

Sustainable Role of *Baitul Mal wat Tamwil* in Expanding Islamic Microfinance Inclusion for Marginalized Communities

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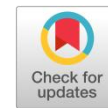
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Abstract

This study explores the role of *Baitul Mal wat Tamwil* (BMT) in enhancing access to Islamic microfinance for marginalized communities in Sorong, Southwest Papua Province. Using a qualitative case study approach, data was collected through in-depth interviews with managers and clients of three BMTs in Sorong and supplemented with user observations. The findings show that BMTs provide inclusive, Sharia-compliant financing to microenterprises, informal workers, and women-led businesses through flexible contracts such as *murabahah*, *ijarah*, *qardhul hasan*, and *biwalah*. They adopt proactive service models and leverage community engagement to strengthen trust and outreach. One notable innovation is the establishment of local *Puskopsyah* (syariah cooperative-based risk-sharing center), inspired by the Islamic value of *ta'awun*, offering internal protection against defaults. Despite challenges such as low digital literacy and poor infrastructure, BMTs remain sustainable by relying on member-based capital, contextual product design, and strong social networks. This study contributes to the theoretical discourse on social intermediation in Islamic finance and offers practical insights for replicating community-based Islamic microfinance in other underdeveloped regions. The novelty lies in documenting a grassroots takaful initiative and human-centered financing approach that supports BMT resilience in 3T (frontier, outermost, and underdeveloped) areas. These findings align with the strategic goals of the Regional Committee for Sharia Economy and Finance (KDEKS) to foster an inclusive Islamic financial ecosystem in Papua.



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Introduction

Indonesia, a country with the most Muslims in the world, has a lot of potential for developing microfinance. One of the institutions that plays a central role in this matter is *Baitul Mal wat Tamwil* (BMT hereafter), which has emerged as a solution to the financial access problems for underprivileged communities (Septianingsih et al., 2024). BMT, hereafter, is a combination of the functions of *Baitul Maal* and *Baitul Tamwil*. *Baitul Maal* performs social functions, while *Baitul Tamwil* performs commercial functions (Dahlia, 2022). According to Salam (2020), BMT provides sharia financing for small businesses and collects and distributes zakat, infaq, and sedekah to the underprivileged to secure financing and foster empowerment. BMT plays a strategic role in financial inclusion by providing Sharia-compliant finance to micro-enterprises and marginalized groups, which conventional banks cannot lend to (Siraj et al., 2021). Moreover, as an integral component of Indonesia's non-bank financial sector, BMT

helps the government reduce poverty by empowering excluded people and boosting small and medium enterprises (Jamaludin et al., 2023).

The urgency of financial exclusion in Indonesia is particularly pronounced in rural, undeveloped regions like Southwest Papua, where inadequate banking infrastructure and low sharia financial literacy exist. The local administration and the Financial Service Authority (*Otoritas Jasa Keuangan* or OJK hereafter) acknowledge the severity of these deficiencies, recently establishing the Southwest Papua's Regional Financial Access Acceleration Team (OJK, 2024). This urgency is further underscored by the fact that the province of Southwest Papua, particularly in the Sorong region, is categorized as one of the underdeveloped, frontier, and outermost (3T) areas based on Presidential Regulation No. 63 of 2020 (Designation of Underdeveloped Areas year 2020-2024). Six factors are used to evaluate underdeveloped areas are community economics, human resources, facilities and infrastructure, regional financial capability, accessibility, and characteristics. Southwest Papua Province has one city and five regencies: Sorong City, South Sorong Regency, Raja Ampat, Maybrat, and Tambrau.

Initial observations show that at least 4 BMTs have been operating for quite some time. Two of them are located in Sorong City (BMT Al-Hijrah and BMT Aisyiyah), one in Sorong Regency (BMT Kum 3), and one in the South Sorong Regency area (BMT Nur Rohmah). Due to its distance from the researcher, BMT Nur Rohmah is not included in this investigation. Given these conditions, the Sorong region is particularly pertinent for research due to its physical and economic constraints, the limited number of traditional financial institutions in some remote areas, and the community's dependence on informal lenders. Sorong, with multiple active BMTs, represents a significant case for study on Islamic financial inclusion, as these institutions cater to populations underserved by conventional financial institutions. Addressing financial exclusion in Southwest Papua promotes national goals and the Sustainable Development Goals (SDGs hereafter), since financial inclusion is seen as a vital instrument for accomplishing seven of the seventeen SDGs, particularly when it comes to encouraging inclusive financial institutions and lowering poverty in emerging nations (Yap et al., 2023). In particular, Islamic financial inclusion significantly contributes to the enhancement of human development and the alleviation of poverty, particularly when it is applied in developing regions with little access to conventional banking services (Novreska & Arundina, 2024). This study examines BMT's role and operational sustainability in Sorong by promoting sharia financial inclusion, specifically in microfinance for marginalized communities, where the observed challenges highlight BMT's essential role in promoting inclusive and equitable financing.

Previous research explains that the role of BMT has proven capable of reducing poverty and improving welfare in remote areas (Mamun et al., 2010) and is reinforced by the findings of Hidayat et al. (2023) which shows that Sharia microfinance can support disadvantaged groups through mentoring schemes and community-specific financing. BMT financing is easier than for conventional financial institutions, but financing risks and regulatory issues can undermine their operational viability (Septianingsih et al., 2024; Waruwu, 2024). The strategic sustainability of BMT lies in effective governance, transparency, and accountability in fund management. This will improve public trust and Islamic social capital (Rahmawati et al., 2024; Rohman et al., 2024). Additionally, BMT's sustainability depends on Sharia features, service innovation, and community networking to increase financial inclusion and regional economic development (Suseno, 2020). These findings are particularly relevant for the Sorong region in Southwest Papua, which has low financial inclusion, significant geographical challenges, and a community that relies on community-based techniques and local value-based mentoring.

The problem statement generates in-depth interview questions designed to answer the research issue. These questions will focus on how BMT provides sharia-based financing for small communities, how they adapt their financing products and services to local conditions, and how they use strategies to sustain their business operation in challenging environments. While prior research has investigated BMT's contribution to poverty alleviation and institutional sustainability, there is a paucity of studies focusing on the operational dynamics and adaptability of BMTs in frontier regions (3T areas) like Southwest Papua, where

financial infrastructure and literacy are constrained. This study addresses an empirical gap by exploring BMTs' role and sustainability measures in Sorong, a region rarely mentioned in Islamic microfinance literature. This study also has useful information that can help BMT professionals, local governments, and lawmakers make rules that will help community-based financial inclusion.

This research employs a qualitative approach by conducting in-depth interviews with three BMT managers currently operating in Sorong: BMT Al-Hijrah, BMT Aisyiyah, and BMT Kum 3. Early results show that BMT not only gives people access to money but also uses proactive tactics and flexible contracts like *ijarah*, *murabahah*, *hiwalah*, and *qardhul hasan*. Also, the institutional innovation through the establishment of a locally initiated syariah cooperative-based risk-sharing center (*Pusat Koperasi Syariah* or *Puskopsyah* hereafter) and internal takaful funds. The *Puskopsyah* model presented here differs from formally established models, since it developed organically via the initiative of local BMT leaders rather than as a result of a central command. This grassroots initiative exhibits empirical originality, showcasing local ingenuity and collaboration in a 3T region characterized by constrained resources, literacy, and regulatory support. Theoretically, this study contributes to the understanding of community-based institutional adaptation within Islamic microfinance in frontier areas. Practically, the research suggests that we should learn more about Sharia finance, speed up the digitalization of BMT services, and use the cooperative-based risk mitigation model in other areas with the same features. This study can also help the Regional Committee for Sharia Economy and Finance (*Komite Daerah Ekonomi dan Keuangan Syariah* or KDEKS hereafter) in Southwest Papua reach its goals of speeding up the sharia economy and finance ecosystem and making the sharia financial system more accessible in the Special Autonomy region. In conclusion, this research comes out as one of the limited empirical studies investigating BMT operations and sustainability in frontier regions, emphasizing how local initiatives can foster inclusive and resilient Islamic microfinance ecosystems.

Literature Review

Social Intermediation Theory

In this study, social intermediation theory emphasizes that the success of microfinance institutions such as BMT or other micro-sharia financial institutions is rooted in their ability to build social capital, trust, and solidarity among community groups rather than just providing funds. Ledgerwood (1998) popularized this approach in "Microfinance Handbook," defining social intermediation as creating social capital and human potential to help people with limited resources become resilient and economically independent. Institutions promote financial inclusion and long-term empowerment through mechanisms such as building communities, financial literacy training, and strengthening social networks. Other sharia financial institutions, both formal like sharia banking and semi-formal like village cooperatives, also perform a social intermediation role in addition to their function in financial intermediation by providing social funds based on *zakat*, *infaq*, and *shadaqah* to assist underprivileged communities (Elahi et al., 2003; Kurniawati, 2020; Antonio & Nugraha, 2012). The theory acts as the analytical framework for this study, as the sustainability of BMT in economically disadvantaged regions such as Southwest Papua cannot be primarily explained by financial performance indicators. Rather, it depends on the institution's ability to perform social intermediation, building networks of trust, strengthening community solidarity, and adapting services to local socio-cultural and geographical circumstances. Consequently, social intermediation is employed in this study not only as a descriptive framework but also as a foundation for examining how BMTs maintain operational and social sustainability amid limited infrastructure and human resources.

Previous Research

A substantial body of research has investigated BMT performance and its role in community empowerment. Nur et al. (2022) did research that looked at the role of BMT for Micro, Small, and Medium Enterprises (MSMEs) players during the pandemic, while Hidayah et al. (2023) examined BMT customers' financing product decisions. Both studies focused on BMT operational dynamics in a specific context.

Broader studies addressing the issues and challenges of BMT have been conducted by Wulandari and Kassim (2016) as well as other international studies such as Hassan and Saleem (2017), Iqbal et al. (2019), Adnan and Ajija (2015) examined the BMT business model in Bangladesh and other Asian countries to alleviate poverty and empower marginalized groups, especially women. Khatimah and Isfandayani (2023) found that BMT has reached the smallest layers of society, such as traders and farmers, by providing financial services that are easily accessible to small communities. Obaidullah and Khan (2008) further explain how BMT operates a syariah-compliant loan scheme using *murabahah* and *mudharabah*, which match the values of the global Islamic community. This emphasizes the importance of unique and contextual loan products in increasing syariah financial access. Additionally, community-based economic development is a crucial BMT business strategy. Rahman et al. (2015) confirm that community-based development can lead to Islamic Microfinance Institutions (IMFI hereafter) because social capital, education, and community involvement improve organizational sustainability.

Other studies have identified substantial operational barriers, such as limited resources, credit risk, and regulatory issues, in underdeveloped areas (Septianingsih et al., 2024; Waruwu, 2024). To address these challenges, Ascarya et al. (2023) emphasize that effective governance and product diversification, such as cash waqf products, will help BMT maintain financial stability and sustainability (Wardiwiyono, 2012) and collaboration with the government and NGOs (Mashuri, 2016). The need to use technology to increase community participation is also a challenge. Wahab and Mahdiya (2025) further elaborate that cross-sector collaboration and the utilization of financial technology, with active government support, increase participation in IMFI. As a special autonomy region, Southwest Papua has programs related to community empowerment and the development of MSMEs (Antara 2023). Yet, the role of local BMTs in supporting these initiatives remains underexplored.

The conclusion from the literature shows a consensus that BMT businesses can survive and function well if they can manage risks, implement good governance, create product innovations that align with the community's needs, and collaborate with local stakeholders. It is particularly relevant for regions like Southwest Papua, which have geographical and demographic challenges. With a focus on the Sorong region as an example of Indonesian areas that are still behind schedule and have their own unique challenges and opportunities. However, limited evidence indicates how BMTs in remote and frontier (3T) regions modify their governance, risk management, and service innovation to sustain operations despite these contextual obstacles. This study focused on the Sorong region, an underprivileged area with unique socio-economic issues, and seeks to fill a knowledge gap using an in-depth qualitative case method, analyzing how BMTs sustain themselves while promoting sharia-based financial inclusion in underprivileged contexts.

Conceptual Framework

This study adopts Social Intermediation Theory to explain how BMTs in Sorong perform as both financial and social intermediaries to achieve sustainability in Islamic microfinance. According to Ledgerwood (1998), social intermediation theory emphasizes the building of social capital, trust, and empowerment within communities as essential for sustainable financial inclusion. In the context of Southwest Papua, this theory offers a relevant analytical framework, as BMTs not only distribute funds but also promote community-based empowerment and financial literacy. In this capacity, BMT functions as both socially oriented (*Baitul Maal*) and commercially oriented (*Baitul Tamwil*) intermediaries, integrating profit and non-profit mechanisms to support financial inclusion and community empowerment. This framework examines four main ideas: institutional role, product and service adaptation, operational challenges and opportunities, and long-term sustainability. Thus, the framework views BMT as dynamic agents of Islamic financial intermediation whose effectiveness depends on their ability to maintain trust-based relationships, innovate inclusive financial products, and ensure operational resilience in Southwest Papua's diversified geography and economy.

To operationalize the conceptual model, in-depth interviews were conducted with three managers of BMT who work in the Sorong area of Southwest Papua. The empirical findings of this study can be used

to address problems in the Sorong area. The study results can also help the regional government find more ways to work with outside groups, especially those in the Islamic financial sector like BMT. As of May 30, 2024, the Provincial Government has joined KDEKS. This could make the part of the Provincial Government stronger (kneks.go.id, 2024). In short, Figure 1 shows the conceptual framework of the problem-solving approach's structure developed by the researchers.

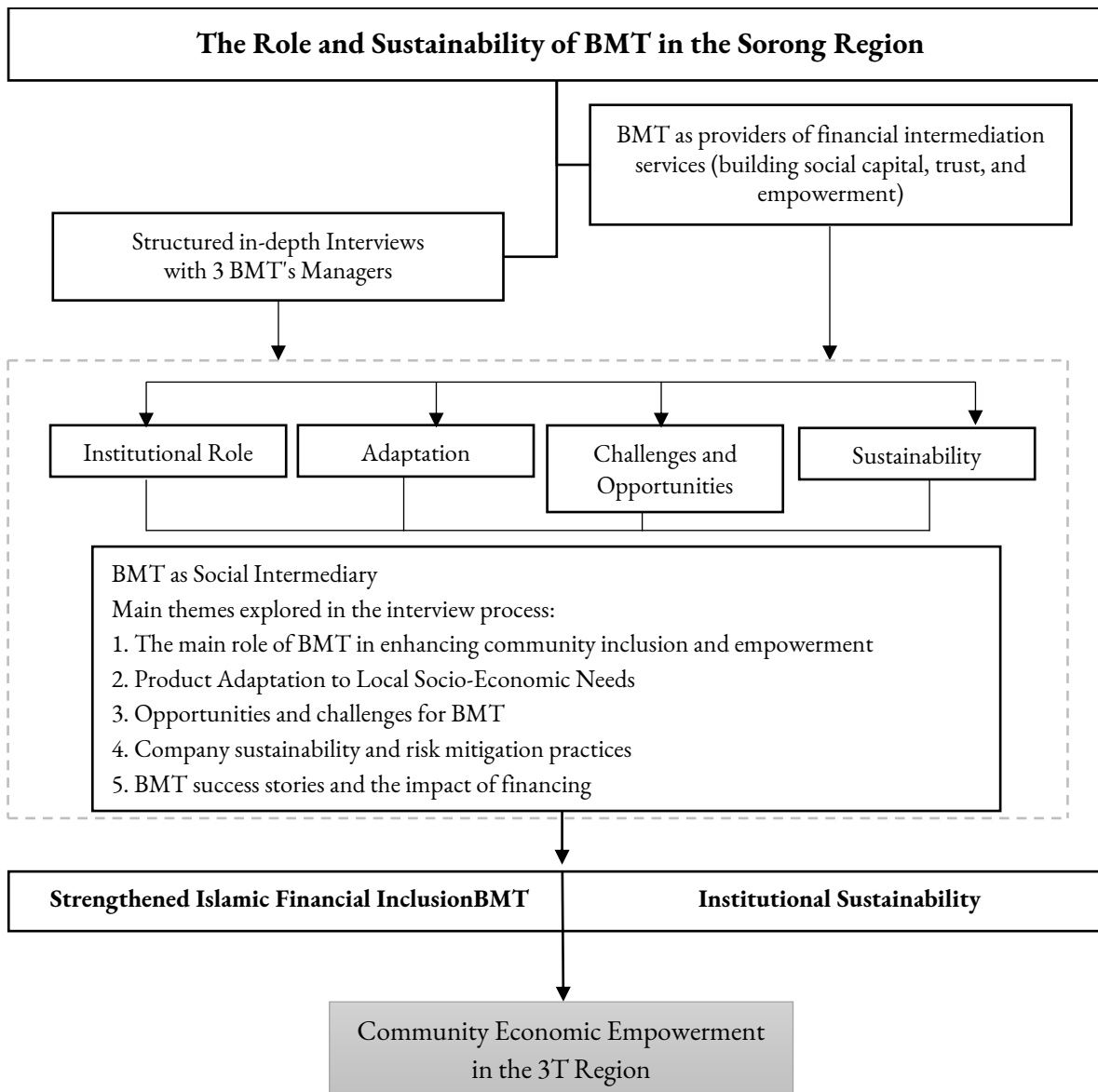


Figure 1. Conceptual Framework

Research Method

Data Collection Method

This study relied on in-depth interviews with three BMT managers in Sorong. We chose the qualitative approach because it better captures the research subjects' viewpoints and experiences. Semi-structured interviews were conducted according to Creswell (2014)'s qualitative approach suggestions to gather rich, exploratory data for the research. The informants have been identified through preliminary observation and direct visits to several Sorong BMT offices. The researcher scheduled appointments based on availability during this initial stage. Purposive sampling chose senior managers with an extensive understanding of their institutions' business processes, operational systems, and policy frameworks as informants. These managers

were strategic decision-makers who could give comprehensive information about BMTs' role and sustainability in the region.

The interviews were carried out in person to enhance involvement and contextual comprehension. Each interview lasted between 60 and 90 minutes, depending upon the informant's availability and the depth of the discussion. All interviews were audio-recorded with the participants' consent and subsequently transcribed properly for analytical purposes. Before data collection, each informant received an informed consent form detailing the research objectives that led to multiple questions to investigate.

To strengthen data validity, triangulation was performed using additional sources, including selected BMT clients who got microfinance loans from each institution. Using more than one source, the study tried to get different points of view and make sure that the results weren't just based on what managers thought. Interviews, records, and document reviews were some of the methods used by the researcher to gather information about the topic, thereby overcoming the limitations of a single data source and reducing potential bias (Bekhet & Zauszniewski, 2012). However, it took a while to find clients who engaged with microfinance products, as most of the clients visited during field visits were merely doing normal transactions.

Instrument Design

The objective of this study is to examine BMT's impact on Islamic microfinancing in Sorong and its sustainability. This objective guided both the formulation of the research instrument and the analytical process. The qualitative model used by Alkhan and Hassan (2021) to investigate the Islamic Microfinance Company A in Kyrgyzstan, inspired by it. While their study emphasized *maqasid al-sharia* dimensions, this study used their interview structure and analytical approach. The semi-structured interview method, senior executive engagement as key informants, and qualitative content analysis approach were adapted to the BMT context in Sorong, particularly their emphasis on rich management perspectives on institutional operations, financing, and social impact. The five thematic clusters of the interview questions align with the conceptual framework of this research: (1) BMT's institutional function, (2) financial inclusion mechanisms, (3) microfinance sustainability, (4) social and community impact, and (5) operational challenges. These categories align with the organized, yet adaptable questioning approach suggested by Alkhan and Hassan, facilitating the examination of both factual information and contextual understanding during interviews.

Data Analysis Method

Following Creswell (2014), this study uses a qualitative approach with semi-structured in-depth interview techniques. Utilizing semi-structured interviews allows researchers to be more flexible and enables respondents to speak openly about their opinions in their respective contexts (Rubin & Rubin, 2012). The data collected were then analyzed using thematic analysis according to (Braun & Clarke, 2006), which helps discover important patterns, primary themes, and meaning from qualitative data (Bryman, 2016).

In practice, the analysis followed Braun and Clarke's six stages: (1) Familiarization, in which all interview transcripts and field notes were reread to understand the context; (2) Initial coding, in which key phrases, repeatedly occurring ideas, and expressions describing BMT's operational realities and societal impact were manually coded line by line; (3) Finding themes, in which codes were classified into preliminary topic clusters such as institutional role, financial inclusion, product adaptation, and sustainability practices; (4) Reviewing themes, in which the new themes were compared to the dataset for internal consistency and uniqueness; (5) Refine and name themes, in which the study objectives and social intermediation framework guided theme refinement and naming; (6) Report production, in which the results and discussion section included topics and verbatim quotations to support the analysis.

To enhance trustworthiness and credibility, several procedures were implemented. Initially, data triangulation was performed via interviews with various BMT managers and direct observations, allowing comparison and validation among sources (Arianto, 2024). Secondly, informant checking was conducted

by returning to participants to verify the precision of the summarized interpretations. Third, the paper trail was preserved to record analytical conclusions and coding methodologies, ensuring transparency and reliability. These procedures guaranteed that the findings accurately reflect participants' viewpoints while upholding methodological rigor and coherence with the study's conceptual and theoretical frameworks.

Results and Discussion

Profile and Operational Landscape of BMT in the Sorong Region

As mentioned in the earlier sections, this study involves three different BMTs in Sorong. Table 1 summarizes the general overview and operational landscape of each BMT. It presents the profile of the three examined BMTs: Al-Hijrah, Kum 3, and Aisyiyah, capturing their membership base, primary products, financing strategies, and target customer demographics.

Table 1. Characteristics and Roles of BMT: Statistics and Operational Landscape

Name (year of establishment)	Members	Featured Products	Financing Model	Customer type
BMT Al-Hijrah (1995)	900+	Capital Goods or Business Financing, <i>Qardul Hasan</i> Financing, Savings Products	Proactive Service Model, Community Coordinator for Customers per Area	<i>Majlis Taklim</i> community, Informal Business operators
BMT Kum (2008)	1300+	Capital Goods/ Business Financing, <i>Qardul Hasan</i> Financing, Savings Products, <i>Hiwalah</i> Financing	Fast and Responsive Service Strategy, Customer Evaluation based on Social Reputation and Trust, Community Service based on Field Coordinators	Mosque Community, Farmers, Market Traders, Contractors, and Schools
Aisyiyah (2015)	400+	Capital Goods/ Business Financing, Personal Financing, and Community-Based Savings of the Muhammadiyah-Aisyiyah Network	Humanistic and women-friendly service model, financing for women's empowerment, Membership obligation to obtain financing	Women entrepreneurs running home businesses, market traders, members of Aisyiyah, or community members have organizational affiliations.

Source: Primary Data Processed (2025)

Table 1 indicates that all BMTs in the study employ community-centric operational models based on local social structures, yet each shows a distinctive focus corresponding to its community and organizational context. Al-Hijrah prioritizes mosque and *majlis taklim* communities, Kum 3 aims at expanding micro-entrepreneurship via trust-based finance, and Aisyiyah incorporates women's empowerment within the Muhammadiyah–Aisyiyah framework. These variations demonstrate the complexity of Islamic microfinance outreach techniques in Sorong, where BMTs function not only as financial intermediaries but also as social facilitators that merge company financing with communal values and socio-religious engagement.

The Strategic Role of BMT in Promoting Access to Islamic Microfinance in 3T Areas

All BMT managers interviewed stressed that their institutions serve small communities that have been excluded by the conventional banking system. BMT Al-Hijrah, founded by 24 community members with Rp12 million, became an IMFI with over 900 active members by 2024. BMT Kum 3 was funded by Baitul

Mal Muamalat Indonesia, which focuses on mosque-based business communities, whereas BMT Aisyiyah empowers women's community membership. It addresses the financial needs of individuals who are not served by conventional banks, particularly those in the lower economic strata (Septianingsih et al., 2024). Amidst the dominance of loan sharks, BMT has become an alternative based on Islamic values that offers more humane financing with rational margin rates. BMT Kum 3, for example, is committed to providing the most professional and efficient service possible to its customers, as explained by the manager of BMT Kum 3:

"The service is provided as professionally as a bank, but the speed of service is as fast as a loan shark's service. We can also offer a competitive margin in the range of 1-1.4% per month, compared to loan sharks who charge interest rates of 20% per month. Many people in Sorong have been deceived by loan sharks disguised as cooperatives, but in practice, they are shark loans." (Manager, BMT Kum)

The availability of BMT facilitates micro company financing, health, education, and work tool purchasing. Community-adapted financing systems like *murabahah*, *ijarah*, and *qardhul hasan* are the main options. In addition to providing financial services, BMT distributes zakat, infak, and sedekah cash to improve community welfare, as reported by Robi'in (2023) in BMT Sidogiri.

Adjustment of Products and Service Models to Local Characteristics

BMT adapts products and services to local socioeconomic situations. Studies show that financings in IMFI are dominated by *murabahah* contracts (Tho'in, 2021). This type of contract is simple, relying on the price and margin that have been previously agreed upon, and it is suitable for both working capital and consumptive financing (Parnawi et al., 2023; Sabirin & Zen, 2024; Supriyadi & Anwar, 2023). Nevertheless, contract modifications such as *musyarakah*, *hiwalah*, and *qardhul hasan* are employed in particular settings. The *musyarakah* contract is employed in Islamic microfinance institutions for partnership business financing, when two or more parties contribute capital and share risks and rewards (Sarpini, 2020). *Musyarakah* is highly relevant for the joint capital development of small businesses, providing opportunities for active participation from community members (Supriyadi, 2016; Wicaksono & Agustianto, 2024). On the other hand, financial institutions utilize the *hiwalah* contract to finance and transfer risk between MSME actors, sharia cooperatives, and small businesses (Dewi & Kasri, 2011; Saputra & Zainuddin, 2024). Small-scale contractor entrepreneurs in Sorong employ the *hiwalah* contract in BMT. The *hiwalah* contract has been modified but maintains its fundamental ideals of fairness.

From the interview results, it was found that BMT Aisyiyah also provides a significant amount of *ijarah*-based financing for educational and wedding needs, as well as other personal financing. In a literature study, at least 15 Islamic banks worldwide have used this contract for financing services such as education, marriage, travel, home renovation, green technology, professional services, and Hajj and Umrah in various countries (Mohamed et al., 2024). BMT Kum 3 has even selectively distributed *qardhul hasan* to the poor community whose honesty has been tested. It demonstrates the institution's sensitivity to the socio-religious dimension and its commitment not to be solely profit-oriented (Rochayatun & Sayugo, 2021), as explained by the manager of BMT Al-Hijrah:

"We have also disbursed a lot of *Qard* contracts, but specifically to those who are truly in the category of poverty and can be given to, and the individuals have been evaluated for trustworthiness in the sense that our personal management has great confidence in those individuals." (Manager, BMT Al-Hijrah)

The "pick-up the ball" technique is still used to reach underprivileged communities like farmer organizations, traditional market traders, and study groups to enhance transactions. BMT Al-Hijrah, BMT Kum 3, and BMT Aisyiyah send field workers and community coordinators to get funding. This practice

follows the social intermediation idea of Islamic microfinance, which emphasizes social interactions and community (Ledgerwood, 1998).

According to the customer, BMT services help by providing easy financing without complicated bureaucracy, avoiding loan sharks with a fixed installment system and reasonable margins, and allowing for repayment time negotiation when the business experiences a downturn without penalties or pressure. Some customers also suggested that BMT improve business education and training to maximize the impact of financing, since several enterprises fail due to poor management rather than financial access. Since the Southwest Papua Province government empowers small company players through various programs, collaboration with local government agencies could be a solution (Antara, 2023).

The variety of financing contracts utilized by BMTs in Sorong, including *murabahah*, *musyarakah*, *ijarah*, and *qardhul hasan*, demonstrates their adaptability and responsiveness to the community's diverse economic capabilities and social conditions. This contractual diversity allows BMTs to customize finance structures to local needs while adhering to Sharia principles, thus guaranteeing accessibility and equity for marginalized populations. This adaptability demonstrates the ideals of *maqasid al-shariah*, specifically *hifz al-mal* (protection of wealth), *hifz al-nafs* (maintenance of livelihood), and *adl* (justice), by fostering inclusive finance, mitigating hardship, and improving community welfare. As emphasized by Thaidi et al. (2022), IMFIs such as BMTs fulfill the objectives of *maqasid al-shariah* by protecting wealth, fostering financial inclusion, and tailoring financial services to the specific needs of impoverished and rural communities. Similarly, the framework proposed by Shaharuddin et al. (2025) combines *maqasid al-shariah* with ESG (Environmental, Social, and Governance) principles, highlighting the ways in which Sharia-based contract flexibility and inclusive financial practices promote social justice, sustainability, and resilience for marginalized communities.

Digitalization: Challenges and Opportunities

Every BMT manager agrees that digital transformation is challenging. Technology use is minimal because of insufficient human resources and digital knowledge, especially among BMT customers who belong to marginalized groups. It happens even though some BMTs already have applications like mobile banking. According to the manager of BMT Aisyiyah, the service is still conducted manually. To maintain loyalty.

"In terms of supporting technology for our BMT business, we are still very limited. We truly serve our BMT members with manual services, and sometimes we even handle money transfer requests for certain members to maintain customer loyalty." (Manager, BMT Aisyiah)

Amid the growth of fintech and digital banking, this poses a challenge for operational efficiency and competitiveness. However, all managers agree that BMT must digitalize to stay relevant. BMT Kum 3 even stressed that service speed is essential to attract informal customers used to responsive and reliable loan shark services. According to previous research, the use of software from local application developers can help Islamic services and strengthen BMT operations in the digital era; however, the use of this software is still limited (Aji et al., 2020).

Sustainability Strategy: Diversification, Community Strengthening, Collaboration, and Collective Risk Mitigation Instruments

Community-based service models, humanistic settlement approaches, surplus from operations, and member rewards during the annual budget meeting assure BMT's operational viability in Sorong. Community-based microfinance fosters trust, mobilizes local resources, and enhances member participation, which are essential for sustainability (Rohmadi & Udin, 2024).

In dealing with customers who fail to pay, BMT uses a familial approach and financial education rather than executing collateral. On the other hand, BMT strengthens capital sustainability by requiring financing customers to become members as an obligation. Studies show that equity and retained earnings enhance the

independence of microfinance institutions, but debt and grants tend to be counterproductive (Fonchamnyo et al., 2023). Therefore, each financing customer contributes to the cooperative's capital, resulting in a more stable cash flow.

One of the most interesting findings from this study is the collective initiative among BMTs in the city and regency of Sorong to establish the local Sharia Cooperative Center (*Pusat Koperasi Syariah* or *Puskopsyah* hereafter). *Puskopsyah* is a mutual protection fund intended to function as an internal Takaful scheme. It can protect BMT operations from problematic financing risks or customer default risks (Rohman et al., 2021). Takaful in Sharia cooperatives can provide members with a sense of belonging (Hudaya et al., 2024). According to BMT Al-Hijrah and BMT Kum 3 managers who administer it:

"*Puskopsyah* will later bear or cover such issues, but *Puskopsyah* is still at the internal scale of Sorong. Currently, 4 BMTs are operating in the city and regency of Sorong." (Manager, BMT Al Hijrah)

"All BMTs established in the city and regency of Sorong must join *Puskopsyah*. In 2024, the funds collected from each BMT's capital and financing activities are usually around 50 thousand IDR per financing transaction, and these funds are placed in *Puskopsyah*. As of 2023, more than 300 million IDR has been managed by *Puskopsyah*." (Manager, BMT Kum 3)

The initiative of establishing *Puskopsyah* shows how local institutional innovation strengthens BMT. Despite its simplicity and lack of investment, *Puskopsyah* could become an internal cooperative-based Islamic insurance model that addresses risk issues without commercial insurance. *Puskopsyah* embodies Islamic finance's *ta'awun* principle, which is vital to developing nations. This unique BMT practice is very well-suited to be applied to BMT businesses in other regions, especially in areas that are still underdeveloped.

Real Impact: Success Stories and Economic Empowerment

Client testimonials show the role of BMT in encouraging small communities. One of the customers of BMT Al-Hijrah shared a story about how he started a motorcycle repair shop from scratch and has significantly developed his business. A customer of BMT Aisyiyah, a cake seller in prison, acknowledged the ease of the financing process and its support for business cash flow. There is also a success story from a seafood vendor, who testified how helpful the humane financing mechanism at BMT Sorong was, because initially he sold his goods on the roadside, but now he has his own store. The existence of BMT has opened up real economic opportunities for communities that previously found it difficult to access formal loans. Humanization in the financing process and social relations between BMT and the community have become the foundation of trust, closeness, and sustainability in financing.

Discussion

The results of this study show that BMTs can greatly increase financial inclusion in economically challenged regions like Sorong, Southwest Papua, by using new ways to finance projects and getting people involved in their communities. BMTs take a proactive and socially embedded approach to service, which is different from traditional microfinance institutions as they follow both Sharia values and local community traditions. The data shows that their success depends a lot on their ability to build social trust and a sense of shared responsibility among their members. It is clear from their diverse clientele, which includes informal workers, women entrepreneurs, and members of faith-based groups.

One interesting thing about this study is that it shows how social intermediation theory works in a remote and culturally different part of Indonesia. BMTs do more than just help with money; they also build social capital, set up financial literacy training, and help small business owners get started. These traits make BMTs different from many other microfinance models. They also match what other research has found, which shows that similar positive results occur in rural areas, but often don't talk about strategies that are specific to regions with complex accessibility challenges.

Other studies have shown that good governance and risk management are important for the long-term success of microfinance. This study shows that adaptive service design and integrating local value are also very important. The fact that BMTs are becoming more involved in empowering marginalized groups, even though there are problems with infrastructure and traditional financial exclusion, shows that they are strategically important for promoting inclusive growth.

The function of BMTs in Sorong directly contributes to the achievement of several SDGs from a broader perspective. BMTs provide access to ethical and inclusive financial services for underserved communities, thereby supporting SDG 1 (No Poverty) through poverty reduction initiatives and livelihood empowerment. By encouraging sustainable microenterprises and local employment, their emphasis on entrepreneurship, productive financing, and community-based business mentoring contributes to SDG 8 (Decent Work and Economic Growth). Moreover, BMTs actively advance SDG 10 (Reduced Inequalities) by addressing structural barriers that restrict access to finance for women, informal laborers, and rural populations. Therefore, the sustainability of BMTs not only enhances the economic resilience of the local community but also demonstrates Indonesia's broader dedication to the equitable and inclusive economic development within the global SDG framework.

Conclusion

The study concludes that BMTs in Sorong, Southwest Papua, do a good job of increasing financial inclusion among underserved and marginalized communities by using community-based, sharia-compliant microfinance models. BMT Al-Hijrah, BMT Kum 3, and BMT Aisyiyah can reach people who are often signed by traditional banks because they are flexible, trustworthy, and involved in their communities. Social intermediation, which is based on values like openness, solidarity, and social capital, is becoming an important part of BMTs' long-term success and growth. The results show that strategic governance, creative product design, and strong collaboration with stakeholders are all important for solving the economic problems that are unique to rural areas in Southwest Papua.

For practitioners, it is suggested that they make BMT services more digital, expand financial literacy programs, and replicate the local Puskopsyah model as an internal risk mitigation scheme in more places to have a bigger impact. Regulators should help improve infrastructure, give local BMTs more freedom when it comes to regulations, and make it easier for them to work together to speed up the growth of shariah-compliant financial systems. Researchers are encouraged to do more work on social intermediation and localized microfinance adaptation, especially in places with similar social and geographic challenges. In general, promoting BMT-driven financial inclusion could be a way to help people in Indonesia's remote and poor areas become more economically independent.

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