

**Economic Prospects of Mosque-Based Publicity
(Study On Sharia Cooperation BMT Congregation Of Al Isyah
Hakim Mosque Namurambe)**

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Article Information	Abstract
Article History: Received: - Accepted: - Published: - Keywords: Community Economy, Mosque, Prospect.	<p>This research aims to examine how the contribution of mosque functions can be improved, not just limited to activities. only worship but can also empower the economy of mosque congregations by establishing Baitul Maal wal Tamwil. Researchers' findings from a literature review show that the establishment of mosque-based BMT can significantly improve the congregation's economy. The research design carried out was by going directly to the BMT Al Issyah Hakim Namurambe Mosque Sharia Cooperation field, then strengthening it by collecting articles related to the researcher's theme which were downloaded from Google Scholar for publication in the last 5 years and then sorting them according to the Researcher's Discussion Topic. namely the BMT Strategy in Empowering a Mosque-Based Economy so that 41 articles were obtained. The BMT strategy used was: ZISWAF for Economic Empowerment, Human Resources, Transparency and Accountability, Financial Inclusion, Marketing Management, Implementation of the Economic Sharia Agreement, BMT Performance, Establishment of BMT, ZISWAF integration with BMT, Role Models. This research aims to explore the economic prospects of mosque-based society by the congregation of the Al IssyAH Hakim Namurambe mosque. The research carried out is classified as field research. That way, research objects are objects in the field that are able to provide information about research studies. This type of research is descriptive field research with a qualitative approach. The output produced is a national journal and other proceedings. The population and samples to be taken have been determined and arranged according to research needs. This research shows that the congregation of the Al Issyah Hakim Namurambe mosque.</p>

INTRODUCTION

Community economy is a term that is close to community economic empowerment. In the midst of the current life of Muslims in various regions in Indonesia, there are not many mosque BKM who are able to establish mosque-based sharia businesses. This can be seen, that there is no mosque that manages the economic business fully. This is because mosques are generally used as places of worship, education and social services. Mosques are known as centers of spiritual development that function as places to worship Allah SWT. Even though mosques are also required to be agents of social change. 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. Furthermore, you can expand your network and build branches to build mosques in the area (As-Salafiyah et al., 2021). 1. Currently, it is still found that many mosques are still wobbly in developing 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 is a mistake in the system, but it may damage the thinking or perspective in obtaining funds which becomes an unfavorable 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.

From the description above, in the context of this research it can be understood that there are problems in the public economy, namely: What is the function of the mosque in the field of public economics at BKM Masji Al Issyah Hakim Namurambe? What are the factors that influence the establishment of a mosque-based business at the Syrian Cooperative BMT Jmaah Al Issyah Hakim Mosque Al Issyah Hakim Mosque Namuramrambe?

If managed well, a mosque-based community economy will bring benefits to the community itself. This was obtained from several previous studies, in: Pandapotan, 2021), explained that Muslims believe that Islam is a religion whose teachings contain "*rahmatan lil aalamin*", to create a just, prosperous and prosperous life. However, the condition of

Indonesian Muslims, which reaches 80%, has not been able to realize justice and prosperity because the poverty rate in Indonesia is still high, as reported by BPS at 10.14%.

C. State of Art. Sharia Business Management Model: Case Study of the Sultan Agung Semarang Waqf Agency Foundation Business Development Institute Walisongo State Islamic University (UIN) Semarang by Choirul Huda (2016). Business Management and Development in Micro, Small and Medium Enterprises (Descriptive Study at the Palem Asri Restaurant in Surabaya) by Ay Ling (2013). Movements Based on Islamic Economics Before Independence By: Riswan Tesis (2019). Development of a Unique Sharia-Based Business System Supporting Sustainable Development By: Mar'atun Shalihah, (2011). Mosque-Based Community Economic Empowerment in the Midst of the Covid-19 Pandemic By: Awi (2019). The Position of Debtors 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 in the Washliyin Area, North Sumatra Province by Burhanuddin (2019).

From several previous studies, the object of research is Islamic community organizations that have masses but are not yet able to be economically independent. This shows that the empowerment function of mosques has not been maximized regarding the development of the public economy and welfare. Potential and function of mosques 1. Understanding mosques 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). 41 Meanwhile, Sidi Gazalba describes the mosque; From a literal perspective, a mosque is indeed a place of prayer.

However, what is the relevance of the function of mosques in the economic sector? Mosques at the beginning of the development of Islam were used as "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. 4. Function of the Mosque The function of the mosque is 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 fuqaha, which means the actions that the Prophet Muhammad always carried out. 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 economy of the congregation, in accordance with the potential of the location. 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*), that the word *iibadah* linguistically (etymologically) means to humble oneself and submit means a process of actualizing submission, the inner connection of the human mind and human spiritual potential towards Allah, the One who creates and gives life. If humans emotionally 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 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 mosque's function as a place of worship, other functions are educational, social and economic

One of the economic drivers known in society is sharia cooperatives. This mosque-based sharia cooperative activity is not only able to foster the concept of sharia finance, it is also able to eliminate loan sharks who have been a temptation and nuisance to society. However, 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).

Most of the mosques that have established sharia cooperatives, in terms of management, still do not understand and 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 include usury. So the first step before implementing any contracts that are relevant 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 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. Although this law has been canceled based on the decision of the Constitutional Court with Law Number 17 of 2012 concerning Cooperatives. Mentions that the types of cooperatives according to the law are that 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).

METHOD

Data sources obtained by means of data gathering provided by the relevant parties who understand the history of the foundation of BMT Jamaah Masjid Al Issya, the background of the establishment of this enterprise until the time of the management of the effort. In this study, using two data sources namely primary data sources and skunder Primary data is a data source that is collected directly from the field. Using primary data in this research, i.e.

conducting surveys and direct interviews with the manager of the BMT Al Issyah Namurambe co-operation, while secondary data is the source of data obtained indirectly. Using skunder data in this research, applying library study methods, which means researchers are looking for references related to the research carried out. The references come from books, journals, scientific papers, and the Internet.

The data analysis techniques used by the researchers as presented by Milles and Hubberman are data collection techniques, data reduction, data presentation and the final step is drawing conclusions.

RESULTS AND DISCUSSION

1. Islam Religion of Mercy Lil Alamiin

The Muslims believe that Islam is a religion whose teachings contain mercy for a just, prosperous and prosperous life. For some jamaahs it is still difficult to get a profit-free enterprise capital financing facility, this is because the potential of the community has not been optimally utilized. One of the economic potential of the community is the social fund of the mosque such as Zakat, Infaq, Sadaqoh and Wakaf that for all this time, still is an idea and has not been managed well, seriously and professionally.

2. Functions of the Prophet's Mosque

The mosque was only used as a place of worship, while at the time of the Prophet (peace and blessings be upon him) the mosque functioned as a center of government, economy, education and other – other. The Mosque as an economic center, the prophet has exemplified with the establishment of Baitul Maal as a solution to the public in the need of funds to move the economic wheel.

3. Amar Ma'ruf Nahi Munkar's orders

We can see God's command to do good and bad for the benefit of God in the Word of God and His Messenger

- a. Poverty is the fardhu of crime to be overcome by the people collectively. (bersama-sama). The parable of a believer in loving, loving and protecting one another is like a body, when one member of the body is sick, then the other member will feel it. (HR Muslim).
- b. Firman Allah QS. (Al-Bayyinah :7) Those who believe and do righteous deeds are the best of creatures.”
- c. Firman Allah QS (Al-Baqarah:29), There,s no translation :Allah has authorized the

trade and forbidden the interest, so that the people of Islam do not save their money but are traded in the business.

- d. Firman Allah QS (An-Nisa:29), There,s no translation :O you who believe! Do not eat your neighbor's wealth unjustly, except in a business of equality among you.
- e. Firman Allah QS (At-Taubah:60) There,s no translation : It is only for those who are entitled to it. Allah is All-knowing, All-wise.
- f. The essence of Zakat, Infaq, Sadaqoh and Wakaf (ZISWAF) as Islamic philanthropy is that the funds of the people do not circulate among the rich among you, if this fund is collected and managed professionally will be very significant in driving the wheel of the economy of the Islamic people.

4. Economic empowerment of mosque-based peoples

The inspiration of these virtues gives motivation to the managers of BKM Masjid Al-Issyah Hakim in particular in the economic field and the jamaah of the economists to be realized in the Al-Isyah Hakim Masjid as a jamaah solution in the need of interest-free financing.

5. Fiqih Muamala in the Enchantment

Fiqih muamalah is all can except there is a sign that prohibits, for example, validated business and forbidden interests of course this gives a signal to the Islamic community to be more creative, innovative and productive.

6. BMT-based mosque-based enterprise

- a. Corporation is a co-operation for the sake of the welfare of its members. It is formed by a group of people who want to help each other in difficulty.
- b. Shariah is a form of cooperation which in its transactions uses rules – rules based on Islamic shariah.
- c. Spirit BMT abbreviation of Baitul Maal wal Tamwil because it has the following mission: i. Help to expand the economy of members who have difficulties in financing. (ii) Empowering the members of the congregation to be economically independent. (iii) Advocacy to encourage their members to be more religious. ((care about helping each other in supporting the economic independence of their congregation).

7. Financials and fields of business

The purpose of the Baitul Maal wal Tamwil Sharia Cooperation is to gather the potential funds of the community with the concept of Islamic Philanthropy (charity)

namely Zakat, Infaq, Sadaqoh and wakaf.

8. The method of financing of productive activities is divided into:

For permanent members who are active may use funds from commercial financing where the funds come from wakaf & voluntary savings. For impossible members who do not have capacity for productive financing using funds of non-commercial financing in which the money comes from Zakat, Infaq, Sadaqoh and SHU of Wakaf contribution. For impossible members who want to obtain commercial funding can be done with the presence of guarantees from the permanent member.

CONCLUSION

The economic prospects of a mosque-based aristocracy are hopes that can be realized. Jamaah Masjid Al-Issyah Namurambe was established in order to carry out the Sharia initiative named Shariah Cooperation Initiative Baitul Maal wal Tamwil Jamaah masjid Al-Isyah Hakim (KOPSYA BMT JAMAAH) has been published from MENKUMHAM Republic of Indonesia, year 2022.

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