

## Economic Empowerment of Mosques as Provider for Community Economic Services

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### Abstract

*The number of people in Indonesia is mostly Muslim and has a population of 86.7% in Indonesia 2023. Seeing this, it can be one of the steps to alleviate poverty in Indonesia through the development of economic empowerment where the development of economic empowerment can be carried out through mosques because there are 660 thousand mosques in Indonesia. So the purpose of this study is to analyse the economic empowerment that can be carried out by the Mosque through management or social financial institutions to overcome poverty in Indonesia. Qualitative research method with literature study technique used in this research. The result of this research is that the function most of mosques in Indonesia is still used only for worship, so that the funds collected to the mosque manager are only used for mosque operational activities. However, some mosques have implemented economic empowerment development programmes, the program that already running is providing training to the community to give the preparation to work and provide funding to the small business community. Finally, the importance of the government's role in order to maximise economic empowerment through mosques in Indonesia is needed so that there is a common point of view in managing mosque funds for community economic empowerment. Mosque administrators must also begin to change their point of view regarding the management of funds in the mosque not only for mosque operations, but can also be developed for community economic empowerment.*

*Keywords: Islamic Economics, Economic Empowerment, Mosque, Community Service*

### INTRODUCTION

The number of people in Indonesia according to data from the Central Statistics Agency (BPS) has now reached 278.69 million by mid-2023 ([katadata.co.id](http://katadata.co.id), 2023) where this is still following the trend of Indonesia's population growth since 2015 where in that year the population of Indonesia was still 255.58 million. Of the entire population in Indonesia according to a report from The Royal Islamic Studies Centre (RISSC) from ([katadata.co.id](http://katadata.co.id), 2023) where 237.5 million people are followers of Islam where this number is 86.7% of the entire population in Indonesia. According to several experts summarised by ([kumparan.com](http://kumparan.com), 2021), several reasons for the majority of the Indonesian population to choose Islam are because it is considered one of the ideal religions because it has equal rights and obligations for all its adherents, Islam was spread in Indonesia by peaceful means not by war and finally, the values of Islam are felt to be in accordance with the way of life of the Indonesian

people, most of whose population at that time was a meeting between traders and buyers.

With the large number of Muslim population in Indonesia, it can be one of the developments in the empowerment of the Indonesian economy to alleviate poverty in Indonesia through one of the pillars in Islam, namely zakat, which has the meaning of spending a certain amount of property from the total amount of property owned by Muslims and is mandatory (iuwashplus.or.id, 2023). To support this, the National Amil Zakat Agency (Baznas), according to Rachmat which is a zakat management institution in Indonesia (baznas.go.id, 2023), has made rules regarding the formation of the Zakat Collection Unit (UPZ) in order to be able to collect zakat from the community and distribute the funds that have been collected to the community around the mosque (republika.co.id, 2022). With the higher increase in zakat through UPZ, it is expected that zakat management will become more productive, namely through the distribution of zakat to the community to be used as productive activities and can be utilised optimally for the economy of Muslims in Indonesia for poverty alleviation (kemenag.go.id, 2022). According from Muhtadi (2023) zakat is a source of funding in the economic development of zakat recipients which, if optimally distributed, is expected to reduce poverty in Indonesia.

The number of mosques in Indonesia until 2022 according to the Indonesian Mosque Council there are 800 thousand mosques located in every village and sub-district in Indonesia. However, data contained in the Ministry of Religion states that the number of mosques in Indonesia from 2020 until 2022 is about 835.465 thousand (kemenag.go.id, 2023). According Khaeriyah (2021) The function of the mosque is divided into two, namely micro is as a means of worship and the macro function is also as a means of carrying out deliberations, fostering people and community economic centres, especially for the community around the mosque.

However, the large number of Muslims in Indonesia and the large number of mosques in Indonesia with their functions, both micro and macro functions, have not been able to alleviate poverty in Indonesian society. Data on the poor in Indonesia according to the Central Statistics Agency (BPS, 2023) until March 2023 there were 26 million people where this number should be resolved if the function of the mosque can be maximised both micro and macro. Even the poverty rate in Indonesia based on the Gini ratio value, there is still inequality in terms of income to distribution among Indonesian people and the state of Indonesia's Gini ratio is still better before the covid 19 pandemic (bps.go.id, 2023). The percentage of poor people in Indonesia is still mostly higher in rural areas than urban areas, but in Java Island, urban areas are poorer than rural areas (bps.go.id, 2023). According to (Okuputra & Nasikh, 2022) poverty in Indonesia occurs for several reasons, among others, natural resources have not been able to be processed evenly for the benefit of the community, limited access to the acquisition of business capital, still very limited employment opportunities due

to the educational background and vocational abilities of the Indonesian people, and the unwillingness to work and the family burden of the sandwich generation. Some of the causes of poverty in Indonesian society include limited access to capital and low levels of education, so that they do not have the opportunity to overcome their poverty.

According to the data from BPS (2023), In 2012, the poor population in Indonesia was 28.71 million or 11.6 per cent and by March 2023 the poor population in Indonesia was 25.9 million or 9.36 per cent of all people in Indonesia. The causes of the poor in Indonesia are weak access to capital and low levels of education, so it can be seen that the empowerment of the poor in Indonesia still needs to be developed not only from the government, but also can be done by other communities who are more fortunate through several existing facilities, among others, are mosque houses of worship that are widely spread throughout the regions in Indonesia.

Based on research conducted by (Latifah, Ritonga, Salim, & Huda, Analysis of the Potential of Places of Worship for Community Economic Empowerment, 2023), (Afifah, 2022), (Komariyah, 2022), (Furqon, 2022), (Febriansyah, Hanif, & Taurusta, 2022), (Suradi R. , 2021), (Ilfani, Batubara, & M, Mosque Optimisation Strategy in Economic Empowerment of the Dhuafa, 2022), (Marjayanti, Economic Independence of Cheng Hoo Mosque Surabaya: Strategic Management Perspective, 2021), (Wijaya & Ritonga, 2022) said that mosque houses of worship have great potential for community economic empowerment, especially in developing a productive economy in poverty alleviation in the communities around the mosque.

## **Objective**

Based on the background above, the purpose of this study is to look at the economic empowerment model that can be carried out by the Mosque through management or social financial institutions to overcome poverty in Indonesia.

## **LITERATURE REVIEW**

### **Mosque**

The Indonesian government said on the Government Regulation No. 35 of 2005 concerning the function of buildings and buildings for religious functions as referred to in Article 3 paragraph (2) has the main function as a place of worship which includes mosque buildings including prayer rooms, church buildings including chapels, temple buildings, monastery buildings, and temple buildings.

Latifah, Ritonga, Salim, & Huda, (2023) said that The function of the mosque is as a place for community deliberation to solve problems in the community, a place to consult and resolve difficulties in the community and how to solve them together with other communities together, as a place to foster community togetherness for mutual welfare, as a means of studying knowledge, especially Islamic religious

knowledge, a place to collect funds, store funds and distribute these funds and a place to implement social rules that apply in society.

### **The economic empowerment**

The economic empowerment on this research is using the Mosque economic, according to Marjayanti (2021) the mosque economic independence that carries the concept of civil economy. What is meant by this concept is that in doing business to earn income, it is also able to provide benefits to the people around it. With the existence of the civil economy, it will be able to increase the mosque's cash which is able to provide additional economic empowerment to the community, one of which is by providing initial capital for small business actors around the mosque.

Community empowerment for muslims is one of the basic concept for the community to provide a positive perspective towards underprivileged Muslims. Therefore, every human being who is physically and mentally fit is obliged to support himself and his family. This will not be realised unless there are facilities for the community to get the opportunity to be productive through empowerment of abilities and also given the opportunity for entrepreneurship. This will eventually lead to income equality and socio-economic welfare (Susanto, 2020).

### **Previous Research**

On this research, based on the previous research on this study the common object of the research are to see the mosque at the center of the community from its function. Many previous studies have said that the function of the mosque, apart from being a place of worship, can also be used as a means of economic development for the community around the mosque. But because there is no large foundation of the mosque's function as a means for community economic development, what is done by mosques in Indonesia varies depending on the mosque management, the mosque congregation and the economic strength of the mosque congregation itself as the main donor of the mosque's economy.

The following are 14 sources of research literature used in this study, Transformation of Mosque Management Through Islamic Social Enterprise Concept (Rizal Anfanni Fahmi, 2022), Mosque and Economic Empowerment of The Ummah (Muhammad Rudi Wijaya and Habibi Ritonga, 2022), The Urgency of Establishing a Mosque Business Unit as Ummah Empowerment (M. Endang Asmara, Zenni Rianna, Ahmad Rizki Harahap and Amirulsyah (2022), Mosque Strategies in People's Economic Empowerment at Al-Muhajirin Mosque, Bogor (Adinda Maharani and Abrista Devi (2021), Sabilillah Mosque's Strategy in Community Economic Empowerment (Aki Edi Susanto (2020), Mosque Revitalisation as a Centre for Ummah Economic Empowerment in Surabaya (Mohammad Arifin and Sahoria (2022), Development of Economic Independence of Cheng Hoo Mosque Surabaya Strategic Management Perspective (Dian Marjayanti (2021), Mosque Optimisation Strategy for Economic Empowerment of the Poor (Ilfani, Chuzaimah Batubara and

Mawaddah Irham (2022), Mosque Management in Islamic Economic Empowerment in Pontianak City (Romi Suradi (2021), Issues of Mosque-Based Economic Empowerment in Semarang City (Sunan Baedowi, Suwarno Widodo, Rasiman, M. Prayitno, and Andi P (2019), Financial Inclusion of the Indonesian Mosque Economic Council in the Economic Empowerment of the Ummah (Nurkhozin (2022), Analysing the Potential of Places of Worship for Community Economic Empowerment (Luluk Latifah, Iskandar Ritonga, Lutfi Agus Salim, and Fatkur Huda (2023), Mosque-Based Philanthropy: People's Economic Resilience after the Pandemic (Immatul Muttaqin and Arif Budiman (2022) and Strategies for Improving Mosque-Based Community Welfare (Study on the Baitul Mukminin Mosque, Gedangan Sidoarjo) (Mustofa and Ilmi Hanafis Yahya (2020)

## RESEARCH METHODS

In this study, researchers used literature sources from 14 previous studies that had been published and the literature sources used were research sourced from the past 4 years so that the literature used was the latest research. The sourced of research was selected from 14 previous studies it because the minimum literature review research is at minimum ten previous research to compare and combine in terms of using it as a literature source. Also the previous limitation is at four years maximum is to maintain the novelty of this literature research. The research method used in this research is the literature review research method, which is a method of evaluating previously conducted research works related to the research topic being studied.

The purpose of literature review is to investigate previous research that has been published to solve another research problem that has previously been described from previous studies (Chigbu, Atiku, & Du Plessis, 2023). The steps taken in the literature review are to search for previous research related to the research being conducted, identify previous research which is relevant to the research to be carried out, summarise all previous research that has been selected, and interpret the previous research to be used as a synthesis in this study. When the researcher synthesises several previous studies, a gap analysis will be carried out which can be sourced from empirical gaps, evidence gaps, population gaps and methodological gaps. The data for this research using literature studies in the form of research journals, current population data from the Central Statistics Agency (BPS), and books and digital reports related to the topics and themes being studied. The steps taken in this research include content analysis techniques and literature research to find out the conclusions of a text, journal or literature and research results or data sources that have been collected, which are in accordance with the objectives of this research.

## RESULTS AND DISCUSSION

The results of research conducted by (Fahmi, 2022) found that when the mosque develops to carry out mosque activities, a mosque-owned business entity will be obtained that can help the surrounding community and involve the community

around the mosque can help empower the community. In addition, it was also found that the business units that have been managed by the mosque can provide other income to the mosque besides the funds obtained during worship and are able to improve the welfare of the community around the mosque.

Research conducted by (Wijaya & Ritonga, 2022) said that although the mosque is still used as an activity of worship only. Although it is only used for places of worship, it also cannot be separated from improving the welfare of the community around the mosque environment. This happens because the mosque has cash obtained from the congregation of the mosque which is obtained voluntarily and the funds collected will also be returned to the community around the mosque when the community is in need.

According to research conducted by (Asmara, Riana, Harahap, & Amirulsyah, 2022) it is said that due to the covid 19 pandemic, many community Small and Medium Enterprises have been affected by losses due to reduced marketing activities and sluggish economy. With the Mosque, an economic institution owned by the Mosque can be formed to help the community of Small and Medium Enterprises owners by establishing a Mosque cooperative to provide assistance or empowerment to Small and Medium Enterprises in the community around the mosque environment.

From research conducted by (Maharani & Devi, 2021) it was found that the mosque studied had empowered the mosque apart from being a place of worship as well as a social and economic institution. The institution that has been formed aims to help the welfare of the community around the mosque environment in a simple way by helping the community to provide loans in the form of working capital, equipment or agricultural seeds to prepare the community for the planting season. This research was conducted at a mosque where the majority of the surrounding community has a livelihood as a farmer so that it can help the community when experiencing difficulties when the planting season will begin.

The results of research conducted by (Susanto, 2020) found that one of the mosques in Malang City has carried out activities aimed at economic empowerment for the benefit of the community. There are several ways to do this, namely by becoming one of the institutions for collecting zakat, infaq and alms from the community and holding self-development training activities for the surrounding community so that they are able to develop economically for the community. With the programmes carried out, it is hoped that small businesses around the mosque can be helped with capital programmes, training or promotional programmes so that their small businesses can be more developed and become economic benefits for the community around the mosque.

Research conducted by (Arifin & Sahoria, 2022) said that the mosque is not only a place of worship but also has economic potential for the community around the mosque. One of the mosques in the city of Surabaya has great potential because

the mosque already has the characteristics of a national mosque in Surabaya so that it already has a large number of worshippers who worship at the mosque. Revitalising the role of the mosque in economic empowerment at the Mosque in Surabaya can be done in three ways, namely economic empowerment input, economic empowerment process, and economic empowerment output so that it is hoped that the function of the Mosque will turn into an institution that can provide welfare for the community.

The results of research from (Marjayanti, Development of Economic Independence of the Cheng Ho Mosque Surabaya Strategic Management Perspective, 2021) say that one of the mosques in Surabaya has implemented economic independence by using a civil economic system which aims to not only prosper the mosque but also become a means of empowerment towards prosperity in the community through several businesses that have the potential to provide economic income to the community. So that this mosque has implemented a community economic empowerment system within the framework of the mosque's strategic planning through several collaborations with other parties, especially capital owners, which aim to prosper the mosque and the surrounding community through the mosque management.

Research conducted by (Ilfani, Batubara, & Irham, Mosque Optimisation Strategy in Economic Empowerment of the Dhuafa, 2022) said to bring economic empowerment carried out by the Mosque aimed at people who need economic assistance. This empowerment is carried out through the provision of trade space and cooperative institutions so as to generate economic value that can be distributed to underprivileged people around the mosque location.

The results of research conducted by (Suradi R., 2021) say that most mosque management in Pontianak City has not been oriented towards the direction towards community economic empowerment which should have become one of the cornerstones of the thinking of mosque administrators in Pontianak City. This can be seen where around the mosque location only the mosque building stands majestically but the surrounding community is not like that. So it is advisable for mosque administrators in Pontianak to start planning the mosque not only as a place of worship, but also as a place of economic development for the benefit of the surrounding community by opening other facilities to generate economic value that can be used by the community around the mosque in Pontianak City. In addition, the role of the government in Pontianak City is still felt to play a lesser role in planning the economic development of the mosque, only limited to the development of the mosque as a place of worship until now.

The results of research conducted by (Baedowi, Rasiman, Pratiyo, & Priyolistiyanto, 2019) in Semarang City the mosque used as economic empowerment is still only a small part. Institutional development efforts in the economic field have not directly impacted residents as a whole, only indirectly and have not been able to provide changes to a better life in the community around the Mosque. In this study

there are still some obstacles that hinder the economic development of mosques and communities so that further research is expected to pay more attention to finding problem solving on these obstacles.

Research conducted by (Nurkhozin, 2022) said that the function of the mosque must be returned back as in the days of the Prophet Muhammad, which is in addition to being a place of worship as well as a place for economic development. One of the steps that can be taken is to create a Mosque Economic Council that aims to regulate the development of an economic system that can produce economic benefits carried out by the mosque for the community. The steps that can be taken are to form a transparent work plan, implemented as well as possible and evaluated during its implementation so that the original goal in developing the mosque's economy for the community can run and succeed to empower the community's economy.

The results of research conducted by (Latifah, Ritonga, Salim, & Huda, 2023) mosques in Indonesia can be one of the means to assist the government in order to alleviate poverty problems in Indonesia. Mosques in Indonesia have great potential in their function and legality as one of the institutions that can manage the economy for the benefit of the community. It can be said that people who come to worship at the mosque will be very trusting and willing to spend some money to donate to the mosque where if the mosque has many worshipers and comes from the upper middle class economy, the amount of funds collected will be a lot to be managed by the mosque. So that the financial management of the mosque so far has only focused on the implementation of worship activities, but it should also be considered if there are still residual funds that can begin to be used for economic development for the community around the mosque in order to achieve economic equality and be able to alleviate poverty in all Indonesian communities.

Research conducted by (Muttaqin & Budiman, 2022) said that the function of the mosque has now begun to forget its main essence, which is that apart from being a place of worship, it is also one of the places for community gathering in order to create economic value for the benefit of the mosque congregation and the community around the mosque. In addition, with the economic development in Indonesia, many Indonesians have become philanthropists and mosques can be one of the places to channel funds from philanthropy. So as to maximise the role of the mosque as an institution that can be an economic manager, it can be one of the places to receive funds from these philanthropists to be managed and distributed to people in need. So that funds from philanthropy can also benefit the community channeled through the mosque.

Research conducted by (Mustofa & Yahya, 2020) said that one of the mosques in Sidoarjo City has a mosque economic planning strategy through mosque economic empowerment. The strategy carried out is to build a special division to focus on community welfare by creating entrepreneurship training institutions, food banks, training institutions for orphans, Quran lessons and humanitarian activities for the



community. This is expected to be one of the steps to prosper the community through collecting funds, managing funds and distributing these funds fairly to the people around the mosque who are in need.

From some of the research above, it can be said that all studies say that the mosque can be used as a facility or place that is used as an economic management institution for the welfare of the general public, especially the community around the mosque in particular. Researchers can see an analysis of the gaps that can be presented, namely in the research methods carried out by each researcher who conducted research on the Mosque as one of the places or institutions that can be used as an organisation capable of managing finances for the welfare of the community where all researchers conducted research using qualitative methods. None of the previous studies used quantitative research methods. It can be seen that the research method that is felt effective to be carried out in this study is to use qualitative research methods. Qualitative research methods that are widely carried out are using qualitative case study methods. According to (Coombs, 2022) case study is a method through a detailed approach to gain an in-depth understanding of an issue or phenomenon that is happening at a certain time. The case study approach in the research conducted on the phenomenon of the mosque as an alternative fund management or financial institution for the welfare of the people must be carried out in depth because this happens daily in every region in Indonesia.

Using case study research methods can provide opportunities for researchers to understand in-depth problems regarding obstacles in the field regarding mosques that will be used as one of the financial management institutions for the welfare of the people in Indonesia to alleviate poverty. In addition, in case study research there are direct observation sessions so that researchers can get a better explanation of the phenomenon of the conditions or obstacles found in the community regarding mosques that can be used as one of the financial management institutions for community welfare.

Empirical data used by previous research that can be observed by researchers is that initially the research was conducted based on alleviating poverty in the community around the mosque environment. The population in Indonesia still has many people living in poverty according to Armavilla (2023), but the number of mosques in Indonesia is very large. So that from this it can be seen an opportunity to make the mosque an institution that is appointed as a fund manager so that it can be channeled back to the community, especially to the community around the mosque. The large number of mosques in Indonesia has not been able to be maximally utilised to manage funds that can be used for the benefit of the general public. In Indonesia, people see the mosque only as a means of worship, not as another function, especially in the development of the community's economy.

This has also happened to mosque administrators in Indonesia so far, mosque administrators in Indonesia have only managed funds obtained from the community

for the maintenance and benefit of activities that need to be carried out at the mosque. In fact, often the funds collected from the community are still more than enough for mosque operations where the funds collected also come from voluntary donations, not from donations that are deliberately collected for activities carried out by the mosque. If there are fundraising activities carried out by the mosque for certain major events such as holiday activities, the mosque organisation will seek funds specifically from the community, private parties or the government so that the funding needs for the holiday activities can run smoothly without the obstacle of lack of funds from the mosque. People in Indonesia tend to trust the mosque when fundraising is carried out by the mosque because the community is convinced that by making donations to the mosque, it is part of worship and hopes for a reward in the Hereafter.

In terms of management, the community also believes that when giving a certain amount of money to the mosque, the community believes that the money that has been given to the mosque voluntarily will be managed properly and not to finance activities that are prohibited by the donor's belief. Empirical data that researchers also found from previous research is in terms of regulations that have not yet become a provision directed by the government, either the central government or the local government. The government formed an institution that collects funds collected from the community in the form of the National Amil Zakat Agency, which is considered good enough but is not integrated with institutions managed by mosques. This can be in every mosque in Indonesia, most of which are not integrated or affiliated with the National Amil Zakat Agency so that the management of funds collected or to be distributed is still felt less than optimal.

This is anticipated by the government by appointing the mosque as an institution that has the right to become an institution that receives and manages zakat from the community and at the time of distribution of these funds also has independent authority without any intervention from the government or the National Amil Zakat Agency itself. Based on the regulations issued by the National Amil Zakat Agency Number 2 of 2016 concerning the Establishment and Work Procedures of the Zakat Collection Unit (baznas.go.id, 2023), it is expected to be one of the ways to implement poverty alleviation in Indonesia by making income distribution.

From the analysis of evidence from previous research found by researchers, it is more or less the same as the analysis of empirical evidence which states that most mosques in Indonesia are still not widely used as one of the alternative institutions used to become economic institutions for the welfare of the Indonesian people. The mosque can be used as a place to develop a social-based business where the business concept that can be used is the business concept of developing the community around the mosque through training that encourages the community to be able to compete in society.

The next way is capital assistance to small businesses carried out by the community around the Mosque so that the community does not need to look for

sources of capital from institutions that can burden the community. In addition, the distribution of capital through the mosque is also carried out at the same time as the mentoring process so that the community's business will have more added value so that it can compete. But again, there are still many in Indonesia from the mosque itself that do not have the ability to manage funds to be distributed to those in need because the mosque still adheres to the old management system, namely only managing mosque funds only for religious support activities, not focusing on non-religious activities even though the potential for empowering people through the mosque economy is very large in Indonesia.

In addition, with the high level of public trust in mosques and the increasing spirit of philanthropy in society in Indonesia, there are a lot of funds that can be managed by mosques, which have not been managed for the welfare of the community not only through donations but also by empowering the community's economy through community self-development and lending business capital to small businesses which when given is also carried out continuous guidance so that it is able to be sustainable. This can be seen from research conducted by (Maharani & Devi, 2021) it is said that the empowerment of mosques for the economy for community economic development is by providing short-term assistance to residents and providing assistance in the form of logistics such as livestock seeds, garden or agricultural seeds along with fertilisers or also helping people around the mosque when they are in need, such as when they are marrying off their children.

The last analysis carried out is population analysis, from all studies conducted by researchers it can be seen that the population in the study is mosques in Indonesia, especially in West Java and Central Java. What has been observed from previous studies is also that the population of the community in the study is a population of people who have high enough interaction with the mosque that is the object of research or the community around the mosque. This was done because previous studies wanted to see the impact of the mosque on economic development for the community, so that in this case it can be said that the community that was most previously used as an object was the community that interacted directly with the mosque or the community around the mosque. It can be seen that the beneficiary of the existing mosque management institution is the community. It can be seen that the beneficiary of the existing mosque management institution is the community. This can be seen from research conducted by (Susanto, 2020) that the mosque's economic empowerment is carried out by the Mosque Financial Management Institution becoming a financier to the community around the mosque who already has a business and has good potential but also needs additional capital to develop the business. Apart from being given capital, it is also said that the business actors are given mentors from successful business actors so that the capital that has been given can be used optimally so that the final hope is that the community will have a more prosperous life.

## CONCLUSION

From the literature study that has been carried out, it can be concluded that the mosques in West Java and Central Java in terms of financial management collected into the Mosque Management are only used to support operational worship activities at the Mosque. The worship activities include activities that are routinely carried out daily at the mosque, but for worship activities outside of routine events the mosque financial manager also still receives incoming funds from the community. This happens because mosque managers in Indonesia only focus on the function of the mosque as a place to carry out worship only, and the worship that is focused on the implementation of routine worship. Only a small part of the mosque is also used as a means of community empowerment such as education facilities, health facilities, or entrepreneurship facilities with various kinds of problems owned by each mosque.

For mosques that already have more management funds and have active mosque organisation members, they have begun to form mosque financial management institutions for community economic empowerment in Indonesia. The concept used is the concept of raising donations from people who actively worship at the mosque and redistributing these funds to the community through social activities that can provide economic security to the community around the mosque. This is felt to be very beneficial for the community around the mosque only, not yet reaching the community at the City or Province level or even throughout Indonesia because the concept of Mosque Economic Development is still carried out in each mosque, not yet integrated. So that the development of the Mosque Economy in Indonesia is seen as having enormous potential, but the role of the government to regulate synergy in this case is still very little so that the mosque's economic development activities have not been felt to be able to have a good economic impact on all Indonesian people. The government only makes rules regarding mosques as institutions that can collect zakat funds but have not been integrated and have not been developed since the regulation was issued in 2016.

Based on the review above, it is time to build a mosque as a financial management institution that can support economic empowerment for the community. The role of the government is very necessary to be present in order to create regulations for mosques in Indonesia to create financial management institutions in mosques for the welfare of Indonesian society in general, the community around mosques in particular. The role of the government and mosque administrators is also very important because these two elements are the main actors in strengthening the community's economy through mosques. The role of the government as a law maker for mosque financial management, the source of which can come from any element of society or the government. Mosque administrators act as elements that move the institution in accordance with the guidelines provided by the government so that mosque administrators are able to manage finances professionally and can clearly share the economic strengthening that takes priority,

namely the community around the mosque and the community who are active in the mosque. If the above can be implemented, it is hoped that this will be the first step in a structured management system so that all mosques in Indonesia can play a role in strengthening the economy of Indonesian society.

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