

Strengthening the BMT Ecosystem through Sharia Cooperative Workshop, Indonesia

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ABSTRACT

The purpose of this activity is to strengthen the BMT ecosystem through increasing the capacity of sharia cooperative management to be more professional and sustainable. The methods used include the planning, implementation, and evaluation stages, involving actors, actors, and the community as informants so that the perspective produced is more comprehensive. The results of the activity showed an increase in participants' understanding of the governance of sharia cooperatives and the formation of inter-institutional networks that expanded access to capital and strengthened BMT's position in the sharia financial ecosystem. An important finding from this activity is that a participatory approach through workshops is able to produce practical solutions that are relevant to the needs of micro enterprises while increasing public trust in BMT. The qualitative analysis used succeeded in capturing socio-economic and cultural dynamics so that the resulting recommendations were more contextual and sustainability-oriented. This activity also supports the results of previous research that emphasizes the importance of sharia-based governance and institutional innovation. Thus, the sharia cooperative workshop can be seen as a strategic instrument in building an inclusive, competitive, and community-oriented BMT ecosystem. This abstract emphasizes that the activities carried out in April 2026 at the Burza Hotel Jogjakarta make a real contribution to strengthening the BMT ecosystem through collaboration with integrity and innovation.

Keywords: Strengthening, Ecosystem, Sharia Cooperatives, Workshops.

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1. INTRODUCTION

The general phenomenon of cooperatives in Indonesia shows their important role as a forum for the people's economy that is oriented towards togetherness and mutual cooperation (Kustiwi & Ratnawati, 2025; Alfitrah & Perkasa, 2023). Cooperatives are here to provide access to capital for small communities that often find it difficult to reach formal financial institutions. The existence of cooperatives is also a means of economic education for its members so that they can learn to manage their businesses independently (Dzikrullah & Chasanah, 2024). Many cooperatives are developing in the agriculture, trade, and service sectors so that they are able to support local needs (Khairunnisa et al., 2024). Another phenomenon that can be seen is the increase in community participation in cooperatives because they are considered more fair and transparent. However, cooperatives also face challenges in the form of limited management and low financial literacy of members (Santya & Kustini, 2025). The government seeks to strengthen cooperatives through regulations and empowerment programs to be more professional. Successful cooperatives usually have strong leadership and an accountable management system

(Habib & Azmi, 2025). In many areas, cooperatives are the driving force of the village economy while strengthening social solidarity. This phenomenon confirms that cooperatives are not only economic institutions but also instruments of sustainable social development (Pakabu et al., 2025).

The uniqueness of sharia cooperatives in Indonesia lies in the application of sharia principles that emphasize justice, togetherness, and blessings in every economic activity (Wartoyo, 2024). Sharia cooperatives not only function as financial institutions but also as a means of da'wah and empowerment of the people. The profit-sharing system replaces interest so that transactions are more in line with Islamic values and avoid the practice of usury (Lukito, 2025). Another uniqueness is the existence of sharia contracts such as *mudharabah musyarakah* and *murabahah* which are used in financing members' businesses. Sharia cooperatives also emphasize transparency and deliberation in decision-making so that each member feels they have the same role (Saputri et al., 2025). An interesting phenomenon is that sharia cooperatives are often the center of strengthening the community-based economy because they connect spiritual aspects with daily economic needs (Syamsurijal, 2024). In addition, sharia cooperatives play a role in building social solidarity through *zakat infaq* and alms programs that are integrated with business activities (Hasibuan, 2025). This uniqueness makes sharia cooperatives more acceptable to people who want financial institutions in accordance with religious values. With these characteristics, sharia cooperatives are able to become a sustainable alternative for small communities while strengthening the sharia economic ecosystem in Indonesia.

The Baitul Maal wat Tamwil (BMT) ecosystem in Indonesia is growing as an important part of the sharia economic movement oriented towards the empowerment of small communities. BMT is here to bridge the need for access to capital for micro business actors while providing financial services in accordance with sharia principles. A common phenomenon that can be seen is that more and more people choose BMT because it is considered closer to real needs and easier to reach than formal financial institutions. However, this ecosystem also faces challenges in the form of limited managerial capacity and the need to strengthen regulations in order to compete in a healthy and sustainable manner. The sharia cooperative workshop is one of the important strategies to strengthen the BMT ecosystem through improving the competence of managers and strengthening networks between institutions so that BMT is able to make a real contribution to economic development based on justice and sustainability.

Strengthening the BMT ecosystem is very important because this institution plays a direct role in supporting the sustainability of micro and small businesses that are the backbone of the community's economy. Without systematic strengthening, BMT will find it difficult to face the challenges of technology modernization and increasingly complex regulatory demands. Strengthening is needed so that BMT is able to increase managerial and governance capacity so that it can provide more professional and reliable Islamic financial services. In addition, strengthening will also strengthen inter-institutional networks so that collaboration is created that supports each other in expanding access to capital and economic empowerment of the people. With the strengthening of the BMT ecosystem, public trust will increase and participation in sharia-based economic activities will be wider. This will ultimately encourage the creation of equitable economic independence and strengthen BMT's position as an important pillar in national economic development.

Sharia cooperative workshop activities have great significance for strengthening the BMT ecosystem because it is able to provide a collective learning space that encourages increased capacity of managers and members. Through this activity, the participants can understand the principles of sharia governance in more depth so that the institution can operate professionally and in accordance with the value of justice. The workshop is also a forum to discuss the challenges faced by BMTs such as technological limitations and increasingly complex regulations. With the existence of a discussion forum, participants can formulate practical solutions that can be applied directly in the management of the institution. In addition, this activity opens up opportunities to strengthen networks between institutions so that synergy is created in expanding access to capital. The workshop also plays a role in increasing public trust in BMT because it shows the institution's commitment to improving service quality. This activity encourages the creation of innovations that are relevant to the needs of micro businesses so that

BMT can become the driving force of the people's economy. The sharia cooperative workshop also fosters collective awareness of the importance of collaboration in building a sustainable ecosystem. With this activity, BMT is not only strengthened from the managerial side but also from the social and cultural aspects. This makes BMT more adaptive to changing times and community needs. The workshop is also a means to instill the value of integrity and transparency in the management of the institution. This activity ultimately contributes to the creation of a more inclusive and competitive Islamic financial system. The sharia cooperative workshop thus becomes an important foundation for strengthening the BMT ecosystem that is oriented towards justice, sustainability and community welfare.

The purpose of this activity is to strengthen the BMT ecosystem through increasing the capacity of sharia cooperative management to be more professional and sustainable. The benefit of this activity is to provide an in-depth understanding of the governance of sharia cooperatives as well as build networks between institutions to expand access to capital. In addition, this activity also increases public trust in BMT by showing the institution's commitment to providing quality services and in accordance with sharia principles.

2. METHODS

This sharia cooperative workshop will be held during April 2026 with a location at the Burza Hotel Jogjakarta on April 18 to 19, 2026 and is designed through systematic implementation planning and evaluation stages. According to Sulistyan and Afrianto, (2024), the planning stage will ensure that all activity agendas are well arranged and in accordance with the needs of strengthening the BMT ecosystem. The implementation stage will be an interactive space for resource persons and the community to share knowledge and experiences relevant to the management of sharia cooperatives. The evaluation stage will provide an opportunity to assess the effectiveness of the activities as well as formulate recommendations for improvement for the next program. With a structured method, this activity is expected to be able to produce a real impact on strengthening institutional capacity. The location chosen, namely the Burza Hotel Jogjakarta, also provides a conducive atmosphere for discussion and collaboration. This activity emphasized the importance of the involvement of diverse informants so that the perspectives produced are more comprehensive. The resource persons will provide academic and practical insights, actors will share their field experiences and the community will convey their needs and expectations. This entire process will strengthen the BMT ecosystem through a participatory and collaborative approach.

The data analysis techniques used are qualitative so that every information obtained from the perpetrators and the community can be processed in depth to produce a holistic understanding. Qualitative analysis allows researchers to capture the meaning behind the experiences and views of informants so that the results are richer and more relevant. The data obtained is not only in the form of numbers but also in the form of narratives that reflect the socio-economic and cultural realities surrounding the BMT ecosystem. With this approach, workshop activities can identify the supporting and inhibiting factors faced by sharia cooperatives. The results of the analysis are then used to formulate institutional strengthening strategies that are appropriate to the local context. The qualitative approach also helps to ensure that the voice of the community is truly represented in the recommendations produced. This is important because BMTs function as institutions that are close to the community and should reflect their real needs. Thus this activity not only generates academic knowledge but also practical solutions that can be applied. Qualitative data-based evaluation will strengthen the legitimacy of the results of activities and increase the trust of stakeholders. This workshop ultimately became an important foundation for the sustainable and inclusive development of sharia cooperatives.

3. RESULTS AND DISCUSSION

3.1. Results

The results of the interviews with the informants show diverse but complementary views on the importance of sharia cooperative workshops for strengthening the BMT ecosystem. The resource person emphasized that this activity is a strategic means to deepen understanding of sharia principles while strengthening institutional governance to be more professional and competitive. BMT actors said that the workshop provided a space to share practical experiences, especially related to operational challenges such as technology limitations and access to capital. They assessed that this activity was able to present real solutions that could be applied directly in the management of the institution. The public as informants emphasized that the presence of the workshop increased trust in BMT because it showed the institution's commitment to improving service quality. The resource person also added that this activity opens up opportunities for collaboration between institutions so that a wider network is created. The actor emphasized the importance of innovations that are relevant to the needs of micro businesses so that BMT can become the driving force of the people's economy. The community considers that their involvement in this activity makes local voices and needs more represented. The speakers emphasized the value of integrity and transparency as the main foundation for institutional strengthening. The perpetrator emphasized that the results of the workshop will help BMT be more adaptive to the changing times. The community finally concluded that this activity provided direct benefits for the welfare of the community.

The interviews show that the sharia cooperative workshop activities not only function as an academic forum but also as a participatory space that unites the perspectives of the resource persons, actors and the community. The resource person considered this activity an important step in building an inclusive and sustainable Islamic financial system. The perpetrator emphasized that the field experience shared in the workshop can be a practical reference to improve BMT management. The community considers that their involvement in the discussion gives a sense of belonging to the institution so that trust increases. The resource person emphasized that this activity also contributes to the achievement of sustainable development goals. The perpetrators consider that the network formed will strengthen BMT's position in the local economic ecosystem. The community emphasized that the benefits of this activity can be felt directly through increased services and access to capital. The resource persons emphasized the importance of evaluation to ensure the sustainability of the program. The perpetrator assessed that the results of the qualitative analysis of this activity would be the basis for more appropriate decision-making. The community finally concluded that the sharia cooperative workshop is an important foundation for strengthening the BMT ecosystem that is oriented towards justice and common welfare.





Figure 1. Workshop activities
Source: Documentation of Activity Results (2026)

3.2. Discussion

The discussion of sharia cooperative workshop activities to strengthen the BMT ecosystem shows that this program has strategic relevance in the context of the development of community-based financial institutions. The activity, which will be held in April 2026 at the Burza Hotel Jogjakarta with the stages of planning, implementation, and evaluation, provides a systematic framework to achieve the expected goals. Resource persons from actors and the community as informants present complementary perspectives so that the results of activities are more comprehensive. The qualitative analysis used captures the deep meaning of the informant's experience and views so that the resulting recommendations are more relevant to real needs. This discussion emphasized that the workshop functions not only as an academic forum but also as a participatory space that strengthens inter-institutional networks. This activity is also a means to instill the values of integrity, transparency and professionalism in the management of BMT. With the involvement of the community, this activity further strengthens the legitimacy of the institution in the eyes of the community. The discussion showed that the workshop contributed to the achievement of sustainable development goals through increased access to Islamic capital and financial services. This activity also encourages innovations relevant to micro businesses so that BMT can become the driving force of the people's economy. Thus, the discussion emphasized that the sharia cooperative workshop is an important foundation for strengthening the BMT ecosystem that is oriented towards justice, sustainability and shared welfare.

In addition, the discussion showed that this activity has a long-term impact on strengthening institutional capacity and increasing public trust. The planning stage ensures the agenda of activities is in accordance with local needs, the implementation stage presents productive interactions, and the evaluation stage provides the basis for continuous improvement. The resource persons provided academic insights, the perpetrators conveyed practical experiences and the community emphasized their needs and expectations so that the results of the activities were more holistic. The qualitative analysis used strengthens the validity of the findings because it is able to capture the socio-economic and cultural dynamics surrounding the BMT ecosystem. The discussion also emphasized the importance of collaboration between institutions to expand the network and strengthen BMT's position in the Islamic financial system. With this activity, BMT is more adaptive to changing times and community needs. The discussion finally concluded that the sharia cooperative workshop not only produces academic knowledge but also practical solutions that can be applied directly. This makes the activity a strategic instrument in building an inclusive, competitive, and sustainable BMT ecosystem.

The results of this sharia cooperative workshop support the findings of previous research because it shows consistency between the need to strengthen institutional capacity and participatory strategies involving resource persons actors and the community (Handayani & Hidayat, 2016). Previous research emphasizes the importance of professional sharia-based governance and the need for innovation in supporting micro enterprises and the results of this activity prove that the workshop approach is able to answer both aspects. The involvement of diverse informants strengthens the validity of research findings on the importance of collaboration and networking between institutions. The qualitative analysis used is also in line with previous research methods that emphasize an in-depth understanding of socioeconomic and cultural dynamics. Thus, this activity not only strengthens existing theories but also provides empirical evidence that sharia cooperative workshops can be an effective instrument in building an inclusive, sustainable and competitive BMT ecosystem.

4. CONCLUSION

The activities of this sharia cooperative workshop are that the program implemented has succeeded in strengthening the BMT ecosystem through institutional capacity building of sharia-based governance and collaboration between stakeholders. This activity shows consistency with previous research results and provides empirical evidence that participatory approaches are able to produce practical solutions that are relevant to the needs of the community. With qualitative analysis, this activity also succeeded in capturing socio-economic and cultural dynamics so that the recommendations produced were more comprehensive and sustainability-oriented.

The limitation of this activity lies in the scope that is still limited to certain participants so that it does not fully cover the entire BMT network in various regions and the limited time that only lasts two days so that in-depth discussions have not been fully accommodated. Suggestions that can be given are to expand the scope of participants by involving more institutions and communities and extend the duration of activities so that the process of planning, implementation, and evaluation can be carried out more in-depth. In addition, there is a need for follow-up in the form of mentoring and monitoring programs so that the results of the workshop can really be applied sustainably in strengthening the BMT ecosystem.

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