

RESEARCH

THE ROLE OF MOSQUE IN VALUE CHAIN OF ECONOMIC EMPOWERMENT OF UMMAH

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Abstract

This research aims to determine the extent of the role of the mosque in value chain of economic empowerment of ummah. The urgency of this research is due to its novelty, namely the scarcity of empirical studies on the role of mosques in the value chain of community development, especially in empowering the economy of ummah. The method used in this study is descriptive qualitative with data collection techniques through interviews with the management of mosque cooperative, DKM, and its members (jemaah). Samples of this research are 4 mosque cooperatives in the city of Bandung, Indonesia. In addition to primary data, this study also uses secondary data from reference sources that are relevant and related to this research. The analytical approach used in this study is value chain model. The results of this research show that the mosque has a strategic role in the economic empowerment of ummah through its economic activity units, namely mosque cooperatives which have been proven to contribute significantly to realizing the economic revival of ummah. The success of mosque-based economic empowerment is supported by the management conducted by people who have managerial and entrepreneurial abilities. Furthermore, the existence of infrastructure facilities and the use of technology are also crucial aspects in the value chain of mosque-based economic empowerment to realize the economic revival of ummah.

Keywords: Mosque, Empowerment, Economic of ummah.

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world, thus, it will be very easy to find mosques in this country, either in villages, regencies or big cities. Muslim communities throughout Indonesia have a great desire and put their effort to build mosques, but there is another side that keep being forgotten, namely "a lack of attention in terms of prospering the mosque" (Sutarmadi, 2010). In reality, we find many Jami (the main) mosques and large mosques that have very good architectural styles but silent in worship activities and the spirit of revival of ummah.

In general, people understand the mosque as a place for worship, even though it also has a function as a basis for fostering and building the ummah. In other words, mosque is a place of worship and education in a broader sense (Shihab, 2014). Ummah has a responsibility to prosper the mosque. If the mosque is required to foster the ummah, then the mosque can also function to empower the economy of ummah which has been felt quite heavy (Sutarmadi, 2010). Efforts to increase the economy must be carried out, and in reality, there are people who have already done that to empower the economy.

The mosque cooperative as a unit of economic activity is an effort to carry out the function of the mosque in empowering the economy of the surrounding community. The existence of such economic activity unit should be able to make the mosque a basis for building the economy of ummah.

The role of mosque in value chain of economic empowerment becomes a very interesting subject to study since the empowerment is a process to strengthen the economy, and the mosque through its economic activity unit has a significant role in contributing to the development of ummah through economic empowerment.

In reality, transactions through mosque-based economic activity units can prevent the practice of maisir, gharar, and usury. Therefore, efforts to prosper mosques have been carried out by intensifying the formation, establishment, and management of mosque-based economic activity unit.

Mosque cooperatives as a unit of economic activity already exist in Indonesia, especially in the city of Bandung, West Java as one of the major cities in Indonesia, which has already had several mosque cooperatives. The existence of a cooperative in a mosque is an effort to realize the function and role of the mosque not only from the aspect of habluminallah (relationship with Allah SWT.), but also habluminannas (relationship with other people), so that the mosque can also function as a center for the economic empowerment of ummah. Understanding the role of mosque in fostering the ummah means the function of mosque must be carried out, since the mosque that

prosperous will provide its strategic function as one of the pillars of the revival of ummah, including in the economic aspect.

The reality shows that many mosques were built but there were not many worship activities, moreover the spirit of revival of ummah. Meanwhile, on the other side, the mosque should be prosperous by activating its function as a place of worship and a center for the development of ummah. Therefore, this research is conducted with the aim of knowing the extent of the role of mosque in the value chain of economic empowerment of ummah, and discovering what aspects support mosque-based economic empowerment in an effort to realize the economic revival of the ummah. Thus, the urgency of conducting this research is due to its novelty, which is the scarcity of empirical studies on the role of mosques in the value chain of community development, especially in empowering the economy of ummah.

RESEARCH METHODOLOGY

The method used in this research is descriptive analysis, while data collection technique is conducted through interviews with the management of the mosque cooperative, DKM (mosque prosperity council), and its members. Samples of this research are 4 mosque cooperatives in the city of Bandung, Indonesia. In addition to primary data, this study also uses secondary data from various reference sources that are relevant and related to this research. The analytical approach used in this research is the value chain model from Porter (1998). Henceforth, the model is adapted or adjusted to the economic empowerment value chain model formulated from the results of this research study.

MOSQUE AND ECONOMIC EMPOWERMENT OF UMMAH: A BRIEF REVIEW

In an everyday sense, a mosque is a building for Muslims to pray. However, since the root of the word 'mosque/masjid' implies submission and obedience, the essence of the mosque is a place to carry out all activities that contain obedience to Allah alone (Shihab, 2014). The function of a mosque, in addition to a place of worship, is a place of education and da'wah (Islamic preaching). Mosque as a medium for community development activities (Sutarmadi, 2010), efforts to improve the function of mosque (Adlani, 2004), and tips for prospering mosques (Umam, 2004) are several studies related to increasing the role and function of the mosque in fostering the ummah.

By understanding the role of the mosque and economic empowerment, (Ruslan, 2012; Erziaty, 2015; Haliding, 2018, Ramadhan et al., 2019) through their results of empirical study stated that the mosque has a strategic role in community economic empowerment. Economic

activity units as a value chain that collects and manages economic resources which then used to empower the economy of the surrounding community are efforts to function the mosque to play its role in building the economic strength of the ummah. Mosque-based economic empowerment makes all activities carried out to build the economy are based on the concept of amanah/trust

The significant role of mosques in empowering the economy of ummah is through cooperative as an economic empowerment unit that manages jemaah funds in a trustworthy manner and provides services for basic needs for jemaah and the surrounding community as well as possible. The large potential of savings funds from jemaah/members of mosque cooperatives requires reliable management so that they can make a meaningful contribution to the efforts to revive the economy of the surrounding community, or in a broader sense, to increase the economic development of ummah. Thus, it is very important for cooperatives as a unit of mosque economic activity to be managed in a trustworthy manner (amanah). Mosques that are required to be able to carry out their function of fostering the ummah need "management" (Suherman, 2012), especially professional mosque cooperative management by administrators who have managerial and entrepreneurial skills.

The results of scientific studies show that mosque-based economic empowerment has a significant effect on economic improvement (Aisyah, 2013). It is further strengthened that mosques have a strategic role in building the civilization of ummah (Sofwan, 2013; Sochimim, 2016; Suryanto, 2016). The nature of mosque-based economic empowerment has six stages, namely giving motivation, creating performance awareness, providing capital assistance, infrastructure development assistance, mentoring assistance, and institutions (Faridl, 1985). If the mosque is required to foster the ummah, it surely must be supported by the availability of human resources (HR) who possess managerial abilities and entrepreneurial skills, as well as the existence of appropriate and proper infrastructure facilities that attract people's attention and make them comfortable. Technological capabilities are also one of the supporting aspects needed in the value chain of economic empowerment of the ummah.

RESULTS AND DISCUSSION

The mosque has a strategic role and very close to the economic empowerment of the ummah in the surrounding community and the environment in a broader sense. In the city of Bandung, the establishment of cooperatives in mosques has a role in strengthening the economy of jemaah. The mosque cooperative is formed and established by jemaah through DKM and intended to meet the products needed by the jemaah. It is not just that, the community around

the cooperative can also buy daily necessities products provided by the cooperative. The products offered by the mosque cooperative are basic necessities, savings and loans, and others. Transactions between cooperatives and jemaah are carried out through mosque cooperatives using sharia principles to avoid the practice of MAGRIB (Maisir, Gharar, and Riba).

Koperasi Syariah Hayatussunnah Masjid (Kopsyahmas) or the sharia cooperative of Hayatussunnah Masjid Mungsolkanas is one of the mosque cooperatives in the city of Bandung which has been incorporated as a legal entity. The chairman of the mosque cooperative management is a woman who has managerial and social entrepreneurial skills. Members of Kopsyahmas are jemaah of Majlis taklim of Mungsolkanas mosque. This cooperative in addition to providing various basic daily needs (sembako), also offers a savings and loan program. Members and non-members can shop basic necessities at this cooperative, but the savings and loan service is only intended for members of the cooperative. By implementing their managerial and entrepreneurial skills, the chairman and other board members of Kopsyahmas are committed to upholding jihad iqtishadi (religious struggle in economics), so that they are able to eliminate the practice of moneylenders in the mosque community. It is known that before the existence of cooperative, there were practice of usury moneylenders in the community and some people were entangled in loans with exorbitantly high interest rates. Therefore, the existence of this mosque cooperative is considered to be a solution for the economic revival of jemaah, and people in the community in a broader sense.

Another mosque cooperative that has succeeded in building the economy of jemaah by practicing sharia economy is Koperasi Syariah Majelis Taklim Masjid Al'Ariif or the Sharia Cooperative of Al'Ariif Mosque Majlis Taklim. This mosque cooperative is located in Bandung City and provides basic daily needs and savings and loan services which are potential programs according to the needs of its members. To provide services to jemaah, this cooperative uses halal and good business principles (halalan thoyyiban), namely avoiding the practice of usury while still paying attention to the prudent principle. This mosque cooperative has contributed to empowering the economy of local community. There is no longer the practice of usury–moneylenders within the members of this cooperative. The practice of sharia economics is the choice of cooperative

members in meeting their needs, and this sharia economic system has succeeded in preventing the practice of moneylenders in the mosque environment, and also succeeded in building the economy of its members (member success).

The role of the mosque through its activity units in the form of cooperative is inseparable from the creativity and professionalism of the cooperative management, DKM and jemaah/members. The government's take side through policies or regulations has a crucial role. The government's alignment is marked by the declaration and realization of the formation of mosque cooperatives. Bandung City Government through the Department of Cooperatives, Micro, Small and Medium Enterprises (KUMKM) of Bandung City has established mosque cooperatives.

Based on empirical observations regarding the economic empowerment of jemaah, it can be seen that mosques have a very strategic and integrated role in the value chain of economic empowerment as mosque-based economic management is an economic activity based on amanah/trust. Since the amanah comes from Allah, then carrying out economic activities in a trustworthy manner is worship. The role of the mosque with its various units of activities, in this case, mosque cooperative as unit of economic activity, aims to make a substantive contribution in realizing the economic revival of the ummah.

In accordance with the results of field observations in this study, the role model of mosque in the value chain of economic empowerment of jemaah can be seen in figure 1. Mosques in reality have a role and color every sphere of community's life, including in the economic aspect related to economic activity units that are formed to realize the economic power of ummah. This alignment to build an economic revival can be actualized by the presence of people or human resources who are trustworthy in carrying out *jihad iqtishadi* or the struggle to build the economy.

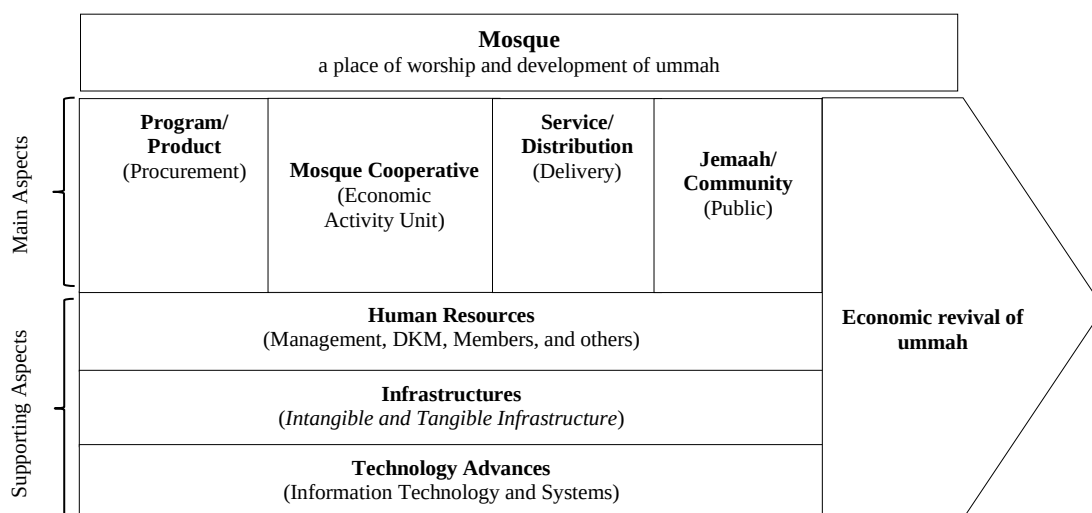


Figure 1: The Value Chain of Mosque-Based Economic Empowerment of Ummah

In practice, mosque cooperatives can run well and be trusted if they are managed by professional people or administrators, in the sense that they not only have managerial skills but also social entrepreneurial skills. The cooperative of Al-Kautsar Mosque jemaah and Berkah Mandiri are examples of mosque cooperatives managed by an entrepreneur with managerial skills. Both mosque cooperatives offer basic daily necessities for jemaah. The management of cooperatives provides those basic products in collaboration with *Momimart* as one of the suppliers for the products.

Cooperative administrators who are trustworthy and care about meeting the needs of their jemaah can make cooperative a unit of economic activity with tangible benefits for the community. The human resources involved in managing this unit of economic activity not only fulfilled the requirements to have a strong will to manage a cooperative, but also supporting capabilities. The success of managing these activity units is significantly determined by the presence of trustworthy people or human resources in carrying out their duties.

The success of jemaah economic empowerment value chain is inseparable from the supporting infrastructure, both intangible and tangible. Intangible infrastructure can be in the form of regulations from the government as a policy maker, support from jemaah or community, support or alignment of leaders in local community or scope of work, and funding support from

stakeholders. Meanwhile, tangible infrastructure is conducive and sufficient facilities and infrastructure.

The use of advanced information technology is another important aspect that supports the value chain of economic empowerment of jemaah. Al Falah sharia cooperative, for example, which is located in the city of Bandung, provides various basic daily needs. This cooperative serves the needs of its members by utilizing information media as a means of ordering the required products. Product provision for members is supplied from various sources that can provide reasonable prices.

Administrators of mosque cooperative are aware of current technological advances, where they use information technology for communication, financial management and administration in transactions between cooperatives and their members/jemaah. Likewise in practices related to the management of shodaqoh/alms which generally have used information technology. The collection of shodaqoh is carried out in collaboration with information technology-based banks to facilitate, provide timely transactions, as well as the validity/legality and accuracy of transactions while still paying attention to sharia principles. Technological progress that continues to develop has significant added value if it is used positively, well integrated, and people understand how to use it in an effort to support the realization of ummah economic revival.

CONCLUSION

The mosque has a strategic role in the value chain of economic empowerment of ummah since mosque-based economic management means economic activities based on the concept of amanah/trust. The role of mosque through a cooperative as a unit of economic activity is intended to significantly contribute to realizing the economic revival of the ummah. Economic development requires people who are trustworthy in carrying out jihad iqtishadi or the struggle to build people's economy. The existence of conducive infrastructure and the positive use of advanced technology are some of the supporting aspects that are also important in the empowerment value chain to realize the economic revival of the ummah.

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