



PRODUCTIVE UTILIZATION OF ZAKAT, INFAK, AND ALMS FUNDS FROM MOSQUES FOR THE ECONOMIC EMPOWERMENT OF THE COMMUNITY IN MEDAN CITY: THE PERSPECTIVE OF AL-MAŞLAḤAH AL-MURSALAH

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Article Info

ABSTRACT

Keywords:

ZIS, Empowerment of the Muslim Community's Economy, Mosques in Medan City, al-Maşlahah al-Mursalah

This research aims to analyze the productivity of zakat, infak, and ṣadaqah (ZIS) in empowering the Muslim community's economy; assess the effectiveness of its productive management; and examine it through the lens of al-Maşlahah al-Mursalah. This study employs a qualitative method with a descriptive-interpretative case study approach conducted at four mosques in Medan City, namely Asy-Syafi'iyah Mosque, Al-Hidayah Mosque, Haji Maraset Mosque, and Nurul Islam Mosque. The findings reveal that productively managed ZIS can transform from a consumptive-charitable pattern into a sustainable socio-economic investment through the development of community-based enterprises, Islamic cooperatives, and mosque business units. From the perspective of al-Maşlahah al-Mursalah, this management model reflects a concrete form of public benefit in terms of ḥifẓ al-māl (protection of wealth), as it delivers socio-economic utility without contradicting the principles of Sharia. This study offers a theoretical contribution by integrating the concept of al-Maşlahah al-Mursalah into mosque-based Islamic philanthropy practices, as well as practical implications for advancing professional and empowerment-oriented governance of communal religious funds.

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1. INTRODUCTION

Since the early period of Islamic civilization, the mosque has functioned as more than merely a place for ritual worship. Historically, this institution has served as a center for various social, educational, political, and economic activities of the Muslim community (Yaman, 2024). The Prophet's Mosque in Madinah during the time of Rasulullah (PBUH) stands as the ideal model illustrating this multidimensional role. It was a place where religious activities were integrated with social and economic functions, including the management of communal funds, the strengthening of social solidarity, and the formulation of community development strategies (Rasyid et al., 2023). This historical fact demonstrates that the mosque fundamentally possesses the capacity to shape collective self-reliance and communal welfare, far beyond its symbolic religious functions (Kurniangsish, 2022).

In the contemporary context, the socio-economic role of the mosque has found its actual form through the management of zakat, infak, and *ṣadaqah* (ZIS) funds collected from the contributions of congregants (Badriyah & Munandar, 2021). These funds hold strategic potential to promote economic self-sufficiency within the Muslim community if managed productively with an empowerment-oriented approach (Riyadi et al., 2021). However, field realities show otherwise (Wahyuni et al., 2025). The majority of ZIS fund management in mosques remains consumptive in nature (Daus et al., 2025). The collected funds are generally allocated for mosque operational needs, electricity, maintenance, building renovations, and ceremonial religious events such as Islamic holiday celebrations (Pradesyah et al., 2021). A portion is also distributed in the form of direct donations, food assistance, or cash transfers to those in need (Kurniangsih, 2022). Although such activities carry spiritual merit and social value, their consumptive and short-term nature prevents ZIS funds from generating sustainable economic impact. This management pattern tends to perpetuate the beneficiaries' social dependency rather than fostering economic transformation and financial self-reliance as envisioned in the ideal framework of Islamic philanthropy.

Interestingly, based on preliminary research, four mosques in Medan City—namely Asy-Syafi'iah Mosque, Al-Hidayah Mosque, Haji Maraset Mosque, and Nurul Islam Mosque—have begun shifting their orientation in managing zakat, infak, and *ṣadaqah* (ZIS) funds from a consumptive approach toward a productive model. This shift indicates a growing awareness among mosque administrators of the importance of optimizing the economic potential of the ummah through more sustainable utilization of ZIS. It also reflects a noteworthy socio-religious dynamic in which mosques are no longer positioned solely as institutions for charitable distribution, but are gradually being developed as instruments of congregation-based economic empowerment (Syarbaini et al., 2022). Nevertheless, to date, there has been no exploratory study that specifically examines this phenomenon, particularly in terms of its implementation, challenges, and normative foundations.

Previous studies have indeed highlighted the significant potential of mosques in Medan City as centers of Islamic economic activity. Trinaningsih emphasized that mosques in Medan possess promising prospects to serve as bases for the ummah's economic development, as indicated by the large number of congregants and the substantial collection of zakat, infak, and *ṣadaqah* (ZIS) funds. However, the study also noted that mosque functions remain dominated by institutional operations, physical infrastructure development, and purely religious activities (Rambe, 2023), while productive and empowerment-oriented dimensions have yet to be optimally implemented. Similar findings were reported by Ibrahim, who observed that ZIS management in mosques across Medan generally remains consumptive and short-term (Ibrahim, 2020). Therefore, there remains a lack of exploratory research specifically examining the practice of productive ZIS management at the mosque level, particularly within the contemporary context of Medan City.

Based on the research gap identified above, this study becomes highly relevant in providing a comprehensive understanding of the efforts to manage zakat, infak, and *ṣadaqah* (ZIS) productively in mosques across Medan City. To clarify the focus of inquiry, the research questions are formulated as follows: First, how is the productivity of ZIS fund utilization developed to empower the Muslim community's economy in mosques in Medan City? Second, how effective is productive ZIS management in enhancing the welfare and self-reliance of congregants? Third, how is the productive utilization of ZIS assessed from the perspective of *al-Maṣlaḥah al-Mursalah*?

Theoretically, this study is grounded in the framework of *al-Maṣlaḥah al-Mursalah*, which refers to a form of public benefit not explicitly stated in the textual sources (*nash*) yet aligned with the overarching objectives of the Sharia (*maqāṣid al-syarī'ah*), namely the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*) (Khattak, 2022). This concept provides normative legitimacy for innovative models of managing communal funds productively, as long as they do not contradict Sharia principles. Within the context of Islamic economic development, *al-Maṣlaḥah al-Mursalah* serves as a crucial instrument for advancing philanthropic models that balance spiritual values with tangible social utility. Accordingly, this study seeks to integrate the notion of public welfare (*maṣlaḥah*) into the practical management of ZIS, establishing it as a conceptual foundation for developing mosque-based economic self-reliance. The findings are therefore expected to offer both empirical and conceptual contributions to the development of welfare-oriented mosque financial governance rooted in the principles of public benefit.

2. RESEARCH METHOD

This study employs a qualitative approach with a descriptive case study design to examine the productive management of zakat, infak, and *ṣadaqah* (ZIS) in mosques across Medan City. The research sites were purposively selected from four mosques Asy-Syafi'iyah Mosque, Al-Hidayah Mosque, Haji Maraset

Mosque, and Nurul Islam Mosque chosen for their diverse social, economic, and managerial contexts. The fieldwork was conducted from July 10 to August 30, 2025. A total of 40 informants participated in the study, comprising mosque administrators and congregants directly involved in the management and utilization of ZIS funds, with each mosque represented by four administrators (16 individuals) and six congregants (24 individuals).

Data were collected through in-depth interviews, participant observation, and document analysis. Data analysis was conducted interactively using the Miles and Huberman model, which involves three stages: data reduction, data display, and conclusion drawing. The selection of this model was based on epistemological considerations that qualitative analysis is cyclical and reflective, allowing the researcher to interpret the relationship between empirical data and the values of al-Maṣlaḥah al-Mursalah within their contextual setting. The validity of the data was ensured through triangulation of sources, methods, and time, and further reinforced through member checking and peer debriefing. Through this approach, the study not only describes the practice of productive ZIS management but also interprets the embedded values of public benefit (maṣlaḥah) as the normative foundation for economic empowerment within the Muslim community.

3. RESULTS AND ANALYSIS

Utilization of Zakat, Infak, and Alms (ZIS) Funds for Economic Empowerment of the Community in Mosques in Medan City

Asy-Syafi'iah Mosque

The Asy-Syafi'iah Mosque is located at Jalan Sinumba Raya No. 1, East Helvetia Village, Medan Helvetia District, Medan City. The mosque stands on a 20 x 20 meter waqf plot of land with a building area of 427 m². The land has been certified by the Medan City National Land Agency (BPN) through Waqf Certificate Number 00001 dated October 2, 2019. This certification serves as the legal basis for the institutional management of the mosque and demonstrates the commitment of the Mosque Prosperity Agency (BKM) for the 2019–2021 period to strengthen the legitimacy of the assets under its management. The waqf certificate also demonstrates the BKM's commitment to building transparent and accountable administrative governance.

In terms of managing zakat, infaq, and alms (ZIS), the Asy-Syafi'iah Mosque demonstrates a relatively advanced management pattern. The use of funds is no longer limited to consumptive activities such as short-term social assistance, holiday allowances, or operational costs alone, but has been directed towards productive economic activities. This paradigm shift stems from the realization that the congregation's economic potential can grow if the mosque acts as a business facilitator, not simply a distributor of aid.

One significant innovation is the establishment of the Asy-Syafi'iah Mosque Barokah Shop, a collaboration between the BKM (Islamic Community Empowerment Agency) and the Mandiri Amal Insani Foundation. Through this collaboration, the mosque has successfully provided seven kiosks for the congregation to use to open culinary and small business ventures. All kiosks are provided rent-free but are regulated by Sharia principles such as product halal certification, cleanliness, and honesty in transactions. This approach not only creates economic opportunities but also instills moral values in the congregation's trading activities.



Figure 1. Barokah Shop, Asy-Syafi'iah Mosque

The proceeds from this business provide an additional source of income for the mosque. Profits and voluntary donations from businesses within the *Kedai Barokah* area are channeled back to support various social and educational activities. Therefore, the ZIS fund management model at the *Asy-Syafi'iah Mosque* has a multiplier effect: profits from the productive sector are returned to the community in the form of development programs and social services.

One program directly supported by the productive fund is the *Asy-Syafi'iah Tahfiz House* and the *Magrib Mengaji Program*. This tahfiz house accommodates three out-of-town students who are fully mentored by a tahfiz teacher, with operational costs funded by mosque revenue. The *Magrib Mengaji* program, which enrolls approximately 150 children, is also subsidized by the mosque's business revenue. As a result, Quranic education activities are no longer solely dependent on congregational donations but are supported by a sustainable, productive financial system.

In addition to education, funds from productive ZIS management are also used for social activities, such as small business management training for congregants, assistance to orphans and the poor, and the provision of basic healthcare facilities in collaboration with the *Sufina Azis Hospital*, located in front of the mosque. This collaboration demonstrates that the BKM's economic empowerment efforts are not exclusive but open to partnerships across institutions, both religious and social.

The success of this productive fund management is inseparable from the BKM's participatory and adaptive leadership style. Each economic program is developed based on the principle of *shura* (deliberation) and actively involves members of the congregation, from planning to implementation. Transparency in financial reporting and public accountability are key to program sustainability. This fosters congregant trust and encourages increased participation in the payment of *zakat*, *infaq*, and *sadaqah* (charity).

Beyond economic benefits, productive fund management also contributes to strengthening social solidarity among congregants. Activities at the *Barokah Shop*, for example, provide a space for interaction that fosters a sense of togetherness and social responsibility. The congregation plays a role not only as donors or recipients, but also as active actors in a collectively managed economic system. Therefore, the ZIS management model at the *Asy-Syafi'iah Mosque* transforms social relations from vertical (giver-recipient) to horizontal (partner-to-partner).

Conceptually, this practice demonstrates that productive ZIS management not only generates economic benefits but also strengthens the mosque's role as an institution for social transformation. The mosque serves not merely as a place of worship, but also as a center for sustainable economic, educational, and social activities. This productive approach enables the mosque to fully fulfill its communal function—providing both spiritual and material benefits to the congregation.

Understandably, the *Asy-Syafi'iah Mosque* can be considered a representative model for the development of empowerment-based ZIS fund management. Through productive fund management, the mosque not only improves the economic well-being of the congregation but also creates a sustainable source of funding for socio-religious programs. This model demonstrates that the success of managing community funds depends not only on the size of the funds collected, but also on the mosque management's ability to transform them into social and economic capital that provides long-term benefits for the community.

Al-Hidayah Mosque

The *Al-Hidayah Mosque* is a center of Islamic worship located in the strategic *Menteng Indah Housing Complex*, in the Southeast Medan Village, Medan Denai District, Medan City. The mosque's establishment was inextricably linked to the dynamic growth of new residential areas in the early 1990s, when *Menteng Indah* began to develop as a modern residential area in Medan City. Construction of the mosque began in 1992 on 1,256.45 m² of land donated by PT *Rodetas Jaya*, the area's developer. Administratively, the transfer of land ownership was only legalized through a legal process on October 9, 1999. This considerable time span between the *de facto* donation and *de jure* legalization demonstrates how the institutionalization of *waqf* assets in urban areas often faces complex administrative and regulatory dynamics.

In an effort to strengthen institutional independence, the *Al-Hidayah Mosque* management initiated the productive management of ZIS funds through the establishment of a sharia-compliant economic business unit called the *Hidayah Mini Market*. This business unit operates within the mosque complex and serves a dual purpose: providing basic necessities for the congregation and the surrounding community, while also serving as a means of economic empowerment for the community. The mini-market currently employs ten permanent employees with an average monthly income of Rp 1,500,000. Institutionally, this unit contributes significantly to the mosque's cash flow, generating a net income of approximately Rp 5,000,000 per month. The implementation of this productive ZIS fund management model demonstrates a paradigm shift—from a consumptive approach to a model focused on strengthening the community's economy based on sharia values.



Figure 2. Al-Hidayah Mosque Mini Market

The productive management of ZIS funds supports the sustainability of various educational and socio-religious activities at the Al-Hidayah Mosque. Funds generated from the business unit are used to support the Maghrib Mengaji program, regular Islamic studies, and the development of Al-Hidayah Islamic Youth (RIAH). Through these programs, the mosque plays an active role in fostering religious awareness among the younger generation while strengthening social bonds among the congregation. RIAH activities include organizing Islamic holiday commemorations, Ramadan, Eid al-Fitr, and Eid al-Adha activities, and participating in social activities such as mutual cooperation (gotong royong) and community service. Stable financial support enables these programs to operate sustainably without a heavy dependence on incidental donations.

In addition to education, business proceeds are also directed towards social activities. The Al-Hidayah Community Development Agency (BKM) regularly distributes assistance to the poor, provides assistance to orphans, and promotes converts to Islam. Each year, especially during the months of Muharram and Sha'ban, the total amount of social funds distributed reaches approximately IDR 162,000,000. These figures demonstrate the management's concrete commitment to utilizing zakat, infaq, and sadaqah funds in a targeted manner that has a broad impact on the welfare of the surrounding community. Through this mechanism, the mosque's socio-economic functions appear to operate simultaneously: maintaining its spiritual function while strengthening social solidarity.

Attention to community welfare extends beyond the economic aspect. Al-Hidayah Mosque also actively provides free healthcare services on special occasions, such as Islamic holidays. These programs include general health checks, a clinic post, and mass circumcisions for children from underprivileged families. These activities demonstrate that the management of ZIS funds at Al-Hidayah Mosque has evolved into a multifunctional management model—integrating the dimensions of worship, education, economics, and health into a single, integrated social service system.

With this model, Al-Hidayah Mosque demonstrates a new face of mosque institutions that adapts to the demands of the times. ZIS funds are no longer limited to short-term charitable functions, but have become a productive instrument for strengthening the social and economic capacity of the congregation. The management pattern implemented by BKM Al-Hidayah shows great potential for replication in other mosques, especially in the context of strengthening the community's economy based on religious institutions in urban areas.

Haji Maraset Mosque

Haji Maraset is one of Medan's mosques with significant historical significance, both religiously and socio-economically. Founded in 1930 by a generous merchant named Haji Muhammad Arsyad Parinduri, better known by his nickname Maraset, the mosque stands on his private land on the banks of the Deli River. Haji Maraset, a native of Sayur Maincat Village, Kotanopan District, Mandailing Natal Regency, was widely known during the colonial period as a rubber trader and owner of several regional-scale trading businesses. The entire cost of the mosque's construction was covered from his personal wealth, reflecting the tradition of generosity and productive endowments that has existed among the Muslim community in North Sumatra since the early 20th century.

Historically, Haji Maraset was known not only as a religious figure but also as an influential figure in Medan's economic network in the 1920s. He was listed as one of the three richest men in the Kesawan region, after the Sultan of Deli and Tjong A Fie. His economic activities included ownership of merchant ships and the spice trade between Medan and Singapore, as well as dozens of shops and rental houses in the Kesawan area. Most of these assets around 32 shop doors—still survive today and provide a sustainable source of funding for the Haji Maraset Mosque. This rental management system, passed down through generations, supports the mosque's maintenance and helps the poor, making it one of the earliest forms of productive waqf (endowment) in the city.

Architecturally, the mosque showcases a blend of Persian and European colonial styles, designed by a Dutch architect who also worked on the Al-Mashun Grand Mosque. The mosque's main floor is raised approximately 1.5 meters above ground level, with seven steps and five main entrances. The 400-square-meter main building sits on an 1,100-square-meter plot of land that includes the imam's house, the guard's house, and a spacious garden and courtyard. The unique design, robust structure, and continued functionality make the Haji Maraset Mosque a significant religious landmark in West Medan.

Since its founding, the Haji Maraset Mosque has implemented a productive model for managing community funds. The mosque's primary funding comes from a waqf asset, a rubber plantation in Haji Maraset's hometown of Mandailing Natal, covering an area of approximately twenty hectares. The plantation is managed through a system of mutual assistance between tappers and managers, where the rubber sap is sold through local collectors under a transparent profit-sharing mechanism. Annual production reaches approximately 40 tons of sap, with an economic value of approximately Rp 400 million. Of this amount, approximately Rp 200 million is allocated for the mosque's needs. This pattern demonstrates that since the early 20th century, managing the community's economy through productive assets has been an integral part of the institutional tradition of mosques in Medan.

In addition to the rubber plantation, another source of funding comes from the rental of houses and shophouses inherited from the mosque's founder, located on Jalan Pantai Burung (now Jalan Brigjen Katamso). Currently, there are seven shophouses and twenty-five active rental houses, with rental rates ranging from Rp 6–7 million per unit per year, generating approximately Rp 165 million. Meanwhile, seven strategically located shophouses have a higher value, around Rp150 million per unit per year, generating an additional income of around Rp1.05 billion. The total accumulated income from these productive assets makes the Haji Maraset Mosque one of the mosques with the highest level of financial independence in Medan.



Figure 3. Haji Maraset Mosque

The proceeds from these management efforts are not solely used for mosque operations but are also directed toward social and economic empowerment activities for the community. Each year, the Mosque Administration Board (BKM) distributes a portion of its profits to provide assistance to the poor, orphans, and to foster new converts. Furthermore, the mosque actively participates in public health services, such as mass circumcisions and free health check-ups, typically held during Islamic holidays.

In the education sector, the Haji Maraset Mosque's contribution is evident through the establishment of the Arsyadiyah Elementary School in the 1970s, originally an Islamic elementary school (Madrasah Islamiyah). This school developed with the support of local figures and now officially operates under the auspices of the Ministry of Religious Affairs. The existence of this educational institution demonstrates the continuity of the mosque founder's vision, which places education and economic independence as integral parts of social worship. It can be said that the Haji Maraset Mosque represents a model of a mosque institution capable of sustainably integrating worship, economic, social, and educational functions. The

tradition of managing productive assets inherited from the early 20th century is concrete evidence that the spirit of productive waqf is not a new concept, but rather part of local wisdom that is relevant to be redeveloped in the context of strengthening the economy of today's people.

Nurul Islam Mosque

Nurul Islam Mosque, located at Jalan Karya No. 203, Karang Berombak Village, West Medan District, is a prominent mosque in the productive management of zakat, infaq, and alms (ZIS) funds. The mosque strives to ensure that ZIS management is not merely consumptive but also creates added economic value for the congregation. This orientation is realized through various activities that involve the active participation of the congregation, especially the younger generation, in sharia-based economic activities. One concrete form of productive fund implementation is the empowerment of mosque youth in entrepreneurship. Through a mudarabah contract, or profit-sharing system, the youth are provided with business capital to sell goods within the mosque area. This activity serves not only as entrepreneurial training but also as a means of character education and economic independence based on Islamic principles. This activity demonstrates that ZIS funds can be managed to generate economic turnover for the congregation without deviating from religious values. Business profits become a source of additional income for the mosque's treasury, which is then used to support various social and religious activities.



Figure 4. Nurul Islam Mosque

This productive approach to managing community funds has had a significant impact on the mosque's functional development. Funds generated from economic activities are used to support various activities, such as Quran memorization (tahfiz) training, the Maghrib Mengaji program, and other socio-religious activities. This financial independence enables the Nurul Islam Mosque to sustainably implement community programs without relying too heavily on incidental donations. Furthermore, the mosque has developed the Madrasah Qalbu Millennial program, which aims to develop a generation of young Muslims with morals, knowledge, and leadership skills. This program involves collaboration with the Millennial Muslim Movement community in Medan, reflecting the mosque's openness to positive social synergy.

Beyond its economic and educational aspects, the Nurul Islam Mosque maintains its social function. Each year, the management distributes donations to orphans and underprivileged families, provides facilities for travelers, and initiates social activities such as a public kitchen and a Monday-Thursday fast-breaking event. These activities emphasize that the management of community funds extends beyond the economic sector and is also aimed at strengthening social solidarity within the community. Through transparent and participatory management, the congregation's trust in the mosque's management has increased.

The management also prioritizes health services. The Nurul Islam Mosque regularly hosts health checks, mass circumcisions, and blood drives. Currently, the management is building a health clinic on the mosque grounds as a step to strengthen more structured socio-religious services. This effort demonstrates that productive management of congregation funds can expand the reach of mosque services, from worship to economic empowerment, education, social issues, and health. Through this management model, the Nurul Islam Mosque demonstrates its strategic role as an adaptive and effective religious institution. This success serves as a concrete example of how zakat, infaq, and alms funds, managed in a trustworthy manner,

can be an effective instrument in building the independence and well-being of the congregation at the local level.

The Effectiveness of Productive Utilization of Zakat, Infak, and Alms (ZIS) Funds for the Economic Empowerment of the Community in Mosques in Medan City

Research results show that the management and utilization of zakat, infaq, and alms (ZIS) funds in several mosques in Medan City has shifted toward a productive pattern oriented towards the economic empowerment of the congregation. Several mosques, such as the Asy-Syafi'iyah Mosque in Medan Helvetia, the Al-Hidayah Mosque in Medan Denai, the Haji Maraset Mosque in West Medan, and the Nurul Islam Mosque on Jalan Karya, demonstrate a strong commitment to making ZIS not merely a consumptive fund, but also a social and economic asset that can strengthen the congregation's independence.

The Asy-Syafi'iyah Mosque, for example, has utilized ZIS funds to support small businesses within the congregation and develop culinary outlets within the mosque's vicinity. (Zakat, 2020) This initiative is supported by an orderly and transparent administrative system, as well as the existence of a Zakat Management Unit (UPZ) that actively collects and distributes community funds. The collected funds are used not only for charity but also for productive empowerment programs such as business capital assistance, entrepreneurship training, and the development of congregational cooperatives. This success has also supported other activities such as memorization (tahfiz) training, religious training, and educational assistance for the congregation's children. Strategically located near Sufina Azis General Hospital, the mosque management has also capitalized on economic opportunities by opening the Barokah Shop and planning new ventures that could involve the mosque's youth.

Meanwhile, the Al-Hidayah Mosque in the Menteng Indah Complex demonstrates a relatively well-established form of ZIS management through the establishment of the Hidayah Mini Market. (Editor 02, 2022) This business unit is a concrete example of the productive use of congregational funds to meet the congregation's needs while simultaneously increasing the mosque's income. Fund management is transparent and planned, and financial reports are regularly released to the congregation to maintain public trust. The mosque also distributes a portion of ZIS funds for educational activities, scholarships, and public health services such as free medical treatment and mass circumcisions. With participatory management and strong congregational support, Al-Hidayah has successfully integrated worship, social, and economic functions within a single, independent mosque institution.

The Haji Maraset Mosque in the Sei Deli area demonstrates long-standing economic independence. The mosque management proactively diverts a significant portion of the ZIS funds into sustainable business capital. The approach is participatory, with each program designed based on the real needs of the community. The mosque management first conducts a small research study to identify business potential, then distributes the ZIS funds to the congregation as working capital. As a result, these funds not only directly assist beneficiaries but also generate profits that are used to support the mosque's operational and social activities. The success of this management is reinforced by high community participation, enabling the mosque to effectively function as a center for congregation-based economic empowerment. (AdminSatu, n.d.)

Meanwhile, the Nurul Islam Mosque on Jalan Karya, West Medan, is still developing its productive ZIS management, but is showing a clear direction. Through the Zakat Management Unit managed by the foundation, ZIS funds are distributed for social programs and education, as well as business capital for the mosque's youth. One interesting innovation is the provision of business capital under a mudarabah contract to members of the Nurul Islam Mosque Youth (Resni) to develop small businesses around the mosque. This initiative demonstrates the transformation of the ZIS function from consumptive assistance to productive funds that foster independence for the younger generation. In addition, some funds are also allocated for non-formal education activities such as TKQ and RA, tahsin training, and scholarships for underprivileged children.

Fund management at the Nurul Islam Mosque is conducted transparently, with financial reports accessible to the congregation. Community trust in the management is crucial for expanding participation in fundraising. In addition to economic activities, the mosque is also active in social services such as blood donation drives, assistance to the elderly and orphans, and assistance to communities affected by the pandemic. Despite facing limited human resources and not yet having a comprehensive congregation database, the management remains committed to making the mosque a center for effective community activities.

Overall, these four mosques illustrate a new trend in the management of ZIS funds in Medan: a shift from a consumptive model to a productive one oriented toward empowerment. ZIS is no longer limited to short-term assistance but is transformed into an instrument for community economic development that can independently fund memorization, education, health, and social activities. This independence

demonstrates that mosques have significant potential to become economic drivers for the community, as long as their management is carried out professionally, transparently, and based on the real needs of the community.

However, this study also identified several obstacles that require attention, such as the low participation of some congregations in paying zakat and alms, the lack of an integrated mustahik database system, and limited human resources familiar with Islamic financial management. These challenges can be addressed through increased zakat literacy, training in mosque economic management, and strategic collaboration between mosques, zakat institutions, and local governments.

With good governance, mosques can play a dual role: as institutions of worship and centers for socio-economic empowerment of the community. Productive management of ZIS not only provides economic benefits to the community but also revitalizes the role of mosques as social institutions capable of providing concrete solutions to issues of poverty, education, and community welfare in Medan.

The Perspective of al-Mashlahah al-Mursalah on the Productive Utilization of Zakat, Infak, and Alms (ZIS) Funds for the Economic Empowerment of the Community in Mosques in Medan City

In the development of contemporary Islamic jurisprudence (*fiqh muamalah*), the management of zakat, infak, and alms (ZIS) funds has become a crucial issue, demanding a thorough *ijtihadiyah* approach. (Patih, 2022) Amidst the increasing socio-economic complexity of urban Muslim communities, the consumptive model of ZIS distribution—merely providing temporary assistance without sustainable benefits—is increasingly perceived as inadequate. (Hilda et al., 2024) While this consumptive approach can address emergency needs, it fails to create structural change in poverty alleviation. Therefore, productive ZIS management, through the distribution of funds as business capital, training programs, and sustainable empowerment, is more in line with the spirit of the *maqāshid al-syar'ah*, which emphasizes the overall welfare of humanity.

In the context of Medan City, mosques play an increasingly significant role in managing community funds. The function of mosques is now not limited to ritual worship activities, but also serves as socio-economic centers capable of empowering the congregation. The four mosques used in the research—Ash-Syafi'iyah Mosque on Jalan Sinumba Raya, Medan Helvetia District; Al-Hidayah Mosque in the Menteng Indah Complex, Medan Denai District; Haji Maraset Mosque on Jalan Adam Malik/Sei Deli, Medan Barat District; and Nurul Islam Mosque on Jalan Karya, Karang Berombak Village—represent a new paradigm in mosque-based ZIS management. All four demonstrate an integrative effort to strengthen spirituality and improve the economic welfare of the community. The programs implemented include social assistance, providing business capital through *mudharabah* contracts, skills training, and strengthening youth leadership. This model illustrates the synergy between religious values and economic productivity, aligning with the spirit of *maqāshid al-shari'ah* (Islamic principles).

From the perspective of *al-mashlahah al-mursalah*, this innovation has strong legal legitimacy. *Al-mashlahah al-mursalah* is a form of benefit that is not explicitly mentioned in the Quran and Hadith, but is not rejected by either. As long as a policy brings tangible benefits to the community and does not conflict with sharia principles, it can be accepted as the result of *ijihad*. Within this framework, the productive use of ZIS by mosques in Medan City can be viewed as a valid and visionary form of social *ijihad* within the context of modern Islamic jurisprudence (*fiqh muamalah*).

From the perspective of *hifz al-din* (protecting religion) (Sup, 2023), ZIS management in mosques plays a significant role in strengthening religious development. Nurul Islam Mosque, for example, developed the *Madrasah Qalbu* Millennial program, which combines Qur'anic memorization (*tahsin*) learning with youth leadership training. This program produces a young generation that is not only fluent in reading the Qur'an but also possesses social and leadership capacities. The Ash-Syafi'iyah Mosque regularly holds *tahfiz* (memorization) classes, family religious study groups, and Qur'anic teacher training, funded by congregational donations. Meanwhile, the Al-Hidayah Mosque emphasizes fostering harmonious families and moral education based on the *majelis taklim* (Islamic study group). All of these activities maintain the existence of religion amidst the tide of urban secularization, thus aligning with the goal of *hifz al-din* within the *maqāshid al-syar'ah* (the principle of righteousness and the law).

The dimension of *hifz al-nafs* (protecting the soul) (Kudaedah, 2020) is also evident in the mosque's efforts to meet the community's basic needs. The Nurul Islam Mosque operates a public kitchen and provides regular aid to the poor, as well as a fast-breaking program from Monday to Thursday. The Haji Maraset Mosque actively provides monthly aid to orphans and the poor, while the Al-Hidayah Mosque distributes aid to underprivileged families in the Southeast Medan area. Furthermore, the productive ZIS model also plays a role in preserving human dignity. Through the *mudharabah* scheme, young people at the Nurul Islam Mosque obtain business capital to open small businesses near the mosque. This approach

not only alleviates economic burdens but also creates sustainable financial independence, in line with Islam's goal of nurturing human life with dignity.

Furthermore, the dimension of *ḥifẓ al-ʿaql* (protecting the mind) is reflected in various educational and training activities (Mislana & Sassi, 2025). The Asy-Syafi'iyah and Al-Hidayah Mosques provide Quranic reading and writing classes, literacy training, and creative economy-based skills development programs. The Haji Maraset Mosque holds knowledge assemblies and entrepreneurship training, while the Nurul Islam Mosque, through the Millennial Heart Madrasah, engages with the Medan City Millennial Muslim Movement to integrate leadership training and Islamic character development. Although the Quran does not explicitly mention that zakat can be used for education, such use can be categorized as *maslahah mursalah*, as education plays a crucial role in protecting the mind and improving the quality of human resources.

The dimension of *ḥifẓ al-nasl* (protecting descendants) is closely related to efforts to break the chain of intergenerational poverty (Subaki & Khafid, 2025). The Al-Hidayah Mosque distributes educational scholarships to orphans and the underprivileged, while the Haji Maraset Mosque provides educational assistance and school supplies annually. The Nurul Islam Mosque's entrepreneurship training program equips young people with practical skills, enabling them to have economic independence in the future. The Asy-Syafi'iyah Mosque also actively promotes Maghrib Quran recitation activities for children in the surrounding area, fostering a generation of spiritually and intellectually empowered Quranic reciters. These programs effectively protect future generations from the threat of ignorance and structural poverty.

The aspect of safeguarding wealth (*ḥifẓ al-māl*) is evident through the mosque's innovations in channeling ZIS funds into productive activities. The Nurul Islam Mosque is initiating the construction of a health clinic, a food court, and a business kiosk managed by the mosque's youth. The Haji Maraset Mosque has established a congregational cooperative as a joint venture, while the Al-Hidayah Mosque plans to expand its community-based housing business unit to support the mosque's financial independence. All of these businesses demonstrate the awareness that wealth should not be allowed to languish without benefit but should be managed to contribute to the welfare of the community. This approach aligns with the principle of *ḥifẓ al-māl*, namely safeguarding, developing, and distributing wealth to provide sustainable social benefits.

From a legal perspective, the productive use of ZIS can be categorized as *maslahah mursalah*. There are no texts explicitly prohibiting the use of zakat for productive financing, as long as the basic needs of those entitled to it are met. General principles of sharia emphasize the importance of poverty alleviation, distributive justice, and community empowerment. Therefore, integrating economic empowerment, education, and health programs through ZIS is a form of *ijtihād* that aligns with the universal goals of sharia. Contemporary scholars, such as Yusuf al-Qaradawi, also emphasize that productive zakat provides long-term benefits compared to temporary consumptive distribution.

Therefore, from a *fiqh* perspective, the management of productive ZIS in Medan City mosques can be viewed as a legitimate and contextual *ijtihād*. This practice marks the paradigm shift of mosques from mere ritual institutions to comprehensive socio-economic institutions. Through social assistance, education, entrepreneurship, and healthcare development, these mosques have successfully translated the concept of welfare into the five dimensions of *maqāṣid al-syarī'ah*. This demonstrates that *al-mashlahah al-mursalah* is not only a theoretical concept but also a practical principle that can be applied to the community's financial management system.

Ultimately, the experience of mosques in Medan City in productively managing ZIS (Islamic Funds) can serve as a model for managing community funds in modern urban areas. Transparency in management, active congregational participation, and integration between spiritual and material dimensions are key to success. If consistently implemented, mosques will serve not only as centers of worship but also as centers for sustainable economic, social, and educational empowerment. This success demonstrates the relevance of *al-mashlahah al-mursalah* as a strong normative foundation for the development of contemporary Islamic jurisprudence (*fiqh muamalah*) and as a concrete instrument for building a religious, prosperous, and competitive civil society.

To this end, it can be emphasized that the results of this study align with the findings of (Ibrahim, 2020) and (Rambe, 2023), both of which demonstrate that the management of zakat, *infaq*, and *sedekah* (ZIS) in Medan City has strategic potential to foster economic independence for the community if managed productively and oriented toward empowerment. Both studies emphasize the importance of optimizing ZIS funds so that they are not merely consumptive but also create a sustainable economic impact for the community. However, this study presents new, more progressive findings. While previous research remained limited to potential, this study found that in several mosques in Medan City—namely the Asy-Syafi'iyah, Al-Hidayah, Haji Maraset, and Nurul Islam Mosques—productive ZIS management efforts have been realized through the establishment of congregational business units, productive asset development,

and sharia-based youth empowerment programs. Thus, this study not only confirms the results of previous studies but also broadens empirical understanding that productive ZIS management at the mosque level can be realized as a concrete practice of public welfare in accordance with the principle of al-Maṣlaḥah al-Mursalah.

4. CONCLUSION

This study shows that four mosques in Medan Asy-Syafi'iyah, Al-Hidayah, Haji Maraset, and Nurul Islam have successfully transformed the management of zakat, infaq, and sadaqah (ZIS) from a consumptive to a productive pattern. Through various economic initiatives such as congregational business units, productive assets, and youth empowerment, ZIS funds function not only as social assistance but also as an instrument for increasing the economic independence of the community. These findings demonstrate a welfare orientation that aligns with the principle of al-Maṣlaḥah al-Mursalah, as it provides tangible and sustainable benefits to the community without conflicting with sharia provisions.

Theoretically, this study strengthens the concept of al-Maṣlaḥah al-Mursalah in the context of the community economy by demonstrating that welfare is not only normative but can also be realized through mosque-based social innovation. The productive ZIS management model identified in this study can serve as a conceptual reference for the development of contemporary economic fiqh theory that emphasizes the balance between spiritual values and social benefits. From a policy perspective, this study provides recommendations for ZIS institutions, local governments, and mosque administrators to build institutional synergy to optimize productive ZIS management. Local governments can play a role in regulation and managerial assistance, while ZIS institutions can provide training and access to capital for mosque administrators. Further research can be directed at measuring the long-term economic impact of productive ZIS management, thus resulting in a more systematic and sustainable empowerment model.

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