

ENHANCING THE ECONOMIC ROLE OF THE MOSQUE THROUGH EMPOWERMENT *A Case Study in Yogyakarta City*

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A large number of Muslim population in Indonesia is also suitable for a large number of mosques. Mosque in the history of Islamic civilization is a means to perform da'wah and development of economic resources of Muslims. Using descriptive qualitative methods, this study aims to examine how the economic role of the mosque can be improved through community empowerment program in Yogyakarta City, Indonesia. From the result, it may be concluded that mosque has a strategic position to empower congregation. For enhancing the economic role through empowerment, there are at least six steps. Firstly, planning process including agreement among the administrator, looking for fund source, and also looking for the partner. Secondly, socialization to the congregation, opened, closed, or limited. Thirdly, selecting the beneficiaries. Fourthly, the empowering process including lending a soft loan, establish cooperative, or marketing intervention. Fifthly, mentoring both economic and spiritual progress of the beneficiaries. The last process is evaluating the program periodically. The success indicators of this program are the performance of returning loans and the improving intensity of the congregation prayer.

Keywords: Mosque, Empowerment, Economic Empowerment

INTRODUCTION

Islam is a religion of a majority of adherents in Indonesia whose number reached 207.176.162 people in the 2010 census, or 87,18% of the total population of Indonesia amounted to 237,641,326 inhabitants (Central Bureau of Statistics, 2010). All over the world, Indonesia is also a country with the largest Muslim. A large number of Muslim population in Indonesia is also suitable for a large number of mosques. Ministry of Religion data in 2013 shows that the number of mosques in Indonesia reached 731,096 buildings, an increase from the year 2012 which amounted to 720,292 buildings (Repubilka, 2014).

Islam emphasizes the essence of the mosque rather than its physical, but many mosques today the look of the mosque is preferred than the core (Yusuf & AbdurRaheem, 2013). We found while doing research; there was a mosque which only using the alms fund to build the physical build. Whereas from both outside and inside, the mosque is quite magnificent.

Except in the Ramadan, many mosques are deserted of social activities because they re only used for prayer and other ritual worship. Mosques cannot be able to eradicate corruption and overcome drugs that hit teenagers. Among the reasons is that mosque administrators are not creative and responsive to various issues of the congregations and do not follow and do not expert in science and technological development (Dalmeri, 2014).

Many mosques are still allocating the alms funds only for the physical construction, while on the other hand there are still many pilgrims who are wondering whether they have money to eat or not. They also are still wondering whether their children can go to school or not. A little better, some mosques are willing to allocate the funds to help the less fortunate as non-productive assistance. As a first step, then such aid is a good step if indeed the condition of the community around is still poor a lot. However, it is very wise assisting the basic needs then they are supported by entrepreneurial skill so that in the future they could be gradually out of poverty line.

The mosque is not a monolith. The Prophet's mosque found the needs of the early religious

community in addition to their political, economic and social ones. It is important to be noted, nonetheless, that as time improved these duties have adapted and varied in response to historical, political, economic and social realities. So, the mosque has been a dynamic institution adequate of adapting to the conditions of the society in which it has run (Collins, 2011). Role of Mosque not only work as a worship place, but it will be able as a place for paying and distributing zakat to the needy, and a place where poor people can enhance knowledge and skills (Zakaria, Ammar, Rahman, & Dahlan, 2016). Muhammad (1996) emphasized that the Mosque is an eating place for the hungry and the needy and also a home and refuge for the poor, needy and the travelers.

According to Adnan (2013), in the Special Region of Yogyakarta, Idle funds of mosques are estimated to the US \$ 30 million when the research was conducted. A vast number. It indicates that the mosque has a potential of funds that can be produced through economic empowerment. Mosque in the history of Islamic civilization is a means to perform da'wah and development of economic resources of Muslims. Each pilgrim in building a mosque is oriented to perform da'wah and simultaneously to empower the economy of pilgrims and communities around the mosque (Dalmeri, 2014).

Economic empowerment is essential to help the government program in improving people's welfare. In the context of economic empowerment, mosques have a central role. Why is that? 1) The mosque is the closest institution to the grassroots community; 2) Many mosque funds can be productive (M A Adnan, 2013); 3) There are more than 700.000 mosques in Indonesia; 4) The mosque is an institution that people relatively believe (Soemitra, 2014).

There are several examples how the mosque can be able to provide socio-economic impacts for the community. For instance, Nurul Jannah Mosque in Gresik that spawned BMT Nurul Jannah (Basid, 2009), then Wahidiyah Mosque in Gresik which has cooperative of the pilgrims (Muslim, Karsidi, Wijaya, & Joebagio, 2014), even Bank Muamalat has rolled out a program called Muamalat Micro-Based Business Mosque

(KUM3). During 2010 KUM3 rolled out the funding amounted Rp 10,69 Billion to small-medium enterprises based on mosques throughout Indonesia (Ardiansyah & Nafik, 2014).

This paper will explain how the economic role of the mosque can be improved through community empowerment program. This case study is conducted in Yogyakarta City which is the capital of Yogyakarta Special Region which has Muslim population amounted to 341.411 in 2016 (Bureau of Governance of Regional Secretary of Yogyakarta, 2017). According to Haryono Suyono, Head of Dana Sejahtera Mandiri Foundation (Damandiri), Yogyakarta is the pioneer of economic empowerment program (Purwata, 2016) with the Jogokariyan Mosque as its pioneer which is designated the Ministry of Religious Affairs as the pilot mosque (Dodo, 2016). The success of the mosque Jogokariyan because the mosque administrators successfully to manage the mosque funds for economic empowerment of people around the mosque. It is why the city of Yogyakarta is selected as the research location.

LITERATURE REVIEW

Alamsyah Ratu Perwiranegara, a former Minister of Religious Affairs of Indonesia in the New Order era once stated that the mosque should portray itself as a center of activity and worship in a broad including for the economic development activities of the people (Rifa'i & Fakhruroji, 2005). Many Islamic economic institutions that exist today, such as zakat, waqf, and also Baitul Maal Wat Tamwil, were born from the mosque. Thus, Muslims should be able to maximize the role of the mosque, especially from the aspect of economic empowerment for the congregation (Muslim et al., 2014). Therefore, mosques must be managed professionally, unlike current business run to gain profit, and then the mosque is managed to provide benefits for the people. Mosques should modernize both management as modern business organizations and the productivity of the program, not only pay attention to the *mahdhah* worship only so that the mosque could adapt the current development and the needs of the more dynamic people. It's also stated by Jahar (2016) in the context of

modernization of Zakat Management.

The mosque is a trusted institution for Muslims who want to donate their wealth. (Fauzia, 2008, p. 8). Novianto dan Nafik (2014) also stated that mosque could be an effective institution for people to pay zakat. The reasons are:

1. The distance of the zakat payment point (zakat, infaq, shadaqa, and waqf).
2. Trust on the manager and transparency of zakat fund management.
3. Awareness to help the nearest mustahiq.

The fund which donated through the mosque is a mandate for the mosque administrator to manage the fund as best and maximum benefit for the people. It is also similar as stated Porter and Kramer (1999, p. 130), that raising the benefits of philanthropy funds-in the context of the mosque is Zakat, Infak, Wakaf- made its management will have a more significant influence in the community. For getting more value from the fund utilization, it can be conducted by doing following steps (Porter & Kramer, 1999, p. 123-125)

1. Selecting beneficiaries to be right on target and also to be effective.
2. Encouraging more donors while strengthening capital for empowerment programs
3. Improving the ability of beneficiaries, including entrepreneurship skills.
4. Increasing the knowledge and experience of beneficiaries to be more productive.

Muslim et al. (2014) offers a model of empowerment based on mosques in urban areas. This model can be a benchmark for developing of empowerment program based on the mosque. In the model, empowerment includes four components, namely:

1. Economic empowerment input including mosque-based financial institution, mosque management, beneficiaries, and cooperation.
2. Economic empowerment process begun from building spirituality, develop entrepreneurship experience, capacity building to power building conducted respectively.
3. The output of economic empowerment contained human building, business building, environmental building and institutional building

4. Empowerment outcome is congregation economic powerfulness.

Hossain (2013) and Erziaty (2015) argued that mosque-based zakat management is the easy and appropriate form for Zakat collection and distribution. Another study emphasizes that *amil* (zakat administrators) also supports the proposal for localizing the zakat distribution through the mosque (Wahid, Kader, & Ahmad, 2011).

Said & Mahmuddin (2015) examined a program named Muamalat micro-community (MMC) that based on mosque congregation. Qardhul Hasan which used as an instrument has a significant impact in empowering and developing the microeconomic sectors including social, economic and spiritual aspects. On a study Razak, Hussin, Muhammad, & Mahjom achieved (2014) showed that nearly 75% of the respondents agreed to use the fund of the mosque more productively, so that gives enormous impact to the society, such as establishing cooperative for the congregation. Soemitra (2014) and Basid (2009) argued that mosque can play an essential role to the poverty alleviation poverty alleviation through people empowerment by establishing Baitul Maal Wat Tamwil, a kind of Islamic microfinance that categorized as cooperative.

Resuscitation of the roles and functions of the mosque with various techniques is relatively quintessential. Mufidah (2016) offers empowerment through mosque-based Posdaya system which is an effort to help people for facing global competition. Setianto & Widiastuti (2015) showed a result that mosque has a significant role in social empowerment so that prosperity can be achieved because of the productive activities through economic empowerment. But, a study showed that the management role of the mosque in the economic empowerment was not done optimally because so many loans that were not paid by the beneficiaries (Auliyah, 2014). Nashrullah (2011) reported only 50 of 200 mosques that the economic empowerment program was run. Whereas, the program was a cooperation between mosques and baitul maal owned by a large financial institution.

Rozalinda (2015) found another form of economic role of the mosque, that is *waqf*. Her study

showed that mosque lands could be used for productive economic activities such as a commercial building which can be leased to the public, parking lot, and mosques space area which used by the unfortunate congregation for trading. This study is focussing on the process of economic empowerment as the effort to enhance the economic role of the mosque in the city of Yogyakarta.

METHODS

This study was taken place in Yogyakarta City, the capital of Special Region of Yogyakarta. Based on the Ministry of Religious Affairs of Indonesia (2014), The number of mosques in the city of Yogyakarta amounted to 494 buildings. Before determining the mosques, questionnaires were spread in 180 mosques to get information which mosques have economic empowerment program. There were 23 mosques that have empowerment program. This study was conducted by using a descriptive qualitative approach. The data was collected using the interview to the administrator of each mosque. Meanwhile, it was analyzed using an interactive data analysis from Miles and Huberman.

RESULTS

The following is a general overview of economic empowerment process in urban areas, reflected from the existing mosques of Yogyakarta City, from the background to the indicator of the success of each mosque that has empowerment program.

1. Backgrounds

From the study, some reasons motivate the mosque administrators to conduct empowerment program. Firstly, Many pilgrims who have a small business but they have no access to the capital so that the mosque administrators initiate to help the pilgrims. Moreover, some pilgrims borrow to the moneylenders to access the capital. The mosque administrators came to help them escape from the shackles of moneylenders. Secondly, the encouragement of the mosque donors, both internal and external who want a productive economic program to raise the economic level of the congrega-

tion. All is a form of the mosque administrators' concern to the pilgrims.

2. Empowerment Process

Each mosque has a different form of empowerment, but it has a similar process. The followings are the process of economic empowerment for the pilgrims.

a. Planning Process

The first step is agreeing with the administrators regarding the empowerment program. It was decided first who will be the executor as well as the responsibility of the program. Most mosque administrators set up a special team to be in charge to the program, usually under the coordination of economic division or the Zakat Board. Secondly, looking for the source of the fund. Most come from the alms of the congregation and also come from the zakat fund. Others come from the cooperative that established by the congregation. Thirdly, determining the form of empowerment and also looking for the partner. Most of the mosques use soft loans scheme to the beneficiaries. Instead, many mosques also use the cooperative scheme for empowering the pilgrims.

Regarding the partner, some mosques make a joint venture with Baitul maal wat Tamwil (BMT). The fourth step is enacting a regulation about the empowerment program. The agreed rules are those who are entitled to access and follow the empowerment, how many loans can be given, how long the loan is, how the mechanism of mentoring by the administrators, whether if the loan does not return, which program should be followed after receiving assistance, and other technical rules.

b. Socialization Process

This process can be opened, closed, or limited. If it's opened, the empowerment program is announced massively to the entire congregation. If it's limited, only the targeted pilgrims who will be empowered. While if it's closed, the mosque administrators wouldn't expose the program to the pilgrims, but if anyone needs a loan, he will be given. The differences occur because of the different circumstances in each mosque. If the situation is an entirely sensitive discussing money, then it is conducted openly limited. If the environment is easy to accept ideas and the fund is available

quite a lot, then it's performed openly. For certain environments, it is conducted in private because the board does not want to be known to many pilgrims that can lead to increased demand for loans, instead to the limited funds.

c. Selection Process

There are several ways to select the pilgrims who will be the beneficiaries. Firstly, the selection is conducted by the mosque administrators by examining the track record of the pilgrims. The selection includes the pilgrims' relationship with the community and whether the pilgrim ever has a debt problem or not. Secondly, selection based on the economic level. The administrators usually have a close relationship with the pilgrims so that it can be easier to examine how the economic condition of each targeted pilgrim. Thirdly, collecting data of the pilgrims who have a small business. Then filtered who needs a capital or marketing intervention.

Fourthly, prioritizing pilgrims by congregational prayer and recitation in the mosque as an appreciation and attention of the mosque administrator for whom attempting the prosperity of the mosque. Fifthly, data collection from Neighborhood Association called Rukun Tetangga (RT) as the smallest unit in the community. Then it's proposed to the administrators who need to be assisted. Sixthly, becoming a member of cooperative if empowerment program is a cooperative. All pilgrims may borrow money unconditionally, but they should return their loans at a maximum of five installments in five months.

d. Empowering Process

To empower the beneficiaries, the mosque administrators usually give the soft loans. The loans then are used for establishing a business or increasing the capital. The loans should be returned in particular period according to the rules of each mosque. Usually, the beneficiaries can apply for funding again if they have completed the previous installment. The amount can be more significant than before, especially cooperative.

The loan repayment rate is quite high because the beneficiaries are aware that they are using the ummah's money so it will have a severe impact if they divert the loans. The Akad (contract) that mostly used is qardh al-Hasan or benevolence

contract that means the loans shouldn't be returned. But, it's not announced to the beneficiaries to keep the right intention. Although, in reality, some pilgrims didn't repay the loans. The mosque administrator will identify why he can not refund. If it's caused by difficult to compensate, not because of delinquent, some administrators are willing the loans shouldn't be returned, some others cover it with the mosque cash.

Something is interesting in several mosques. If the beneficiaries who have successfully return the loans and they want to scale up their business, they can borrow money for bigger capital to the Baitul Maal Wat Tamwil (BMT) or Islamic Rural Bank which have a partnership with the mosque. The mosque administrators give a reference to the bank or BMT for financing the pilgrim who has been recommended. They become the guarantees so that the pilgrims need not give any collateral to the Bank or BMT.

Instead of soft loans, many mosques are using cooperative as the instrument of empowerment. Cooperative is a symbol of mutual help among members and a very familiar institution in the society. The mosque-based cooperative is mostly derived from the members' dues instead of from the mosque's cash and zakat maal funds. Most of these cooperatives are not incorporated because they are only limited to mosques pilgrims. Members who want to borrow money from cooperatives are not all for business, partly for daily household needs. However, most use it for business.

There is also something contradictory. Many of those mosque-based cooperatives are still using the interest to the borrower. On the pretext that the profit got from interest will receive back to the cooperative members. The cooperative profit is usually named "Sisa Hasil Usaha (SHU)" or Surplus in another term. Members were reasoned that they couldn't get the SHU if they did not charge interest. In another hand, there are some cooperatives that have left the using of interest and now using alms. The amount of the charity is not determined. Members give the alms in when they paid the installment.

Instead of giving working capital, some mosques establish small business then hire the pilgrims around mosques as their empowerment

program. It's beneficial for the employed pilgrims and also increasing mosque's revenue.

e. Mentoring Process

Mentoring given by the mosque administrators to the beneficiaries are business mentoring as well as the spiritual assistance of pilgrims. The business mentoring hasn't run well because of the limitation of the human resources. Only a few mosques provide the business mentoring by presenting the successful entrepreneurs to motivate and to give business tricks to the beneficiaries. Since assisted through empowerment, there is quite significant progress experienced by the pilgrims.

For the assistance of pilgrims business capacity building has not been done maximally because of constrained lack of human resources. Only a small part of the mosque provides business assistance. One way is to bring successful entrepreneurs to give motivation and business tricks. Others involve RW in entrepreneurship training. E.g., sewing courses and so on. Since assisted mosque regarding marketing, there are progresses experienced by pilgrims.

Instead of business mentoring, there is something that makes the mosque-based empowerment special. It's spiritual mentoring which regularly conducted to increase the beneficiaries' faith to the God. Through the spiritual mentoring, they are expected not only to be a successful entrepreneur, but also a successful servant of the God. They are given the understanding of the nature of sustenance. They should realize that no one can provide sustenance but the Almighty God.

f. Evaluation Process

After the power is given to the beneficiaries, the evaluation is regularly conducted, either monthly or annually. The assessment includes the rate of return, the existence of the pilgrims' business, and progress for all obstacles faced by the pilgrims. The stressing point is the rate of return. From the evaluation, the return rate is categorized performing loan; only a few loans are not performed. It shows that attachment among members is essential to be a commitment to return the loan.

Another evaluation is about the business development of the beneficiaries. Most of their business is still existing although the sales and the scale of business are stagnant. The return rate

is performed, but the business scale has not occurred. It's caused by the low work ethic of the pilgrims so that they have less motivation to scale up their motivation. The reason for this is the work ethic of the people who are still lacking to raise their business then. They are many who feel entirely with the business that has been running. It should be a concern of the board to improve the work ethic of the beneficiaries.

For the cooperative, the evaluation is conducted at the same time as the Annual Member Meeting (AMM). At this moment, the annual financial and management report is disclosed to the members. The results of the evaluation can be measured by examining the success indicators that have been set every mosque.

3. Success Indicators

Most of the mosque administrators set the success indicators of the empowerment program not only from the material but also the spiritual aspect. From the material side, the primary indicator is the success of returning loans. Why? The assumption is that when they manage to repay the loan, their business is run well. In other words, the welfare of the beneficiaries increases after participating in the economic empowerment program initiated by the mosque administrators. For the cooperatives, the indicator of success is the increasing members of the cooperative then increasing the cooperative asset and making the economic level better.

The success indicator of the spiritual aspect is the increasing intensity of the congregation prayer. The intensity of the congregation prayer is the primary outcome of the mosque-based empowerment. Hope it will be a Prosperous congregation, prosperous mosque. The participation of pilgrims in the various mosque activities is also proof that the congregation has been spiritually empowered.

4. Obstacles

In general, there are still many obstacles on mosque-based empowerment. The obvious barrier is the limitation of human resource. Human resources are the most important component to succeed the empowerment program. Still, many empowerment programs just leave the beneficiaries to run their business by themselves. Conducting

the mentoring for the beneficiaries is necessary. The followings are some obstacles of the empowerment program:

- a. Lack of Funds
A few mosques are difficult to obtain the financial resources. On one side, many mosques have a big amount of cash. Any other mosques have a little amount of cash.
- b. The Quality of Product
Other obstacles that encountered are less concerned of the pilgrims toward the quality of products made, such as snack, so that reducing the product value on consumers' view.
- c. Lack of the Mosque Administrators Totality
There are only a few mosque administrators who understand the empowerment management. Also, sometimes the administrators are still struggling alone to empower the congregation. No other administrator is persistent.

DISCUSSION

In this study, there are at least six steps on mosque-based empowerment, starting from the planning process, socialization, selection, empowering, mentoring, and evaluation process. Muslim et al. (2014) found the four steps of economic empowerment process for the urban poor community. Firstly, economic empowerment input including mosque-based financial institution, mosque management, beneficiaries, and cooperation. Secondly, economic empowerment process begun from building spirituality, develop entrepreneurship experience, capacity building to power building conducted respectively. Thirdly, the output of economic empowerment contained business building, human building, institutional building, and environmental building. Fourthly, economic congregation valuable served as an outcome.

Said and Mahmudin (2015) found another distinct model to enhance the economic role of mosque through empowerment. The empowerment process including socialization, identifi-

cation, and verification. Bahari and Shihabuddin (2016) in their study in Malaysia shows that mosques play a significant role in community development. Not only it adds to spiritual enhancement; it additionally gives a stage to supporting and growing great character for all and also as a base for economic activities.

One of the mosque-based empowerment obstacles is about supervision including the promotion of the beneficiaries products. The beneficiaries are quite difficult to sell their product because of lack of knowledge and network. Dahalan et al. (2015) proposed the e-Halal One Stop Centre (e-HOSC) to help the Muslim entrepreneurs mainly to the individuals who are as yet scanning for the best stage to promote their products with zero cost and in a similar time assisting the shoppers in discovering halal products from Muslim producers. There is still no synergy among the mosque administrators in Yogyakarta to strengthen the congregation networking to sell their products. The empowerment programs even move sporadically.

Many mosques establish cooperative as the form of empowerment program. The cooperatives provide loans to the mosque's congregation to do business. Cooperative as a form of microfinance has helped many congregations to increase their income after established small business. Most of the cooperatives are not incorporated because they are only limited to mosques congregation. It's because many cooperatives are recognized as a social movement so that cooperatives establish and develop rapidly in some regions in Indonesia (Rusyana, 2014). Cooperative is one of best ways to improve people wellbeing because there is no collateral to borrow money. They can borrow money as a capital wok. It breaks the limitation of financial access to the poor.

So many studies disclose the role microfinance to alleviate poverty that is one of the empowerment outcomes. Adnan & Ajija (2015) revealed that Baitul Maal wat Tamwil (BMT) financing is viable in decreasing poverty. BMT is a form of Islamic Microfinance. Not only to alleviate poverty, but even BMT also can release the congregation whose small business from the debt trap (Soemitra, 2014). It is in line with the finding of this study that found some mosques also avoid the congrega-

tion from the money lender. The congregation who have an affair with money lender

In Bangladesh, Islamic microfinance also positively affected poverty alleviation. The Islamic Microfinance has won acknowledgments as a necessary procedure against poverty (Dhaoui & Elwardi, 2015). Islamic microfinance can increase both economic and social welfare of the customers, even though it should improve in some areas such as regulation and arrangement of training in social development for both microfinance human resources and also the borrowers (Riwajanti, 2013). Amalia and Atiqah (2015) noted that the most important determiners of the microfinance performance are human resource. So, to maximize the role of microfinance based on the mosque, the human resource should be the priority concern.

For the very poor congregation, microfinance should not be the priority program. For enhancing the economic role of the mosque, there are still many instruments to help them, such as zakat, infaq, and shadaqa (almsgiving). According to the study, those instruments can be used to basic-needs fulfillment. Then, if their basic-needs are filled up, they can be facilitated to access the Islamic microfinance, such as BMT or cooperative. It could answer the study of Mukherjee (2014) that showed microfinance or microcredit only could be reachable to the "working poor" but not the destitute people. Mosque provides "pre-requisites" instruments before they have access to the microfinance through zakat, infaq, and shadaqa. It's relevant with Abul Hassan (2014) study. It argues that Islamic microfinance group have deliberately connected their financial administrations such as the grant from the awqaf or zakah fund) to fundamental asset objectives.

Cooperative in mosque-based empowerment should be a system of group borrowing through mutual collaterals which based on robust Islamic cooperative behavior and commonly strengthening positive motivations in poverty alleviation, as said by Hassan (2014). But, the study finds that there are several mosques-based cooperatives still using the interest to the borrower. It's a contrast to Islamic teaching which prohibiting interest no matter how small the rate is.

Most of the mosque-based empowerment pro-

grams in Yogyakarta City haven't touched the awqaf instrument yet. Even though the mosque lands are mostly waqf properties, most of them have not utilized for productive economic activities. One of the cause is so much mosque lands located in densely populated settlements so that no longer space to be a productive land. Even if there is a mosque located in a strategic location, only few use for productive economic activities. Rozalinda (2015) found that waqf properties could be economically productive, including mosque lands. Her study showed that mosque lands could be used for productive economic activities such as a commercial building which can be leased to the public, parking lot, and mosques space area which used by the unfortunate congregation for trading. The supporting factors are the endorsement from the local government and the community, the strategic area of the waqf properties, and also a superb and unified objective of the waqf administrator (*nazhir*).

On this study, the success indicator of the mosque-based empowerment programs are the performance of returning loans and also the increasing intensity of the congregation prayer. Muslim et al. (2014) showed a different finding regarding the success indicator; it is many congregations becoming new entrepreneurs. Both my finding and Muslim have a similar indicator in the economic welfare of the congregation as the beneficiaries.

Some obstacles in mosque-based empowerment are lack of human resources, lack of funds, and lack of the mosque administrators totality. Mufidah (2016) identifies some challenges that may cause the obstacles, such as:

1. The development of mosque has been more focused on the physical advancement as an aesthetic articulation of religious culture or to increase building capacity. When the mosque has been constructed, the congregation (*jamaah*) has multiplied in quantity but isn't in the quality of religious duty.
2. The substances of sermon or lecture are more often about theological doctrines, not empowerment doctrines. Hence, the development of the excellent of religious messages will have to be prioritized
3. Mosque fundraising ways in some areas are not in charge and transparent apart from mismanagement of mosque cash-flow. Accordingly, mosque funds must be professionally managed and encouraged by government policies.
4. Most of the mindset of the mosque administrators is still traditional. Cash is used only for consumptive charity, not for empowering the unfortunate congregation.
5. Some mosques which can be alleged to be an open condominium of God frequently turn out to be a small kingdom dominated using certain parties that shrink participation of people. The mosque is alienated from society, as good as people are estranged from their mosque. Also, "rich" mosques with surplus cash, human resources, and headquartered administration are more commonly more independent.
6. Nevertheless, their independence explanations them to hinder the cooperations with different events outside the mosque, such as governments and corporations that are concerned with society empowerment. Ego sectoral empowerment of the individuals is an assignment that has got to be deconstructed by introducing mosque-centered empowerment

CONCLUSION

From the study, it may be concluded that mosque has a strategic position to empower congregation. Two backgrounds motivate mosque administrator to do empowerment program. Firstly, many pilgrims who have a small business but they have no access to the capital so that the mosque administrators initiate to help the pilgrims. Secondly, the encouragement of the mosque donors, both internal and external who want a productive economic program to raise the economic level of the congregation.

For enhancing the economic role through empowerment, there are at least six steps of the empowerment process. Firstly, planning process including agreement among the administrator, looking for the source of the fund, determining the form of empowerment and also looking for the partner, and enacting a regulation about the empowerment program. Secondly, socialization

to the congregation, opened, closed, or limited. Thirdly, selecting the beneficiaries through several ways, such as by examining the track record of the pilgrims, collecting data from Neighborhood Association called Rukun Tetangga (RT) as the smallest unit in the community, and prioritizing pilgrims by congregational prayer and recitation in the mosque. Fourthly, the empowering process including lending a soft loan, establish cooperative, or marketing intervention. Fifthly, mentoring both economic and spiritual progress of the beneficiaries. The last process is evaluating the program periodically. The success indicators of this program are the performance of returning loans and the improving intensity of the congregation prayer.

Cooperative becomes one of the suitable forms of empowerment program because it can break the financial access limitation of the unfortunate congregation. The performance of returning loan is quite high that proven by few numbers of non-performing financing or loan. Despite based on the mosque, there are several cooperatives still us-

ing interest which prohibited in Islam. Moreover, waqf instrument has not been utilized to enhance the economic role of the mosque; even the potential is also promising.

Due to still many obstacles faced in enhancing the economic role of the mosque, I suggest increasing the awareness among the mosque administrators to the unfortunate congregation as the most important prerequisite. Dewan Masjid Indonesia (DMI) or Indonesian Mosque Board should massively campaign the importance of the economic role of the mosque. I also suggest to all mosques which have empowerment program to synergize with other partners so that reducing the limitation of the mosque administrators. They can join a partnership with Zakat Organization, the existing microfinance, and also socio entrepreneurs who can help in the mentoring process. It should be noted that empowerment, including microfinance establishment, can not change the poor into prosperous people in one day or two (Abul Hasan, 2015)

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