

Development of BMT Based on Mosque Case Study BMT Al-Hijrah, Tarai Village-Kampar District

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PRELIMINARY

Lately the development of Islamic banking is quite encouraging, namely the growth and mushrooming of Islamic banks, BPR syari'ah, and BMT (Baitul Mal Wa Tamwil) which in its operation uses the syari'ah system. BMT with small assets can grow and exist while conventional banks with large assets can fall due to the economic crisis. BMT only struggles among the lower class while conventional banks penetrate the bourgeoisie and conglomerate groups which have wealth everywhere, become destroyed and forced into liquidation. Five syari'ah target areas are religious fields that must be the concern of takmir of mosques. Mosque function must also be related to the five syari'ah targets. The five targets are hifdhud-din, hifdhun-nafs, hifdhul-aql, hifdhun-nasl, and hifdhul-mal. (Drs.M.Hajar Dewanto, M.Ag.2005).

Of the five syari'ah targets, one of them speaks of the people's economy, namely hifdhul-mal. Hifdhul-mal means that Muslims must maintain and maintain their property according to syari'ah guidelines, both how to obtain it and how to use it. BMT as a microfinance institution is very urgent for growth and empowerment of small and medium-sized communities. It is a means of strengthening the people's economy. Therefore, the three directions for the development of BMT are carried out in order to function effectively in lifting the people's economy. Three problems are: institutional development, business development, human resource development (such as BMT) are very important for the economic

growth of the lower classes. Therefore, efforts to develop these institutions must receive serious attention. (Muhammad, 2002:3)

1.2 Formulation of the Problem

BMT as an economic institution turned out to rise from non-economic institutions, namely mosques. The BMT can be said to be a mosque-based BMT (BBM). The question is how the development of the mosque-based BMT Al-Hijrah was established in the Tarai village of Kampar district.

1.3 The purpose and benefits of research

The purpose of this study was to determine the process of developing mosque-based mosques to emigrate by takmir from Tarai village mosque in the Tambang district. In detail, this study reveals the characteristics of BBM in terms of founders, composition of shares and remaining operating income (ROI). The benefits is as an evaluation material for LPPM STIE Riau in carrying out its services to be followed up and developed. As a comparison for other mosque takmirs for the development and empowerment of people.

THEORETICAL BASIS

1. BMT and Strong Economy

Operationally based mosque-based BMT is a BMT whose founding process is managed from, by and for takmir mosque. The BMT takmir mosque was established to provide examples of syari'ah experience in the field of mu'amalah and for economic empowerment of the mosque congregation. BMT is an institution that provides support to improve the economic quality of micro entrepreneurs and reduce small entrepreneurs based on the syari'ah system. This institution consists of two parts called Baitul Mal and Baitul Tamwil. Baitul mal is an institution whose activities receive and channel zakat, infaq, and sadaqah funds.

While Baitul Tamwil develops productive business and investment in improving the quality of small and micro entrepreneurs economic business among others by motivating savings and economic business financing. Where as if viewed from the status of its legal entity, BMT is an information financial organization in the form of

savings and loan groups or self-help groups. (Mohammad, 1989:17-18).

From the description above, it can be concluded that BMT is a financial institution which in its operation adheres to the syari'ah system and the main function that is expected to be able to help improve the economy of the lower society because BMT has a role as business fund collector and worship fund. BMT can be described as a place to collect assets sourced from the community's potential, which is then utilized and managed in accordance with syari'ah guidelines, from, by and for the community itself in order to improve the level of welfare and strengthen the people's economy.

Thus, it is clear that BMT as a syari'ah character financial institution. Its activities aim at strengthening and developing people's business in order to improve social welfare. However, BMT is not merely a social institution, but also an economic institution that is legalized to seek profit through ways that are not contrary to Islamic syari'ah (Formulating Team BMT LPPM STIE Riau,2014).

2. Characteristics of BMT

BMT is basically a development of the concept of Islamic economics in the financial sector. BMT is a combination of Baitul Maal and Baitul Tamwil. Baitul Maal is a financial institution whose activities are managing non-profit funds, such as zakat, infaq and sadaqoh and other lawful sources. The funds are distributed to mustahik, who are entitled or for good. This is all social. Baitul Tamwil is a financial institution whose activities collect and channel public funds that are profit motive (Suhrawadi K.Lubis, 2000: 114).

This is commercial. The characteristics of Baitu Maal are its vision and mission are social (non-commercial), it functions as a mediator between muzakki and mustahik zakat, operational financing is taken from the total ZIS of 12.5%. Characteristics of Baitul Tamwil is its vision and mission are commercial, mediator functions between capital owners and users capital. Run with syari'ah principles, operational financing is taken from the benefits of BMT, is a business that is obligatory for zakat.

BMT integrates economic aspects, social aspects of religion at once. Unlike the cooperative generally, they are only fixated on the economic and social elements. The social aspects is to serve the people who are charity, help and empowerment. The economic aspect is to

empower and develop a community economy that is very small and commercial. The aspect of religion means BMT as a vehicle for applying the principles of syari'ah.

Everything in this universe is God's creation which is intended for humans and the benefit is halal/ permissible (Qur'an 7:32-33). Prohibition against something in Islam is caused by the harm contained in it. Making things halal is God's (prerogative) power. Whatever the form that leads to lust, injustice, amoral and widening the gap is not permitted. Transactions must be approved by both parties with full willingness, not harm each other and not vanity. The benefits can be enjoyed by both parties. The contract clause and its implementation must be respected and implemented.

BMT is a financial institution that has its own design and is different from conventional financial institutions.

Syari'ah financial institutions are designed in such way as to establish togetherness at the risk of the business between the fund owner (rabbul maal) who keeps his money in the institution as the fund manager (mudharib), and the community that needs funds as a borrower or business manager (Mohammad, 2000:11). With this system it is expected that LKM syari'ah be kept away from the elements of usury and extortion against one side, namely a loan burdened with interest.

RESEARCH METHODS

1. Case Study Design

This research was designed according to the qualitative research approach with the case study model. Qualitative research is used to find the nature of reality which is the fundamental structure of the social system, namely as a product of Islamic socio-economic construction. Qualitative design is used to explain parts into a larger system. Therefore, the phenomenological paradigm with the verstehen method is expected to achieve the above expectations which are narrated in the narrative to be the strength of this research. Case studies are used to answer research questions regarding "why" or "how". Such questions require specific information that demands data tracking that is not just looking for frequency and average values. Case studies are intended to investigate empirical phenomena in real life contexts by using and utilizing several sources of evidence.

Nisbet and Watt as quoted by Siti Partini Suardiman (1997:1) states that case studies are systematic investigations or events or special phenomena. This method can reveal, understand, and explain in detail the interactions (linkages/relationship) between various factors (variables) in real situations (events or symptoms).

Case studies are carried out through stages of exploration, concentration and interpretation. The exploration phase starts from an open observation. Researchers must avoid the desire to construct hypotheses or conceptual framework in a comprehensive manner.

At the center stage, the researcher determines key variables and key people in the case of the event or symptoms to be examined. This concentration is tentative (still possible to change) formulating hypotheses to explain the relationship between symptoms. In the interpretation phase, the researcher manages the data by summarizing the data and interpreting it at the same time. After that the research continued to check data sources and informants in the field.

2. Data Collection Method

Data collection is done through direct observation, interviews and documentation. In addition to observations and interviews, researchers also used documents relevant to this study.

ANALYSIS FRAMEWORK

All data is processed in a fabric that describes coherent portraits or stories. Therefore, the data presentation is done in a narrative manner. In order to be able to describe the portrait of mosque based BMT development in Tarain village, Tambang district, Kampar regency. The way this organizational framework works simultaneously. The point is, in carrying out the description, analysis and interpretation of data, it is carried out simultaneously.

The description of the discussion is displayed in the form of cluster. Each cluster discusses a cultural theme as the main theme. Each of the main themes is sub-sub-clusters, both those that have links between themes. This is done to describe the interrelations, similarities, and differences between one another.

In interpreting, researchers refer to the principle of *vestehen*, that is a way of interpreting data based on the views of research

subjects, not according to the perceptions of the researcher. This is related to the thoughts, feelings and encouragement of the research subject itself. In this study triangulation method is applied, namely the use of document methods, interviews, and observations that support each other to check the correctness of the data obtained. The data is considered valid if it has experienced saturation in information. Thus. Data validity and reliability are expected to be recognized.

DISCUSSION

1. Overview of Tarai village

Tarai village is included in the Tambang subdistrict area. Distance from the subdistrict office 7.00 KM, covering an area of 1140.52 Ha. 16.46% of the district area covering 6929.31 Ha. The condition of the land, dry land 550.74 Ha, paddy field 118.68 Ha. Building land 329.26 Ha and land for others 141.84 Ha.

The main livelihoods of the population are agriculture, small-scale industry, trade, transport and others village market 1 store 12, Kiosk 14. Even so, Tarai village is poor. This can be seen from the economic structure of his family. Prosperous family pre: 63.96%, family welfare I : 3.21%, family prosperity II : 12.74%, Family prosperous III : 11.49%, family prosperity plus : 8.60%.

Educational institutions in the village are kindergarten 2, elementary 5, junior high school 2, high school 2, MI 2. Locals adhere to Islam 4.127, Kresten 202, Catholic 488, Masjid 27, Langgar 2, Church 2. A major problem that often occurs is malaria. To anticipate this, the government established a auxiliary health centre in Tarai village as an extension of the sub-district health center.

2. Tarai Village Mosque Takmir Forum

Direction of religious development of Tarai village. Religion is understood as a teaching that brings the values of life that can bring its people to the physical and spiritual well-being. The religious elite must bring the value of religion to see and solve the problems of the people. The rise of religion is understood as the awakening of its people in all aspects of life, both economic, social, cultural, political and cultural. Religion, as a pattern and action of life. The agenda: lecture, explanation and dissemination of the above religious ideas,

actions and actions as the application, mosque as a central coordinative it, multiply concrete evidence, models, examples, examples from its religious elite.

Therefore, takmir mosque needs to organize its activities together to provide answers to the problems of the ummah through religious resolution. The mystical lifestyle that needs to be mystical needs to be directed to a more rational way of dealing with the problem of publicity. Religion must be understood as a pattern of life and action at the same time that must be exemplified by its religious elites, namely takmir mosque. There needs to be a takmir forum that thinks about its congregation, and has guidelines or footing of activities to look at the future. The forum will later play itself as a community empowerment that combines dualism of its empowerment at the same time economic and religious empowerment.

Tarai Village Inter-Mosque Communication Forum based on Islam based on Al-Qur'an and Al Hadith. Inter-Mosque Communication Forum Tarai Village is based on Pancasila and the 1945 Constitution. Tarai Village Inter-Mosque Communication Forum aims to: Accelerate, strengthen, improve Islamic Brotherhood of Tarai Village Muslims in particular and Muslims in general. Inviting, encouraging the Islamic Ummah to perform their worship in accordance with the principles of aqidah that are believed to be true by each Masjid Jama'ah in Desa Tarai. Inviting, encouraging Muslims to prosper each mosque as a place of worship and a place for the benefit of Muslims.

Taken together to create a harmonious atmosphere, a conducive situation, towards Umatan Wahidah by distancing themselves from being suspicious of suspicion, wrong prejudice, su'udhon, between one mosque and another mosque to avoid things that are can harm Muslims. Assisting the Tarai Village Government in increasing the Faith and FaithfulneThe Kampar Inter-Mosque Communication Forum has the task of assisting the Village Government by participating in increasing the faith and devotion of the Taraaikmiahnyayang Villagers who are Muslims. achieve the goals of the organization, Collaborate with Non-governmental Organizations outside Tarai Village, Government, and other institutions in line with FKAM, Accommodate and consider the problems of Muslims from each Jama'ah mosque proposed by

Muslims, Conduct evaluation and control of FKAM programs mutually agreed upon.

Tarai Village Inter-Mosque Communication Forum functions: Encourages the growing awareness of Muslims to carry out worship both individually, family, congregation in accordance with Islamic teachings that are believed. Raising Islamic funds in the framework of financing the organization and empowering the Muslim economy. Evaluating the activities of Muslims to further strengthen FKAM. The Tarai Village Inter-Mosque Communication Forum has the responsibility: The drafting and implementation of the FAMAM Bylaws and Work Programs properly and correctly. The accumulation of Islamic funds to support the smooth running of the organization and empowerment of Muslims. The establishment of a good cooperation relationship between FKAM and other parties that is parallel and not harmful to each other. The realization of a harmonious, cool and comfortable atmosphere for Muslims in Pagerharjo. Umat Islam was avoided in Pagerharjo from various things that were contrary to the teachings of Islam.

3. Established BMT Al-Hijrah

The reason for FKAM's establishment of BMT is that the community has a financial institution independently, that is to fill the role gap of the banking sector. BMT Al-Hijrah is a microfinance institution that operates at the village level and serves the rural customer community. The agreement is in response to banking behavior in general which collects or absorbs the savings of rural people, a small portion is disbursed in the village while most of it is carried to the city, or the savings of the regions are taken to the center. Judging from the interests of the lower society, this behavior is a weakness of banking operations today. Well, BMT Al-Hijrah was established to fill in the blanks of financial institution services for the lower class, which is not bankable.

Speaking of the lower community cannot be separated from poverty alleviation as its entrance. BMT is very potential in dealing with this problem where the social function created is indeed to overcome these problems. Say the field of his left wing (maal) as a form of social security, be it emergency and charity, such as consumptive social services and services, or the nature of empowerment that tries to elevate people from a degree to a

commercial degree such as the Qardul Hasan instrument. Qardul Hasan as a loan of virtue does not have a negative impact on BMT, such as loss or bad credit, because indeed all funds are allocated for economic subsidies for the camp. This activity must indeed be done to raise the ranks of the people from the valley of poverty to be a prosperous people, from the small community to the commercial community. From mustahik zakat becomes muzakki.

The right wing area (tamwil) was made to encourage the people's economic rate. This aspect is commercially oriented based on sharia. The hope is that this field will drive the rural economy so that it can support regional economic growth. The principle of this field is profit and loss sharing. Therefore, managers must be smart to find what investment sector needs to be financed so that it will bring profit. That is the advantage for savers, for managers and especially the benefits for users of funds.

With the provision of the two wings above, first, BMT is expected to be an agent of social change, especially in the economic field. Because the orientation is indeed created to uplift the welfare of the people, whether social or commercial, based on sharia. Second, BMT can be used as da'wah media because this BMT was created as a sharia application instrument in the field of muamalah. Third, because of the two characteristics above, BMT can grow new productive economic businesses, or give birth to new business actors. This can all mean that BMT functions to empower the people of the economy at the level of the pole. The pillar of alititu in the ghalibnya was forgotten and even deliberately created by the elite pole through its public policy which favored big people.

BMT Al-Hijrah is a Business Institution Born from a Social Institution. BMT Al-Azka is an example that strict capital is not the only way to grow a business. Especially if the economic conditions of the people have not benefited. This indicates that the power of capital is not everything. The socio-economic capital of the people (society based business) is very important for the community below. Social capital is shown by the community's commitment to live together happily. Social capital is the main capital to rise from the grip of capitalism. This theory needs to be continually tested in the field, can social capital be able to mobilize economium. It also needs to be proven that capital capital is not everything in developing people's economy.

This mosque-based BMT was developed to establish self-help financial institutions, from, by and for the community. Because people cannot access the Bank. They don't have coretaral and their business is not bankable. The wealth of the people lies in their social capital. Mosque-based BMTs mean that BMTs were established and developed by takmir mosques. This BMT worked on the economic development of the mosque congregation. So the mosque-based BMT was founded by takmir and its customers were prioritized in the mosque congregation. BMT customers are very identified because the area is very close together and because they often recite the prayers and pray together. This BMT is very easy to contact to move the congregation of mosques.

4. BMT Judging from the Value of Mosque

The BMT AL-Hijrah Work Platform is Islamic sharia, especially the basic principles of muamalah fiqh as table IV.4. Everything that is created by Allah in the universe is intended for humans and the benefit is halal or permissible (QS: 7: 32-33) Prohibition against something in Islam is caused by the abuses contained in something that is forbidden. Making things halal or haram (prerogative) of Allah SWT. As for what leads to something that is prohibited or unfair or conditions individual or social immorality, inequality, or injustice is also included as haram (not allowed).

Trade in Islam is regulated in Shari%, namely: transactions must be based on the agreement of both parties. The benefits of exchange must be felt by both parties. Contract clauses and their implications must be respected and implemented.

Table 1.1 Principles of Sharia Trading used in BMT Al-Hijrah

Transaction type	Financing
Mudharabah	Transactions involving at least two parties (fund owners and users) Profit / Loss are divided into mutual agreements.
Musharaka	Agreement Syirkah Partnership two / more parties together provide capital for investment and risk. Profit / Loss is distributed to the parties involved according to the agreement.
Murabahah	Sale and purchase agreement Financing services in the form of buying and selling transactions with payment at the agreed upon margin of profit.

Ba'Bithaman Ajil	sale and purchase contract Transaction buying and selling goods with advance payment / agreed profit margin installments. Ijarah (Rent) A lease contract between one party and another party with certain fixed payments.
Al-Qordhul Hasan	a loan agreement for members who need to be assisted because of their incompetence, without being burdened by the results.
Rahn/pegadaian	Submission of goods / assets from members to BMT as collateral.

Source: 2014 data analysis

All things created by God in the universe that are intended for humans and their benefit are halal or permissible (QS: 7: 32-33). The prohibition against something in Islam is caused by kemudharatan contained in something that is forbidden. Making something lawful or unclean (prerogative) power of Allah SWT. As for leading to something that is prohibited or unfair or conditions individual or social morals, inequalities, or injustices is also haram (not permissible). Reform in Islam is regulated in Shari'ah% ie transactions must be based on the agreement of both parties. The benefits of exchange must be felt by both parties. Contract clauses and their implications must be respected and implemented.

5. BBM is seen from its Management

The management structure of MT Al-Hijrah is composed of takmir officials who join FKAM. The mosque as a religious social institution can be a source of BMT Human Resources suppliers, both to fill the management position and in the BMT management section. This indicates that BMT will not lack Human Resources, which emotionally and rationally support and develop BMT Al-Hijrah. The problem is that Human Resources supplied from the mosque are not yet developed and ready to use according to the demands of BMT professionalism management.

This symptom is not a problem for BMT Al-Hijrah, but it also becomes another BMT problem, even it becomes a national Islamic banking human resource problem where the existing Human Resources are actually conventional Human Resources or do not know the economical problems, then they are trained for some time according need, after that they were told to drive a Sharia Financial Institution. So Human Resources in accordance with Sharia demands

have not developed much, including Human Resources in the Al-Hijrah BMT, namely Human Resources that won from the beginning printed to handle Islamic Financial Institutions.

6. BBM Judging from Membership

A prospective member can only be considered a full member, with all rights and obligations if he has paid off a minimum share participation of Rp. 10,000. Extraordinary members can be accepted when the Management deems it necessary, and this extraordinary member has no voice and the right to vote and be elected. Number of Members: February 1, 2013 to March 31, 2014.

Table Membership Element BMT Al-Hijrah Tarai Village Kab.Kampar, 2014

No	Element	Total
1.	Institution / organization	4 people
2.	Jema'ah 27 mosques	347 people
3.	Extraordinary members	11 people
4.	Total	366 people

Source: 2014 data analysis

Judging from the composition of its members, it appears that most consist of takmir mosques and their congregations. Thus the criteria for members are individual congregations and institutions of infidelity. As a Sharia Financial Institution, which is only 3 years old, with 366 members, the existence of BMT Al-Hijrah can be said to have been trusted by the people. According to their duties and functions, BMT must operate them so that they remain loyal and participate in raising BMTs. But when viewed from the total number of Muslims in Pagerharjo a total of 4,127 people, of course with a total membership of only 366 people not yet compared to the amount of Islam that should be a member, as a buffer for the strength of BMT. This problem is the agenda of the BMT Al-Hijrah in the future how to make Muslims improve their economy on the basis of the BMTAl-Hijrah movement.

7. BBM Seen from the Composition of Shares

Increasing BMT capital by road: Shareholders are requested / recommended to buy shares. Muslims who have not participated actively are asked for participation by buying shares of at least 1

sheet worth Rp. 10,000.00; The group of mosques who have not disagreed are asked for their participation by buying shares of at least 1 bullet for Rp. 100,000.00; Conducting cooperation with third parties: collecting infaq funds, sadaqoh as realization of the BM program (BaitulMal); Open Hari Raya Savings (Idil Fitri and Idul Adha) and Education Savings.

8. BBM Viewed from the SHU

The size of the SHU is proportional to the size of the shares owned by members as a realization of proportional principles. SHU distributed 40%, then saved 25%. For administrators 10%, for Sharia Board 5%, for 5% managers and 5% reserve funds. Seen from the percentage for managers, it seems that BMT Al-Hijrah is still in a period of struggle, given the small profit sharing for managers. Indeed, in general, BMTs that rely on social capital, in the beginning of their operations are not paying enough attention to the welfare of their teachers. BMT has been well developed, profit sharing for managers is very concerned to increase work motivation and further increase in BMT.

Judging from the size of the shares, the mosques that get the largest share of profit sharing are 3 mosques, because they have more than Rp. 1,000,000 shares. Second rank, which has a share of Rp. 500,000, - there are 5 mosques, which share Rp. 400,000, - 2 mosques, Rp. 300,000, 5 mosques, Rp. 200,000, - 4 mosques, Rp. 100,000, - 6 mosques and those who understand less than Rp. 100,000, 3 mosques.

9. BMT Capital Social

The mosque contains the potential for social capital as well as financial capital. Indeed, in the mosque as a social religious institution, the potentials that can be utilized by BMT Al-Hijrah for empowering Muslims. With the spread of the mosque's location in Pagerharjo that is evenly distributed in each hamlet, it can be used as the strength of the Al-Hijrah BMT to coordinate the people's economic movements. If compared to a village that only has one or two mosques, then with the potential²⁷ the existing mosque has sufficient meaning for BMT.

With the support of 27 mosques in existence for the existence of BMT, the existence of BMT is very strong and legitimate in the sociology of religion. This condition is both a challenge and an opportunity for BMT, which institutionally, human resources and

finance can be achieved and developed from the existing potential. So that the existence of BMT is more significant in the eyes of Muslims. Behind the existence of the mosque there are abundant sources of Human Resources. There is a takmir mosque manager consisting of people who are trusted by the people to carry out the functions of the mosque. There are also teenage mosques and mosque congregations, which can be a source of BMT Human Resources. The involvement of those who in fact are people who are elder in the social religious field, of course they have sociological influence for the development of BMT and Muslims. Coupled with the involvement of youth mosques as young intellectuals and future leaders, is a potential social capital that can increase the power of BMTs and Muslims. Their involvement can at least grow and develop BMT as LKS that promotes the economic degree of the people.

In addition, it is indeed difficult for BMTs to only rely on social capital, without accompanying financial capital support. Resources and can be explored optimally from among the mosques as modalsosial. It can be said that financial support is an advanced domino effect of the existence of social capital support above. Financial capital is important for BMTs as LKS to strengthen their own capital. With the financial support that is available now, it is not enough to clean BMT. Because of that, it is necessary to extract additional capital from takmir and its congregation. Strengthening their own capital becomes important for BMT to maintain its existence. Its existence will be beneficial for Muslims if BMT can integrate the strength of social capital and financial capital it has to increase its work in the economic movement of the people.

CLOSING

5.1 Conclusion

Al-Hijrah BMT is a mosque-based BMT, because all its foundations are takmir mosque, as a realization of FKAM's work program. The values applied follow the mosque value, namely the application of syari% u2019ah Islam in the muamalah field. Its members in addition to takmir are the institutions of the mosque. The management and management were taken from the takmir and youth mosque management. Their shares were also controlled by them, for the most

part they enjoyed it too. This means that the BMT is founded from, by and for the takmir of the mosque and its congregation.

5.2 Suggestions

1. For FKAM, it is necessary to establish further BMT development programs, so that the BMT can develop well and healthy.
2. For the Management of BMT Al-HIJRAH, it should consider institutional strengthening programs, strengthening Human Resources and strengthening BMT capital.
3. For the Management, it should continue to develop its professionalism in managing BMT, so that its performance will be even better.

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