



Assessing The Role Of Murabahah Financing In The Development Of Community-Based Student Laundry Service Enterprises: Evidence From Kspps Bmt Al-Bahjah Buyut

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ABSTRACT

This study aims to analyze the role of KSPPS BMT Al-Bahjah Buyut in supporting the development of home-based laundry businesses managed by the local community around Pondok Pesantren Al-Bahjah Buyut through a Sharia financing scheme based on the *murabahah* contract. The research method employed is a qualitative interactive approach using a case study design, involving in-depth interviews and field observations with business actors and relevant BMT personnel. The findings indicate that BMT Al-Bahjah Buyut not only designs Sharia-compliant financing schemes but also distributes them selectively through the 5C principles analysis, while maintaining intensive supervision over the continuity of installment payments by its partners. Beyond addressing access to capital for micro-entrepreneurs, particularly women engaged in laundry services, BMT plays a significant role in strengthening the pesantren-based community economy, rooted in spiritual values, fairness, and blessings. The implementation of *murabahah* financing has proven effective in enhancing business sustainability and improving the welfare of the surrounding community, while simultaneously promoting sustainable Sharia financial inclusion at the grassroots level.

Keywords: : *Murabahah Contract, BMT Al-Bahjah Buyut, Laundry Business.*)

INTRODUCTION

According to the Central Bureau of Statistics, Indonesia's unemployment rate in February was recorded at 4.76%, meaning that approximately 7.28 million

people were unemployed out of the total labor force. This percentage shows a decrease compared to the previous year, which stood at 4.91% (Badan Pusat Statistik, 2025). One contributing factor to this decline is the increasing number of Islamic boarding schools (*pesantren*) established in various regions. These institutions not only play a role in religious education but also create employment opportunities for surrounding communities, thereby helping to reduce local unemployment rates. As stated by the Ministry of Religious Affairs, Islamic boarding schools serve not only as educational institutions, but also as centers for religious outreach (*dakwah*) and community empowerment (Kemenag, 2022).

The role of community empowerment carried out by Islamic boarding schools (*pesantren*) is reflected in the involvement of local residents in various operational activities. Community members are provided with employment opportunities based on their respective skills and areas of expertise, such as managing student laundry services, working as cooks, serving as gardeners, and undertaking other supporting tasks. In addition to functioning as centers for religious education, modern *pesantren* have evolved into institutions that empower communities while actively contributing to social and economic development in their surrounding environments (Setiawan & Windayanti, 2025). This is emphasized in Article 43 of the Republic of Indonesia Law Number 18 of 2019 concerning Islamic Boarding Schools, which states that Islamic boarding schools have a role in empowering the community with the aim of improving welfare for both the Islamic boarding school itself and the community in general (UU RI Nomor 18 Tahun 2019, n.d.). This is exemplified by the initiatives of Pondok Pesantren Al-Bahjah Buyut, which actively engages and empowers local communities—particularly women—through productive activities and employment opportunities that support the daily operations of the *pesantren*. Many of these women contribute as a means of helping to support their household economy and meet daily needs. This is in line with the view that *pesantren* applying the halal value chain concept can significantly contribute to local economic empowerment, particularly through entrepreneurship training and the development of micro-enterprises based on Sharia principles (Setiawan & Windayanti, 2025).

In practice, the women working in the *pesantren* environment—particularly those managing the student laundry services—do not yet possess sufficient business capital. Most of them come from families with limited economic capacity, yet they continue to demonstrate strong motivation to work in order to improve their household welfare. The women involved in the student laundry services at Pondok Pesantren Al-Bahjah Buyut fall into the category of Micro,

Small, and Medium Enterprises (MSMEs). In general, MSMEs are independent and productive business units managed by individuals or business entities across various economic sectors. These enterprises typically operate in the production of consumer goods and services, with market demand that is sensitive to fluctuations in household income. An example of this type of business is laundry services. MSMEs commonly rely on personal capital and often lack access to financing from banks or other formal financial institutions (Gunawan et al., 2025). The development of MSMEs holds significant potential for reducing poverty and unemployment, as this sector absorbs approximately 97% of Indonesia's total labor force, thereby making a substantial contribution to lowering the national unemployment rate (Husniyah et al., 2022). By absorbing labor across various business fields, MSMEs are regarded as a strategic solution for empowering communities (Fidianing et al., 2020). However, MSMEs continue to face various internal and external challenges. One of the most persistent obstacles is limited access to financing, particularly from banking institutions, which poses a major barrier to business growth. Insufficient access to capital often prevents MSME actors from scaling up their enterprises. This challenge is even more pronounced among women-led MSMEs, which frequently experience greater difficulty in obtaining financing from formal banking institutions (Pratami & Mua'arrif, 2025).

In recent decades, Islamic economic development has experienced rapid growth, particularly in the financial sector, including the Islamic capital market, Takaful (Islamic insurance), and Islamic banking. These sectors have emerged as alternatives to conventional economic systems by offering solutions rooted in Islamic principles that emphasize justice, prosperity, and social balance (Zacky et al., 2025). In addition, Islamic Savings and Financing Cooperatives (*Koperasi Simpan Pinjam dan Pembiayaan Syariah / KSPPS*) play a vital role in expanding financial inclusion and promoting microeconomic growth in Indonesia (Mahmud et al., 2025). In recent years, the role of Islamic microfinance institutions has increasingly gained attention in national Islamic economic discourse. This development aligns with ongoing efforts by both the government and the broader community to strengthen economic empowerment based on Sharia values – an approach that prioritizes not only financial returns but also justice, blessings (*barakah*), and sustainability.

One of the financing instruments frequently utilized by Sharia Savings and Loans Cooperatives (KSPPS) to support micro-enterprises is murabahah financing, a sale and purchase agreement in which the cooperative sells goods to customers by adding a pre-agreed profit margin. Murabahah is one of the most popular contracts due to its ease of implementation and the certainty of costs for

customers (Irmawanti & Winario, 2025). This scheme is generally used to meet the procurement needs of capital goods for micro-enterprises, such as production equipment, operational vehicles, and other business equipment.

One of the Islamic Savings and Financing Cooperatives (KSPPS) that implements the *murabahah* contract is BMT Al-Bahjah Buyut, which is a branch of BMT Al-Bahjah located at the Al-Bahjah Central Complex in Sumber, Cirebon. BMT Al-Bahjah Buyut itself is situated within the area of Pondok Pesantren Al-Bahjah Buyut in Gunung Jati, Cirebon. The institution plays a vital role in providing accessible financing that is aligned with Sharia principles. Through the *murabahah* scheme, women engaged in student laundry services are able to obtain business tools and equipment without being burdened by interest, as commonly found in conventional financial institutions. This approach not only facilitates easier access to capital but is also believed to bring blessings (*barakah*) to the business, as it avoids usurious practices (*riba*). This is reinforced by Diah Ayu Aprilia (2025) , who states that *murabahah* is a form of sales contract in *fiqh muamalah* that enables sellers and buyers to engage in a transaction with a clearly defined and mutually agreed profit margin, free from elements of *riba* (Aprilia et al., 2025).

In a policy paper published by the National Research and Innovation Agency (BRIN) titled “*Strategies for Empowering Business Units to Enhance Financial Inclusion*,” it is explained that Islamic microfinance institutions play a significant role in strengthening the economic independence of pesantren communities through flexible financing schemes based on mutual trust (BRIN, 2023). The digital publication also emphasizes that the spiritual dimension embedded in financial transactions between cooperatives and their customers within pesantren environments serves as a unique added value – one that conventional financial institutions do not possess. This aligns with the role of BMT Al-Bahjah Buyut, which has successfully integrated Islamic outreach (*dakwah*) with economic empowerment in a balanced manner. Furthermore, data from the Financial Services Authority (Otoritas Jasa Keuangan (OJK), 2023), shows that sharia-based financing for the MSME sector has experienced significant growth over the past five years. As of 2023, total sharia financing distributed to the micro sector has exceeded Rp 60 trillion, reflecting growing public interest in sharia-based financial services and demonstrating that institutions such as KSPPS BMT have great potential to continue developing and contributing to the economic empowerment of the Muslim community.

In an effort to encourage national economic development, financial literacy and inclusion play a strategic role in improving public welfare, reducing

economic disparities, and strengthening national financial stability by establishing preferences and expanding access to financial and economic services (KNEKS, 2024). Accordingly, the national Islamic economic and financial system relies on community-based real sectors, such as Islamic boarding schools (pesantren), Islamic cooperatives, and micro-enterprises, which have proven to be more resilient to crises and strongly linked to local and religious values. Therefore, this study aims to fill the gap in the Islamic economics literature, particularly regarding the implementation of murabahah financing within religious communities, and to assess its impact on the growth and sustainability of micro-enterprises, as reflected in the case study of the Santri Laundry Service. Furthermore, this research is expected to provide theoretical and practical contributions to the development of a fairer, more effective, and more sustainable Islamic financing model.

The main focus of this study is to identify and analyze how KSPPS BMT Al-Bahjah Buyut designs, distributes, and supervises murabahah financing, and to what extent it contributes to the development of laundry services carried out by the community around the Al-Bahjah Buyut Islamic boarding school. Institutional aspects, spiritual values, and dimensions of social relations between BMT and beneficiaries will also be studied comprehensively. Thus, this study is expected to provide a real contribution to the development of sharia financial practices that are not only oriented towards profit, but also towards blessings, sustainability, and economic empowerment of the community at the grassroots level, especially in Islamic boarding schools and da'wah communities.

Literature Review

1. Murabahah Contract

Murabahah is a type of muamalah contract in buying and selling transactions. Terminologically, murabahah comes from the word *ribh*, meaning profit, gain, or additional (margin). Murabahah is a form of sale and purchase contract in which the seller offers goods by stating the original price plus a profit margin mutually agreed upon by the buyer (Jannah et al., 2025). In conclusion, murabahah is a sale and purchase contract in Islam that involves the seller offering goods by stating the cost price and a profit margin agreed upon with the buyer. The term comes from the word meaning profit or gain.

The Quran does not directly mention murabahah, although there are several verses discussing buying and selling, profits, losses, and trading activities. The legal basis for the murabahah contract is certainly derived from

the Quran. Similarly, there are no hadiths that explicitly refer to murabahah. However, because murabahah falls under the category of sale and purchase contracts, it can be indirectly linked to Qur'anic verses on buying and selling, such as in Surah Al-Baqarah verse 275:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning: Those who consume (transact in) usury cannot stand, except as one who staggers because of a devil. This is because they say that buying and selling is the same as usury. But Allah has permitted buying and selling and forbidden usury. Whoever receives a reminder from his Lord (regarding usury), then he desists until what he had previously acquired becomes his own and his affair is with Allah. Whoever repeats (usury transactions), those are the inmates of the Fire, they will abide therein forever.

Although the verse does not explicitly mention a specific type of sale and purchase agreement, such as murabahah, it can still serve as a strong legal basis because it affirms that Allah permits trade and prohibits usury. This confirms that all transactions containing elements of legitimate sale and purchase, including murabahah, are permissible in Islam as long as they do not contain elements of usury.

Another legal basis for the murabahah contract comes from the Sunnah, which refers to narrations conveyed by previous scholars. Although these narrations do not explicitly state the permissibility of the murabahah contract, it can still be used as a legal basis as long as it does not conflict with Islamic law. As Imam Shafi'i once stated, if someone shows an item to another party and says, "Please buy this item for me, I will give you a certain profit," and then that person actually buys it, the transaction is considered valid. Meanwhile, scholars from the Hanafi school of thought, such as Marghinani, also agree on the validity of the murabahah contract because it meets the requirements for a valid sale and considers the great societal need for this contract. Other Shafi'i scholars, such as Imam Nawawi, also emphasized that murabahah sales are permissible according to Islamic law without any objection (Jannah et al., 2025). In general, the pillars and valid conditions in the murabahah contract have been regulated in Article 22 of the Compilation of Sharia Economic Law (KHES), which includes several important elements, namely the parties who make the contract (al 'aqidain), the object of the contract (mahallul 'aqad), the purpose or objective of the contract (maudhu'ul 'aqad), and the statement of agreement through *ijab* and *kabul* (*sighatul akad*) (Riyadi, 2025).

By understanding the definition, legal basis, and the pillars and valid conditions of the murabahah contract, it can be concluded that murabahah is a form of sales transaction with a deferred payment system, and is considered a valid commercial agreement under Islamic law. Although not explicitly stated in the Qur'an or the Sunnah, this practice is permissible as long as it complies with sharia principles and upholds transparency. Islamic banks and Sharia-compliant financial institutions have widely implemented the murabahah contract in their financing activities and continue to expand its application across various sectors.

2. BMT Al-Bahjah Buyut

Baitul Maal wat Tamwil, better known as BMT, is an institution that carries out two main roles: as baitul maal (social fund manager) and baitul tamwil (productive business activity manager). BMT functions as a sharia financial institution tasked with collecting funds from the public (third parties) and then channeling them to business activities deemed worthy of support and potentially profitable. BMT is included in the sharia microfinance institutions that play a role in improving the community's economy, particularly in supporting the development of micro and small businesses (Khairan & Sodik, 2025).

As one concrete manifestation is BMT Al-Bahjah Buyut, which is a branch of BMT Al-Bahjah Pusat and is located in the environment of the Al-Bahjah Islamic Development Institute (LPD) which is based in Sumber, Cirebon. This BMT is in the form of a Sharia Financing Savings and Loans Cooperative (KSPPS) initiated by KH. Zaenul Mu'arif (Buya Yahya), the caretaker of the Al-Bahjah Islamic Boarding School in Cirebon Regency, West Java. Established on the basis of the spirit to build the economic independence of Islamic boarding schools and instill Islamic economic values in the lives of the community, this KSPPS was officially established on March 31, 2016 with Legal Entity No. 20 / BH / KUMKM / III / 2016. Its presence is expected to be a means of economic empowerment, both for the internal community of LPD Al-Bahjah and the general public.

In its operations, BMT Al-Bahjah Buyut adopts various programs that have been developed by BMT Al-Bahjah Pusat, which are classified into three main categories. First, the Savings program, which includes products such as Simpananqu, Umrohqu, Haji qu, Sekolahqu, and Qurbanqu, which are designed to meet the various needs of partners. Second, the Financing program, which is divided into three types, namely Working Capital, Productive, and Consumptive financing, tailored to the economic needs of partners. Third, the Special Savings program which functions like a deposit and is intended for partners who want to

save funds for a certain period with a profit-sharing system according to sharia principles, partners use a Mudharabah Mutlaqoh contract with BMT Al-Bahjah for the placement of their funds, as is done in one of the fundraising products at PT BPRS Amanah Rabbaniah Bandung called Deposito iB which uses a Mudharabah Mutlaqah contract (Nurzannah et al., 2025).

Meanwhile, BMT Al-Bahjah Buyut is a branch of BMT Al-Bahjah located at the Bumi Mahabbah Al-Bahjah Buyut Islamic Boarding School in Buyut Village, Gunung Jati District, Cirebon Regency. Just as BMT Al-Bahjah Pusat exists as a means of empowering the community's economy, BMT Al-Bahjah Buyut also has a similar goal, namely to provide real benefits to the surrounding community. The presence of this institution also embodies the role of Islamic boarding schools that not only focus on education and da'wah, but are also active in empowering the community through various programs, one of which is financing using the murabahah contract.

3. Laundry Service Business

Indonesians have diverse occupations. In today's world, people are not only required to work and earn income, but also to find ways to increase their income and reduce unemployment. Therefore, many have started small and medium-sized businesses, which have had a significant impact on the country's economic progress. For example, the mothers around the Bumi Mahabbah Al-Bahjah Buyut Islamic Boarding School, who come from Buyut, Mayung, and Babadan villages, seized the opportunity by opening a laundry business for their students' clothes. Laundry services are considered a Micro, Small, and Medium Enterprise (MSME) sector. Currently, the Micro, Small, and Medium Enterprise (MSME) sector is a crucial factor in driving national economic growth, particularly through job creation and the development of innovative services for the Indonesian people (Anarsyah et al., 2025).

The author was interested in researching the laundry service run by mothers around the Al-Bahjah Buyut Islamic Boarding School. This interest arose because, despite their limited economic circumstances and limited capital, the mothers maintained a strong desire to support their families. They opened a laundry service specifically for students' clothing from their homes, a simple yet impactful form of independent business. To run and develop the students' laundry business, the mothers applied for financing from the Al-Bahjah Buyut Islamic Boarding School (BMT) as a source of capital. These funds were used to

purchase or provide the necessary equipment to support the smooth operation of their laundry business.

The author is interested in studying the laundry service businesses run by women in the vicinity of the Al-Bahjah Buyut Islamic Boarding School. This interest arises from the fact that, despite their limited economic conditions and minimal capital, these women continue to show strong determination in supporting their family's economy. They operate laundry services specifically for students' clothing from their own homes as a form of small-scale, independent entrepreneurship that has a tangible impact. In running and developing their student laundry businesses, these women apply for financing from BMT Al-Bahjah Buyut as a source of capital. The funds are used to purchase or provide the necessary equipment to support the smooth operation of their laundry services.

METHOD

This study employs a qualitative approach with an interactive qualitative method, which aims to gain an in-depth understanding of the role of KSPPS BMT Al-Bahjah Buyut in developing laundry service businesses run by the local community around Pondok Pesantren Al-Bahjah Buyut through the murabahah financing scheme. The qualitative approach is used because it allows the researcher to explore meanings and gain a deep understanding of social phenomena experienced by research subjects within their natural context. According to Sukmadinata (2015:60), qualitative research is a type of study that seeks to describe and examine various phenomena, events, social activities, attitudes, beliefs, perceptions, and thoughts of individuals or groups (Sukmadinata, 2015).

The research approach employed in this study is an interactive qualitative method, as the data were collected directly from individuals within their natural environment. Within this interactive qualitative approach, the author also adopts a case study design. According to Sukmadinata (2015:64), a case study is a type of research focused on a particular system or unit, with the aim of gathering data, interpreting meaning, and obtaining a deep understanding of the case under investigation. Therefore, this approach is deemed appropriate for examining the background, implementation process, and impact of murabahah financing on student laundry businesses operated by the local community surrounding the pesantren.

Data were collected through in-depth interviews and direct observation. Interviews serve as the primary data collection technique in qualitative research

to explore information directly from the informants. An interview is a method of gathering data by asking questions directly to respondents in order to obtain in-depth information (Sukmadinata, 2015:216). In this study, interviews were conducted with Mrs. Ila Nadidah, the Coordinator of the Laundry Division at the pesantren, and Mr. Angga Hadiwinata, the Account Officer (AO) of BMT Al-Bahjah Buyut. These interviews were used to obtain information regarding the financing application process, partner selection, monitoring mechanisms, and the operational dynamics of the laundry businesses receiving financing support.

In addition, the observation method was also employed to directly examine the activities and environment in which the studied phenomenon took place. According to Sukmadinata (2015:220), observation in qualitative research refers to direct and systematic examination of field activities in order to obtain data relevant to the research focus. This observation was centered on the operational activities of the laundry businesses, the facilities and equipment used, as well as the interactions between business partners and the pesantren or BMT.

By combining interview and observation methods, this approach is expected to provide a holistic and comprehensive picture of the role of KSPPS BMT Al-Bahjah Buyut in supporting the sustainability of laundry businesses through the murabahah financing scheme.

RESULTS AND DISCUSSION

1. Designing Financing

BMT Al-Bahjah Buyut is a Sharia Savings, Loans, and Financing Cooperative (KSPPS) under the auspices of Buya Yahya Zainul Mu'arif, a prominent cleric and founder of the Al-Bahjah Islamic Propagation Development Institute. BMT Al-Bahjah Buyut is a branch of BMT Al-Bahjah Pusat, located in the Al-Bahjah Pusat neighborhood in Sumber, Cirebon. BMT Al-Bahjah Buyut is located in the Al-Bahjah Buyut Islamic Boarding School neighborhood in Gunung Jati, Cirebon.

In designing its financing programs, BMT Al-Bahjah is under the direct supervision and direction of Buya Yahya and Ustadz Muhammad Nur as the Sharia Supervisory Board (DPS), in addition to remaining within the regulations of the Ministry of Cooperatives and SMEs. The existence of the DPS plays a crucial role in ensuring that all financing activities carried out by BMT Al-Bahjah are carried out in accordance with sharia principles, namely based on the principles of justice, honesty, and avoiding the practice of usury. The presence of the DPS not only ensures that the operations of Islamic financial institutions are

in accordance with Islamic principles, but also helps strengthen the trust of customers and related parties in the institution (Febryana et al., 2025). With this supervision, it is hoped that all financing programs can provide optimal benefits to business partners, without deviating from Islamic values.

As explained in the literature review above, the financing programs run by BMT Al-Bahjah are divided into three main types. First, working capital financing, which is financing intended to support business operational needs, such as increasing shop stock, developing workshops, restaurants, garment factories, printing, and so on. In this context, the laundry service business managed by mothers around the Al-Bahjah Buyut Islamic Boarding School is included in this category, where financing is used to purchase washing machines, irons, clotheslines, well construction and installation of Sanyo, as well as other laundry equipment. Second, productive financing, which is financing in the form of business cooperation with a profit-sharing system, which is commonly applied to businesses such as garment factories, furniture manufacturing, catering, and various other types of productive businesses. Third, consumptive financing, which is financing intended for personal needs such as purchasing vehicles, electronic goods, and other consumptive needs. In practice, the mothers who run the laundry business in the Islamic boarding school environment also often use consumer financing to support the smooth running of their work, for example to purchase a motorbike used to pick up and deliver students' clothes, or to purchase a mobile phone to facilitate communication between the laundry business owners and the coordinator of the Al-Bahjah Buyut Islamic boarding school.

2. Distributing Financing from BMT Al-Bahjah Buyut to the Santri Clothes Laundry Service Business

In the financing distribution process, BMT Al-Bahjah Buyut – particularly through the role of the Account Officer (AO) – bears the responsibility of providing an initial understanding to its partners regarding the financing scheme to be implemented. This explanation is typically conveyed during field visits or direct surveys conducted at the partner's business location. The contract applied is the *murabahah* contract, which refers to a sale and purchase agreement wherein the seller discloses the acquisition cost and stipulates a mutually agreed profit margin. The *murabahah* contract constitutes one of the fundamental transaction mechanisms within the Islamic banking system, grounded in the principle of trade with an agreed profit margin (Zulhasida & Syaputra, 2025). In practice, this contract not only functions as a financing instrument but also serves as a

manifestation of Sharia compliance in financial operations. Furthermore, the *murabahah* contract is defined as a sale and purchase agreement in which the seller explicitly informs the buyer of the original cost of goods and sets a profit margin agreed upon by both parties (Nur Khusna et al., 2021). This highlights that price transparency and mutual consent regarding profit margins are the core elements underpinning the execution of the contract.

This orientation process is particularly important considering that most partners of BMT Al-Bahjah Buyut still possess a relatively low level of literacy regarding Sharia contracts, including the *murabahah* contract. Therefore, education on the principles and mechanisms of the contracts applied in Islamic financing constitutes an essential component of the assistance process conducted by the Account Officer (AO) prior to the disbursement of financing. Such educational efforts ensure that every transaction is fully compliant with Sharia principles and comprehensively understood by the partners involved.

The subsequent stage in the financing distribution process at BMT Al-Bahjah Buyut involves several analytical aspects of financing assessment, which include character, capacity, capital, collateral, and condition (Hamonangan, 2020). The character aspect is used to evaluate the personality and integrity of prospective clients, including their track record and sense of responsibility in fulfilling financial obligations. The capacity aspect assesses the applicant's ability to repay the financing through an analysis of income stability and business performance. The capital aspect examines the amount of capital or assets owned by the client as an indicator of their preparedness to bear business risks. Meanwhile, collateral serves as a form of security in the event that the financing cannot be repaid, functioning as one of the institution's risk mitigation measures. Lastly, the condition aspect evaluates external factors that may influence the partner's business, such as economic conditions, market trends, and prevailing government policies. These five aspects serve as essential guidelines for BMT Al-Bahjah Buyut to ensure that the financing provided is well-targeted, low-risk, and fully compliant with Sharia principles.

BMT Al-Bahjah requires prospective partners to first become official members of KSPPS BMT Al-Bahjah Buyut by opening a member savings account (*Simpanan Anggota*) and selecting one or more types of voluntary savings products, such as *Simpananqu*, *Sekolahqu*, *Qurbanqu*, *Umrohqu*, or *Hajiqu*. After completing this membership process, prospective partners are required to fill out the Financing Application Form and submit the necessary supporting documents, which include photocopies of their Identity Card, Family Card, Marriage Certificate, and Salary Slip (if applicable), or a Business Certificate

issued by the village authority. Additionally, applicants must provide agreed-upon collateral, such as a Vehicle Ownership Document or Land Ownership Certificate (SHM), in accordance with the appraised value of the proposed financing.

During the document submission process, BMT also conducts an assessment of prospective partners particularly female laundry business operators by obtaining information from the laundry division coordinator of the boarding school regarding the applicants' attitudes, behavior, and other character-related aspects, without the applicants' prior knowledge. In addition, the Account Officer (AO) verifies the financing application with the boarding school's treasurer as a precautionary measure, given that the installment payments are made through direct deductions from *ubar* (allowances or wages) once the financing is approved. Furthermore, BMT performs a credit record verification through the Financial Information Service System (*Sistem Layanan Informasi Keuangan* or SLIK) of the Financial Services Authority (OJK) to identify the applicants' credit history and potential financial risks.

The next step involves conducting a field survey at the partner's residence to assess the business condition and verify the authenticity of the submitted data. After the completion of the entire analytical process, the financing application is presented to the committee meeting for a decision on whether the proposal should be approved or rejected, based on a comprehensive evaluation. The final decision is generally made by the Financing Manager, following the committee's deliberation presented by the Account Officer (AO), after the completeness of the submitted documents has been verified by the Branch Head.

Once the financing application has been approved by BMT Al-Bahjah, the partner of KSPPS BMT Al-Bahjah Buyut is required to submit the previously agreed collateral as a form of mutual trust and assurance for the financing provided. After all requirements and documentation have been verified and deemed complete, the realization of the purchase for the agreed-upon goods is carried out. This process is directly supervised by the Account Officer (AO) to ensure compliance with the financing agreement. Following the completion of the purchase, the applicant proceeds to the financing contract (*akad pembiayaan*), which is formally executed at the BMT Al-Bahjah office. This agreement represents a binding commitment between both parties the applicant and BMT Al-Bahjah marking the official commencement of the *murabahah* financing arrangement.

3. Financing Supervision Process

In the implementation of financing supervision, BMT Al-Bahjah Buyut plays an active role by reminding its partners of the agreed-upon payment schedule, either at the end of the month or as the due date approaches. These reminders are based on the payment schedule established by the partner or determined directly by BMT. Moreover, in financing arrangements that utilize a salary or wage deduction system (*ubar*), BMT not only provides reminders to the partners but also coordinates directly with the boarding school's treasurer and relevant coordinators. This measure is undertaken to ensure that the deductions are made in a timely manner and to prevent potential miscommunication among the parties involved in the financing repayment process.

In the case of financing repayments conducted through the *ubar* or direct salary deduction method applied to female laundry service workers, information obtained from Mrs. Ila Nadidah, the coordinator of the Al-Bahjah Buyut Islamic Boarding School's laundry division, indicates that the disbursement of *ubar* or salaries is made no later than the 5th of each month. Once the disbursement is processed by the boarding school treasurer, the funds are handed over to the laundry division coordinator, Mrs. Ila, who then deducts the respective installment amounts according to each partner's financing obligation. The deducted funds are subsequently submitted to the teller of BMT Al-Bahjah Buyut as part of the agreed financing repayment system. This process illustrates the existence of a well-structured coordination mechanism among the boarding school administration, the laundry division coordinator, and BMT to ensure the smooth operation of financing repayments through the *ubar* (blessing allowance) or salary deduction system.

In cases where partners encounter difficulties in meeting their payment obligations within the agreed timeframe, BMT Al-Bahjah Buyut conducts direct monitoring to identify the causes of the delay and to seek appropriate solutions. However, if the partner remains unable to make payments for more than three consecutive months, several measures or options are undertaken. One possible approach is the restructuring of financing, which involves extending the financing period and adjusting the installment amount in accordance with the partner's repayment capacity toward BMT Al-Bahjah. As a last resort, a mutual agreement may be reached to jointly sell the financed asset. The proceeds from the sale are then used to settle the outstanding financing balance, with the distribution conducted proportionally first, to fulfill the repayment obligation owed to BMT Al-Bahjah Buyut, and the remaining balance returned to the partner. This mechanism reflects the principles of fairness, transparency, and the

avoidance of *riba* (usury) in resolving non-performing financing cases within a Sharia-compliant framework.

4. The Real Contribution of the Role of KSPPS BMT Al-Bahjah Buyut in Helping the Development of Laundry Services for the Community in the Al-Bahjah Buyut Islamic Boarding School Environment

The role of BMT Al-Bahjah Buyut demonstrates a tangible contribution to supporting the development of laundry service businesses operated by the local community within the Al-Bahjah Buyut Islamic Boarding School environment. Based on the findings, the presence of BMT Al-Bahjah Buyut not only strengthens the local economic structure but also contributes directly to the advancement of the national Islamic economic and financial system, which emphasizes community-based real sector activities such as Islamic boarding schools (*pesantren*), Sharia cooperatives, and microenterprises.

This community-based approach has proven to be more resilient in the face of economic crises and maintains a strong connection with local and spiritual values. This is reflected in the participation of 42 women engaged in the laundry service business for the students within the boarding school, of whom 35 have benefited from BMT Al-Bahjah Buyut's financing facilities. Moreover, several of them have applied for subsequent financing after fully repaying their previous obligations, indicating a high level of trust and the significant impact of the financing program in sustaining and expanding their business activities.

CONCLUSION

Based on the research results, it can be concluded that BMT Al-Bahjah Buyut has a strategic and significant role in designing, distributing, and supervising sharia financing aimed at supporting home laundry services in the Al-Bahjah Buyut Islamic Boarding School environment. The financing process is carried out through a systematic approach and in accordance with sharia principles, starting from contract education, partner feasibility analysis, fund distribution, and supervision of installment payments. All stages are carried out with strong principles of prudence, fairness, and transparency, under the supervision of the Sharia Supervisory Board. This program has been proven not only to help capitalize community businesses, especially women laundry entrepreneurs, but also to increase sharia financial literacy and strengthen community-based economies based on Islamic values. The high level of participation and the growing trust of partners indicate that financing from BMT

Al-Bahjah Buyut is able to provide a real positive impact on the sustainability and growth of partner businesses.

As for the suggestions, the author suggests that BMT Al-Bahjah Buyut continue to increase the intensity of education for partners, particularly regarding the understanding of sharia contracts, so that the entire financing process not only runs according to sharia principles but is also truly understood by the partners. Furthermore, it is recommended that the monitoring and evaluation system for partner businesses be strengthened periodically, in order to detect potential payment obstacles early and ensure the sustainability of partner businesses remains stable. The BMT is also expected to develop innovative financing products that are more flexible and responsive to the dynamics of partner needs, such as payment grace periods or group-based financing models. Finally, closer collaboration is needed between the BMT, boarding school administrators, and business coordinators in building a more inclusive, productive, and sustainable sharia economic ecosystem in the Islamic boarding school environment.

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