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ROLE OF BAITUL MAL WAT TAMWIL IN GREEN SHELL BUSINESS OF MUARA VILLAGE GUNUNG JATI CIREBON DISTRICT

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Abstract

This study aims to determine the financing at BMT Gunung Jati for the green mussel business in Muara Village, the role of BMT Gunung Jati for the mussel business in Muara Village and what are the opportunities and challenges of Baitul Mal wat Tamwil in developing the green mussel business in Muara Village. The method used is a qualitative method with field research. Data collection is done by observation, interviews, and documentation. The instruments used were observation sheets and interview guidelines. Data analysis was carried out through data reduction, analysis, and concluding. The results of the study show that the existence of BMT Gunung Jati Cirebon is felt to be very helpful for green mussel business actors in Muara Village in increasing micro-businesses owned by the community because the financing from green mussel business actors BMT Gunung Jati Cirebon in Muara Village has begun to be helped to increase their business so that economic income also increased. Green mussel business actors in Muara Village are no longer afraid of a lack of capital to run their businesses. This research has implications for economic development activities and can be used as a reference.

Keywords: *baitul mal, business, green shells, MT Gunung Jati, the role.*

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INTRODUCTION

Development of Micro, Small, and Medium Enterprises in Indonesia as an important part of national economic development. Development Micro, Small, and Medium Enterprises in Indonesia are now part of this important for national economic development. The Role of Small and Micro Enterprises Medium Enterprises (MSMEs) are very influential for economic growth in a region country. The existence of MSMEs that are widespread indicates the economy in a region the region is independent or prosperous, and there are mushrooming MSMEs that can is a sign that the number of unemployed is small in an area, because the community has been able to open jobs for others surrounding.

For this reason, it is necessary to have a credit system that can reach the lowest strata of society while at the same time encouraging its readiness to improve business performance (Ridwan, 2004). especially in terms of productivity, contribution to exports, participation in global and regional production networks, and contribution to added value. The quality of human resources for Indonesian MSMEs is one of the factors that hinder the performance of these MSMEs. To improve performance MSMEs need quality human

resources so that MSMEs are capable facing increasingly fierce business competition during the pandemic. In an era of increasingly fierce competition and environmental changes, including information technology, of course, it requires good quality human resources so that they can adapt to these changes (Hendratmoko, 2021).

In Indonesia, MSMEs have articles that regulate them, namely through laws No. 9 of 1999 and changed to Law no. 20 Article 1 of 2008 concerning Business Micro, Small, and Medium. Then it is strengthened by the Mandate of Stipulations People's Consultative Assembly of the Republic of Indonesia Number XI/MPR-RI/1998 regarding Economic Politics in the framework of economic democracy, micro, and small enterprises and the middle class needs to be empowered as an integral part of the people's economy which has a position, role, and strategic potential to realize a balanced, developing, and just national economic structure. MSMEs can be supported by various financial institutions in the form of banks and no-banks such as cooperatives, in Sharia-based Financial Institutions where financial institutions have the function of collecting funds from the public in the form of savings and distribute it to the community in loan form.

Financial institutions collect funds from the public excess funds and distribute them to those who lack funds, Institutions Islamic finance has products and services with characteristics including the elimination of the burden of continuous interest, limiting activities unproductive speculation and financing aimed at businesses which is lawful according to sharia principles so that it can be achieved by weak people. One of the many financial institutions that base all of its activities on interest-free sharia principles is Baitul Maal wa Tamwil (BMT). BMT is one type of non-bank financial institution 3 operates on a micro scale such as savings and loan cooperatives.

BMT has two types the meaning is *baitul maal* which means house of money and *baitul tamwil* meaning financing house. The presence of BMT Gunung Jati as a sharia financial institution non-bank-based has been known by the community, this BMT is located in Jalan Sunan Gunungjati no 53 Kalisapu, 45151 Cirebon. This institution has the aim is to help people who need funding as additional capital in developing its business. BMT Gunung Jati as a profit-oriented institution must have a strategy that can provide competitiveness. BMT Gunungjati was established in 2007 and has been officially received legal entity approval from the Cirebon Regency Government in 2008 with the legal entity number 06/BH/KUKM/II/2008.

BMT Gunung Jati was established as a primary cooperative which has been initiated by 21 members which are stated by the notarial deed with the name of the Gunungjati Syariah Cooperative, which running a sharia financial services business or more familiarly referred to as Sharia Financial Services Cooperative (KJKS). By providing capital assistance to small and medium-sized communities, BMT Gunung Jati Cirebon is capable of alleviating poverty and empowering the community's economy and can direct the community to teach saving activities as indicators of change and planning his life in the future. Based on data from the Department of Maritime Affairs and Fisheries (DKP), households fisheries (RTP) that cultivate green mussels as follows

Table 1. Fishery Households (RTP) Cultivating Green Mussels in 2020

| No | District | Village | Total | Group Number |
|-------|-------------|-------------|-------|--------------|
| 1. | Gunung Jati | Mertasinga | 1 | 20 |
| 2. | | Grogol | 1 | 26 |
| 3. | | Wanakaya | 2 | 37 |
| 4. | | Jatimerta | 3 | 53 |
| 5. | | Pasindangan | 1 | 26 |
| 6. | | Muara | 1 | 18 |
| Total | | | 9 | 190 |

(Source: Maritime Affairs and Fisheries Service (DKP) Cirebon Regency 2020)

Several factors make it difficult to obtain funding or financing to As is well known, agribusiness (fisheries and agriculture) has risks because their income is dependent on nature. The hard factor in obtaining other funding is due to the area of Suranenggala Regency still being considered a red zone by financial institutions due to its character of people from seacoast areas who seem tough. Difficult obtaining funding from financial institutions has an impact on the difficult development of community businesses in the fisheries and agricultural sectors. One of the MSMEs focused on by BMT Gunung Jati is business green mussels in Muara village, Gunung Jati district, Cirebon regency. Village Muara, Gunung Jati District, which is located in a coastal area, has the potential abundant sea as a potential source of growth and development community economy.

The natural potential of Gunung Jati District is its marine products abundant, both in the form of crabs, shellfish, fish, and shrimp. However, the majority of fishing communities in Muara Village, Gunung Jati District, are many who work as shellfish fishermen, because of the abundance of shellfish and seafood they have a farm located in the sea which is usually deep harvested for three months and depends on the frequency of seasonal changes. Marketing is very important in institutional finance. This marketing is intended so that people know and Get to know the products owned by the financial institution. Main component In marketing there are three, namely first, industry or marketers. Second, consumer or market. Third, is the marketing environment. While the core concept of there is seven marketing, namely First, the customer (customer). Second, definitions of marketing. Third, needs want, and requests. Fourth, product (goods, services, and ideas). Fifth, value, cost, satisfaction, and quality. Sixth, exchange transactions, and relationships. Seventh, market and marketing.

The presence of BMT Gunung Jati as a sharia microfinance institution becomes very important to make people aware of the importance of the principle sharia in muamalah, by providing financial product services sharia to the community and small business actors BMT also contributes efforts to empower SMEs. From this background, the author wants to see more about Baitul Mal Wat Tamwil (BMT) responded by society so this research aims to. This study aims to find out the financing at BMT Gunung Jati for the green mussel business in Muara Village, the role of BMT Gunung Jati for the green mussel business in Muara Village and what are the opportunities and challenges of Baitul Mal wat Tamwil in developing the green mussel business in Muara Village.

The first research that is relevant to this research is Sahriani, (2020) which examines the Role of Baitul Maal Wat Tamwil Al-Birry Against the Development of Micro and Medium Enterprises in Pinrang Regency. The results of this study indicate that the efforts made by the BMT very helpful to customers by providing coaching as well as capital for customers, BMT also seeks to reduce the level of shortages the reasons are there so that it can be said to be the BMT effort improve welfare for the community, and increase resources custom. Not only in terms of capital, but BMT also provides material regarding usury so that people can be free from moneylenders and BMT also directs its customers on how to buy and sell in sharia. The efforts made by BMT, prove that BMT has a role active in developing the productivity of micro, small, and medium enterprises. In pursuing the development of micro-enterprises BMT also faces constraints that will hinder the desire for the goals that have been set. there are two obstacles, namely, first, internal factors, namely from the BMT itself there are some employees who do not understand and lack capital. both external factors from customers such as less than optimal ability to manage his business as well as strong competition and delay in deposit. While the research difference lies only focuses on the development of micro and medium enterprises as the target.

Furthermore, Khairi (2020) research researched the Role of Baitul Mal Wat Tamwil (BMT) Taman Indah In Empowering the Community Economy in Baitussalam District Aceh Besar District. The results of this study indicate that the role of conducted by Baitul Mal Wat Tamwil (BMT) Taman Indah Dalam in Empowering the community's economy is considered successful, namely by providing business capital financing, as well as assisting in developing the community's economic business so that the community can develop and improve their business. The perspective of customers in roles Baitul Mal Wat Tamwil (BMT) Taman Indah in empowering the economy all people feel very positive and good because besides being able to help customers with business capital can also increase income customers. Judging from the review of Islamic economics, the activities carried out by BMT Taman Indah make a good contribution to the social achievement of Islamic economics due to the provision of financing to customers can empower and improve the welfare of customers. Role BMT Taman Indah does not conflict with sharia principles, because based on mutual help, and indirectly introduce Islamic economic system. The difference between previous research with current research, that is, previous research only focuses on the BMT perspective in developing micro-enterprises and what efforts are carried out by the BMT phak while the current study more focusing on how the role of BMT in developing micro-enterprises, as well as the constraints faced by the BMT towards Development micro business and for the equation, namely the use of the problem formulation regarding the role of BMT in developing micro-enterprises. Meanwhile on the difference in research lies in the type of research used and reviewing the role in empowering the community's economy broadly.

This research is expected to be useful for the community as a means of information and input that can be used by the community to find out the role of Baitul Mal wat Tamwil (BMT) Gunung Jati in the green mussel business of Muara Village. Next, the availability of research results as a means to add references, information, and theoretical insights to stimulate other parties who will conduct further research. Finally, as a potential vehicle for developing discourse and thinking in establishing existing theories with the actual situation.

THEORETICAL BASIS

Baitul Maal Wat Tamwil (BMT)

BMT is an abbreviation of Baitul Mal wat Tamwil. this institution is a combination of two functions, namely baitul mal or fund house as well baitul tamwil or business house. Baitul Mal has been developed since the time of the Prophet Muhammad SAW as an institution whose job is to collect all at once distributing (tashoruf) social funds, such as zakat, infaq, and shodaqoh (ZIS). While baitu tamwil is a business-oriented financial institution profit. For Baitul Tamwil is an effort to collect and distribute funds commercial (Supendi & Maududi, 2018). Besides that, BMT too can receive deposits of zakat, infaq, and alms, then distribute them accordingly to regulations and mandates (Huda et al., 2016).

According to the Small Business Incubation Center (PINBUK), BMT is a business center integrated independent whose contents are bay al-mal wa al-tamwil with activities to develop productive businesses and invest in improving the quality of the economic activities of small and small entrepreneurs among others encourage saving activities and support activity financingthe economy. In addition, Baitul Mal wa Tamwil (BMT) also accepts deposits of zakat, infaq, and alms and distributes them by regulations and trustworthiness (Yuningrum, 2012).

From this understanding can be drawn a comprehensive understanding that BMT is a business organization that also plays a social role. social role BMT can be seen in the definition of baitul maal, while the business role of BMT can be seen in the definition of baitul tamwil.

BMT features

As an independent business institution, BMT has the following main characteristics: (1) business oriented, seeking mutual profit, increasing the most economic benefits for members and their environment; (2) it is not a social institution but can be used to make the use of zakat, infaq, and alms for the welfare of the people more effective; (3) grown from below from the BMT environment itself, not owned by individuals or people from outside the community (Rodoni, 2008).

Besides the main characteristics above, BMT also has special characteristics, namely: (1) BMT staff and employees act actively, dynamically, with a productive outlook, not waiting but picking up customers, both as depositors of funds and as recipients of business financing; (2) the office is opened at a certain time and is awaited by a limited number of staff because some of the staff have to work in the field to find depositor customers, monitor and supervise the customer's business; (3) BMT holds regular lectures where the time and place are determined according to the activities of customers and BMT members; (4) BMT management is carried out in a professional and Islamic manner. Based on the description above, it can be seen that the BMT work procedures must: formulated simply so that it is easy to set up and be handled by customers who are mostly low-educated.

BMT Roles and Functions

BMT is open, independent, development-oriented savings and financing to support a productive economic business for members and the social welfare of the surrounding community, especially micro and The poor. The role of BMT in the community is as follows (Al-Arif, 2011). Keep people away from non-sharia economic practices. Active socialization in the community about the importance of the Islamic economic system. This can be done with training on Islamic transaction methods, for example, proof of transaction, not cheating on scales, and being honest with consumers. Conduct coaching and funding of small businesses.

BMTs must be active in carrying out their functions as microfinance institutions, for example by mentoring, coaching, counseling, and supervising the businesses of customers or the general public. Let go of dependence on moneylenders, people who are still dependent on moneylenders because moneylenders can fulfill the wishes of the community by fulfilling funds immediately.

So BMT must be able to serve the community better, for example, available funds at any time, simple bureaucracy. Maintain social economic justice with an even distribution. Function BMT directly dealing with a complex society is required to be smart in attitude, therefore the steps to evaluate in order to map priority scales that must be considered, for example in matters of financing, BMT must pay attention to the eligibility of customers in terms of customer groups and types of financing.

BMT has several functions including (Salman, 2010): (1) improving the quality of human resources for members, users, and managers to be more professional, salaam, and trustworthy so that it is more intact and tough in struggling and trying to face global challenges; (2) organize and mobilize funds so that the funds owned by the public can be used optimally inside and outside the organization for the benefit of the people at large; (3) developing job opportunities; (4) strengthening and improving the business quality

and market for members' products; (5) strengthening and improving the quality of the economic and social institutions of the common people.

MSME Empowerment

Etymologically, the word empowered means "capable, powerful, powerful". The word power itself means "ability to do, ability to carry out activities". In the context of village development, empowerment is an effort to realize the ability and independence of the community in terms of social, national, and state life (Indrajit & Soimin, 2014). Empowerment comes from the word power which means strength or ability. Meanwhile, in terminology, empowerment can be interpreted as a process of obtaining power or strength or ability from those who have power to those who are less or less empowered.

According to Prijoko and Pranarka, as expressed by Edi Suharto, empowerment has two meanings. The first includes giving control, transferring power, or delegating authority to those who are powerless. Both provide opportunities for other parties to do and create something (Suharto, 2015). According to Edy CH Papilaya, empowerment is an effort to build community capacity by encouraging, motivating, and raising awareness of the potential they have and trying to develop that potential into concrete actions. (Zubaidi, 2013).

Community empowerment is an effort to provide power (empowerment) or strengthening (strengthening) the community. Community empowerment is also interpreted as the ability of individuals who are united with the community in building the empowerment of the community concerned so that it aims to find new alternatives in community development (Mardikanto, 2014).

Empowerment Dimensions Empowerment Principles of Small and Micro Enterprises Medium (MSMEs)

Based on RI Law Number 20 of 2008 Article 4 principles empowerment of Micro, Small, and Medium Enterprises (MSMEs) is as follows: (1) the growth of self-sufficiency, togetherness, and entrepreneurship of Micro Enterprises Small, and Medium Enterprises (MSMEs) to work on their initiative; (2) the embodiment of transparent, accountable and just public policies; (3) regional potential-based and market-oriented business development by the competencies of Micro, Small and Medium Enterprises (MSMEs); (4) increasing the competitiveness of Micro, Small and Medium Enterprises (MSMEs); and (5) implementation of integrated planning, implementation, and control.

RESEARCH METHOD

This type of research is descriptive qualitative research, with the specification of field research. Descriptive qualitative research is writing that aims to describe the status of phenomena systematically and rationally (logic) (Sugiyono, 2017). Qualitative research is aimed at understanding social phenomena. (Ismail Suardi Wekke, et al, 2019). This research approach is a case study. The case study is a research design that can be carried out in various fields where the researcher analyzes a depth case and collects complete information using various data collection procedures based on a predetermined time. in Muara Village, Gunung Jati District, Cirebon Regency from July to August 2022.

In this study, the informants were the head of the Baitul Mal wat Tamwil (BMT) Gunung Jati office and three green mussel business owners. In this research, primary data was collected from furniture business owners and buyers using a list of questions as an interview guide, the answers of which were given openly. secondary data obtained from other sources related to the issues to be raised Data collection techniques are carried out by observation, interviews, and documentation. Data validity is done by data triangulation.

Data validity checking techniques utilize something else in comparing the results of interviews with research objects. (Moleong, Lexy J., 2018). From the results of the data sources obtained, the authors chose to classify and connect the results of interviews, observations, documents, and literature studies by the formulation of the problem. Data processing procedures are carried out using reduction, presentation, and concluding.

DISCUSSION

In this chapter, the author will present the results of the analysis obtained when researching the Role of Baitul Mal Wat Tamwil Gunung Jati Pada Green Shellfish Business, Muara Village, Gunung Jati District, Cirebon. The informants needed in this study are:

Table 2. Responden

| No. | Name | Status | Code |
|-----|-------------|-----------------|-------|
| 1 | Yopi Melani | Branch Head BMT | KC 01 |
| 2 | Suniah | Businessmen | PU 01 |
| 3 | Dasiri | Businessmen | PU 02 |
| 4 | Idati | Businessmen | PU 03 |
| 5 | Tunirah | Businessmen | PU 04 |
| 6 | Darkami | Businessmen | PU 05 |
| 7 | Tini | Businessmen | PU 06 |
| 8 | Sumiah | Businessmen | PU 07 |
| 9 | Ecih | Businessmen | PU 08 |

Financing at BMT Gunung Jati for the green mussel business in the Village Muara

As a micro business that is already running, the BMT Gunung Jati too makes a bigger contribution, because, in terms of business risk, entrepreneurs are. This category requires additional business capital as an additional form of working capital or business to increase production capacity, economically definitely has good prospects. Usually, the BMT still conducts visitations to the location of the business directly so that the level of income can be estimated pre and post-additional production capacity.

The financing process carried out by BMT Gunung Jati is carried out as in financing at other Islamic Financial Institutions, as conveyed by KC 01 as the head of the BMT branch stated:

The process is the same, so it applies to all of them. They prepare the requirements set by the BMT for business actors will apply for financing, then after submitting their requirements given a formula that must be filled in by the green shellfish business actor, then us BMT accepts all requirements and formulas for us to analyze know the financial data including capital and profits then we can realize it according to the financial data.

From the results of interviews with customers, generally said information early to get financing at BMT Gunung Jati Cirebon, namely PU 01 and PU 03 as the green mussel businessman in Muara Village

Which I got the information provided by BMT Gunung Jati, namely contract financing products murabahah

This is the same as what was conveyed by PU 02 as a shell business actor Green Muara Village, namely

The financing process provided by BMT Gunung Teak is a murabahah contract financing product

In the normal standard of the process of granting financing, there are provisions, procedures, or actions that must be taken by the BMT and talk about how to do it, which is usually referred to as the financing procedure. Application of business capital financing, parties BMT Gunung Jati Cirebon lends several funds to customers for use as business capital with the obligation to repay the loan within the timeframe and range of installments adjusted to the circumstances and capabilities of customers. Providing venture capital for BMT Gunung Jati Cirebon provides many conveniences for *mustahik* to access it. Financing products provided by BMT Gunung Jati Cirebon for actors' green mussel business in Muara village as conveyed by KC 01 as Head of BMT Gunung Jati Cirebon

They mostly needed the chart (ingredients) for the green mussel business not difficult, namely the ingredients like bamboo and rope, and later the green shells will stick there. So what they need, the product is using a murabahah contract.

There are many products offered by BMT Gunung Jati green mussel business actors in Muara Village but BMT gave suggestions so that using a murabahah contract. As stated by PU 01 and PU 05 as the green mussel business actor in Muara Village

There are various kinds of products that are offered by BMT but we take a murabahah contract for business this green scallop

Prospective customers after getting the information, submit an application to the BMT Gunung Jati office by bringing the specified conditions such as photocopies of identity cards (KTP), family cards (KK), and others. After that, the prospective customer's financing application files will be checked by the BMT, then after that the BMT Gunung Jati or The Account Officer (AO) will conduct a field survey of the place of business and environment of prospective customers to interview and inquire about business, to know the state of the economy, then the parties BMT Gunung Jati will hold a meeting to make a final decision regarding the eligibility of the prospective customer to receive financing after that perform consent *qabul* and make a contract or agreement between the BMT Gunung Jati with business actors. When customers get financing funds BMT Gunung Jati will direct the use of these funds. For Mudarabah financing returns are carried out monthly with a fixed time Requirements have been determined for green mussel business actors in Muara Village to apply for financing at BMT Gunung Jati Cirebon as submitted by Yopi Maelani as Head of BMT Gunung Jati Cirebon, the requirements are covers like: photocopy of KTP husband and wife, photocopy of family card (KK), copy of marriage certificate, salary slip (Employee), Pas photo of husband and wife, electricity account, strengthening guarantee.

After the requirements are complete they are given a form to fill out, and collateral that will be used as collateral by the green mussel business actors The same thing was expressed by business actors viz

“Condition photocopy of husband and wife's KTP, photocopy of family card (KK), photocopy of a letter Marriage, Salary Slip (Employee), Pas photo of husband and wife, Electricity Account, Collateral that corroborates and After we complete the requirements fill out the form given by the BMT and the guarantee that we will use as collateral for this loan” (PU 01, PU 02, PU 03, PU 04 & PU 05).

It is hoped that there will be capital loans for the community improve the development of community businesses independently, so that they can improve economic potential. Capital financing application business, the BMT Gunung Jati Cirebon lent some funds to customers to use as business capital with the obligation to return the loan within the adjusted term and installment range with the circumstances and abilities of the customer. Providing business capital for BMT Gunung Cirebon teak provides many conveniences for *mustahik* to access it. As for the guarantee itself, it varies for each business, such as PU 01 as a pelau in the green mussel business, the guarantee is that it can be BPKB whether the vehicle is two-wheeled like a motorbike, or four-wheeled like

a car, house certificate, land certificate ETC. Same as PU 02 and PU 03 guarantee the above.

The strategy implemented by BMT Gunung Jati Cirebon in dealing with members who carry out troubled financing consisting of substandard members, doubtful members and members who are jam is as follows: Action BMT Gunung Jati Cirebon if financing is given to green mussel entrepreneurs in Muara Village experience a default or default as stated by KC 01 as Head of BMT Gunung Jati Cirebon.

Has become a risk wherever the name is of course there are financial institutions or banks called bad credit problems. We have the same process when they experience a default or If we fail to pay we apply SP 1, SP 2, and up to SP 3 after arriving at SP 3 there is no good faith then we do a reschedule. When you can't able to reach the point of rescheduling because we have a guarantee for this business actor fish can we deliberate on the guarantee to be sold. We present or find a buyer for this guarantee, and during the guarantee, the process has finished changing hands. We receive money from the sale of this new guarantee paid according to the installments or loans that were submitted at the beginning but we will see whether the perpetrator has paid how much, well, the lack of that we take from the sale of this warranty.

The quantity of green mussel business actors in Muara Village can be used as a prospective land to be used as an object in development of BMT Gunung Jati Cirebon and at the same time market share. Capacity the Muslim population is not only a market object but can also be used as as an object of economic Islamization (sharia financial institutions) so that with More and more people are aware of the economy Islam, the more people will become customers/members BMT Gunung Jati Cirebon. According to KC 01 as Head of BMT Gunung Jati Cirebon targets BMT Gunung Jati Cirebon to develop a shellfish business green in Muara Village.

This green mussel business has grown in the coastal area of Muara village, of course, we maximize it for capital the business especially since we are also working with the Fisheries Institute and marine which focuses on business in this field, the ceiling can be large with hundreds of millions compared to the general one, it's a maximum of 50 million targets. So, the Gunung Jati BMT only pushed on only capital.

According to PU 01 and PU 03 as green mussel business actors revealed that there were approximately a dozen green mussel business actors. As a micro business that is already running, the BMT Gunung Jati Cirebon too makes a bigger contribution, because, in terms of business risk, entrepreneurs are this category requires additional business capital as an additional form of working capital or business to increase production capacity, economically definitely have good prospects. Usually, the BMT still conducts visitations to the location of the business directly so that the level of income can be estimated pre and post-additional production capacity.

Based on the explanation above, the mechanism to become a prospective customer financing at BMT Gunung Jati Cirebon is by submitting an application for business capital financing by fulfilling the specified conditions such as photocopies of ID cards, KK, business certificates, and others. After the financing application files are submitted, the BMT will conduct a survey field by directly checking the place or location of the business that will be financed to interview potential customers so they can decide the feasibility of the prospective customer's business to receive financing, after that make contract or agreement between the BMT Gunung Jati Cirebon and the customer. The role of BMT Gunung Jati Cirebon in providing financing to Green mussel business actors in empowering the economy is quite good and has played a positive role. Likewise, BMT

Gunung Jati Cirebon has been optimal in developing or increasing the green mussel business, especially in the village Estuary. Therefore, BMT Gunung Jati Cirebon has helped the perpetrator's green mussel business in improving their economy.

The Role At BMT Gunung Jati in the Green Mussel Business in Muara Village

The presence of BMT Gunung Jati Cirebon is felt to be very helpful for the surrounding community and also the people of Cirebon, in general, improve community-owned micro-enterprises because with the help capital from BMT Gunung Jati Cirebon community began to be helped to increase their business so that their economic income also increases. With the financing at BMT Gunung Jati Cirebon, the community too free from moneylenders who stipulate loan repayments with interest high so that people have difficulty increasing their business.

The people in Muara Village are no longer afraid of a lack of capital for the smooth running of their business because BMT Gunung Jati Cirebon provides capital financing or loans with an interest-free system (sharia system) namely with the agreed profit sharing by the agreement between the parties BMT and customers, From the results of these interviews it is explained that the existence BMT Gunung Jati Cirebon helps people in need business capital loans, with these loans, can increase micro business customers to increase income for customers. Matter This was also conveyed by PU 01 and PU 02 as green mussel business actors Muara Village, according to him:

The impact of financing on BMT Gunung Jati Cirebon very positive and good, because with the addition of capital in the business I got green shells from financing at BMT Gunung Jati Cirebon increase my income and also my family.

The results of this interview explain that the existence of BMT Gunung Cirebon teak helps people who need capital loans business, with the existence of these loans can increase micro-enterprises' customers to increase revenue for customers. It is too submitted by PU 02 and PU 05 as village green mussel business actors Muara, according to him:

The existence of BMT Gunung Jati Cirebon is very helpful I am a small business actor whose economy is weak which is difficult to get a capital loan to increase my green mussel business.

From the results of these interviews, it can be explained that the BMT Gunung Jati Cirebon is beneficial for people who are economically lower middle class so that they can boost community businesses to be more developed and progress. By providing business capital loans to the community, BMT Gunung Jati Cirebon is considered to have a very big role in them. As conveyed by KC 01 as the Head of BMT Gunung Jati Cirebon

We provide business capital by collaborating with institutions of the LPUKP government where the margin is low or equivalent this is very helpful for green mussel business actors, especially in Muara Village.

Based on the description of the results of interviews with the business actors mentioned, the business they are running is positively developing, where business actors experience changes before and after taking a business capital loan, taking a capital loan at BMT Gunung Jati Cirebon business actor much more increased and income also increased.

Mentoring is a short-term educational process that uses systematic and organized procedures so that people achieve certain abilities. According to the results of interviews with informants KC 01 as Head of BMT Gunung Jati Cirebon

There is but not optimal, due to being constrained at a difficult time on the part of the business actors, so can only be advised.

With so many positive responses to BMT Gunung Jati Cirebon, then the greater their enthusiasm to continue to expand as well perfecting every goal to be achieved, even though there are obstacles however their commitment to improving the quality of life of their clients is their duty their main. Such as the results of the PU 01 interview as a green mussel business actor

Muara Village has assisted but it has not been maximized, however, if in accompaniment capital has played a very important role.

The development of BMT Gunung Jati Cirebon until now has not been spared from good cooperation with various things that have been done. Difficulty faced, the achievement of the target so far can be maintained properly so that institutional independence can be achieved and for the very long term, some innovation is needed so that BMT Gunung Jati Cirebon can realize all his goals and plans. The same opinion of the results interview with PU 02 as a green mussel business actor

Muara Village has assistance but not optimal, but if it is deep capital assistance has played a very important role in this BMT Gunung Jati.

The role played by BMT Gunung Jati Cirebon is to provide venture capital loans to BMT members to purchase business needs of green mussels and others by using a contract *murabahah* financing where members are given the power to fulfill their needs. By providing financing, the BMT does not go down directly to meet agricultural needs but to delegate representatives to a member of agricultural business financing. The role of BMT Gunung Jati Cirebon is here in assisting green mussel business actors is still not optimal due to limited human resources and time.

Opportunities and Challenges of Baitul Mal Wat Tamwil in Business Developing A Green Mussel Business in Muara Village

In facing opportunities and challenges to business improvement green mussels in Muara Village, of course, there are opportunities to get because Tulungagung itself has many green mussel business actors in Muara UMKM Village that have sprung up where not all banks can reach customers micro business actors so that Micro Finance Institutions such as BMT are the ones can reach it. In addition, the community is predominantly Muslim making it easier for BMT to reach them. And some SMEs want to continue developing their business so that time is short of funds for their business Micro business actors can directly apply for BMT financing the process is easy and fast. KC 01 as Head of BMT Gunung Jati Cirebon

Of course BMT Gunung Jati stands in a coastal area where marine products are abundant where the majority of the people work as fishermen.

BMT Gunung Jati Cirebon is ready to help and provide services

the best for people who have difficulty in improving their business, but of course, must follow the terms and conditions specified by BMT Gunung Jati Cirebon. With many positive responses to BMT Gunung Jati Cirebon, the greater their enthusiasm to continue expanding and also perfecting each goal to be achieved, even though there are obstacles but their commitment to improving the level of customer's life becomes their main task.

Many people, especially customers, are still comparing numbers between the results given are not much different and even higher than bank interest. There should be no profit-sharing pattern and bank interest can be compared. Some are still unsure about financial institutions labeled sharia, is it really by sharia or is it just usurping sympathy for the market share that still thinks that the profit-sharing system applied by LKMS/BMT is not fairer than the conventional system. There are many conventional financing and investment products offered to the community with all their advantages, of course, becoming material considerations for similar products based on sharia. However, these sharia-based products have their uniqueness separately and of course, must always be

maintained through the Sharia Supervisory Board, both internal and external. This is a more beneficial advantage separate opportunities for products based on sharia that are not owned by conventional products and therefore must always be maintained. Results of interviews with PU 01 and PU 04 as green mussel business actors Muara Village

Because I already know Mr. Yopi Kelapa BMT Gunung Jati Kalisapu is like his own brother. So, from there I was interested in borrowed from BMT Gunung Jati.

Likewise with PU 03 as the green mussel business actor in Muara Village Answer: *yes, because I already know Mr. Yopi Kelapa, BMT Gunung Jati Kalisapu is like a brother, so I trust him to borrow funds from him BMT Gunung Jati.*

External challenges or constraints are constraints caused by factors from outside the BMT, to empower the green mussel business in Muara Village, BMT has challenges that must be overcome but these challenges are not an obstacle for the green mussel business in Muara Village, namely by results of interviews conducted by researchers to KC 01 as Head of BMT Gunung Jati Cirebon challenges faced by BMT namely:

Our target is true to the coastal areas, but if you look at the data for the coastal areas, it's not that smooth the challenge for us is that there are many areas where we have to look for data the big banks can also be said to be wary of regions coastal business because the decorative power is not good, actually this is something. The challenge is also for BMT Gunung Jati to get closer especially the emotional approach is necessary and very, very important. So, not only concerned with real business and we also have to be close to the perpetrators of that business.

Human resources that have not been maximized means people who have not realized the importance of transacting with the sharia system because society so far already familiar with the conventional system (usury) and the existing old conventional compared to sharia, other causes that are, there is still a culture of a society that has not fully accepted it the existence of Islamic financial institutions because they are considered complicated and not predictably, people are only looking for something cheaper, practical, economical, fast and it's not difficult at BMT itself if someone is doing the financing, for example, customer *murabahah* financing. When a customer has a problem this is an obstacle for BMT because customers who have problems can cause a breakdown in installments, when installments are jammed and the customer can't pay installments then BMT will suffer losses. As results interview with Public Works 01 as a green mussel businessman in Muara Village the obstacle since Covid 19 entered Indonesia was when there was finance is on the decline and is becoming a problem. Like the interview with Public Works 03 as a shell business actor green

Muara Village has the same constraints we generally need additional funds, then our choice is to apply for a loan from BMT Gunung Jati.

In facing opportunities and challenges to business improvement green mussels in Muara Village, of course, there are opportunities to get because Cirebon Muara itself has many green mussel business actors, especially in Muara Village that have sprung up where not all banks can reach customers micro business actors and the challenges faced by green mussel business actors the difficulties experienced by members in fulfilling obligations is influenced Due to unforeseen circumstances, this is an accident carried out by members because of natural conditions and development economy, especially production, public consumption.

CONCLUSION

Based on the results of research and discussion regarding the Role of Baitul Wat Tamwil Gunung Jati Mall at the Green Shellfish Business in Muara Village, District Gunung Jati Cirebon in the previous chapter, it can be concluded as following:

The role of BMT Gunung Jati Cirebon in providing financing to green mussel business actors in empowering the economy are quite good and has played a positive role. Likewise BMT Gunung Jati Cirebon optimal in developing or increasing green mussel business especially in Muara Village. Therefore, BMT Gunung Jati Cirebon has help green mussel business actors in improving the economy they.

The role played by BMT Gunung Jati Cirebon is with provide venture capital loans to BMT members to purchase business needs of green mussels and others by using a contract murabahah financing where members are given the power to fulfill his needs. By providing financing the BMT does not go down directly to meet agricultural needs but delegate representatives to members of the agricultural business financing. The role of BMT Gunung Jati Cirebon here in assisting the green mussel business actors still not due to limited human resources and time.

In facing the opportunities and challenges of increasing the shellfish business green in Muara Village, of course, there are opportunities to get because in Cirebon there are many green mussel business actors, especially in Muara Village popping up where not all banks can reach the perpetrators micro business and the challenges faced by green mussel business actors the difficulties experienced by members in fulfilling obligations is influenced Due to unforeseen circumstances, this is an accident carried out by members because of natural conditions and development economy, especially production, public consumption.

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