

## THE STRATEGIC ROLE OF MOSQUES IN EMPOWERING THE COMMUNITY'S ECONOMY: A CASE STUDY OF THE BINTARO JAYA GRAND MOSQUE

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### Abstract:

This study aims to explore the strategic role of mosques in empowering the Muslim community's economy, with a case study at Masjid Raya Bintaro Jaya (MRBJ) in the urban area of South Tangerang. Using a descriptive qualitative approach and single case study design, data were collected through in-depth interviews, participant observation, and documentation of mosque-based economic activities. The findings reveal that MRBJ has successfully implemented structured economic programs such as interest-free microloans (bank infaq), small business carts (gerobak berkah), MSME training, and the development of a commercial halal zone. Supporting factors include community trust, ZIS fund potential, and strategic partnerships. Challenges include low financial literacy and default risks. This study concludes that mosques can act as effective agents of economic empowerment through institutional strengthening, cross-sectoral collaboration, and the development of a measurable and sustainable empowerment roadmap. This research shows that mosques have significant potential for economic empowerment, particularly in urban areas.

**Keywords:** Mosque, Community Economy, Empowerment, MSMEs, Case Study

## INTRODUCTION

As a religious institution in Islam, the mosque holds a central position not only in worship but also in the social and economic development of Muslim communities. Islamic history records that mosques during the time of the Prophet Muhammad (peace be upon him) served as centers for decision-making, education, economics, and even military defense. However, over time, the function of mosques in many regions has become narrower, limited to religious ritual activities (Fathma et al., 2024).

Amidst the complex challenges of the modern economy, mosques have the potential to be reactivated as a driving force for community empowerment. This potential is increasingly relevant in the context of Indonesia, the country with the largest Muslim population in the world. According to the Ministry of Religious Affairs (2022), there are more than 800,000 mosques throughout Indonesia. Unfortunately, most mosques have not been optimized as centers for community economic empowerment.

Economic disparities and persistently high poverty rates are key reasons why mosques need to strengthen their socio-economic role. Data from the Central Statistics Agency (2023) indicates that the percentage of poor people in Indonesia, at 8.57% of the total population in September 2024, is lower than the 9.36% in March 2023, and the majority live in urban areas. In this context, mosques in urban areas have a significant opportunity to become pioneers in strengthening community-based economies.



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Various studies have shown that mosques can serve as a base for microeconomic activities and social entrepreneurship. Research by Wartoyo et al. (2023) found that in 2021, more than 200 mosque-based sharia cooperatives in Bandung had a significant impact on the welfare of the surrounding community. This research confirms that economic empowerment through mosques is not just talk, but a real, viable opportunity.

Furthermore, Latief (2019) emphasized the importance of private sector involvement and Islamic philanthropy in supporting the social function of mosques. Collaboration between mosque administrators, Muslim entrepreneurs, and zakat/infak/sedekah (ZIS) institutions can create strong synergy in building community economic independence. Therefore, mosques must begin to be seen as active and adaptive social institutions to the dynamics of the community's economy.

However, efforts to empower mosques economically still face several structural challenges. These challenges include low managerial capacity among administrators, the absence of supporting regulations from local governments, and minimal integration between mosques and Islamic financial institutions (Ash-Shiddiqy et al., 2025). As a result, many mosque-based economic programs are sporadic and unsustainable.

Strengthening the role of mosques in empowering the community economically must also consider the potential social capital possessed by mosques. According to Putnam's (2000) social capital theory, social networks and public trust are crucial assets in community development. Mosques, with their loyal congregations, have an advantage in building trust and economic solidarity.

On the other hand, Zimmerman's (1995) empowerment theory states that community empowerment occurs when individuals and communities have control over economic resources and decision-making. Therefore, the involvement of the congregation should not stop at being recipients of aid, but should also include active actors in the management and development of the mosque's economic programs.

In practice, a number of mosques have successfully implemented structured economic functions. One such mosque is the Bintaro Jaya Grand Mosque (MRBJ), the study location for this research. MRBJ has initiated various economic programs, such as an alms bank, a blessing cart, a cooperative, a halal food court, and periodic and ongoing MSME training.

This study is crucial to explore in depth how mosques like MRBJ are able to fulfill their strategic role in empowering the community economically, as well as the factors that support and hinder their success. The study's findings are expected to provide an empirical contribution to the literature on Islamic economics and serve as a reference for other mosques in developing integrated economic functions.

This research focuses on four main questions: (1) How do mosques currently function in empowering the community economically? (2) What economic programs are implemented by mosques? (3) What factors support and hinder program implementation? Moreover, (4) What strategies can be implemented to optimize the role of mosques in community-based economic development?

Using a descriptive qualitative approach and case studies on the MRBJ, this research is expected to uncover best practices, challenges, and concrete solutions in strengthening the socio-economic function of mosques. These findings will also serve as a basis for formulating relevant policy recommendations and institutional strategies in the future (Faisal & Kurnia, 2023).

**Literature Review.** Mosques have historically played a multidimensional role in Islamic society. They serve not only as places of worship but also as centers of education, social life, and



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economic activities. In the modern context, many studies highlight the importance of revitalizing the role of mosques to address the broader needs of the community. The concept of multifunctional mosques is being redeveloped in response to the socio-economic challenges facing Muslims in the global era (Fathma et al., 2024).

A study by Wartoyo et al. (2023) highlights the potential of mosques as microeconomic centers through the development of community-based sharia cooperatives. These cooperatives not only serve as a means of distributing financing but also build the economic independence of their congregations through an approach of justice and cooperation. This experience demonstrates that religious institutions can play an active role in empowering the community economically.

Research conducted by Ramadhan et al. (2019) found that many mosques in Malang have adopted skills training and MSME development programs. In their study, mosques served as sites for job training and entrepreneurship consultation. This program not only increased the economic capacity of the congregation but also strengthened social ties between administrators and the community.

In addition to the entrepreneurial aspect, the dimension of Islamic philanthropy also dominated the literature review on mosque-based economic empowerment. Abrori & Kharis (2022) highlighted the importance of optimizing the management of zakat, infaq, and sedekah (ZIS) funds for productive activities. With this approach, mosques become not only distributors of social funds but also agents of economic change through Sharia-compliant social investments.

The philanthropic contributions of mosques are also strengthened by the role of the private sector. Latief (2019) stated that mosques are able to collaborate with the private sector through corporate social responsibility (CSR) programs, particularly in the form of training, providing business capital, and supporting the marketing of MSME products. This private sector involvement is crucial in creating a sustainable Islamic economic ecosystem.

Nurjamilah (2016) added that mosques can facilitate community economic activities by establishing markets around them. These markets within the mosque environment serve as spaces for halal transactions and a means of promoting local products. Furthermore, mosque-based market activities can foster consumer loyalty and strengthen efficient local distribution chains.

The concept of a mosque as a center of socio-economic transformation is inseparable from the role of the mosque's management committee (takmir) and the institutional system that manages the mosque. Research by Ash-Shiddiqy et al. (2025) shows that professional management of ZISWAF funds directly contributes to increasing the social impact of mosque programs. When management is carried out in a planned and transparent manner, public trust also increases significantly.

Faisal & Kurnia (2023) discuss how mosque managers manage finances through financing MSMEs. The results of this study provide an overview of a mosque-based empowerment program that establishes a sharia cooperative and utilizes a profit-sharing concept. Savings and loan-based sharia cooperatives can be implemented using mudharabah contracts.

Another study on mosque-based empowerment was conducted by Jawahir & Uyuni (2019). The research object was the Al Mahdy Grand Mosque in Jatinangor Village, Jatisampurna District, Bekasi. The findings of this study indicate that mosque-based empowerment is implemented in three aspects. First, optimizing empowerment in the religious aspect. Second, empowerment in the educational sector by providing a library and entrepreneurship guidance. Third, optimizing economic empowerment by (1) managing the mosque's donation box, (2) optimizing the mosque courtyard for parking, and (3) renting the ground floor for weddings every Saturday and Sunday.



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Research by Ridwanullah & Herdiana (2018) shows that the At-Taqwa Grand Mosque in Cirebon represents a mosque capable of revitalizing the spirit of the community empowerment movement in spiritual, religious, economic, educational, social, and cultural arts development. The success of mosque-based community empowerment activities at the At-Taqwa Grand Mosque is supported by adequate human resources, reflected in the ideal organizational structure of the mosque council and the effective communication skills of the preachers.

From the above research, it can be concluded that mosque-based empowerment carried out by several mosques in Indonesia through various aspects, including education, economics, and social aspects, provides extensive benefits. This article is updated to focus on the implementation of the community empowerment model at the Bintaro Jaya Grand Mosque, including educational, economic, and social aspects.

One theoretical framework supporting mosque economic empowerment is Zimmerman's (1995) empowerment theory, which states that empowerment is the process of gaining control over one's own life and participation in economic decision-making. In this context, the mosque acts as a catalyst, encouraging the congregation to become active economic actors, not simply recipients of assistance.

Putnam's (2000) theory of social capital is also highly relevant in examining the function of mosques as social networks. As community-based institutions, mosques possess a strong network of social relationships that can be leveraged to mobilize economic participation. Social solidarity and trust among community members are the foundation for implementing community-based economic programs.

Furthermore, Islamic economic theory serves as the normative basis for developing economic activities within mosque environments. Principles such as the prohibition of usury, distributive justice, and blessings in transactions are core values underlying mosque economic programs (Faisal & Kurnia, 2023). It is a key distinction between mosque-based economic programs and conventional financing schemes.

This literature review shows that mosque-based economic empowerment practices have developed widely, both in Indonesia and other Muslim countries. However, these practices are often local and poorly documented. Therefore, it is important to examine and document best practices for mosque-based economic empowerment, such as those implemented by MRBJ in this study, so that they can be replicated and transformed into broader policies.

## METHODS

This research uses a descriptive qualitative approach with a single case study design focusing on the Bintaro Jaya Grand Mosque (MRBJ) as the primary subject. This approach was chosen because it allows researchers to deeply understand a complex social phenomenon in a real-world context, namely, how mosques function as community economic empowerment (Creswell & Poth, 2018).

The case study was chosen to capture the contextual dynamics between economic programs and the mosque's institutional structure. This research does not aim to generalize the findings, but rather to explore best practices and lessons learned that can be translated to other mosques with similar characteristics (Yin, 2014).

The research subjects comprised three main categories: (1) mosque administrators or takmir (leaders) directly involved in the design and implementation of economic programs; (2) MSMEs fostered by MRBJ as program beneficiaries; and (3) external collaborating partners such as Islamic



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financial institutions and supporting communities. Subjects were selected purposively based on their active involvement in the program.

Data collection techniques included in-depth interviews, participant observation, and documentation studies. Interviews were conducted using a semi-structured guide to maintain consistency and allow for exploration of information. Participatory observation involved participating in economic activities such as MSME training, donation bank activities, and bazaars. Documentation studies examined program reports, internal publications, and mosque financial records.

To strengthen data validity, this study employed method and source triangulation techniques. Data from interviews were compared with observational findings and written documents to ensure consistency. Member checking was also employed, requiring direct clarification from informants to avoid interpretation bias (Lincoln & Guba, 1985).

The collected data were analyzed using the thematic analysis model developed by Miles, Huberman, and Saldana (2014), which includes three main stages: (1) data reduction, the process of selecting, focusing, and simplifying raw data; (2) data presentation, in the form of descriptive narratives and a thematic matrix; and (3) conclusion drawing/verification, to identify patterns, relationships, and theoretical implications.

The primary instrument in this research was the researcher herself (human instrument), who was responsible for designing, collecting, analyzing, and interpreting the data. Therefore, the researcher maintained reflective and objective involvement in every stage of the research process. Credibility was maintained through reflective note-taking and peer debriefing with colleagues.

The MRBJ mosque was chosen as the research location because it has a reputation as a pioneer in community-based economic empowerment. MRBJ also has a well-established institutional structure and a comprehensive program documentation system, facilitating the field data verification process.

Inclusion criteria for selecting informants were determined based on their level of involvement in the economic program, length of involvement (minimum one year), and willingness to be interviewed. To maintain research ethics, all informants were informed of the research objectives and asked to sign an informed consent form.

This research was conducted over three months, from field data collection and interview transcription to thematic analysis and report preparation. The entire process was conducted in accordance with ethical research principles, including data confidentiality, academic honesty, and non-exploitation of subjects (Sugiyono, 2019).

With this approach, the research is expected to provide a holistic picture of the dynamics of mosque-based economic empowerment. Furthermore, the research findings are expected to provide a conceptual and practical basis for developing a mosque economic model in Indonesia, particularly in urban areas facing greater socio-economic pressures.

## RESULT AND DISCUSSION

Bintaro Jaya Grand Mosque (MRBJ) is one of the modern mosques in urban Indonesia that has successfully represented the multifunctional mosque model. Established in 1997 and undergoing institutional transformation since 2017, MRBJ has integrated the five main functions of a mosque in Islam: as a House of God (Baitullah), a House of Da'wah (Preaching), a House of the Qur'an (Baitul



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Qur'an), a House of Money (Baitul Maal), and a House of Muamalah (Muamalah). This approach makes MRBJ a center of spiritual, social, and economic activities that have a broad impact on the congregation and the surrounding community (Juwairiyah & Fanani, 2025).

As a House of God (Baitullah), MRBJ actively serves daily and weekly worship services, with an average of 2,500 congregants attending Friday prayers. This function serves as a spiritual foundation for strengthening socio-economic aspects by creating a loyal congregation that is actively involved in mosque activities. This congregational loyalty serves as a highly strategic social capital in building trust and economic solidarity, as noted by Putnam (2000).

In its role as Baitul Maal (Islamic Trust Fund), MRBJ manages zakat, infaq, and alms (ZIS) funds in a structured and professional manner. These funds are not only distributed for consumer assistance but also allocated for productive financing through the Bank Infaq program. This program provides interest-free working capital loans (qardhul hasan) to MSMEs, with amounts ranging from IDR 500,000 to IDR 3,000,000.

By the end of 2024, MRBJ had assisted more than 1,450 MSMEs through the Bank Infaq scheme. The disbursed revolving funds reached over IDR 5.2 billion, with a high repayment rate. This success demonstrates that mosques can be effective microfinance institutions while addressing the challenge of economic inequality (Faisal & Kurnia, 2023).

The Gerobak Berkah (Blessing Cart) program is another innovation implemented by MRBJ. Through this program, mosques provide business carts for culinary MSMEs, complete with entrepreneurial training. Over the past three years, 78 carts have been distributed. This program not only facilitates physical capital but also increases business capacity and market access (Nurjamilah, 2016).

To support the operational and economic sustainability of mosques, MRBJ has developed the Muamalah Zone, a sharia-compliant business area within the mosque complex. This zone consists of a food court, a halal retail store (Freshmart), a café, and a multi-purpose space (co-working space). The Muamalah Zone serves as a center for halal transactions as well as a center for Islamic business training and education.

A modern and transparent management system supports economic activities in the Muamalah Zone. The mosque management has established a dedicated unit to handle finances, reporting, and services for business partners. This professionalism is key to building trust with partners and the congregation. Transparency in fund management is a crucial factor, as noted by Ramadhan et al. (2019).

To ensure targeted funding, MRBJ has established a survey team tasked with selecting potential beneficiaries, providing mentoring, and monitoring business progress. This team operates through a group study, with loan recipients forming groups of five to nine members. This system is inspired by the Grameen Bank concept developed by Muhammad Yunus in Bangladesh, but adapted to Sharia principles.

In addition to routine activities, MRBJ also organizes periodic economic events such as the Ramadan Village, the 17 August Red and White Bazaar, and the end-of-year MSME bazaar. These events provide a promotional and sales platform for mosque-supported businesses. Furthermore, these activities connect businesses with potential customers within the congregation, fostering a stable community market.

MRBJ's approach to mosque-based economic empowerment relies heavily on synergy with various parties. To date, MRBJ has established partnerships with Bank Syariah Indonesia, PermataBank Syariah, CIMB Niaga Syariah, Pertamina's CSR program, Astra, and local



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communities. This collaboration strengthens funding, training, and marketing of partner businesses' products (Latief, 2019).

In terms of impact, the MRBJ program has significantly contributed to increasing family incomes and reducing dependence on high-interest loans. Many entrepreneurs who previously lacked access to formal financing are now able to expand their businesses and improve their families' well-being. It demonstrates the effectiveness of the mosque-based social financing model (Abrori & Kharis, 2022).

However, MRBJ also faces several challenges. One is limited financial literacy among beneficiaries. Some business partners lack a basic understanding of financial management principles, thus preventing them from properly managing cash flow, setting selling prices that cover operational costs, and achieving reasonable margins. This results in irregular business loan repayments. Therefore, mosques need to strengthen the financial education aspect of every empowerment program.

Another challenge is the risk of default arising from the involvement of some beneficiaries in online loans (pinjol). It highlights the importance of screening potential recipients and ongoing moral development. Mosques must act as protectors against unfair economic practices, not simply as distributors of funds (Khan, 2015).

From an institutional perspective, the success of the MRBJ program is inextricably linked to the solidity and professionalism of its management. Mosque administrators not only understand religious aspects but are also equipped with economic and social management skills. Ongoing training for administrators is crucial to ensure the program's sustainability.

Thematic analysis of interview and observation data indicates that the key success factors for the MRBJ program are: (1) visionary leadership, (2) transparency and accountability, (3) congregational involvement, (4) strategic partnerships, and (5) a continuous monitoring system. These five aspects form an effective empowerment framework.

The success rate of these programs is very high. Based on an internal evaluation, approximately 99% of MRBJ's Sahabat Infaq program beneficiaries are still actively running their businesses. It demonstrates the effectiveness of the mosque's community-based economic empowerment approach, which embraces the principles of qardhul hasan, collective participation, and ongoing mentoring (Heykal et al., 2024). These findings reinforce Zimmerman's (1995) view of the importance of community control in the empowerment process.

The success of MRBJ is also inseparable from its sound institutional management system. Collective leadership, transparency in fund distribution, and active congregation involvement are key to developing economic programs. In this context, the theory of social capital (Putnam, 2000) is borne out by the trust and networks formed within the mosque community.

From an Islamic economic perspective, MRBJ's economic activities reflect the implementation of Sharia values such as distributive justice, the prohibition of usury, and a spirit of togetherness. It contributes to strengthening an alternative economic system based on Islamic ethics, as proposed by Faisal & Kurnia (2023).

However, not all aspects have been without challenges. Some of the main obstacles encountered include low financial literacy among some congregants, reliance on survey teams, and cases of beneficiaries becoming entangled in online loans. Therefore, a comprehensive preventive and curative approach is needed in the business mentoring program, including financial management education.



From an empowerment theory perspective, MRBJ has fulfilled the principles of participation, control, and equitable access to economic resources. This approach strengthens the community's capacity to become subjects of development, not objects of aid. It aligns with Zimmerman's (1995) concept of empowerment, which emphasizes social control and economic decisions.

Meanwhile, within the framework of Islamic economics, MRBJ activities reflect the implementation of the principles of justice, anti-usury, and blessing. The use of social funds for productive activities demonstrates the integration of worship and transactions. MRBJ serves as a concrete example of how mosques can implement the principles of maqasid sharia (Maqashid Sharia) in a concrete manner (Faisal & Kurnia, 2023).

This study also found that MRBJ's success can be replicated by other mosques, with local adaptations. Institutional development, human resource training, and the formulation of a mosque economic roadmap are essential. Local governments and Islamic financial institutions are expected to support mosques in developing their socio-economic functions.

In general, MRBJ has become a role model for urban mosques, successfully empowering the community economically. This experience demonstrates that mosques are not only spiritual spaces but also centers of the people's economy. Therefore, policies that make mosques strategic partners in community economic development are needed (Ministry of Religious Affairs, 2022).

Considering the dynamics and results achieved by MRBJ, a similar approach can serve as a basis for formulating national policies on the mosque economy. The future role of mosques will not only be places of worship but also institutions for sustainable and equitable social and economic transformation.

## CONCLUSION

This research shows that mosques have significant potential for economic empowerment, particularly in urban areas. As institutions deeply rooted in the Muslim community, mosques not only serve a religious ritual function but also have the potential to become centers for community-based social and economic empowerment. It is reflected in the practices of the Bintaro Jaya Grand Mosque (MRBJ), which has successfully implemented a number of structured economic programs.

MRBJ is a concrete example of a mosque that has been able to transform into a center of economic activity for the community. By professionally managing its Baitul Maal and Baitul Muamalah functions, the mosque runs programs such as the Infaq Bank, the Blessing Cart, MSME training, and the management of the Muamalah Zone as a community business incubator. These programs not only provide business capital but also create an entrepreneurial ecosystem based on Islamic values.

The results of this study provide practical contributions for other mosques seeking to develop socio-economic functions. The findings from the MRBJ can serve as a replicable model that can be adapted to suit the local potential of each mosque. In this regard, the role of government and philanthropic institutions is crucial in supporting the program's sustainability.

Based on the analysis and field findings, several strategic recommendations were developed. First, mosques need to establish economic management teams trained in microfinance and MSME programs. Strengthening human resource capacity is a key foundation for the program's long-term success.

Second, it is recommended that mosques develop community-based sharia business units or cooperatives. These units can manage economic activities professionally while strengthening the



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mosque's financial independence. This step will increase the effectiveness and efficiency of managing mosque transactions.

Third, active collaboration is needed between mosques and Sharia financial institutions, local governments, the National Zakat Agency (BAZNAS), and the private sector through corporate social responsibility (CSR) programs. This collaboration aims to expand the scope of financing, training, and marketing of products from mosque-supported MSMEs.

Fourth, mosques are expected to develop a long-term roadmap for community economic empowerment. This roadmap should include a vision, implementation stages, success indicators, and monitoring and evaluation mechanisms. With this strategic guidance, mosques can implement programs with a clearer and more measurable direction.

Fifth, at the policy level, the government needs to promote regulations that support mosques as centers of the community's economy. These regulations could take the form of Regional Regulations (Perda) or a mosque-based national program involving the Ministry of Religious Affairs, the Ministry of Cooperatives and SMEs, and the National Aznas (Baznas) within an integrated framework.

By considering these recommendations, it is hoped that the role of mosques in empowering the community economically will not be merely a limited local initiative, but will develop into a systemic and sustainable national movement. This research serves as a starting point for further studies on strengthening the economic function of mosques within the context of inclusive, values-based national development.

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