

## ***ISLAMIC PHILANTHROPY AND GOVERNMENT POWER: THE DYNAMICS OF THE RELATIONSHIP BETWEEN MOSQUE-BASED ISLAMIC MICROFINANCE COOPERATIVE (BMT) AND THE SOLOK CITY GOVERNMENT***

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### **ABSTRACT**

*The relationship between government authority and civil society groups (philanthropic institutions) is often dynamic and tends to be imbalanced when one side becomes dominant. Mosque-based BMTs in Solok City show an interesting relationship pattern with the government, particularly before and after the Solok City government received an award. This article examines the pattern of relations between the two using Gretchen Helmke and Steven Levitsky's typology of relations. This field study's data is sourced from interviews with several Solok City officials involved in managing MB-BMT. Data was collected through observation, interviews, and documentation, followed by qualitative analysis. Gretchen Helmke and Steven Levitsky's theory on the typology of relations between the private sector and the state is used to analyze these relations. The results of this study strengthen existing theory, as evidenced by the success of MB-BMT in Solok City, where the relationship between MB-BMT and the Solok City Government is a complementary substitution. The MB-BMT institution aims to strengthen the objectives set by the Solok City Government to protect the community from the clutches of loan sharks by channeling philanthropic funds exclusively through the qardh agreement. Meanwhile, the Solok City Government adopts a passive stance, meaning it grants full autonomy to the mosque institution to manage its operations, resulting in the Solok City Government being ineffective and its role being replaced by the MB-BMT institution. From a management perspective, the MB-BMT in Solok City only performs the functions of a Mal institutional body and does not carry out the tasks of a Tamwil institution. Research shows that when the government is fully involved in the capital and management of MB-BMT institutions, these institutions become inactive and ultimately cease to function.*

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## INTRODUCTION

The relationship between government power and civil society groups (philanthropic institutions) is often dynamic and tends to be uneven when one party becomes dominant.<sup>1</sup> However, both have the same goal of alleviating poverty and improving the welfare of society.<sup>2</sup> Unfortunately, many studies tend to examine the roles of both parties separately. The abundance of studies on the role of philanthropic institutions or the government in managing philanthropy per se indicates a lack of academic attention to the relationship between the government and charitable institutions in the management of social programs. In fact, the relationship between the two can be described as a check and balance, as an effort to avoid state monopoly while strengthening the role of civil society (philanthropic institutions) in social programs.<sup>3</sup> This article aims to fill this gap by examining the roles and relationship between Baitul Mal wa Tamwil (a civil society representative) and the Solok City Government.

In 2017, the Indonesian State Administration Agency selected the Solok City Government as one of the five best local governments in terms of innovation in government administration. Among 1,762 innovation ideas from 20 local governments in the data of the Innovation Laboratory-State Administration Agency, the City of Solok was selected for its innovation in Baitul Mal Wat Tamwil (BMT) or Community-Based Microfinance Institutions (LKM-BM). Mosque-based microfinance institutions (BM-BMT) have great potential to support small communities through sharia principles and their proximity to local communities. Local governments also intervene in the development of BM-BMT as part of their efforts to empower the community economically.<sup>4</sup> Islamic microfinance (BMT) combines conventional microfinance best practices with Islamic principles of poverty alleviation by using charitable tools such as zakat,<sup>5</sup> infaq, waqf, and qardh hasan alongside profit-oriented instruments to meet basic needs, empower communities, and support sustainable development.<sup>67</sup> BMT Solok City is

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<sup>1</sup> Amelia Fauzia, *Filantropi Islam, Sejarah Dan Kontestasi Masyarakat Sipil Dan Negara Di Indonesia*, 2016.

<sup>2</sup> Syaiful Ilmi, "Konsep Pengentasan Kemiskinan Perspektif Islam," *Al-Maslahah* 13, no. 1 (2017): 67-84.

<sup>3</sup> Ahmad Kurniawan, "Relasi Negara Dan Masyarakat Sipil Dalam Pengelolaan Zakat: Studi Kasus Peran Dompet Dhuafa" (Program Studi Sosiologi Fakultas Ilmu Sosial Dan Ilmu Politik Universitas ..., n.d.).

<sup>4</sup> Tri Asmaini, "Solok Sediakan BMT Bagi Jamaah Butuhkan Dana," *Antara Sumbar*, 2018, <https://sumbar.antaranews.com/berita/218316/solok-sediakan-bmt-bagi-jamaah-butuhkan-dana>.

<sup>5</sup> Husin Bafadhal, Fuad Rahman, and Nurfitri Martaliah, "Zakat of Business Unions: Towards the Improvement of Concepts and Regulations," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 58, no. 2 (December 30, 2024): 418-49, <https://doi.org/10.14421/ajish.v58i2.941>.

<sup>6</sup> Ascarya Ascarya, "An Investigation of Waqf-Based Islamic Micro Financial Institution Models to Identify the Most Effective Model for Indonesia," *Journal of Islamic Accounting and Business Research*, 2024.

<sup>7</sup> Ali Murtadho Emzaed, Kamsi Kamsi, and Ahmad Bahiej, "Saprah Amal, Democratization and Constitutional Rights The Habitus of Philanthropy Practices for the Banjar Muslim Society in South Kalimantan," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 55, no. 2 (November 2, 2021): 393, <https://doi.org/10.14421/ajish.v55i2.1031>.

unique because it uses mosques as the center for activities and implementation, which has been running well between 2003<sup>8</sup> and 2004 until now.<sup>9</sup> The Mosque-Based BMT (MB-BMT) developed in Solok City is generally different from Batul Mal Wat Tamwil, especially in terms of capital. MB-BMT is purely funded by philanthropic funds (donations, infaq, and alms from donors)<sup>10</sup> and sometimes receives assistance from the Solok City Regional Government. Meanwhile, BMTs in general are funded by individual or group founders.<sup>11,12</sup>

Previous research on MB-BMT in Solok City focused on studying the impact on the communities surrounding the mosque. According to Haris, MB-BMT in Solok City has succeeded in eradicating absolute poverty among the congregation around the mosque and significantly reducing absolute poverty (material and spiritual),<sup>13</sup> Using Syauiq Beik's welfare quadrant, which divides poverty into three categories: (1) material poverty, which is the inability to meet basic needs such as clothing, food, and shelter; (2) spiritual poverty, characterized by the failure to fulfill Islamic worship obligations; and (3) absolute poverty as a combination of the two.<sup>14</sup> Anggraini<sup>15</sup> and Yusra's<sup>16</sup> Research reveals that BMT management in Solok is carried out voluntarily based on the concept of qardh al-hasan, which is not a legal entity and only focuses on lending and fund collection services without complex financial products like other microfinance institutions.

Up to now, there hasn't been any specific study analyzing the relationship between the government and the community (BMT) in managing philanthropic funds. The relationship between the Solok City Government and MB-BMT as a community philanthropic institution is interesting because there is a theory that states that "when the state is weak, the 'philanthropic' community becomes stronger, and conversely, when the state is strong, the 'philanthropic' community becomes weaker."<sup>17,18</sup> In other words, "the role of social institutions in society strengthens when the government or state does not pay attention to and care about the welfare of the community." This article will discuss the relationship between the Solok City Government and MB-BMT institutions in Solok City, to see how the dynamics of the

<sup>8</sup> Asmaini, "Solok Sediakan BMT Bagi Jamaah Butuhkan Dana."

<sup>9</sup> Misi Anggraini, "Baitul Maal Wa Tamwil (BMT) Phenomenon on Mosque-Based Syari'ah Economy," *EKSYAR: Ekonomi Syari'ah Dan Bisnis Islam (e-Journal)* 10, no. 2 (2023): 300-312.

<sup>10</sup> Ilhamdi Yusra, "Ekonomi Masjid: Studi Baitul Maal Wa Tamwil (BMT) Kota Solok," *Tarikhuna: Journal of History and History Education* 4, no. 1 (2022): 80-90.

<sup>11</sup> Rabiatal Adawiyah and Rahman Ambo Masse, "Strategi Pengembangan Baitul Mal Wattamwil Sebagai Sumber Pembiayaan Alternatif Bagi Usaha Mikro, Kecil Danmenengah," *Journal of Management and Innovation Entrepreneurship (JMIE)* 1, no. 2 (2024): 238-47.

<sup>12</sup> Hafid Hafid and Diky Faqih Maulana, "Mudharabah Contracts at KJKS BMT UGT Sidogiri: Implementation and Analysis of the Compilation of Sharia Economic Laws," *Az-Zarqa': Jurnal Hukum Bisnis Islam* 15, no. 1 (October 4, 2023): 27-42, <https://doi.org/10.14421/azzarqa.v15i1.2727>.

<sup>13</sup> Izharul Haqq Haris, "DAMPAK DANA FILANTROPI TERHADAP KESEJAHTERAAN MASYARAKAT DI LINGKUNGAN MASJID (STUDI KASUS DI BMT MASJID AL-HIDAYAH KELURAHAN ENAM SUKU KECAMATAN LUBUK SIKARAH KOTA SOLOK SUMATERA BARAT)" (UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, 2022).

<sup>14</sup> Irfan Syauiq Beik and Laily Dwi Arsyianti, "Construction of CIBEST Model as Measurement of Poverty and Welfare Indices from Islamic Perspective," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 7, no. 1 (2015): 87-104.

<sup>15</sup> Anggraini, "Baitul Maal Wa Tamwil (BMT) Phenomenon on Mosque-Based Syari'ah Economy."

<sup>16</sup> Yusra, "Ekonomi Masjid: Studi Baitul Maal Wa Tamwil (BMT) Kota Solok."

<sup>17</sup> Fauzia, *Filantropi Islam, Sejarah Dan Kontestasi Masyarakat Sipil Dan Negara Di Indonesia*.

<sup>18</sup> Faisal Nujab Abdillah, "The Practice of Islamic Philanthropy in Indonesian History a Book Review of (Filantropi Islam: Sejarah Dan Kontestasi Masyarakat Sipil Dan Negara Di Indonesia)," *Al-Mazaahib: Jurnal Perbandingan Hukum* 12, no. 1 (November 29, 2024): 125-36, <https://doi.org/10.14421/al-mazaahib.v12i1.3912>.

relationship between the role of the Solok City government (state) and the Solok City MB-BMT (private sector) have led to the advancement of the public sector. which has resulted in the Solok City Government benefiting from the progress of these MB-BMT philanthropic institutions.

## **METHODS**

This article is a field study analyzed using qualitative methods. Primary data was obtained through interviews with key stakeholders in Solok City, including two local government officials, three civil servants involved in developing MSMEs, and one treasurer of a BMT institution contributing to its growth in the region. The interviewees included the Mayor of Solok; the Secretary of the PKUKM Office (Office of Trade, Cooperatives, and Small and Medium Enterprises) of Solok City; the Head of the Industrial Cooperatives and SMEs Division at the PKUKM Office; the Head of Institutional Development at the PKUKM Office; the Treasurer of BMT Alhidayah located in VI Suku Village, Lubuk Sikarah, Solok City; and the Head of Social Welfare at the Solok City Regional Secretariat. All interviews were conducted with the participants' informed consent, including their agreement for the data to be used for publication purposes. The interviews were semi-structured, allowing for both guided questions and in-depth exploration based on the participants' responses. Observations and documentation were carried out at several MB-BMTs in Solok City. This article uses a case study approach and the typology of relations from Gretchen Helmke and Steven Levitsky to analyze the relationship between the government and philanthropic institutions.

The data analysis followed the Miles and Huberman model,<sup>19</sup> beginning with data reduction, where raw interview transcripts were organized by identifying key themes, categories, and patterns relevant to the research objectives. Irrelevant or redundant information was removed, while meaningful statements and insights were coded and grouped to simplify interpretation. The reduced data were then displayed using tables, thematic matrices, and narrative summaries to highlight relationships and emerging themes, facilitating comparisons across participants and identifying consistent viewpoints or contradictions. Finally, conclusions were drawn by interpreting the displayed data in relation to the research questions, and these findings were cross-checked against the original data for consistency and credibility. To enhance the validity of the results, member checks or triangulation techniques were also considered to ensure that the interpretations accurately reflected the participants' perspectives.

Gretchen Helmke and Steven Levitsky's (2015) theory examines the typology of private sector relations with the state.<sup>20</sup> This theory is applied because it explains that when formal institutions are ineffective but have goals that are in line with informal institutions—both of which focus on protecting society—a pattern of complementary substitution will emerge, whereby informal institutions support the goals of the state and take over some of the functions of government. This article explains the pattern of cooperation between the Solok City Government and mosque-based BMT institutions in Solok City, which can be summarized into four types: complementary, substitutive, accommodating, and competing.

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<sup>19</sup> Matthew B Miles, "Qualitative Data Analysis: An Expanded Sourcebook," *Thousand Oaks*, 1994.

<sup>20</sup> Gretchen Helmke and Steven Levitsky, "Informal Institutions and Comparative Politics: A Research Agenda," *Perspectives on Politics* 2, no. 04 (December 1, 2004): 725-40, <https://doi.org/10.1017/S1537592704040472>.

1. The first typology, according to Gretchen Helmke and Steven Levitsky, is the complementary type; this type of relations emerges when informal institutions have a close relationship with the state, whereby informal institutions seek to reinforce the objectives pursued by formal institutions. In this arrangement, the mosque-based BMT institution aims to strengthen the objectives of the Solok City Government, and the BMT institution is close to the city government.
2. The second typology is substitutive, which occurs when the relationship between informal institutions and the state is close. Still, the formal institutions of the state are ineffective, so community institutions replace the formal institutions of the state. In this framework, MB-BMTs are closer to the government, but the Solok City Government is ineffective, so MB-BMTs replace the city government.
3. The third typology is accommodating, which occurs when the state's capacity is adequate. However, the relationship between informal institutions and the state is distant, resulting in the accommodation of informal institutions towards state institutions. In this configuration, the Solok City Government is effective. Still, the relationship between MB-BMT and the government is distancing, resulting in MB-BMT having to adjust to the needs of the city government.
4. The last typology is competing, which occurs when the state's capacity is ineffective. Still, the pattern of relations between informal institutions and the state is distant, causing informal institutions to compete with formal institutions. In this dynamic, the relationship between MB-BMT and the Solok City Government is distant, causing MB-BMT institutions to compete with the government.

## RESULTS AND DISCUSSION

### Mosque-Based BMT in Solok City: History and Operational System

BMT (Baitul Mal wat-Tamwil) is generally an institution that supports improving the economic quality of micro and small entrepreneurs based on the sharia system.<sup>21</sup> BMT consists of two activity units within one institution, including Baitul Mal and Baitul Tamwil.<sup>22</sup> Baitul Mal is an institutional unit that receives and distributes zakat, infaq, and sadaqah funds. Meanwhile, Baitul Tamwil is the unit that develops productive businesses and investments to improve the economic quality of small and micro entrepreneurs.<sup>23</sup> Including encouraging savings and providing business financing. Regarding its legal status, BMT is an informal financial organization, such as a Savings and Loan Group (KSP) or Community Self-Help Group (KSM).<sup>24</sup>

Basically, five functions must be carried out by BMT, namely: first, identifying, mobilizing, organizing, encouraging, and developing the potential and economic capabilities of members, muamalat business groups (Pokusma), and their working areas; second, improving the

<sup>21</sup> Moch Khoirul Anwar, Ahmad Ajib Ridwan, and Wakhidah Nur Rohmatul Laili, "The Role of Baitul Maal Wat Tamwil in Empowering Msme in Indonesia: A Study of Indonesian Islamic Microfinance Institutions," *International Journal of Professional Business Review: Int. J. Prof. Bus. Rev.* 8, no. 4 (2023): 37.

<sup>22</sup> Muhammad Saiful Kalam and Titis Miranti, "Implementasi Fungsi Mal Dan Fungsi Tamwil Pada Baitul Mal Wa Tamwil (Studi Kasus BMT UGT Sidogiri Kota Malang)," *Jurnal Dinamika Ekonomi Dan Bisnis* 20, no. 2 (2023).

<sup>23</sup> Yasmin Solekha et al., "Baitul Maal Wa Tamwil Sebagai Lembaga Keuangan Mikro Syariah Pemberdaya Ekonomi Umat (Konsep Dan Teori)," *Velocity: Journal of Sharia Finance and Banking* 1, no. 1 (2021): 44-58.

<sup>24</sup> Mohammad, *Manajemen Baitul Mal Wa Tamwil (BMT)* (Yogyakarta: STIS, 1989).

quality of human resources (HR) of members and Pokusma to be more professional and Islamic so that they are more complete and resilient in facing global competition; third, rallying and mobilizing the potential of the community to improve the welfare of members; fourth, acting as a financial intermediary between agniya as sohibul maal and du'afa as mudhorib, especially for social funds such as zakat, infaq, alms, waqf, grants, and others; and fifth, to become a financial intermediary between fund owners (shohibul maal), both as investors and depositors, and fund users (mudhorib) for the development of productive businesses.<sup>25</sup>

Specifically for community economic empowerment and at the same time socializing Islamic economics to the community, BMT has three functions: The financial sector, which provides financing facilities to small entrepreneurs based on Islamic concepts, and the encouragement of customers with surplus funds to save. By guiding small entrepreneurs in aspects such as management, marketing techniques, and others, the real sector improves professionalism and productivity, so that these economic actors can contribute profits proportional to the size of their businesses. The religious industry encourages and urges Muslims to actively pay zakat and practice infaq and sadaqah.<sup>26</sup> Then BMT distributes ZIS to those entitled and provides Qardul Hasan financing facilities (soft loans without fees).<sup>27</sup>

Mosque-Based BMT (abbreviated as MB-BMT) is a BMT that uses a mosque as the center of its activities, as its office, and for all of its activities.<sup>28</sup> MB-BMT has been operating since 2004 in Solok, West Sumatra, pioneered by the Al-Manar Mosque in Solok City, known as BMT Masjid Al-Manar.<sup>29</sup> This BMT operates with capital sourced from donations by migrants and affluent community members around the mosque, which is then loaned to mosque congregants as additional capital. The extra capital can be repaid within ten months, and each transaction is not subject to any surcharge except for administration fees, which vary between 1% and 2.5% and are paid at the end of the loan period. The establishment of the Al-Manar Mosque BMT was initially an initiative of the Solok City Government, which led to other BMTs in Solok City. By the end of 2021, BMTs had been established in 30 mosques, which is close to 50% of the total number of mosques in Solok City, which is 67 mosques.<sup>30</sup>

The primary purpose of establishing MB-BMT is to protect the community from loan sharks.<sup>31</sup> The funds come from the community through donations/charity to be used/lent to needy people, and the repayment is equal to the amount borrowed. In addition, it also aims to increase the faith and piety of the community around the mosque, because those who are entitled

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<sup>25</sup> Muhammad Ridwan, *Manajemen Baitul Maal Wal Tamwil* (Yogyakarta: UII Press, 2004).

<sup>26</sup> Erik Dwi Prasetyo and Layla Aulia, "Kajian Filantropi Di Indonesia: Studi Undang-Undang Pengumpulan Uang Atau Barang Dan Undang-Undang Zakat," *Al-Mazaahib: Jurnal Perbandingan Hukum* 10, no. 2 (November 24, 2022): 223, <https://doi.org/10.14421/al-mazaahib.v10i2.2771>.

<sup>27</sup> Sri Dewi Yusuf, "Peran Strategis Baitul Maal Wa-Tamwil (BMT) Dalam Peningkatan Ekonomi Rakyat," *Al-Mizan* 10, no. 1 (2014): 69–80.

<sup>28</sup> Andri Soemitra, "People Empowerment Strategies Through The Mosques: Case Study Of Masjid Al-Jihad Brayon Medan," *IBDA: Jurnal Kajian Islam Dan Budaya* 12, no. 1 (2014): 1–12.

<sup>29</sup> Irdia Rosita and Firman Surya, "Administrasi Keuangan Untuk Baitul Mal Wat Tamwil (BMT)," *Akuntansi Dan Manajemen* 10, no. 1 (2015): 1–12.

<sup>30</sup> Haris, "DAMPAK DANA FILANTROPI TERHADAP KESEJAHTERAAN MASYARAKAT DI LINGKUNGAN MASJID (STUDI KASUS DI BMT MASJID AL-HIDAYAH KELURAHAN ENAM SUKU KECAMATAN LUBUK SIKARAH KOTA SOLOK SUMATERA BARAT)."

<sup>31</sup> Soemitra, "People Empowerment Strategies Through The Mosques: Case Study Of Masjid Al-Jihad Brayon Medan."

to borrow are people who diligently worship at the mosque.<sup>32</sup> This institution is named BMT, in addition to avoiding the term cooperative, which has received much negative feedback from the community, because this term is better known to the community as an Islamic institution that provides loans to the small community. In fact, the MB-BMT in Solok City is not bound by the general definition of BMT in its operations.<sup>33</sup>

The government provided full support for establishing and developing MB-BMT, which was first established in Solok City in 2004, namely BMT Masjid Al-Manar in Sawah Sianik and BMT Masjid Nurul Iman in Tanah Garam. With the encouragement of the government and the support of the community, this initial initiative gave rise to other mosque-based BMTs in Solok City, which now number thirty mosques.<sup>34</sup> Since the establishment of mosque-based BMTs in Solok City in 2004, until now in 2022, there have been 30 mosque-based or musholla-based BMTs. This is because there are also BMTs located in a mosque, which the residents of Solok City refer to as a “surau”.

Of the 30 MB-BMTs, their management can be grouped into two types. The first type is a cooperative in the form of a Sharia Financial Services Cooperative that is already a legal entity,<sup>35</sup> including BMT Al-Furqan and BMT An-Nur. Meanwhile, the rest are institutions that are not yet legal entities and do not have a standard management model.<sup>36</sup> Even though they are called BMTs, they are not bound by the management system of a typical cooperative-based BMT.

In addition to the two BMTs that are already legal entities, these mosque-based BMTs have their own management methods.<sup>37</sup> This is also acknowledged by the Solok City Government itself, which states that it “gives the community the freedom to manage their own funds.” These various management styles can be seen in several ways, namely:

First is “the BMT institution's position within the mosque administration.” Some mosques position the BMT institution under the mosque administration as part of a congregation welfare division. Several other mosques position the mosque BMT not under the mosque administration, but as a separate institution that only has a consultative relationship with the mosque administration. Meanwhile, the rest position the mosque-based BMT independently of the mosque administration. The BMT does exist in the mosque but has no connection with the mosque administration.

Second, “Initial capital for mosque-based BMT institutions.” As community-based BMTs that take on religious functions,<sup>38</sup> the capital of mosque BMTs should predominantly come from community donations and alms, which are then distributed through qardul hasan

<sup>32</sup> Jonaidi Firdaus, interview with bendahara BMT Alhidayah kel. VI Suku, Lubuk Sikarah Kota Solok.

<sup>33</sup> H. Zul Elfian, S.H., M.Si., interview with Mayor of Solok

<sup>34</sup> Budi Kurniawan, interview with Head of the Industrial Cooperatives and Small and Medium Enterprises Division, Cooperative and Small and Medium Enterprises Assistance Agency Kota Solok

<sup>35</sup> Wahyu Septanto, “Penerapan Prinsip-Prinsip Baitul Maal Wa Tamwil (BMT) Dan Koperasi Jasa Keuangan Syariah (KJKS)” (UIN Fatmawati Sukarno Bengkulu, 2022).

<sup>36</sup> NURSANIA DASOPANG, “BMT SEBAGAI LEMBAGA KEUANGAN SYARIAH,” *Islamic Circle* 3, no. 2 (January 24, 2023): 63–71, <https://doi.org/10.56874/islamiccircle.v3i2.1138>.

<sup>37</sup> Muhlis Muhlis, Yusar Sagara, and Zulfa Amani, “Revitalization of Mosque Management Models and Their Application In Social Capital,” *Al-Qalam* 29, no. 2 (2023): 373–85.

<sup>38</sup> Rahmat Imanto, Maftukhatusolikhah Maftukhatusolikhah, and Ulil Amri, “Analisis Peran Pembiayaan BMT Syariah Al-Azhaar Terhadap Peningkatan Kesejahteraan Anggota Perspektif Maqashid Syariah,” *Jurnal Paradigma Ekonomika* 16, no. 4 (2021): 380–819.

financing facilities (soft loans without fees) to needy people.<sup>39</sup> However, in reality, the initial capital of most mosque-based BMTs is assistance from the Solok City Government. There are even mosque-based BMTs whose initial capital from community funds is zero rupiah and only receive assistance from the Solok City Government. Only a few mosque-based BMTs have a capital composition greater than community funds compared to assistance funds from the City Government. Based on a Solok City Research and Development Agency survey, almost all mosque BMTs (8 out of 9 BMTs) established in 2007, whose initial capital came solely from the city government, were no longer active in 2020. This means government assistance funds were not returned when channeled through qardh contracts. The BMTs that are still active are those with community funds in their initial capital.

Third, “The time and place of BMT services.” Due to the lack of operational regulations for mosque BMTs, there are variations in the time and place of services. Some BMTs provide services (loans and repayments) once a month on a specific date and time. Some set it once a week on a particular evening after sunset, some on Thursday evenings, Friday evenings, and other days, such as when weekly yasinan is held. This once-a-week service model is more common. Almost all mosque BMTs provide services at the mosque, although one BMT allows services to be received at the manager's home.

Fourth, “Loan amount and repayment period.” This section also varies, with some starting loans for new members at IDR 200,000, IDR 300,000, and IDR 500,000. The maximum loan amount ranges from IDR 2 million to IDR 5 million. Meanwhile, the repayment period is generally 20 installments for those who pay weekly. The maximum number of installments for those who pay monthly is 10 (10 months). Due to this system difference, weekly payments will be heavier than monthly payments. Members also consider this when borrowing through the mosque's BMT.

Fifth, “Administrative fees and penalties.” Loan administration (loan services) also varies; some set a percentage (between 0.5% and 2.5%), with a specific nominal rupiah amount (between IDR 10,000 and IDR 75,000), which sets the administration fee at IDR 75,000, collected after the deposit is paid off as a token of gratitude and to add to the BMT's capital. However, some do not charge any administrative fees at all. Meanwhile, some impose late fees while others do not. In addition to administrative fees and late fees, several mosque BMTs require their members to make a basic deposit, similar to a cooperative, at the beginning when someone becomes a member, before borrowing.

Sixth, “BMT officers or managers.” Due to its predominantly social nature, most managers have main jobs, and managing the BMT is a side job for which they only expect rewards in the afterlife without any allowances from their work managing the BMT. There are also BMT managers who are religious counselors in the city of Solok who receive monthly payments from the city government through the BAZNAS funds in the town of Solok. In the mosque BMT, no special funds have been allocated for the managers of these funds.

Variations in mosque-based microfinance practices in Solok show that a connected but not fully religiously controlled governance model tends to be most effective in maintaining transparency and member trust because it combines religious legitimacy with management

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<sup>39</sup> Sofian Syaiful Rizal and Moch Alfiyen Maulana, “Analisis Penerapan Pembiayaan Al-Qordul Hasan Di DI BMT NU Bungatan Situbondo,” *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)* 4, no. 1 (2021): 368–76.

autonomy.<sup>40</sup> Cost structures also have an impact: low and transparent administrative costs have been shown to help capital growth and sustainability.<sup>41</sup> While microfinance institutions that rely solely on government funds and have no costs are often inactive. Meanwhile, the status of managers as part-time workers is a weakness that can be overcome through small performance-based incentives or surpluses, which encourage professionalism and institutional stability.

From this mosque-based BMT operational model in Solok City, it is clear that MB-BMT primarily serves as a financial intermediary between agniya as *sohibul maal* and *du'afa* as *mudharib*, especially for social funds such as *infaq*, *sadaqah*, donations, and grants. It also plays a role in mobilizing the community's potential to improve welfare.<sup>42</sup> However, other key functions—such as channeling investments for business development and providing organizational or motivational support to enhance members' competitiveness—remain unfulfilled, mainly due to limited human resources, insufficient capital, and slow financial growth. The exclusive use of the *qardh* contract, which requires only repayment of the principal, brings undeniable benefits to members but simultaneously constrains the sustainability and expansion of MB-BMTs, particularly those that avoid even modest administrative fees despite permissibility. Thus, while the model demonstrates substantial social value and community solidarity, its long-term viability will depend on addressing structural weaknesses and rethinking strategies that balance member benefits with institutional growth.<sup>43</sup> Permitted<sup>44</sup> (FATWA DSN-MUI NO: 19/DSN-MUI/IV/2001 Regarding AL-QARDH).

### **The Role of the Solok City Government in Managing Mosque-Based BMTs in Solok City Before Receiving the Award**

As previously explained regarding the role of the City Government in relation to the MB-BMT institutions mentioned above, one primary indicator distinguishes the two forms of their relationship. That indicator is the success of the Solok City Government in becoming one of five local governments to receive the Innovation in Governance Award from the State Administration Agency in 2017.<sup>45</sup> Solok City was selected for its innovation in *Baitul Mal wat Tamwil* (BMT) or Community-Based Microfinance Institutions, which use mosques as a basis for community economic development. Since receiving the award, the Solok City Government and MB-BMT Institutions have had different roles and relationships.

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<sup>40</sup> NURUL HIKMAH, "PELAKSANAAN GOOD CORPORATE GOVERNANCE (GCG) DALAM PENGELOLAAN BMT AL MAKMUR CUBADAK," 2020.

<sup>41</sup> Niels Hermes, Robert Lensink, and Aljar Meesters, "Financial Development and the Efficiency of Microfinance Institutions," in *Research Handbook on Small Business Social Responsibility* (Edward Elgar Publishing, 2018), 177–205.

<sup>42</sup> Randhini Putri Amanda, "Strategy of Islamic Financial Institutions in Improving Financial Access and Community Welfare: A Review of BMT Muamalat Limpung Batang Regency," *Journal of Economic and Business Analysis* 2, no. 1 (2024): 1–5.

<sup>43</sup> Andi Safitri Wulandari and Muhammad Fakhri Amir, "PROBLEM SOLVING AKAD AL-QARDH AL-HASAN PADA BAITUL MAAL WA ATTAMWIL," *Islamic Economic and Business Journal* 3, no. 2 (2021): 21–36.

<sup>44</sup> FATWA DSN-MUI NO: 19/DSN-MUI/IV/2001 Regarding AL-QARDH

<sup>45</sup> Yaomi Suhayatni, "Majukan Ekonomi Daerah, Wali Kota Solok Raih Penghargaan Kepala Daerah Inovatif 2021," *Sindonews*, 2021, <https://daerah.sindonews.com/read/591262/97/majukan-ekonomi-daerah-wali-kota-solok-raih-penghargaan-kepala-daerah-inovatif-2021-1636164700/7>.

The role of the Solok City Government in managing MB-BMT can be seen from the development of MB-BMT. Its development can be divided into pioneering, construction, and development. The establishment of mosque-based BMT in Solok City in 2004 was indeed initiated by the Solok City Government, which encouraged wealthy people in the mosque community and migrants to give charity or donations.<sup>46</sup> The funds could then be circulated or lent as qardh to the community around the mosque who needed additional capital for their businesses. The hope was that these funds would become an endowment for the mosque, never to be depleted, and expected to continue to grow.

The community welcomed this initiative with a public fundraising campaign. At the same time, the Solok City Government, through the Public Welfare Division, also provided community empowerment funds, establishing two initial mosque-based BMTs at the Al-Manar Mosque and the Nurul Iman Mosque.<sup>47</sup> In this case, the role of the government was only as an inspirer and funder for the emergence of mosque-based BMTs, while the subsequent management was entirely left to each MB-BMT.

These BMTs at these two mosques have inspired a few other mosques to do the same thing. In 2006, five other mosque BMTs were set up, which are the Darussalam Mosque BMT, the Ainul Yaqin Mosque BMT, the Al-Hidayah Mosque BMT, the Al-Huda Mosque BMT, and the Al-Ihsan Mosque BMT. The establishment of the second batch of mosque-based BMTs, which was later referred to as the pioneer period, was funded solely by mosque congregations in the form of donations, alms, and grants. The Solok City Government only mandated the village-level government to issue a decree to establish these mosque-based BMTs. At the time of this study, seven BMTs from the pioneering period were still active, except for one BMT, namely the Ainul Yaqin Mosque in Kampung Jawa Village, due to many loan defaults and members who did not pay their installments at all. During this pioneering period, the government's role was only as an initiator and supervisor of BMT development, limited to receiving BMT financial reports submitted to the sub-district and then forwarded to the Social Welfare Division of the Solok City Government Secretariat.

Based on the encouraging results of the pioneering period of MB-BMT operations, in 2007, the Solok City Government, through the KBPM (Family Planning and Community Empowerment Agency), provided community empowerment assistance to five mosque-based BMTs that had been established the previous year, and at the same time built ten new mosque-based BMTs, some of which were located in prayer rooms. These mosque-based BMTs are: BMT Nurul Yakin, BMT Irsyadunnas, BMT Al Hikmah, BMT Al Ikhlas, BMT Nurul Hidayah, BMT Nurul Ilmi, BMT Baitul Mukmin, as well as those based in prayer rooms: BMT Surau Sumagek, BMT Surau Tabek, and BMT Surau Pandan. Of these 10 new BMTs, only 3 BMTs add community funds to their operations, while the rest purely roll out funds provided by the government (Balitbang Solok: 2020 BMT survey).

Since 2007, the supervision and guidance of these BMTs has been transferred to the KBPM (Family Planning and Community Empowerment) Office. Still, the office's role remains as the initiator of the establishment, while it has never been involved in the management and

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<sup>46</sup> Yusra, "Ekonomi Masjid: Studi Baitul Maal Wa Tamwil (BMT) Kota Solok."

<sup>47</sup> Irsyad, M.Pd., interview with Kabag Kesra Sekretariat Daerah Kota Solok.

guidance. Of the 10 mosque BMTs from the initial development period, as of the year this research was conducted (2022), only 1 BMT is still active, namely BMT Baitul Mukmin.

The next period of BMT development was from 2012 to 2015. The Solok City Government also built four more mosque-based BMTs: BMT Istiqlal, BMT Al-Firdaus, BMT Istiqamah, and BMT Hidayatul Amal. BMT Al Firdaus and BMT Hidayatul Amal operate solely with the Solok City Government funding, with the remainder coming from community funds. To date, BMT Hidayatul Amal and BMT Istiqamah are still active. The role of the Solok City Government here is limited to that of an initiator, while the city government has no involvement in the management and development of these institutions.

Since the establishment of mosque-based BMTs in Solok City in 2004 until 2017, the relationship between the Solok City Government and MB-BMT institutions has only been as the initiator of the establishment of MB-BMT. This includes socializing the idea of the objectives and benefits of BMT to the community and also providing initial funding support for the establishment of BMT. In subsequent management, the Solok City Government did not participate, except in the form of contributions to manage the best mosque BMT.

Based on the theory of government relations and informal institutions, as expressed by Gretchen Helmke and Steven Levitsky (2015), the relationship between the Solok City Government and the mosque-based BMT institution shows a complementary-substitutive type. The mosque-based BMT institution wants to strengthen the objectives of the Solok City Government, namely to protect the community from the trap of loan sharks. The relationship between the two is close, but the Solok City Government is ineffective, so its role is replaced by the MB-BMT institution. This is because, to achieve the objectives of establishing the MB-BMT, the Solok City Government is only involved in its establishment. At the same time, the institution's sustainability is left to the efforts of the BMT institution itself. When confirmed with the Mayor of Solok, the reason for the Solok City Government's loss of role in MB-BMT was to encourage a dominant role for the community. The reasoning was that when the government's role was more dominant, the institution belonged to the government, not the community. As a result, people who borrowed felt that they were not borrowing from their own community but from the government, making it easy for them not to pay.<sup>48</sup>

This statement is valid, as field data reveals that there are nine mosque-based BMTs whose operations are purely funded by government assistance, without any community involvement in the initial capital. Eight mosque-based BMTs are no longer active, mainly because many borrowers did not repay their loans. This contrasts with mosque-based BMTs, whose initial establishment funds were predominantly community-based rather than government assistance, which have not only survived but are now managed even more effectively. This relationship also validates Fauzia's theory that philanthropic institutions like MB-BMTs with community-dominated initial funding will thrive when the government is not actively involved.

### **The Role of the Solok City Government in Managing Mosque-Based BMTs in Solok City After Receiving an Award**

The next period was a period of development, namely the start of the Solok City Government, through the Cooperative and MSME Trade Office, providing guidance and

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<sup>48</sup> H. Zul Elfian, S.H., M.Si., interview with Mayor of Solok

training for mosque-based BMT institutions. This began in 2019, when the Solok City Government in 2017 received an award as an innovative city government for its innovation in Baitul Mal Wat Tamwil (BMT) or Community-Based Microfinance Institutions (LKM-BM) in making mosques the basis for community economic development. Not all BMTs participated in this initial guidance program from the city government.

In 2021, the second training involved all registered BMTs and mosques that wanted to establish BMTs. The PKUKM (Trade, Cooperatives, and Small and Medium Enterprises) Office conducted the training on November 27, 2021, as a “Socialization of Mosque-Based Micro Institutions”. Seven mosques that had applied to open mosque-based BMTs participated in this socialization, in addition to existing mosque and prayer room BMTs (Hasrul Hendri; interview), so that all mosque BMTs—a total of 30 BMTs—could attend this activity. It was from this activity that the relationship between the Solok City Government and these mosque-based BMT institutions was formed.

The success of this outreach activity brought together all mosque-based microfinance institutions (BMTs), partly due to the conditions desired by the BMTs and the assistance provided by the Solok City Government to the BMTs. It began when the mayor and deputy mayor announced that they would not allocate funds to purchase official vehicles but would instead distribute the budget earmarked for the purchase of official vehicles to mosque-based BMTs to strengthen the community's Islamic economy.<sup>49</sup> Since this funding must be assigned to legally recognized institutions, a socialization program was held to explain how a mosque-based microfinance institution should operate. Since the establishment of MB-BMT mosques in Solok City in 2004, only two BMTs have legal cooperative status, namely the Al Furqan Mosque BMT and the An-Nur Mosque BMT. Meanwhile, the remaining 21 mosque-based BMTs do not yet have legal status.<sup>50</sup>

Since 2021, the government's role in mosque-based BMT institutions has intensified. In addition to receiving BMT activity reports as part of its supervisory role, the Solok City Social Welfare Office also conducts guidance activities through the Solok City PKUKM Office. The second capacity-building session by the PKUKM Department for mosque-based BMTs took place on March 15, 2022, in the form of a “Cooperative Socialization” event attended by participants from mosque-based BMTs in Solok City who are willing to establish a cooperative legal entity. It is hoped that mosque-based BMTs in Solok City will obtain legal status as Islamic Savings and Loan Cooperatives and Islamic Financing Cooperatives through this activity.<sup>51</sup>

The role of the Solok City Government towards MB-BMT institutions during the pioneering and development periods was merely to initiate the establishment of BMTs and then wait for reports on their financial progress. During the development period, the Solok City Government, through the PPKUKM (Industry, Trade, Cooperatives, Small and Medium Enterprises) Office, began to play an intensive role in providing guidance and supervision. This was done after Solok City received an award as an innovative city government in mosque-based

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<sup>49</sup> Nadzifah Amelia Ramadhanti and Muttaqin Choiri, “Progressiveness of LAZISMU Jombang: Utilization-Accountability of Sadaqah Maslahah Funds,” *Az-Zarqa: Jurnal Hukum Bisnis Islam* 15, no. 1 (June 5, 2023): 63–81, <https://doi.org/10.14421/azzarqa.v15i1.3093>.

<sup>50</sup> Budi Kurniawan, S.STP., MM., interview with Head of the Industrial Cooperatives and Small and Medium Enterprises Division, Cooperative and Small and Medium Enterprises Assistance Agency Kota Solok

<sup>51</sup> Hasrul Hendri, S.H., M.Hum., interview with Head of Institutional Development Section, Cooperative and Small and Medium Enterprises Assistance Agency.

community empowerment in 2017. The City Government of Solok's role in the MB-BMT institution was lost due to the unclear form of this mosque-based BMT institution, which resulted in unclear guidance responsibilities. Since the establishment of the MB-BMT Institution, its institutionalization has been handed over to the division that oversees community empowerment within the City Government of Solok.

In addition, organizational changes in the Solok City Government responsible for community empowerment have also contributed to the weak role of the government in relation to MB-BMT institutions. Initially, community empowerment was under the responsibility of the KBPM (Family Planning and Community Empowerment) office. This agency was merged into the PMPPA (Women's Community Empowerment and Child Protection) and PPKB (Population Control and Family Planning) agencies. The latter community empowerment agency was later changed to the Women's Empowerment and Child Protection Agency. Community empowerment was handed over to the Social Service, and community institutional empowerment was returned to the social welfare division of the Solok City Regional Secretariat. These changes made monitoring the guidance provided to MB-BMT and its financial reporting difficult.

Meanwhile, MB-BMT managers have become reluctant to report BMT finances because there is no certainty as to which department in the Solok City Government should submit the reports. This has been acknowledged by BMT managers, who say that since the transfer to the Social Affairs Agency, they have never submitted BMT financial reports.<sup>52</sup>

The situation changed after the Solok City Government received the award for Best Local Government Innovation. The Solok City Government wants to further engage in the management of MB-BMT. The Solok City Government, through the PPKUKM Office, is gathering all mosque-based BMTs that have been informed that they will receive assistance from the City Government. The socialization event on November 27, 2021, is expected to result in all mosque-based BMTs having legal entity status as cooperatives. The outcome of this activity shows three groups of mosque-based BMTs in Solok City. First, mosque-based BMTs that already have legal entity status as cooperatives; second, mosque-based BMTs that refuse to have legal entity status as cooperatives; and third, BMTs that are willing to have legal entity status as cooperatives. These three groups of mosque-based BMTs show the relationship between the Solok City Government and mosque-based BMT institutions after receiving the Best Local Government Innovation award.

The mosque-based BMTs already have Sharia Financial Services Cooperative legal entities, which are BMT An Nur and BMT Al-Furqan. These two BMTs entered a pioneering period, which then developed. Their management follows the Sharia financial services cooperative system. Financing in these two BMTs differs from other mosque BMTs, with qardh contracts and other financing contracts such as murabahah, mudharabah, and ijarah.

The relationship pattern between the Solok City Government and this group of BMTs is complementary, in that these two mosque BMTs are close to the government, and the mosque BMTs seek to strengthen the objectives set by the government. Five BMTs refuse to become legal cooperatives, namely three BMTs from the pioneering period, namely BMT Al Manar,

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<sup>52</sup> Jonaidi Firdaus, interview with treasurer of BMT Alhidayah kel. VI Suku, Lubuk Sikarah City of Solok.

BMT Al Hidayah, and BMT Darussalam. These three BMTs were established with initial capital from the community and then assisted by the government. To date, they remain strong and have many members and assets. The other two BMTs are from the development period: BMT Al-Firdaus and BMT Al-Ikhlas. These two BMTs only distribute government aid funds, without any funds from the community. Currently, these two BMTs are active again, and even BMT Al-Firdaus itself has only been actively operating for about 3 years, and then became inactive because when loans were given to members, no one returned the loans.

Given these different conditions, it would be interesting to explore further why this group refuses to become a legal cooperative, but that is not the subject of this study. With this refusal, the relationship between the Solok City Government and the mosque-based BMT institution of this group can be described as accommodating. In this pattern, the Solok City Government operates effectively. Still, the relationship between the mosque-based BMT and the government has distanced itself, resulting in the mosque-based BMT having to adapt to the requirements of the Solok City Government. However, the choice that emerged rejected the necessity to adapt.

The BMTs in this group are the 23 BMTs other than those in the first and second groups above. This group's willingness to become a cooperative legal entity ultimately allowed them to participate in the next cooperative training. From this group, eight mosque-based BMTs had successfully obtained legal status as Sharia Savings and Loan Cooperatives by the end of this study. The others could not do so because they did not meet the requirements for obtaining legal status as cooperatives. The eight mosque-based BMTs are as follows (Solok City PPKUKM Office): KSPPS BMT Nurul Islam Sepakat, located at the Nurul Islam Tanah Garam Mosque in Lubuk Sikarah District; KSPPS BMT Al Hikmah Aro Sepakat, located at the Al Hikmah Mosque in Aro IV Korong, Lubuk Sikarah District; KSPPS BMT Masjid Istiqlal, situated at the Istiqlal Mosque, Jl. Tunas Bangsa, Nan Balimo Village, Tanjung Harapan District; KSPPS BMT Surau Sumagek, located at the Surau Sumagek Aro IV Korong Mushalla, Lubuk Sikarah District; KSPPS BMT Nurul Hidayah, located at Nurul Hidayah Mosque, Jl. Imam Bonjol Tanah Garam, Lubuk Sikarah District; KSPPS BMT Surau Pandan, located at Mushalla Surau Pandan, Pasar Pandan Airmati Village, Tanjung Harapan District; KSPPS BMT Masjid Al-Huda, located at Masjid al-Huda Perumahan Solok Nan Indah, Tanah Garam, Lubuk Sikarah District; KSPPS BMT Baitul Mukmin, located at Masjid Baitul Mukmin, Jl. Kpt. Bahar Hamid, Laing Taluak, Tanjung Harapan District.

The eight mosque-based microfinance institutions (BMTs) that have obtained legal entity status are also interesting to discuss further, because of the eight BMTs, only two MB-BMTs are still actively lending since their establishment. In contrast, the others are no longer active. With this legal entity status, each MB-BMT is entitled to receive guidance assistance from the Solok City Government and mosque-based microfinance institutions that have previously obtained legal entity status. Reading this third group, the relationship between the Solok City Government and the MB-BMT institution with the first group has a complementary relationship pattern. This relationship pattern occurs when informal institutions (MB-BMT) and formal institutions (Solok City Government) become closer, where informal institutions seek to strengthen the objectives to be achieved by formal institutions. When the relationship is purely complementary, the Solok City Government should not allow MB-BMT to operate solely with government funds, as this has been proven to weaken and even render inactive the majority of such non-formal institutions.

## CONCLUSION

This article finds that the relationship between the Solok City Government and MB-BMTs can be divided into two phases: before and after receiving the award as the best local government. Before the prize, the relationship was complementary-substitutive: MB-BMTs aligned with the City Government's aim of protecting the community from loan sharks, and the relationship became close. However, the City Government's limited effectiveness and reliance on MB-BMTs made it seem that the latter had taken over part of the government's role in promoting community welfare. After the award, the relationship developed in two directions. With MB-BMTs already registered or seeking registration as cooperatives, the relationship followed a complementary pattern, where MB-BMTs reinforced the City Government's objectives and moved closer to it. By contrast, with MB-BMTs unwilling to register, the relationship became accommodating: the City Government operated more assertively, while MB-BMTs had to adjust to government requirements to maintain their operations, even if this created some distance in the partnership.

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