

---

## Management Strategy in Moving the Real Sector of Mosque-Based MSMEs

---

PROF. DR. M. YASIR NASUTION<sup>1\*</sup>, IR PANDAPOTAN MM<sup>2</sup>, ANGGI PRATIWI SITORUS M.E<sup>3</sup>, KAMARUDDIN, MM.<sup>4</sup>

<sup>1</sup>Economic and Islamic Business, State Islamic University of North Sumatera (UIN-SU), Medan, Indonesia

<sup>2,3,4</sup>State Islamic University of North Sumatera

\*Corresponding Author

Email ID: nasution\_my@yahoo.com

---

**Abstract:** Islam is a religion that brings grace to the whole of nature and a way of life in running economic activities based on the Quran and Sunnah. One of the ideal places to build people's financial lives toward prosperity and based on spiritual values is worship or mosque for Muslims. With a majority of Islamic people, Indonesia requires the establishment of mosques as centers of prayer and socio-economic activities for humanity. People's economic empowerment can be realised by managing mosque funds that are channelled directly to society and aimed at mobilising the real sector in small and medium enterprises. The whole sector's movement uses the mosque fund to include the management of ziswaf, the clerics', the Islamic institutions, and financial institutions that are the object of the study of Islamic economics. Management strategies are so much needed to realize this goal that they can generate useful and successful economic activities for the mashlahah, and that is the happiness and prosperity of the world and the afterlife.

**Keywords:** Islamic Economic, Mosque, Strategic Management, MSMEs

---

### INTRODUCTION

The current weak economic condition impacts the lower class economic segment of society to gain access to financial resources, which is experiencing obstacles due to the lack of assets as collateral in obtaining business capital financing, especially for Small and Medium Enterprises (MSMEs).

Through the empowerment of MSMEs, it is clear evidence that they are the national economy's driving force with their role and contribution in absorbing more workers than other business entities. This shows that MSMEs can reduce poverty and unemployment.

Referring to data collected from the Central Bureau of Statistics, which revealed that in 1997-1998, the number of MSMEs did not decline but continued to grow and could still handle between 85 million and 107 million employees also in 2012. The number of entrepreneurs in Indonesia in that year amounted to 56,539,560 units. The description consists of 56,534,592 units (99.99%) of UMKM (Micro, Small, and Medium Enterprises), of which 35.10% of the total experienced capital difficulties. Moreover, around 4,968 units (0.01%), the rest are big businesses. However, classic problems related to business development and financing are still a problem faced by MSMEs. Data from the government shows that in 2014, from 56.4 million MSEs in Indonesia, only 30% could access new financing. Based on this percentage, 76.1% obtained credit from the participating banks, 23.9% from non-banks such as cooperatives. The conclusion is that 60% to 70% of the total MSME sector does not have access to banks' financing.

Indonesia is one of the countries with the largest Muslim population globally, which is about 82% or a total of 207,176,162 million people of the Indonesian population. The real result of this large Muslim population is that the number of mosque procurement needs has also increased, which in Indonesia is quite a lot, even the Directorate General of Community Guidance (Directorate General of Community Guidance) of Islam of the Ministry of Religion (Ministry of Religion) explained that mushala and mosques recorded in the Ministry of Religion are around 700 thousand building. Also, the annual growth of mosques is up to 20%.

The number of mosques that can be said to be sure should have various roles that mosques can take in the religious, social, and economic fields. Its role in social and religious activities certainly does not need to be doubted; this can be seen from the role of mosques in facilitating the implementation of religious activities (da'wah, congregational prayers, etc.) and social activities (donations of natural disasters, distribution of necessities, and others). However, a question arises about mosques' role in the economic field, does it exist? Furthermore, how is the achievement of the empowerment strategy? In this paper, the author will focus on management strategies in driving the real sector for mosque-based MSMEs.

## DISCUSSION

### Muamalah Untuk Meningkatkan Keadilan dan Kesejahteraan

Islam is a religion that is rahmatan lil alamin which means bringing peace to humanity, both Muslim and non-Muslim, one of the factors in the occurrence of peace and tranquility between the community is the balance of economic welfare. Indonesia, the majority of whose population is Muslim, should color the application of Islamic law, which is based on the Koran and Sunnah, especially in the application of the economy for justice and welfare of the community.

The basic principles of Islamic economics are that property belongs to Allah, and humans are assigned the task of managing it according to the word of Allah in (Surah An-Najm [53]: 31)

وَلِلَّهِ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ لِيَجْزِيَ الَّذِينَ أَسَاءُوا بِمَا عَمِلُوا وَيَجْزِيَ الَّذِينَ أَحْسَنُوا بِالْحُسْنَىٰ

(“And to Allah belongs all that is in the heavens and all that is in the earth, that He may reward those who do evil with that which they used to do, and that He may reward those who do good with a greater reward. good heaven”)

That social justice and the maintenance of economic balance are realized for all individuals and the Muslim community by the words of Allah in (QS Al-Hasyr [59]: 7)

كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

So that the wealth does not circulate among the rich among you.

Hadith of the Prophet:

عن ابن عباس رضي الله عنهما أن النبي ص. م قال: تلوخذ من اغنياهم فترد على فقراهم

*You take the zakat from the rich among them and you give it to the poor among them.*

Allah commands Muslims to work hard as gratitude in accordance with the word of Allah (QS Ar Ra'd [13]: 11)

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

Indeed, Allah will not change a people, unless they strive to change the cause of their own backwardness.

### Mobilizing the Real Sector of Mosque-Based MSMEs

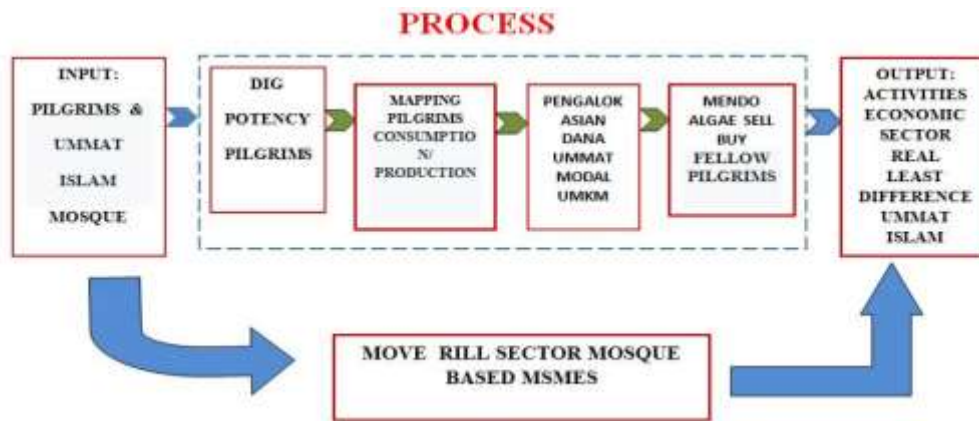
The mosque is a religious institution that is closely related to the cultural, social, and spiritual life of the people. Everywhere Muslims, there are definitely mosques. In addition, the mosque is a symbol of Islam, where when there is a mosque then it is alleged that there is a life of Muslims. Understanding the mosque as a whole means understanding it as a social instrument of the Muslim community that is closely related to the Muslim community itself. In general, the existence of the mosque is as a place of worship, either ghairu mahzah or mahzah.

Improving the function of the mosque from the ritual activities of worship is developed activities for the benefit of the ummah. If you look at the past of Islam down brought by the Prophet Muhammad SAW, then the function of the mosque consists of: places of worship; places of education, places of military training; a place of consultation and communication for cultural, social, and economic issues.

Cooperation with Islamic institutions in the field of education, sharia banking, and government agencies needs to be developed to improve the functioning of the mosque. Abdul Hasan Sadeq, in his book "Economic Development in Islam," states, there are two ways to transfer the economic resources of the people: First, commercially where economic activity occurs. Second, socially where it occurs in the form of assistance such as shadaqah, infaq, and zakat. The existence of these two transfers is the potential of the people; not all individuals can carry out economic activities and processes. Those who have the opportunity, physically strong and healthy, can find a source of life through economic activities. However, for those who can not afford it, Islam protects it with social, economic security insurance in the form of shadaqah, infak, and zakat. Thus, the delivery of zakat must be utilized, distributed, and managed proportionally.

To make the mosque a center for the movement of the real sector of SMEs that is well managed and professional of course must be appointed people or congregation of the mosque who have business competence and Islamic law qualified to manage the activities of moving the real sector by utilizing resources owned by the congregation in the form of resources human resources as well as financial resources. The financial resources owned by the congregation of the mosque can be in the form of ummah funds managed by the najir of the mosque in the form of zakat, infaq, and sadaqoh, as well as the potential diversity resources of the congregation to be a small-scale business ecosystem so that it is expected to emerge a business activity that shows supply and demand.

It is necessary to perform the steps to create a mosque as a movement center for the real sector on a small scale, stages as represented in the picture box below.



**Fig.1: The Process of Moving Real Sector Mosque Based**

In the context of the actual Mosque MSME sector, the process of extracting the capacity of the Mosque population must be carried out by collecting data on income aspects that are classified as capable and poor, the field of employment, the education sector and the number of families, so that a mapping of congregations including muzaki is possible as a consequence of this data collection.

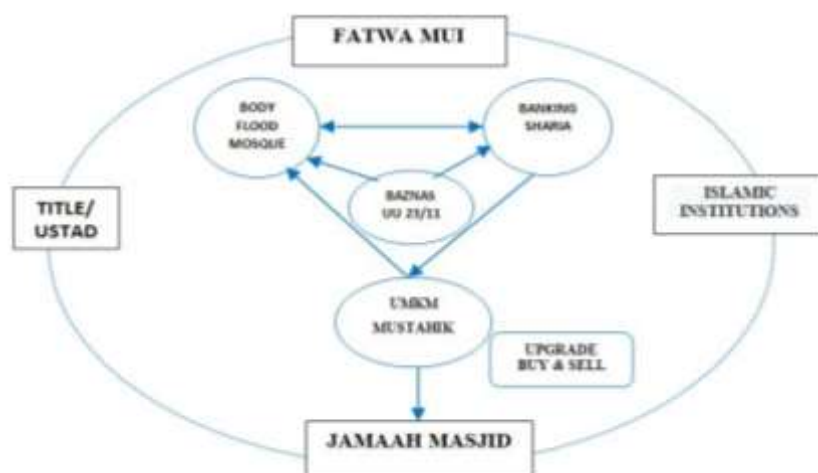
The mapping of the potential of the congregation is compiled by determining and planning the consumption and production segments so that there will be a potential opportunity for buying and selling economic activities in the real sector of MSMEs that are driven from the mosque to the congregation.

The UMKM, grouped by the mosque BKM team as a product segment, may have difficulties in funding their business capital. To solve this business capital funding, the BKM Masjid has begun allocating funds for the people in the form of infaq sadakah for activities to mobilize MSMEs that require funds, as we know that MSMEs who are in the mustahik category is complicated to get business capital loan assistance from banks because have no assets to guarantee the loan.

In order to encourage economic buying and selling activity across the UMKM segment, the mosque needs a boost in the preaching activities of Tabligh Akbar. Which are packed with culinary basa activities as consumption for the congregation who participates in the big takblik, and the congregation is not subject to consumption costs because it has been budgeted from BKM mosques using infaq sadakah funds. The Tablik Akbar activity is indirectly a promotion platform for UMKM products and at the same time calls on the congregation to always buy and sell among the people. Rasulullah Saw said: *"We are a pious people, never consume food except from the food of pious people."*

### Strategies for Moving the Economy of the Ummah

The congregation's potential that the mosque has to move the real sector of MSMEs must be continuously strengthened in a business ecosystem based on mosques so that the ummah's independence is formed in the economic field and economic inequality can be minimized for that. It is necessary to carry out a management strategy that involves several institutional institutions to synergize with each other, as shown in the table below's image.



**Fig.2: Management Strategy for Moving Economy of Ummah**

In moving the actual mosque-based UMKM sector, three essential elements must be handled in synergy: First, the administration of the BKM mosque must care about the benefit of the people because, in reality, the mosque is a community problem. And that of the community, the problem is also a mosque problem, so the BKM mosque administrators are expected to have the competence and concern for charitable activities that support fellow congregations' economic growth. The second is financial institutions to support MSME business capital funding, be it Islamic Banking or BAZNAS, so BKM Masjid can collaborate with Islamic Banking and BAZNAS to facilitate MSME player's need business capital. The third is that MSME actors themselves need to be seen as subjects to be empowered both economically and with expertise for the fields of work they are interested in so that this program can impact reducing unemployment and social crime.

BKM can follow up cooperation with Sharia Banking as the guarantor of MSME business capital loans by saving as infaq money at mosques, the value of which is adjusted to the agreement with the banking sector and the number of funds disbursed to the UMKM. The BKM mosque as the guarantor, from the results of the data collection on the potential of mosque congregations in the category of UMKM requiring business capital funds, of course, a business feasibility study has been carried out first with the hope that in the future there will be smooth payment of installments.

For MSMEs that have not met the eligibility requirements for business, it is necessary to first provide guidance both in business and from the ability to fulfill their daily needs. To solve this category of the congregation, the mosque needs to collaborate with BAZNAS to provide productive assistance from zakat distribution as initial capital for these MSMEs. The distribution of zakat for the economic activities of the ummah is part of the BAZNAS program as stipulated in the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management which is mandated to the National Zakat Agency (BAZNAS) to manage the Infaq Sadaqah Zakat fund for the Muslim ummah as a religious institution that aims to improve justice and public welfare, especially the Muslim ummah.

The collaboration that has been established with the banking sector and BAZNAS as a partner to solve MSME business capital funding needs intense collaboration with MUI institutions and Islamic-based educational institutions. This collaboration is closely related to socializing the congregation to care for each other in their fellow believers to continue to increase muamalah business activities through da'wah - da'wah assigned by MUI to be conveyed to the congregation through their tausiah.

Educational institutions can also provide education in carrying out the production process, starting from supplying raw materials to becoming products that are ready to sell to congregations and management in carrying out bookkeeping so that the business carried out can profit and revive the family.

## CONCLUSION

The strategy of establishing cooperation between Islamic Banking and BKM mosques can provide solutions for MSMEs who do not have collateral assets in obtaining business capital loans.

Meanwhile, cooperation with BAZNAS can provide solutions to MSME players whose business feasibility has not been fulfilled due to the need for a life more significant than the business results obtained by obtaining initial productive capital from the BAZNAS solutions MSMEs.

By improving the mosque's function in the economic sector of the ummah, it will undoubtedly provide job opportunities for the congregation to manage the congregation who will get productive loan assistance so that it can help absorb educated workers who are still unemployed.

## REFERENCES

1. Ali Hasan, SE.,MM “*Manajemen Bisnis Syariah, Kaya di Dunia Terhormat di Akhirat*” Yogyakarta, Pustaka Pelajar.
2. BAZNAS, “*Undang Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*”
3. Dr. Razalinda, M. Ag. “*Ekonomi Islam, Teori dan Aplikasinya pada Aktivitas Ekonomi*”, Depok, PT. Raja Grafindo Persada.
4. Prof. Dr. H.M. Yasir Nasution “*Kehidupan Bersendi Kesalehan*”, Medan, IAIN Press ISBN:978-979-3020-14-3
5. Prof Dr. H. Abdul Ghofur, M.Ag.”*Falsafah Ekonomi Syariah*”, Depok, PT. Raja Grafindo Persada.
6. Suparmin, Sudirman, 2014. *Ushul Fiqh, Metode Penetapan Hukum Islam*, Bandung:Cipta Medika,