

ZISWAF Management Strategy in Creating Community Welfare at Jogokariyan Mosque

Original Article

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Abstract

The use of mosques in Islamic history has been closely linked to supporting the interests of the community, not only in terms of worship, but also in terms of management that promotes the welfare of the community. This foundation is recognised by the management of Jogokariyan Mosque in optimising its management to move the mosque out of a cycle where its role is not fully utilised for community economic development. One of the management strategies implemented by the Jogokariyan Mosque management is innovation in organising the potential of ZISWAF as philanthropy in Islam, which is crucial for supporting the distribution of social justice. Therefore, this study aims to deeply explore the ZISWAF management strategies implemented by the management at Jogokariyan Mosque, who have dared to transform their ideas in developing the mosque's role in community life. A qualitative research method with a case study approach was used in this study, and this methodology was selected based on calculations to obtain results in the research. Based on the results of the research conducted, the findings indicate breakthroughs in the management of ZISWAF by the administrators at Jogokariyan Mosque, who have reformed strategies in design, collection, distribution, accountability, and evaluation to enhance the mosque's contribution to community life. These efforts have also impacted the fulfilment of basic needs and promoted economic sustainability to achieve community well-being.

Keywords: ZISWAF Management Strategy, Community Welfare, Jogokariyan Mosque.

1. Introduction

Mosques are not only places of worship, but also act as drivers of social change that contribute to addressing public issues, especially those related to economic problems experienced by the community, by creating plans for the management of zakat, infaq, sadaqah, and waqf (ZISWAF) to encourage economic improvement in the community. This was highlighted by Harianto et al. (2023), who stated that the use of mosques in the lives of Muslims strengthens spiritual practices and serves as a hub for various activities, which is key to the development of Islamic civilisation in the fields of politics, education, and economics in an integrated manner. Therefore, the existence of mosques has a very strong connection with



the civilisation of the Muslim community, as explained by Kurohman et al. (2023), who noted that the Prophet Muhammad (PBUH) established mosques as the centre of community life, providing educational services, economic development, and creating social spaces. This phenomenon indicates that mosques were built to support community activities by creating well-being through the utilisation of human resources, with the aim of distributing wealth to all layers of the Muslim community in an effort to maintain sustainability in both material and non-material aspects.

The existence of mosques in Islamic civilisation plays an important role in providing holistic support to the community. However, mosques have undergone significant changes in their optimisation, as they are now only used as the main place of worship and no longer play a role in promoting various aspects of life, including as an economic centre for the Muslim community. This situation is caused by changes in the dynamics of the Muslim community, which no longer utilises mosques to address issues faced within the community, despite their potential to play a responsible role in promoting programmes that impact community life (Sofii & Pertiwi, 2021). In line with Usman's (2020) view on the issue of mosque management, the core problem is related to the lack of optimisation of mosques, so that they do not function as centres of civilisation but are only used as places of worship, specifically for congregational prayers. Therefore, the utilisation of mosques has not been maximised to support the economic sustainability of the community through the appropriate optimisation approach, so that currently mosques are still limited to activities that do not support the welfare of the community.

With the existence of mosques playing an important role in strengthening the community, there are challenges because the suboptimal utilisation of mosques has become a serious problem that affects the development of mosques in community life. Therefore, it is important to redirect the attention of Muslims to mosques in an effort to address the challenges faced by Muslims that should be given attention. This was highlighted by Nurjannah et al. (2024), who emphasised that the idea of returning to the fundamental principles of mosques has become a serious discussion in promoting the purpose of mosques to support community interests and contribute positively to community welfare. This statement aligns with the transformation undertaken by the management of Jogokariyan Mosque, which has innovated in its management to support community interests. This is further reinforced by Holle (2020), who explains that Jogokariyan Mosque manages its operations independently and supports the strengthening of community economics through the management of ZISWAF as part of the mosque's financial inclusion efforts. With this explanation, the Jogokariyan Mosque is highlighted as one of the mosques that has developed its optimisation as a centre for social welfare, and provides motivation for other mosques to apply the same concept in addressing community issues.

One interesting thing to note about the changes made by the Jogokariyan Mosque management is the innovation in the management of zakat, infaq, sadaqah, and waqf (ZISWAF). This management strategy is designed to achieve the mosque's self-reliance and support community economic development. This is explained by Wahyuni (2023) in relation to the empowerment initiatives implemented by the management of Jogokariyan Mosque, which utilise ZISWAF funds to support community empowerment. According to Sholihin, (2019), the programme strategy at Jogokariyan Mosque focuses on empowerment aimed at improving community economics. The role of the Jogokariyan Mosque management has driven the development of strategies that provide opportunities for business development and transform management to achieve economic independence for the mosque and sustainable economics for the community. The implementation carried out by the Jogokariyan Mosque is

a strategic affirmation in management to restore the mosque's function as an institution supporting community welfare, where through innovation in ZISWAF management, the aim is to build moral responsibility in achieving community welfare.

With the approach described above, this study discusses the strengthening of mosque management as a religious institution that not only functions as a place of worship but also symbolises comprehensive support for the community. Previous studies have reviewed the activities carried out by the Jogokariyan Mosque management in various aspects, but these discussions have not provided an in-depth analysis of the ZISWAF management strategy at the mosque. Therefore, this study was conducted to explain the implementation process carried out by the Jogokariyan Mosque management, as well as the innovations applied in ZISWAF management. This is due to the serious challenges faced by mosques in improving management in the modern era, to restore their role and function as institutions that were once used to support social justice. Thus, the purpose of this study is to identify the ZISWAF management strategies implemented by the Jogokariyan Mosque administrators in relation to the shift in approach as an innovation to strengthen a strong and inclusive social network in creating its independence and developing the mosque as the economic centre of the community.

2. Research Method

This paper applies qualitative research methods with a case study approach. Qualitative research is a method that aims to answer problems or issues found in everyday life through in-depth research. Case studies, as explained by Creswell (2015), enables researchers to explore in detail the context and complexity of the sustainable programmes implemented, by gathering data from various sources such as interviews, participatory observation, and documentation. This approach is considered the most appropriate for answering research questions that focus on the contextual and strategic practices of the Jogokariyan Mosque in achieving social welfare objectives through ZISWAF.

With this explanation, the author conducted qualitative research within the scope of the study orientation at Jogokariyan Mosque, as it represents the role of a centre for Muslim community activities by optimising Islamic social finance in the form of ZISWAF for community welfare. Additionally, this study employs data analysis, beginning with data preparation and organisation for analysis, data reduction, and data presentation (Creswell, 2015). In this case, the author conducted an in-depth analysis of the findings, as the restatement of data was carried out by referring to quotes from interviews taken from the perspective of the administrators of the Jogokariyan Mosque in Yogyakarta and the community of Kampung Jogokariyan Yogyakarta. Data description was carried out to reveal patterns or trends in the data related to the types of challenges faced by the management of Jogokariyan Mosque in Yogyakarta and the community of Jogokariyan Village in Yogyakarta, and the data interpretation process considered personal, social, and institutional elements that form the foundation of the challenges faced by the management of Jogokariyan Mosque in Yogyakarta and the community of Jogokariyan Village in Yogyakarta. These three steps of data analysis serve as the basis for drawing conclusions, and the data obtained from the Jogokariyan Yogyakarta Mosque administrators and the local community function as mutually reinforcing comparisons for objective results.

3. Results and Discussion

3.1. Research Results

3.1.1. Overview of Jogokariyan Mosque

The Jogokariyan Mosque is located in Kampung Jogokariyan, Mantrijeron District, Yogyakarta. This mosque has many historical aspects that are closely related to its existence, such as the construction process in the first and second stages, as well as the development of its management strategy. These three historical aspects underpin the growth of the Jogokariyan Mosque and its relationship with the community. Based on these historical aspects, the following explanation can be given about the Jogokariyan Mosque.

“First, the construction of the Jogokariyan Mosque began with the idea of Mr. M. Muhammad Jazuri ASP, who wanted to build a mosque in the Jogokariyan area. This plan was then shared with a number of local community leaders, such as Mr. Zarkoni, Mr. Abdulmanan, H. Amin Said, Mr. Hadits Hadi Sutarno, and others. After discussing the idea, the initial construction process of the Jogokariyan Mosque began on land owned by Mr. Yudomandoyo, which happened to be a large, unused area with an initial size of 3,600 square metres,” (Jogokariyan Mosque Management, 2024).

Through sustained efforts, on 20 September 1965, the first foundation stone was laid as the initial step in the construction of the Jogokariyan Mosque. The construction of the mosque in 1966 took 11 months, and by August 1967, the Jogokariyan Mosque was completed. Since the project's completion coincided with August, the inauguration was held alongside the 22nd anniversary of Indonesia's independence, with the mosque's inauguration ceremony represented by the Chairman of the Muhammadiyah Regional Leadership (PDM) of Yogyakarta City. In addition to the completion of the Jogokariyan Mosque's construction, another topic of discussion was related to its naming. The naming of the Jogokariyan Mosque was determined through discussions, with the following criteria serving as the basis for the selection. First, based on the Sunnah of the Prophet Muhammad (peace be upon him), when naming the first mosque he established in the village of Kuba in Medina, it was also named the Kuba Mosque. Similarly, the mosque built in the village of Bani Salamah is known as the Bani Salamah Mosque. However, due to the change in the direction of the qibla, the mosque is now more commonly known as Masjid Kiblatain. Second, the mosque is expected to have a clear territorial scope. By naming it Masjid Jogokariyan, after the village it is located in, the mosque automatically has a defined territorial scope for its missionary activities. Thirdly, the mosque is expected to be able to unite the people of Jogokariyan, who were previously divided into political factions and movements during the turmoil before the events of 1965. The Jogokariyan Mosque can become a unifying tool for the community and society based on the culture of the Jogokariyan village, so that the process of community reconciliation can take place through the mosque after the liberation of the community during the Liberal Democracy era, which culminated in the tragedy of 30 September 1965.

Second, the second phase of the mosque's construction, which was carried out in 2003 in response to the rejuvenation of the management, aimed to maintain the continuity of the Jogokariyan Mosque's functions while still paying attention to the need for adequate facilities. In this context, the second phase of renovations was completed in 2004 with a total construction budget of approximately Rp2.1 billion. The completed construction now features three floors, allowing the Jogokariyan Mosque to accommodate 1,350 people and provide various rooms with distinct functions and roles. This is reflected in the presence of rooms with

their own distinct characteristics and responsibilities to implement the concept of ‘self-reliance.’ With the completion of the third floor, which serves as temporary housing and a meeting space, the mosque can enhance its financial self-reliance.



Figure 1. Jogokariyan Mosque 2025

Source: Data Taken, 2025

From the new building that will be completed by 2025, as shown in the image above, it is evident that the use of space at Jogokariyan Mosque is highly complex. This is because Jogokariyan Mosque is not only a place for ablution and private rooms, as found in other mosques, but also includes a clinic, library, rooms for travellers, a hotel, and other facilities. This can be observed from the simple design of the building, but each room has a specific purpose that is very effective and efficient. Therefore, this mapping allows the Jogokariyan Mosque to maximise the use of each part of the mosque space and contribute to its productivity for the benefit of the mosque and the community.

3.1.2. ZISWAF Management Strategy at Jogokariyan Mosque

In optimising ZISWAF, it is very important to create innovations in management in order to achieve maximum results in terms of fund collection, distribution, and accountability reports. Of course, a very essential element in creating economic sustainability in the community is a strategy for managing ZISWAF, which is a driving factor for success. This is in line with the explanation by Dirie et al. (2024), which states that the renewal of ZISWAF is a strategic development requirement that needs to be considered in management because the formation of the management strategy process functions as an Islamic financial instrument to strengthen economic progress, social justice, and economic sustainability in the community. Therefore, the implementation of ZISWAF needs to consider management strategies that involve innovation to increase the creation of funding independence and economic sustainability programmes in community life, and develop patterns of thinking that are used as innovative steps to build professional management in maximising sustainable programmes for the community.

This was explained by Mr. Welly Aryadi, Chairman of the Baitul Maal Institution at Jogokariyan Mosque, who explained, “The management has innovated by optimising programmes that are not available elsewhere, such as activities related to the development of MSMEs, the establishment of traditional markets and Ramadan markets, and efforts to revive the economy of the congregation. Additionally, scientific activities are also utilised, as the congregation should be able to obtain what they need from the mosque in their daily lives.”

Based on this statement, the management of Jogokariyan Mosque has implemented innovative changes to the programmes carried out in the community, as well as taking innovative steps to build a professional management team to maximise sustainable programmes for the community. The implementation of the ZISWAF management strategy by the Jogokariyan Mosque management aims to enhance and strengthen the funding of existing programmes, as illustrated in the following diagram of innovative management practices at the Jogokariyan Mosque:

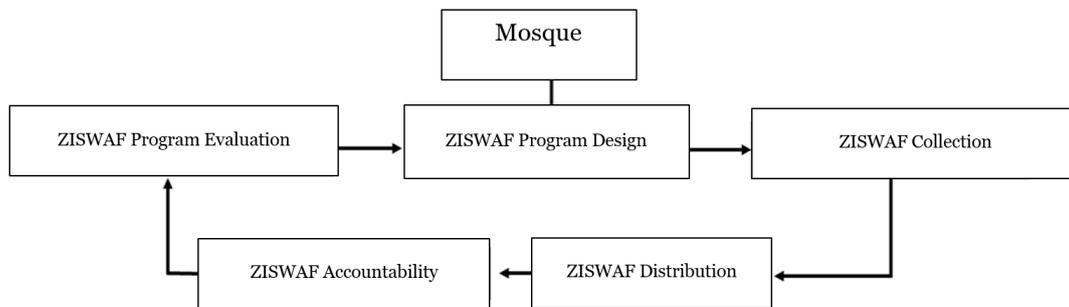


Figure 2. Innovation in ZISWAF Management at Jogokariyan Mosque

Source: Processed Data, 2025

Based on innovations in ZISWAF management, the Jogokariyan Mosque management has implemented innovative measures in ZISWAF management through various stages to strengthen its role in community life. The stages created for optimisation are: design, collection, distribution, accountability, and evaluation of the ZISWAF programme. In relation to the steps taken by the management of Jogokariyan Mosque, the following is an explanation of the processes involved:

1) ZISWAF Design Strategy

The management process implemented by the Jogokariyan Mosque administrators is to design a concept that focuses on creating an ecosystem of independence in carrying out its role in the community. The quality of the programme cannot be separated from various arrangements that are tailored to the situation and conditions as an approach to developing strategies that are effective in advancing the mosque. This was explained by Ustadz M. Muhammad Jazir ASP. as Chairman of the Shura Council at the Jogokariyan Mosque, who explained,

“First, changing the mindset of the administrators and the congregation that the mosque is not just a place to pray but also the centre of community activities. Second, managing a mosque is not just about managing the building, but also managing the congregation. In fact, in the Quran, Surah At-Taubah, Verse 18, it explains at least three things to prosper the mosque: how the mosque becomes a place for congregational prayer for the entire community, secondly, how the mosque becomes a source of community welfare so that those who receive zakat can become those who can pay zakat, where there must be an economic programme to improve community welfare, and thirdly, how to inspire the community to uphold truth, including providing education to the community.”

In line with this statement, the management of ZISWAF by the Jogokariyan Mosque committee is related to strengthening the process of establishing and organising the

foundation for the success of the mosque and its connection to the community. The actions taken by the Jogokariyan Mosque management are in line with the view Maulana and Fikriyah (2020), the utilisation of the ZIS management system is a step aimed at determining the direction and ensuring professional implementation for the community. With this plan, the managers of the Jogokariyan Mosque use methods that are not simple or very complex in order to maximise ZISSWAF and achieve the best results. This is evident from the systematic approach implemented in a planned manner, both internally and externally, to support efficient achievement, and the management of Jogokariyan Mosque also utilises various channels and involves the community.

2) ZISWAF Collection Strategy

In implementing the ZISWAF programme, the management of Jogokariyan Mosque applies a collection strategy that supports the sustainability of social activities. In terms of optimising ZISWAF collections, Jogokariyan Mosque relies on a number of fundraising sources that continue to increase every year, both from residents of Kampung Jogokariyan and from outside Kampung Jogokariyan. This is in line with the statement from Welly Aryadi as the Head of Baitul Maal at the Jogokariyan Mosque, who explained, 'All funds collected at the Jogokariyan Mosque are related to the involvement of the Jogokariyan Village community and the community outside Jogokariyan Village, but even if they come from inside and outside the village, we still pay attention to professionalism in distributing them to the community.'

Based on this statement, the collection strategy implemented by the Jogokariyan Mosque management is directed at residents of Jogokariyan Village as well as communities outside that area. The collection approach originating from the Jogokariyan Village community includes the ZISWAF method, where the management of Jogokariyan Mosque implements collection methods such as general donations through donation boxes placed in various locations, zakat, sadaqah, waqf managed by Baitul Mal, donations from donors for specific events, sponsorships, and income from economic activities conducted by the Jogokariyan Mosque (Pengurus Masjid Jogokariyan, 2019). This illustrates the system implemented by the Jogokariyan Mosque management for the Jogokariyan Village community by providing various charity boxes to facilitate residents who wish to make financial donations in the form of ZISWAF.

In addition, the Jogokariyan Mosque management collects ZISWAF funds from the Jogokariyan Village community through donation boxes, alms, and other means. In an effort to increase participation from the community outside of Kampung Jogokariyan, the management of Jogokariyan Mosque has created a system that is very easy for those who wish to make donations. The actions taken include providing various types of donations according to their purpose, preparing contribution receipts for those who need them, and providing bank account information for transfers. To encourage involvement, the management also calculates the cost of each portion of takjil and widely disseminates information through various platforms (such as flyers, social media, and others) to anyone wishing to participate (Jogokariyan Mosque Management, 2024b). Through these steps, it is evident how the Jogokariyan Mosque management implements ZISWAF fundraising strategies to facilitate fundraising by leveraging various social media channels to engage community participation beyond the Jogokariyan Village.

By implementing a fundraising strategy that is not only focused on community participation within the Jogokariyan Village but also incorporates other strategic innovations to engage communities outside the Jogokariyan Village through the use of social media or other platforms. These efforts provide maximum support for critical programmes funded by the ZISWAF funds successfully obtained, and channelled to enhance the economic

sustainability of the community. This is in line with the explanation given by Mr. Agus Triyatno, administrator of the Jogokariyan Mosque and Head of RW 10 Kampung Jogokariyan, who said,

“Previously, the Jogokariyan Mosque was only a village mosque, but with the active participation of the community, we have succeeded in developing this mosque to what it is today. In addition, the intensive use of social media by the Jogokariyan Mosque management has also contributed to the progress of the Jogokariyan Mosque. Initially, only the Jogokariyan Village community was involved, but then indirectly, through social media, many parties from outside Jogokariyan Village have participated to date.”

Based on the above, it can be explained that the Jogokariyan Mosque management implements strategies to collect ZISWAF funds by leveraging various initiatives to optimise the results. One aspect that also plays a vital role in fund collection is the use of social media. This is supported by Afandi et al. (2025) which states that the strategy for maximising ZISWAF collection does not only depend on the innovation of donation boxes and other commonly used methods, but also requires an update in the way funds are collected in the modern era as an important step to increase community participation. This construction can be seen in the ZISWAF collection strategy by the Jogokariyan Mosque management, which involves various incentives to encourage broad community involvement, while still adhering to basic Islamic principles.

With this strategy to optimise ZISWAF collection, the Jogokariyan Mosque management utilises various methods to increase community participation. This is evident from the use of donation boxes, charity boxes, and other facilities placed in various areas of the Jogokariyan Mosque, as well as the utilisation of social media. The management of Jogokariyan Mosque implements this process by considering the use of donation boxes and other means as a way to facilitate community involvement in Jogokariyan Village, while social media collection serves as an alternative for individuals outside Jogokariyan Village who wish to contribute to Jogokariyan Mosque. Thus, the approach to collecting ZISWAF funds adopted by the management of Jogokariyan Mosque through various methods serves as the foundation for a strategy to optimise the mosque's role in securing funds and achieving operational independence.

3) ZISWAF Distribution Strategy

The distribution strategy implemented by the Jogokariyan Mosque management is to develop ideas that focus on creating an ecosystem of independence to carry out its role in the community. The qualifications of the programme cannot be separated from the various situations and conditions observed as steps to formulate strategies aimed at mosques and communities, as well as adjusting to programmes initiated to be distributed in accordance with the needs of the community. Therefore, the management of Jogokariyan Mosque utilises the ZISWAF programme as an important tool to achieve its various potential objectives in meeting the community's living needs, which is then demonstrated through the construction of a distribution system that is both consumptive and productive for the community.

The management of Jogokariyan Mosque implements consumptive distribution methods in various ways, including using rice ATM facilities, providing food packages to the community, assisting those in need, distributing subsidy packages for sahur, managing the Rahfiz House, and many others (Jogokariyan Mosque Management, 2019). The consumptive distribution activities carried out by the Jogokariyan Mosque management are related to

measures that have been calculated to meet the basic needs of the community, and distribution is carried out in accordance with the provisions established by the Jogokariyan Mosque management. This was stated by Mr. Eko Teguh, the Head of RW 09 in Jogokariyan Village and a member of the Jogokariyan Mosque management, who said,

“The distribution is carried out to the community in each RW, where they receive assistance, one of which is a rice ATM every Friday, and the community takes 2.5 kilograms from the Jogokariyan Mosque every Friday.”

In line with the statement made, the Jogokariyan Mosque management has innovated in the way of distributing consumable items to the community through various efforts, one of which is launching the rice ATM programme to meet the community's needs.

Additionally, the Jogokariyan Mosque management distributes ZISWAF to the community in a productive manner. This strategy is realised through micro-business empowerment programmes, educational assistance, business capital provision programmes, and bread-making activities funded by wakaf sources for the community. The ZISWAF distribution concept implemented by the Jogokariyan Mosque management is based on productive measures as the foundation for sustainable community economic strengthening. This was stated by Ustad H. M. Muhammad Jazir, Chairman of the Shura Council at Jogokariyan Mosque, who explained, “Mosque management should have economic empowerment programs, as they fulfil the role and function of the mosque mandated to nurture the congregation as zakat payers who can afford to pay zakat, and must not allow those who have become poor to remain as zakat recipients. The existence of a mosque cannot be separated from the welfare of the people. When Prophet Muhammad SAW built a mosque, he also established a market so that his community could develop economic capacity, thereby improving the economic capabilities of Muslims.” In line with this statement, the management of Jogokariyan Mosque implements productive distribution methods as an effort to improve the economy of the community or empower the community economically, and this role is supported by ZISWAF funds obtained from the community.

By implementing the distribution strategy carried out by the management of Jogokariyan Mosque, the distribution process uses methods for consumption as well as productive distribution to the community. This approach not only aims to directly meet the daily needs of the community without considering economic sustainability, but also emphasises the importance of productive distribution to help empower the community's economy in a sustainable manner. This is in line with the statement by Muqorobin and Urrosyidin (2023) that the development of ZISWAF management in terms of distribution is a very important aspect for strengthening the community's economy in a sustainable manner. Therefore, the concept of distribution through consumptive and productive methods serves as a measure to meet basic needs, and such distribution becomes a means to encourage the community's economic independence.

4) ZISWAF Accountability Strategy

In the accountability strategy for the ZISWAF programme, the Jogokariyan Mosque management uses this approach to submit reports to the community members who have participated in making donations. This implementation is based on the importance of optimising the sustainability of programmes related to the creation of funding sources within the community. In line with the explanation provided by Suib et al. (2022), that the implementation of accountability is very important to gain public trust in donating their funds, as well as to attract donors to contribute. This shows how important accountability is in the

management of ZISWAF, as it serves as a bridge to report on the funds distributed from the community, and as a step in improving sustainable programmes by creating a situation of transparent and trustworthy fund management.

Therefore, the implementation of ZISWAF management is an integral part of the accountability process to the public. In implementing the accountability strategy, the Jogokariyan Mosque management has formed a team tasked with recording all ZISWAF income and expenditure. This responsibility is outlined through various structures with authority or tasks related to ZISWAF accountability, where Baitul Maal is responsible for recording zakat, sadaqah, and wakaf because these funds are managed by the Baitul Maal Foundation. Meanwhile, the recording of infak receipts is the responsibility of the General Treasurer, who is obligated to document infak receipts (Jogokariyan Mosque Management, 2019). Although this division of responsibilities is only temporary, to collect all funds received and distributed to the community, the General Treasurer at Jogokariyan Mosque is entrusted with accountability for all funds and reporting them to the community.

This is based on the explanation provided by Mr. Welly Aryadi, Chairman of Baitul Maal at Jogokariyan Mosque, who explained, “The process of recording the income and expenditure of zakat, infak, and sedekah is the authority of Baitul Maal, because Baitul Maal is responsible for managing zakat, sedekah, and wakaf. Meanwhile, the responsibility for recording income and expenditures lies with the general treasurer and their members, who are tasked with overseeing the infak boxes at Jogokariyan Mosque. However, generally, all important reporting on all budgets is the responsibility of the general treasurer, and this is reflected in the bulletin. Based on this statement, the accountability strategy at Jogokariyan Mosque has established authority for the parties responsible for ZISWAF accountability. The accountability measures implemented by the Jogokariyan Mosque management include publishing a bulletin every Here is a table of bulletins compiled by the Jogokariyan Mosque management from 2023 to 2024.

Table 1. Expenditures and Income 2023-2024

No.	Annual Report 2023-2024	
1	Friday Donation Report	
	Revenue	Expenditure
	779.246.000	709.079.000
2	Financial Report on Parking Fees	
	Revenue	Expenditure
	224.465.000	187.086.000
3	Financial Report of Dawn Charity	
	Revenue	Expenditure
	438.270.000	435.199.500
4	ZIS Financial Report	
	Revenue	Expenditure
	2.300.090.810	1.859.733.004

Source: Data from the Jogokariyan Mosque Bulletin, 2025

In accordance with the information provided, the management of Jogokariyan Mosque produces a bulletin explaining the flow of funds received and distributed as part of its public reporting efforts. The publication includes an explanation of the accountability of fund usage to the community. Additionally, the management of Jogokariyan Mosque implements this

concept by publishing a bulletin annually and distributing it to the community as a form of reporting on ZIS funds and other funding sources obtained from various segments of society, which are then channelled back to the community.

Regarding accountability, the management of Jogokariyan Mosque also utilises social media platforms to fulfil their responsibilities to the community. The following image illustrates the use of social media by the Jogokariyan Mosque management:



Figure 3. Utilisation of Technology at Jogokariyan Mosque
 Source: Taken from Instagram at Jogokariyan Mosque 2024-2025

This shows that the Jogokariyan Mosque management is accountable not only through the use of bulletins to report the use of funds to the public, but also by utilising social media to improve the process. The use of technology in the ZISWAF programme plays a crucial role in management, as it facilitates the dissemination of information and makes accountability to the community involved in the ZISWAF programme more effective. In line with the explanation provided by Agustiningsih et al. (2021), penggunaan teknologi digital membuat kegiatan lebih mudah diatur dan lebih efisien, and encouraging improvements in the implementation of worship related to service quality regarding ZISWAF accountability to the community. Thus, the use of technology has become an important strategy for optimising ZIS management, as demonstrated by the management of Jogokariyan Mosque, which also employs technology to facilitate the implementation of ZIS programmes and ensure accountability as a form of responsibility regarding the funds disbursed and various fund disbursement activities carried out in programmes aimed at the community.

5) ZISWAF Evaluation Strategy

In relation to the evaluation stage of the ZISWAF programme, this assessment was conducted by the management of Jogokariyan Mosque as a step to observe the development of the programme, its successes and weaknesses that need to be addressed. As explained by Mr. Welly Aryadi, Chairman of the Baitul Maal Institution at Jogokariyan Mosque, who stated, “Every time we implement an agenda or program, we conduct an activity evaluation to ensure it is on target, distribution is smoother, and so on. For example, in relation to the rice ATM programme, we used to use ATM cards to collect rice, but this has been replaced with electronic ID cards. The reason for this is that we noticed that many people who were not residents here were using the ATM cards to collect rice, and the reason was that they had been given ATM cards. They should have reported when collecting rice, and the ATM cards should have been returned. Therefore, we switched to Electronic ID Cards so that only the actual

recipients come here, based on the principle that if ID cards are lent out, there is a risk of them being lost or used for activities that pose risks to the community.

Based on this statement, the management of Jogokariyan Mosque took evaluation steps as part of the agenda to understand the situation and conditions of the programme implemented in the community. This highlights the importance of optimising the objectives of programme implementation in the community, where the evaluation process is a crucial aspect in conducting various organisational activities, as it helps identify weaknesses or shortcomings that need attention to achieve success. In line with the explanation from

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Based on this statement, the management of Jogokariyan Mosque took evaluation steps as part of the agenda to understand the situation and conditions of the programme implemented in the community. This highlights the importance of optimising the objectives of programme implementation in the community, where the evaluation process is a crucial aspect in conducting various organisational activities, as it helps identify weaknesses or shortcomings that need attention to achieve success. In line with the explanation from Fernando et al. (2022), to support the mosque as a professional institution in terms of management, it is important for the administrators to evaluate activities in order to encourage implementation that is in line with the interests of the community. Therefore, the administrators of the Jogokariyan Mosque continue to implement programmes that are closely linked to in-depth programme evaluations in order to make improvements and optimise the programmes that have been implemented, which then require quality improvements so that they can function effectively in the community.

3.1.2. The Impact of ZISWAF Management Strategies on Community Welfare

The approach taken by the management of Jogokariyan Mosque in implementing sustainability programmes aims to boost the community's economy through the ZISWAF programme offered to the community. The concept of fund management with special characteristics, which makes Jogokariyan Mosque a centre of civilisation for the community, as the funds received by Jogokariyan Mosque come from various funding sources, which continue to grow annually, both from residents of Jogokariyan Village and from outside the area. A crucial aspect is how the management of Jogokariyan Mosque plans innovative steps in fund distribution to promote community well-being. This implementation aligns with the explanation by Chapra (2018) regarding zakat, sedah, and waqf as economic resources that take into account the fulfilment of people's basic needs, provide employment opportunities, and improve the quality of education for the poor, the implementation of these resources is aimed at creating social justice. Therefore, in order to make mosques the centre of civilisation

for the community, it is important to optimise the management of ZISWAF as an instrument in building the community's economy.

In implementing innovations in ZISWAF management, the aim is to operate the Jogokariyan Mosque as a centre of civilisation. This is in line with the explanation provided by Mr. Muhammad Fibran, the General Treasurer of the Jogokariyan Mosque, who stated,

“The main concept is to make the mosque a centre of civilisation, where the mosque becomes one of the service centres, so we serve all aspects related to community needs, and here we open as many sources as possible, meaning more programmes to serve the quota, and consequently, more services will be provided.”

Based on this statement, the objective of implementing ZISWAF management innovation at Masjid Jogokariyan is to maximise and create a positive impact on community life. Therefore, the role of Jogokariyan Mosque in ZISWAF management is reflected in a design that considers the fundamental principle of the mosque as a centre of civilisation or to encourage the mosque to be more involved in fulfilling community needs, as well as creating an economic cycle that supports the sustainability of the community's economy. In this case, the development of programme arrangements at the Jogokariyan Mosque contributes to the community by providing access to the fulfilment of basic needs related to consumptive and productive programmes implemented for the community.

With this, the Jogokariyan Mosque management applies a consumptive method, which aims to support the fulfilment of basic needs or reduce the economic burden on the community. This was expressed by Mrs. Minu Safitri, a resident of Jogokariyan Village, who stated,

“To be honest, I have always felt happy living here. We are guaranteed food supplies for three months, and we receive rice once a week. In other words, if we run out of rice, we can get it from the rice ATM, and Alhamdulillah, it has been very helpful in easing our economic burden. Additionally, since my child is an orphan, the management of Jogokariyan Mosque provides 150,000 rupiah every two months for my children's needs.”

In line with the statement from Mrs. Sumiyim, a resident of Jogokariyan Village, who stated,

“The Jogokariyan Mosque has been providing food parcels to residents who are entitled to receive them, and this is usually done twice a year. During the fasting month, we also receive subsidies for sahur, which include various necessities or food parcels and 300,000 rupiah in cash. Additionally, the Jogokariyan Mosque provides me with a rice ATM, and I can withdraw it weekly to meet my daily needs.”

Based on these statements, the management of the Jogokariyan Mosque implements various innovative programmes to address community needs, using diverse channels such as rice ATMs, sahur subsidies, cash, and others. This structure demonstrates how the management of Jogokariyan Mosque utilises ZISWAF to alleviate the economic burden on the community, as well as optimising the use of ZISWAF through the development of programmes aimed at assisting those facing economic challenges in meeting their daily living needs.

In addition to implementing consumptive programmes, the management of Jogokariyan Mosque also realises productive programmes in community life. This approach is based on sustainable programmes aimed at creating community well-being through the optimal management of ZISWAF. In line with the presentation by Mrs. Hermin, a member of the community and SME of Jogokariyan Mosque, who explained about the assistance provided by Jogokariyan Mosque in the form of business capital, she stated,

“I used to sell noodles, but after my contract could not be renewed, I stopped selling, and this situation worsened my income. Finally, after being given the opportunity by the management of Masjid Jogokariyan to sell here, I now earn 100,000 to 150,000 per day, and during holidays, I can earn 400,000 per day. Additionally, the management of Jogokariyan Mosque provided me with a cart for selling, and I received assistance for my child’s school fees, tailored to the child’s educational needs.”

This was also conveyed by Mrs. Sri Rezeki, a member of the Jogokariyan Village Community, who spoke about the assistance provided by the Jogokariyan Mosque in the form of educational funding. She stated, “My eldest child has graduated from UGM with a degree in English Literature, and the younger one is still in university, currently in their fourth semester at AKPARYO. The Jogokariyan Mosque provides one million rupiah per month for the educational expenses of orphaned children.” As for employment, my child who has graduated has not yet made any work plans, but he intends to pursue a master’s degree. In his daily life, he works part-time at a neighbour’s place, which doesn’t pay much, and every week there is orphan mentoring at two different mosques organised by the Jogokariyan Mosque.”

Additionally, Mr. Eko Teguh, as the Chairman of RW 10 and a member of the Jogokariyan Mosque management, explained the mosque’s involvement in the community, stating that,

“The distribution of ZISWAF funds to the community in the form of rice ATMs every Friday, 2.5 kilograms per recipient, with approximately 400 recipients, includes owning a hotel, rice fields, and now operates a bakery developed by SMEs using endowment funds, where such involvement significantly assists the community in economic aspects.”

Based on these statements, it is evident that Masjid Jogokariyan plays a crucial role in community life, as the distribution of funds to the community takes the form of business capital assistance, educational capital assistance, and the operation of hotels, rice fields, and a bakery managed by the community. The concept implemented by the management of Jogokariyan Mosque illustrates that the ZISWAF programme is not merely about providing consumptive assistance to meet community needs, but the management also applies a productive distribution strategy aimed at sustainably improving the community’s economy. To enhance community productivity for economic sustainability, the management of Jogokariyan Mosque implements community empowerment efforts by distributing ZISWAF funds to sectors that can advance the community’s economy.

ZISWAF management serves as Islamic finance to realise social welfare aspects. In other words, the management carried out by the Jogokariyan Mosque administrators understands the potential of ZISWAF to enhance social welfare. This is then realised through programmes that are consumptive in nature to meet the basic needs of the community, and programmes that are productive in nature aimed at promoting economic sustainability and creating

community welfare. In line with the explanation by Daulay et al. (2023), bahwa pengoptimalan masjid sebagai pusat peradaban, maka langkah penting adalah menjadikan masjid sebagai suntral pembangunan ekonomi masyarakat, di mana salah satunya adalah integrasi ZISWAF untuk memberdayakan ekonomi masyarakat. Hal ini bersinergi with findings showing that the ZISWAF program not only focuses on distribution to meet the basic needs of the community in the form of rice ATMs, basic foodstuffs, and others, but also in the implementation of the ZISWAF program implemented by the Jogokariyan Mosque management by supporting empowerment, provision of business capital, education, and allocation of waqf for economic sustainability. This contributes to meeting the basic needs of the community, increasing income, and creating job opportunities for the community to realise the fundamental principle of well-being.

3.1.3. Successes and Challenges of the ZISWAF Management Strategy at the Jogokariyan Mosque

The contribution of the Jogokariyan Mosque management in managing ZISWAF shows that complex strategies can have a significant impact on society. The findings indicate that optimisation is a key factor for success in society, even though its implementation still faces various challenges. Therefore, the results of field research reflect the achievements that are used as benchmarks for success in ZISWAF management innovation. However, the implementation of innovations in management inevitably presents its own challenges that must be addressed to achieve optimisation. In this context, the discussion on innovations in management related to success and challenges begins with the Jogokariyan Mosque management's optimisation efforts in implementation, marked by the successful implementation of ZISWAF management innovations. This is evident from the ZISWAF management strategy developed to create independence in fund collection, distribution, and accountability to the community to build public trust. Further success is related to the development of ZISWAF management innovations that focus on optimising management, collection, distribution, accountability, and evaluation processes to identify areas requiring improvement in the future.

In addition to these two points, the impact of innovations in ZISWAF management plays a crucial role in demonstrating the success of the management in implementing ZISWAF management innovations at Jogokariyan Mosque. In addition to achieving success, there are challenges to ZISWAF management innovation that are always faced and become obstacles in optimising management. This is in line with field findings showing that ZISWAF management innovation at Jogokariyan Mosque has had a positive impact on the community, but its implementation faces several obstacles. The main challenges are related to insufficient oversight in the distribution of funds to the community, limitations in the scope of educational assistance for orphans, and resistance to optimising accountability and transparency due to inadequate data collection, where empowerment and education data are still combined generally, making specific evaluations difficult, and waqf data is not included in the bulletin. Nevertheless, mosque administrators continue to show a high level of commitment by conducting ongoing evaluations to optimise programmes for the purposes of community empowerment and poverty alleviation, as well as implementing innovative management breakthroughs to create prosperity in the community.

3.2. Discussions

This study reveals that the Jogokariyan Mosque Management has implemented innovations in the management of ZISWAF to support the fulfilment of basic needs and improve the welfare of the community. These innovations in ZISWAF management include systematic planning both internally and externally to achieve efficient outcomes, as well as the Jogokariyan Mosque Management utilising various channels and engaging the community, including the collection of donations through donation boxes, charity contributions, and other facilities placed in various areas of the Jogokariyan Mosque, as well as the use of social media to increase community participation. Distribution not only aims to meet the immediate needs of the community without considering economic sustainability, but also emphasises the importance of productive distribution to help empower the community's economy in a sustainable manner, accountability uses technology to facilitate the implementation of the ZIS programme, as well as accountability as a form of responsibility related to the funds distributed and various fund distribution activities realised in the programme -programmes targeting the community, and evaluating programme implementation to make improvements and optimise the programmes that have been implemented, which then require quality enhancements to function effectively within the community. Therefore, the management of Jogokariyan Mosque utilises these various stages as steps to optimise management to the fullest extent to achieve mosque self-reliance and contribute to community economic development. In line with the explanation by Hidayat (2020) and Zayl and Masri (2025) that mosques not only function as places of worship, but also as centres for community and cultural development. Thus, the innovative development of ZISWAF management by the Jogokariyan Mosque administrators has enabled them to allocate programmes that support economically disadvantaged communities.

Innovations in ZISWAF management at Jogokariyan Mosque reflect the mosque's role as a religious institution contributing holistically to community life. This is because the mosque management has revitalised the mosque's role, including optimising ZISWAF management to maximise its use in addressing community economic needs and supporting economic sustainability. This optimisation effort is also emphasised by Alwiyah et al. (2024); Cantika (2013) which explains that the development of effective mosque management will benefit the community at large, create a budget that supports collective interests, and implement development aimed at providing useful facilities. This approach shows that the Jogokariyan Mosque management applies strategies in building community civilisation and realising innovation in ZISWAF management to strengthen the economy in order to achieve community welfare.

The contributions made by the management of Jogokariyan Mosque in ZISWAF management demonstrate that innovative approaches can have a meaningful impact on society. This is because research findings indicate that optimisation is a key element in achieving success within the community, although implementation still faces various challenges, such as insufficient oversight in the distribution of funds to the community, limited reach of educational assistance for orphans, and resistance to optimising accountability and transparency due to inadequate data collection, where empowerment and education data are still combined generally, making specific evaluation difficult, and waqf data is not included in the bulletin. However, through the development of consumptive and productive ZISWAF allocations, the crucial role of establishing a ZISWAF management strategy in community life can be realised. Consumptive distribution supports communities in meeting their basic needs, while productive distribution provides opportunities for communities to develop economically through job creation, income generation, and improved education quality for the less fortunate

or poor. In line with the explanation by Azzama and Muhyani, (2019) and Fahmi (2018) that these optimisation efforts serve to support mosques that not only provide spiritual services but also provide economic support to address poverty, which is a serious issue in society. This transformation shows that the Jogokariyan Mosque functions as an institution that is developing and sensitive to the needs of the community, and reflects the role of mosques in providing community support in achieving prosperity.

Studies on the Jogokariyan Mosque have revealed various types, issues, and concepts developed in management and community empowerment. However, in-depth analysis has not sufficiently explained the innovative strategies in ZISWAF management implemented by the Jogokariyan Mosque administrators. Therefore, this study focuses on the Jogokariyan Mosque to investigate how community welfare is created through ZISWAF management, which is a programme that can influence the fulfilment of basic needs and the economic sustainability of the community. This aligns with findings indicating the optimisation of ZISWAF management strategies implemented by the Jogokariyan Mosque management, which not only focuses on distribution to meet community basic needs in forms such as rice ATMs, food packages, and others, but also in the implementation of the ZISWAF programme carried out by the management of Jogokariyan Mosque by providing support for empowerment, business capital provision, education, and endowment management for economic sustainability. This plays a role in fulfilling the basic needs of the community, increasing income, and creating job opportunities for the community to achieve their well-being. Through this approach, programme management becomes more optimal, the collection of ZISWAF supports self-reliance, distribution is measured in community life, trust in management is enhanced, and areas requiring improvement in various implemented programmes are identified. Thus, the strategy in managing ZISWAF developed through innovation as a step to optimise self-reliance at Jogokariyan Mosque, and to find productivity in community life related to community trust and create welfare for the community.

Based on the results of the study, it shows that the role and function of the mosque is a religious institution that is not only established for the purpose of worship, but the administrators of the Jogokariyan Mosque show the optimisation of the role and function of the mosque through management strategies, one of which is related to ZISWAF. This makes the mosque play a significant role in meeting the needs of the community to achieve welfare. Efficient management is essential to increase the productivity of mosques in community life by directing the conscious responsibility of mosque administrators to not only manage mosques as religious institutions for spiritual development, but also to realise that the role and function of mosques must be a means of strengthening religious aspects and becoming a centre for community activities, including improving the economy for welfare. Transformation in mosque management brings planned innovation, including the utilisation of ZISWAF strategies that can lead mosques towards economic independence and make them tools for meeting community needs. This construction has been carried out by the Jogokariyan Mosque administrators and has demonstrated success in positioning the mosque as a centre of civilisation for the community. Transformation in mosque management brings planned innovations, including the use of ZISWAF strategies that can lead mosques towards economic independence and make them a tool for meeting community needs. The Jogokariyan Mosque management has demonstrated success in positioning the mosque as a centre of community civilisation.

4. Conclusion

Mosques, which have long been regarded solely as places of worship, also serve as centres of civilisation for the community in economic terms. This is evident from the ZISWAF management strategy implemented by the management of Jogokariyan Mosque, which show that innovative and measurable ZISWAF management can drive economic growth within the community. This includes strengthening both internal and external design at Jogokariyan Mosque, making it more robust when implemented. The collection process can be optimised through various methods to achieve economic self-reliance at Jogokariyan Mosque. The distribution carried out by the Jogokariyan Mosque focuses on a diverse distribution approach to support the fulfilment of basic needs and the sustainability of the community's economy, accountability that utilises various media to be responsible to the community in an efficient manner, and the implementation of evaluations that identify weaknesses in existing programmes to enhance the role and function of the mosque in community life.

Therefore, through innovations in managing ZISWAF implemented by the management of Jogokariyan Mosque, positive impacts are created in fostering self-reliance, supporting the sustainability of the community's economy, and improving well-being. This can happen because the ZISWAF management strategy implemented by the Jogokariyan Mosque management not only focuses on meeting the basic needs of the community, such as rice ATMs, basic foodstuffs, and so on, but also in the implementation of the ZISWAF programme carried out by the Jogokariyan Mosque management in a sustainable manner by providing support for empowerment, provision of business capital, education, and waqf management. This contributes to meeting the basic needs of the community, increasing income, and creating job opportunities for the community as a foundation for achieving well-being.

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