



## Management Of Mosque Infaq Funds In Improving The Welfare Of Micro And Small Businesses From The Perspective Of Islamic Law

Yufi Wiyos Rini Masykuroh<sup>1</sup>, Herlina Kurniati,<sup>2</sup> Evi Septiana<sup>3</sup>  
<sup>1,2</sup> State Islamic University Of Raden Intan Lampung, Indonesia  
<sup>3</sup> Institut Agama Islam Negeri Metro, Lampung, Indonesia

Koresponding \* **Email:** [yufi@radenintan.ac.id](mailto:yufi@radenintan.ac.id)

Received : Juni 2024 Accepted: Agustus 2024 Published: Desember 2024

**Abstract:** *The mosque has a function not only as a place of mahdhoh worship but also as a center for Muslim socio-economic activities (social economy center), namely through infaq, and alms productively, as happened at the Nurul Hidayah mosque in Panjang Utara village, one of the programs carried out is to improve the welfare of small micro businesses around the mosque environment. The purpose of this study is to determine and analyze in Islamic law the practice of managing infaq and alms funds in improving the welfare of small micro businesses at the Nurul Hidayah Mosque in Panjang Utara. The method used in this research is qualitative with descriptive method, the object of research is the amil zakat institution, infaq and alms of the Nurul Hidayah Mosque. The data sources used are primary and secondary data sources. The collection techniques are interviews and documentation. Based on the results of the study, it can be concluded that the management of the infaq funds of the Nurul Hidayah Mosque in improving the welfare of small micro businesses by providing loans without any administrative costs, guarantees and interest or margins, this is done so that it is beneficial to customers not only in the short term but more than that, namely in the long term, while the perspective of Islamic law on the management of infaq and alms funds in improving the welfare of small and medium micro businesses at the Nurul Hidayah Mosque in Panjang Utara village is in accordance with Islamic law, but in the future the distribution of infaq and alms should be further expanded to other groups.*

**Keywords:** Ibadah Mahdhoh; Micro Small and Medium Enterprises; Management of Infak Funds

**Abstrak:** Masjid memiliki fungsi bukan hanya sekedar tempat ibadah mahdhoh semata melainkan sebagai pusat aktivitas social ekonomi umat muslim (*social economy centre*) yakni melalui infak, dan sedekah secara produktif, sebagaimana yang terjadi di masjid Nurul Hidayah kelurahan Panjang Utara, salah satu program yang dijalankan yakni meningkatkan kesejahteraan usah mikro kecil yang berada disekita lingkungan masjid. Adapun tujuan dalam penelitian ini adalah mengetahui dan menganalisis dalam hukum Islam terhadap praktek pengelolaan dana infak dan sedekah dalam meningkatkan kesejahteraan usaha mikro kecil di Masjid Nurul Hidayah Panjang Utara. Metode yang digunakan dalam penelitian ini adalah kualitatif dengan metode deskriptif, objek penelitian adalah Lembaga amil zakat, infak dan sedekah Masjid Nurul Hidayah. Sumber data yang digunakan adalah sumber data primer dan sekunder. Adapun teknik pengumpulan wawancara dan dokumentasi. Berdasarkan hasil penelitian dapat disimpulkan bahwa pengelolaan dana infak Masjid Nurul Hidayah dalam meningkatkan kesejahteraan usaha mikro kecil dengan cara memberikan pinjaman tanpa ada biaya administrasi, jaminan dan bunga atau margin hal ini dilakukan agar bermanfaat bagi para nasabah bukan hanya dalam jangka pendek tetapi lebih dari itu yakni dalam jangka panjang, sedangkan perspektif hukum Islam terhadap

pengelolaan dana infak dan sedekah dalam meningkatkan kesejahteraan usaha mikro kecil menengah di Masjid Nurul Hidayah kelurahan Panjang Utara sudah sesuai dengan syariat Islam, namun kedepan pendistribusian infak dan sedekah hendaklah lebih diperluas kepada golongan yang lainnya.

**Kata Kunci:** Ibadah Mahdhoh; Usaha Mikro Kecil Menengah; Pengelolaan Dana Infak

## ■ Introduction

Indonesia has many mosque buildings which are places of ritual worship for Muslims. With the large number of mosques in Indonesia, it should be able to overcome all the problems of the welfare of Muslims themselves. When viewed from its function, the mosque, apart from being a place of ritual worship for Muslims, also functions to provide prosperity for Muslims.<sup>1</sup> The prosperity of the mosque in a place indicates that the Islamic civilization in that place is advanced. Among Muslims, the mosque has its own strength because the mosque is a place to get closer to Allah SWT. So that the mosque is considered a symbol of Muslim civilization.<sup>2</sup>

Today, the mosque further functions in addition to getting closer to Allah (hablun minallah) as well as hablun minannas such as teaching and learning activities, a place for Muslim deliberations, a place for organizing weddings, a place for managing zakat, infaq, alms, and waqf.<sup>3</sup>

Historically, the function of the mosque during the time of the Prophet Muhammad SAW, as a place to hall and receive guests,

a place to transfer disputes, a place of consultation and communication both social, cultural and economic issues. In addition, the function of the mosque during the time of the Prophet Muhammad was also a place to conduct military training, organize war strategies, prepare tools of war, treat war victims, place prisoners of war, and as a center of information or information or religious defense.<sup>4</sup> With the various functions of the mosque, many mosques are currently equipped with TPA, libraries, health facilities, interest-free savings and loan cooperatives, as carried out by the Nurul Hidayah mosque management in Panjang Uatar Village, Bandar Lampung City, one of the programs carried out is the management of infaq and alms funds to improve the welfare of small micro businesses by providing interest-free loans. The source of funds comes from the community, among others from Infaq, Sadaqah, government donations, and private sector donations.

In some developed Islamic countries, mosques have a huge influence on the community's social life. Mosque funds

<sup>1</sup> Asep Suryanto dan Asep Saepulloh, "Optimalisasi Fungsi Dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Kota Tasikmalaya," *Iqtishoduna* 5, no. 2 (2016). <https://ejournal.iainsyarifuddin.ac.id/index.php/iqtishoduna/article/view/143/129>

<sup>2</sup> Muhammad Ilham Amin Al Hakim Firda Wasi'atul Ilmi, "Peran Masjid Dalam Pemberdayaan Ekonomi Dan Sosial Umat Di Tengah Pandemi Covid-19, Studi Kasus: Masjid Al-Mizan

Griya Tahunan Indah Jepara," *Community Development: Jurnal Pengembangan Masyarakat Islam* 4, no. 1 (2020). <https://journal.iainkudus.ac.id/index.php/comdev/article/view/9517>

<sup>3</sup> Ramadhon Chotib, *Fiqih Masjid Menjawab Dinamika Permasalahannya* (Malang: DMI Malang, n.d.).

<sup>4</sup> M. Quraish Shihab, *Wawasan Al-Quran, Cet. VIII* (Bandung: Mizan, 1998).

are utilized for mosque operational activities and developed with mosque businesses. So that the amount of mosque funds owned can increase and have the potential to solve social problems in society. In Indonesia, where the majority of the population is Muslim with the spread of mosques throughout Indonesia, it turns out that it still cannot overcome the problem of social inequality experienced by some people.<sup>5</sup>

In addition, Muslims should regret if there is a potential fund in the mosque, but it cannot be utilized effectively for the benefit of the people. One of the great potential funds for Muslims is the mosque infaq fund. So far, the utilization of mosque infaq funds has only revolved around mosque operations, for cleaning costs, electricity, officers, and so on. In fact, the infaq funds can be more useful, not only for mosque maintenance costs but also can be optimized for other things. Other utilization in order to improve the welfare of the people.<sup>6</sup>

When viewed from the sources of funds mentioned above, it is so diverse, but in this study it is focused on funds sourced from mosque infaq, mosque infaq funds are usually obtained through charity cities in mosques, either Friday infaq cities or other days. In the word of Allah the command to give is found in Qs. Al-Hadid verse 7 as follows;

ءَامِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَحْلِفِينَ فِيهِ  
فَالَّذِينَ ءَامَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

*"Believe in Allah and His Messenger and spend some of the wealth over which Allah has made you masters. So those who believe among you and spend (some) of their wealth will have a great reward."* (QS. Qs. Al-Hadid:7)

Based on the verse above, the existence of the mosque is expected to be an institution that is able to collect zakat, infaq, alms, and waqf funds, and manage them productively. So that the results can be allocated as productive infaq funds to help empower the community's economy.

The potential for developing infaq in mosques in Panjang Utara urban village, Panjang sub-district, Bandar Lampung City is very large. This can be seen from several reasons, first the mosque management established an interest-free savings and loan cooperative for micro, small and medium enterprises (MSMEs) around the mosque, secondly the mosque routinely carries out free health checks for the community at the end of each month in collaboration between the mosque management and the local health center, and so on.

Throughout the search conducted by the author, I have not found any works or articles that specifically discuss the infaq and alms funds of the mosque which are managed by means of savings and loans in order to improve the welfare

<sup>5</sup> Qadaruddin Qadaruddin, A. Nurkidam, Firman Firman "Peran Dakwah Masjid Dalam Peningkatan Kualitas Hidup Masyarakat," *Ilmu Dakwah: Academic Journal for Homiletic Studies* 10, no. 2 (2016). <https://journal.uinsgd.ac.id/index.php/idajhs/article/view/1078>

<sup>6</sup> Aulia Rahman Riyan Pradesyah, Deery Anzar Susanti, "Analisis Manajemen Keuangan Masjid Dalam Pengembangan Dana Masjid," *Jurnal Kajian Islam Dan Masyarakat* 4, no. 2 (2021), <https://jurnal.umj.ac.id/index.php/MaA16/article/view/10024/5750>.

of micro, small and medium enterprises, although basically there are many scientific works both in the form of articles and research that discuss infaq, alms and zakat including.

The first research conducted by Wahyu Kurnianingsish with the title management of mosque-based zakat, infaq, and alms funds from the perspective of sharia economic law the results of this study indicate that: (1) The ZIS management system at LAZ Sabillal Muttaqin consists of three processes, namely collection, distribution, and accountability. (2) ZIS management at LAZ Sabillal Muttaqin is in accordance with Islamic law.<sup>7</sup>

The second research conducted by Julianti and Nur Taufik Sanusi with the title management of infaq funds from the perspective of management and Islamic law, the results of the study show that (1) the governance of the Great Mosque of Nujumul Ittihad sinjai obtains an operational fund budget from worshipers that is not binding in amount or time, (2) the concept of management of infaq funds from a management perspective can be concluded that the management of infaq funds at the Great Mosque of Nujumul Ittihad is in accordance with Islamic law by giving infaq to people in need.<sup>8</sup>

The third research conducted by Andi M Fadly Taher et al with the research title of the fund management system of the infaq box and alms around the mosque in the 45 Manado market, the results of the study indicate that the collectors bring the infaq box to ask for donations at the 45 Manado market after collecting the infaq box is given to the mosque then divided in two 40% for collectors and 60% of the funds are oriented to the construction of the mosque and others..<sup>9</sup>

Based on this phenomenon, it is very interesting to study more deeply because so far the mosque funds originating from mosque infaq have only been used up for mosque operational needs, not managed effectively and optimally, in contrast to the Nurul Hidayah mosque in the North Panjang village, the mosque's infaq and alms funds are intended for the welfare of small and medium micro businesses by lending business capital without interest. Therefore, the focus of this research is how the practice of managing infaq and alms funds at the Nurul Hidayah mosque in the North Panjang village of Bandar Lampung City in improving the welfare of small micro businesses from the perspective of Islamic law?

<sup>7</sup> Wahyu Kurnianingsish, "Pengelolaan Dana Zakat, Infak, Dan Sedekah Berbasis Masjid Perspektif Hukum Ekonomi Syariah," *Jurnal Hukum Ekonomi Syariah* 5, no. 2 (2022), <https://jurnalnasional.ump.ac.id/index.php/JHES/article/view/12513/5437>.

<sup>8</sup> Nur Taufik Sanusi Julianti, "Pengelolaan Dana Infak Perspektif Manajemen Dan Hukum Islam," *qtishaduna: Jurnal Ilmiah Mahasiswa Jurusan Hukum Ekonomi Syariah* 3, no. 2

(2022), <https://journal3.uin-alauddin.ac.id/index.php/iqtishaduna/article/view/22574/13100>.

<sup>9</sup> Andi M Fadly Taher dkk, "Sistem Pengelolaan Dana Kotak Infak Dan Sedekah Keliling Masjid Di Pasar 45 Manado," *Jurnal Ilmiah Al-Syir'ah* 14, no. 2 (2016), <https://journal.iain-manado.ac.id/index.php/JIS/article/view/373/320>.

This research is a type of field research or field research. The research method used is descriptive qualitative method.<sup>10</sup> The object of research is the Nurul Hidayah Mosque management in Panjang Utara village, Bandar Lampung city. The data sources used are primary and secondary data sources. Primary data is direct data obtained in the field. Primary data collection techniques are through observation interviews, and documentation with mosque administrators and customers. While secondary data is supporting data obtained from scientific journals, dissertations, theses, and books. The data analysis technique uses the miles and huberman technique which consists of data collection, reduction, display, and drawing/verifying conclusion (collecting filtering, presenting, and concluding).<sup>11</sup>

## ▪ Discussion

### 1. Infaq Fund Management

Management according to the term in management science etymologically comes from the word “manage” and usually refers to the process or about something to achieve goals. And based on the Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management in CHAPTER I Article 1 paragraph 1, it is explained that what is meant by zakat management is the activity of planning, implementing, and utilizing zakat.<sup>12</sup>

Management procedures are procedures in the process that provide oversight of

all matters involved in policy implementation and achievement, while funds are money provided or deliberately collected for a purpose.<sup>13</sup> The funds referred to in this study are loans received by borrowers to be managed properly.

The process of infaq fund management procedure is also explained in the Law. The technical arrangement of institutions, organizational structure and working procedures of zakat management organizations are regulated in the Decree of the Minister of Religious Affairs (KMA) Number 581 of 1999 concerning the Implementation of Law No.38 of 1999 and Decree of the Director General of Islamic Guidance and Hajj Affairs Number D/291 of 2000 concerning Technical Guidelines for Zakat Management. Based on the Decree of the Minister of Religious Affairs No. 581 of 1999, the technical requirements that must be met by zakat institutions, namely being a legal entity, having data on muzakki and mustahiq, having a clear work program, having good bookkeeping, and attaching a statement letter willing to be audited.

### 2. Meaning of Micro Small and Medium Enterprises

According to the 1945 Constitution, which was later strengthened through TAP MPR NO.XVI/MPR-RI/1998 on Economic Politics in the framework of Economic Democracy, Micro, Small and Medium Enterprises need to be

<sup>10</sup> Muhammad Rijal Fadli, “Memahami Desain Metode Penelitian Kualitatif,” *Jurnal Humanika* 21, no. 1 (2021): 35.

<sup>11</sup> Restu, *Metode Penelitian* (Sleman: Dee Publisher, 2021).

<sup>12</sup> Pemerintah Pusat, *Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat* (Jakarta:

LN.2011/No. 115, TLN No. 5255, LL SETNEG: 21 HLM, 2011), <https://jatim.kemenag.go.id/file/file/Undangundang/bosd1397464066.pdf>.

<sup>13</sup> *Ibid.*, h. 110.

empowered as an integral part of the people's economy which has a strategic position, role and potential to realize a national economic structure that is increasingly balanced, developed and equitable.<sup>14</sup> Furthermore, the definition of MSMEs was made through Law No.9 of 1999 and due to the increasingly dynamic development situation, it was changed to Law No.20 Article 1 of 2008 concerning Micro, Small and Medium Enterprises, which defines MSMEs as follows:<sup>15</sup>

- a. Micro Businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria of Micro Businesses as stipulated in this Law.
- b. Small Business is a stand-alone productive economic business, carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or a part either directly or indirectly of a Medium Business or Large Business that meets the criteria of a Small Business as referred to in this Law.
- c. Medium Enterprises are productive economic businesses that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly with Small Enterprises or Large Enterprises with a total net worth or annual sales as regulated in this Law.

Small business empowerment means preparing and making small businesses have the ability or power to stand on their own feet (independent). The basic meaning of empowerment means making something capable or powerful, giving power or authority so that a person or group of people has the ability and empowerment (to give power or authority to and so give ability to or enable).<sup>16</sup>

The people's economy is an economic order that stands from a number of small businesses, managed by the people, capital and accumulation are still very limited, technology and management are traditional, the work and output of its production are intended for the community. The people's economy is an economic *kugiatan* or business carried out by ordinary people who independently manage any economic resources that can be cultivated and controlled to meet their basic needs and their families.<sup>17</sup>

Small business empowerment is in principle the economic empowerment of the people, which is an effort to bathe the people through the realization of their potential abilities in accordance with the mandate of *commsutuan*.<sup>18</sup> Small business empowerment means building the ability of the community, providing space for people to move, for them to participate in utilizing their (economic) potential, directing them to ways that can lead them to realize their choices through a series of real activities

<sup>14</sup> Ahmad Furqon, "Pengelolaan Wakaf Tanah Produktif: Studi Kasus Nazhir Badan Kesejahteraan Masjid (BKM) Kota Semarang Dan Yayasan Muslim Kota Pekalongan," *Al-Ahkam* 26, no. 1 (2016).

<sup>15</sup> Muhammad Raja Perkasa Alam Harahap, "Pengelolaan Dana Wakaf Dalam Mengembangkan Usaha Mikro Kecil Menengah (Umkh) Pesantren Dan Masyarakat (Studi Kasus Pondok Pesantren Mawaridussalam),"

*MS thesis. FAKULTAS EKONOMI DAN BISNIS UIN JAKARTA* (2023).

<sup>16</sup> Muhammad, *Lembaga Keuangan Mikro Syari'ah* (Yogyakarta: Graha Ilmu, 2009).

<sup>17</sup> *Ibid.*

<sup>18</sup> Linda Anggraeni, "Analisis Manajemen Pengelolaan Dana Zakat, Infaq, Dan Shadaqah (Zis) Dalam Meningkatkan Kesejahteraan Mustahiq (Studi Pada Bmt Al-Hasanah Sekampung Lampung Timur)," *Diss. UIN Raden Intan Lampung* (2019).

so as to help increase economic productivity and improve their standard of living.<sup>19</sup>

### 3. The Role and Function of the Mosque

The mosque is a place to gather and carry out congregational prayer activities which aim to develop a sense of solidarity and friendship among Muslims.<sup>20</sup> The term mosque is literally from Arabic, which is taken from the word *sajada-yasjudu-sujudan* which means *wada'a jabhathahu bil ardi muta'abbidan* (putting the forehead to the earth to worship).<sup>21</sup>

Nowadays, the function of the mosque is not solely limited to being a place for ritual worship, but also as a space for various activities that embody obedience to Allah SWT. In other words, the mosque is a place where all human activities reflect the values of compliance and devotion to Allah.<sup>22</sup>

Therefore, the role of the mosque is not only as a place of worship but also as a center for various activities. It serves as an information hub for the community, an educational center, a place for marriage contracts, a venue for socialization activities, a health and medical center, as well as a place for economic activities and a strategic planning center for national defense.<sup>23</sup> One example of a mosque located in Panjanga Utara Village, Bandar Lampung, is not only used for routine worship rituals but

also functions as a place for the management of mosque infaq funds to improve the welfare of micro and small businesses in the form of business capital.

The management of infaq funds comes from donors who regularly contribute their wealth for the social needs of the community, rather than from the daily or weekly infaq collected in the infaq boxes. The funds from the infaq boxes are specifically allocated for the mosque's operational costs, such as cleanliness, electricity, and other related expenses.<sup>24</sup> Currently, the total infaq funds collected amount to Rp. 200,000,000 (two hundred million rupiah), with approximately 200 clients.<sup>25</sup>

Each customer who wishes to borrow infaq funds for additional business capital must adhere to the following loan terms and procedures;

- a. A photocopy of the ID card (KTP).
- b. A photocopy of the Family Card (KK)
- c. Must obtain a recommendation from at least the local neighborhood unit (RT)
- d. The minimum loan amount is Rp. 200,000, while the maximum is Rp. 5,000,000,-
- e. The loan is to be repaid once a week, with a maximum repayment period of 3 months for each loan

<sup>19</sup> Ibid.

<sup>20</sup> Abdurrahman Ramadhan, Idaul Hasanah, Rahmad Hakim, "Potret Masjid Sebagai Basis Pemberdayaan Ekonomi Umat," *Iqitishodia: Jurnal Ekonomi Syariah* 4, no. 1 (2019), <https://ejournal.alqolam.ac.id/index.php/iqtishodia/article/view/223/211>.

<sup>21</sup> Muhazzab Alief Faizal, dkk "Peran Masjid Sebagai Tempat Kegiatan Sosial Ekonomi Masyarakat," *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 6, no. 1 (2023): 123–134.

<sup>22</sup> A. Rifa'i, "Revitalisasi Fungsi Masjid Dalam Kehidupan Masyarakat Modern," *Universum: Jurnal Keislaman dan Kebudayaan* 10, no. 2 (2016).

<https://jurnalfuda.iainkediri.ac.id/index.php/universum/article/view/758>

<sup>23</sup> Asep Suryanto dan Asep Saepulloh, "Optimalisasi Fungsi Dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Kota Tasikmalaya."

<sup>24</sup> Khusniati Rofiah, "Peran Lembaga Keuangan Mikro Dalam Pemberdayaan Ekonomi Masyarakat Di Kabupaten Ponorogo," *Kodifikasia* 5, no. 1 (2011), <https://media.neliti.com/media/publications/144523-ID-peran-lembaga-keuangan-mikro-dalam-pembe.pdf>.

<sup>25</sup> Toha, "Petugas Pengelola Dana Infak, Di Masjid Nurul Yaqin," *Wawancara* (n.d.).

The procedure for borrowing for prospective clients who wish to apply for a loan is as follows:

- a. The borrower must submit a photocopy of their ID card (KTP), Family Card (KK), and a file folder
- b. Fill out the loan application form
- c. Fill out a statement letter that contains:
  - 1) Willing to act with trust (Amanah) in the contract and debt installment agreements.
  - 2) Willing to observe the proper etiquette of borrowing and lending.
  - 3) Willing to make repayments in accordance with the agreed terms.
  - 4) Willing to make repayments according to the specified operating hours.
  - 5) Willing to inform the management if there are any obstacles or excuses preventing the repayment.
  - 6) Willing to accept correction if there is negligence or mistakes.
  - 7) Willing to accept all decisions made by the Infaq fund management.
- d. After approval, the management will contact the borrower via phone.
- e. The recommender will be held responsible for any negligence on the part of the borrower
- f. After an agreement is reached, the customer will receive an installment book and an infaq box as shown in the image below

NO	TANGGAL	PINJAMAN	ANGSURAN	PARAF
	28/6/22	6.000.000	Mingguan	
	3/7/22		125.000	
	17/7/22		125.000	
	24/7/22		125.000	
	31/7/22		125.000	
	7/8/22		125.000	
	14/8/22		125.000	
	21/8/22		125.000	
	28/8/22		125.000	

Figure 1: Loan Installment Book



Figure 2: Infaq Box for Rp. 1,000/day

### 5. The Management of Mosque Infaq Funds in Panjang Utara Village, Panjang Subdistrict, Bandar Lampung City, in Improving the Welfare of Micro and Small Enterprises from the Perspective Of Islamic Law

The program for mustahik includes sectors such as economy, education, health, humanitarian social work, and mentoring.



However, this research focuses on the economic program aimed at improving the welfare of micro and small businesses. After the mustahik submits an application for the economic program, which in this case involves offering loans with no administrative fees, no collateral, and no interest or margin, the management will conduct surveys and interviews, cross-checking, and analysis on the potential recipients of the funds. After these steps, one of two decisions will be made: either accepted or rejected. If accepted, there will be guidance and disbursement, with the provision of an installment book and an infaq box. The goal is for the mustahik to set aside Rp. 1,000 per day from their business earnings. However, if rejected, the applicant will still be given the opportunity with an explanation of the reasons for rejection, allowing them to make improvements. This program is only distributed to individuals or prospective clients who run small micro businesses, such as street vendors, new meatball vendors, and others.

Assessing the effectiveness of a program needs to be done to determine the extent of the impact and benefits generated by the program. because effectiveness is a picture of success in achieving the goals set. Through this effectiveness research can be a consideration for the continuation of the program. The infaq funds collected come from donors both from the congregation around the mosque environment and from outside the mosque environment and from various professions ranging from employees, entrepreneurs to local government officials.

The management of infaq carried out by mosque administrators through economic empowerment programs in medium-sized businesses focuses on revolving

funds. The revolving fund program in its implementation is carried out by providing assistance in the form of loans to customers who have a business or want to be entrepreneurs. The management of infaq is determined by the results of deliberations between managers in its implementation starting from socialization, submission of applications by prospective customers, interviews, then ending with disbursement in accordance with the loan application as long as it is in accordance with the maximum limit, based on the results of observations and interviews, it can be understood that in the management of infaq funds carried out by the Nurul Hidayah mosque management, it is said that there are still many shortcomings, this is as felt by prospective customers.

However, the infaq funds given to customers have helped many small micro entrepreneurs in developing their businesses so that they indirectly prosper the small and medium micro economic actors. This is as felt by the customer on behalf of Rina as a femula meatball trader customer, explaining that, the loan program carried out by the Nurul Hidayah mosque management which comes from the infaq fund is very helpful for us small micro entrepreneurs, in addition to the easy conditions, there is no interest whatsoever, only each customer is given the freedom to give donations which are put into the infaq box which is distributed when the customer gets a voluntary loan of Rp. 1000 / day.<sup>26</sup>

It is not much different from the explanation given by Enda, a small micro businessman who lacks capital due to lack of income so he decided to borrow infaq funds managed by the Nurul Hidayah mosque, and thank God the requirements

---

<sup>26</sup> Rina, "Nasabah (Pedagang Mie Ayam)," *Wawancara* (n.d.). tanggal, 17 Juli 2022

are not complicated, there is no guarantee whatsoever, only submitting a photocopy of identity card, photocopy of family card and a letter of recommendation from community leaders or local officials.<sup>27</sup>

Based on the explanation above, it can be understood that the program carried out by the Nurul Hidayah mosque management is very helpful for micro small businesses in sustaining their business and this can improve the welfare of micro small business actors, but on the other hand, considering that this program has no guarantee so that there are customers who are not amana, the manager can only collect and warn to be paid immediately.

Therefore, an organization, program and activity is said to be effective if the desired goals or objectives can be achieved in accordance with the plan and can have the desired impact, results and benefits. The success of a program can be measured based on the measure of effectiveness.

Management in the organization of infaq fund management is needed, as an effort to achieve the goals of the organization inseparable from the infaq management agency/institution itself to achieve the expected goals, it is necessary to have good management in the management, collection and distribution of infaq funds in accordance with the target and on target, appropriate and beneficial to customers not only in the short term but more than that in the long term. The management in question is 1) planning 2) organization 3) implementation 4) supervision. to improve the management and management of infaq management of the Nurul Hidayah mosque has carried out several of them; coaching for managers, optimizing work methods and regeneration in management.

Micro and small business groups are a means to improve productive

economic businesses, especially to increase income in order to reduce poverty so that people become prosperous, economically and socially advanced, and strengthen entrepreneurial culture. Business activities are provided in the form of business capital assistance and facilities and infrastructure. In this case, to achieve the success of an independent business program, it must meet a measure of effectiveness, where effectiveness can be measured by 4 aspects including;

a. Goal setting

The accuracy of the program target is the extent to which the program participants are right with the predetermined targets. In this case, the customers are people whose income is approximately Rp. 500,000,-/month.

Based on an interview with Mrs. Ina Safrita Sari, as the treasurer of the infaq management of the Nurul Hidayah mosque, according to the analysis conducted, the results show that the loan program for small micro businesses is in accordance with the program objectives aimed at the micro small business community in general, it has been well implemented. This shows that the infaq fund management organization program is right on target so that it has been declared effective. This is evidenced by the income before becoming a customer of the micro small business program.

b. Program Socialization

The program socialization is carried out by the manager so that the distribution is evenly distributed and Amanah customers are given socialization before providing business capital loans. With the hope that business actors can manage their business as well as possible, so that they can increase their income. To achieve business effectiveness of

<sup>27</sup> Enda, "Nasabah (Pedagang Air Mineral)," *Wawancara tanggal* (n.d.). 17 Juli 2022

the infaq fund management institution at the Nurul Hidayah Pidada II mosque in Panjang Utara Bandar Lampung.

c. Program Objectives

Improving the ability of members of the “own business” program to meet the needs of daily life, marked by improving the quality of life such as food, shelter, health, education level, can carry out religious activities and improve the growth of other social needs.

Based on the results of interviews with Mr. Pardi as the Nurul Hidayah mosque infaq fund management officer, he concluded that as an institution in charge of managing infaq funds, it is inseparable from the obstacles that are felt both internally and externally. Internally, the obstacles that are felt are enough to interfere with the performance of the organization in the management of the Nurul Hidayah mosque infaq fund as follows;<sup>28</sup>

- 1). The limited facilities owned mean that this institution until now does not have its own office and workspace but is still joined by a mosque building so that its existence is not widely known.
- 2). Inadequate human resource management, especially in terms of quality, it seems that it still needs to be improved continuously, because many of the management personnel do not have the specific expertise needed by the Institute, the existing human resources are still voluntary and have not been carried out professionally.
- 3). Considering the lack of human resources, it has not been able to maximize access to several parties invited to cooperate, besides that there is also a lack of coordination

so that efforts to maximize social organizations are less effective in implementing them.

- 4). The manager himself still has a double job responsibility, meaning that apart from being a manager of infaq funds, he also has other duties and responsibilities that are more important, because the work as a manager of infaq funds is only voluntary.

In addition to the above internal obstacles in carrying out the management of infaq funds, there are also external obstacles, namely

- 1). Lack of awareness of community participation, towards efforts to improve the Institute for the management of this infaq fund
- 2). The existence of donors who directly distribute their infaq funds which are consumptive in nature
- 3). Lack of community support so that the initial objectives of the institution are not implemented optimally.

● **Conclusion**

Based on the results of the study, it can be concluded that the effectiveness of the management of mosque infaq funds in improving the welfare of micro and small businesses, one of which is borrowing without any administrative costs, guarantees and interest or margins, then the manager will conduct surveys and interviews, cross checks, and analysis of prospective recipients of these funds. After several stages above, then one of the two decisions is accepted or rejected. If accepted, there will be coaching and distribution, given an installment book and an infaq box whose purpose is that the customer can save the results of his business a day Rp. 1000, - but if it is rejected for the applicant it is still given

<sup>28</sup> Pardi, “Ketua Pengelola Dana Infak Masjid Nurul Hidayah,” *Wawancara* (n.d.). 16 Juli 2022

the opportunity to convey the reason for being rejected for further improvement. As for the effectiveness of efforts in the management of infaq in improving the welfare of small micro businesses, there is good and professional management management, collection and distribution of infaq funds according to the target and right on target, appropriate and beneficial for customers not only in the short term but more than that, namely in the long term. panjang. The management in question is 1) planning 2) organization 3) implementation 4) supervision in addition to improving the management and management of infaq management, while the management of infaq and alms funds at the Nurul Hidayah Mosque does not conflict with Islam because it has been based on a sense of Ikhlas then the management of infaq mosque in accordance with Islamic law, where the management of infaq funds is not only for mosque operations but also used for distribution to the local community who are entitled to receive infaq according to Islamic religious rules.

### • Bibliography

- A. Rifa'i. "Revitalisasi Fungsi Masjid Dalam Kehidupan Masyarakat Modern." *Universum: Jurnal Keislaman Dan Kebudayaan* 10, no. 2 (2016).
- Abdurahman Ramadhan, Idaul Hasanah, Rahmad Hakim. "Potret Masjid Sebagai Basis Pemberdayaan Ekonomi Umat." *Iqtishodia: Jurnal Ekonomi Syariah* 4, no. 1 (2019). <https://ejournal.alqolam.ac.id/index.php/iqtishodia/article/view/223/211>.
- Andi M Fadly Taher dkk. "Sistem Pengelolaan Dana Kotak Infak Dan Sedekah Keliling Masjid Di Pasar 45 Manado." *Jurnal Ilmiah Al-Syir'ab* 14, no. 2 (2016). [https://journal.iain-](https://journal.iain-manado.ac.id/index.php/JIS/articl)
- e/view/373/320.
- Asep Suryanto dan Asep Saepulloh. "Optimalisasi Fungsi Dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Kota Tasikmalaya." *Iqtishoduna* 5, no. 2 (2016).
- Enda. "Nasabah (Pedagang Air Mineral)." *Wawancara Tanggal*, n.d.
- Firda Wasi'atul Ilmi, Muhammad Ilham Amin Al Hakim. "Peran Masjid Dalam Pemberdayaan Ekonomi Dan Sosial Umat Di Tengah Pandemi Covid-19, Studi Kasus: Masjid Al-Mizan Griya Tahunan Indah Jepara." *Community Development : Jurnal Pengembangan Masyarakat Islam* 4, no. 1 (2020).
- Furqon, Ahmad. "Pengelolaan Wakaf Tanah Produktif: Studi Kasus Nazhir Badan Kesejahteraan Masjid (BKM) Kota Semarang Dan Yayasan Muslim Kota Pekalongan." *Al-Ahkam* 26, no. 1 (2016). <https://doi.org/10.21580/ahkam.2016.26.1.495>.
- Julianti, Nur Taufik Sanusi. "Pengelolaan Dana Infak Perspektif Manajemen Dan Hukum Islam." *Qitshaduna: Jurnal Ilmiah Mahasiswa Jurusan Hukum Ekonomi Syariah* 3, no. 2 (2022). [https://journal3.uin-](https://journal3.uin-alauddin.ac.id/index.php/iqtishaduna/article/view/22574/13100)
- Khusniati Rofiah. "Peran Lembaga Keuangan Mikro Dalam Pemberdayaan Ekonomi Masyarakat Di Kabupaten Ponorogo." *Kodifikasia* 5, no. 1 (2011). [https://media.neliti.com/media/p](https://media.neliti.com/media/publications/144523-ID-peran-lembaga-keuangan-mikro-dalam-pembe.pdf)
- Linda Anggraeni. "Analisis Manajemen Pengelolaan Dana Zakat, Infaq, Dan Shadaqah (Zis) Dalam Meningkatkan Kesejahteraan Mustahiq (Studi

- Pada Bmt Al-Hasanah Sekampung Lampung Timur.” *Diss. UIN Raden Intan Lampung*, 2019.
- M. Quraish Shihab. *Wawasan Al-Quran, Cet. VIII*. Bandung: Mizan, 1998.
- Muhammad. *Lembaga Keuangan Mikro Syari’ah*. Yogyakarta: Graha Ilmu, 2009.
- Muhammad Raja Perkasa Alam Harahap. “Pengelolaan Dana Wakaf Dalam Mengembangkan Usaha Mikro Kecil Menengah (Ukm) Pesantren Dan Masyarakat (Studi Kasus Pondok Pesantren Mawaridussalam).” *MS Thesis. FAKULTAS EKONOMI DAN BISNIS UIN JAKARTA*, 2023.
- Muhammad Rijal Fadli. “Memahami Desain Metode Penelitian Kualitatif.” *Jurnal Humanika* 21, no. 1 (2021): 35.
- Muhazzab Alief Faizal, et al. “Peran Masjid Sebagai Tempat Kegiatan Sosial Ekonomi Masyarakat.” *Mawar: Jurnal Ekonomi Syariah Dan Bisnis* 6, no. 1 (2023): 123–34.
- Pardi. “Ketua Pengelola Dana Infak Masjid Nurul Yaqin.” *Wawancara*, n.d.
- Pemerintah Pusat. *Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat*. Jakarta: LN.2011/No. 115, TLN No. 5255, LL SETNEG: 21 HLM, 2011. <https://jatim.kemenag.go.id/file/file/Undangundang/bosd1397464066.pdf>.
- Qadaruddin Qadaruddin, A. Nurkidam, Firman Firman. “Peran Dakwah Masjid Dalam Peningkatan Kualitas Hidup Masyarakat.” *Ilmu Dakwah: Academic Journal for Homiletic Studies* 10, no. 2 (2016).
- Ramadhon Chotib. *Fiqih Masjid Menjawab Dinamika Permasalahannya*. Malang: DMI Malang, n.d.
- Restu. *Metode Penelitian*. Sleman: Dee Publisher, 2021.
- Rina. “Nasabah (Pedagang Mie Ayam).” *Wawancara*, n.d.
- Riyan Pradesyah, Deery Anzar Susanti, Aulia Rahman. “Analisis Manajemen Keuangan Masjid Dalam Pengembangan Dana Masjid.” *Jurnal Kajian Islam Dan Masyarakat* 4, no. 2 (2021). <https://jurnal.umj.ac.id/index.php/MaA16/article/view/10024/5750>.
- Toha. “Petugas Pengelola Dana Infak , Di Masjid Nurul Hidayah.” *Wawancara*, n.d.
- Wahyu Kurnianingsish. “Pengelolaan Dana Zakat, Infak, Dan Sedekah Berbasis Masjid Perspektif Hukum Ekonomi Syariah.” *Jurnal Hukum Ekonomi Syariah* 5, no. 2 (2022). <https://jurnalnasional.ump.ac.id/index.php/JHES/article/view/12513/5437>.