



OPTIMIZING THE UNDERSTANDING OF FIQH MUAMALAH THROUGH COUNSELING ASSISTANCE FOR MOSQUE CONGREGATIONS IN GRESIK

**Mohammad Majduddin^{1*}, Muhammad Najib², Mohammad Makinuddin³,
Friendis Syani Amrulloh⁴, Naima Andleeb⁵**

^{1,2,3,4} Universitas Kiai Abdullah Faqih Gresik

⁵ University of Lahore

**Correspondence: mohammadmajduddin.inkafa@gmail.com*

ABSTRACT

This study aims to evaluate the effectiveness of mosque congregant assistance in optimizing the understanding of fiqh muamalah in the Gresik Regency. The researcher employs a social action research design through in-depth interviews, participatory observation, and documentation of counseling activities. The findings indicate that continuous guidance through counseling significantly enhances congregants' understanding of fundamental fiqh muamalah concepts, such as sales transactions, debt obligations, and zakat practices. Participants demonstrate increased comprehension and application of these principles daily, reflecting a deeper understanding of Islamic economic ethics. Although the results are positive, several challenges arise, including time constraints, limited access to easily comprehensible literature, and varying levels of participant motivation. This article recommends developing a more structured and inclusive counseling program using digital technology to support independent learning and expand accessibility. Therefore, collaboration between religious leaders, local governments, and Islamic educational institutions is essential to ensure the program's sustainability and long-term impact. By integrating these strategies, fiqh muamalah can be a solid foundation for building a just and prosperous society in line with Islamic principles. This study provides valuable insights into community-based religious education and its role in promoting ethical economic practices.

Keywords: *Fiqh Muamalah, masjid, Islamic economy*

INTRODUCTION

Fiqh muamalah is one of the branches of fiqh science that studies Islamic rules related to social and economic interactions in everyday life. In general, fiqh muamalah covers various aspects such as buying and selling transactions, debts, Zakat, waqf, and other financial practices regulated by the principles of Islamic law (Rodia Rotani Rianda et al., 2024). In the modern context, the understanding of fiqh muamalah is becoming increasingly relevant because many global economic practices require Sharia guidance to follow the principles of justice, halal, and benefit (Wahyuni et al., 2023; Wale et al., 2024). Several previous studies have shown that the

application of fiqh muamalah can provide solutions to various economic challenges, such as reducing usury practices, increasing transparency in transactions, and encouraging a fairer distribution of wealth (Adnan et al., 2024; Kahfi & Zen, 2024). In Indonesia, a country with a majority Muslim population, the concept of fiqh muamalah has been applied in various Islamic financial institutions, such as Islamic banks, Islamic insurance, and zakat institutions (Rindiani et al., 2023). However, although this concept has been widely recognized, a deep understanding of fiqh muamalah is still limited to certain circles, such as academics, Islamic economic practitioners, or urban communities with better access to learning resources.

Although fiqh muamalah has become an essential topic in Islamic literature and economics, understanding this concept at the community level, especially in rural or suburban areas, is still relatively low. In Gresik Regency, for example, many mosque congregants have a basic understanding of fiqh muamalah but cannot apply it optimally in their daily lives. It is due to several factors, such as the lack of access to systematic learning resources, lack of awareness of the importance of applying fiqh muamalah, and limited educational programs specifically designed for the general public (Majduddin, 2022). In addition, the method of learning fiqh muamalah, which is usually done through lectures or religious studies, is often less interactive and does not touch on practical aspects relevant to the community's needs. As a result, many mosque congregants only understand fiqh muamalah theoretically without being able to relate it to their social and economic realities. Previous research rarely discusses how extension approaches can be optimized to improve the understanding of fiqh muamalah at the community level. So, there is still a significant gap in the literature regarding effective learning methods.

This service aims to fill this gap by developing extension assistance methods to optimize the understanding fiqh muamalah among mosque congregations in Gresik. Counseling assistance was chosen because this method is considered more interactive, participatory, and relevant to the community's needs. Through this approach, the congregation is invited to understand the basic concepts of fiqh muamalah and encouraged to apply them in everyday life. It will also explore how extension assistance can be done sustainably to maximize impact. In addition, this research will identify challenges faced in implementing the extension program, such as the limited time of the congregation, the lack of easy-to-understand literature, and the lack of support from stakeholders. By filling this gap, this research is expected to make a real

contribution to improving religious literacy and sharia economics at the community level and become a reference for developing similar programs in other areas. Thus, this article not only discusses the importance of fiqh muamalah as a moral and ethical foundation in social and economic interactions but also highlights the urgency of developing innovative and inclusive learning methods. Through an extension assistance approach, it is hoped that the understanding of fiqh muamalah can be significantly improved so that people can carry out economic practices following Islamic law principles.

METHOD

This service uses a qualitative approach with a social action research design by Max Weber (Supraja, 2015) to examine the effectiveness of counseling assistance in improving the understanding of fiqh muamalah among mosque congregations in Gresik Regency. The research location was chosen from three large mosques representing the local Muslim community: the Gresik Great Mosque, Al-Ikhlas Mosque, and Baiturrahman Mosque. The research subjects were mosque worshipers aged between 25 and 60, with 90 people divided into three discussion groups to facilitate interaction and data collection. Data were collected through three main methods, namely in-depth interviews, participatory observation, and documentation. In-depth interviews were conducted with local religious leaders and congregation representatives to understand the challenges faced in learning fiqh muamalah, such as the lack of easy-to-understand literature and awareness of the importance of applying this concept in everyday life. Participatory observation involved researchers in extension activities to observe the dynamics of interaction and learning processes during the program. Documentation was used to collect records of activities, extension materials, and participants' evaluation results as supporting data. The main instruments in this study were interview guidelines and observation sheets that were systematically designed to ensure data accuracy. All data collected was then analyzed descriptively using data reduction, data presentation, and conclusion-drawing techniques to produce comprehensive findings relevant to the research objectives.

RESULT

The results showed that the counseling assistance significantly improved the understanding of fiqh muamalah among the mosque congregation. Here are the main findings:

1. Enhanced Understanding of Basic Concepts of Fiqh Muamalah

Before the counseling, most of the congregation only had a general understanding of fiqh muamalah, such as riba prohibition and Zakat's importance. After participating in a series of counseling activities, their understanding developed into more detail, for example, the mechanism of a legal sale and purchase contract, the principle of sharia debt, and the criteria for *mustahik zakat*. The mosque congregation's understanding of muamalah fiqh has increased significantly after participating in counseling activities. It can be seen from in-depth interviews conducted with worshippers of diverse ages and gender backgrounds. An interview was conducted with a 45-year-old male worshipper who previously had only a general understanding of fiqh muamalah, limited to concepts such as the prohibition of riba and the importance of paying Zakat. He even thought that fiqh muamalah was only related to Zakat, as the topic was often discussed in routine recitations at the mosque. However, after attending the counseling, she realized that fiqh muamalah covers a broader range of aspects, including the mechanics of a legal sale contract. He also learned the importance of transactions free from *gharar* (uncertainty), so he is now more careful when buying and selling transactions in person and online.

Furthermore, a female congregation member, who is 35 years old, also reported a significant change in her understanding. Previously, she only knew that riba was prohibited and Zakat was obligatory but did not understand the details of the practice of debt and credit or zakat distribution. After attending the counseling, she became more aware that debts must be paid with a transparent and fair contract, and there must be no manipulation element. In addition, she also learned the *mustahik zakat* criteria, so now she is more careful in distributing Zakat to those entitled to receive it. Meanwhile, a male Jamaah, 50 years old, previously felt confused about applying the principles of fiqh muamalah in his daily life, especially in buying and selling transactions. After attending the counseling, he became more aware of the mechanism of a valid sale and purchase contract, such as the importance of clarity of specifications of goods and the prohibition of fraud. She also learned the

principles of sharia debts, such as prohibiting charging additional interest when giving loans. Now, she feels more confident conducting economic transactions because she understands the rules better.

Meanwhile, a 28-year-old female pilgrim also reported progress in understanding fiqh muamalah. Previously, she only knew a little about Zakat, such as who is entitled to receive Zakat. However, after attending the counseling, she became more aware of the categories of mustahik zakat, such as fakir, miskin, amil, and others. She also learned that Zakat could be channeled for public purposes, such as education and health, so now she can distribute Zakat in a more targeted manner.

Based on the interview results, it can be concluded that before attending the counseling, most of the congregation only had a general understanding of fiqh muamalah, such as the prohibition of riba and the importance of Zakat. However, after attending a series of counseling sessions, their understanding became more detailed, covering concepts such as the mechanism of a valid sale and purchase contract, the principles of sharia debt, and the criteria for zakat mustahik. It shows that the counseling assistance effectively improves the fiqh muamalah literacy among the mosque congregation. With a deeper understanding, worshippers can now apply the principles of fiqh muamalah in their daily lives, thus contributing to the establishment of a more just society following the values of Islamic law.

2. Changes in Economic Behavior

Some worshipers reported that they began to apply the principles of fiqh muamalah in their daily lives, such as ensuring that buying and selling transactions are free from elements of gharar (uncertainty) and avoiding usury practices. This study shows that the fiqh muamalah counseling has succeeded in encouraging changes in economic behavior among mosque congregants, which is reflected in the interviews and observations of several congregants. These changes include increasing theoretical understanding and applying the principles of fiqh muamalah in daily life. One concrete example is the experience of a 42-year-old male congregation who reported a significant change in how he conducts buying and selling transactions. Before attending the counseling, he often bought goods online without ensuring the details of the goods, such as physical condition or warranty. However,

after learning about the prohibition of gharar (uncertainty), he became more careful. She always ensures that the item's description is clear and that the seller is trustworthy. She chooses not to proceed with the transaction if there is any ambiguity. It shows that understanding the principle of transparency in fiqh muamalah has helped pilgrims avoid practices that do not follow the Shari'ah.

In addition, a 38-year-old female, Jama'ah, reported a change in how she gave loans to neighbors or relatives. Previously, she often gave loans without a clear contract, sometimes even with additional interest to cover the risk. After learning about Shariah principles of debt and credit, she began to make written or verbal agreements that were fair and free of usury. He also no longer asked for anything in return for the loan. This change shows that understanding the principle of fairness in debt has helped the pilgrims avoid the practice of usury, which is one of the main prohibitions in Islam.

Furthermore, we observed a male Jamaah, 50 years old, who showed significant changes in economic behavior. In a group discussion session, he shared his experience of applying the principles of fiqh muamalah in his small business. Previously, he often sold merchandise with prices that were not transparent, for example, raising the price arbitrarily without informing the buyer first. After learning about the importance of transparency in buying and selling, he now always tells buyers about the original price and the profit margin he takes. It makes buyers trust him more. This change shows that the principle of transparency in fiqh muamalah increases consumer confidence and builds fairer and more harmonious economic relationships.

A 29-year-old female congregation reported on the impact of counseling on her habit of using financial services. Previously, she used a credit card because it was practical, but after learning that the interest system in credit cards includes usury, she decided not to use it anymore. Now, she prefers to pay cash or use usury-free Sharia services. In addition, she also started saving in an Islamic bank because it is more in line with Islamic principles. This change shows that understanding the prohibition of usury has helped pilgrims choose financial services that align with Sharia values. Finally, observing a 47-year-old male Jamaah shows that he has started to apply the principle of Zakat in his small business. He now routinely calculates his business income to determine the amount of Zakat that must

be paid. He is also more careful in choosing zakat recipients, prioritizing the neighborhood's poor. This calms her because her business is now more aligned with Islamic teachings. This change shows that an understanding of Zakat not only improves religious compliance but also strengthens social solidarity in the community.

Based on the interview and observation data above, it can be concluded that the extension of fiqh muamalah succeeded in encouraging changes in economic behavior among the mosque congregation. Some significant reported modifications include (1) more transparent buying and selling transactions, (2) avoidance of usury practices, such as the use of credit cards with interest systems or lending with additional rewards, and (3) proper application of Zakat following the mustahik criteria. These results show that the extension assistance effectively encourages the application of fiqh muamalah principles in daily life, thus contributing to the formation of economic behavior more in line with Islamic values. Therefore, this extension program has great potential to build a just, prosperous society based on religious principles.

3. Active Jama'ah Participation

This research shows that the interactive and discussion-based fiqh muamalah counseling activities encouraged the mosque congregation's active participation. It can be seen from the results of observations during the three main sessions, namely group discussion sessions, question and answer sessions, transaction simulation sessions, and the program's final evaluation. Observation of the first group discussion session revealed that the congregation began to actively discuss the basic concepts of fiqh muamalah, such as the mechanism of a valid sale-purchase contract. One example is when a male worshipper, 45 years old, asked a question about an online transaction that did not match the seller's description. This question sparked a lengthy discussion among the participants, and several other pilgrims chimed in with their views based on their personal experiences. For example, a 36-year-old female worshipper shared that she had experienced a similar situation and realized that such transactions are problematic because of *gharar* (uncertainty). She stated that she will be more careful when making transactions in the future. This observation shows that pilgrims feel comfortable asking questions and sharing experiences without fear or embarrassment, creating an inclusive learning atmosphere.

In the second question and answer session, the counselor opened a forum to discuss the practice of Sharia debt and credit. In this session, a 50-year-old male pilgrim asked how to handle debt and credit if the borrower cannot pay on time. The instructor answered the question by explaining that giving an additional deadline without interest is a solution under Sharia principles. This answer was supported by input from a female Jama'ah, 28 years old, who shared her experience of giving a loan to a neighbor who could not pay on time. After learning about the principles of Islamic debt, he realized that the best solution was to give an additional deadline without asking for anything in return. This observation shows that the congregation is not only passively listening but actively participating by asking critical questions and sharing relevant experiences.

The simulation session of buying and selling transactions became essential in increasing the pilgrims' confidence to apply the concept of fiqh muamalah in actual practice. In this simulation, a 47-year-old male, jama'ah, acted as a seller and asked a question about the obligation to mention all defects of goods, even if the defects are minimal and do not affect the function of the goods. This question provoked discussion among the other participants, and several worshippers agreed that transparency is the key to ensuring transactions are free from fraud. A female congregation member, 32 years old, also shared an experience of buying used goods that turned out to have defects that the seller did not mention. After learning that day, she realized that this violated the principle of honesty in buying and selling. She said she would be more careful as a buyer and more transparent as a seller. This observation shows that the simulation session improved the congregation's practical understanding of fiqh muamalah.

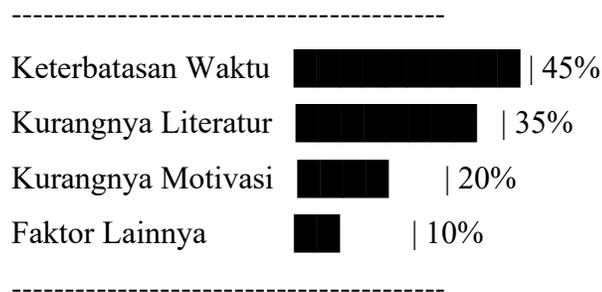
In the program's final evaluation, the extension worker asked for feedback from the congregation about the extension activities. A male worshipper (55 years old) stated that he was delighted with the interactive extension method because it made him more confident to ask questions and share his experiences. Previously, he rarely spoke in forums like this because he did not understand, but now he is more courageous because the material is easy to understand. Meanwhile, a 40-year-old Jama'ah added that the group discussion helped her understand fiqh muamalah concepts. She also feels more motivated to apply these principles daily as many friends share similar experiences.

Based on the observation data above, it can be concluded that the interactive and discussion-based counseling activities succeeded in encouraging the congregation's active participation. They feel more confident asking questions, sharing experiences, and discussing the application of fiqh muamalah in daily life. This creates an inclusive and supportive learning environment so congregants understand and are ready to apply the theoretical concepts in practice. Thus, extension assistance effectively improves the literacy of fiqh muamalah among mosque congregations and builds economic behavior that is more in line with Islamic values.

4. Challenges in Implementation

The percentage of pilgrims who faced various challenges during the implementation of the extension program showed variations in the difficulty level they experienced. The main challenges include time constraints due to daily activities, lack of initial understanding of fiqh muamalah, and limited access to more in-depth extension materials. In addition, some pilgrims experienced difficulties changing their conventional transaction habits to align with sharia principles. Other factors, such as the lack of individual assistance and the limited number of extension workers, also affect the effectiveness of this program. Therefore, a more comprehensive strategy is needed to overcome these obstacles, such as increasing the number of counseling sessions, using more interactive learning methods, and strengthening support from mosque administrators and the local community. The following bar graph shows the percentage of worshipers who experienced specific challenges during the implementation of the extension program:

Chart 1. Challenges in Implementation

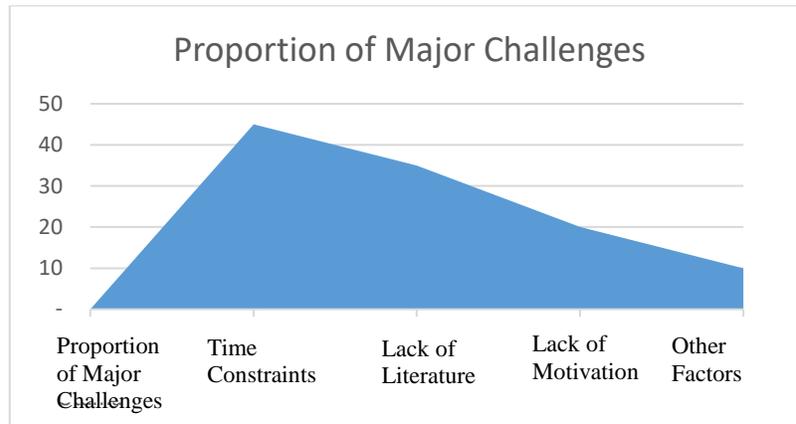


The results show that pilgrims face various challenges in participating in fiqh muamalah extension activities, with time constraints being the main obstacle for 45% of

pilgrims due to busy work or family responsibilities that take up their time; on the other hand, 35% of pilgrims find fiqh muamalah material challenging to understand or irrelevant to their practical daily needs, while another 20% admit to lacking the motivation to learn more because they find the material complicated or not immediately useful; In addition, 10% of pilgrims experienced additional constraints such as the distant location of the counseling center or lack of support from family, so overall these challenges point to the need for adaptive and inclusive strategies, such as the development of more straightforward and contextualized materials, flexible learning methods such as online, as well as collaboration with local stakeholders to ensure accessibility and adequate support for pilgrims.

The main challenges the congregation faces in understanding and applying fiqh muamalah stem not only from internal factors, such as habit and limited knowledge, but are also influenced by external factors. For example, limited access to fiqh muamalah literature that is easy to understand makes it difficult for some worshipers to explore the material independently. In addition, counseling methods that are less interactive or not entirely under the congregation's needs are also an obstacle in the understanding process. Some worshipers also face challenges in applying Sharia principles in their daily lives, especially in economic transactions that have become a habit, such as using interest-bearing credit systems or transactions that contain elements of gharar. Innovations in counseling methods are needed to overcome this, such as using digital media, case study-based discussions, and more personalized assistance so congregants can more easily understand and apply fiqh muamalah in their lives. The following is a proportional description of the main challenges faced by the congregation:

Chart 2. Proportion of Major Challenges

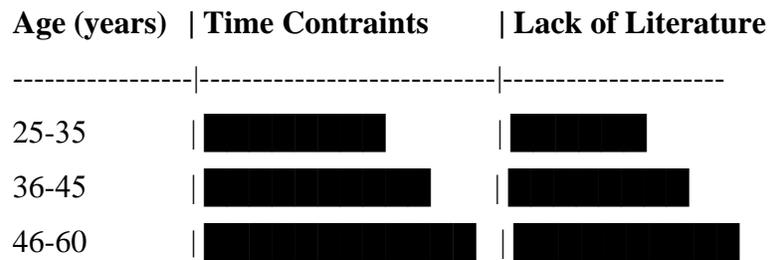


The data shows that time constraints (45%) are the congregation’s dominant challenge, indicating that most participants find it difficult to attend counseling regularly due to busy work or family responsibilities. The second position is occupied by the lack of easy-to-understand fiqh muamalah literature (35%), which indicates the urgency of developing simpler, relevant, and practical learning materials that can be applied daily. Meanwhile, lack of motivation (20%) is a significant internal challenge, albeit a smaller proportion, as it reflects pilgrims’ perceptions of the complexity of the material or its unsuitability to their needs. Finally, other factors (10%), such as the distant location of the counseling or lack of support from family, occupy the most minor proportion but still need to be considered as additional barriers that can affect pilgrims’ participation. Overall, these challenges point to the importance of adaptive strategies in extension programs, such as the provision of online materials to overcome time constraints, the development of inclusive literature, and efforts to increase motivation through contextual approaches that are relevant to the lives of pilgrims.

The difference in the difficulty level in understanding and applying fiqh muamalah is also influenced by the congregation’s age. Younger pilgrims tend to adapt more quickly to new concepts, especially as they are more accustomed to accessing digital information that can support their understanding. However, some face daily obstacles in consistently applying Sharia principles, especially in modern financial transactions such as e-commerce and investment. Meanwhile, older pilgrims face challenges, especially in changing old

habits embedded in their economic practices. Some of them still use a transaction system that is not fully compliant with Sharia principles, either because of limited information or environmental factors that do not support such changes. Therefore, a more flexible approach to counseling needs to be applied by adjusting the methods and educational materials based on the age group of the congregation. Using digital media and interactive discussions can be more effective for younger congregants. In comparison, for older congregants, experience-based approaches and real-life examples can be more helpful in strengthening their understanding of fiqh muamalah. The following line graph shows how the level of difficulty varies based on the age group of the congregation:

Chart 3. Difficulty Level by Age



The chart data shows that time constraints are the most significant challenge faced by pilgrims in attending the fiqh muamalah counseling, with variations in the difficulty level by age group. Pilgrims aged 25-35 report that time constraints are a more common challenge than the lack of literature, possibly because their busy careers and young family responsibilities take up most of their time. The challenge of time constraints increases in the 36-45 age group. At the same time, the lack of literature also becomes a more noticeable obstacle, reflecting the need for more relevant and easy-to-understand learning materials. Meanwhile, both challenges peak in the 46-60 age group, as time constraints and lack of literature remain the main obstacles for pilgrims in this category. Overall, these data suggest that older pilgrims face more challenges than younger pilgrims and extension programs must be adaptively designed to overcome these barriers. For example, providing online materials can help overcome time constraints. At the same time, developing more straightforward, more practical, and contextualized learning modules can meet the needs of pilgrims from different age groups.

DISCUSSION

Effectiveness of Extension Assistance in Optimizing Understanding of Fiqh Muamalah

The findings of this study indicate that counseling assistance is an effective method to improve understanding of fiqh muamalah among mosque congregations. This aligns with the social learning theory proposed by Albert Bandura (Bandura & Walters, 1977), which states that learning through direct interaction and real examples can improve understanding and application of knowledge. In the context of fiqh muamalah, this approach allows the congregation to understand the basic concepts theoretically and apply them in everyday life. For instance, congregants who previously had only a general understanding of the prohibition of usury (*riba*) and the importance of zakat began to grasp more detailed concepts after attending counseling sessions, such as the mechanisms of lawful sale and purchase agreements (*akad jual-beli*), the principles of debt in Islamic law (*utang-piutang syariah*), and the criteria for determining zakat recipients (*mustahik zakat*). However, although the counseling assistance proved effective, some critical aspects need to be further evaluated to ensure the sustainability and optimization of this program.

One of the main weaknesses of the extension assistance model is its dependence on external factors that are not fully controllable by extension agents or program managers. For example, the quality of extension materials is one factor that determines the program's success (Tariustanti et al., 2023). If the material presented is too complex or irrelevant to the practical needs of the congregation, then the impact will be minimal. In addition, the skills of extension workers also play an essential role (Silaban, 2024). An extension worker who is less competent in delivering the material or managing group discussions can reduce the program's effectiveness. Therefore, the development of extension modules that are simpler, systematic, and relevant to the needs of the community is needed. The module should be designed so that pilgrims can access it independently, for example, through digital platforms such as mobile applications or websites. In this way, pilgrims with limited time to attend the counseling directly can still learn fiqh muamalah independently.

However, using digital technology as an alternative solution also has challenges (Wastutiningsih et al., 2024). First, not all worshipers have equal access to digital technology. In rural or suburban areas, such as Gresik Regency, many worshipers still do not have

smartphones or adequate internet connections. Second, digital literacy among worshipers also varies. Some worshipers may have difficulty using digital platforms due to a lack of technical knowledge. Therefore, the application of digital technology should be done gradually and accompanied by digital literacy training for worshipers. In addition, the online extension program should be designed to be easy to use, for example, with a simple interface and downloadable content for offline access.

In addition to the quality of materials and technology, the congregation's motivation is also a critical factor that affects the program's success (Arniyani et al., 2023). Although the extension assistance has been designed to be interactive and discussion-based, not all pilgrims have the same level of motivation. Some congregants may feel that the fiqh muamalah material is irrelevant to their needs or too complicated to understand. To address this, the extension program should be designed inclusively by considering the congregation's social, economic, and educational backgrounds. For example, an extension can focus on topics directly related to daily life, such as buying and selling transactions in traditional markets, lending and borrowing practices in the community, or the distribution of zakat to needy neighbors. In this way, the congregation will feel that the material presented is relevant and valuable for their lives.

Collaboration between religious leaders, local governments, and Islamic education institutions is also key to the success of extension programs. However, such partnerships often face structural barriers, such as a lack of budget, coordination between institutions, or low priority given to religious education programs by local governments. Therefore, strategic measures are needed to strengthen the implementation of this program. One way is to organize training for religious educators to improve their skills in delivering fiqh muamalah materials. This training could include effective presentation techniques, group discussion management, and using digital technology in learning. In addition, local governments can incentivize mosques that actively organize counseling activities, such as financial support, facilities, or awards. Thus, mosques are not only places of worship but also centers of learning and community empowerment.

On the other hand, it is essential to consider the sustainability aspect of the program. Many extension programs succeed initially but fail to be sustainable due to a lack of long-term support. Therefore, program managers should design sustainability strategies, such as establishing a fiqh

muamalah study group at the mosque or community level. This group can act as a platform for the congregation to continue learning and discussing fiqh muamalah independently without relying entirely on external instructors. In addition, periodic evaluation of the extension program is needed to identify shortcomings and make continuous improvements. Overall, the findings of this mentoring program indicate that counseling is an effective method to improve the understanding of fiqh muamalah among mosque congregations. However, the success of this program is highly dependent on the quality of the materials, the skills of the extension workers, the motivation of the congregation, and the support of various stakeholders. To ensure the sustainability and optimization of the program, more structured and inclusive efforts are needed, including the use of digital technology, training of extension workers, and collaboration between institutions. Thus, fiqh muamalah can become a strong foundation for building a just, prosperous society under the principles of Islamic law.

CONCLUSSION

This study proves that guided counseling effectively enhances the understanding of fiqh muamalah among mosque congregants in the Gresik Regency. The findings show that this program improves religious literacy and encourages economic behavior that aligns with Sharia principles. Before attending the counseling sessions, most congregants had only a general understanding of fiqh muamalah, such as the prohibition of riba and the importance of zakat. However, after participating in a series of sessions, their knowledge became more detailed, including understanding valid sales contracts, the principles of Sharia-compliant debt transactions, and the criteria for zakat recipients. Additionally, some congregants reported that they had begun applying fiqh muamalah principles in their daily lives, such as ensuring transactions are free from gharar (uncertainty) and avoiding riba-based practices. This indicates that counseling impacts cognitive aspects and influences practical applications in social and economic life. A more structured and inclusive approach is needed to expand this program's impact. First, the counseling sessions should be designed as a continuous program to achieve long-term effectiveness. Second, collaboration among key stakeholders, such as religious leaders, local governments, and Islamic educational institutions, is crucial for strengthening program implementation. For example, local governments can provide financial support or incentives to mosques that actively conduct counseling activities. Third, digital technology can

be an alternative solution to challenges such as time constraints and the limited availability of accessible fiqh muamalah literature. By incorporating digital tools, congregants can access learning materials independently, even outside direct counseling sessions. Fiqh muamalah has excellent potential to serve as a strong foundation for building a just and prosperous society under Islamic principles. Therefore, developing a sustainable counseling program involving multiple stakeholders is essential to ensure that fiqh muamalah values are internalized and widely implemented within the community.

RECOMMENDATION

The muamalah fiqh counseling program needs to be developed sustainably through multi-stakeholder collaboration, leveraging digital technology for material accessibility, simplifying content to align with local contexts, strengthening motivation through hands-on practices, and establishing monitoring systems and supportive policies to ensure the internalization of Sharia values in community life.

AGKNOWLEDMENT

Thank you very much to 1) ta'mir masjid, 2) head of islamic economic law., 3) Dean of Sharia.

REFERENCES

- Adnan, M., Anim, S., & Maarif, S. (2024). Membangun Model Ekonomi Islam yang Berkelanjutan: Tantangan dan Perspektif dari Fiqih dan Ushul Fiqih. *El-Arbah: Jurnal Ekonomi, Bisnis Dan Perbankan Syariah*, 8(1), 97–126. <https://doi.org/10.34005/elarbah.v8i1.3692>
- Arniyani, N., Suryati, S., & Noviza, N. (2023). Peran Penyuluh Agama dalam Membina Majelis Taklim. *Journal of Society Counseling*, 1(2), 241–251.
- Bandura, A., & Walters, R. H. (1977). *Social learning theory* (Vol. 1). Prentice hall Englewood Cliffs, NJ.
- Kahfi, A., & Zen, M. (2024). AL-AFKAR : Journal for Islamic Studies Sinergi Zakat dan Wakaf dalam Mewujudkan Kesejahteraan Ekonomi Syariah Kontemporer : Analisis Fiqh Muamalah. *AL-AFKAR: Journal for Islamic Studies*, 7(4), 631–649. <https://doi.org/10.31943/afkarjournal.v7i4.1676.Synergy>

- Majduddin, M. (2022). Kajian Terhadap Standar dan Sistem Sertifikasi Halal yang Efektif untuk Meningkatkan Daya Saing Usaha di Pondok Pesantren Mambaus Sholihin. *MASADIR: Jurnal Hukum Islam*, 2(2), 494–510.
- Rindiani, Sri Sudiarti, & Rahmi Syahriza. (2023). Analisis Implementasi Maqashid Syariah Dalam Mekanisme Asuransi Syariah (Studi Kasus PT> Asuransi Takaful Keluarga Cabang Setia Budi Medan). *Jurnal Dinamika Ekonomi Syariah*, 10(1), 107–119. <https://doi.org/10.53429/jdes.v10i1.514>
- Rodia Rotani Rianda, Bella Anggraini, Sarah Dalila Fitri, & Wismanto Wismanto. (2024). Prinsip Muamalah dalam Ekonomi Syariah: Tinjauan dan Implementasi. *Hikmah : Jurnal Studi Pendidikan Agama Islam*, 1(4), 122–136. <https://doi.org/10.61132/hikmah.v1i4.260>
- Silaban, C. J. P. (2024). Strategi Penyuluh Yang Efektif Mengatasi Keragaman Bahasa & Budaya di Kota Sibolga. *Jurnal Trust Pentakosta*, 1(1).
- Supraja, M. (2015). Alfred Schutz : Rekonstruksi Teori Tindakan Max Weber. *Jurnal Pemikiran Sosiologi*, 1(2), 81. <https://doi.org/10.22146/jps.v1i2.23447>
- Tariustanti, D., Puspita, Z., & Munawir, A. (2023). Dampak Program Centre Of Excellence (Coe) Bina Keluarga Lansia (Bkl) Dalam Meningkatkan Kualitas Hidup Lansia. *Jurnal Surya Muda*, 5(1), 110–127.
- Wahyuni, S., Asmuni, A., & Anggraini, T. (2023). Analisis maqashid dan masalah transaksi e-commerce di Indonesia. *Jurnal Riset Pendidikan Ekonomi*, 8(2), 124–133. <https://doi.org/10.21067/jrpe.v8i2.8703>
- Wale, A. T., Ramadhani, N., & Kurniati. (2024). Transformasi Kaidah Fiqih : Menjawab Kebutuhan Maslahat di Era Media Sosial dan E-Commerce. *Mandub : Jurnal Politik, Sosial, Hukum Dan Humaniora*, 2(4). <https://doi.org/https://doi.org/10.59059/mandub.v2i4.2052>
- Wastutiningsih, S. P., Nugroho, N. C., & Fatonah, S. (2024). Tantangan Menjadi Penyuluh Kekinian di Era Disrupsi. *Jurnal Penyuluhan*, 20(01), 29–40.