

**THE BUSINESS BEHIND THE BLESSINGS: A CRITICAL REVIEW OF FINANCIAL PRACTICES  
AT AT-TAQWA GRAND MOSQUE**

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**ABSTRACT**

This study aims to determine the financial management programs implemented at the At-Taqwa Mosque in Southeast Aceh Regency in empowering the community through financial management. The type of research used in this study is qualitative with descriptive qualitative analysis. Types of data collection were carried out using interview techniques, observation, documentation, and literature with the research subject of money management at the AT-Taqwa Mosque. The results of the study indicate that the At-Taqwa Mosque not only manages money but also participates in mosque-based community empowerment through the money given. Empowerment is also realized through empowerment programs in the economic field such as productive money, healthy carts and providing training to mustahiq. Good economic empowerment indicates that mustahiq also have good economic quality. This is due to the changing mindset of the community that is increasingly developing about efforts to improve the standard of living to be better than before. Therefore, economic empowerment can improve the welfare, income, and independence of mustahiq. The implication of this research is that Mosque Financial Management is not merely administrative, but has a social impact. Through effective fund management, At-Taqwa Mosque is able to carry out economic empowerment programs that directly address the needs of mustahiq (beneficiaries), thus providing a real impact on the lives of the community.

**Keywords:** Money, Community Empowerment, Mustahiq, Mosque.

**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui program-program pengelolaan keuangan yang dilaksanakan pada Masjid At-Taqwa Kabupaten Aceh Tenggara dalam pemberdayaan umat melalui pengelolaan keuangan. Jenis penelitian yang digunakan dalam penelitian ini adalah kualitatif dengan analisis kualitatif deskriptif. Jenis Pengumpulan data dilakukan dengan teknik wawancara, observasi, dokumentasi, dan kepustakaan dengan subjek penelitian pengelola uang pada Masjid AT-Taqwa. Hasil dari penelitian menunjukkan bahwa Masjid At-Taqwa tidak hanya mengelola uang namun ikut serta melakukan pemberdayaan umat berbasis masjid melalui uang yang diberikan.

Pemberdayaan juga diwujudkan melalui program-program pemberdayaan dalam bidang ekonomi seperti uang produktif, gerobak sehat hingga pemberian pelatihan kepada mustahiq. Pemberdayaan ekonomi yang baik menandakan bahwa mustahiq memiliki mutu perekonomian yang baik pula. Hal demikian dikarenakan adanya perubahan mindset masyarakat yang semakin berkembang tentang upaya untuk meningkatkan taraf kehidupan menjadi lebih baik dari sebelumnya. Maka dari itu, pemberdayaan ekonomi dapat meningkatkan kesejahteraan, pendapatan, dan kemandirian mustahiq. Implikasi dalam penelitian ini adalah Pengelolaan Keuangan Masjid Tidak Sekadar Administratif, tetapi Berdampak Sosial Melalui pengelolaan dana yang efektif, Masjid At-Taqua mampu menjalankan program-program pemberdayaan ekonomi yang langsung menyentuh kebutuhan mustahiq (penerima manfaat), sehingga memberikan dampak nyata terhadap kehidupan masyarakat.

**Kata Kunci:** Uang, Pemberdayaan Masyarakat, Mustahiq, Masjid.

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## A. INTRODUCTION

The word "mosque" comes from the Arabic word "sajada," meaning a place for prostrating oneself to Allah SWT. Terminologically, a mosque is not only a place of worship but also a center of Muslim activities encompassing spiritual, social, educational, and cultural matters (Jannah, 2017). Mosques play a crucial role as centers of worship, particularly for the obligatory five daily prayers in congregation and Friday prayers. The At-Taqua Grand Mosque is one of the largest mosques in Babussalam District, Southeast Aceh Regency, and one of the largest mosques in the Acehnese community. Besides being a place of worship, the mosque also serves as a center for economic activities, worship, donations, almsgiving, fund management, and various inspiring educational activities.

This demands that mosque financial management be carried out professionally and move towards a modern management system, so that it can anticipate the ever-changing developments in a progressive and quality society (Anggito, 2018). In this context, mosque institutions must have a comprehensive understanding of resource management in a trustworthy and transparent manner, with the aim of developing the financial awareness of the congregation and providing practical lessons on the principles of Islamic economics in everyday life (Andarsari, 2017). Given the mosque's function, it is important to emphasize that mosques must have sound financial management, both in terms of collecting and distributing funds, to create sound community empowerment in the economic and social spheres (Baihakki, 2017). The problem the researcher faced during initial observations of mosques in Southeast Aceh Regency was that, when observing mosque financial reports, some mosques in Aceh Tenggara Regency still lacked or had mosque cash announcement boards, and their information varied. One such mosque was the At-Taqua Grand Mosque. In reality, the At-Taqua Grand Mosque is not yet fully managing its funds as it should. This is evident in the recording process, annual data collection, and supervision by competent personnel. This situation demonstrates the need for a systematic educational approach to improve the capacity of mosque managers in aspects of financial administration and accountability (Adil, 2013).

The following table shows the receipt of funds at the At-Taqwa Grand Mosque in Southeast Aceh Regency.

**Table 1.1 Cash Receipts 2024**

Month	Description	Admission fee	Money Out	Balance
<b>March</b>	<ul style="list-style-type: none"> <li>• Provision of Administration for the Implementation of ASN Duties</li> <li>• Violation of SKPD Coordination and Consultation Meetings</li> <li>• Implementation and Institutions</li> </ul>	48,238,000	48,238,000	0
<b>April</b>	<ul style="list-style-type: none"> <li>• Provision of Administration for the Implementation of ASN Duties</li> <li>• Provision of General Administration for Regional Devices</li> <li>• Provision of Office Equipment and Supplies/Service Supplies</li> <li>• Expert Staff Shopping</li> <li>• Provision of Communication Services, Water Resources &amp; Electricity</li> </ul>	79,240,000	77,162,000	2,078,000
<b>June</b>	<ul style="list-style-type: none"> <li>• Provision of Administration for the Implementation of ASN Duties</li> <li>• Provision of General Administration for Regional Devices</li> <li>• Provision of Communication Services, Water Resources &amp; Electricity</li> <li>• Shopping for Electricity Bills</li> <li>• Water Bill Shopping</li> </ul>	353,340,000	167,950,000	185,390,000
<b>August</b>	<ul style="list-style-type: none"> <li>• Provision of Administration for the Implementation of ASN Duties</li> <li>• Provision of Printed Materials and Procurement</li> <li>• Office Logistics Provision</li> <li>• Provision of Communication Services, Water Resources &amp; Electricity</li> </ul>	40,857,570	40,777,000	80,570

November	<ul style="list-style-type: none"> <li>• Provision of Administration for the Implementation of ASN Duties</li> <li>• Provision of General Administration for Regional Devices</li> <li>• Provision of Office Equipment and Supplies</li> <li>• Maintenance/Rehabilitation of Facilities &amp; Infrastructure of Office Buildings or Other Buildings</li> </ul>	42,660,720	37,916,000	4,744,720
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*Source: At-Taqwa Mosque Management, Southeast Aceh Regency (2024)*

Based on the table above, it can be seen that the receipt of incoming and outgoing funds at the At-Taqwa Mosque in Southeast Aceh Regency in 2024 from March: Incoming Money = Rp. 48,238,000, Outgoing Money = Rp. 48,238,000, April: Incoming Money = Rp. 79,240,000, Outgoing Money = Rp. 77,162,000, June: Cash In = Rp. 353,340,000, Cash Out = Rp. 167,950,000, August: Cash In = Rp. 40,857,570, Cash Out = Rp. 40,777,000, November: Cash In = Rp. 42,660,720, Cash Out = Rp. 37,916,000. Based on the aforementioned issues, the objectives of this study include understanding the financial recording and management system at the Grand Taqwa Mosque in Southeast Aceh Regency, including the programs and challenges encountered, as well as the utilization and empowerment of mosque funds at the Grand At-Taqwa Mosque. This study also aims to identify a financial education model that can be applied within the context of mosque management to improve congregational financial literacy and transparency in fund management. This serves as the background for the author's further research, entitled "Analysis of Financial Recording and Management at the Grand At-Taqwa Mosque in Southeast Aceh Regency."

### **Definition of Mosque**

The word "mosque" comes from the word "sajada," meaning a place for prostrating or worshipping Allah SWT (Ahyaruddin, 2017). Mosques also serve as gathering places for Muslims to perform congregational prayers, with the aim of strengthening solidarity and strengthening ties among Muslims. Furthermore, mosques are the best place to hold Friday prayers (Cholisin, 2017)

### **Understanding Money Management**

The word money when viewed from a linguistic perspective has several meanings, including: blessings, growth and development, purity and order (Fadli, 2021). Meanwhile, according to the term, money is defined as a part of property with certain requirements that are required for the owner to be handed over to those entitled to receive it, namely the eight asnaf (Imsar, 2022). According to ( Almawardiprima, 2002), money is property that must be set aside by a Muslim or an entity owned by a Muslim in accordance with religious provisions to be given to those entitled to receive it, while muzzaki is a person or entity owned by a Muslim who is obliged to pay the money, so the relationship between

the two is that money is an obligation that must be carried out and muzaki is the name for the person who carries out the obligation of the money (Fajrina, 2020)

### **Definition of Money Collection**

Fundraising can be defined as the activity of collecting or soliciting money, infaq, and alms, as well as other resources from the community (both individuals, groups, organizations, and companies) (Husin, 2017). Therefore, it can be concluded that a collection method is a pattern or method used by a financial institution to raise funds, donations, and alms from the public. The method must be able to provide trust, convenience, and greater benefits to the community (muzakki) (Ikhsan, 2022).

### **Understanding Money Distribution**

Distribution comes from the English word "distribution," which means to share, distribute, disseminate, and distribute. Distribution is the process of conveying or delivering goods and services from producers to consumers (Asdar, 2014) . Therefore, money distribution is the process of channeling money so that it reaches those who mustahik (beneficiaries) appropriately (Susi, 2018). Muhammad is of the opinion that the distribution of money is related to supplies, distribution channels, distribution coverage, locations of mustahik, distribution areas, stock levels, money funds and locations of amil, consignment and agency (Bastian, 2010).

### **Understanding Empowerment Theory**

According to Huraerah, empowerment comes from the English word "empowerment," which literally means "giving power," meaning granting or increasing power (Kahf, 1999). Empowerment actually has different meanings depending on the form and social conditions seen (Effendi, 2009). The concept of empowerment in one community differs from another, in another community, depending on the conditions of that place. Creating an understanding, there must be different words for empowerment, seen from the situation (Salam, 2018). Empowerment is a process and method used by individuals, groups, and communities to manage their environment and achieve shared goals (Endang, 2017). This allows them to work together and collaborate to improve their priorities. In the 1980s, the term "empowerment" was widely used in relation to gender equality and differences between skin color and race (Soehardi, 2017).

Through Corporate Social Responsibility (CSR) funding from Bank Bukopin Syariah, Lazismu Surakarta utilizes it for an economic development program managed as a revolving fund, aimed at empowering the mustahik (beneficiaries). The program includes (Susi, 2019):

1. Economic development program for community independence (PEK-U) is a program providing business capital and training for productive young people using the qardhul hasan contract (Fadli, 2021). This program is expected to produce young entrepreneurs who can increase their productivity and improve the economy of lower-income communities. The program is also expected to provide opportunities for young people to become entrepreneurs.

2. Family Economic Business Development Program (BuEka) is a program providing business capital assistance and entrepreneurship training to women and families (housewives) through the qardhul hasan contract (Ikhsan, 2014). The program aims to stimulate the potential of women, especially housewives, to become entrepreneurs, which is expected to improve the family economy.
3. Empowered Widows Program (Jadda) This program provides business capital to economically disadvantaged widows using the qardhul hasan system. It is hoped that this program will help them become economically independent and avoid becoming a social burden on their communities (Insani, 2010).

To realize this program, Lazismu Surakarta collaborated with the Indonesian Islamic Business Forum (IIBF) to provide entrepreneurship training to those who mustahik (recipients of the Islamic Business Fund). In the first phase, training opportunities were opened for underprivileged communities with an entrepreneurial spirit. Those who passed were selected through a screening process (Madris, 2014). Those who passed were given the opportunity to participate in entrepreneurship training, and each participant received capital assistance of 2 million to 2.5 million rupiah to be used as business capital. These funds can be used as capital for small businesses or additional capital for those who are already entrepreneurs. Meanwhile, the disbursement of these funds was disbursed through a Bank Bukopin Syariah account. To control the funds that have been provided, Lazismu took the following steps:

1. Lazismu Staff monitoring directly in the field, meeting mustahik to find out about the progress of their business.
2. Lazismu organizes A business study group for those eligible to receive benefits (mustahik) brings them together with IIBF, who also acts as a resource person. Through this study group, the eligible recipients gain knowledge about entrepreneurship, receive motivation and tips for entrepreneurial success, and engage in dialogue to solve their problems.

The business study forum is crucial for mustahik (recipients) to improve their entrepreneurial knowledge, while also serving as a means to strengthen the relationship between mustahik and Lazismu. For Lazismu, the study forum serves as a way to monitor the development of mustahik's businesses. By providing capital using the qardhul hasan contract, Lazismu can collect installment funds for repayment of capital for mustahik who have successfully run their businesses. The repayment of capital installments submitted by mustahik is then used as a revolving fund, which Lazismu distributes to other mustahik who need capital to start their businesses. The requirements for mustahik to be eligible for revolving funds from Lazismu include, Including the mustahik criteria, Have an independent business, Trustworthy (responsible).

Through the above program, Lazismu has allocated zakat funds to empower the economic well-being of those entitled to receive it, in the form of productive zakat. Lazismu Surakarta allocates productive zakat funds to those entitled to receive it, using several criteria to ensure the funds are distributed effectively and appropriately, including: Zakat funds given to mustahik who have the desire to start a business and Priority of mustahik it is given to Muhammadiyah members. With the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 581 of 1999 concerning the

distribution of zakat, priority is given to those entitled to receive zakat in their respective regions. In this case, Muhammadiyah members

a. Constraint

The obstacles faced by BAZ and LAZ related to the community economic empowerment program through optimizing the use of zakat include:

1. Limited ability BAZ and LAZ provide access to financing for SMEs. Currently, the maximum amount of funding a mustahiq can receive is IDR 1,000,000.
2. Human resource limitationsto provide assistance and monitoring to mustahiq businesses.
3. Lack of awarenessmustahiq in terms of routine settlement payments
4. Lack of energyor special business supervision and assistance officers
5. Lack of documentationprogram
6. Limited number of extension workers or assistantswhich acts as a distributor of entrepreneurial information, starting from searching for raw materials to marketing and selling entrepreneurial products.
7. Some agencies rarely or have not yet collected ZIS funds.Government support has not been fully optimal, particularly in directing civil servants to channel their zakat funds to BAZ and LAZ. According to information from BAZ and LAZ heads, BAZ and LAZ empowerment initiatives have not always received support or a positive response from local government leaders.

Several mosques have fulfilled their responsibilities by submitting financial reports that are true, accurate, timely, and easily accessible (Hasbullah, 2014). The principles of justice and honesty are inseparable from the principles of truth applied by the four mosques. These results are consistent with research (Sari, 2018) which showed that mosques in Semarang have implemented financial management and accountability by preparing financial reports. Although some of the mosques' financial reports in Semarang are still simple, they prioritize honesty and trustworthiness in their management.

The three principles of accountability that serve as indicators or benchmarks for the public accountability of the At-Taqwa Grand Mosque in this study are as follows:

1. The principle of accountability, This is a familiar concept for the Muslim community. The highest responsibility is to God, as reflected in the prophet's attributes of trustworthiness, obedience, and tabligh (preaching). The principle of accountability in accounting focuses on two things: accountability and reporting (Khairaturrahmi, 2017). The At-Taqwa Grand Mosque has fulfilled its responsibilities by preparing financial reports. The financial reports prepared by the current management of the At-Taqwa Grand Mosque are still simple, only recording cash receipts and disbursements. This form of accountability also includes control over cash expenditures, where fund users require approval from the mosque head before receiving funds from the treasurer (Jasmadi, 2018). Especially if a significant amount of funds is required, discussion among administrators is required to ensure the funds are used in accordance with existing directives. This aligns with the explanation by (Bahruddin, 2017) that the form of accountability carried out is not only to the congregation or community but also responsibility to God. Accountability to God is through implementing Islamic sharia law by carrying out the mandate from Allah SWT.

The implementation of the nature of trust that has been implemented by the four mosques is as follows ( Moh E. Ayub, 1997) :

- a. When the congregation or community trusts the mosque to be responsible for existing funds such as infaq and shadaqah to be used as well as possible.
- b. Carry out tasks according to orders.
- c. Trust the financial management department as the person responsible for the mosque's finances.

The application of the tabligh nature that has been implemented by the four mosques is as follows ( Nana, 2002):

- a) Providing information according to the needs of the congregation or community.
- b) Do not exaggerate or reduce the existing information.
- c) The mosque management does not cut off communication with the congregation or community, if the congregation or community wants to know where the funds were obtained and what they were used for.

The application of the fatanah properties that have been implemented by the four mosques is as follows ( Setyabudi, 2012):

- a Able to explain where the funds come from and what they are used for, as well as answer questions or confusion from the congregation or community.
- b Professional in carrying out and executing work and not mixing personal problems in his work.
2. The principle of justice,Sharia accounting is accounting with principles that help achieve socio-economic justice for individuals and society and as an effort to fully fulfill obligations to God.
3. The principle of truth,The financial management of the At-Taqwa Grand Mosque carries out reporting and measurement activities in accordance with sharia accounting by recording each transaction according to the actual nominal (neither less nor more) and in accordance with the character of the prophet, namely sidiq.

All activities carried out by the mosque are based on the principle of truth, thus creating a value of justice in recognizing, measuring, and reporting. The mosque's financial management details all forms of income and expenditure transactions accompanied by transaction evidence or verifiable notes to prevent fraud in the financial reports. The results of this study are consistent with research by (Yafiz, 2022) which shows that at the Baburrahmah Mosque, mosque financial management practices are carried out honestly in accordance with existing transactions. The application of the sidiq characteristics that have been determined by the four mosques is as follows: Do not overstate or understate the transactions made AND Appreciate and respect donors in giving alms, charity or donations.

Accountability, fairness, and accuracy in recording transactions can be achieved if accounting reports are prepared accurately, timely, clearly, reliably, equipped with complete information, can be understood, and can be directed to all parties, detailed from beginning to end, without any manipulative elements and carried out continuously/sustainably.

### Previous Research

Through research conducted by (Fitriyah, et al, 2020) entitled Accountability of Mosque Financial Management Through the Use of Cash Books and Printed Serially Numbered Forms. It found that the implementation of cash books and printed serially numbered forms can improve accountability in mosque financial management. This is evident in the increased transparency and systematicity of financial recording, which ultimately helps mosque administrators fulfill their reporting obligations to the community(Tambunan, 2019). However, this study has limitations because it only focuses on the technical aspects of financial management without addressing the dimension of congregation participation in financial oversight. The main findings indicate that simple tools such as cash books and serially numbered forms can be a practical solution in supporting transparency in financial management at the local community level (Nur, et al, 2021).

Meanwhile, research (Tanjung, 2017) entitled "Accountability for Financial Management of Religious Organizations." It reveals that the financial accountability of religious organizations can be improved through the implementation of professional financial reporting standards and the involvement of external audits. This step has been proven to create greater trust among members of the organization. This study, however, does not specifically address the unique characteristics of the types of religious organizations or the scope of their activities, which is one of the limitations of the study. The key findings indicate that the use of professional accounting standards and external audits are effective strategies in building strong accountability in religious organizations.

The difference between these two studies lies in their focus and approach. The first study focuses more on local and technical efforts using simple tools to improve mosque financial accountability, while the second adopts a broader institutional perspective, emphasizing the importance of accounting standards and external audits for religious organizations in general (Tambunan, 2019). Thus, the first study focuses on operational aspects, while the second provides a more comprehensive strategic perspective.

## B. RESEARCH METHOD

This type of research is descriptive qualitative research, meaning the data collected is in the form of words and images, not numbers. According to Bogdan and Taylor, as cited by Lexy J. Moleong, qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observed behavior. Meanwhile, descriptive research is a form of research aimed at describing existing phenomena, both natural and human-made (Thariq, 2017).

The purpose of descriptive research is to create a systematic, factual, and accurate description of the facts and characteristics of a particular population or region. This research is used to determine how Mosque-Based Community Empowerment Through Money Management (At-Taqwa Grand Mosque, Southeast Aceh Regency). Data sources in this study are of two types, namely, primary data sources and secondary data sources. The primary data collection method is through direct observation and interviews with pottery craftsmen as the objects of this study, while the secondary data collection method is by reading and citing various literature related to the problem to be studied,

reports and journals related to this research. In this study, data collection techniques are through observation, interviews, and documentation. Data analysis used in this study is, Data Reduction, Data Presentation (Data Display), Conclusion Drawing (Conclusion Drawing/Verification) and the form of testing the validity of the data in this study using triangulation techniques.

## C. RESULTS AND DISCUSSION

### Result

#### **Money as an Economic Empowerment Program for Mustahiq1Giving Money**

Based on the research conducted, the cash program is a program to empower the economy of the mustahiq (recipients) run by the At Taqwa Kutacane Mosque, with a total of 50-100 families receiving it. This program is aimed at helping the community build their economy to improve their standard of living and meet their daily needs. This is done so that the community can be empowered through the provision of cash. Furthermore, Mr. Maruan expressed his hopes for this cash donation during an interview with researchers as follows:

*"It can be said that the cash program is a community economic empowerment program because this program can help the community's economy to meet their daily needs and can help people in need, such as the poor. This program exists so that it can empower the poor so that they do not always hope to receive continuous cash assistance. I hope there will be an increase so that the recipients... money can be a muzakki (money giver)."*

The money received by the public is a gift from personal funds, either in cash or in kind. Furthermore, civil servants will contribute money through monthly salary deductions, as stated by Mr. Armedddy,

The following treasurer.

*"People who are wealthy have a lot of wealth. Second, civil servants give money from their salaries every month."*

### 1.) Money Recipient Requirements

The only requirement for people to receive the money is to have an account number as a means of channeling the funds, as stated by Mr. Armedddy below.

*"We have to open a bank account if we want to receive money, as it will be transferred through that account. Second, this is a requirement for the mosque: we must have a warehouse to store the money in the form of goods like rice. It's impossible to store the rice in the mosque courtyard. So, both the recipient and the person distributing the money must first meet these requirements."*

The requirements for receiving the funds also include submitting photocopies of your ID card (KTP) and family card (KK). Recipients are then surveyed at their homes and interviewed by field officers. This is as explained by Mr. Hendra during an interview with researchers:

*"The requirements to become a mustahiq are to provide a photocopy of your ID card, family card, and fill out your biodata, miss. Then yesterday, an officer from the At-Taqwa Mosque came to my house and asked about my income,*

*house, family responsibilities, and so on. They said it was for verification purposes."*

Thus, continuous and guaranteed up-to-date verification can support the allocation of funds to those entitled to receive the funds. Based on the interviews above, it is clear that both the recipient and the distributor must meet the requirements for receiving and distributing funds. This ensures a smooth process for distributing funds to recipients. The following is the procedure for distributing funds as outlined by Mr. Hendra.

*"Before we distribute the money to the people, we must first conduct a survey and monitor whether the people are truly deserving of the funds, so we must first verify this. Once the funds are received, we must first determine the amount. We can then calculate who the recipients are and how much they received, then distribute them according to the provisions."*

Therefore, careful data collection on recipients of the funds must be conducted to ensure that the funds are distributed effectively and prevent misuse. Cross-checking is essential to identify the recipients. Committees will visit the homes of the recipients and determine whether or not to provide the funds, in accordance with the existing requirements. However, the funds are not simply distributed in a one-way fashion. Furthermore, the community will be provided with comprehensive guidance and empowerment to manage the funds sustainably. Thus, the funds donated go beyond simply providing cash or rice, but also encourage the community to consider opportunities and future-oriented ways of utilizing the funds.

## 2.) Money Empowerment

The empowerment efforts undertaken by the At-Taqwa Mosque are intended to empower the community, particularly those surrounding the mosque, to meet their own needs. Community empowerment, in its broadest sense, is a development process in which the community takes the initiative to initiate social activities to improve their own situation and condition(Ula, 2021). This was conveyed by Mr. Hendra, interviewed by researchers, as follows:

*"The empowerment carried out by the At-Taqwa Mosque includes providing funds, then coaching and mentoring, as well as supervision and evaluation or as a place for consultation to provide guidance to the community."*

In its management, the At Taqwa Mosque collaborates with the Baitul Mal of Southeast Aceh Regency as stated by Mr. Agus Yaman below.

*"Yes, the Taqwa Mosque is collaborating with the Baitul Mal (Treasury Fund) of Southeast Aceh Regency. So, because of this partnership, we hope that in the future, financial management will improve and help meet the needs of the community. This collaboration is important because if there are events or activities to empower the community or the mosque congregation, we can be invited and participate."*

### Mustahiq Empowerment Activities Through Money at the At-Taqwa Mosque

There are several empowerment activities through community-based money management at the At-Taqwa Mosque, including:

### 1.) Providing funds for productive businesses of the mustahiq

Empowerment activities that firstly, by providing fundsMoney for the productive businesses of the beneficiaries, so that this financial assistance can motivate and inspire those lacking capital to build their own productive businesses. Mr. Maruan added this when interviewed by researchers, as follows.

*"Not all poor people and other beneficiaries lack the ability to manage a business. Many of them already possess entrepreneurial skills, such as trading and selling small items from home. Some even manage their businesses from scratch independently, while others continue inherited family businesses. However, due to a lack of capital and a lack of mentoring and coaching, their businesses are declining day by day. This is especially true during a pandemic like this, Miss. With so many needs to be met, while other sources of income are nonexistent, the capital they have been using for their daily needs is being used."*

Providing financial assistance can be a source of motivation and inspiration for the recipient to utilize the funds according to their abilities. If the recipient possesses business management skills, the funds can be used for that purpose. However, ultimately, it's up to the recipient to decide whether they can use the funds optimally. If the recipient feels confused or unsure how to use the funds, the recipient committee can provide constructive guidance and direction.

According to Sumardjo in (Wijinarko, 2019) community empowerment is the process of developing opportunities, motivation, and the ability of communities to access resources, thereby increasing their capacity to determine their own future by participating in improving and realizing the quality of life of themselves and their communities. Therefore, community empowerment is an effort to build the potential of the community by motivating, encouraging, and making them aware of their potential and developing it. Empowerment includes not only strengthening individuals but also existing social institutions. The provision of modern values such as hard work, thrift, openness, and responsibility is an important part of this empowerment effort.

Within the framework of community empowerment, there are three main aspects (Yafiz, 2022). First, ENABLING, which is creating an environment that allows community potential to develop. This is based on the belief that every individual and community has potential that can be developed. Empowerment is an effort to build strength by encouraging, motivating, and raising awareness of one's potential and developing it. Second, EMPOWERING, which is strengthening existing potential through concrete steps, including the provision of various resources and opening access to various opportunities that can strengthen the community. This includes improving education, health, and access to economic resources such as capital, technology, information, jobs, and markets, as well as building basic infrastructure that is accessible to less empowered communities. Third, PROTECTING, which is protecting and fighting for the interests of vulnerable communities. Community participation in decision-making that affects their lives is an important element in empowerment.

Thus, empowerment is not simply managing allocated funds, but rather an ongoing process to optimize the potential of those who are entitled to receive the funds while simultaneously reducing weaknesses in utilizing existing funds. Therefore, community empowerment is an effort to build self-potential by motivating, encouraging, and raising awareness of existing abilities and striving to develop them.

## 2.) Coaching and Mentoring

The second empowerment activity is coaching and mentoring. Coaching is directed at coordination and consultation activities (Yuliani, 2018). Coordination and consultation focus on identifying business types that align with the potential of the beneficiaries, formulating business strategies, financial management, human resource management, and building access to financing institutions. This allows the beneficiaries to make informed decisions regarding their planned businesses, as explained by Mr. Agus Yaman below.

*"The mentoring was conducted once during the socialization of the cash handover by the At-Taqwa Mosque. The mentoring activities included providing various alternative solutions related to the operation and resolution of business challenges faced by the mustahiq business groups. Many mustahiq own businesses, such as grocery stores and other businesses, but they lack knowledge and understanding of how to manage them."*

Considering that most recipients of funds from the At-Taqwa Mosque own businesses, in addition to providing financial assistance, they are also provided with guidance, direction, and strategies for optimally utilizing their capital. This is no easy task, as recipients must learn from scratch, even though some already understand business management. Those without adequate skills and knowledge will not be left lost. Therefore, financial assistance is not only in the form of money, but also includes guidance and motivation.

## 3) Supervision and Evaluation of Mustahiq Performance

The third empowerment activity is monitoring and evaluating the performance of beneficiaries. Monitoring is conducted once a month after receiving the financial assistance. This monitoring activity requires the mosque committee to visit residents' homes to monitor the progress of the recipients' monthly financial reports. However, the evaluation conducted by the At-Taqwa Mosque is not very efficient, due to the numerous activities at the At-Taqwa Mosque, which prevent regular evaluations for this cash program. Furthermore, due to the current pandemic, work-from-home (WFH) policies have been implemented, making evaluations somewhat difficult. Evaluations are conducted once after the cash is disbursed. This was conveyed by Mr. Hendra during an interview with researchers as follows:

*"We will request an evaluation report on the use of the funds provided. For example, if it's used for business or purchasing goods, we will request records. This is to ensure optimal use of the funds and ensure clarity on*

*where the funds are being spent, what is being purchased, and the sustainability of the items. Therefore, if the items are not needed, they are wasted."*

Distributing money is necessary for data collection, coaching, mentoring, and supervision. Money can also help eliminate the laziness of those who are entitled to receive assistance from others. This can create a livelihood that will improve their economic situation, and hopefully, gradually lift them out of poverty. Furthermore, they can develop businesses and, hopefully, become zakat payers.

### **Obstacles in Empowering Mustahiq Through Money in Mosques At-Taqwa**

In empowering mustahiq through money at the At-Taqwa Mosque, several obstacles can be found, including the following obstacles:

#### **1) Mentoring**

It wouldn't be an organization without challenges or obstacles. The obstacles faced by the At-Taqwa Mosque are in terms of mentoring. Community mentoring isn't just about reporting and providing guidance; it also involves assisting the community, or recipients, to learn about the progress of their businesses. Facilitators must be able to offer various alternative solutions related to operations and address the challenges they face. Meanwhile, it's very difficult to secure field staff to assist the community. Mr. Armeddy conveyed this during an interview with researchers:

*"The challenge for us is mentoring. We've been running this program for a few years, but there's never been any specific mentoring. However, now it's become more widely available, and it's clear who can be a beneficiary. From data collection, mentoring, to evaluation, we don't have the personnel capable of providing guidance, reporting, and providing solutions when a recipient encounters a problem in running a business. Our limited staff means we can't be as diligent in supervising the recipients."*

#### **2) Limited Personnel**

Regarding the obstacles in this money program, Mr. Hendra also conveyed this through the following statement.

*"The difficulty lies in the limited staff responsible for recording recipients. If there are a lot of people, it's easier to do the data collection quickly and minimize errors. If there are adequate personnel, then..."*

*"The assistance and consultation went smoothly too."*

A challenge in managing funds and empowering beneficiaries is the limited number of personnel tasked with providing assistance. In this regard, mosques can recruit individuals to assist beneficiaries in empowering and managing funds, potentially preventing recipients from effectively managing their own productive businesses. This problem can be addressed by distributing funds along with outreach and education about entrepreneurship. This will empower beneficiaries to improve their knowledge and skills to improve their well-being, as they were previously limited by knowledge and capital.

## Discussion

### At-Taqwa Mosque Program in Empowering Mustahiq

At-Taqwa Mosque also offers partnership programs with existing businesses, aiming to educate beneficiaries about entrepreneurship and improve their skills. Based on observations obtained by researchers in the field, several programs at At-Taqwa Mosque are generally divided into four:

#### 1) Fundraising Program

Table 1.2 Fundraising Program

No.	Program Form	Strategy
1.	Gold and silver coins	If the gold and silver held has reached the nisab (minimum threshold) for one year, it is obligatory to pay out the money. A Muslim must pay out 2.5% of the amount.
2.	Giving livestock money	Livestock kept in a condition that is not disabled, old, or pregnant must be paid for, such as camels, cows, goats, and sheep.
3.	Withdraw money	Picking up money directly from the community and withdrawing money is done once a year.
4.	Agricultural money	Agricultural fees are paid when harvest time arrives and the yield is net. If farming with rainwater, the fee is 10%, and if the crop is irrigated by equipment, the fee is 5%.

Source: At-Taqwa Grand Mosque, 2024

The table above shows that empowering mosque-based beneficiaries must be done in stages and periodically. The table also shows that the funds were collected comprehensively, starting with community donations, distributing proposals to donors, and then collecting the funds from each home where the donations were made. The next step isn't just collecting funds; the recipients of the funds understand the importance of carefully managing the money they receive. They shouldn't simply accept and spend it without understanding how to multiply it for the future.

#### 2) Planning Strategies in Raising Bear Awareness

The At-Taqwa Mosque in Kutacane implements a strategy to raise public awareness about the importance of zakat (alms), donations, and charity. This strategy is implemented through community outreach through religious and other organizations, as well as by spreading information through word of mouth. These outreach activities are held annually by visiting Islamic and formal organizations in Kutacane. The outreach materials cover the At-Taqwa Mosque's work program, including fundraising and the importance of financial management. Outreach activities are conducted in each sub-district with the permission of local leaders, explaining how funds are collected, distributed, and who is eligible to receive assistance from the mosque. In addition to direct outreach, Kutacane Regency also utilizes social media, such as YouTube, to disseminate information about the

importance of fund management, considering that the use of social media is more effective in attracting public attention in this digital era.

The At-Taqwa Mosque also implements a planning strategy to empower the community's economy by ensuring the distribution of funds to the right targets. Collaboration with other organizations is carried out to collect accurate information and data. Application letters with recipient criteria are submitted through the village branch, and data on eligible beneficiaries is submitted to the mosque. The general requirement set by the mosque for aid recipients is a certificate from the mosque certifying that the recipient is truly a member of the underprivileged community. The effective management of funds has received a positive response from the beneficiaries, as conveyed by Mr. Maruan, who stated that the community feels helped by the targeted management of funds. He hopes that fund management at the At-Taqwa Mosque will continue to be improved and optimized, thereby maintaining public trust in the mosque's management. Thus, the success of the fund management and community empowerment program carried out by At-Taqwa Mosque must continue to be maintained and improved in the future.

#### **D. CONCLUSION**

Based on the explanation in the research results, several things can be concluded is At-Taqwa Mosque has a fundraising program through money data collection by accumulating the mustahik who are designated to receive money in the form of goods or property money, then the final stage is to establish strong partnerships with other Islamic institutions. Then, the empowerment of the congregation at the At-Taqwa Mosque in Southeast Aceh Regency is realized through several mustahiq empowerment programs, namely the maulid care for marbot program, renovation of dhuafa houses, eating together with prison inmates where empowerment is carried out through mentoring, providing money to evaluation, then there is a disaster care program, a healthy car program and stroke therapy, as well as a productive money program, a healthy cart to providing training to mustahiq teachers, scholarship funds and compensation.

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