



Islamic Financial Management Training for MSMEs of The Congregation of Mosque Under The Auspices of The Indonesian Mosque Council Surabaya

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Abstrak

Masjid merupakan sarana ibadah yang tidak hanya berfokus pada pelaksanaan ibadah saja namun DMI), mitra program studi Ekonomi Islam Universitas Negeri Surabaya, adalah sebuah organisasi tingkat nasional yang bertujuan untuk mewujudkan fungsi masjid sebagai pusat ibadah, pengembangan masyarakat dan persatuan umat. Program Studi Ekonomi Islam Universitas Negeri Surabaya dan DMI Karang Pilang bersinergi untuk melakukan program pengabdian masyarakat sebagai upaya pengembangan masjid dan jamaah masjid selingkung DMI Kota Surabaya. Program pengabdian masyarakat ini dilakukan kepada pelaku UMKM yang merupakan jamaah masjid serta jamaah masjid yang berniat merintis usaha pada masjid di bawah naungan DMI Kota Surabaya yang berada di Kecamatan Karangpilang. Kegiatan dilakukan melalui sosialisasi dalam bentuk workshop terkait pentingnya pengelolaan keuangan syariah bagi UMKM dan bagaimana melakukan pengelolaan keuangan yang baik sesuai syariah Islam. Hasil akhir dari COMMUNITY SERVICE ini diharapkan para pelaku UMKM dan jamaah yang berniat merintis usaha dapat memahami bagaimana menjalankan pengelolaan keuangan yang baik dan mampu mengimplementasikannya sehingga siap dalam menghadapi perubahan kondisi perekonomian yang tidak tentu.

Kata kunci: UMKM, Pengelolaan Keuangan Syariah, Dewan Masjid Indonesia

Abstract

Mosques are places of worship that not only serve as centers for religious practices but also play an active role in community muamalah (socio-economic) activities. The Indonesian Mosque Council (DMI), a partner of the Islamic Economics Study Program Universitas Negeri Surabaya, is a national-level organization dedicated to realizing the role of mosques as centers for worship, community development, and unity. The Islamic Economics Study Program Universitas Negeri Surabaya collaborates with DMI Karang Pilang to implement community service programs aimed at developing mosques and their congregations in the DMI Surabaya. This community service program targets MSME (Micro, Small, and Medium Enterprises) actors who are mosque congregants, as well as congregants who intend to start businesses at mosques under the supervision of DMI Surabaya, located in the Karang Pilang District. The program's activities include workshops and socialization sessions focused on the importance of sharia-compliant financial management for MSMEs and practical guidance on implementing financial management in accordance with sharia. The expected outcome of this program is that MSME actors



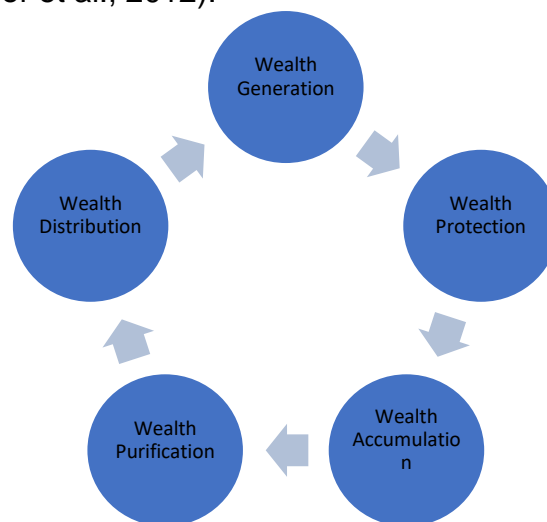
and congregants intending to start businesses will gain a comprehensive understanding of proper financial management and successfully apply it, thereby preparing them to navigate the challenges of uncertain economic conditions.

Keywords : MSMEs, Islamic Financial Management, Dewan Masjid Indonesia

Introduction

The primary objective of a business is to generate profit. In order to achieve this, it is essential to employ effective strategies in managing the business, including financial management. Financial management is also crucial in addressing the uncertainties of the current economic conditions. According to Hayati and Utami (2019), business actors need sound financial management to maximize the company's value and profit, create welfare, build the company's image, and uphold corporate responsibility.

In Islam, financial management encompasses several aspects, starting from wealth creation, wealth protection, wealth accumulation, wealth purification, and wealth distribution, as illustrated in Figure 1. The financial planning process also involves several procedures, such as determining the current financial situation, developing financial goals, identifying alternative actions, evaluating alternatives, creating and implementing your financial action plan, and reviewing and revising the financial plan (Kapoor et al., 2012).



Source: Amanda dkk (2018)

Figure 1: Islamic Financial Planning Component

The Covid-19 pandemic in 2020 had a significant impact on businesses in Indonesia, especially Micro, Small, and Medium Enterprises (MSMEs). This also negatively affected the national economy as MSMEs are the driving force of economic activity. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, 99% of business in Indonesia are MSMEs. Additionally, MSMEs contribute significantly to Indonesia's GDP. Therefore, it is challenging for MSMEs to manage their finances well amidst uncertain economic conditions while adhering to Islamic rules for the predominantly Muslim Indonesian population. Training in Islamic financial management for MSMEs is crucial to support the acceleration of economic recovery post-pandemic.

Mosques are places of worship that now not only focus on performing religious activities but also on their role in contributing to the welfare of the community as another form of worship. Nanda et al. (2021) explain that the active role of mosques in various activities is not only for routine religious studies but also for developing knowledge, libraries, free medical treatment, and becoming centers for economic empowerment of the ummah. Competent and professional human resources are needed to enhance the potential of mosques as centers for business development, zakat, infaq, and shodaqoh for the benefit of Muslims. Syamsudin and Hindasah (2019) also explain that mosques are not only places for prayer but can also serve as centers for education, religious studies, or other socio-economic functions.

The Indonesian Mosque Council (DMI) is a national-level organization aimed at realizing the function of mosques as centers of worship, community development, and unity among the ummah. DMI has management at every provincial and regency level in Indonesia, including in the Karangpilang District of Surabaya. Since 2023, the Islamic Economics Study Program has collaborated with DMI Surabaya to provide Training and Assistance for Mosque-Based Economic and MSME Development.

One of the mosques under the auspices of DMI Karangpilang is the Masjid Sabilil Hikmah in Kebraon, which has several congregants who are business actors, including those in the Micro, Small, and Medium Enterprises (MSMEs) category, such as a catering business run by one of the mosque's congregants, which is frequently ordered during various mosque activities. In line with DMI's vision, the administrators or caretakers of the Masjid Sabilil Hikmah also envision contributing to the development of the businesses of the mosque's congregants. Therefore, Islamic Financial Management Training for MSME Congregants of Masjid Sabilil Hikmah is essential to strengthen MSMEs in facing unstable economic conditions.

Implementation Method

This activity began with an interview with the Indonesian Mosque Council (DMI) Surabaya to conduct a needs analysis and participant registration in coordination with DMI administrators. The interview results showed that several mosque congregants required learning about Islamic financial management for MSMEs. The next step involved preparing Sharia financial management materials for MSMEs. Subsequently, the socialization of Sharia financial management for MSMEs will be conducted in June 2024 at the Masjid Sabilil Hikmah in Surabaya. The invited participants include the congregation and administrators of the Masjid Sabilil Hikmah in Surabaya. After the implementation of this activity, an evaluation of the program will be carried out by conducting pretests and post-tests regarding the comprehension of the material presented. The detailed stages of the activity can be seen in the table 1.

Table 1. Activity Stages

No.	Stages	Activities	Method	Partner Participation
1.	Pre-Implementation	Coordinate with partners	Focus Group Discussion	As an informant in the discovery of problems and solutions
2	Preparation	Preparation of Materials	Tim Community Service	As an informant in compiling material

3.	Implementation	Socialization activities	Sosialisasi dan tanya jawab	As a participant in the activity
4.	Monitoring and Evaluation	Pretest and Post-test	Survey (pretest and post test)	Report on implementation results

Result and Discussion

The community service activity, namely the Islamic Financial Management Training for MSMEs of the Congregation of Mosques under the auspices of the Indonesian Mosque Council (DMI) Surabaya, was conducted in June 2024 at the Masjid Sabilil Hikmah, Griya Kebraon Utama No. 23 Block AH Karangpilang, Surabaya, from 08.00 AM to 11.30 AM. The program ran smoothly as per the scheduled timetable.

The event was attended by MSME actors who are congregants of the Masjid Sabilil Hikmah, totaling 32 participants, comprising 15 men and 17 women, who are either aspiring or currently running businesses. The Islamic Financial Management Training involved understanding business objectives and the urgency of financial management and an introduction to financial management according to Islamic principles. Prior to the training, participants were given a pre-test to measure their level of understanding before the training commenced. The activity continued with training on Sharia-compliant financial management for MSMEs, as documented below.





Figure 2. Community Service Activity

The problem identified is that MSME actors feel that their businesses are small-scale and thus do not require financial management. Therefore, the solution provided is to start simple financial planning by at least implementing sharia-compliant financial management principles. This includes simple and routine record-keeping of business financial positions, separating personal and business finances, providing reserve funds, creating business target plans and strategies along with necessary expenditures, and managing debt wisely according to Sharia principles. At the end of the activity, participants were given a post-test to measure the effectiveness of the community service program (Community Service) on their understanding of Islamic financial management, as well as a perception instrument to measure participant satisfaction with the Community Service activities conducted.

Pre-test and post-test questionnaires were distributed to 37 MSME actors who are congregants of the Mosques under the auspices of the Indonesian Mosque Council (DMI) Surabaya. Figure 3 shows the comparison results of the pre-test and post-test scores conducted during the community service activity. Before the training, participants' understanding of Sharia financial management (Islamic business objectives, the importance of business financial management, financial planning stages, emergency funds, and Sharia investments) averaged 73%, with the lowest understanding found in the importance of emergency funds. Meanwhile, after conducting Islamic Financial Management Training for MSME actors, participants' understanding increased to an average of 89.2%. This shows that the implementation of Islamic Financial Management Training for MSME actors can enhance their understanding of how to manage finances well for MSMEs in accordance with Sharia principles.

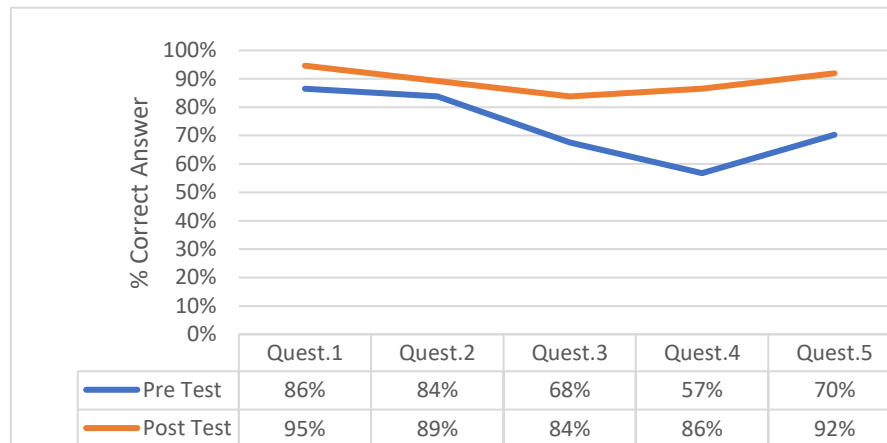


Figure 3. Comparison of Pre-Test and Post-Test Scores

There is also survey on participants' responses to the Community Service activities concerning the Sharia Financial Management Training, viewed from several aspects: the Importance of the Material Presented, the Continuity of Community Service Activities, and the Impact of Community Service Activities.

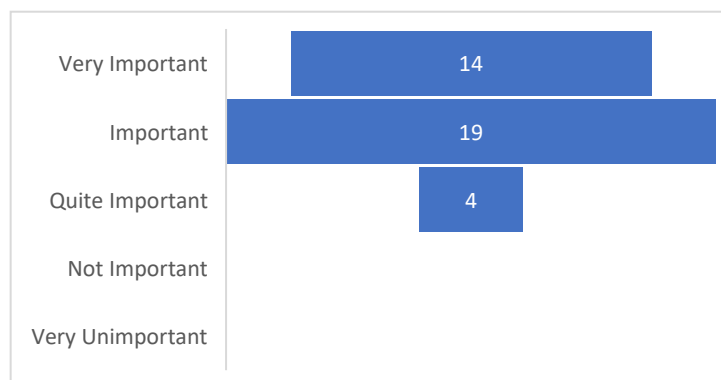


Figure 4. The Importance of the Material

Based on the survey results in Figure 4 regarding the importance of the material presented, it was found that out of 37 participants, 19 participants responded with "Important," 14 participants responded with "Very Important." Meanwhile, 4 other participants responded with "Quiet Important".

Based on the survey results in Figure 5 regarding the continuity of the program, it was found that out of 37 participants, 22 participants responded with "Agree" that such Community Service activities should be continued in the future with different materials, and 15 participants responded with "Strongly Agree."

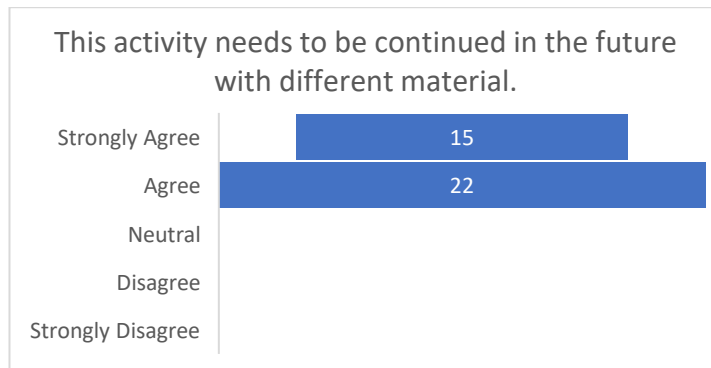


Figure 5. Community Service Sustainability

Based on the survey results in Figure 6 regarding the impact of the program, it was found that out of 37 participants, 33 participants responded with "Yes," indicating that after participating in this Community Service activity, they intend to apply Sharia-based financial management, while 4 participants responded with "Undecided."

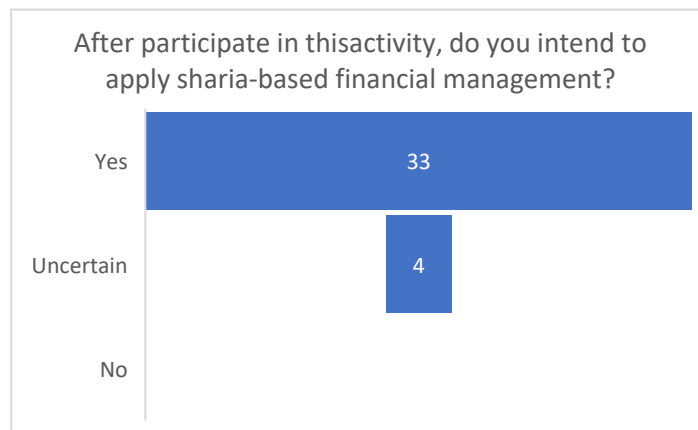


Figure 6. Community Service Impact

Conclusion

The Islamic Financial Management Training for MSMEs of the Congregation of Mosques under the Auspices of the Indonesian Mosque Council (DMI) Surabaya is important for MSMEs to assist them in running their businesses. The results of the Community Service activity implementation are as follows:

- a. The Community Service "Islamic Financial Management Training for MSMEs of the Congregation of Mosques under the Auspices of the Indonesian Mosque Council Surabaya" was conducted in June 2024 at the Masjid Sabilil Hikmah, Griya Kebraon Utama No. 23 Block AH Karangpilang, Surabaya, from 08.00 AM to 11.30 AM, and attended by 37 MSME participants.
- b. The Islamic Financial Management Training for MSMEs of the Congregation of Mosques under the Auspices of the Indonesian Mosque Council discussed Business Objectives, Financial Management Objectives, Financial Management according to Islam, and the Stages of Financial Management Implementation for MSMEs, starting from Planning Stages to Monitoring/Evaluation.

- c. The results of the Community Service implementation of Islamic Financial Management Training for MSMEs of the Congregation of Mosques under the Auspices of the Indonesian Mosque Council showed that participants' understanding increased from 73% before the training to 89.2% after the training. Additionally, the survey results indicated that participants were satisfied with the Community Service implementation.

Acknowledgments

We sincerely express our gratitude to **Dewan Masjid Indonesia, Masjid Sabili Hikmah Kebraon**, and **Universitas Negeri Surabaya (Unesa)** for their invaluable support and collaboration in this community service activity.

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