

Efforts To Strengthen Community Businesses Through Mosques During The Covid-19 Pandemic In Banda Aceh City

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ABSTRACT

This research is related to the problem of the mosque-based ummat economy, Banda Aceh is one of the areas that has economic potential through the mosque both in this case is the capital of various businesses, then the land and potential of human resources but its utilization is very minimal. This research uses qualitative research methods with an analytical descriptive approach, this research was conducted through data collection techniques with observation and interviews. The results of the research Efforts The potential of the mosque from the gallery and souvenir business is the target of tourist guests from outside both local and foreign by coming to buy souvenirs. After the covid-19 virus appeared, the souvenir business unit was closed and is no longer running until now because there are no visitors and buyers. BKM is thinking of building a new business unit that can support the mosque's operations, of course, there is an empty waqf land owned by the mosque which is located behind the mosque, we opened a culinary shop kuala uee lheu as a culinary tour that can support the mosque's operations. The mechanism of the BKM management proposes this program to BKPRMI Aceh, the involvement in this business is the BKM mosque management and also some people who help in managing the culinary shop business unit. The Bank Indonesia institution helped in the cost of building a business unit which they had previously coordinated with the BKM management.

Keywords: *Efforts, Community, Mosque, Covid-19 Pandemic.*

INTRODUCTION

Mosques are seen as having great potential and opportunities to take part in strengthening MSMEs. In a Webinar on Strengthening the Digitalization of Mosque-Based Ecosystems on December 8, 2020 in Jakarta, the Minister of Cooperatives and SMEs, Teten Masduki, said that the Mosque has become the main focus in the development of the Sharia economy, the Indonesian Mosque Council recorded as many as 800 thousand mosques in the country (DMI, 2020) with potential revenue from zakat, infaq, and shadaqah (ZIS) which continues to increase every year and most of the muzakki or as much as 35% have paid their zakat at the Mosque. Currently, revenue from ZIS is recorded at IDR 233 trillion / year (Baznas) and land

waqf reaches 435,944 hectares (Banda Wakaf Indonesia) and cash waqf worth IDR 217 trillion / year (Ministry of Finance).(Menkop UKM, 2019). In addition to the funding potential as mentioned above, it is necessary to conduct a study to determine the extent of mosque institutions and human resource capacity (HR) in the context of strengthening ummah entrepreneurship and MSMEs. In addition, it is also necessary to formulate implementation mechanisms, funding prospects, and Sharia financing for MSMEs.

As for the support, marriage, empowerment, and financing of MSMEs in the midst of a pandemic situation, it should not only be expected from the government, because many parties hope that the Mosque institutionally also participates in supporting and developing the ummah's economy, especially MSME actors through the welfare instruments owned by the mosque. With optimism about efforts to handle Covid-19, future economic prospects, and strong synergy between various elements, ummah entrepreneurship can be strengthened again to be vital through mosque institutions. Referring to Law number 23 of 2011 article 1 paragraph 9, states the mosque as an organization to manage people's welfare funds, one of which is through supporting access to capital from funding collected from zakat, infaq, and shadaqah. If this funding can be managed properly through capital redistribution rooted in Islamic economics, it will strengthen access to capital for MSMEs...

RESEARCH METHODS

This research uses a qualitative method using several approaches (Movitaria et al., 2024). first; historical approach to see the mosque as part of the history of Islamic history in general in looking at how the mosque in historical literature, as an entry point in understanding the historical context of culture and customs of the community. And the second is a sociological-anthropological approach, this approach needs to be done to be able to understand the social context of society in Indonesia, and will be able to interpret well the behavior of society objectively by leading to the same thoughts.

RESULTS AND DISCUSSION

1. Discussion of efforts to strengthen economic potential through the Mosque

First, optimizing empowerment in the religious aspect. The religious aspect is the core of all mosque activities. All activities that develop the mosque empowerment program must start and be based on this core. There is also the core of the first and main religious activity is the implementation of prayer. Indicators of the life and absence of a mosque can be seen and whether or not the congregational prayer activities in the mosque are alive.

Routine five-time congregational prayer activities have been running from the beginning of the construction of the mosque until now. The number of congregations is increasing every year along with the revitalization of the mosque into Al-Makmur and Baiturrahim Mosques with the development of adequate infrastructure in it.

The potential of the mosque from the gallery and souvenir business is targeted at tourists from outside, both local and foreign, by coming to buy souvenirs. After the covid-19 virus appeared, the souvenir business unit was closed and is no longer running until now because there are no visitors and buyers. BKM thinks about building a new business unit that can support the mosque's operations, of course there is an empty waqf land owned by the mosque which is located behind the mosque, we opened a culinary shop kuala ulee lheu as a culinary tour that can support the mosque's operations.

Running a business owned by this mosque, the main step we take is a promotion strategy through social media and also to friends, relatives and also mosque worshipers to help promote the mosque's culinary stalls, we don't just do promotions on social media. Apart from the culinary stall, previously there was also a gallery & souvenir business unit in the courtyard of the mosque, but due to the covid pandemic we had to temporarily close it due to the lack of visitors.

Like the Oman al-makmur Mosque is a place of worship and also a place of education, then to support the independence of the mosque we have a business unit, there are three business units in the Oman al-makmur mosque, namely, the Sharia Oman Hotel, Canteen and Baitul Mal wa 'Tamwil. This hotel has 14 rooms and also has a meeting hall. Then on the side there is also a canteen at that time the BKM management collaborated with Bank Indonesia (BI), then we opened Baitul mal Wattamwil (BMT) under the auspices of the cooperative then during the co-19 pandemic, of course, it affected the implementation of the business unit, which is running at the present time hotel oman syariah if the canteen is now not running. Given that the canteen governance is still an old model so that the BKM management will make efforts so that the canteen can run and can be managed again, in the future the canteen will be renovated with a new concept of a mosque canteen given the increasing competition with coffee & restaurants around the Al-makmur oman mosque. This hotel business unit in the mosque environment is managed by a team formed by the mosque BKM, then there are also managers and employees who work at the hotel. Furthermore, at the end of each month we evaluate the income minus the salaries of the workers and hotel operations, and the profits are all handed over to the mosque to support the mosque's operations.

Here the potential mosque is a mosque with three business units, namely hotels, canteens and baitul mal wa tamwil, which is running now is a hotel while

the canteen has temporarily stopped due to lack of visitors and the concept of the canteen is still an old model so it needs renovation to attract visitors.

2. Mechanism for strengthening the economic potential of the community through the Mosque

In general, MSMEs in the national economy have the roles of: (1) as a major player in economic activities, (2) the largest provider of employment, (3) an important player in local economic development and community empowerment, (4) a creator of new markets and a source of innovation, and (5) its contribution to the balance of payments.

Efendi Ishak, (2005) As a pillar of the national economy, MSMEs are not a business sector without problems. In its development, this sector has faced many problems that until now have not received serious attention to overcome them. In addition to capital problems caused by the difficulty of having access to financial institutions due to the absence of collateral, one of the problems faced and at the same time the weakness of MSMEs is the lack of access to information, especially market information. This is an obstacle in terms of marketing, because limited access to market information results in low market orientation and weak competitiveness at the global level. The lack of information about the market means that MSMEs cannot direct their business development in a clear and focused manner, resulting in slow, if not stagnant, progress. In the face of increasingly open and competitive market mechanisms, market control is a prerequisite for improving the competitiveness of MSMEs. In order to control the market, MSMEs need to obtain information easily and quickly, both information on production markets and production factor markets. Information on production markets is needed to expand the marketing network for products produced by MSMEs.

According to Effendi Ishak, (2005). Production market information or commodity markets are needed for example (1) the type of goods or products needed by consumers in a particular area, (2) how the purchasing power of the community against the product, (3) what is the prevailing market price, (4) consumer tastes in local, regional, and international markets. Thus, SMEs can anticipate various market conditions so that in running their business will be more innovative. Meanwhile, market information on production factors is also needed, especially to know: (1) the source of raw materials needed, (2) the price of raw materials to be purchased, (3) where and how to obtain business capital, (4) where to get professional labor, (5) the level of wages or salaries that are appropriate for workers, (6) where to obtain the necessary tools or machinery Complete and accurate market information can be used by SMEs to make appropriate business planning, for example: (1) make product designs that consumers like, (2) determine competitive prices in the market, (3) know the market to be targeted, and many other benefits. Therefore, the role of the government is very necessary in

encouraging the success of MSMEs in gaining access to expand their marketing network. In addition to having ease and speed in obtaining market information, MSMEs also need to have ease and speed in communicating or promoting their business to consumers at large both at home and abroad. According to Naisbit (1994: 3), the development of the world economy will be dominated by small and medium enterprises, countries that have a strong network of small businesses will succeed in competing in the global market. The development of MSMEs also cannot be separated from the role of MFIs (Microfinance Institutions), because MFIs are parties that are expected to provide support to MSMEs in terms of capital.

Based on this phenomenon, one of the requirements for the development of MSMEs is the empowerment of MFIs. The empowerment aspect of MFIs includes two aspects, namely regulatory aspects and institutional strengthening that aims to encourage policies issued by MFIs to be more favorable to MSMEs, especially for capital accessibility. Therefore, the empowerment of MFIs must be done in a structured and sustainable manner, which can encourage increased productivity and competitiveness of MSMEs, as well as foster resilient new entrepreneurs.

Speaking of mechanisms, of course, our steps from the BKM board proposed this program to BKPRMI Aceh, so BKPRMI looked for donors and then consulted this program with the Bank Indonesia (BI) institution for us to develop the mosque's business. From there, there was a team of sharia experts such as Prof. Nazar, Dr. Yasir Yusuf and sharia experts in mosque economic development and this is where this kuala ulee lheu culinary warung was born. So, there were 3 mosques chosen by BI before the Oman Al-Makmur Mosque was chosen and is now complete, and this is where the three mosques were chosen by Bank Indonesia, namely the Baiturrahman Mosque Banda Aceh, the Baiturrahim Ulee Lheu Mosque and the Ramatullah Lampuuk Mosque, these three mosques were chosen because of the historical factors that hit the mosque during the tsunami, and those involved in developing this business are banking institutions such as Bank Indonesia and the BKM mosque and the surrounding community.

Building and implementing this business, one of which is a banking institution, namely Bank Indonesia, which has a budget program in empowering the mosque, the bank consults with the management so that the mosque can be assisted in the form of a business but alhamdulillah we have waqf land we built this culinary stall and BI approved the business unit then did not fully help the mosque but was also supported by mosque funds.

The involvement in this business is the mosque BKM management and also some of the community who help in the management of the culinary stall business unit. The Bank Indonesia institution helped in the construction costs of the business unit which they had previously coordinated with the BKM management. So far, the business has not gone well as usual because our place is a tourist spot so it is

prone to crowds so that the government closes the access road to this tourist spot then the government also applies PPKM on Saturday weekends because on this weekend it is the peak of the crowd of visitors so the road closure is certainly very influential.

Of course it is not normal and going well, even at the peak of covid we closed the hotel for 3 months because there were no visitors, and now it is partially running, there is already a profit for the mosque but it is not as optimal as usual because the visitors are not too crowded and now the reate invoice is still below 50% but because there are 14 rooms in this hotel, the operation is not too big so there is still a profit shared with the mosque. If you talk about running optimally, it is not stable, but even though this situation is the case, this hotel must still run well because this hotel is an asset of the mosque's source of income to support the mosque's operations and also the economic empowerment of the community. During the covid pandemic, hotel revenue was only a maximum of 20% so that the percentage decreased by 50%, even overnight there were only 2 or 3 rooms occupied besides being empty. Usually there are many visitors from outside the region but at this time only local visitors stay at this hotel. Then with the policy with the issuance of PPKM rules also affects the course of the hotel business.

CONCLUSION

Potential Mosque efforts from the gallery and souvenir business target guests from outside tourists both local and foreign by coming to buy souvenirs. After the covid-19 virus appeared, the souvenir business unit was closed and is no longer running until now because there are no visitors and buyers. BKM is thinking of building a new business unit that can support the mosque's operations, of course there is an empty waqf land owned by the mosque which is located behind the mosque, we opened the kuala uee lheu culinary stall as a culinary tour that can support the mosque's operations. In addition to culinary stalls, previously there was also a gallery & souvenir business unit in the courtyard of the mosque, but due to the covid pandemic we were forced to close temporarily due to the lack of visitors. Then for the Oman Syariah Hotel, Canteen and Baitul Mal Wa 'Tamwil. This hotel has 14 rooms and also has a meeting hall. Then on the side there is also a canteen at that time the BKM management collaborated with Bank Indonesia (BI), then we opened Baitul mal Wattamwil (BMT) under the auspices of the cooperative then during the co-19 pandemic, of course, it affected the implementation of the business unit, which is running at the present time the oman syariah hotel if the canteen is now not running. Given that the canteen governance is still an old model so that the BKM management will strive for the canteen to run and can be managed again, in the future the canteen will be renovated with a new concept of a mosque

canteen given the increasing competition with coffee & restaurants around the Al-makmur oman mosque.

Talking about the mechanism, of course, our steps from the BKM board proposed this program to BKPRMI Aceh, the involvement in this business is the BKM mosque management and also some people who help in managing the culinary shop business unit. The Bank Indonesia institution helped in the cost of building a business unit which they had previously coordinated with the BKM management. So far, the business has not been running well as usual because this place is a tourist spot so it is prone to crowds so that the government closes the access road to this tourist spot and then the government also implements PPKM. Then for the Hotel, if you talk about running optimally, it is not stable, but even though this is the case, the hotel still has to run well because this hotel is an asset of the mosque's income source to support the mosque's operations and also community economic empowerment. During the covid pandemic, hotel revenue was only a maximum of 20% so that the percentage decreased by 50%, even overnight there were only 2 or 3 rooms occupied other than that empty. Usually there are many visitors from outside the region but at this time only local visitors stay at this hotel. Then with the policy with the issuance of PPKM rules also affects the course of the hotel business.

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