



## **The Empowerment of *Infaq* and Waqf Evaluation in light of Maqasid al-Sharia Perspective in Mosques in Palangka Raya, Indonesia**

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**Abstract:** In a community in Indonesia, the proposal of establishing a mosque as the activity center has increasingly bloomed. This program restores the exuberance of the mosque through religious practices and places it as the center of community life in social, cultural, and economic aspects. In Palangka Raya, several mosques played an economic role in building bazaars around mosques, including bistros and other small businesses. Given that most of the mosques in the city have obtained large amounts of *infaq* (almsgiving) and waqf, it is essential to know the extent to which these funds are used in improving the economy of Muslims, especially in Palangka Raya and its surrounding area. The researchers used qualitative research by extracting primary data through interviews, observations, and documentation. This study aimed to evaluate the extent of empowerment of *infaq* and waqf in the mosques of Palangka Raya City in the *maqasid al-sharia* perspective. This study argued that the problems in the economic empowerment plan for mosques in Palangka Raya were the lack of human resources (HR), socialization, and funds. Therefore, to minimize the drawbacks, mosque management should continue to improve its quality by socializing mosque programs, providing training for new mosque cadres, and offering professional development for existing human resources on managing zakat, *infaq*, and *sadaqah* to maximize the mosque income.

**Keywords:** Economic Empowerment, Waqf, Infaq, Palangka Raya

|| Submitted: February 27, 2021 || Accepted: July 3, 2021 || Published: December 25, 2021

**Abstrak:** Rencana untuk kembali ke masjid saat ini semakin bergejolak di tengah masyarakat. Program ini tidak hanya mengembalikan vitalitas masjid melalui ibadah, tetapi justru menjadikan masjid sebagai pusat kehidupan masyarakat secara sosial, budaya dan ekonomi. Di Palangka Raya terdapat beberapa masjid yang berperan secara ekonomi dalam membangun pasar-pasar kecil di sekitar masjid, rumah makan dan sektor usaha lainnya, namun tidak akan berperan penting dalam arena bisnis modern yang bercirikan korporatisasi. Mengingat masjid di Kota Palangka Raya sebagian besar telah menerima dana infak dan wakaf dalam jumlah besar, maka penting untuk memaksimalkan kapasitas dana tersebut untuk meningkatkan perekonomian umat Islam, khususnya di Kota Palangka Raya dan sekitarnya. Dengan menggunakan metode penelitian kualitatif melalui penggalian data primer berupa wawancara, observasi, dan dokumentasi, penelitian ini bertujuan untuk mengevaluasi sejauh mana pemberdayaan infak dan wakaf di masjid-masjid Kota Palangka Raya. Penelitian menghasilkan simpulan bahwa Permasalahan dalam rencana pemberdayaan ekonomi masjid di Palangka Raya adalah minimnya sumber daya masyarakat (SDM), minimnya sosialisasi dan minimnya dana. Oleh karena itu dalam hal meminimalisir kekurangan masjid, pengelola masjid terus meningkatkan kualitasnya sendiri, sehingga hampir setiap hari mensosialisasikan program masjid, melatih kader baru penerusnya, melatih SDM yang ada dan belajar zakat, infaq dan shadaqah memaksimalkan pendapatan.

**Kata Kunci:** *Pemberdayaan Ekonomi, Wakaf, Infaq, Palangka Raya*

## Introduction

Complete comprehension of the mosque requires an understanding of it as a social tool for Islamic society, which cannot be separated from Muslims' lives. In general, the existence of a mosque reflects the desire of Muslims to establish it as a center of religious practices. Considering the mosque's strategic function, its construction and programs need to be developed. In a universal context, the mosque would act as a social instrument of Islamic society that cannot be detached from its community. Its existence as a place of worship occupies a central function in Islamic society. Given its strategic function, it needs to be well managed, both in terms of the building and its function as the center of religious practices.<sup>1</sup>

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<sup>1</sup> A. Bachrun Rifai and Moch Fakhruroji, *Manajemen Masjid* (Bandung: Benang Merah Press, 2005).

Muslims can perform salat *al-jama'ah* (congregational prayer), dhikr, du'a, and other soul-purifying activities considered religious rituals in the mosque. At the same time, the mosque can also function as a medium for social development, for example, education, economy, and health. These are the efforts made by Muslims to function and prosper the mosque as instructed in the QS. At-Taubah [9]:

The translation: The mosques of Allah are only to be maintained by those who believe in Allah and the Last Day and establish prayer and give zakat and do not fear except Allah, for it is expected that those will be of the (rightly) guided. (QS. At-Taubah [9]:18).

Currently, the plan to create the mosque as a community center is indeed refreshing. It not only restores the exuberance of the mosque through religious practices but also places it as the center of community life in social, cultural, and economic aspects. In addition, from an economic perspective, the mosque is expected to have a significant role in it because of the strong relationship between the mosque and the community. One of the main facts that strengthen this relationship is the existence of charismatic figures or scholars who can motivate the community to improve the community's economic growth towards prosperity.

From a historical point of view, the Prophet Muhammad PBUH always made the mosque a medium in the fields of economy, politics, *da'wah*, and others.<sup>2</sup> At his time, the mosque was not only a place for holding congregational prayers, dhikr, and the like, but also it was a center of social and economic activity for the congregation through its *da'wah*.<sup>3</sup> Therefore, at his time, the mosque also functioned as a *bayt al-mal* (house of wealth) to collect zakat, *infaq* (almsgiving), and other community income, then the mosque arranged its distribution to the people in need.<sup>4</sup> In this case, the mosque can be used as a medium to strengthen the people's economy. It is unfortunate if this great potential continues to be ignored because mosques have the opportunity to drive the economic independence of the people. However, the current condition of mosque economic empowerment and poverty alleviation efforts are not managed professionally, transparently, responsibly, honestly, and sincerely.

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<sup>2</sup> Ismail Ruslan, "Pemberdayaan Ekonomi Masyarakat Berbasis Masjid," *Jurnal Khatulistiwa- Journal of Islamic Studies* 2, no. 1 (2012): 21.

<sup>3</sup> Nana Ruskma, *Manajemen Masjid: Panduan Praktis Membangun dan Memakmurkan Masjid*, n.d.

<sup>4</sup> Ahmad Yani, *Menuju Masjid Ideal*, ed.1 (Jakarta: LP2SI Haramain, 2001).

Various advantages can be actualized if the economic potential of the mosque is managed professionally:

- a. The economic potential of mosques can support the Indonesian government programs in reducing the percentage of poor households in the country.
- b. The economic potential of mosques can minimize the country's dependency on foreign debt in reducing poverty.
- c. This potential can build people's economic independence.

The mosque economic empowerment movement can also be interpreted as improving the community's economy by enabling economic empowerment activities, such as *bayt al-mal*, zakat service units, and *infaq*. Therefore, the mosque has a great potential to improve the people's welfare, at least for its congregation.

The topic of establishing a mosque-based community economy is a compelling issue to discuss. Chairman of the Indonesian Mosque Council Jusuf Kalla said that there were 800,000 mosques registered in Indonesia. This number does not include mosques that have not been recorded. This large amount will be a tremendous lever of community welfare if appropriately managed. Which mosque in this country can be used as a benchmark of an excellent place of worship management? What about the creativity aspect of its human resources? When the *takmir* (mosque manager) is very creative and innovative, the mosque would become prosperous and functional for the wider community and inspire many people.

As a center of economic activity, it does not mean the mosque only function in terms of trade or industry, but it would run as a center of Islamic ideas and economic systems, which would induce prosperity and equitable distribution of income for humanity in a fair and balanced manner.<sup>5</sup>

There are several mosques in Palangka Raya that play an economic role in establishing business units such as mini-markets and bistros around their surrounding area. Even though the businesses have shown a good zeal, they may not produce a significant role in the modern or corporatized business level. In the past, Muslims had noble expectations and notions about glorifying the mosque through religious practices, but the activities might not be sufficient in this era.

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<sup>5</sup> Ahmad Abdul Muthalib, "Prospek Pemberdayaan Ekonomi Masyarakat Berbasis Masjid di Kota Watampone," *Jurnal Iqtisaduna* 4, no. 1 Ed. June (2018).

The mosque must possess a more socio-economic function that can enable the actualization of a community-based empowerment.<sup>6</sup>

A distinguished mosque administration requires advanced financial management. Without good financial planning, a mosque may not successfully run its designed programs. As stated by Wahab, most of the mosque funds come from the *infaq* of its congregation.<sup>7</sup> If it is not appropriately managed, the mosque management cannot be trusted in carrying out its duties. In addition, from an economic point of view, many idle assets violate the Islamic concept of money. In Islam, money is a flow concept, not a stock concept. Abundant mosque funds must be utilized optimally to help the community's economic empowerment program.<sup>8</sup> From the researchers' observations, it was found that the orientation of mosque administrators in seeking and collecting funds was for the construction and renovation of mosques. Meanwhile, mosque construction and renovation activities are positioned as continuous activities. The restoration is what drains the mindset of the mosque management so that they do not have time to think about the prospects for economic empowerment of the community or its congregation. Some facts from our field observation also show that, on average, the mosque board had not received professional development, especially regarding mosque administration. Consequently, it is necessary to conduct further and more profound research on mosque-based Islamic economic empowerment prospects in Palangka Raya.

Research on the empowerment of *infaq*, zakat, and waqf derived from mosque has been massively conducted, for example Ari Murti's<sup>9</sup> and Akhmad Sirajudin Munir's<sup>10</sup> studies. The difference of this research from the previous literature is the evaluation of the *infaq* and waqf usage in terms of its conformity with the maqasid sharia perspectives.

The researchers conducted field research by employing empirical and sociological perspectives. This study was conducted by going directly to the

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<sup>6</sup> Abd. Basid, "Pemberdayaan Umat Berbasis Masjid," *Jurnal Al-Qanun* 12, no. 1 (2009).

<sup>7</sup> Azhar bin Abdul Wahab, "Financial Management of Mosque in Kota Setar District: Issue and Challenge" (Universiti Utara Malaysia, 2008).

<sup>8</sup> Adiwarmarman Karim, *Ekonomi Makro Islami* (Jakarta: Rajawali Press, 2013).

<sup>9</sup> Ari Murti, "Peran Lembaga Filantropi Islam dalam Proses Distribusi ZISWAF (Zakat, Infak, Sadaqah, dan Wakaf) Sebagai Pemberdayaan Ekonomi Umat," *LABATILA: Jurnal Ilmu Ekonomi Islam*, no. 1 (2017): 89–97.

<sup>10</sup> Akhmad Sirojudin Munir, "Optimalisasi Pemberdayaan Wakaf Secara Produktif," *Ummul Quro* 6, no. Jurnal Ummul Qura Vol VI, No 2, September 2015 (2015): 94–109, <http://ejournal.kopertais4.or.id/index.php/qura/issue/view/531>.

mosques in Palangka Raya to see the symptoms and events that occurred related to the management and development of *infaq* and waqf.

In addition, the researchers used purposive sampling to determine the research participants. Purposive sampling is a technique of collecting samples with specific considerations. The data collection methods used in this study are observation, interviews, and documentation. Data analysis in qualitative research is performed during and post-data collection process within a certain period. Miles and Huberman stated that the activities in qualitative data analysis were carried out interactively and took place continuously until they were completed. There are four qualitative data analysis techniques: data collection, data reduction, data presentation, and drawing conclusions.<sup>11</sup>

Based on the description above, seeing the number of funds obtained by the mosques, it is essential to maximize the empowerment of these funds to improve the Islamic community's economy, especially in Palangka Raya. The research questions of this study are: How is the empowerment of *infaq* and waqf in mosques in Palangka Raya? How can efforts be made to empower the community's economy through mosques? How do the maqasid al-sharia perspectives review the *infaq* and waqf productivity to support the community's economy?

The research output could be used as a model for mosque-based community empowerment activities, with the main strength centered on the participation of congregations and mosque administrators. In addition, it could support the actualization of the driving force of community empowerment activities that can increase independence, welfare, and quality of life.

The word *infaq* means donating the property that Allah SWT has given or spending alms for people in need solely for the pleasure of Allah SWT. Thus, *infaq* is a form of wealth management under sharia guidance.<sup>12</sup> *Infaq* is an essential religious practice that has a social function. The word *infaq* implies that spending fortune in the way of Allah would not reduce someone's wealth: it would proliferate it.<sup>13</sup>

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<sup>11</sup> Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*, Cet.XXIII (Bandung: Alfabeta, 2016).

<sup>12</sup> Achmad Arief Budiman, *Good Governance Pada Lembaga ZISWAF (Implementasi Pelibatan Pemangku Kepentingan Dalam Pengelola ZISWAF)* (Semarang: Lembaga Penelitian IAIN Walisongo, 2012).

<sup>13</sup> M.Syafi'ie El-Bantanie, *Zakat, Infaq, dan Sedekah* (Jakarta: PT. Salamdani Pustaka Semesta, 2009).

Etymologically, the word waqf comes from the word *waqqafa-yaqifu-waqafan*, which means standing upright and withstand.<sup>14</sup> In Islamic law, waqf means handing over a durable property right (substance) to a person or nazir (waqf custodian), either in the form of an individual or a managing body, on the condition that the waqf benefits are used for activities that are under Islamic law.<sup>15</sup> Assets that have been endowed would neither become the property of the donor nor the nazir, but it would become Allah's for the utilization of the general public.<sup>16</sup>

### Mosque Economic Empowerment Movement

At the time of the Prophet Muhammad PBUH, social problems were undoubtedly complex because many of the Prophet's companions needed social assistance as a risk of the faith they faced and as a consequence of the struggle. Besides that, other social problems such as poverty have always existed throughout the ages. To overcome these social problems, the Prophet Muhammad and his companions made the mosque a place for social activities, for example, by collecting zakat, *infaq*, and *sadaqah* and then distributing it to the companions who needed it.<sup>17</sup> Therefore, the existence and function of the mosque were very influential at the time of the Prophet. Consequently, people could enjoy its benefits and become in love with the mosque's existence.

The researchers argue that a mosque must have a systemic investment through several stages for its sustainability function towards community empowerment. The first step is to improve the legal aspect. Mosques must be managed in an official establishment, which can be a foundation or association. If it is run as a foundation, it must be ensured that its board of trustees is not managed by an individual—at least three or five people. Its management must select people with a decent reputation and credibility for this position. When a mosque has opened a bank account, owned fixed assets, and had a nazir certificate from the

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<sup>14</sup> Nurul Huda and Mohammad Heykal, *Lembaga Keuangan Islam: Tinjauan Teoritis Dan Praktis*, Premada Me (Jakarta, 2010).

<sup>15</sup> Erie Hariyanto and Mohammad Suyudi, "Jual Beli Benda Wakaf Untuk Pembangunan Masjid Istiqlal Di Desa Palengaan Daja Pamekasan," *Al-Daulah: Jurnal Hukum dan Perundangan Islam* 8, no. April (2018): 226–55.

<sup>16</sup> Heri Sudarsono, *Bank Dan Lembaga Keuangan Syariah: Deskripsi dan Ilustrasi* (Yogyakarta: Ekonisia, 2013).

<sup>17</sup> Adib Susilo, "Model Pemberdayaan Masyarakat Perspektif Islam," *Falah: Jurnal Ekonomi Syariah* 1, no. 2 (n.d.): 70.

Indonesian Waqf Agency (BWI), then it can be said that a mosque has a proper legal aspect.

The second step is to purchase an initial asset. For this reason, a safe and recommended approach is to buy real estate assets (land or buildings) in a commercial area. After the purchase, the legal entity of the property must be named after the mosque *takmir*. The objective of buying a property in a commercial area is its high probability of finding prospective tenants, and it is not recommended to buy real estate in a remote area. The lease yield marks the beginning of the modern paradigm of waqf.

The objective of the second step is to have sufficient asset rental value to cover the operational costs of the mosque. For example, if a mosque has an operational cost of one hundred million Rupiah per year, the property assets must be worth around two billion Rupiah. The simple calculation is that the average annual rental value of property assets in the business district is about 5% of the asset value. If the asset value is two billion Rupiah, the rental value is one hundred million Rupiah per year. This rent will be used for the operational costs of the mosque. Thus, the *infaq* boxes that were previously in the mosque can be converted into waqf boxes.

How is the acquisition of funds for asset purchases? The *takmir* may 'sell' waqf coupons in small units, for example, 100,000 Rupiah per share. He may entice the congregations by reminding them of the continuous rewards after performing a good deed, in this case: purchasing waqf coupons. Once they make waqf, it is similar to donating *infaq* to bear the operational costs of the mosque until doomsday. Waqf is the actual charity. To speed up transactions of waqf, property purchase funds can also be obtained from Islamic banks through *murabaha* transactions. In this transaction, Islamic banks would pay the total money to purchase assets and then sell them back to the *takmir* of the mosque with installment payments. To pay for the installment payments, the mosque *takmir* can use the waqf box (the result of the conversion of the *infaq* donation box) and sell waqf coupons. For this second step, the mosque *takmir* can also do it gradually. For example, if the purchase of an asset worth two billion Rupiah is considered burdensome, it can be divided into four stages of five hundred million Rupiah each, regardless of the rental value in the first phase, will be around twenty-five million Rupiah—thus, it can only cover a quarter of the operational costs of the mosque. Another consequence is that only a quarter of *infaq* boxes can be converted into waqf boxes. For example, if the mosque has four *infaq*

boxes, one could be converted into a waqf box. The rest three would remain as *infaq* boxes. After the first stage has paid off completely, the second, third, and fourth stages are carried out.

The third step is the role of economic growth. As the operational costs of the mosque can be covered from property assets, it means that the *takmir* has accomplished the fundamental aspects of investment security. Next is how to act as a provider of funds to expand companies whose products are needed by the surrounding community and then the wider community. The scheme that has been proven safe throughout 200 years of world business history is modern *syirkah* (partnership) in the form of a limited liability company. The mechanism is the issuance of new shares by companies that have proven their performance in growing turnover and profits for at least five years. The new shares are paid by the *takmir* using waqf funds. The investments may start from the local companies with credible owners and then expand to companies in the broader scope, including public companies. Grow an economy by securing high-value assets. Security is continuously maintained through strict implementation of portfolio management. Do not put all eggs in one basket. Imagine if 800 thousand mosques throughout Indonesia carried out this effort. The potential fund could reach thousands of trillions.

The mosque's income derived from the investment of waqf would be well protected with the step mentioned earlier. Mosques can also hire imams, muezzins, and ustads (qualified Islamic scholars) to work full-time with high salaries. A decent remuneration would encourage them to give all of their potentials in developing *da'wah* (invitation towards Islamic teachings) and social services in mosques and avoid the dilemma of receiving salary from the *infaq* box. To have a decent life with a low salary would be difficult, and to receive high salaries from the congregation's *infaq* money would be humiliating. This dilemma would completely dissipate if a large amount of salary comes from the waqf assets investment profits.

Furthermore, mosques can also provide educational services such as those provided by Al-Azhar Cairo through full scholarships for students and full-time salary for lecturers from acquiring waqf asset investments. Other congregational services, such as health services, can be provided free of charge. Mosque services could develop with the growth of companies where waqf assets were placed as shares in modern *syirkah* with limited liability companies.

The mosque economic empowerment movement can also be interpreted as expanding the community's economy by promoting several social and economic activities, such as *bayt al-mal*, zakat service units, *infaq*, and *sadaqah*. It is difficult to deny that the mosque has excellent potential for the people. If it is managed optimally, the mosque will improve the welfare of the people, at least for its congregation.

## Findings and Discussions

Optimizing the function of the mosque is not determined by the grandeur of its building because there are many grand mosques with very few congregations and minimal activities. On another side, there are many standard-sized mosques with various activities, such as regular Qur'an recitation, library services, free medical treatment, and community economic empowerment. For this reason, professional human resources are needed to empower the potential of mosques by empowering the potential of zakat, waqf, and other religious purposes activities for the community benefit.<sup>18</sup> The researchers will describe the findings of the study as follows:

### *Utilization of Infaq and Waqf Funds for Economic Empowerment*

The role of the mosque with its *bayt al-mal*, as exemplified by the companions of Prophet Muhammad PBUH in managing zakat, can be used as a reference in managing funds originating from zakat, *infaq*, and *sadaqah* from the community for the community welfare. Zakat is the most effective and essential instrument and does not exist in the capitalist or socialist system. Economically, zakat has a distributive function: redistributing income from the excess to those who need zakat, allowing for the allocation of consumption and investment.<sup>19</sup>

Based on the findings from a sample of mosques in Palangka Raya, the researchers found that *infaq* and waqf funds had not been used optimally for community economic empowerment due to several factors:

- a. The administrators and *takmir* were more focused on developing mosque facilities and infrastructure.

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<sup>18</sup> Abdurrahman Ramadhan, "Potret Masjid sebagai Basis Pemberdayaan Ekonomi Umat," *Iqtishodia: Jurnal Ekonomi Syariah* 4, no. 1 Maret (2019): 31–49.

<sup>19</sup> Euis Amalia, *Keadilan Distributif dalam Ekonomi Islam* (Jakarta: Raja Grafindo, 2009).

- b. Mosque activities only revolved around *taklim* and studies after fard (compulsory) salat.
- c. Mosque funds, which are deposited in the mosque's treasury, were difficult to loan.
- d. The mosque management was incompetent.
- e. Cooperation between the community and the mosque's *takmir* is considered limited.

Aisyah argues in "Building the Economic Strength of the Mosque", the mosque can implement three types of economic empowerment activities in service, goods, and the business association sector.<sup>20</sup>

In addition, Laretna in Jefrison and Rimadewi explains that it is necessary to revitalize the mosque activity in community involvement. The involvement is not merely supporting community participation, but it serves the local community and the wider community.<sup>21</sup>

According to the previous explanation, it has been mentioned that the funds obtained from *infaq* and *waqf* are mainly allocated for mosque facilities and infrastructure maintenance or renovation. However, on the other hand, it was also found that there were mosques that earmarked these funds for the benefit of the community, such as free water and disinfectant liquid during the COVID-19 pandemic. From the findings, it can be concluded that the empowerment derived from the mosque's funds is by the people and for the people. The mosques' intention to administer profitable business activities is minimal due to various concerns and the aforementioned reasons.

### ***Potential and Types of Business Run by the Mosque***

The presence of a mosque is essential as the center of community religious activities. In addition, its existence will also contribute in strengthening the creed (*aqidah*) of the Muslims against other religions' influences. To avoid the phenomenon, it would be essential to establish a mosque as the activity center. As an Islamic center, the mosque would function as a place of worship, and operate on a personal and community level as a spiritual place to do good deeds for the sake of the creator, Allah SWT. Currently, the proposal of creating the mosque as an activity center could also be interpreted as an effort to improve the

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<sup>20</sup> Siti Aisyah, "Membangun Kekuatan Ekonomi Masjid," *Jurnal Syari'ah* II, no. II (2013): 51–62.

<sup>21</sup> Jefrison and Rimadewi, "Arahan Revitalisasi Kawasan Cagar Budaya Kota Lama Siak," *Jurnal Teknik Pomits* 1, no. 1 (2012): 1–4.

community's economy and social life. Mosque-based economic empowerment activities include BMT (*Baitul Mal wat Tamwil*—Integrated Independent Business Center), zakat, *infaq*, and *sadaqah* service units. One of the examples is the Ittihadul Muhajirin Mosque, which empowers the community economy, especially its congregations, with various programs such as BMT (*Baitul Mal wat Tamwil*), cooperatives, hajj, and *qurban* savings, kiosk rental business, health services, and others, which are run under the management of the mosque business division. Although obstacles could not be avoided, the administrators of Ittihadul Muhajirin Mosque continued to strive to make the mosque as a community activity center like mosques during the time of the Prophet Muhammad PBUH.

The mosque as a center for community economic empowerment is not a recently developed discourse. Since the time of Prophet Muhammad PBUH, the mosque had had an economic function by establishing *bayt al-mal*—a financial institution to collect funds from affluent people and later distribute it to the people in need in the form of zakat, *infaq*, and *sadaqah*. However, in this era, there are only a few mosques that have an economic function. Many people assume that a mosque is only a place of worship due to a lack of socialization of other potential functions of the mosque in economic and social aspects. The researchers argue that the mosque's economic and social functions only come from religious lectures, not from other popular media.

When the mosque implements its economic function, it is financially independent, helps poverty alleviation programs, and improves the living standards of the surrounding community. It may occur because the geographical location of the mosque is generally very strategic in the neighborhood. Consequently, the mosque can easily reach funding sources, the *muzakki*, and the empowerment targets, the *mustahiq*. When all these programs are actualized and managed correctly, positive results will be obtained. The economic empowerment program of the Ittihadul Muhajirin Mosque could be used as an example, where the majority of the surrounding community were quite satisfied financially with the mosque's economic program.

From the research results, some mosques in Palangkaraya did not yet have a target business to be funded due to several unmentioned reasons. The management realized that it was demanding to encourage people to become entrepreneurs.

*Firstly*, regardless people had been loaned business capital, they were still worried about the sales, despite the support given by the mosque administrators to buy all the remaining products. It was done in order to maintain the congregation's optimism of doing business.

*Secondly*, mosque administrators also facilitated their business needs, including tents, tables, and other equipment, apart from providing business

capital. As time went by, the market had started to grow, and more consumers were coming. Some of the mosque's congregation who were initially reluctant to join this project flocked to register themselves to take part in this empowerment program.

Some constraints during the mosque economic empowerment in Palangkaraya must be discussed seriously to find their solution, for example;

- a. Lack of socialization not only by the mosque administrators but also by the government, especially the Ministry of Religion, has made the empowerment program only known by limited people. Having known that the government concern of the issue is insufficient, the mosque administrators should independently initiate a campaign to the public, both through *da'wah* and other religious events.
- b. Lack of available funds showed that public awareness of the empowerment program was limited. The socialization should go to a wider community, but not forgetting the mosque's congregation.
- c. Good middle ground was to combine funds obtained from the community and funds obtained from the government—where the government provided funds to assist mosque-based economic empowerment programs.

As an effort to make the mosque function correctly and as a strategic place for the economic development of the people, it is necessary to make a well-developed model for the mosque's economic empowerment. It can be achieved by identifying the available human resources, potential funds and mosque waqf, and the community's economic potential around the mosque.<sup>22</sup>

### ***The Maqasid Sharia Perspective of Infaq and Waqf Empowerment***

Benefit or profit in Islamic law is commonly referred to as *maslahah-mursalah*. The *maslahah* is the main principle in Islamic law. *Maslahah-mursalah* is a condition where there is neither religious law legalizing a specific deed, nor prohibiting or invalidating it. Its absolute occurred because there is bound that admit it or the arguments that invalidate it. This definition explains that the formation of law is intended to actualize the benefit of humanity, meaning that it aims to bring benefits, reject harms, and remove encumbrances from them. On another side, from the level of interest aspect, the benefits are:

- a) Waqf land (*mauquf bihi*) in maqasid al-sharia acts as a form of protection

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<sup>22</sup> Asep Suryanto, "Optimalisasi Fungsi dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Masjid Di Kota Tasikmalaya," *Jurnal Iqtisaduna*, n.d.

for property. Consequently, protecting waqf land is an aspect of *maslahat daruriyyat*.

- b) Waqf land is supposed to be managed productively. Its preservation and development its benefits are an aspect of *maslahat daruriyyat* as the protection of waqf property (waqf land).

*Maslahat* is the action of fulfilling Allah's purpose. There are five goals: to protect religion, soul, intelligence, offspring, and wealth. By default, every effort to protect these five *maqasid* is perceived as inviting benefits (*jalbu manfa'ah*) and avoiding harm (*daf'u mafsadah*) for people. Contradictorily, any attempt aimed at eliminating these five *maqashid* is considered a detriment.

Mosques in Palangkaraya had various activities related to economic management, including the collection and distribution of zakat *al-fitr*, which is performed once a year before Eid al-Fitr. 92% of the mosque prosperity council had organized zakat funds in the form of zakat, *infaq*, and *sadaqah* distribution every year. On the other hand, the mosques also held other educational activities, like the *taklim* session, involving youth and adult congregations.

The *infaq* and waqf mosque empowerment model discussed in this study integrates zakat, *infaq*, and *sadaqah* (ZIS) institutions, Islamic microfinance, and community economic empowerment. The role of microfinance in the community is needed to reduce poverty by empowering the poor through micro-credit and micro-enterprises and thereby improving the community's economy collectively.<sup>23</sup> Some practitioners believe that loans for entrepreneurs play a significant role as an intervention tool for the poor in discovering their potential and leading them to a better life. Moreover, the benefits could be enhanced if the initiative is combined with productive economic empowerment activities to empower the poor people.<sup>24</sup>

Microfinance access could have positive financial impacts on the economic productivity and social welfare of disadvantaged people.<sup>25</sup>

In the review of *maqasid al-sharia*, the main principle is a benefit or what is commonly referred to as *maslahah-mursalah*, a condition where there is neither

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<sup>23</sup> Umar A. Oseni, M.Kabir Hassan, and Dorsaf Matri, "An Islamic Finance Model for The Small and Medium-Sized Enterprise in France," *Islamic Economics JKAU* 26, no. 2 (2013): 153–80.

<sup>24</sup> HI Latifee, "Micro Credit and Poverty Reduction," in *The International Conference on "Poverty Reduction Throungh Micro Credit* (Taksim-Istambul, 2003).

<sup>25</sup> Naila Kabeer, "Is Microfinance a Magic Bullet for Women's Empowerment" Analysis of Finding from South Asia," *Journal Economic and Political Weekly*, 2005.

religious law legalizing a specific deed, nor prohibiting or invalidating it. According to the researchers, the *maqasid al-sharia* in this study referred to both as a source and target of the law. *Firstly*, benefits as a source of law, especially those not widely explained in the texts. These benefits become essential because the fiqh provisions related to *muamalah* and sharia business are not widely explained in the texts. Consequently, the use of arguments such as *maslahah-mursalah*, *sadd adz-zariah*, *urf*, and other sources, are crucial legal provisions. *Secondly*, *maslahah* is a legal target. Therefore, every result of *ijtihad* and sharia law must be ensured to meet the aspects of benefit and human interest, like one of the mosques in Palangka Raya, which provided free disinfectant liquid and refills of mineral water.

Empowerment of *infaq* and productive waqf is a very decent idea in developing the people's economy as it fulfills three elements of human needs: *dharuriyah*, *hajjiyah*, and *tahsiniyah*. The element of *maslahah dharuriyah* in managing funds productively protects assets (*hifz maal*) from the element of *hajjiyah*. The reformulation of empowering waqf funds and *infaq* is not merely related to the aspect of protecting assets but also the value of their benefits.

## Conclusion

If measured from the aspect of improving the living standards of the congregation, the role of mosques in Palangkaraya in economic empowerment has not yet been adequate. However, if viewed from their participation, the mosques could be considered quite successful because they were able to play a social and economic role, regardless their limitations.

The economic empowerment programs actualized by the mosques were cooperatives, BMT (*Baitul Maal wat Tamwil*), hajj and *qurban* savings, health services, and minimarkets. One initiative that was highly accessible by the community was the BMT (*Baitul Maal wat Tamwil*).

The problems in the mosque's economic empowerment program in Palangkaraya were the lack of human resources (HR), socialization, and funds. Thus, there is a need for more in-depth education programs, especially related to productive professional development, so the use of waqf and *infaq* funds is more valuable and useful for the community. Therefore, in minimizing the shortcomings of mosques, mosque administrators should continue to improve their during major holidays, train new cadres or future mosque administrators, provide professional development programs for existing human resources, and maximize acceptance and distribution of zakat, *infaq*, and *sadaqah*.

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