

MOSQUE FUND MANAGEMENT SYSTEM LOANED TO THE COMMUNITY IN ROTATION (CASE STUDY AT AL-HIDAYAH MOSQUE SEBERANG ULU 1 KERTAPATI, PALEMBANG CITY)

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ABSTRACT

*This study discusses the management system of mosque funds lent in rotation to the community at Al-Hidayah Mosque, Seberang Ulu 1 Kertapati, Palembang, from the perspective of Islamic economic law. This field research uses a descriptive qualitative method with primary data obtained from interviews with mosque administrators and borrowers, and secondary data from relevant literature. The findings show that the loan system is conducted privately, with limited transparency, easy access, and no interest, sourced from infaq, zakat, waqf, and donations. Most borrowers are traders or laborers with a repayment period of 5–6 months. From the perspective of Islamic economic law, this system falls under the **Al-Qardh** (loan) contract, which is valid if it meets the pillars and conditions such as mutual consent (ijab qabul), capability of the contracting parties, and clarity of the amount and type of funds lent*

Keywords: Mosque Funds, Lending (Qardh), Community.

ABSTRAK

Penelitian ini membahas sistem pengelolaan dana masjid yang dipinjamkan secara bergilir kepada masyarakat di Masjid Al-Hidayah Seberang Ulu 1 Kertapati Kota Palembang dalam perspektif hukum ekonomi syariah. Penelitian lapangan dengan metode deskriptif kualitatif ini menggunakan data primer dari wawancara pengurus masjid dan masyarakat peminjam serta data sekunder dari literatur terkait. Hasil penelitian menunjukkan bahwa sistem peminjaman dana masjid dilakukan secara pribadi, terbuka terbatas, dengan akses mudah dan tanpa bunga, bersumber dari infaq, zakat, wakaf, dan sumbangan. Rata-rata peminjam adalah pedagang atau buruh dengan masa pengembalian 5–6 bulan. Berdasarkan tinjauan hukum ekonomi syariah, sistem ini termasuk akad **Al-Qardh** (utang piutang) yang sah jika memenuhi rukun dan syarat seperti adanya ijab qabul, kelayakan pihak berakad, serta kejelasan jumlah dan jenis harta yang dipinjamkan.

Kata Kunci: Dana Masjid, Pinjam-Meminjam (Qardh), Masyarakat.

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INTRODUCTION

Humans are social beings created by Allah SWT to help one another; not everyone possesses what others need. Therefore, humans must truly be aware of who they are, the essence of their being, and their role in society, which leads to their understanding of the greatness of Allah SWT.¹ Islamic law provides guidance for everyone engaged in transactions to obey regulations properly, one of which is the issue of debt (*Qordh*).

Islam as a universal religion has a comprehensive dimension; it not only deals with matters of worship but also regulates other aspects of life. In Islam, the rules of Sharia law are also discussed as a manifestation of human balance in performing rituals of worship with God, as well as muamalah law, which governs interactions between humans. Every person involved in muamalah must follow the correct rules, primarily concerning matters of borrowing and lending, and Islamic law offers guidance to those engaged in muamalah. Humans are rational beings or capable of dominating other creatures, where they need each other, especially in daily life, helping one another, and lending and borrowing, particularly in terms of money or funds, to meet their life needs in achieving well-being.²

Basically, borrowing and lending is an act purely meant to help those in need. It involves mutual assistance that does not harm others. Lending and borrowing should be agreed upon, and when the loan reaches its due date, it should not harm the other party, such as making a profit from the loan. It is solely to help alleviate someone's needs, not to burden someone with additional charges on their loan. In the Sharia principle known as qardhul hasan, it means a loan without profit-sharing, where the borrower is only required to repay the principal amount of the loan at maturity and is only

¹Fery Rahmawan Asma, “Manusia Dalam Perspektif Al-Qur'an Dan Psikologi”. Universitas Indraprasta PGRI, Jurnal Al Ashriyyah, Vol 7 No 2 (Okttober 2021): 135.

²Mahbub Junadi, “Manusia Dalam Berbagai Perspektif”, Dar El. Ilmi : Jurnal Studi Keagamaan, Pendidikan dan Humaniora, Vol 4, No 1 (April 2017): 35-55.

charged administrative fees.

Loans with additional fees or rewards are prohibited because in Islam, if the borrower agrees to the addition or if it has been stipulated in the loan contract, such an addition is not permissible and may relate to the practice of usury (*Riba*). This refers to an increase in debt over a set period of time due to the extension of the loan period or the borrower's inability to repay at the agreed time. In general, there are two types of *riba*, namely: debt trading usury and sales. *Riba qardh* and *riba jahiliyah* are two types of debt usury. *Riba fadhl* and *riba nasi'ah* are two types of sales usury.³

The term *riba* was known and used in economic transactions by Arab communities before the advent of Islam. However, at that time, *riba* referred to an addition in the form of money due to a postponement of the time specified for debt repayment. Thus, *riba* can be defined as taking extra in trade or debt transactions in a wrongful manner or contrary to Islamic law.⁴

Riba linguistically means an increase (Azziyadatu). Meanwhile, in Sharia, it is stated that it can be used as a substitute for deferral for people who lend money to those who borrow it.⁵

The function of a mosque is not only as a place for prayer, but activities in the field of governance are also discussed and deliberated in the mosque institution, such as ideology, politics, economy, social affairs, judiciary, and the military. Another function is as a center for developing Islamic culture, especially at a time when there were no dedicated buildings for this purpose. The mosque also serves as a venue for *halaqah* or discussions, a place for Quranic study, and for deepening knowledge in both religious and general sciences.⁶

Indeed, zakat, infak, and sedekah, which were prescribed by the Messenger

³M. Syafi'i Antoni, *Bank Syari'ah Wacana Ulama dan Cendikiawan*, (Jakarta: Tazkia, 2009), 192.

⁴Wsilul Chair, "Riba Dalam Perspektif Islam dan Sejarah". Jurnal *Iqtishadia*, Vol. 1, No.1 (Juni 2014): 102-106.

⁵Syaikh Muhammad Ali Ashobuni, *Riwa'i Ulbayan Tafsir Ayat Al Ahkam Minal Quran*, (Makkah Al-Mukaramah: Der Alkutub Alislaniyah, 2012), 271.

⁶Moh. E. Ayub, *Manajemen Masjid*, (Jakarta: Gema Insani Press, 2006), 2.

of Allah for his followers and practiced by the companions of the Prophet (PBUH), are primarily intended to help and alleviate the economic burden of those in need. However, infak allocated to mosques in our community is sometimes misunderstood as being only for the physical construction of the mosque and solely for religious worship purposes in the mosque. Certainly, this does not align with the *Maqasid al-Shariah* intended by Islam, as practiced by the Prophet and his companions.

In overcoming these difficulties, they usually practice lending and borrowing, where in this area there is a mosque that provides savings funds for the construction or renovation of the mosque for loans to people in need, and the mosque administrators help people who need loans. In the process of borrowing mosque funds, the community only needs to provide an ID card to the administrators of the local Al-Hidayah mosque.

Based on the issues above, the researcher is interested in conducting a study and discussing How the Mosque Fund Management System is Lent to the Community in Rotation at Al-Hidayah Mosque, Demak Street, Samarasa 3 Alley, RT 19 RW 04, Seberang Ulu 1 District, Palembang City, South Sumatra Province.

Qardh linguistically means *qath'* (portion), where wealth is given to the borrower as a loan, as the *muqriddh* (lender) deducts a portion of the wealth. In detail, *qardh* or debt is a specific contract between two parties, where one party hands over their wealth to another party with the condition that the recipient of the wealth returns it to the owner with the same value.

From the explanation above, it can be understood that *Qardh* is a loan or debt given to someone to be returned to the person who lent the wealth, because the loan is a portion of the wealth that provides the loan or debt. In other words, *Qardh* is giving wealth to another person that can be claimed or asked to be returned, or in other terms, lending without expecting any reward⁷ This *Qardh* is lawful based on the Qur'an, Surah Al-Baqarah verse 245.

Muslims have agreed on the permissibility of *qardh*. From the explanation of the

⁷Yadi Janwari, *Fikih Lembaga Keuangan Syariah*, (Bandung: PT. RemajaRosdakarya Offset, 2015),144

hadiths above, it can be concluded that *qardh* is sunnah (recommended) for the lender and permissible for the borrower. Scholars have agreed that *al-qardh* is allowed. This consensus among scholars is based on human nature, which cannot live without being grounded in mutual assistance or helping one another.⁸ Therefore, borrowing and lending have become a part of life in this world. Islam is a religion that pays great attention to all the needs of its followers.⁹

First, in that loan (*qardh*), there is no option (*khiyar*), because a *qardh* is originally a non-binding contract that allows any party to annul it, so there is no *khiyar*. This is because the trade of currency for currency should not be deferred in order to avoid *riba nasi'ah* (usury arising from deferred payment).

Syafi'iyyah states that *ahliyah* (competence, skill) in giving charity must be with willingness, not by coercion. It is not valid to borrow from someone who is forced without a legitimate reason. If the coercion has a true reason, for instance, if a person has to borrow out of necessity, then borrowing by force is valid.

Qardh can be carried out on any property owned through buying and selling transactions and is limited by certain characteristics. The reason is that *qardh* is a contract of transferring ownership rights whose compensation is given later (on credit). Therefore, the object of *qardh* is nothing other than something that can be owned and limited by certain characteristics, such as in a reservation contract. *Qardh* can also only be conducted on property whose quantity is known. If someone lends food whose quantity is unknown, it is not allowed, because *qardh* requires the return of equivalent goods. If the quantity of the goods is unknown, it is certainly impossible to repay it. Management is not only used in an institution, cooperative, or company. A mosque also requires management within it so that the mosque's activities can run smoothly. Without management, the activities of the mosque will not be well-directed. With management in the mosque, the potential of the mosque can be identified.¹⁰ Mosque management is generally divided into two, namely physical management and functional management. Physical mosque management involves organizing the mosque committee, managing administration and finances, and all matters related to the physical needs of

⁸ Abdul Ghofur Anshori, *Perbankan Syariah di Indonesia*, 148

⁹ Siti Nur Fatoni, *Pengantar Ilmu Ekonomi Dilengkapi Dasar-Dasar Ekonomi Islam*, (Bandung: CV Pustaka Setia, 2014), 222

¹⁰ Assadullah Al-Faruq, *Panduan Lengkap Mengelola dan Memakmurkan Masjid*, (Solo: Pustaka Arafah, 2010), 63.

the mosque.

RESEARCH METHOD

A scientist's configuration design is the model and techniques used to guide research that provides guidelines for the study. In conducting this exploration, scientists use different investigation plans. This impressive plan is an examination plan designed to provide an accurate outline with logical data starting from the subject and object of the exploration¹¹. With this engaging inspection plan, the analyst tries to look at the article from top to bottom by searching for information about the items being studied or dissecting the information that has been obtained. In this review, the specialist uses a clear subjective plan to describe what might be seen in the field in a certain, straightforward, top-down way. The study attempts to depict what is happening or occurring so that the information collected is impressive for determining the external and internal climate.

This exploration is field research. Field research is a study conducted on-site and in the exploration area, a place chosen as an area to track the real side effects occurring there.

In this Final Project, the researcher uses a research approach method descriptively qualitative. Descriptive research is a study that attempts to describe a phenomenon, event, or occurrence that is happening at present, whereas qualitative research is a research and understanding process based on methodology that investigates social phenomena and human problems.¹² The type of information used in this examination is subjective information. Subjective information is information that does not have a certain or tangible structure, but often expresses explanations or descriptions that contain specific meanings and values.¹³ The type of subjective information provided in this study is expected to help understand social peculiarities from the perspective and point of view of members who are invited to talk, observed,

¹¹ Anwar Sanusi, *Metodologi Penelitian Bisnis* (Jakarta: Salemba Empat, 2013).

¹² Juliansyah Noor, *Metodologi Penelitian* (Jakarta: Kharisma Putra Utama, 2011).

¹³ Haris Herdiansyah, *Wawancara, Observasi, Dan Focus Groups Sebagai Instrumen Panggilan Data Khas Kualitatif* (Jakarta: RajaGrafindo Persada, 2015).

asked to provide information, feelings, considerations, and affirmations. For scientists, the determination of subjective strategies is also expected to have the ability to see in depth, as well as from top to bottom and in more detail through direct methods to handle the items being observed.

The scientific strategy used in this exam is to utilize subjective examination procedures by employing inductive reasoning techniques. The subjective technique involves obtaining information, which is then described in such a way and combined with conversations and reports about the consequences of examination considered within the structure. The inductive strategy starts from explicit realities, substantial events, and from these realities and substantial events, speculations are drawn that have general qualities.¹⁴

This instrument is a critical information sorting tool that helps in the provision of information in the field. The instruments used in this exploration perception are visual accounts and audio accounts. Perception instruments are used to complement the meeting strategies that will be directed. Perception is useful for directly observing and paying attention to the objects being studied, with the aim of enabling experts to record and collect information expected to reveal the direction of the exploration.

RESULTS AND DISCUSSION

A. Mosque Fund Management System That Is Lent to the Community in Rotation at Al-Hidayah Mosque Seberang Ulu 1 Kertapati, Palembang City

1. Planning the Management of Al-Hidayah Mosque Funds

The philosophical basis is the provision of revolving loans, which are expected to help the community because some people in the Seberang Ulu 1 Kertapati area of Palembang City are traders, who rely on trading to meet their livelihood. The main factor behind the practice of mosque loans is weak economic conditions, especially among traders who need capital for their

¹⁴ Sutrisno Hadi, *Metodologi Resear* (Jakarta: Andi Offset, 1986).

business. However, there is a positive aspect of the community in Seberang Ulu 1, Kertapati, Palembang City, which is that they uphold social values, especially in terms of mutual cooperation and helping one another. This is particularly true for some groups in the Seberang Ulu 1, Kertapati community who work as traders, especially small business owners who need capital for their businesses. The management system for lending is not rigid, the access is easy because it does not burden them with repayment installments, and it is interest-free. History of mosque fund counseling

2. Organization of Fund Management for Al-Hidayah Mosque

Seberang Ulu I Kertapati, Palembang City

The mosque committee also provides loans because the committee and the local community know each other well, which means the committee would feel uncomfortable not lending money, especially when the borrower is asking for help, and some have even shed tears. The mosque committee gives loans to the borrowers with certain conditions. For example, an ID card is required, and the condition is to return the mosque funds as quickly as possible. This is because the mosque funds will also be used for the construction or renovation of the mosque itself, and if the funds are returned late, it will delay the mosque's development. The agreement that has been made between the mosque management and the borrower is to return the mosque's funds as soon as possible without any additional charges, meaning that once the capital from the business is returned, the mosque management will not accept any excuses if the repayment of the mosque's funds is overdue. Because the mosque has many needs, for the welfare of the mosque, the management does not accept any excuses from the borrowers, as the loan period for mosque funds is 1-6 months.¹⁵

3. Implementation of Fund Management at Al-Hidayah Mosque

Seberang Ulu I Kertapati, Palembang City

Borrowers are traders who lack capital for their businesses and economic

¹⁵ Wawancara Dengan Imam Sahuri, Bendahara Masjid Al-Hidayah Seberang Ulu 1 Kertapati Kota Palembang, 09.00 WIB.

needs. The reason they borrow is due to circumstances similar to their own reasons, namely a lack of capital during difficult times and having no other sources of loans that can help them. Thanks to loan capital from mosque funds, borrowers can open their businesses and meet their economic needs. Borrowers are not only grateful to the mosque for providing the loans and slightly easing their burdens, but they also contribute or donate to the mosque. For example, Fahrul donates items like buckets, brooms, mops, and other cleaning tools. Then Eka buys electricity tokens for the mosque, and Izzy donates a TOA system for the mosque. There are many donations provided by the local community.¹⁶

A. The mosque fund management loan system is actually perfectly acceptable as long as it does not violate Islamic rules and does not harm either party, and it is in accordance with the agreement of both parties. Especially if the purpose of the loan system is to stimulate the community's economy and assist those in need in line with the common welfare, as well as for the overall well-being. Therefore, this system is permissible and can be implemented as long as the concept is not for individual interests but for the benefit of the community, and in this case it does not burden the parties taking the loan.

B. According to Sharia Economic Law on the System of Managing Mosque Funds Lent to the Community on a Rotational Basis at Al-Hidayah Mosque.

Sharia economic law is a set of legal norms derived from the Quran and Hadith that regulate human economic affairs to study economic issues through Islamic values. The goals of the Sharia economy can be seen from four perspectives: that in carrying out transactions, humans must pay attention to several things, such as seeking the pleasure of Allah, maintaining morality among fellow humans, always working diligently, and ensuring that actions are carried out fairly and do not contain elements prohibited by

¹⁶ Wawancara Dengan Imam Sahuri, Bendahara Masjid Al-Hidayah Seberang Ulu 1 Kertapati Kota Palembang, 09.00 WIB

Sharia.¹⁷

Based on the explanation above, it can be concluded that the principles of Islamic economic law are economic activities guided by divine values, economic activities obtained lawfully, economic activities must have justification that permits them, economic activities must be based on mutual consent, these economic activities should be mutually beneficial, implementing zakat in economic activities to foster social concern, muamalah (transactions) must fulfill the value of justice, and economic activities must avoid investments prohibited by Islamic Sharia. In the Fund Management System of the Mosque, which is lent to the community on a rotating basis at Masjid All-Hidayah, there is no profit-sharing agreement between the parties because it does not use a *mudharabah* contract but uses a *qardh* contract, meaning the loan is repaid according to the nominal amount as agreed at the beginning of the agreement without any additional value. Then, in this lending system, there is also the principle of halal, which means that the lending system is not intended to take advantage of the borrower; in other words, this borrowing is carried out in a lawful way. Furthermore, there is also the principle of *maslahah* in this mosque fund lending system because it brings benefits for both parties: the mosque management, because it is based on the principle of mutual assistance, earns great rewards from Allah SWT, and the borrower gains capital for their business, enabling them to meet their daily needs. In addition, all types of transactions are allowed as long as there is no evidence prohibiting them; in this case, borrowing in Islamic law is recommended (permissible).

It can be concluded that the fund management system of the Al-Hidayah mosque, where the mosque's fund administrators provide loans, is a form of lending that has been sanctioned according to scholars because of the desire to help one another, in accordance with the word of Allah SWT in QS Al-Maidah verse 2, which explains that humans are encouraged to help each

¹⁷Imel Febriyanti, “*Al-Ariyah Menurut Hukum Ekonomi Syariah* (Studi Kasus Pada Petani Singkong Di Desa Labuhan Ratu IX, Labuhan Ratu, Lampung Timur)”. Skripsi, (Metro: Institut Agama Islam Negeri (IAIN) Metro, 2017), 16.

other in doing good and piety to Allah SWT and not to assist each other in sin and enmity among fellow beings

CONCLUSION

A. Conclusion

Based on the research results that have been presented, it can be concluded that:

1. The mosque fund management system, which is lent to the community on a rotating basis at Al-Hidayah Mosque Seberang Ulu 1 Kertapati, Palembang City, is as follows:
 - a) The mosque fund lending system is not open in management (not transparent) and is done privately.
 - b) The access is easy and simple.
 - c) The lending is done on a rotating basis.
 - d) The funds for lending are collected from infaq, zakat, waqf, sadaqah, donations, assistance, and so on.
 - e) The loans are given for a period of 5-6 months without any interest.
 - f) The average borrowers are traders/laborers due to circumstances that do not allow otherwise.
2. The Islamic economic law review of the mosque fund management system, which is lent to the community on a rotational basis at Al-Hidayah Mosque Seberang Ulu 1 Kertapati, Palembang City, falls under the contract of "*Al-Qardh*," which means a loan or debt. *Al-Qardh* is considered valid if it meets the following requirements: the *qardh* contract is carried out with the *shighat ijab qabul*, there is capability in conducting the contract, the lent assets must be *mitsli* assets (according to the Hanafi opinion), and the last requirement is that the lent assets must have a clearly defined measure. There are three (3) pillars of *qardh*, namely; *shighat*, *'aqidain*, and the lent assets.

B. Advice

Based on the research results outlined above, the researcher found that there are still aspects that need attention in the mosque fund management

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system for loans at Al-Hidayah Mosque Seberang Ulu 1 Kertapati, Palembang City, and there are suggestions to be considered and followed up as follows:

1. To the fund management at Al Hidayah Mosque, if the practice is considered to help the community and even increase the mosque's cash funds as well as the goal of building and developing the mosque, then the method used must comply with Islamic law, and there must be openness between the management and other administrators as well as the local community.
2. To the Administrators of Al Hidayah Mosque, the management system of the mosque's funds needs to be further improved to become more transparent, and the mosque administrators should not only provide assistance through loans or mutual aid but also motivate the community (borrowers) by providing education and training for borrowers to become successful entrepreneurs or businesspeople in the future.

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