

## THE ROLE OF ISLAMIC BOARDING SCHOOLS IN IMPLEMENTATION OF SHARIA TRANSACTION PRINCIPLES AT BMT AL-ROSYID BERKAH BERSAMA

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**Abstract.** This study was conducted to reveal descriptively through a qualitative approach about (1) How is the role of Al-Rosyid Islamic Boarding School in the development of BMT, (2) How is the form of the principle of sharia transactions at BMT Al-Rosyid Berkah Bersama, (3) How is the role of Islamic boarding schools in implementing the principle of sharia transactions at BMT Al-Rosyid Berkah Bersama. The research method used is a qualitative method with a field research approach. Qualitative research is carried out in original conditions and is in the form of new findings. The results of the study revealed that; (1) Recruiting several alumni of the Al-Rosyid Islamic boarding school, holding regular evaluations with BMT management to discuss problems and solutions that exist in the movements and activities at BMT Al Rosyid Berkah Bersama, socialize the importance of the sharia financing system to students and the community, participate in efforts to expand corporate wings and participate in fundraising. (2) Implementation of the principle of brotherhood (ukhuwwah), implementation of the principle of Justice ('adālah), implementation of the principle of benefit (maṣlahah), implementation of the principle of Balance (tawāzun) and implementation of the principle of Universalism (shumuliyah). (3) Recruiting and attracting capable alumni in BMT, especially in the field of sharia transaction principles, holding an intensive personal approach to BMT members, preparing future BMT cadres who are good in the field of sharia transaction principles, and several other important roles.

**Keywords:** BMT; Islamic boarding school; sharia transaction principles

### I. INTRODUCTION

In Indonesia, Islam is the majority religion adopted by its citizens. With a percentage of about 86.7% of the 267.6 million population are Muslims. With the number of Muslims who make up the majority of the population in Indonesia, it cannot be denied that Islam carries many roles in various sectors. The role of Islam is found in many sectors of education, culture and even the economy. One of the Islamic financial institutions that is now starting to develop a lot is Baitul Māl wa At-Tanwil (BMT). The role of BMT is very large and supported by abundant resources and culture in Indonesia, is seen as being able to reduce injustice in the economic sector because indications of prosperity in a nation are viewed according to its economic development. In this case, BMT shows a lot of good development [1].

Sharia Financial Institutions are institutions that manage funding with principles when running it based on sharia principles. In practice, sharia funding agencies must avoid usury, gharar (unclear) and maisir (gambling). The purpose of establishing a sharia funding agency is to carry out Allah's commands in the field of economy and commerce in order to free Muslims from actions that are not allowed by Islam.

Nowadays, BMT has begun to develop a lot, even Islamic boarding schools have started to establish many BMT financial institutions. In carrying out its activities, BMT needs to adhere to the values of sharia transactions in accordance

with Islamic teachings. One of the values that must be held is the principle of sharia transactions. The purpose of this study was to analyze the role of Islamic boarding schools in the implementation of the principles of sharia transactions at BMT Al Rosyid Berkah Bersama located in Dander sub-district, Bojonegoro district.

The existence of BMT is seen as being able to support the micro business sector. All of this is seen as crucial because BMT is a promoter of the economic system in Indonesia, which is quite popular. BMT is a financial institution based on Islamic law. However, the reality is that BMT has not developed much in the pesantren environment, even though pesantren is a potential for the economic development of the people which is quite strong and potential. In Bojonegoro district, the number of BMTs based on pesantren can still be counted on the fingers, while the number of pesantren in Bojonegoro itself is hundreds. In the Dander Bojonegoro sub-district itself, the Islamic boarding school that started the BMT was the Al-Rosyid Islamic boarding school.

Meanwhile, from the perspective of some people, consider that conventional and sharia capital and transactions are considered the same, so that BMTs and other Islamic Financial Institutions tend to be unattractive. This becomes something interesting to review. The fact is that Islamic funding agencies have systems, characters and contracts that are not the same as other institutions in general. One of the important identities and requirements of a sharia financial

institution is how the institution adheres to the principles of sharia transactions, so researchers are interested in examining the implementation of the principles of sharia transactions in pesantren-based BMTs: BMT Al-Rosyid Berkah Bersama.

#### A. BMT

BMT is a micro-financing agency that is run on the basis of profit sharing, developing small businesses, which means increasing dignity as well as protecting and meeting the needs of the poor, which is made based on encouragement and initial capital from a number of local residents based on an economic order that is salaam: safe (based on justice), peace, and prosperity [2]. [3] The principles of BMT are carried out using Islamic rules and principles, including (1) Faith and piety to Allah SWT through the implementation of sharia principles and Islamic muamalah in life, (2) Integration (kaffah) in which religious content is useful in giving direction and a positive attitude theory. dynamic, proactive, progressive, fair and have a noble character, (3) Family, (4) Simultaneous, (5) Independent, (6) Professional, (7) Istiqomah, steady, sustainable all the time, never give up. [2] BMTs are declared based on salaam citizens, namely full of safety, peace, and prosperity, so that BMTs must have a basis including (1) Ahsan (quality of achieving optimal performance), thayyiban (beautiful), ahsanu 'amala (pleasing all members), and in harmony with the values of salaam: safe, peaceful, prosperous. (2) Barakah, meaning that it is useful, creates strong, open cooperation, and is accountable to all members. (3) Spiritual communication (strengthening spiritual values). (4) Democratic, participatory, and inclusive. (5) Social justice and gender equality, without discrimination. (6) Environmentally friendly. (7) Care and wisdom in local knowledge and culture, as well as cultural diversity. (8) Sustainable, empowering citizens through improving the skills of individuals and institutions of local residents.

The most important use of this agency is to prepare funds for large-scale citizens but it is difficult to obtain funds from official funding agencies such as banks engaged in micro-enterprises. Now, according to data from the Ministry of Cooperatives and Small, Medium and Micro Enterprises, as of the end of 2011, the number of existing cooperatives reached 187,598, of which 71,365 savings and loan cooperatives, and about 5,500 units (7.7 units). %) one of which is BMT [4]. [5] The existence of BMTs, according to at least, must have a number of roles, including (1) Avoiding citizens from non-Islamic economic patterns and actively socializing the urgency of the Islamic economy in society. All of this can be carried out through training in Islamic trading procedures, such as transaction facts, no cheating on the scales, being honest with customers, etc. (2) Counseling and subsidies for micro enterprises. BMT must actively carry out its function as a micro-financing agency, among others, through guiding, providing counseling, consulting and monitoring the business of borrowing funds or residents. (3) People still rely on moneylenders because they can satisfy the people's desire to get funds immediately. Therefore, BMT must be able to provide services to residents optimally, available funds, simple bureaucracy, and others. The

implementation of sharia funding is the embodiment of the sharia economic order in BMT which can be observed from the services it provides. BMT services can generally be divided into 3 categories, namely trading arrangements, how to share profits, and service patterns. The implementation of the sharia funding order into a form of Islamic economy in BMT can be observed through the available services. The services provided by BMT can generally be grouped into 3 forms, namely transactions, profit sharing and services [6].

#### B. The Role of Islamic Boarding Schools in the Indonesian Economy

In its development, pesantren is not only trapped and struggling from one book to another. Pesantren is no longer a place of education that is only focused on the field of teaching books. With all the patterns of adaptation, many social roles are carried out by pesantren. Even in the pre-independence period of Indonesia, pesantren also played a role in the fields of politics, security and national defense. On a further journey, pesantren in this modern era are not only agents of religious education, but also participate in the development of knowledge. Pesantren also has a function as a da'wah institution, educational institution, and cadre of scholars as well as the center of the people's struggle against the invaders. Then in the 2000s era, Islamic boarding schools developed more rapidly and massively, so that not only the scientific sector was developed, but also the economic sector. In fact, many pesantren have received additional new functions, namely as a forum for the development of the people's economy. Then came the pesantren with its characteristic to develop cooperatives, and other economic sectors.

Innovations that are continuously carried out indicate that the world of Islamic boarding schools is actually innovative. This condition also indicates that the world of Islamic boarding schools has a very high response to changing times. So actually pesantren is a social and educational institution that can play an important role in the economy of the people and society. Related to this, Islamic boarding schools in carrying out their social functions can be narrowed down to four main functions, namely (1) Centers for cadre of religious thinkers, (2) Institutions that produce human resources, (3) Institutions that have the power to carry out empowerment of the community, (4) Islamic boarding school as a part involved in the process of social change [7].

## II. RESEARCH METHODS

The form of research that will be used is field research, using the research method that will be used is qualitative research. Qualitative research is a research that creates and manages descriptive data, for example transcripts of questions and answers, notes on research locations, pictures, photos, recorders and others. A number of explanations related to events that were interpreted from the object of research which were originally based on scientific foundations and theories were then used as a previous reference. Research related to the role of Islamic boarding schools in implementing the

principles of sharia transactions in BMT based on Al-Rosyid Berkah Bersama pesantren uses a qualitative descriptive approach. The initial effort carried out is to carry out preliminary observations at the location and then carry out processing of data obtained from the research location.

The location of this research is the Sharia Savings and Loans and Financing Cooperative (KSPPS) BMT Al-Rosyid Berkah Bersama which has an office at Jl.KH.R.MOH.Rosyid No. 85, Ngumpak Dalem, Dander, Bojonegoro Regency. This BMT is a BMT that was established and managed by the Al-Rosyid Islamic Boarding School, Dander subdistrict, Bojonegoro Regency. The research time was carried out for almost 3 months, from April 15 to June, at BMT Al-Rosyid Berkah Bersama, Dander subdistrict, Bojonegoro Regency.

This research uses a qualitative research method which means that the research is a scientific approach that is often used by a number of researchers in the social sciences, sometimes also in the field of education. This research is carried out to create and construct knowledge through understanding and findings that occur in an object or research field. This research method is a series of understanding and research which is based on an approach which is in the form of research on a social event and human problems [8]. For this research we created a complete description, observed the words, detailed reporting from the perspective of the informants and carried out the assessment in natural conditions.

The forms of data used for this research are primary data (direct data) and secondary data (data from existing sources in the form of data documentation or data that are considered important in the form of articles, journals and other media). The research carried out is focused on the implementation of the principles of sharia transactions at BMT Al Rosyid Berkah Bersama, with details that will be the subject of this research, namely: (1) Chairman of BMT Al Rosyid Blessing Together, (2) Staff and workers of BMT Al Rosyid Berkah Bersama, (3) Stakeholders of Al-Rosyid Islamic boarding school, (4) Customers of BMT Al-Rosyid, (5) And other related parties and have influence on BMT Al Rosyid Berkah Bersama.

The data collection method used is the method of interview, observation, documentation and literature study. In this case, we analyze the data or documents contained in BMT Al Rosyid Berkah Bersama, then in order to obtain valid data, researchers also carry out confirmation through interviews with staff, customers, and several stakeholders from BMT Al Rosyid Berkah Bersama, to obtain views as well as a detailed explanation regarding the implementation of the principles of sharia transactions at BMT Al Rosyid Berkah Bersama.

### III. RESULTS AND DISCUSSION

#### Overview of BMT Al Rosyid Berkah Bersama

[9] Al Rosyid Islamic Boarding School, has a strong desire to establish KSPPS BMT Al-Rosyid Berkah Bersama on February 27, 2019 under the auspices of the Al-Rosyid

Islamic Boarding School Bojonegoro Foundation, for the first time towards an Islamic economy populist business in order to realize an Islamic boarding school. prosperity and society. KSPPS BMT Al Rosyid Berkah Bersama was established under the protection, direction and has a cooperative legal entity based on the deed of Notary Cut Reesa Isti Kurniasari, S.H, M.Kn. Deed Number AHU.00057.AH.02.01.Tahun 2018 Dated February 2, 2018. KSPPS BMT Al Rosyid Berkah Bersama officially operated on February 27, 2019 [10].

The work area of BMT Al Rosyid Berkah Bersama in particular is how to empower the economy of the people around BMT. However, BMT Al Rosyid Berkah Bersama remains open to a wider area as long as it continues to make a positive contribution to BMT Al Rosyid Berkah Bersama with other customers or institutions. With the principle of trust and prudence. The BMT Al Rosyid Berkah Bersama market segment includes the following financing: (1) Trading; such as electronic equipment and other necessities, (2) Production; snacks, tofu/tempe, convection etc., (3) Printing, (4) Services; Wartel, computer typing, etc., motorcycle taxis, (5) Home furnishings needs, (6) Industry; Domestic industry. In building a company, the institutional structure is very important to indicate that an institution is active and has a clear role. In structuring the organizational structure within the institution, it is also very influential to make an institution more productive in developing and carrying out its activities. BMT Al Rosyid Berkah Bersama officially operated on February 27, 2019 with the following management structure:

STRUKTUR PENGURUS KOPERASI SIMPAN PINJAM DAN PEMBIAYAAN SYARIAH (KSPPS) BMT AL ROSYID BERKAH BERSAMA PONDOK PESANTREN AL ROSYID		
NAMA	JABATAN	PERIODE
Dewan Pengawas Menegemen	1. KH. ALAMUL HUDA MASYHUR	2019 - 2023
	2. KH. M. SHOFIULLAH MASYHUR	2019 - 2023
	3. RISNANTO MARZUKI	2019 - 2023
Dewan Pengawas Syari'ah	KH. SHOLAHUDDIN, M. HI	2019 - 2023
Ketua	H. ABDUL ROZAK, LC, M.Pd I	2019 - 2023
Sekretaris	MAJJADI ARIF HIDAYATULLAH, SQ	2019 - 2023
Bendahara	MISBAKHUL MUNIR, S.Pd I	2019 - 2023
Manager	BUDIONO	2019 - 2023
Bid. Usaha dan Bisnis	ANGGITA B. PRABANGKARA	2019 - 2023
Bid. Baitul Mal	GUNAWAN WIBISONO	2019 - 2023
Bid. Keuangan	1. RIZKI IZZA FITRIANI	2019 - 2023
	2. ICHA KARTIKA PUTRI	2019 - 2023
Bid. Pemasaran	1. AHMADAR ROZIKIN	2019 - 2023
	2. M. ZAENAL ABIDIN	2019 - 2023
	3. RIRIS KHOIRUN NISA'	2019 - 2023

Figure 1. Structure of the Management of KSPPS BMT Al Rosyid Berkah Bersama

The types of BMT Al Rosyid Berkah Bersama financing products are; (1) Al-Rosyid MUB (Business Capital Barokah), (2) Al-Rosyid MTN (Multipurpose Without Collateral), (3) Al-Rosyid PBE (Purchase of Electronic Goods), (4) Al Rosyid Berkah Bersama BMT Savings Product. (5) Al Rosyid BMT Loan Product Berkah Bersama. The Role of Al Rosyid Islamic Boarding School

Pesantrens and BMTs are often considered not an appropriate comparison to compare, Madrasahs are located in



the realm of knowledge and faith, on the other hand Cooperatives are in the economic realm. But the duration of the expedition proves that Madrasas are serious in improving an economic network through BMT. Al-Rosyid Islamic Boarding School itself considers that one of the biggest aspects of the existence of the Islamic Boarding School is independence in the economic field, so that developing wings towards the economy is considered very important in the world of Islamic boarding school. This is nothing but so that the Al-Rosyid Islamic boarding school can survive and develop and can be more useful not only for the family of the Islamic boarding school, but also for the surrounding community who are still lay and foreign to the sharia-based payment system. Therefore, the Al Rosyid Islamic Boarding School is determined to establish a BMT, although there are still very few Islamic Boarding Schools that are interested in establishing a Pesantren BMT in Bojonegoro Regency. But even so, this BMT still stands in order to be a concern and a pioneer in the sharia-based financing system.

In addition, the economic capacity of the madrasa can be better if the madrasa can establish cooperatives or Baitul Maal Wattamwil (BMT). Cooperatives and BMTs are mixed in the type of sharia microfinance entity (LKMS). The role of LKMS in society and Islamic boarding schools is (1) Bringing and socializing citizens to the application of sharia economics. Through correctional facilities for residents, LKMS can be the right tool to improve the madrasa economy along with educating residents. (2) Implementing the development and funding of MSMEs made by residents. This position can make the economy continue to be excited because people who lack capital can get capital as well as foster efforts from this LKMS. (3) Freeing people's dependence on moneylenders. Residents can breathe more freely because gradually they are no longer dependent on moneylenders who always pay big interest and limit the economic development of residents and the people. (4) Protecting economic equality. Economic equality can be realized more because LKMS distributes the budget evenly and does not side with certain groups.

Because of these important points, the Al Rosyid Islamic Boarding School has a strong desire to establish KSPPS BMT Al Rosyid Berkah Bersama on February 27, 2019 under the auspices of the Al Rosyid Bojonegoro Islamic Boarding School Foundation, as a first step towards an Islamic economy to realize the welfare of the cottage and also Public. KSPPS BMT Al Rosyid Berkah Bersama is established under the auspices of a cooperative legal entity with the Notary Deed of Cut Reesa Isti Kurniasari, S.H, M.Kn. Deed Number AHU.00057.AH.02.01.2018 dated February 2, 2018. KSPPS BMT Al Rosyid Berkah Bersama officially operated on February 27, 2019.

In the course of the establishment of BMT Al Rosyid Berkah Bersama, the Al-Rosyid Islamic Boarding School experienced quite a number of challenges, including there were no skilled human resources in BMT midwives, there were still many people who doubted the sharia transaction system, some people even considered the sharia system no different from conventional financing system. However, BMT Al Rosyid Berkah Bersama can still stand even though

it takes quite a long time in the inauguration process. The chairman of BMT Al Rosyid Berkah Bersama said: "The establishment of BMT Al Rosyid Berkah Bersama is quite challenging, where our human resources are still not good enough. However, our determination to strive for an independent pesantren economy and efforts to advance the sharia financing system among the community, then this BMT Alhamdulillah can still stand".

In improving the performance and progress of BMT Al Rosyid Berkah Bersama, Al-Rosyid Islamic Boarding School always makes concrete efforts and steps in an effort to advance this BMT. Some of the efforts made were (1) Recruiting several alumni of the Al-Rosyid Islamic boarding school who have good abilities in the field of sharia savings and loan cooperatives, such as BMT. (2) Conduct regular evaluations with BMT management to discuss problems and solutions that exist in the movements and activities at BMT Al Rosyid Berkah Bersama. (3) Socializing the importance of the sharia financing system to students and the community, this also aims to educate students and the community. (4) Participate in efforts to expand corporate wings and cooperate with financial institutions and other companies, such as Bank Indonesia, Exxon Mobil, Lion Group and several other institutions. (5) Participate in fundraising for BMT al Rosyid Berkah Bersama. (6) Providing facilities and a forum for the management and members of BMT Al Rosyid Berkah Bersama if they are going to carry out activities and business. (7) These efforts and efforts are carried out by all components and stakeholders in the Al-Rosyid Islamic boarding school, such as the leader, the caregiver, the teacher and staff council and the assistants of the Al-Rosyid Islamic boarding school.

#### *Forms of Implementation of the Principles of Sharia Transactions*

[8] The principle of sharia transactions is in accordance with the Sharia Accounting Standards Board (DSAS) of the Indonesian Institute of Accountants (IAI) and has also been explained in the regulations of the Financial Services Authority (OJK), namely there are five Brotherhoods (ukhuwwah), Justice ('adālah), benefit (maṣlahah), Equilibrium (tawāzun), Universalism (shumuliyah). After conducting observations and interviews with BMT Al Rosyid Berkah Bersama, researchers found important roles held by Islamic boarding schools in the role and role of maintaining the principles of sharia transactions at BMT Al Rosyid Berkah Bersama, including; (1) Strive to establish a BMT pesantren that adheres strongly to the principles of sharia transactions, (2) Recruit and engage qualified alumni in BMT, especially in the field of sharia transaction principles, (3) Conduct an intensive personal approach to BMT members, (4) Preparing future BMT cadres who are skilled in the field of sharia transaction principles, (5) Supporting facilities and infrastructure for the benefit of sharia transaction principles at BMT Al Rosyid Berkah Bersama, (6) Conducting dialogue with several BMT members in the realm of sharia transaction principles, (7) Become a bridge connecting BMT with other institutions, (8) Conduct regular meetings to evaluate BMT in general and the principles of sharia transactions in particular.

*The role of Islamic boarding schools in implementing the principles of sharia transactions*

BMT pesantren can be realized of course because of the support and pioneers of the Islamic boarding school itself, so that the existence of this pesantren is the forerunner to the establishment of BMT pesantren. The role of pesantren is very influential in the running of the aspects and activities of the pesantren BMT, because in essence the pesantren BMT is the economic sector under the auspices of the Islamic boarding school itself. Regarding these roles, the Al Rosyid Islamic Boarding School is of course also one of the Islamic Boarding Schools that plays an active role in the establishment, management and development of the existence of BMT Al Rosyid Blessing Together. One of the important roles that Al-Rosyid Islamic boarding school also plays is to maintain the implementation of the principles of sharia transactions at BMT Al Rosyid Berkah Bersama.

In an interview with KH Muhammad Shofiyullah Masyhur it was stated that "we understand that muamalah activities in Islam must be in accordance with the principles of sharia transactions, so that all activities and transactions in BMT become standard in sharia transactions. From here, the lodge is always aware of the forms of implementing sharia transactions at BMT Al Rosyid Blessings Together". From the interview above, it can be understood that the Al Rosyid Islamic boarding school is aware of the importance of implementing the principles of sharia transactions in BMT. Al-Rosyid Islamic Boarding School is not only aware of this, but is also active and plays a role in maintaining the principles of sharia transactions at BMT Al Rosyod Blessing together.

After observing and interviewing BMT Al Rosyid Berkah Bersama, the researchers found important roles held by the Islamic boarding school in the contribution and role to maintain the principles of sharia transactions at BMT Al Rosyid Berkah Bersama, including (1) Trying to establish a BMT pesantren that adheres to strong on the principle of sharia transactions, (2) Recruiting and attracting qualified alumni in BMT, especially in the field of sharia transaction principles, (3) Conducting an intensive personal approach to BMT members, (4) Preparing future BMT cadres who are astute in the field of sharia transaction principles, (6) Supporting facilities and infrastructure for the benefit of sharia transaction principles at BMT Al Rosyid Berkah Bersama, (7) Conducting dialogue with several BMT members in the realm of sharia transaction principles, (7) Being a bridge connecting BMT with other institutions other institutions, (8) Conducting regular meetings to evaluate BMT in general and the principles of sharia transactions in particular.

This role and effort is a manifestation of the boarding school's awareness to hold the foundations of sharia in every activity and transaction at BMT Al Rosyid Berkah Bersama, including maintaining the principle of sharia transactions in every activity of BMT Al Rosyid Berkah Bersama. After the researchers conducted field observations and analysis, the authors were able to find several roles and efforts that had been made by the al-Rosyid Islamic boarding school in maintaining, improving, and improving the quality of the

BMT al-Rosyid boarding school, namely BMT al-Rosyid Berkah Bersama.

Furthermore, al-Rosyid Islamic boarding school is fully aware that the application of Islamic values and foundations in every activity of the Islamic boarding school is very vital. All activities and components in the al-Rosyid Islamic boarding school must be based on strong Islamic values, including business units and business entities under the auspices of the al-Rosyid Islamic boarding school, one of which is the financial institution BMT Al Rosyid Berkah Bersama. . In supervising and managing this BMT, the Pondok has played a major role in implementing the principles of sharia transactions at BMT Al Rosyid Berkah Bersama. This cannot be released, because the al Rosyid Islamic Boarding School is fully aware that the principle of sharia transactions is very crucial to be applied in every transaction and activity at BMT Al Rosyid Berkah Bersama.

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#### IV. CONCLUSION

(1) Al-Rosyid Islamic Boarding School plays an important role as a pioneer of the establishment of BMT Al Rosyid Berkah Bersama, In improving the performance and progress of BMT Al Rosyid Berkah Bersama, Al-Rosyid Islamic Boarding School always makes efforts and concrete steps in an effort to advance BMT this. Some of the efforts carried out are: (1) Recruiting several alumni of Al-Rosyid Islamic boarding school who have quite good abilities in the field of sharia savings and loan cooperatives, such as BMT. (2) Conduct regular evaluations with BMT management to discuss problems and solutions that exist in the movements and activities at BMT Al Rosyid Berkah Bersama. (3) Socializing the importance of the sharia financing system to students and the community, this also aims to educate students and the community. (4) Participate in efforts to expand corporate wings and cooperate with financial institutions and other companies, such as Bank Indonesia, Exxon Mobil, Lion Group and several other institutions. (5) Participate in fundraising for BMT al Rosyid Berkah Bersama. (6) Providing facilities and a place for the management and members of BMT Al Rosyid Brkah Bersama if they are going to carry out activities and business. (2) The form of implementation of the principle of sharia transactions in BMT

is packaged in various businesses and activities. In implementing the principle of brotherhood (ukhuwwah), every staff of BMT Al Rosyid Berkah Bersama always greets members with greetings and greeting sentences. Furthermore, efforts to implement the principle of Justice ('adālah) in BMT, namely in every opportunity, BMT and the stakeholders in it, are required not to distinguish members from race, ethnicity, or from physical appearance. Furthermore, efforts to implement the principle of benefit (maṣlahah) in BMT, namely BMT and the stakeholders in it, are required to always pay attention to the halal and thayyib elements of the goods or services to be processed. Furthermore, efforts to implement the principle of balance (tawāzun) in BMT, namely at every opportunity, BMT and the stakeholders in it, are required to always pay attention to the elements of balance and moderation. Furthermore, efforts to implement the principle of Universalism (shumuliyyah) in BMT, namely by not looking at differences in ethnicity, religion, race and class, based on the motivation of rahmatan lil 'ālamīn. (3) In seeking the role of Islamic boarding schools in implementing the principle of sharia transactions at BMT Al Rosyid Berkah Bersama, the Al-Rosyid Islamic Boarding School undertakes the following efforts: initiating the establishment of Islamic boarding schools by firmly holding the principle of sharia transactions, Recruiting and attracting alumni who capability in BMT, especially in the field of sharia transaction principles, Conducting an intensive personal approach to BMT members, Preparing future BMT cadres who are skilled in the field of sharia transaction principles, Supporting facilities and infrastructure for the benefit of sharia transaction principles at BMT, Conducting dialogue with several BMT members in the realm of sharia transaction principles, Becoming a bridge connecting BMT with other institutions, Being the front line in protecting BMTs from deviations from sharia transaction principles, Conducting regular meetings to evaluate BMT in general and sharia transaction principles in particular. In an effort to advance its business, it is recommended that BMT Al-Rosyid Berkah Bersama provide training for its recruits who are alumni of the Al-Rosyid Islamic Boarding School to better master the fields of finance and sharia banking, so that in an effort to market and expand the market share of this sharia-based financial services can be more widely known and in demand not only in its own area, namely the Dander District, but can be widely known in the Bojonego Regency area, so that its efforts to save people from usury conventional financial services can be achieved optimally. The spread of sharia-based financial services has become a separate opportunity for BMT Al-Rosyid in advancing its business, so it is recommended that BMT Al-Rosyid can provide loan products that can compete with conventional financial services, so that the initial intention of establishing BMT Al-Rosyid in saving people from the snare of usury can be achieved maximally.

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