ismanto, 2015). One of the methods used to carry out learning during the pandemic is online-based learning activities using various digital platforms available on the internet.

Generally, in the beginning, there were many models like this implemented party, which still did not understand the method used in learning digitally, so not seldom. Several
schools, mostly in the regions, combine online and offline learning. This kind of strategy was carried out based on several considerations at that time related to inadequate facilities, infrastructure, and untrained human resources. Such strategies and methods are an illustration of the application of the blended model in process learning (Rosita et al., 2015).

Ministry of Education and Culture put forward that blended learning is something stabilising the various obstacles and limitations experienced by students so that it can be added and developed further. As long as the pandemic happens in Indonesia, part of the big area generally has more formerly implemented blended learning for students. Application of blended learning, which many educator or Teacher does not suspects, is when a participant receives learning materials face-to-face at school and is accompanied by gifts of material through digital means. Institution Which smells sharia started to get a place special in the hearts of the community (Yusra, 2022).

This matter is marked by the emergence of various institutions with the concept of sharia in almost all regions in Indonesia. Starting from Sharia tourism, Sharia property development and Sharia economics. However, what most gets attention is economic sharia. Economy Sharia has developed in the lives of Indonesian society both in theoretical and practical forms. In theoretical form, sharia economics is part of studying various media, discussion material, seminars, workshops, workshops and legislation. As a practical activity, Sharia economics grows in the form of profit-oriented and non-profit dualistic.

Economy-oriented profit like bank sharia, institution financing sharia, and sharia pawnshops, while the sharia economy is non-profit oriented, such as the Amil Zakat agency (BAZ), the Amil Zakat, Infaq and Sadaqah Institute (LAZIZ), and Baitul Maal wa Tamwil (BMT). Thirdly, West Sumatra, with a Minangkabau ethnic minority with the Basand traditional life philosophy gesture, syarak basandi kitabullah, has long made Islam as base life and their lives; thus, the existence of BMT is certainly an inevitability. BMT in West Sumatra has existed since 1998, with the establishment of BMT At-Taqwa in the mosque environment of Taqwa Muhammadiyah Padang City (Rozalinda, 2013). After that, BMT developed in various ways in Sumatra West. Wrong, the only one Which is interesting for studying is BMT Solok City. The non-profit Sharia economic institution above, BMT, is the most popular and is easy for small and intermediate economic societies to access (Khaer & Anwar, 2022).

BMT Solok City is not only a non-governmental organisation but also a deep one; his journey was made into an icon of the city of Solok, with the mission of becoming the city of rice verandas of Medina, where Efforts are made to ensure that there are Islamic symbols in every activity of the Solok City community. Development BMT Solok City is very promising; of the 54 mosques in Solok City, 30 of them once had a BMT and 19 BMTs are active. BMT Solok City is consistent with its non-natural profit (no interest); not only that, but this BMT does not charge any fees to its members. Based on exposure, it became interesting to see How management and activity BMT make institutions self-subsistent public still exist until now (Nugraha et al., 2021).

In researching mosque management and the economic empowerment of the people, it is necessary to conduct a review of studies that have been carried out previously. To see the relevance and sources that will be used as references in this research and at the same
time as an effort to avoid duplication of this research. The first previous research study was Mosque-Based Community Economic Empowerment in Pontianak, with research conducted by Ismail Ruslan in 2008. Quantitatively, the number of mosques that provide economic empowerment for the community is not comparable to the number of mosques and surau in Pontianak City. However, mosque-based economic empowerment has great opportunities and is a potential that should continue to be developed in the context of reducing poverty levels in the Pontianak City community.

Asmawati’s research entitled Empowering the Function of the Darussalam Palangkaraya Grand Mosque is field research, and the approach used in this research is more descriptive and qualitative. From the results of this research, it was found that the Darussalam Grand Mosque in Palangkaraya has been used for educational, da’wah and social activities. However, its socio-economic, political, and arts and culture function has not been optimally implemented. The most dominant factor causing the lack of optimal development of mosque functions is weak management in mosque management (Asmawati, 2013). Futura Islamic Scientific Journal, Analysis of the Potential for Mosque-Based Community Economic Empowerment in the City of Banda Aceh was written by Kamaruddin.

This research is field research using SWOT analysis. From this research, it was found that most mosques in the city of Banda Aceh have the potential to carry out economic empowerment activities for the community to build an independent and prosperous society. However, obstacles are still found in implementing this program, including a lack of adequate human resources, a lack of understanding of Sharia economics and several other general obstacles. All the obstacles encountered should not reduce the enthusiasm for the economic development of the people because mosque administrators can still exploit many opportunities (Menghayati & Iqbal, 2022).

Robiatul Auliyah’s research on the role of mosque management in community economic empowerment carried out at the At-Taqwa Bangkalan Mosque uses an interpretive paradigm to describe and understand social situations, interactions, roles and actions of research objects in community economic empowerment (Auliyah, 2014). Meanwhile, the phenomenological approach tries to explain the concept or phenomenon of experience based on awareness that occurs in several individuals. The author concludes that the mosque management only empowers the poor through providing capital assistance whose funds come from zakat, infaq and shadaqah funds. The revolving fund program provided to small entrepreneurs is an advantage of this mosque in empowering the people’s economy. However, mosques play less of a role in other empowerment programs, such as institutional assistance, partnership cooperation, etc. The lack of assistance resulted in many loans not being returned to the management.

II. METHOD

The type of study the writer uses is a study field (field research) (Ikhwan, 2021). This research was carried out in Solok City. Solok consists of two sub-districts: Tanjung Harapan District and Lubuak Sikarah District. Solok City was chosen as the research location because only Solok City has BMT managed independently by the community. The article was prepared with the object of this research being customers and
representatives of the Solok City BMT management. This research method uses qualitative research. The qualitative research method aims to explain a phenomenon in depth by collecting as much data as possible. Qualitative methods prioritise observing phenomena and researching more into the substance of the meaning of these phenomena. The research stages were carried out by collecting primary and secondary library sources, then continuing with field studies by conducting direct interviews or distributing questionnaires and direct observation.

The research approach used in this research is a case study with an intrinsic type of research, namely qualitative research, which aims to find meaning, examine processes and gain an in-depth understanding and comprehension of individuals, groups or situations. This case study emphasises the depth and integrity of the subject matter studied, even though its scope is limited, namely, BMT customers and representatives of BMT management in Solok City. The researcher chose informants based on the criteria for understanding the research problem used by the researcher; in this case, the most suitable informants were customers and BMT administrators in Solok City. The number of informants in this research was 10 Solok City BMT customers and representatives of the BMT management. Data collection techniques were collected through interviews, observation and distributed questionnaires via Google Forms. Observations were carried out by researchers paying attention to and observing the patterns of BMT customers in making loans through the BMT management. Data collection was then carried out by in-depth interviews with informants/research objects, meaning that researchers conducted repeated and in-depth interviews with informants/research objects to obtain the required information about customer patterns in borrowing funds from BMT Solok City. When conducting interviews, researchers use an interview instrument in the form of formulated questions that are relevant to the information needed. It is supported by several data collection media that can help the interview process, such as field notes, pens, books, and cell phones. The questions asked during the interview are under the interview guidelines (Majeed et al., 2023; Stolz et al., 2023).

III. RESULT AND DISCUSSION

**BMT and Economy People**

Mosque-based BMT (BBM) is operationally a BMT. Establishing it is midwifery of, by, and for the mosque takmir. Takmir mosques shows BMT and provides an example of practising sharia in the field of *mu'amalah* at a time for the empowerment of the economy of the congregation mosque. Based on the Sharia system, BMT is an institution that supports the enhancement of quality economy business people, micro and small people in business. This institution consists of two parts: *Baitul Mall* and *Baitul Tamwil*. Baitul Mall is an institution Whose activities are receiving and distributing zakat, infaq and sadaqah funds.

Meanwhile, *Baitul Tamwil* develops productive businesses and investments to increase the quality of the business economy, small, lower and micro, by motivating economic business financing and savings activities. Meanwhile, look at the legal status of the body. In that case, BMT is an informal financial organization in the form of a Savings and Loans Group (KSP) or Community Self-Help Group (KSM).
From the description above, BMT is an institution of finance that, in its operationalization, adheres to the Sharia system and the main functions that it hopes will help improve the public economy. BMT is a fund-collecting business and funds worship. BMT can be described as a forum for collecting wealth sourced from the potency public. It is then utilized and managed in accordance with sharia guidelines, from, by and for the community itself to improve the level of welfare and strengthen the economy of people. Thereby, it is clear that BMT is a financial institution's character sharia. The activities aim to support the development of people's businesses to improve social welfare. However, BMT is not simply an institution of social but also an economic institution permitted to seek profit through other means. A way that does not conflict with Islamic Sharia.

**Characteristics BMT**

BMT is a development from draft economy Islam in finance. BMT is combined from *Baitul Maal* and *Baitul Tamwil*. Baitul Maal is a financial institution whose activities manage funds from non-profits, like Zakat, Infaq, Sadakah, and other halal sources. These funds are distributed to *mustahik*, who is entitled to kindness. This is everything, nature and social.

*Baitut Tamwil* is an institution of finance Which his activities collect and channel fund to the public, which natural profit motif is commercial. Characteristic Baitul Mal is Vision, And the mission nature social (non-commercial), Works mediator between *muzakki* and *mustahik* zakat, Financing operations are taken of the total ZIS of + 12.5%

Characteristics *Baitut Tamwil* is Vision And the mission nature commercial, Works mediator between owner capital with user capital, executed with sharia principles, operational financing is taken from BMT profits, it's a business those who are obliged to pay zakat.

BMT combines economic, social, and religious aspects at a time, in contrast to cooperatives in general, which are only focused on element economy and element social. Factor social means serving a charitable, helpful, and empowering society. Aspect economy means empowering and developing the public economy, which is naturally small to become commercial. The aspect of religion is BMT as vehicle application principles shari'ah.

All something in the natural universe This is creation Allah which addressed for man, and its benefit is halal/permissible (QS 7 :32-33). The prohibition of something in Islam is caused by disaster, which is contained inside. Making halal or haram something is the power (prerogative) of Allah. Whatever form leads to uncleanness, injustice, amorality, and widened gaps is prohibited. Both parties must approve transactions with complete willingness, no harm to each other, and no vanity. Both parties can enjoy the benefits. Contract clauses must be respected and implemented.

BMT is institution finance, which has been designed separately and is different from institution finance. Institution finance Sharia is designed in such a way as to create inner togetherness bear risk business between the owner fund, which keeps the money in the institution. The institution is the fund manager (*mudharib*). People who need funds who have the status of borrowers fund or manager business (Gbadebo et al., 2023; Ozili, 2021). System thereby This is what it is hoped that MFIs Sharia keeps away from the
elements of usury and extortion of one party, namely a loan that is burdened with flowers.

**BMT And Function Mosque**

The function of mosques in the 21st century is now starting to return to the mosque function of the era Rasulullah. Mosque on the age Rasulullah, a centre of activity people. Some even argue that mosques at that time were a source of civilization. War strategies, politics, education, business, arts and social problems were discussed, and solutions were found inside the mosque. Describes that most mosques own two missions. As a means of self-cleaning, the first mission is to use the mosque as a worship centre. It facilitates loyal Muslims always practising Allah's commands and obeying His prohibitions. The second mission is liberation and empowerment, where the mosque realizes that humans are enslaved by each other And creatures by others. Mosques are the centre of activity, which is Not found in the era Now. Even mosques are now understood as places of worship.

That said, the Prophet established a mosque first from the movement. Prophets together friends work together to build a mosque. Apart from places of worship, mosques are also used for several other purposes, such as parliamentary meetings (house of representatives), secretariat, supreme court, army headquarters, foreign affairs office, home for the para visitor, centre education, place training for para spreader comprehensive religion (like boarding school), hostel, place para board and messengers, in short mosque works as Islamic Centre. The mosque is multifunctional.

BMT is an abbreviation of Hall Independent Business Integrated or *Baitul Maal wa Tamwil*, a microfinance institution operating with Sharia principles. BMT activities include developing productive businesses and investing in improving the economic activities of traders and small and medium enterprises by encouraging activities to save and support the financing of their economic activities. Indonesia, the country with the most significant percentage of Muslim society, is a strategic place for growth and development activity microeconomics sharia (A’yun, 2020; Suaidah & Arjun, 2023).

BMT is well known in Indonesia and strengthens sharia economic institutions. The advantages of BMT are in several aspects, especially its broad reach. Very far, until it reaches the lower classes of society (grassroots), this condition is caused by institutions. This results in work from the public. The requirements for becoming a BMT member are straightforward, and there is a sense of public awareness of the importance of business and economic development using sharia principles.

BMT, part of Indonesia's Sharia economy, has been conceptually known since 1973, initiated by KH. Sir Mansour when That became chairman administrator Muhammadiyah. However, in a way, concrete economy sharia appeared after Assembly Cleric Indonesia held a workshop on 19-20 August 1990 in Cisarua Bogor. The seminar was confirmed by the results of the national deliberation of the Indonesian Ulema Council (MUNAS MUI) on 22 August 1990, which became the basis for the MUI to establish the Mualamalat Bank on 1 May 1992 officially (Rosita et al., 2015).

Appearance Bank Mualamalat is a step in beginning existing institutions to share their derivatives in Indonesia, including BMT. BMT was the first to be established in Indonesia BMT Insan Kamil was founded in June 1992, after which BMT spread throughout
Indonesia, including Sumatra West. BMT First time stand in Sumatra west date 9 September 1996 that is BMT Muhammadiyah At-taqwa, Which is at in Mosque Taqwa Muhammdadiyah City Padang (Rozalinda, 2013).

BMT in Indonesia is generally driven by the Small Business Incubation Center (PINBUK), making BMT an institution of finance populist. As a facilitator, PINBUK holds a training program in collaboration with the Ministry of Cooperatives and MSMEs as well as the Ministry of Power Work and Transmigration, so that in growth and development, BMT is influenced by factor legality, thereby Lots BMT, Which Finally owns body law cooperative. BMT body law cooperative is capable of spreading fast and interest Because several products Which emphasize the public, like save (save borrow) sake, increase the level of economy public. In 2004, BMT was incorporated into the Sharia Financial Services Cooperative (KJKS) by the Ministry and MSMEs.

The KJKS pattern is also often found in West Sumatra, with 3,789 cooperative 2,477 units in KJKS (BPS Boast, 2023). Based on data, the majority of the institution's economy. The people in West Sumatra are in the form of KJKS, which differs from the BMT in Solok City. BMT The mosque-based city of Solok does not implement the KJKS system. Only loans and repayment funds are temporary. For capital, BMT depends on zakat, infaq, sadaqah, and grants from a donor, whereas KJKS's source capital originates from savings members. on KJKS, BMT, profits are obtained from loans and financing products provided to members or customers, temporary BMT Solok City, not looking for profit in any form whatsoever.

BMT Solok City is a unit business loan established by the public that is mosque-based. This institution was established in 2004 at the Al-Manar Mosque in Sianik Rice Fields Solok City. In the development of Solok City, BMT is almost available in every mosque in the city. Socio-economic and religious factors drive the existence of BMT in Solok City. The presence of BMT Alone is very significant for the public, small and medium, both in business development and other urgent needs. Today, Solok City has several BMTs that are still managed independently by the community and still need one clear provision law inside its management.

Legal status is a position held by an individual or organization related to law that applies as well as their right and obligations inside it. BMT is Generally seen based on the form of cooperation. It can be classified as a self-help institution community that have foundation legal entities or cooperative legal entities but are different from Solok City, where of the 19 BMTs, only two have registered and has a legal entity, which makes the two BMTs turn into cooperatives with principles sharia, the remaining 17 BMTs chose not to be incorporated as cooperatives or foundations. This is because the founders want to maintain the founding Spirit and initial goals of BMT City Solo, which is the Spirit of mutual help without conditions spared from loan sharks and product service usury others.

Regarding the function and role of the Solok City BMT, in general, it is the same as other BMTs whereby its vision and mission, BMT strives to create human beings rahmatalilalamin (grace for all nature) for other humans and to be the best they can be representative Allah in the advance world, a mission from BMT that is welfare its members, as development BMT with draft Temple Al Mal (House treasure), BMT City-
Solo No operate as method most BMT which there is in Good in West Sumatra Indonesian territory others.

**Management BMT Solok City**

As an institution founded in 2004, carrying the spirit of help- helping Solok City BMT to be managed independently by the community with the mosque as the centre of a series of activities, the management of BMT has changed from 2004 until 2023. The range time is 19 years. The direction BMT shared in the three periodisations is based on Solok City leadership. BMT Solok City from 2004 to year 2010 can said to be a phase beginning. This is the birth of BMT in Solok City.

We will discuss the management of Sharia microeconomic institutions and institutions. We will also discuss members. Firstly, institutionally, from 2004-2023, BMT Solok City chose not to have a legal entity that applies in Indonesia, be it a cooperative legal entity or a foundation legal entity. This is done to promote sharing, and the concept of helping each other in public Solok City No is lost, suppose institution This made body law will be switch on form profit or for results, matter This will lower or even remove objective beginning from BMT based mosque this as receptacle help.

BMT Solok City still endures with management in a way that is self-subsistent. Like this, it is hoped that Solok City BMT will not be separated from its initial goal, namely helping the community, which is not capable enough of a way financially prosperous mosque. However, the obstacles or problems related to returning BMT loan funds are minimal, around 2-3% from 2004 until 2023 on each BMT. More carry-on management BMT Solok City by Institutional from year 2011-2023 the more experience adoption If previously percentage user Which congested between 2-3% from year 2011 until 2023 If on average, of all mosque-based BMTs that are still active, it is around 1-2%. This is due to increasing awareness among customers about continuity institutions. Although not yet own umbrella law Which clear.

Second membership. Member BMT Solok City is Which is around the mosque, and pilgrims active in the mosque; different from Lots BMT, is Its membership consists of people who can fulfil the terms and conditions without having to be bound by the unity of residence and the active congregation of the mosque. This condition lasted until At the moment. The BMT membership of each mosque in Solok City continues to increase along with the increase in the capital of BMT mosques in Solok City. Currently, each BMT is recorded as active and has more than 100 people.

Third, related to capital. Regarding BMT capital, generally in 2011- 2022, relatively no change occurred, which is quite striking. This happened because all BMTs in Solok City have received grant funds from the government. Changes in capital Each BMT varies quite a bit. Some are high, and some are low. Due to additional money generally only originating from infaq, alms, and community waqf or donors,

Of the 19 BMTs still active until 2023, except BMT, which has changed to cooperative. BMT at the Nurul Ilmi Simpang Rubio mosque experienced the highest increase in capital compared to BMT others, around 86 million rupiahs, and the lowest is several BMT with an increase of about 1 million rupiahs and BMT and with stagnant worth or still having one BMT that is BMT Mushalla Hidayatul Akhmal ward Nan Balimo, City-Solo.
BMT's financial management from 2011 to 2015 generally remained relatively the same. The administration system still uses manual methods, writing in notebooks, and BMT and money deposits have started with Sharia banks, where promises are made once a week. The use of funds is still only for customer loan purposes and is not used for other matters. While related to administrative needs, it is borne by customers around IDR 5,000 each time they borrow.

Fourth, the ups and downs and dynamics occur in BMT Solok City. From 2011-2022, BMT Institution experienced several ups and downs. From 2011-2022, several BMTs were not active again because of several factors. This started with many delays in returns, ineffective management, and the diversion of BMT capital funds to the development of the mosque based on the agreement.

**Activity BMT Solok City**

Activities are activities carried out by a person or an institution. In this case, BMT activities are a series of activities carried out by BMT within running the wheels of the organization. BMT Solok City is an institution created by the community centered on the mosque. It has different activities from other BMTs in Sumatra West. BMT generally carries out activities to collect and distribute funds to its members (public). For example, several savings members in collection funds start from al-wadiah, al-mudharabah, And savings trustworthy. All forms of the service product are carried out within the framework to raise funds. Whereas BMT Solok City, since its founding in 2004, related collection funds only rely on infaq, sadaqah, waqf, or even donor grants.

BMT activities related to the distribution of funds also have several products, including murabahah, musyarokah, mudharabah, bai’ bitsaman ajil and qardh al-hasan financing. Seeing several forms of BMT distribution, Solok City only applies al-qardhul hasan, in this case, provides soft loans to members or communities that lack capital or to those who need it for other purposes that are emergency in nature and members or customers only need to return by the value given by BMT. Lending is a process of financial institutions as parties lend to lend several treasures to borrowers. This public as member institution finance. BMT Solok City is the wrong institution to finance micro. It also carries out the lending process to the community as its members. Fundamental differences in the lending process at BMT Solok City include the ease of terms and sanctions if there are problems in the payment process (Ayatik et al., 2022; Nurahman et al., 2022).

Process Loans at BMT Solok City started with potential borrowers who volunteered verbally to the BMT management. The board will discuss the eligibility of potential recipients' loans. This is done with the administrator of the mosque and pilgrims of the mosque, which most know are those concerned, especially about the prospective borrower's proximity to the mosque (routine worship at the mosque). Generally, this goes. Then, on the day of BMT activities (different for each mosque or prayer room), prospective borrowers will come to the mosque and carry out a loan agreement by bringing only the KTP requirements. The loan amount at BMT varies, too. Trusted customers will quickly get larger loans, and temporary customers will usually gradually increase the loan amount. Penalty Which is also applied differently for each BMT. The pattern of collecting funds and financing BMT The city of Solok prioritizes mutual help and is entirely unrelated to other activities of profit.
Influence BMT To Public Solok City

As a non-governmental organization that touches the lowest layers of the economic level of society, BMT is felt by its service users to have a positive impact in various ways on life, not only on the economy but also on social culture. Following several influences caused by BMT City Solo based on data the writer found.

Increase income through development efforts to increase family income by developing businesses such as the rice-selling business, which initially had capital vulnerable to bankruptcy. Still, the company was able to survive and saw improvement. Then sales efforts Chicken eggs on the market used to have limited stock, but after a loan was made, BMT, which is an accessible, reachable business, keeps improving occasionally.

Reduce Number of Poverty in Solok City. Solok City BMT has significantly reduced poverty and the number of people prone to poverty in Solok City because it can help small businesses run by the community. Statistical data about the number of poor people in Solok City yearly tends to decrease. However, not one - the only indicator of reducing poverty rates in Solok City. BMT is considered the most likely institution because access to loans is critical and easily accessible to the mass economy in Solok City.

The percentage of poor people in Solok City continues to decline over time, from 2004 as big as 8.52% and 2022 only significant at 3.30%. The biggest decline occurred in 2016, from 4.12% in 2015 to 3.86 in 2016. If we look at the year it founded BMT, we can say BMT could contribute to alleviating poverty. However, BMT has not only become the prominent decline in poverty.

IV. CONCLUSION

Solok City BMT management is carried out independently of the community through people appointed by the mosque administrator. From institutional factors, BMT Solok City is not a legal entity, whether it is a cooperative legal entity or a foundation. This is due to the management's desire for the City BMT Solok to remain with the initial characteristics planned. Solok City BMT activities include collecting and distributing funds. Collection fund BMT City Solo through zakat, infaq And sadaqoh as well as waqf. No through savings member or customer, temporary distribution fund BMT only see customers Who truly need And No apply pattern distribution Which brings profit. BMT, however, puts forward the concept of qard al hasan about all forms of loans without compensation, which is based on the law of al qardh al hasan. In classical jurisprudence literature, qardh al hasan is categorized as aqad tathawwi or a contract of mutual assistance, not a commercial transaction. BMT Solok City also has influence, Which is significant for the alleviation of poverty public poor And prone to Which there is in City Solo.

V. REFERENCES


