

# OPTIMIZING THE ROLE OF THE MASJID AS A CENTER FOR THE DEVELOPMENT OF MSMES WITH THE SYSTEM ONE MASJID, ONE PRODUCT

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**Abstract.** Micro, Small and Medium Enterprises (MSMEs) have an important role in the country's economic development of the country. This scientific paper aims to explain about development of MSMEs, the importance of optimizing the role of the masjid as a center for MSMEs development through the OMOP (One Masjid One Product) program. That's all community economic activities will be centered in the masjid. It is intended that masjid functions as a place to perform prayer services, as well as a place to strengthen the community, education and social cooperation among the community. Writing this research the writing of this research uses library research, namely taking from documents, articles, journals, writings, images, or monumental works. Articles, journals, writings, images, or monumental works belonging to someone related to MSMEs, an explanation of the implementation of the sharia economic empowerment program, education, and social cooperation. Related to masjid-based MSMEs empowerment. Masjid Jogokaryan is one of the masjids in Yogyakarta, Indonesia. This masjid can develop various programs to improve the social and economic welfare of the congregation and the community. Community. Overall, this paper discusses how masjids can become an effective center of economic empowerment through structured programs, having a good standard of programs, establishing BUMM, and developing MSMEs. The management of masjid idarah, the establishment of BUMM, and the development of MSMEs based on OMOP.

**Keywords:** MSMEs Development, One Masjid One Product, Ther Role of the Masjid.

## 1. INTRODUCTION

The development of a country in the era of globalization is highly dependent on the economic sector as a measure of the success carried out by the government. The role of society in national development, especially in economic development, is Micro, Small and Medium Enterprises (MSMEs). MSMEs in the country's economy play a very important role. This is evident from the large capacity of unemployed people who get bigger job vacancies. The large number of workers absorbed by the MSME sector is able to increase community income. Thus, reducing unemployment and poverty (Sarfiah, 2019).

Based on data from the World Bank's 2023 projections, in the next three years, the Indonesian economy is projected to grow by more than 0.1 percent annually. In 2023, MSMEs in Indonesia will reach 60 million. And according to him, MSMEs as the driving force of the Indonesian economy are projected to increase to 83.3 million actors in 2024. This is an opportunity for the development of MSMEs to continue to be able to contribute to Indonesia's economic growth (Septian, 2024).

MSMEs have been proven to contribute to Indonesia's gross domestic product and the development of the country's economy. However, there are several problems that

become obstacles for MSMEs in developing their businesses, one of which is the lack of innovation. This is due to the bad habit of the Indonesian people who set up MSMEs just because they follow trends without any insight and extensive knowledge about MSMEs. In the end, many MSME players walk in place in developing their businesses and result in many MSME players going out of business (Sandi, 2023).

In addition to innovation issues, limited capital is also an obstacle for someone in establishing MSMEs. MSME players may have many business ideas to develop their business, but they are stopped due to the absence of additional capital and the difficulty of accessing capital sources (Central Bank of the Republic of Indonesia and Indonesian Banking Development Institute). This can also be seen from the support provided by the government through legislation No.20 of 2008, which explains that the obstacles experienced by MSME entrepreneurs consist of internal and external obstacles, which also include capital. Bank Indonesia also has a similar regulation, namely No. 14/22/PBI/2012, which explains that Bank Indonesia continues to encourage the development of MSMEs. The role of banks in increasing the provision of credit or financing for MSMEs in order to fulfill the capital aspects of MSMEs (Ascarya, 2021).

From the explanation above, it can be seen that MSMEs often face various challenges and problems, such as limited access to financing, poor management, and marketing constraints. Sharia economics, with its principles of justice and ethics, is an alternative that can help solve these problems. Sharia economics is based on principles such as the prohibition of usury (interest), risk sharing, and fairness in transactions. These principles are applied to various aspects of finance and management used by MSMEs (Ascarya, 2021). To assist MSMEs in developing their business, it is necessary to apply the principles of Islamic financing, such as the concept of mudharabah, musyarakah, murabahah and implement the principles of Islamic financial management, by issuing zakat and infaq, avoiding usury, and sharing risks fairly based on mutually agreed contracts. This will help MSMEs to improve their performance and sustainability (Obaidullah M., 2008).

OVOP (One Village One Product) is one of the government's effort programs in developing the creative economy built through the Department of Industry, Trade and Cooperatives to increase the added value of regional superior products in order to improve the welfare of the community. This program is implemented to make a real contribution to improving the economy of small communities and is one of the implementations of MSMEs. An example of the implementation of this program is the OVOP Program launched by the Banda Aceh government since 2016. This program aims to reduce unemployment and poverty by utilizing the local potential of each village in the Banda Aceh area. As a result of the implementation of this program, various business units driven by OVOP can develop very rapidly. This has a positive impact on improving the economy of each village by fostering potential, creative and innovative human resources (Sufitrayati, 2020).

Indonesia itself is a country with the largest Muslim population in the world, with the highest number of Masjids. As Rasulullah has taught his people that the Masjid is the main center of Muslim activity. For Muslims, the Masjid is not only a place to perform prayer services, but also a center of civilization and the development of knowledge and community empowerment. In addition, the Masjid has an important and strategic role for the survival of Muslims so that it becomes a center of civilization and the development of knowledge and community empowerment. an inseparable part of Islam. However, along with the times, the role of the Masjid began to be lost and forgotten. The Masjid is only used as a place of worship for Muslims. This has led to a lack of function and potential of Masjids in Indonesia (Habib, 2020). Seeing a large enough number, it does not mean that Masjids in Indonesia are places that have a big role. In Indonesia, Masjids are still often used only as a place to pray. In fact, there are several Masjids that are rarely used as places of worship. In fact, the active role of the Masjid can be used as a supporter of MSMEs that provide business capital through zakat, infaq and alms funds. Because history states that the ideal Masjid is the main pillar in fostering the community and

Islamic leaders in it. Like OVOP, the government can also create a program in the form of OMOP (One Masjid One Product). Where this program is able to become a context for community-based economic development and can serve as a strong addition to the development of Islamic economic programs. This is because it contains the principles of social justice, economic independence, and sustainable development that are in line with Islamic values (Siregar, 2023).

Thus, this scientific paper aims to explain the importance of optimizing the role of the Masjid as a center for MSME development through the OMOP (One Masjid One Product) program. Where all community economic activities will be centered in the Masjid. It is intended that the Masjid, which usually only functions as a place to perform prayer services, can at the same time become a place that strengthens the community through sharia economic empowerment, education and social cooperation among the community.

## **2. LITERATURE REVIEW**

### **2.1 Sharia Economics**

Islamic economics is a business carried out by individuals, between groups, business entities incorporated or not incorporated in order to meet commercial and non-commercial needs according to sharia principles (Mardani, 2011). In addition, M.A. Manan revealed that Islamic economics is a social science that studies the economic problems of the people inspired by Islamic values (Mannan, 1995). Meanwhile, according to Muhammad Abdullah al- Arabi, Islamic economics is a set of general economic basics obtained from the Qur'an and the Sunnah of the Prophet, and is an economic building founded on these basics according to the environment and time (Karim, 2015). It can be concluded that Islamic economics is an economic activity based on Islamic law, namely activities that do not contain elements of ribawi, dzalim, batil, haram, syubhat, and also gharar elements.

The development of Islamic economics in the present cannot be rejected anymore. This can be seen from the emergence of Islamic economic institutions, both banking and finance. and non-banking. The main objective of the development of Islamic economics is halal and blessed transactions, so that both spiritually and emotionally feel guaranteed safety in terms of religion. This goal ultimately gave birth to more varied creations such as micro businesses, sharia macro, sharia tourism, sharia hotels, and others (Fuadi et al., 2021). Not only that, in the field of education, for example, many study programs have emerged that carry the name of Islamic economics as their foundation, such as Islamic Economic Studies, Islamic Banking, Islamic Financial Management, Islamic Accounting in both public and private Islamic universities. As for some of the characteristics of Islamic economics which are the core of the teachings of Islam itself, are as follows (Fauzia & Riyadi, 2015):

1. Robbaniyah Mashdar (Sourced from God)
2. Robbaniyah al-Hadf (Aiming for God)
3. Al-Raqabah al-Mazdujah (Inside and outside control)
4. Al-Jam'u Bayna al-Tsabat wa al-Murunah (The merging of the fixed and the lenient)
5. At-Tawazun Bayna al-Mashlahah al-Fard wa al-Jamaah (Balance between the benefit of the individual and the Community)
6. Al-Tawazun Bayna al-Madiyah wa al-Rukhiyah (Balance between material and spiritual)
7. Al-Waqi'iyah (Realistic)
8. Al-Alamiyyah (Universal)

According to Adiwarman Karim, there are three level areas, namely: Theory, System, and Activity. These three areas are the basis for efforts to enforce sharia in the field of Islamic Economics which must be implemented cumulatively. Therefore, a synergized effort is needed by involving all components in order to enforce Sharia in the field of Economics (Arif, 2012).

## *2.2 Position of Islamic Economics Compared to Conventional Economics*

In principle, Islamic economics is an economic science that discusses two disciplines simultaneously, namely economics and muamalah fiqh. The source of economic science is the human mind while the science of muamalah fiqh is the source of the guidance of the Qur'an and Hadith. Fikih Muamalah is obtained through the role of Fukaha with ushuliyah rules by formulating several rules that must be practiced in the economic life of the people by tracing directly from its source, namely the Qur'an and Hadith. There is a conflict between human needs and desires that are unlimited in nature with the limited capacity of existing economic resources. Therefore, the main problem of conventional economics is scarcity and unlimited human desires. Because of this scarcity, humans are faced with various choices about what to produce, how to produce, for whom, how to divide production over time, and how to maintain and maintain the growth rate of production (Rozalinda, 2024).

The main problems of conventional economics are finally answered by the presence of Islamic economics. Contrary to conventional economics, fiqh muamalah has not been able to accept it because it still needs validation from the Qur'an and Hadith. According to Islamic Scientist Baqir As-Sadr, the nature of resources is limitless and very abundant. This is based on the argument that Allah SWT created this universe with the right size. Allah has also provided sufficient resources for mankind (Shadr, 2008). In addition, Baqir As-Sadr also expressed disagreement regarding the infinite desires of humans. He argues that people will stop consuming a good or service if the level of satisfaction with the good decreases or is zero. He added that the main problem of economics is the unequal distribution of resources among people (e-book Introduction to Islamic economics p. 67).

## *2.3 Masjid as a Center for Sharia Economic Development*

At the time of the Prophet Muhammad, the existence of the Masjid functioned as a place for social activities, such as collecting zakat, infaq and shadaqqah and as a place to distribute it (pentasyarufan) to people in need. This was done because at the time of the Prophet Muhammad, there were not a few socio-economic problems such as poverty among the people at that time (Faizal M.A., 2023). The output of the program makes the Masjid more loved and becomes an institution whose purpose is to bring the community closer to Allah SWT. According to Ahmad Sutarmadi, the Masjid does not only have a role as a worship facility, but the Masjid also has a broader mission such as in the field of knowledge and religious education, improving international relations, and as an economic improvement for its congregation (Faizal M.A., 2023).

The role of the Masjid as Baitul Maal which is used as a center for managing funds derived from zakat, infaq, and shadaqah is included in the livelihood of sharia economic values for the welfare of the community. For example, zakat. Zakat is the most essential and effective instrument and is not found in the capitalist or socialist system. The function of zakat is distributive, meaning the redistribution of income from the wealthy to the needy. The existence of zakat allows the allocation of consumption and investment (Ibid, p.124). The optimization of the Masjid today is not determined by the grandeur of the Masjid building, but rather a Masjid whose movement is seen for the people, such as routine recitation of library services, free medical treatment, and economic empowerment in addition to zakat, infaq, and shadaqoh. According to Rifa'i (2016) there are several beneficial economic potentials if the Masjid can be developed on an economic basis, namely:

- a. Can help the government reduce poverty,
- b. Can reduce the government's dependence on foreign loans for poverty alleviation programs,
- c. Can be used to strengthen the independence of the people's economic development.

## **2.4 MSMEs in Indonesia**

Ariani and Suresmiathi (2013) argue that through entrepreneurship, MSMEs have a role in reducing unemployment, providing employment, reducing poverty levels and can build the country's personality. Micro, Small and Medium Enterprises (MSMEs) have become a potential as a large enough trade business among the community which in the future will make more entrepreneurial people, so that it will increase the economic level in an area (Ariani, 2023). According to the Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs, it is stated that micro-enterprises mean businesses owned by individuals. As well as business entities by fulfilling the criteria of micro enterprises as stipulated in the Law. The contents of this Article are as follows:

1. Micro enterprises are businesses owned by individuals or business entities that meet the criteria of micro enterprises.
2. Small business is a business carried out by individuals or business entities that meet the criteria of a small business.
3. Medium-sized enterprises are businesses carried out by individuals or business entities that are owned or controlled directly or indirectly that meet the criteria as medium-sized enterprises.
4. Large businesses are businesses conducted by business entities with total assets greater than medium-sized businesses that conduct economic activities in Indonesia
5. Businesses are micro businesses, small businesses, medium businesses, and large business that carry out economic activity in Indonesia.

The term MSMEs refers to business activities made by citizens, either in the form of self-owned businesses or business entities (Wilantara, 2016). Micro, Small and Medium Enterprises are a considerable part of a country's economy, because of their very important role in improving the economy of the community. According to data from the Ministry of Cooperatives and MSMEs, in 2018 MSMEs contributed greatly to GDP, the value of which reached 61.97% or equal to 8,573.89 trillion rupiahs with the absorbed workforce reaching 97% (Aliyah, 2022).

With the establishment of MSMEs, it can facilitate the improvement of community welfare reveals that community welfare is a situation that shows the condition of people's lives which comes from the community's standard of living. (badrudin, 2012). The Central Bureau of Statistics (BPS) issued eight indicators to assess the level of community welfare, namely income, food, housing conditions, housing facilities, health, facilities for obtaining health services, children's facilities at the education level, and relief from obtaining transportation facilities (BPS, 2005).

## **3. RESEARCH METHODS**

The writing of this research uses library research. Library study is a method of collecting data by understanding and studying theories from various literatures related to the research. The stages in this method are preparing the necessary equipment, preparing a working bibliography, organizing time and reading or recording research material (Miza Nina Adlini, 2022).

The approach used is descriptive qualitative, which is a research strategy in which it investigates events that describe existing phenomena, both natural and man-made phenomena. The form of this phenomenon can be in the form of activities, characteristics, changes, relationships, similarities, and differences between one phenomenon and another (Nana, 2006).

The data collection technique used is literature. The literature taken in this research is in the form of documents, journal articles, writings, pictures, or monumental works of a person. (Sugiono, 2021) relating to MSMEs, as well as an explanation of the implementation of government programs regarding the development of MSMEs. For example, a journal that discusses the Surabaya Campus Masjid-Based Community Economic and Social Empowerment Model in the Scientific Journal of Islamic Economics, the Impact of the Presence of the Blitar City Ar-Rahman Masjid on the

Socio-Economic Conditions of MSME Business Actors in the Cahaya Mandalika Journal and the journal Masjid-based MSME empowerment model in the Iqtisaduna Journal (M, 2023).

#### **4. RESULTS AND DISCUSSION**

##### *4.1 Example of Masjid*

Masjids in general play an important role for the survival of Muslims. However, basically it is not just a matter of worship, Masjids also play an important role in optimizing the role of Masjids as centers for MSME development through the "One Masjid, One Product" initiative. Where with the establishment of this program, the community is able to implement superior programs and serve as a model or example for other Masjids (Setiawan, 2021).

Masjid Jogokariyan is one of the Masjids located in Yogyakarta, Indonesia. This Masjid is famous not only as a place of worship, but also as a center of social and economic activities for the community. Where this Masjid is able to develop various programs aimed at improving economic welfare (Antonio, 2001).

Masjid Jogokaryan is a clear example of how a Masjid can be more than just a place of worship. Through various economic empowerment programs, this Masjid has succeeded in improving the social and economic welfare of the congregation and the community. Some of the programs carried out for economic empowerment at the Masjid Jogokariyan, namely the existence of a Masjid cooperative that is used to provide daily necessities for worshipers who want to start or develop their small businesses, then the existence of cheap markets and Bazaars that sell products made by worshipers, the existence of training and business assistance that provides training and assistance for worshipers who want to start small businesses, and the management of zakat and infaq which are used to support small and medium businesses owned by worshipers (Antonio, 2001).

##### *4.2 Management Masjid*

###### *a) Standardized Ministries Structure*

In optimizing the role of the Masjid as a center for the development of Micro and Medium Enterprises (MSMEs) through the "One Masjid One Product" program requires a standard ketakmiran structure. Because organized leadership and structured system allows for efficient coordination. To produce a systematic and structured ketakmiran system, steps are needed to ensure that the Masjid can function as a center of economic and social activities, among others:

1. Determine planning and organization, which includes creating a vision and mission, creating a structure, and creating a business plan. This is needed so that the planned concept or program is organized in its implementation.
2. Developing the capacity of takmir by organizing training on management, entrepreneurship, and technical skills for Masjid takmir.
3. Identify local potential that can be developed, such as craft products, culinary or services.
4. Monitor every development of the business under management, and evaluate it regularly, to identify successes and challenges, and find solutions for improvement.

By applying this standardization, it is hoped that the Masjid can play a more effective role as a center for community economic empowerment. In preparing the structure of the ketakmiran Masjid, it must be adjusted to the resources and needs of the Masjid itself. However, for a simple Masjid organizational structure (ideally) it must have 3 main elements, namely: Leader, Assistant Leader, and Executive Leader.

The Masjid Jogokariyan, the structure of the Masjid takmir management consists of:

- Shuro Council
  - Chair
  - Chairman

- Secretary
- Treasurer
- Head of Field 1
- HAMAS Development Bureau (Masjid Jogokariyan Children's Association)
- RMJ Development Bureau (Masjid Jogokariyan Youth)
- Library Bureau
- KAUM Bureau (Action Committee for the Ummah) & Masjid Volunteers
- Bureau of Education & Islamic Studies
- Media & Information Technology Public Relations Bureau
- Masjid Economic Bureau
- Clinic Bureau
  
- Head of Field 2
  - Hajj Development Bureau
  - Imam & Muezzin Development Bureau
  - Friday Worship Bureau
  - Development Bureau
  - Corpse Care Bureau
  - Bureau of Commemoration of Islamic Holidays (PHBI)
  - Fajr Lecture & Jama'ah Development Bureau
  - Housekeeping Bureau
  
- Head of Field 3
  - Ummida Bureau (Ummi Muda)
  - Kurma Bureau (Keluarga Alumni Remaja Masjid)
  - Culture & Sports Bureau
  - IKS Bureau (Sakinah Family Association)
  - Blood Donor Bureau
  - Documentation & Archives Bureau
  - Security Bureau
  - Masjid Training & Development Bureau (Ahmad, 2021).

From the existing ketakmiran structure at the Masjid Jogokariyan, it can be said that this Masjid has fulfilled the standard ketakmiran structure, because it is able to manage the resources and economic needs of the Masjid, which plays an important role in improving the economic welfare of the congregation and encouraging local economic growth in a sustainable and optimal manner.

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worshippers who want to start small businesses, and the management of zakat and infaq which are used to support small and medium businesses owned by worshippers.

**b) Standardized Ministries Structure**

Etymologically, Baitul Maal wa Tamwil (BMT) is taken from two words, namely: Bayt al Maal (money house) and Bayt at Tamwil (financing house), if interpreted in general, BMT is a microfinance institution that operates with sharia principles. While in terminology BMT is defined as a supporting institution to improve the quality of the micro economy and small entrepreneurs based on sharia economics which is based on the principles of profit sharing and buying and selling called Musyarakah, Mudharabah, Bai'u Bitsaman Ajil, al-Qardhul Hasan and others (Miskiyah, 2022).

BMT helps traders and small and medium business actors to improve economic activities, by encouraging the development of productive businesses, investing, saving, and supporting their economic activities (Soemitra, 2018). In Masjid management, it does not only cover aspects of worship and activities religious, but also social and economic aspects. One of the concepts used to optimize the economic function of the Masjid is Baitul Maal wa Tamwil (BMT). BMT has 2 main functions:

1. Baitul Mal is responsible for social funds such as zakat, infaq, sadaqah and waqf.
2. Baitul Tamwil is responsible for business funds through savings and loan activities and microfinance to improve the economic welfare of the community.

In its implementation, BMT aims to collect and manage the congregation's zakat funds, as well as to fund the Masjid's operations. One of the Masjids in Indonesia that uses the BMT concept in carrying out its social and economic functions is the Jogokariyan Masjid. The Jogokariyan Masjid is one of the Masjids that manages its congregation with an orientation towards worship and has a vision to increase the number of worshippers, through various Masjid activities and programs that always prioritize the comfort and welfare of the congregation (Soemitra, 2018).

Jogokariyan Masjid uses modern Masjid management based on the values of the Masjid in the era of the Prophet Muhammad, where the Masjid is the main heart of community activities. The thing that distinguishes Jogokariyan from most Masjids in Indonesia is the distinction of units responsible for carrying out the functions of Baitul Maal and Baitul Tamwil.

According to Mr. Rizqi, Treasurer of Baitul Maal Jogokariyan Masjid, the two functions of Baitul Maal and Baitul Tamwil cannot be combined into one unit, because "If using tamwil, the problem will be the congregation who borrows funds, then he drags on, and if collected, he will run away from the Masjid. And Baitul Maal is actually an activity that can attract new worshippers at the Jogokariyan Masjid.

Jogokariyan Masjid aims to carry out social functions without involving business functions as is the case in BMT in general. So that conceptually BMT has a dual mission, namely business and social. BMT's business mission is as a financial intermediary that provides financial services such as savings and micro business financing. While the social mission of BMT is as amil (collecting and distributing zakat), collecting and distributing infaq and shadaqah and providing money for qard al-hassan financing. (Soemitra, 2018). Theree, the use of the word tamwil in Baitul Maal indirectly describes the purpose of business operations. However, in reality, the funds collected come from zakat, there is no business element in either the collection or the distribution of zakat and its distribution, so that the mission achieved is in accordance with the vision of the Masjid institution (Dessy Ekaviana, 2019).

**c) Masjid-owned enterprises (BUMM)**

Badan Usaha Milik Masjid (BUMM) is a business unit established and managed by the Masjid takmir with sharia principles. The aim is to empower the economy of the congregation, create jobs, and generate profits that can be used to support various social and religious programs.

At Jogokariyan Masjid, the Masjid-Owned Enterprise serves as an institution that funds the Masjid's operations. To ensure that all Infaq and Shadaqah are channeled for



the benefit of the congregation, the Masjid takmir work together to build a Masjid-Owned Business Entity. This is done because the Masjid management does not want to use the incoming Shadaqah only to fund the Masjid's operations. The system used by the Jogokariyan Masjid in prospering the Masjid, many worshipers are happy and flock to the Masjid, so that this Masjid is predicted as an Independent Masjid (Ekaviana et al., 2019).

The types of businesses developed by BUMM Jogokariyan Masjid are as follows:

1. The Jogokariyan Masjid Cooperative, functions as a provider of daily needs for worshipers at affordable prices, and provides sharia-based savings and loan services.
2. By organizing cheap markets and bazaars on a regular basis that sell products made by the congregation, it can help increase the income of the congregation and strengthen social ties among them.
3. Culinary Business Unit, functions as a restaurant that provides halal and healthy food, and provides employment for pilgrims.
4. Business training and assistance, serves as a forum for pilgrims who want to start or develop small businesses, so that their businesses can run more effectively.
5. By managing zakat and infaq funds, it means supporting MSMEs owned by the congregation, thus improving the economic welfare of the community.

The economic empowerment program carried out by the Jogokariyan Masjid has had a significant impact on the surrounding community. Some positive impacts that can be seen include (Kurnia, 2023):

1. Improving economic welfare, many worshipers have succeeded in increasing the income of their MSMEs supported by the Masjid.
2. Reducing unemployment, training programs and business mentoring help create new jobs for the community.
3. Strengthening Social Ties, activities held by the Masjid strengthen social ties between worshipers and the surrounding community.
4. Improved quality of life, with economic and social support from the Masjid, the quality of life of the surrounding community has improved.

#### *4.3 Development of MSMEs based on OMOP (One Masjid One Product)*

The role of the Masjid as a place of Islamic worship center can also play a role in the welfare of its people through various empowerment of productive activities, especially in the economic field. In this case, the Masjid management takes an important role in making new breakthroughs that make the Masjid the center of community empowerment activities. Good and professional Masjid management will help the economy of all lines of society, both for the government and the community around the Masjid. The management and empowerment of the community carried out will help the country's economy in reducing poverty and building the economic independence of the people (Sarja, 2021).

Seeing what is happening now, the distribution of Infaq, Sadaqah and Zakat funds given to the Masjid has not fully run optimally. Often these funds are just deposited into the Masjid's savings account without any breakthrough plans to use the funds in organizing an activity, especially in the sector of people's economic activities. In fact, the people who make these donations besides expecting rewards from Allah SWT also hope that what they have given can bring many benefits to the welfare of the entire community. This is what makes the Masjid's economy stop rotating so that there is no empowerment of the people living around the Masjid (Adnanda Yudha Rhealdi, 2011).

The movement of Masjid-based productive economic activities certainly requires human resources who are competent in business and have qualified insight into Islamic Sharia knowledge in order to drive MSMEs and the utilization of resources owned by Masjid congregations. To realize the productive economy of the Masjid-based MSME segment needs to explore and hone the potential of the Masjid congregation. The initial stage that can be done is to record the potential, aspects of income, work and education.

From the results of this data collection, the potential of the congregation can then be mapped into the categories of muzakki, mustahik, consumers, producers, and business developers. Then the results of the mapping are compiled by determining and planning the consumption segment and the production segment where potential opportunities for MSME productive economic activities will be obtained that will be driven from the Masjid and its congregation (Pandapotan, 2021).

As a country where the majority of the population is Muslim, it should be easy to improve the Masjid-based productive economy. One of them is the implementation of the OMOP- based MSME development program (One Masjid One Product). Where there is an implementation of the principles of social justice, economic independence, and sustainable development that are in line with Islamic values. This program is able to contribute to the development of a Masjid-based productive economy. There are various types of MSME products that can be developed by Masjids to increase income and services to the congregation and the surrounding community.

One example of a Masjid that is able to provide the best service to the surrounding community is the Jogokariyan Masjid. Located in the Yogyakarta area, the Jogokariyan Masjid has a background of enthusiasm in prospering the Masjid and prospering the surrounding community. The management of this Masjid in addition to being a place of worship also provides service facilities to the community for entrepreneurship. This is done to build closeness between the communities around the Masjid. Children are trained to be close to and foster a sense of love for the Masjid so that when they grow up they can contribute to the prosperity of the Masjid (Pandapotan, 2021).

Clear evidence of the Jogokariyan Masjid program in prospering the surrounding community was shown during the Covid-19 pandemic. At that time, many of the surrounding businesses went bankrupt and went out of business. Ideas and innovations were created to collaborate from the Jogokariyan Masjid administrators to support and help local businesses. The implementation of the collaboration is carried out by providing a place for businesses and shopping vouchers to attract visitors to try local products made by the surrounding community. In addition, the Masjid also provides facilities for Masjid Teenagers (REMAS) to start entrepreneurship by establishing the Jogokariyan Masjid.

Jogokariyan Store. Where it sells a variety of local products such as MSME products and special products made by the surrounding community (Sari, 2023). There is also a Masjid model that empowers the economic welfare of the people, namely, the Salman ITB Masjid. Not only to prosper the Masjid itself, but with the economic potential of this Masjid, it is able to provide many benefits to the surrounding community. In addition to human resources, Salman Masjid ITB also has other physical resources such as land and buildings, Masjid funds such as waqf, cooperatives, infaq and shadaqoh.

Some supporting assets in prospering the Masjid are the provision of building rental, canteen, cooperative, Salman reading corner, kiosk rental, free drinking water, parking lot and Salman Charity House Foundation. The economic management of the Salman ITB Masjid is in the form of a cooperative. This cooperative is a form of business established by several employees of the Salman Masjid who want to add their income to meet their needs, so the initiative arose to build a cooperative to manage and improve the economy of the Salman Masjid employees. in particular and the economy of the people in general.

The first thing the members do is provide information to the management what is being needed, after which the Cooperative will provide the goods. Next is the formation stage, where the cooperative provides a space to accommodate the aspirations of its members. cooperative provides a space to accommodate the aspirations of its members. The 3rd stage is to conduct trainings to explore the potential of the members. Finally, the independence stage is carried out through empowerment, with the aim of creating community independence that does not depend on others. (Siti Komala Nursaadah, 2021) In addition, there is also a Micro, Small and Medium Enterprises

(MSMEs) Development Program through the empowerment of MSMEs assisted by LPP-PEKKA Palembang Great Masjid Foundation based on Partnership. The result of this program is to produce superior products such as culinary business, songket woven fabric business and jumputan fabric business. The growth movement of MSMEs is quite stagnant, however, it has not experienced a significant increase in income due to product marketing that has not been maximized. The objectives of the implementation of this program include fostering, empowering and utilizing natural fabric dyes. This program is designed to include Digital Marketing training activities, Product Branding and Packaging Training, Financial Management Training, and Natural Day Production Skills Training which have been attended by 50 participants of songket and jumputan woven fabric craftsmen.

The results of the program are utilization of local natural potential in the form of plants that have been wasted, into products that have market value and are environmentally friendly (Shinta Puspasari, 2023).

## **CONCLUSION**

Based on the analysis and discussion of this research, the following conclusions can be drawn:

1. The role of the Masjid in economic empowerment, where the Masjid not only functions as a place of worship, but also as a center of social and economic activities aimed at improving the welfare of worshipers and society.
2. In optimizing the role of the Masjid as a center for the development of MSMEs through the "One Masjid, One Product" program, it requires a standard and organized ketakmiran structure. And the Jogokariyan Masjid is a Masjid that fulfills the standard ketakmiran structure by having a syuro council, general chairman, and various bureaus that handle various fields such as education, economy, and health.
3. The implementation of Baitul Maal wa Tamwil plays an important role in supporting the economy of the congregation through two main functions, namely Baitul Mal for social funds and Baitul Tamwil for business funds.
4. Development of MSMEs based on OMOP (One Masjid One Product), which plays a role in the welfare of the people through the empowerment of productive activities, especially in the economic field.
5. Thus as a whole, this paper discusses how Mosques can become effective centers of economic empowerment through structured programs, good proselytizing standards, BMT implementation, BUMM formation, and OMOP-based MSME development.

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