



## **Mosques and Economic Empowerment of The Ummah**

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### **Abstact**

*The mosque is one of the main places for Muslims in the world, not the case in Indonesia. This is because most Muslims carry out their activities in the mosque. At the time of the Prophet Muhammad the mosque functioned as the center of government, financial center, training center, security, security, etc., but nowadays most of it is only used as a place of worship. The view that the mosque is only seen as a place of worship for the mahdah cannot be released to encourage the improvement of the welfare of the people in the mosque and its surroundings through empowerment, and to assist the local government in the vicinity. Since the time of the Prophet, the mosque has become one of the centers for the development of funds, both zakat infaq and shodaqoh which are used for welfare and even as community baitulmal as a means of collecting funding. The facility has secured one of the financial bases that can guarantee survival. Helping to get involved in the local economy as well as the financial freedom of the mosque.*

**Keywords: Mosques, Economic, Empowerment, Ummah**

### **A. Introduction**

Empowerment of the mosque is an effort to revitalize the function of the mosque. This means that the function of the mosque is not only a center for worship activities, but also as a center for da'wah and social and economic activities of Muslims. Efforts to empower mosques are an important dimension in da'wah, namely the development and empowerment of Muslims as a whole. Islamic history shows that mosques have a primary capacity for Muslims. The mosque is the initial foundation in the development process of Muslims. At the time of the Prophet, the mosque was very meaningful because it could unite Muslims in all walks of life. The initial building that was built by the Prophet in his time after moving to Medina (Yastrib) was a mosque, so that all people could

gather and do good activities.(Ikhwan, n.d.)As is the case for Indonesia, Islam is propagated and concentrated through mosques, where mosques not only take an important part in life as a place of worship for Muslims, but have become an overall instructive foundation. In addition, the importance of empowering mosques is that the number of mosque constructions in Indonesia continues to increase from the city center to the countryside. According to Mastuki's Head of Public Relations, Data and Information Bureau in Jakarta, "Until now, data on mosques and prayer rooms that have been inputted through the SIMAS application are 511,899. This number consists of 242,823 mosques and 269,076 mushalla".(Agama, n.d.)This shows that the potential of mosques as objects of community empowerment is very large as an increase in religious values and welfare for the community.

In fact, most of the functions of the existing mosques today are limited to places of ritual worship. This is different from the function of the mosque at the time of the Prophet Muhammad. At the time of the Prophet SAW, the function of the mosque in addition to being a place of ritual worship also had supporting functions such as the function of education, information, health, economy, and even used to regulate the State and war strategies. There are several advantages if the economic potential of the mosque can be developed, namely: 1) it can help the government in reducing poverty; 2) it can reduce the government's dependence on foreign loans for poverty alleviation programs; and 3) can be used to build the people's economic independence (Rifai & Fakhruroji, 2005)(Ashar, 2019).

The current phenomenon is that many mosques, which are basically centers of worship and social activities for Muslims, are often misused as a place to ask for donations and have an impact on disrupted traffic order. This shows that there is no awareness of Muslims about the function and existence of mosques in terms of syiar. As the mosque at the time of the Prophet was used as a center for the activities of the people, such as a source of civilization, a place to formulate war strategies, politics, education, business, and the arts, including social problems, to be discussed, and to find solutions in life at that time.



The problem continued, after the mosque was magnificently built, the congregation who came to the mosque were not as expected, only one or two lines during congregational prayers and what's more at dawn congregational prayers. Likewise with non-religious activities, very few are interested in gathering and conducting deliberation in the progress of Muslims. As is the case today, there are many Muslims with mosque communities but they are powerless, which should be able to be utilized optimally by the management of their mosques. The issue of mosque management is a serious concern, considering that mosques are religious institutions that have important social functions in society. Mosque management and professional mosque empowerment can attract worshipers to maintain the independence of mosque values. The mosque economy, which is run by a professionally managed mosque, activates mosque activities without actually burdening the local community, and the local community quietly worships according to Islamic values and is actively involved in religious activities.

This condition will be different when people who live economically minimally are asked to donate to mosque activities, they will feel burdened when they find out that there is an event that will be held by the mosque takmir. This, of course, has an impact on the frequency of activities in the mosque, the community may feel calm when the mosque does not carry out many activities, so that the function of the mosque does not have much positive impact on the community.

The mosque is expected not only to become a center for congregational worship, but also a center for social and economic activities of the congregation. The concept of empowerment is important because it can provide a positive perspective on the utilization of existing mosque resources. Empowered mosque congregations are not considered as a community that is a passive object of service recipients, but a community with various possibilities and abilities that can be authorized. Knowledge and attitude aspects increase capacity, mobilize productive resources, and develop networks.

The development of the economic resources of the congregation in the construction of mosques and the empowerment of the congregation are the main

objectives in activating the function of the mosque as a forum for the empowerment of the people. This is important for the formation of an Islamic society. Without a commitment to the Islamic system, belief, and order, Islamic society will not be well formed. Community empowerment can be realized through active community participation which is facilitated by the presence of empowerment actors.(Widjajanti, 2011)

In connection with the increase in mosques, in an effort to minimize community problems, not only from the aspect of the physical building of the mosque which is improved, but the social function of the mosque is time to be developed. Therefore, the empowerment of the mosque or the realignment of the function of the mosque is important. A new paradigm is needed to see the symptoms that occur in the community and see the economic empowerment of the community. Because it is a comprehensive and central part of macroeconomic development, it must be positioned as a target for empowerment and between the community, social government and private non-governmental organizations (NGOs), which are the biggest social capital in building a community. It is necessary to develop a pattern of partnership development. This social capital is the middle point of the capitalist system that puts the individual first. The government community and other stakeholders need to work together with the principle of equality for the common good in order to realize people's rights.

## **B. Method**

In this work, a hermeneutic approach is used especially when studying economic discourse in the context of the mission of the treatise. The second approach in this research is the phenomenological approach. Phenomenon can be interpreted as something that shows itself as it is. As a research approach pioneered by Edmund Gustave Albert Husserl (1859-1939), phenomenology filters experiences in order to obtain phenomena in their purest form.(Sobarna, 2003)Furthermore, he emphasized that the phenomenological approach in practice uses intuition or spirituality. The research targets are directed at finding prepositions that are descriptive and are more concerned with the process than the



results, limiting the study to education in a predetermined family, selecting a set of criteria to check the validity of the data and the results of the study being agreed upon by both parties, namely the researcher and the research subject.

### **C. Research Results**

#### **1. The function of the mosque as the social identity of the Islamic community**

History records that the mosque built by the Prophet was able to carry out a multipurpose role. The mosque is used as the center or center of the activities of the Muslims. Activities in the field of government, including ideology, politics, economics, social, judiciary and military, are discussed and resolved in the mosque. The mosque also functions as a center for the development of Islamic culture, is a place for halaqah, discussion, reciting and deepening religious and general knowledge. (*MODEL PEMBERDAYAAN ASET WAKAF MASJID SECARA PRODUKTIF DI MASJID JOGOKARIYAN YOGYAKARTA / PERADA*, 2019)

The mosque in the era of the Prophet was not only a place of worship. But on the other hand it is also a gathering place for Muslims, being the most important information center, being a place to manage all their affairs, being a source of knowledge, a source of reading, a source of warning, advice and direction. (Darmawan & Marlin, 2021)

In the course of its history, the mosque has experienced rapid development, both in the form of buildings and in their functions and roles. At this time mosques need to function, expand the range of activities and services and be handled with good organization and management.

A multifunctional mosque as a center for government activities, educational activities, religious activities and social activities, has the meaning of merging the ethos of spirituality in community activities. This happens because of a single leadership that has spiritual and temporal (worldly) authority based on prophethood and sourced from divine revelation. The continuity of leadership after the death of the Prophet Muhammad was not

determined by the Prophet and there is not a single text in the Qur'an and al-Hadith that directly regulates the procedures for changing leadership after the Prophet. The interesting thing is that Abu Bakr was chosen as Caliph because the Prophet Muhammad had chosen him as the imam of Friday prayers. The analogy between the imam praying in the mosque and the head of state who regulates the political affairs of the community is that the importance of the head of the community is not in the competence and power given, but in his position as a representation of Islamic law as a substitute for the duties of the Prophet Muhammad other than prophethood.

The role of mosques in the time of the Prophet for the economic aspect and economic empowerment of the people in three ways: strengthening business ethics. The ummah's economy is built on the basis of Islamic ethics which prohibits cheating, prohibits usury, prohibits cheating and others. Second, to build brotherly ties between Ansar and Muhajirin. Where the Ansar provided business or capital assistance, farming land was given to the Ansar, as was done by Abdurahman bin Auf. The Muhajirin who were previously economically weak are slowly being able to become economically independent through business startups. Third, establish a market around the Prophet's Mosque. It was narrated by Ibn Majah, "This is your market, do not reduce it and do not impose taxes on it." This is done in order to support the economic empowerment of the people through the provision of market institutions and the application of Islamic economics (Nurjamilah, 2016)(Muhtadi, 2018)

Historically, the mosque was the first institution built by the Prophet Muhammad in the Medina period. The first mosque that was founded by the Prophet Muhammad on 12 Rabiul Awwal in the first year of Hijriyah (July 28, 622 AD) was the Quba Mosque which is located in the city of Medina. At the beginning of its establishment, the Quba Mosque was intended to provide guidance to muttakin and mutathahirin congregations, because that is Allah swt. give a positive appreciation for his stance.(Duraesa, 2012)As Allah SWT says in Surah At Taubah: 107-108;



قَبَلُوا لِيُحْلِفُوا الَّذِينَ اتَّخَذُوا مَسْجِدًا ضِرَارًا أَوْ كُفْرًا أَوْ تَفْرِيقًا بَيْنَ الْمُؤْمِنِينَ وَإِرْصَادًا لِمَنْ حَارَبَ بِاللَّهِوَرِ سَوَّلَهُمْ  
 التَّقْوَىٰ مِنَّا وَلِيَوْمٍ مَّا حَقُّوا نَفْسًا فِيهَا تَقْفِيهَا أَبَدًا الْمَسْجِدَ أَسْغَىٰ، نَارَ دُنَا إِلَّا الْحُسْنَ وَاللَّهِ شَهِدُ إِنَّهُمْ لَكَاذِبُونَ  
 هَرَجًا لِيُحِبُّوْنَا نَنْبِطَهُرُوا وَاللَّهِ حُبُّ الْمُطَهَّرِينَ

*And (among the hypocrites) there are those who build mosques to cause harm (to the believers) and because of (their) disbelief, and to divide between the believers and wait for the arrival of those who believe. have fought Allah and His Messenger since ancient times. They actually swear, "We want nothing but good." And Allah bears witness that they are liars (in their oath). Do not pray in that mosque forever. Indeed, a mosque which was founded on piety (the Quba Mosque), from the first day is better for you to pray in it. there are those who want to clean themselves, and Allah loves those who are clean.*

*In the early phase of Islam, it was clear that the mosque had a central role as a center for social transformation. The mosque in this case is not only a religious symbol, it has become the social identity of the people of Medina at that time. Social, political, economic and spiritual life begins and begins with the mosque.*

*According to the author's opinion, there are at least 5 functions of the mosque as described in the early days of Islam that can be developed today, namely; 1) The mosque as the temple of Allah, meaning that the mosque is a house of worship to Allah which is the core of the mosque's ta'mir activities. 2) This function is a function that is of course running in the forefront of the activities carried out in the mosque. 3) The mosque as Bait al-Ta'lim, meaning that the mosque is a place for organizing religious education, a da'wah center and as a place for the transformation of religious understanding in the form of recitations, studies, and formal education carried out by mosques such as the establishment of Majlis Ta'lim, TPA and Early Madrasah. 3) Mosque as Bait al-Maal, i.e. the mosque becomes the center of the implementation of socio-religious activities, especially in the role of organizing the implementation of*

*maliyah worship such as ZISWA for the benefit of the community around the mosque that comes from the mosque itself. 4) The mosque as Bait al-Ta'min, meaning that the mosque has the ability to provide social security for its congregation. In early Islamic society, the prophet Muhammad gave a special place to the suffahs and ensured their lives through an active community role in the mosque. 5) Mosque as Bait Al-Tamwil, meaning that the mosque has the ability to generate funds from its business activities. So that the mosque can develop and independently meet its financial needs (idaroh al-maliyah). (Alwi, 2020)*

This is in accordance with the word of Allah SWT in Surah AtTaubah Verse 18;

إِنَّمَا يَعْزُمُ مَسَاجِدَ الَّذِينَ آمَنُوا إِلَى يَوْمِ الْآخِرِ وَأَقَامُوا الصَّلَاةَ وَأَتَاوُا زَكَاةً وَلَمْ يَخْشَوْا  
لَا اللَّهَ عِظًا أَوْ لِيُكَانَ يَوْمَئِذٍ مِنَ الْمُؤْمِنِينَ

*Only those who prosper the mosques of Allah are those who believe in Allah and the Last Day, and continue to establish prayers, pay zakat and do not fear (of anyone) other than Allah, then they are the ones who are expected to be among those who got a hint.*

Based on this opinion, the function of the mosque today is very complex and has a very large role for the progress of Muslims both in the religious field and in the social field of society.

## **2. Financial Management and Economic Independence of the Mosque**

Mosques as public property require management (management) in the context of maintaining and carrying out their functions for the community. The wider the function of the mosque for the community, the more high managerial resources are needed. (Suradi, 2021)

Financial management can be understood as an effort to obtain funds at low costs when we need funds and efforts to place funds with high yields when we have funds. Financial management includes planning, organizing, implementing, controlling and monitoring the financial resources of an organization to achieve its objectives (objectives). (Ihsan et al., 2019).



This means that managerial activities will depend on the objectives, systems, structures and resources they have. Leadership, supervision and control in community organizations will follow the social structure in the community. While planning is a description of the effort to achieve the goals to be achieved in the organization. Mobilization and regulation are the preferred means of carrying out the plan.

The potential resources of the mosque include human resources, physical resources (tangible), non-physical resources (intangible). (Suryanto & Saepulloh, 2016) Furthermore, he emphasized that human resources, mosques have economic potential in the form of physical resources, namely 1) land and mosque buildings which on average are waqf assets from Muslims, 2) mosque funds are quite large, where the funds are collected from various sources with types of funds include zakat, infaq, alms, and waqf funds.

Mosque management in these two main areas requires one important element in management, namely the financial element (money). Because the mosque is public property and is managed independently, its financial resources will certainly depend a lot on economic efforts and the participation of the community where the mosque is founded.

Mosques actually have the potential to be economically independent this is because mosques have good social economic capital (non-financial capital), namely institutional capital and high social capital.

Social capital is a form of community participation in the problems faced together which is driven by the existence of trust and supported by the social structure. In the context of mosque financial management, social capital is important, especially in relation to community participation and responsibility in order to revive the function of the mosque for the community itself.

One of the social capital that is formed in the context of cooperation between community members is an attitude of generosity (philanthropy) or a participatory attitude in material and financial terms. The attitude of generosity

can grow driven by a sense of trust in individuals, social order and structure or also due to the theological aspect that provides normative encouragement (doctrine) on individual behavior and is carried out jointly by a community to achieve the same goal.

The economic activity of the mosque has a high potential with the existence of a captive market, namely the community who become the congregation of the mosque and other communities who take advantage of the business of the mosque's activities. The loyalty of the mosque business market is driven by the benefits of the profits used for the benefit of the mosque itself.

Some of the financial resources of mosques that have been carried out by the community in order to meet the funding needs of mosques are, among others, 1) philanthropic participation activities, such as ZISWA, 2) Independent business activities such as LKMS, building rentals, bookstores, canteens, and others, 3) Government assistance program activities

### **3. Sharia Cooperatives in Mosque Economic Development**

In socio-economic theory it is stated that to build a welfare for a nation, the factors that must be studied are not only economic factors in a narrow sense, but also must involve psychological factors, demography, customs and culture and religion, and other related factors.(Hepni - -, 2016)This is no exception with the mosque as one of the strategic places in its activities, namely in economic development in it.

The establishment of sharia cooperatives in the economic activities of mosques is in order to protect business organizations that are directly under the Takmir Masjid organization. The roles of sharia cooperatives include building and developing the potential and capabilities of members in particular, and society in general, in order to improve their socio-economic welfare.(Nurrachmi & Setiawan, 2020)

The cooperative legal entity was chosen because the cooperative has strong legal force and is a business whose ownership is community-based in this case owned by the congregation. The source of funds can be in the form of



cash or temporary waqf in the form of savings that are routinely collected from the congregation.

In the real sector, mosques can manage polyclinics, sewing and selling mukena which are ready to be marketed, rent out buildings, even some mosques have succeeded in agribusiness activities, fish farming and cattle breeding so that they become independent mosques. The current management of Takmir Masjid requires a spirit of business independence which in the end the mosque no longer depends on "donations", but independently finances its activities with the active participation of the community in economic activities driven by mosque administrators.

#### **4. Baitul Maal Wat-Tamwil (BMT) and the Economy of the People**

The strategy that can be carried out in the context of empowering the people's economy is through mosque-based empowerment by establishing BaitulMaalWat-Tamwil (BMT).(Deti, 2017)Mosques have various functions. Apart from being a place of worship, a mosque is also a place for people's empowerment activities. One of the important roles of the existence of the mosque is economic empowerment.(Kamaruddin, 2013)One of them is in the formation of Baitul mal watamwil (BMT). Mosque-based Empowerment (BBM) is operationally a BMT whose establishment process is initiated from, by, and for the mosque takmir.

BMT is basically a development of the concept of Islamic economics in the financial sector. BMT is a combination of BaitulMaal and BaitutTamwil. BaitulMaal is a financial institution whose activities are managing non-profit funds, such as zakat, infaq and sadakah and other halal sources. These funds are channeled to mustahik, who are entitled or for good. These are all social in nature. BaitutTamwil is a financial institution whose activities are to collect and distribute public funds with a profit motive.(Dewantoro, 2005)

From the description above, it can be concluded that BMT is a financial institution which in its operations adheres to the sharia system and the main

function is expected to be able to help improve the economy of the lower class because BMT has a role as a collector of business funds and worship funds.

BMT can be described as a forum for collecting resources from the community's potential, which are then utilized and managed in accordance with sharia guidelines, from, by and for the community itself in order to improve the level of welfare and strengthen the people's economy. Thus, it is clear that BMT is a financial institution with sharia character. Its activities aim at strengthening and developing people's businesses in order to improve social welfare. However, BMT is not merely a social institution, but also an economic institution that is permitted to seek profit through ways that do not conflict with Islamic sharia.

The characteristics of Baitul Maal are its vision and mission are social (non-commercial), function as a mediator between muzakki and zakat mustahik, operational financing is taken from the total ZIS of approximately 12.5%. Characteristics While Baitut Tamwilvisi and its mission are commercial in nature, function as a mediator between capital owners and users of capital, run with sharia principles, operational financing is taken from BMT finance, and is a business that is obliged to pay zakat. BMT combines economic, social, and religious aspects at once. In contrast to cooperatives in general, which only focus on economic elements and social elements. The social aspect means serving the community which is creative, helpful, and empowering. The economic aspect is meant to empower and develop the community's economy which is small into commercial. The religious aspect means that BMT is a vehicle for the application of sharia principles. BMT is a financial institution that has its own design and is different from conventional financial institutions. Islamic financial institutions are designed in such a way as to create togetherness in bearing business risks between fund owners (rabbul maal) who save their money in institutions, institutions as fund managers (mudharib), and people who need funds with the status of fund borrowers or business managers.



#### **D. Conclusion**

The role of mosques in the economic empowerment of their congregations has been exemplified in the history and traditions of Muslims since the time of the Prophet Muhammad and his companions, namely the establishment of Baitul Maal wat Tamwil (BMT).

The real condition of the function of the mosque today is still far from the example of the time of the Prophet. This real condition is exacerbated by the perception of some people who have not been able to accept the functioning of the mosque in many aspects of life, including the economic empowerment of the community and its congregation. Nevertheless, the economic empowerment of the mosque-based community has a pretty bright prospect because it is supported by the condition of the community which continues to transform towards modernity. It's just a matter of preparing staff in the field of management who are expert, honest, and sincere.

Various empowerment efforts in social life have different obstacles, but we may get the same obstacles. Every empowerment effort made will run well if there is optimal cooperation from all parties involved. Many factors cause an empowerment effort to run optimally or not, including: the availability of funds, the active involvement of the participants, the existence of a progressive mover, and all the elements needed in the empowerment action can work together well.

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