

Synergy of MSMEs with People's Funds to Increase the Prosperity of the Mosque

Sriyono^{1*)}, Supardi²⁾, Kafa Bayu Ismoyo³⁾

^{1,2,3} Program Studi Magister Management

University Muhammadiyah Sidoarjo

*Email correspondence: sriyono@umsida.ac.id

Abstract

This study investigates the moderating role of locus of control in financial management behavior. The primary aim is to examine how locus of control influences the relationship between determinants and financial management behavior. Utilizing a quantitative research approach, survey data were collected from a sample of participants. Financial management behavior and locus of control were measured using validated scales. Statistical analyses, including regression and moderation analysis, were conducted to explore the moderating effects. Results indicate that individuals with an internal locus of control exhibit more proactive financial management behaviors compared to those with an external locus of control. Moreover, locus of control moderates the impact of financial knowledge on financial management behavior but does not moderate the influence of financial attitudes and income. These findings underscore the importance of considering locus of control in financial planning and education programs, suggesting targeted strategies to enhance financial management behaviors.

Keyword: MSMEs; Synergy, People's Fund; Mosque, Prosperity

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1. BACKGROUND

Another phenomenon that is a problem for mosques in Indonesia today is prospering mosques. Many people have their homes around the mosque, but those who want to visit it can be counted. In addition, the congregation is less enthusiastic about carrying out worship in the mosque, both because of hygiene factors and mosque management. Prospering the mosque is a command of Allah that has been mentioned in the Qur'an (2022), Surah Al-Taubat Ayat 18, namely:

إِنَّمَا يَعْمُرُ مَسْجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ
الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا

Meaning: *Indeed, those who prosper the mosque of Allah are only those who believe in Allah and the next day, and (remain) perform prayers, pay zakat, and are not afraid (of anything) except Allah. So hopefully they are among the people who get instructions.*

The mosque is not only a place of prayer but also used for other activities so that the mosque becomes prosperous and has many worshippers so that they can carry out other activities, for example, economic activities, empowerment, da'wah, and education. To achieve this prosperity, maximum community participation is needed, both physically and financially (Jannah, 2016)

Operational funding is one of the requirements for the mosque's success. Mosques collect a lot of funds from the people through Infaq and regular donors (Ayub, 2001), but this is still insufficient compared to their needs. As is known, the problem of MSME development is constrained by funds, if you borrow from a financial institution, you will be charged with it, even though riba is prohibited in Islam as in Surah Al-Imran Ayat 130, namely:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ
لَعَلَّكُمْ تُفْلِحُونَ

Meaning: *O you who believe! Do not eat riba by multiplying and fear Allah so that you may be lucky.*

Through collaboration with MSMEs around the mosque, cooperation can be carried out through loans for MSMEs that are Productive Loan Funds without being subject to usury. (Arisanti, K., 2023). The use of these funds is expected to increase their business capital and if it is profitable, it is hoped that MSMEs can infaq to the mosque. It is known that every Muslim must give alms as ordered in Surah AL-Hadid Ayat 18, namely:

إِنَّ الْمَصَدِّقِينَ وَالْمَصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا
يُضَعَّفُ لَهُمْ وَلَهُمْ أَجْرٌ

Meaning: *Indeed, those who give alms to both men and women and lend to Allah with good loans will be multiplied for them; and they will receive a glorious reward.*

MSMEs receive loans from productive funds with a set amount that must be repaid on schedule. It is hoped that they will donate alms if they make enough money. As a result, UMM, which is aware of Islam, chooses which MSMEs receive loans from the Productive Fund

In the time of the Muhammad SAW, mosques had many roles and functions, including places of worship; meeting places; consultation places; places for social activities; education, growing economic activity, a place for treatment of the sick; a place for the development of the ummah and Islamic da'wah. Optimizing the function and role of mosques is inevitable if Muslims want to achieve progress like the time of the Prophet. Updating the mosque's management is one of the initiatives to restore its purpose and function. This means that mosques must be managed more professionally through diversification of activity programs and adequate facilities, as well as good management.

Management is an integrated series of steps starting from planning, organizing, leading, and supervising. In another sense, management is a managerial activity carried out by managers to encourage personnel resources to utilize other resources optimally to achieve agreed organizational goals.

Mosque management is the initial planning process of mosque construction, management,

arrangement, organization, and supervision of activities in the mosque environment as an effort to realize the functions of the mosque. Good management is indispensable to achieving the goals that have been set by a business (Berutu & Kustiawan, 2023)

Good management must be used in the management pattern for the mosque to prosper. Without good management, the mosque will not function as expected in the Qur'an because it only functions as a prayer. Even though the obligation is to prosper the mosque, therefore it is necessary to research what must be done so that the mosque can function optimally. (Hafifa, N., 2023)

This research aims to provide solutions so that mosques are more prosperous and have many activities. This research is very important to be carried out that Takmir understands how to do things so that the mosque becomes prosperous. Research has a significant impact on MSMEs, the local community, and mosque management alike. The implementation of the research from this research will provide solutions on how to prosper mosques through collaboration with MSMEs

THEORETICAL FOUNDATIONS

Prosperity of the Mosque

Mosque prosperity is a condition in which a mosque functions optimally in all aspects of meeting the spiritual, social, and educational needs of the community. This prosperity is not only caused by how many worshippers pray in a congregation. But also the attendees who participate in the mosque's overall activities and objectives. A prosperous mosque is characterized by an atmosphere conducive to getting used to worship, regular religious activities, and programs that support personal and social development for the community. In addition, a prosperous mosque is also a reflection of good management, adequate resources, and full support from worshippers, therefore mosque optimization is urgently needed (Jefri. 2020)

The prosperity of mosques consists of several important aspects. The first is the spiritual aspect, where the mosque is the center of worship and spiritual development of Muslim worshippers. This includes the implementation of five-time congregational prayers in mosques, recitation activities, religious lectures, and other benefit activities that aim to strengthen Islamic Ukhuwah and

increase the faith and piety of worshippers. The second aspect is the educational aspect, where the mosque becomes a center for learning and developing various sciences, both religion, general science, and skills that are useful for daily recreational life. The third is the social aspect, where the mosque is a forum to form Ukhuwah, help those in need, and participate in the role of social countermeasures in the local environment.

Micro, Small and Medium Enterprises

According to the Ministry of Cooperatives and Small and Medium Enterprises (Law No. 9 of 1995), BPS has several definitions that have been determined,

It	Kind	Value (Rp)
Small Businesses including Small Micro Enterprises		
	The most wealth	200.000.000
	Most Annual Sales	1.000.000.000
	Workforce	5-19 people
Medium Enterprises		
	Net Worth	200.000.000-10.000.000.000
	Workforce	20-99 org

According to Bank Indonesia (BI) Micro, Small, and Medium Enterprises (MSMEs) are companies or industries as follows: 1. The capital is less than Rp. 20 million. 2. For one round of his business, he only needs Rp 5 million in funds.

Furthermore, the criteria for MSMEs according to Law No. 20 of 2008 article 6 is classified into Small Enterprises, Micro Enterprises, and Medium Enterprises as in

Table 1. Criteria for Micro, Small and Medium Enterprises

Business Size	Asset	Turnover
Micro	Maximum 50 juta	Maximum 300 million
Small Business	>50 – 500 Million	Maximum 3 billion
Medium enterprises	>500 million – 10 billion	>2.5 billion – 50 billion

Source: Law No. 20 of 2008 and Data Processed in 2024

MSMEs experience many trials and problems while carrying out their activities, for example during a recession where there is a significant decline in economic and business activities that can be comprehensive in the economics sector and last for a

relatively long period. As a result, it has an impact on the decline in gross domestic income in a country, there are job terminations, a significant decline in people's purchasing power, an increase in the number of unemployed, the occurrence of bankruptcies in several industries, and so on (Grigoryev, 2020)

Meanwhile, according to three roles of MSMEs significantly contribute to improving the standard of living of the community, especially low-income people. The three roles of MSMEs that must be maintained during the global recession are to play a role in alleviating community poverty through job creation (Rachmawati, 2020), plays a role in the equal distribution of income to people with income or the poor, and also plays a role as a source of wages from the state. In addition, MSMEs also play an important role in the ecosystem of corporate business activities because many MSMEs are partners and vendors in supporting the production process of companies with corporate business segments or large companies (Nugroho & Nugraha, n.d.). Thus, MSMEs also play a role in increasing state revenue in terms of fiscal (Andreansyah & Farina, 2022)

The existence of MSMEs has a very significant contribution as a pillar of the Indonesian economy. The disruption in the conditions of the economic crisis until the occurrence of COVID-19 MSMEs have proven that they are still able to survive despite being constrained by several problems faced, namely capital and marketing.

FUNDS COLLECTED BY THE PEOPLE

With skilled, reliable, and suitable ZIS fund administration, the use will advance to a fruitful level and can help address the existing health and poverty issues (Musfirah, 2017). , infaq and shadaqah (ZIS) have one common goal, which is to encourage Muslims to be willing to set aside some of their assets to be practiced to the underprivileged (Abdurrahman & Herianingrum, 2019). The use of ZIS funds must be by the provisions apply in Indonesia, namely in Law No. 23 of 2011. The management of ZIS funds includes planning, implementation, and coordination in the collection, distribution, and use of zakat funds (Abidah, 2016); (Fadilah & Lesatari, 2017); (Sarniti & Wirnyaningsih, 2020); (Kaffah & Susetyo, 2020). The management of ZIS in an Islamic perspective must be trustworthy, beneficial, fair, meet legal certainty, integrated, and accountable (Abidah, 2016).

Zakat

It is stated in Law No. 23 of 2011 that "zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it by Islamic law. Zakat must be carried out by all Muslims for those who are willing to say *Muzakki*, to be merciful to those who belong to *Mustahiq*. In the Qur'an, it has been determined that 8 Asnaf receive zakat. Zakat is not a grant or a gift, not Cabarrus or supporting and not being given from the rich to the poor, but it is carrying out the obligations of the rich as *muzak for the rights of the poor and some other Mustahiq*. The scholars commented that the position of the rich is great when viewed from the side of their virtue, which is because the rich get rewards by doing Zakat

Zakat is one of the pillars of Islam and is one of the main elements for the enforcement of Islamic law. Therefore, the law of paying zakat is mandatory for every Muslim and Muslim woman who has met certain conditions. Allah SWT said:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Meaning: "And establish prayer, pay zakat and And establish the prayer, and give the zakat, and bow down with the kneeling." (Qur'an Surah Al-Baqarah Verse 43)

Zakat regulations are mandatory for every Muslim, obliged to do zakat that is old, physically, and spiritually healthy. Have assets that have met the requirements (Nisab) and have been up to the timing of one full year (Haul). Zakat is given by people who can make the welfare of the people born and mental. The goal is to sterilize the soul and property of the owner and place it as a productive and growing property, both for the owner of the property and the residents.

Those who can receive zakat are divided into eight groups, as Allah has explained in the Qur'an with His Word:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَةَ

قُلُوبُهُمْ فِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ

السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

But charity is for the poor, the needy, those who work on it, and those whose hearts are made up, and in their necks, and in the necks, and in the way of Allah, and the son of the wayfarer, is an

obligation from Allah, and Allah is All-Knowing, All-Wise.

It means: "Indeed, the alms belong to the poor and the poor and those who take care of them, and to those whose hearts are tamed, and to those who are in debt, and to the way of Allah, and Ibn Sabil, which is obligatory by Allah, and Allah knows very well and is very wise" (QS. At-Staubach verse 60)

Infak

According to the term infak, it means to spend part of the property or income/income for an interest ordered by Islamic teachings. Meanwhile, according to Sharia terminology, Infak means spending part of your property or income/income for an interest ordered by Islamic teachings. The utilization of Infak is an effort for interrelated activities in creating a certain purpose of using Infak results. The utilization of Infak is carried out properly, precisely, and directed by the purpose of Infak in sharia. The Infak given will be one of the income of social funds, which is not bound by the amount and time. Infak does not recognize nishab, Infak is issued by every believer, both high and low. (Ashar, 2020)

The command to give infak is included in several verses in the Qur'an and Haidst, including: 1) Q.S Al-Baqarah verse 261, namely:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَتَتْت سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِّائَةُ حَبَّةٍ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

Meaning: *The parable of those who put their wealth in the way of Allah is like a seed that grows seven stalks, on each stalk, there are a hundred seeds. Allah multiplies (the reward) for whomever He wills. Allah is Vast and All-Knowing.*

Alms

Alms is one of the worships that is favored by Allah SWT. In any condition, we can give alms. In open conditions, we can give alms. Likewise, with narrow conditions, we can also give alms. Both rich and poor can give alms, because alms are not only related to money. We can give food, clothing, knowledge, and energy. A sincere and sincere smile for others can be alms and have a reward value if you intend it to be pure for Allah SWT

إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ
خَيْرٌ لَّكُمْ وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

It is stated in the Qur'an, "If you show your alms, then it is very good. And if you hide it and you give it to the poor, then you should hide it. And Allah will blot away from you some of your transgressions, and Allah knows what you are doing." (Q.S. Al-Baqarah: 271).

Sadaqah is spending wealth for others. Alms in Islamic teachings is an obligation for all Muslims who have excess assets from their expenses and their families. Sadaqah is a social worship, the function of alms is to help the community's economy, especially for people with low economies. Alms can be given to anyone regardless of whether they are Muslims or non-Muslims, while zakat is intended for Muslims

Fiqh scholars agree that alms are sunnah, it is permissible to be fulfilled and also not to be fulfilled. However, Muslims are encouraged to do alms by the Prophet PBUH, because alms are proof of one's faith, and anyone can do alms, starting from the rich and poor. Starting from property to services all forms of good actions are also included in almsgiving, therefore alms are easy to do and carry out by anyone and anywhere.

When we give alms, it will be replaced and repaid by Allah SWT. Allah will replace the alms immediately in the world. And Allah will give a reward and reward in the hereafter.

قُلْ إِنْ رَّبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ وَمَا
أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ

Meaning: "And whatever you provide, Allah will replace it and He is the best Breadwinner" (QS. (Saba': 39)

2. METHOD

The research method used is qualitative because this method is by the purpose of the research method with the process of finding knowledge using the results of interviews through in-depth interviews. The focus of the research is on the development of financing models for MSMEs to improve performance and competitive advantage (Sigit Hermawan & Amirullah, 2021)

a. Data Collection Methods and Procedures

Some of the stages carried out in this study are:

1) Observation

Observation is carried out by direct observation of the research object. Observations are carried out to understand the research object and the activities in it

2) Documentation

Documentation is used to collect data related to MSME business activities in Sidoarjo Regency so far and other related data.

3) In-Depth Interview

In qualitative research, an In-depth interview is a process by the researcher In-depth interview is conducted using structured interviews and unstructured interviews of key informants that have been predetermined. (Lexy J. Moeloeng, n.d.)

b. Key Information

In the study, several key informants from 4 (four) mosques were used, where each mosque location selected key informants consisting of:

- 1) Takmir Chairman
- 2) Takmir Mosque Members
- 3) Jumma Mosque
- 4) The community around the mosque
- 5) MSMEs in a mosque

So the total key informants is 20 people.

c. Test the validity of the data

The validity of this research data is carried out with credibility (Sugiyono, 2007:458). The Credibility Test is a test of trust conducted by triangulation of data from various sources, namely interviews (Shenton, 2004), observations of several MSME entrepreneurs and others. Credibility is carried out by triangulation of methods, Triangulation of data sources, and theoretical triangulation (Rahardjo, 2010:2-43).

d. Data Analysis Techniques

Data analysis is the process of carefully going over and compiling information from field notes, interviews, and documentation, then categorizing, describing, synthesizing, and putting the data together into patterns (Sugiono, 2009). (Supriyanto, A. S., and Machfudz, M., 2010): .

1) Collection Data

2) Data reduction is the process of combining information gathered at the study site into a

thorough report or description. After field reports have been condensed, distilled, and the key points have been highlighted, the theme or pattern will be found.

- 3) Presenting data (data display), makes it easier for researchers to see the overall picture or certain parts of the research.
- 4) Conclusion, namely from the beginning of entering the research site and during the data collection process. The researcher tries to analyze the data collected by looking for patterns, themes, relationships of similarities, things that often arise and so on that are outlined in the conclusion.

3. RESULTS AND DISCUSSION

3.1. Research Results

The results of interviews conducted from several mosques in Sidoarjo have different mechanisms. The researcher questioned Mosque X's taker about how to handle the money that was gathered from the congregation. Takmir's response was as follows:

Here's it, sir... The mosque funds that we get from every Friday prayer are collected by several Takmir members. The funds are calculated together then after being collected we record the amount and collect it in a plastic folder and write the amount according to the calculation results. The money was collected by the mosque treasurer.

We asked the same question to the treasurer, and the answer we received was as follows:

If I receive the amount of money from the taker who calculates, then I record it and immediately enter it into the bank.

Then we check the results of the treasurer's records that we match with the existing records. We saw a folder consisting of 4 pieces containing records and the money had been taken and recorded. We also asked the worshippers in the mosque, do you know that money is counted in the mosque together: The answer we received from the worshippers was:

Yes sir, we saw that the money was counted and then recorded and handed over to the Treasurer of the Mosque.

On the same occasion, we also asked the Chairman of the Takmir who. How is the money managed? The answer from the Chairman of the Takmir is:

After the money is collected, it is used for daily operations, for example for Taklim activities, for Marbot operational costs and to buy other mosque needs

Besides that, are there any other expenses? The Chairman of Takmir explained as follows:

There is a distribution every 6 months, namely assistance for orphans and the poor and once a year providing necessities to residents around the mosque who cannot afford

What about MSME friends around the mosque? Do they also get financial assistance for their business, whether it is for those who are starting or already existing? One of the research is the other.

The money you raise from our congregation is used for da'wah initiatives, regular mosque operations, and other things because we don't get much. However, the money we do get is a lot, and you can donate it as we can.

Then my question continued: Are there models of funding or financial assistance that revolving or grants to MSMEs around the company? MSMEs answered that:

Until now we have not been able to provide financial assistance for MSMEs around us because our finances are not enough for this. We are still on activities in the mosque only, namely, recitation, TPQ

We asked the same question to the Takmir of Mosque Y and Z then several worshippers and the community about the management of funds obtained from worshippers, it turned out that we received almost the same answer that the management of funds from the mosque Infak is given routinely to, Marbots then security guards, orphans and the poor. At certain times, basic food assistance is given to people who cannot afford it as well

3.2. Discussion

Mosque administrators must have a clear vision and mission and careful planning to manage the mosque so that it is prosperous. This vision and mission must direct all activities and programs in the mosque so that all activities have clear and measurable goals (Patra et al., n.d.) In addition, the management must make an annual work plan that covers all aspects, such as worship, educational, and social activities. This plan should be made based on the needs of the pilgrims and the conditions of the surrounding

environment and should be evaluated periodically to evaluate its performance and make improvements if necessary (Haider, M., 2021n.d.)).

In mosque management, clear and accountable financial management is essential. All income and expenses should be properly recorded and informed to community members regularly (Azzama, 2019). Mosque administrators can form a special group to manage funds so that all incoming funds, both infaq, alms, and donations can be used appropriately and productively. Being transparent in financial management will increase the trust of worshippers in the management, which will encourage them to participate more in the activities and programs of the mosque.(Said et al., 2013)

To enliven and prosper the mosque, cooperation with various parties is also very important. To hold joint activities, mosque administrators can collaborate with schools, social organizations, and other communities. For example, collaborating with educational institutions to develop tutoring programs, or collaborating with health centers to provide free health services. In addition, mosques can work with local entrepreneurs to obtain funds or facilities (Jalil, M. N. A., et al., 2022). Mosques will more easily hold various activities that benefit the community and create a harmonious and mutually supportive environment by building a wide network.

The steps of the mosque management are to prosper the mosque by making the mosque one of the most comfortable places for worshippers. The activities that have been made by the mosque management include holding a TPA (Al-Quran Education Park) for children and also teenagers, this TPA takes place usually from Monday to Friday, the time is from after the Maghrib prayer to the Isha prayer, holding religious studies regularly once a month, holding blessing Friday activities on Friday in the first week of every month, activating Taklim council activities for female worshippers (al-Akiti, 2021)In the implementation of the indictment function, it is easier to carry out because every Muslim needs a place for congregational prayer and the educational function can be used through TPQ Education or other necessary education. The most difficult program to develop is its social function. (Qadaruddin, Q., et al., 2016)Programs related to social functions mostly open funds to carry out their activities, for example when Ramadan holds iftar

together, suhoor together, and Friday barokah through lunch together after Friday.

To make the mosque prosperous and attract many worshippers, Takmir should consider more how this social function can be carried out properly. Therefore, mosque activities require a lot of funds. On the contrary, many MSMEs operate every day around the mosque. MSMEs have great potential to improve the people's economy; It has been proven that they play a significant role in increasing national income and reducing unemployment. (Manzoor, F. et al., 2021)

However, currently, many MSMEs have problems with the capital they face because it is difficult for MSMEs to access banking. (L. Nugroho & A. Nugraha, 2020)If mosques that have funds can collaborate with MSMEs, it will add to the synergy that it brings. By using agreed schemes that do not harm both mosques and MSMEs, cooperation can be carried out. Based on the results of in-depth interviews from several Takmir, it was found that the management and utilization of Infak funds had not been thought of to reach this goal.

For the understanding of the provision of funds, the researcher provides education if Takmir assists MSMEs with business, the impact will be positive for the community and MSMEs, if MSMEs are successful, MSMEs will provide this information to MSMEs and in the next phase MSMEs will be active in mosques because they feel that there is a relationship and cooperation with mosques. The impact obtained from the mosque is that there will be more worshippers who go to the mosque as well and the Infak provided by MSMEs will develop. Activities of Infak and sadaqah to the mosque in the long term will continue to increase because MSMEs who have received assistance will be diligent in going to the mosque because of the inner bond so that the mosque will get additional funds and these funds can be used to prosper the mosque by adding other activities because they have additional funds.

In addition to the internal problems faced by mosque management which does not have an effective method that must be used to prosper the mosque(Nur, n.d.) another obstacle is low public awareness which is one of the factors that hinders mosque management in prospering the mosque because every night we still find gentlemen to teenagers carrying out activities that are far from religion and usually the community Around calling it the term get-together and skin-will form groups that are far from good, such as liquor

assemblies, gambling assemblies so that it is not uncommon for us to hear commotion between them occurring. Therefore, the mosque administrators are still trying hard to make programs that make the surrounding community aware so that they want to repent and participate in prospering the mosque. (Sutrisno, 2023)

Communication and Cooperation between Administrators that are still lacking Communication and Cooperation between Administrators and Community Leaders that are still lacking is also one of the inhibiting factors in the efforts of mosque administrators to prosper the mosque. (Wati & Darmawan, 2023) There are many factors that make administrators still often misunderstand, one of which is that some administrators still have minimal knowledge regarding the main duties and functions of the positions entrusted to them. (Zakiah, E. F., et al, 2022)

Some administrators are also busy working in the office, so when meetings are held between administrators or deliberations with pilgrims, sometimes they do not attend. Therefore, there is still a misunderstanding among the administrators when communicating and cooperating, so efforts to prosper the mosque have not been maximized so the role of takmir is needed to be more active. (Muhyiddin & Ridouan, 2020)

Funding is a factor that supports activities to prosper the mosque carried out by the mosque management, if the funds are not able to manage properly, it will not be able to close the possibility that the activities carried out will not run well and according to the plan that has been prepared. Therefore, the process of managing funds carried out by mosque administrators must be correct. If there are more funds, the Takmir must be able to manage

4. CONCLUSION

Based on the results of the in-depth interview and the study literature, it can be concluded that mosques are not ready to collaborate with MSMEs to lend funds for MSME business turnover. Mosques focus more on the function of da'wah and learning than on social functions. This can be understood because the Chairman of Takmir and his staff are still worried about the risks faced, namely the money lent will not be returned. Education about the management of mosque funds is important for mosque administrators to understand that Infak and Sadaqah money is not

only for consumptive purposes, it can be used for productive purposes. Of course, to be able to do this, motivation, education, and trust in the mosque management are needed

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