



Economic Potential Of Mosque-Based Publicity: A Study In The Bmt Of The Al Isyah Hakim Mosque Congregation - Namurambe

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Abstract

Business management requires efforts to find new business partners and customers and this includes caring for and maintaining good relationships with relationships. This is important and also a potential that is continuously cultivated and maintained because it is useful for business continuity. This research aims to determine the economic potential of a mosque-based community, namely BMT for the congregation of the Al Issyah Hakim Namurambe mosque. The research method used is literature study. This research is classified as a type of field research because it is also carried out directly in the field. Then it is strengthened by collecting articles and information related to research themes for publications in the last 5 years, then sorting is carried out according to the topic of discussion. This research shows that the congregation of the Al Issyah Hakim Namurambe mosque benefits from the mosque-based sharia business.

Keywords: Mosque-Based, Potential, Public Economy.

1. Introduction

Muslims are the majority population in Indonesia, so it is logical that there are many mosques in society. However, until now not many mosque BKMs have been able to set up mosque-based sharia businesses. This means that there are no mosques that fully manage economic business. Because in general mosques are used as centers of worship, education and social affairs. Mosques are known as centers of spiritual development that function as places to worship Allah Swt. However, mosques are also required to be a vehicle for social change in an Islamic direction. Judging from current issues, mosques function as places of worship and as intermediaries in developing a good mosque economic system. Mosques must function as well as possible, so that the management of every part of the mosque's economic development can of course be carried out in every part of the region. Next, you can expand your network and build branches to build mosques in the area (As-Salafiyah et al., 2021). Currently, it is still found that many mosques are still unable to develop their funds, and a system design that can supply these funds has not been found to make these mosques independent. Many mosques are still being processed by seeking funds by asking for help around their respective areas (Salawiyah et al., 2021). This shows that there is potential and prospect for a mosque-based community economy that can be achieved. However, there are thoughts and points of view regarding how to obtain funds to start a mosque congregation-based business. Another consideration, which is an unfortunate discussion in the system used for mosques. Mosques are considered as one of the non-profit

organizations that raise funds in the form of trust and not for profit.

In Muslim communities, mosques are places of congregation, centers of excellence for science, economic teaching and community service, providing religious instruction, political discussions, and sharing knowledge. A mosque that has many activities reflects that the mosque is prosperous. The prosperity of the mosque can be seen from the various programs organized by DMI to prosper the mosque (dmi.or.id, 2018).

In this life, no one is separated from economic needs, whether carried out individually or by the family or in joint businesses that support each other and for Muslims it is hoped that they comply with sharia business regulations. Sharia cooperatives are a form of business managed by the community based on the sharia economic system. From the literature and others, the BMT institution is an institution that provides support for improving the economic quality of micro and small entrepreneurs based on the sharia system. This institution consists of two parts called Baitul Maal and Baitul Tamwil. Baitul Maal is an institution whose activities are to receive and distribute zakat, infaq and alms. Baitul Tamwil manages productive businesses and investments in improving the quality of economic businesses for small and micro entrepreneurs, including by motivating savings activities and financing economic businesses. In terms of legal entity status, BMT is a microfinance organization in the form of a Savings and Loans Group (KSP) or Community Self-Help Group (KSM). Based on OJK data, it shows that sharia-based Micro Institutions still reach 36% or 62 units out of 174

units. Based on this information, Micro institutions are registered with the OJK, this shows that the Muslim community, which is the majority 80% in Indonesia, has not shown its contribution to the economic sector.

The explanation above is related to sharia business in a community that manages it according to sharia so that this can be done by mosque congregations. In the context of this research, it is important to know in more detail its application in society. This is also an argument that this research is worth carrying out.

2. Literature Review

Several previous studies are relevant to this research, for example: Choirul Huda's (2016) research on Sharia Business Management Models: Case Study of the Sultan Agung Semarang Waqf Agency Foundation Business Development Institute, Walisongo State Islamic University (UIN) Semarang by. Awi's research (2019), on Mosque-Based Community Economic Empowerment in the Midst of the Covid-19 Pandemic. The Position of the Director in the Profit Sharing System in Sharia Banks (Study at PT. Bank BPR Syariah Al-Washliyah Medan) by Ahmad Ghazali Hutagalung (2017). Cash Waqf Management Strategy by the Indonesian Waqf Board (BWI) by: Indah Sulistya, Neneng Hasanah and Muhammad Iqbal Irfani. The Influence of Leadership and Organizational Culture on Sharia-Based Business Development Among the Washliyin of North Sumatra Province by Burhanuddin (2019). The influence of tractional and transformational leadership on the performance of Bank Syariah Mandiri (BSM) employees in Banda Aceh by: Maulizar Musnadi and Yunus (2012). The Ulama Tradition of Al Jam'iyatul Washliyah North Sumatra by Muhammad Rozali (2016). From several previous studies, there are similarities in the object of research relating to Islamic social organizations, while this research is an effort by mosque congregations.

This shows that it is important to maximize the empowerment of mosque functions in relation to fostering the public economy and welfare. Potential and function of the mosque.

a. Understanding Mosque.

Mosques are an important element in the structure of Islamic society. Mosques for Muslims have great meaning in life, both physical and spiritual. The word mosque itself comes from the words *sajada-yasjudu-masjidan* (place of prostration). Meanwhile, Sidi Gazalba explained about the mosque; From a literal perspective, a mosque is indeed a place of prayer. The word mosque comes from Arabic. The main word is *sajadan*, *fi'il madinya sajada* (he has prostrated) *fi'il sajada* is

given a name prefix, so that *isim makan* occurs. This term of eating causes a change in the shape of the prayer mat into a *masjidu*, *masjida*. So the original spelling is *mosque* (with a). The takeover of the word *mosque* by Indonesian generally brings about the process of changing the sound a to e, resulting in the sound *mosque*. The change in the sound *ma* to *me* is due to the response to the prefix *me* in Indonesian. This is wrong, of course common mistakes like this in the Indonesianization of foreign words are commonplace. In linguistics, it is a rule that if a deviation or error is made, it is generally considered correct. Become an exception. According to *Az-zarkash*, because prostration is the most noble series of prayers, considering how close a servant is to his God when prostrating, the place is called a mosque and not called *marka'* (the place of bowing). The meaning of a mosque is specifically as a place provided for praying five times a day, so that the field which is usually used for praying during *Eid al-Fitr*, *Eid al-Adha* and other holidays is not called a mosque. According to the term, a mosque is a building that has certain boundaries which was erected for the purpose of worshiping Allah such as prayer, *dhikr*, reading the *Qur'an* and other forms of worship. More specifically, what is meant by a mosque here is a place where congregational prayers are held, both Friday prayers and other *fardhu* and *sunnah* prayers.

b. Mosque Functions.

The mosque functions as a place to carry out congregational prayers. Congregational prayer is one of the basic teachings of Islam, the *sunnah* of the Prophet Muhammad SAW. in the sense of *muhaditsin*, not *fukah*, which means actions that were always carried out by the Prophet Muhammad Saw. Teachings of the Prophet Muhammad. regarding congregational prayer is a command that is really emphasized to Muslims. According to Ahmad Sutarmadi, mosques do not just have a role and function as a means of worship for their congregation, mosques have a broader mission including the fields of religious education and knowledge, areas of improvement, social relations for members of the congregation, and improving the congregation's economy, in accordance with local potential. which are available. The function of the mosque according to Muh. E. Ayuubi is broadly divided into four categories, namely: "(1) as a place of worship (2) as a place of education (3) as a social place (4) economic.

The mosque as a place of worship (*habluminallah*), the word worship linguistically (etymologically) means humbling oneself and submitting, meaning a process of actualizing submission, human inner connection and human spiritual potential towards Allah, the One who creates and gives life. If humans emotionally and intellectually feel superior,

then the process of submission will fade. Meanwhile, according to the term (terminology), it means everything that is approved by Allah and loved by Him, whether it is spoken or hidden

The function of a mosque and its most important role is as a place of prayer. Prayer has the meaning of "connecting", namely connecting oneself with Allah and therefore prayer does not only mean worship. Ghazalba believes that prayer is a regular relationship between Muslims and their god (Allah). Apart from the function of a mosque as a place of worship, other functions are educational, social and economic. One of the economic institutions known in society is sharia cooperatives. In the economic field, at the beginning of the development of Islam it was used as a "Baitul Mal" which distributed zakat, alms and war spoils to the poor and Islamic interests. The weak groups at that time were greatly helped by the existence of Baitul Mal.

This mosque-based sharia cooperative activity is not only able to foster the concept of sharia finance, but is also able to eliminate loan sharks who have been a temptation and nuisance to the community. Developing a mosque-based sharia cooperative is not easy. Mosque administrators' lack of understanding in the economic sector sometimes becomes an obstacle. The reason is that there is a minimum of 20 people to form a new sharia cooperative. Capital problems are also an obstacle (Arsyad, 2013).

Of the mosques that have established sharia cooperatives, most of the management still do not understand or know more about the sharia contracts that can be used. Most of the several cooperatives in mosques are still stuck with loan contracts only, so that when the funds are distributed to the mosque community, because the contract used is a loan so there can be no excess, the management only emphasizes the return accompanied by an infaq as much as possible, because they are afraid of being trapped. with usury.

A cooperative is a business entity, which means there must be economic activities that produce or benefit the welfare of its members. So, if we identify more deeply the Sharia contracts that exist in the muamalah fiqh literature, then there are several relevant contracts that can be implemented in mosque-based Sharia cooperatives so that mosque cooperatives can develop not only using loan contracts, which of course if there are advantages, then including usury.

The first step before implementing any contracts that are suitable to be implemented in this mosque-based Sharia cooperative, what needs to be ensured is to determine the type of cooperative itself. Based on Law No. 25 of 1992 concerning cooperatives

which was quoted by Shochrul Rohmatul Aija, et al in his book entitled BMT Cooperatives: Theory, Application and Innovation. Cooperatives can take the form of primary or secondary cooperatives. The formation of a primary cooperative consists of a minimum of 20 people, while a secondary cooperative consists of a minimum of 3 cooperatives. Even though this law has been canceled based on the Court's decision

The Constitution with Law Number 17 of 2012 concerning Cooperatives, explains that the types of cooperatives according to the Law, and consumer cooperatives, are cooperatives that carry out service business activities in the field of providing goods needed by members and non-members (article 84, paragraph 1).

3. Research Methods

The research method used is literature study. This research is classified as a type of field research because it is also carried out directly in the field. This research was conducted on the administrators of the Al Issyah Hakim Namurambe Deli Tua mosque (BKM), namely one of the mosques that has established a mosque-based business called the BMT Sharia Cooperative Congregation of the Al Issyah Hakim Namurambe Mosque.

The subjects of this research are the administrators of the Al Issyah Hakim Mosque BKM, and the administrators of the Al Issyah Hakim Namurambe Mosque Congregation BMT Cooperative. The object of this research is the Al Issyah Hakim Namurambe Mosque Congregation BMT Cooperative. The data sources in this research are findings in the field and from literature and documentation, and other information. Research design is a research design that is used as a guide in carrying out the research process. The data collection instruments used in this research were observation and documentation. The data analysis carried out in this research was qualitative by describing the data obtained based on the results of observation and documentation.

4. Results and Discussions

Inspired by the virtues that:

1. Islam is a noble and universal religion.

Muslims believe that Islam is a religion whose teachings contain grace for a just, prosperous and prosperous life. For some congregants, it is still difficult to obtain business capital financing facilities without profits, this is because the community's potential has not been utilized optimally. One of the community's economic potentials is mosque social funds such as Zakat, Infaq, Sadaqoh and Waqf, which so far are still

ideas and have not been managed well, seriously and professionally.

2. Function of the Mosque.

Mosques are not only used as places of worship, but mosques also function in the educational, social and economic sectors of the community. During the time of the Prophet Muhammad. Mosques function as centers of government, economy, education and so on. The mosque is the center of the Muslim community. In the economic sector, Rasulullah has set an example by establishing Baitul Maal as a solution for people who need funds to move the wheels of the economy.

3. Amar Ma'ruf Nahi Munkar's orders.

Allah commands to do good and avoid doing bad for the benefit of Allah.

4. Poverty needs to be overcome by the people collectively (together).

The parable of believers in loving, cherishing their fellow believers and protecting each other is like the body, if one part of the body is sick then the other members also feel it. (read also H. R. Muslim). Then Muslims are people who believe and do good deeds to the best of their ability in achieving a life that is approved by Allah SWT. (read also Q. S. Al-Bayyinah: 7).

5. Mosque-based community economic empowerment.

This priority inspiration provides motivation for the BKM managers of the Al-Issyah Hakim Mosque, especially in the economic and congregational fields, to realize it in the Al-Isyah Hakim Mosque as a solution for the congregation in their needs without interest in financing.

5. Conclusion

The economic potential of mosque-based communities is a hope that can be realized. The Al-Issyah Namurambe Mosque Congregation was founded in order to implement a sharia initiative called the Baitul Maal Sharia Cooperative wal Tamwil Jamaah Al-Isyah Hakim Mosque (KOPSYA BMT JAMAAH) which has been officially established since 2022.

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