

## Establishment of Mosque-Based *Baitut-Tamwil* in Nagasaribu Village, North Padang Lawas Regency to Support Productive Economic Communities

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**Abstract.** People in Nagasaribu Village, North Padang Lawas District, produce traditional food and market snacks in their homes. These home industries are mainly managed by mothers (wives) to earn extra money to support their families. The community of Nagasaribu Village will definitely experience difficulties if they need additional funds for small amounts of capital because they are small producers. The focus of this community assistance was to establish a mosque-based *Baitut-Tamwil* savings and loan cooperative. They also conducted organizational (managerial) training as well as training on how to utilize the cooperative to provide savings and loan services based on sharia economic principles. One form of community empowerment is community service activities, which aim to foster creativity by encouraging, motivating, and increasing awareness of the potential of the community. Skills development and community economic development can be achieved through mentoring that is tailored to the needs and potential of the community. The high level of participation of participants and the achievement of activity targets are indicators of the success of this community service activity. However, one challenge that may continue to occur is the reluctance of community members participating in the mentoring program to start the business that has been taught in this activity.

**Keywords:** *Baitut-Tamwil*; Community Empowerment; Productive Economy

### 1. Introduction

Social assistance serves as an agent of change, actively working to address the challenges faced by communities by offering solutions through targeted interventions (Andy Saputra et al., 2023; Bruckmayr, 2024). Community mentoring is a dynamic process that involves close interaction between community groups and facilitators to collectively address a range of issues, such as designing programs that improve socio-economic conditions, enhancing education, mobilizing local resources, resolving social problems, and facilitating access to essential services (Dewi & Zaenurrosyid, 2023; Hardana, 2023; Taher et al., 2023). This collaboration is key to building partnerships with various stakeholders and contributes to the success of broader government initiatives, particularly in areas where the government's role has been insufficient (Dayu & Rianto, 2023; Shafira et al., 2023; Vinatra, 2023). Efforts by the government to enhance the

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economic welfare of the community are often seen as less than optimal (Holijah et al., 2023; Nasution et al., 2023; Rambe et al., 2023). Therefore, such initiatives must be complemented by active community participation, particularly from academic institutions, as a form of social responsibility (Ascarya et al., 2023; El Boujjoufi et al., 2023). Universities, as centers of knowledge and innovation, should play a vital role not only in advancing education but also in supporting economic development and social justice within their regions. One of these efforts is manifested through community assistance programs aimed at boosting local economies, as seen in Nagasaribu Village, North Padang Lawas Regency.

This particular community assistance initiative is expected to stimulate economic activity by establishing a sharia-compliant cooperative, known as *Baitut-Tamwil* (Kamaluddin et al., 2022; Katman et al., 2022). Cooperatives are a cornerstone of the people's economy, based on principles of mutual cooperation and kinship (Maula et al., 2022; Rakhman et al., 2022). When these cooperatives are managed in accordance with sharia principles, they uphold religious values while focusing on more than just financial gain. The Quran, in Surah an-Nisa [4]: 29, emphasizes ethical business practices, stating, "O you who believe! Do not consume one another's wealth unjustly or by false means, except through trade with mutual consent."

The community of Nagasaribu Village is deeply religious, living around the central mosque, Masjid al-Inayah. Most of the men work as traders, farmers, or builders, while many of the women are involved in producing traditional market snacks and meals in small home-based industries. These efforts are vital to the local economy, yet the businesses have struggled due to limited access to capital and consistent financial support. Additionally, the government's attention to these small businesses has been minimal, with inadequate infrastructure, poor resource management, and insufficient capital assistance. As a result, many local producers are forced to rely on high-interest loans from informal lenders, which exacerbates their financial burden and slows down economic growth. The establishment of a local savings and loan cooperative or *Baitul Mal Tamwil* (BMT) could alleviate this issue, offering affordable access to capital. However, despite their needs, the community in Nagasaribu Village faces challenges in independently establishing such institutions.

In this context, the community assistance program in Nagasaribu Village aims to bridge this gap. Given the limited impact of government efforts to improve economic welfare, the program emphasizes the importance of community participation, particularly from universities and academic communities. By leveraging the resources and expertise of universities, these programs can significantly contribute to improving the economic conditions of productive community groups and help realize broader social justice goals. Universities, therefore, play a crucial role not only in education but also in promoting sustainable economic growth in underserved communities.

## 2. Methods

The residents of Nagasaribu Village can be classified as a productive economic group due to their role as producers of traditional foods and market snacks. Beyond this, they should be recognized as a community with the potential to drive economic improvement. This community service initiative is implemented in two key stages: 1) mentoring and education, and 2) the establishment of a *Baitut-Tamwil* cooperative.



### 2.1. Mentoring

The social assistance program we implement plays a crucial role in enhancing the community's economy (Suwita *et al.*, 2022; Usamah, 2022). This productive economic empowerment initiative offers a significant opportunity to overcome the obstacles faced by the community, such as reliance on loan sharks and limited access to capital (Ali Hardana *et al.*, 2022; Candrasa, 2022; Mutamimah *et al.*, 2022). The people of Nagasaribu Village already possess the potential to improve their standard of living, and with the right support, they can realize this potential more fully. Recognizing the community's strengths, the empowerment program emphasizes the importance of active participation from all stakeholders to ensure that the economic improvement efforts are successful. The mentoring approach involves the formation of a financial management group. As facilitators, we provide initial capital to be managed collectively by the group. This capital is allocated as savings for each member, overseen by the group's core management team. This financial management group serves as the foundation for establishing a sharia-compliant cooperative (*Baitut-Tamwil*), embodying the principles of a community-based economy.

### 2.2. Formation of *Baitut-Tamwil* Cooperative.

There are several key reasons why establishing cooperatives is an effective approach to empowering the community's economy. First, cooperatives help address the issue of limited access to capital, while also providing a means to eliminate the harmful practice of loan sharks within the community (Finuliyah & Khusaini, 2022; Najeh & Morched, 2022). A cooperative is unique in that it is founded on principles of familial cooperation and mutual support (Pandapotan & Soemitra, 2022).

According to Article 5, paragraph (1) of Law No. 25 of 1992 concerning Cooperatives, the fundamental principles of cooperatives include voluntary and open membership, democratic management, fair distribution of profits in proportion to each member's contribution, limited returns on capital, and independence (Harahap *et al.*, 2021; Hidayat & Makhrus, 2021; Nurjanah & Hasanah, 2021). By adhering to these principles, the establishment of a sharia-based cooperative (*Baitut-Tamwil*) is expected to foster economic independence, promote mutual assistance within the community, and safeguard members from exploitative lending practices. The profits generated by the cooperative are distributed back to its members in the form of surplus results (remaining operating results), further reinforcing the cooperative's service-oriented nature.

Moreover, the *Baitut-Tamwil* cooperative is uniquely mosque-based, reflecting the distinct character of the community service initiatives led by UIN Prof. K.H. Saifuddin Zuhri Purwokerto, an Islamic higher education institution (Asif *et al.*, 2021; Mulyani *et al.*, 2021). The goal of this mosque-centered empowerment program is to encourage the community to see the mosque not only as a place for ritual worship but also as a hub for community development and service. This vision mirrors the role mosques played during the time of the Prophet Muhammad SAW and the *khulafaurasyidin* period, when they were centers of both spiritual and social empowerment.

One of the key advantages of basing community empowerment activities in the mosque is its central role in mobilizing and engaging the Muslim community in development initiatives. The mosque holds a trusted and respected position within the religious and social life of the community, making it an ideal institution to lead and facilitate efforts toward sustainable economic growth and mutual support.



### 3. Results and Discussion

#### 3.1. Initial Condition of the Assisted Community

Many community empowerment programs aimed at poverty alleviation often face challenges such as mis-targeting, which can lead to social fragmentation and weaken existing social capital. This erosion of social capital eventually causes shifts in community behavior, moving them further from the values of independence, mutual cooperation, and collective responsibility in solving problems. The diminishing of these values can be traced, in part, to government policies and actions by community leaders, who have historically managed poverty programs in ways that are unjust, non-transparent, and fail to prioritize the needs of the vulnerable. Instead, these programs tend to focus on bureaucratic “good governance” approaches, which can breed suspicion, stereotypes, and skepticism within the community.

Such inequitable policies and programs often occur in uncivil societies, where community institutions are disempowered, justice is not prioritized, and leadership lacks accountability and sincerity in advocating for the community's interests (Hasibuan et al., 2021; Qomar et al., 2021; Zainuri et al., 2021). This scenario is evident in Nagasaribu Village, North Padang Lawas Regency, where many households produce traditional food and market snacks as a means of supplementing their family income. These small-scale home industries, predominantly run by mothers, face significant challenges when they need additional capital, as formal banks usually require high loan thresholds that are inaccessible for small producers.

The villagers of Nagasaribu typically seek only small loans, but due to the lack of accessible financial services, they often turn to informal moneylenders, who charge exorbitant interest rates, sometimes as high as 20% per month. This situation highlights the need for a *Baitut-Tamwil* (a type of cooperative) that can provide small loans with low ceilings tailored to their business needs. A community-based *Baitut-Tamwil* would be far more beneficial and aligned with their circumstances than external financial services. The community empowerment efforts in Nagasaribu Village are focused on establishing a mosque-based *Baitut-Tamwil*, complemented by organizational management training and guidance on utilizing *Baitut-Tamwil* to offer sharia-compliant savings and loan services. The decision to base *Baitut-Tamwil* in the mosque reflects the community's strong connection to the mosque, as they live within its vicinity. Although the cooperative is mosque-based, it operates independently of the mosque's management (*takmir*), ensuring that the funds of *Baitut-Tamwil* are kept separate from mosque finances. The mosque simply serves as a hub for organizing and managing the cooperative, with administrators recruited from among active mosque members.

By centering empowerment activities around the mosque, this initiative seeks to develop not only the economic aspects of the community but also to foster holistic human development (Ascarya et al., 2018; Hardana, 2018). This includes nurturing both economic and spiritual growth, rooted in religious and moral values. As facilitators from UIN Prof. K.H. Saifuddin Zuhri Purwokerto, we believe that mosque-based economic empowerment and mentoring are effective approaches to creating positive social change. This method provides a platform for community learning and capacity building, promoting business independence and reducing dependency on external financial assistance.



### 3.2. Expected Condition

This mentoring activity is designed as a process of empowerment and community education to cultivate independence and promote sustainable development principles as the foundation for building resilient rural communities. The goal is to create socially just conditions, particularly since rural communities often have limited access to information and face systemic social injustices. Currently, rural areas confront three major challenges: weak social capital, poverty, and environmental degradation. To address these issues, community empowerment programs that emphasize independence and sustainability are critical. These programs utilize a bottom-up development planning approach, focusing on community participation as the core element. The key principle of community empowerment is to position the community as the central actor at every stage of development. By placing the community in this role, empowerment programs encourage people to harness their potential, actively engage in planning, and foster a sense of self-reliance and independence.

While there are numerous government-led development programs aimed at improving the rural economy, most of them focus on infrastructure projects that do not directly address the economic needs of the community. As a result, many of these programs fail to achieve their intended impact. Several factors contribute to this misalignment: 1) a mismatch between community needs and the assistance provided, 2) the lack of accompanying skill development programs, 3) inadequate monitoring and evaluation, and 4) the absence of community-level institutions that ensure the continuity of these programs.

At its core, true community empowerment involves facilitating village development that prioritizes the community's independence in decision-making, particularly regarding the management of local assets. The goal is to enable rural communities to independently oversee the planning, implementation, supervision, and evaluation of development projects, ensuring that the results of these initiatives benefit the community in a sustainable manner.

Community assistance is a key determinant of the success or failure of economic empowerment programs. It ensures that communities are not passive recipients but active participants, able to sustain and build upon the development outcomes. For community empowerment to be effective, the active participation of all stakeholders is essential. By working collaboratively, communities can overcome challenges and achieve sustainable development.

## 4. Conclusions

The establishment of a mosque-based *Baitut-Tamwil* in Nagasaribu Village, North Padang Lawas Regency, is a significant step toward enhancing the economic resilience and productivity of the local community. This initiative focuses on addressing a critical challenge faced by the village's small-scale producers, particularly the women who run home-based industries producing traditional foods and market snacks. These producers often face difficulties in accessing small-scale capital, limiting their ability to expand their businesses or increase production. By creating a *Baitut-Tamwil* savings and loan cooperative, the initiative provides a much-needed financial support system based on sharia economic principles, which not only aligns with the community's values but also offers a sustainable method for promoting local economic growth. The program is



designed to go beyond simply providing financial assistance. It also includes comprehensive organizational and managerial training to equip the community with the skills necessary to run the cooperative effectively. This training empowers participants to manage the cooperative and utilize its services for their benefit, fostering a sense of ownership and responsibility within the community. The cooperative acts as a mechanism for savings, providing loans to members, and potentially helping the community to break the cycle of financial insecurity by offering a reliable source of capital.

One of the primary goals of this initiative is community empowerment, achieved through a combination of education, training, and financial support. The program aims to stimulate creativity, motivation, and a greater awareness of the community's economic potential. The high level of participation and the achievement of targeted outcomes in terms of organizational development and economic literacy indicate that the community service program has been successful in these respects. The participants have shown enthusiasm and engagement, which are key indicators of the initiative's initial success. However, the project does face ongoing challenges, particularly in encouraging some community members to fully commit to launching or expanding their businesses after the training. Despite the training provided, there is still reluctance among some participants to implement the knowledge and skills they have acquired. This hesitation could be attributed to a variety of factors, such as fear of failure, limited entrepreneurial experience, or a lack of confidence in their ability to succeed in business. In conclusion, while the mosque-based *Baitut-Tamwil* initiative in Nagasaribu Village has made significant strides in supporting the local productive economy and empowering community members, continued efforts are needed to address the psychological and practical barriers that prevent some individuals from fully realizing their business potential. The program's future success will depend on its ability to foster sustained entrepreneurial activity and ensure that the cooperative continues to provide meaningful support to the community.

### Acknowledgments

We would like to extend our deepest gratitude to everyone who contributed to the success of this service, whether through financial or non-financial support. The presence and assistance of each individual and institution have played a pivotal role in ensuring the smooth execution of this program. A special thanks to the donors, particularly the parents of our friend, Calista, whose generous financial contributions have been a cornerstone in supporting the various activities and initiatives we have undertaken. Their spirit of compassion and generosity serves as a profound source of inspiration, motivating us to remain committed to this cause.

We would also like to express our heartfelt thanks to the Orphanage for graciously welcoming us and allowing us the opportunity to conduct this service. The warmth and hospitality extended to us during the interview process were truly appreciated. Your time, effort, and thoughtful responses were invaluable to our work. Finally, we are immensely grateful to the entire team and all the volunteers who dedicated themselves wholeheartedly to every stage of this activity. Your collaboration, sincerity, and strong team spirit have been the foundation of this program's success. Without your tireless efforts and commitment, none of this would have been possible.



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