

### ***Abstract***

*Cilacap is one area in Central Java are predominately working as a farmer. The problem often faced by farmers is that they are constrained by the marketing problem yields, and low product prices when the harvest. Farmers in Cilacap have to sell their produce to middlemen at a price below the market price. Farmers need institutions that can help their businesses. BMT as sharia-based microfinance institutions have important objectives related to the vision of helping the weak sector. It is therefore necessary to design BMT financing services needed by farmers. Revenue sharing system in Islamic Economics suitable for farmers that musharakah system, namely the cooperation between two or more parties to a particular business ne where maing each party contributes funds to an agreement that the benefits and risks in joint responsibility. This study aims to determine service what is the islamic financial institutions that may be provided to help farmers, any obstacles that arise in them and how to solve them. The method used in this study use a qualitative method using a case study approach. This study found the Islamic financial institutions can assist farmers in solving problems from the sale of crops with revenue sharing system between the giver and receiver BMT capital or capital or farmers or commonly called musharakah contract.*

**Keywords :** *microfinance institutions, the Baitul Maal wat tamwil, social capital, and shariah contract*