Zero Cash Balance and Trust Building in Mosque Philanthropy: Optimizing *Zakāh* and *Waqf* for Community Empowerment at Jogokariyan Mosque

Kholid Hidayat*[1], Faisal Santiago[2], Mohammad Fahmy[3], Rifqi Ardae[4], Sopyan Lubis[5]

[1,2] Borobudur University Jakarta, Indonesia
[3] Kolej Komuniti Kuching Sarawak, Malaysia
[4] Wattanatham Islam School (WTI), Thailand
[5] State Islamic University Pontianak Kalimantan, Indonesia

ABSTRACT

This study examines the optimization of *zakāh* and *waqf* management in mosque-based community empowerment, focusing on Jogokariyan Mosque in Yogyakarta as a prominent local Islamic philanthropic institution. The research specifically analyzes governance mechanisms in *zakāh* and *waqf* management and their implications for beneficiaries' economic independence and congregational trust. Employing a qualitative case study approach, data were collected through in-depth interviews, participant observation, and document analysis, and were analyzed thematically. The findings reveal that the optimization of *zakāh* and *waqf* management is achieved through institutionalized financial transparency, data-driven segmentation of *mustaḥiq*, and the development of productive *zakāh* and *waqf* programs. These governance practices contribute significantly to enhancing beneficiaries' economic self-reliance while simultaneously strengthening congregational trust in the mosque as a socio-economic institution. This study argues that the effectiveness of mosque-based community empowerment is not determined solely by the volume of *zakāh* and *waqf* funds, but rather by the quality of institutional governance underpinning their management. By positioning mosques as strategic actors in local Islamic philanthropy, this research highlights mosque-based *zakāh* and *waqf* governance as an effective, sustainable, and replicable model for community empowerment.

*Correspondence Author:
Kholid Hidayat, Borobudur University Jakarta, kholidhidayat3@gmail.com

İNDO-İSLAMIKA
Jurnal Kajian Interdisipliner Islam Indonesia

INTRODUCTION

Islam represents a comprehensive system of universal values that transcends temporal boundaries while continuously adapting to the challenges of changing social realities. Islamic teachings provide normative guidance not only for spiritual devotion oriented toward the hereafter, but also for the organization of worldly life in ways that are harmonious with human and ecological needs. Thus, Islam regulates not only the relationship between humans and God, but also governs social relations among human beings (Mulyadana, 2024). This holistic orientation affirms the Qur'anic vision of Islam as *raḥmatan li-l-'ālamīn*, offering ethical foundations for building social order, justice, and collective well-being.

The commitment of faith (*īmān*) in Islam is manifested in everyday life through da'wah movements that emphasize piety, brotherhood, economic independence, and social justice. In this context, Islam functions as a value system that not only guides individuals toward spiritual integrity, but also promotes the construction of just, humane, and civilized social conditions. The concept of monotheism (*tawḥīd*) in Islam carries profound ethical implications for social behaviour, encouraging honesty, empathy, solidarity, and respect for human dignity (Siswanto, 2024). Scholars emphasize that universal Islamic values such as justice, humanity, equality, and mercy constitute the normative foundations shaping social relations in Muslim societies and motivating collective responses to poverty and social inequality (Nabila et al., 2023). Accordingly, Islam operates not merely as a belief system, but as a framework of social ethics oriented toward inclusivity, humanism, and shared prosperity.

Justice occupies a central position within Islamic teachings. Abd al-Baqiy notes that the concept of justice appears seventy-eight times in the *Qur'ān* ('Abd Al-Baqiy, 1981), underscoring its foundational role in Islamic worldview (Shihab, 2007). Interpretations of justice vary among scholars. Quraish Shihab defines justice as straightness and balance, while other scholars conceptualize it as placing things in their proper position or granting rights to their rightful holders through appropriate means (Shihab Q., 2005). Fundamentally, upholding social justice is not merely a social contract, but a theological responsibility toward Allah. The *Qur'ān* affirms that the universe itself is constructed upon the principle of justice, positioning it as a value that obliges all members of society regardless of status, lineage, or identity to uphold fairness and dignity (Hamka, 1984; Rahman, 1995).

Within this ethical framework, *zakāh* and *waqf* emerge as two central instruments of Islamic philanthropy with significant potential to advance social justice and economic empowerment. Theoretically, both instruments function not only as acts of ritual devotion, but also as mechanisms for socio-economic development. Empirical studies demonstrate that *zakāh* and *waqf* can effectively reduce poverty and enhance community self-reliance when managed productively and sustainably (Fadilah & Zen, 2024). This insight has driven a paradigm shift in contemporary Islamic economics, moving from charitable and consumptive distribution toward productive empowerment.

This paradigm reconceptualizes *zakāh* and *waqf* as integral components of Islamic philanthropy oriented toward sustainable development and social transformation. Within this framework, *zakāh* and *waqf* function as instruments of social solidarity designed to strengthen *mustaḥiq* economic capacity through empowerment strategies such as productive enterprise development, skills training, and access to education and social services (Lestari et al., 2023). These developments indicate that Islamic philanthropy in Indonesia is dynamic, evolving in response to social, economic, and political changes rather than remaining static.

Historically, Islamic philanthropy initially emphasized charitable practices aimed at meeting immediate basic needs through the distribution of *zakāh*, *infāq*, and alms. Over time, this orientation shifted toward social and economic empowerment. This transition is marked by the emergence of modern Islamic philanthropic institutions characterized by professional management, structured

organizational systems, and the application of accountability and sustainability principles (Alam et al., 2022). Consequently, Islamic philanthropy is no longer perceived merely as short-term social assistance, but as a strategic instrument for improving quality of life, strengthening economic independence, and addressing poverty and social inequality in a sustainable manner.

Previous studies, such as Murti's research on *Badan Amil Zakat Nasioanl* (BAZNAS), highlight the strategic role of national *zakāh* institutions in regulating, coordinating, and implementing *mustaḥiq* empowerment programs (Murti, 2017). His findings emphasize the transformation of *zakāh* management from a charity-based model toward productive empowerment. Similar conclusions are drawn by Hilman Latief and other scholars of Islamic philanthropy, who stress the importance of community-based approaches, participatory governance, and contextual program design. These studies confirm that *zakāh* management becomes more effective when supported by community participation, proximity to beneficiaries' needs, and innovative programs aimed at enhancing *mustaḥiq* economic independence.

Nevertheless, significant challenges persist in the implementation of empowerment programs. One recurring issue is the absence of comprehensive needs assessments prior to program design. Many philanthropic initiatives are driven by institutional idealism rather than empirical socio-economic data on *mustaḥiq* conditions. As a result, programs often fail to address structural causes of poverty, such as limited access to capital, low financial literacy, weak market networks, and insufficient business capacity (Sahabi & Ajuna, 2022). This critique indicates that *zakat, infaq, sadaqah, waqf* (ZISWAF) management frequently remains administrative rather than transformative.

In Islamic perspective, the realization of justice as a means of poverty alleviation constitutes a collective responsibility of Muslims as *khayru ummah*. This responsibility is embedded in the command of *al-amr bi-l-maʿrūf wa al-nahy ʿan al-munkar* as a form of daʿwah and a long-term strategy for addressing poverty. The Qurʾān views poverty as a social problem requiring immediate intervention and rejects perspectives that attribute poverty solely to individual failure. At the same time, Islam also critiques purely structural explanations that detach poverty from moral and social responsibility (Istan, 2017).

Since the early period of Islam, transformation has been a core vision of the Prophet Muhammad's daʿwah. Transformation refers to the renewal of social life through cultural movements grounded in humanization, liberation, and prophetic transcendence (Nurdin, 2021). Transformative Islam emphasizes interpretations of revelation that side with marginalized and oppressed groups, encouraging solidarity and collective responsibility as prerequisites for social change (Nugraha, 2013; Abdurahman, 1997).

Transformative daʿwah extends beyond spiritual exhortation toward active engagement in social change, including liberation from poverty and structural deprivation. It promotes voluntary mutual assistance as a moral obligation and provides the conceptual foundation for Islamic philanthropy (Firdaus, 2025). Scholars identify several defining characteristics of transformative daʿwah: the expansion of daʿwah themes from ritual worship to social issues, dialogical communication methods, institutional collaboration, explicit alignment with the marginalized (*mustadʿafin*), sustained follow-up through advocacy and community organization, and orientation toward improving community welfare (Abrori, 2022).

Despite extensive scholarship on *zakāh* institutions, existing studies largely focus on large-scale organizations such as BAZNAS and national *zakāh* agencies. Limited attention has been given to mosques as grassroots religious institutions that are closest to the community and possess significant potential as centres of economic empowerment. Historically, mosques have served not only as places of worship, but also as hubs for education, welfare distribution, and economic strengthening. Recent studies suggest that mosques with sound institutional governance can be transformed into effective

centres of community-based empowerment through participatory *zakāh* and *waqf* management (Nurfatmawati, 2020). However, many mosques continue to face challenges related to consumptive distribution patterns, limited transparency, and weak integration with long-term empowerment strategies (Lubis et al., 2023).

This research gap underscores the urgency of examining Jogokariyan Mosque in Yogyakarta. The mosque has demonstrated innovative, participatory, and needs-based approaches that distinguish it from many other mosques (Furqon Rocmad Widodo & Maryono, 2025). Its practices extend beyond fundraising toward the strategic management of *zakāh* and *waqf* into empowerment programs with measurable socio-economic impact. This success illustrates that mosques, when professionally managed and cantered on congregational participation, can function as engines of economic development and social transformation.

Therefore, this study positions Jogokariyan Mosque as a critical empirical case for advancing Islamic philanthropy research. By highlighting mosque-based *zakāh* and *waqf* governance, this research contributes to the literature by expanding the analytical focus beyond national institutions to localized, community-driven models (M Khoirul Huda, 2017; Kahfi & Zen, 2024). The findings are expected to enrich theoretical discussions on Islamic philanthropy and offer practical insights for mosques seeking to develop productive, sustainable, and impactful empowerment programs.

METHOD

This study employs a qualitative research approach with a case study design to examine in depth the optimization of *zakāh* and *waqf* management within mosque-based community empowerment. A qualitative case study is particularly appropriate for this research as it enables a contextualized understanding of processes, meanings, institutional practices, and social dynamics underlying the governance of *zakāh* and *waqf* at the local level. This approach allows the researcher to capture empirical realities that cannot be adequately explained through quantitative measurement, especially those related to institutional behaviour, community participation, and trust formation.

The research site is Jogokariyan Mosque in Yogyakarta, which was purposively selected due to its well-documented innovative practices in *zakāh* and *waqf* management and its strong orientation toward community-based empowerment. The object of this study is the mosque-based *zakāh* and *waqf* governance system, while the research participants consist of mosque administrators, *zakāh* and *waqf* managers, congregants, and beneficiaries (*mustaḥiq*). These participants were chosen because of their direct involvement in the planning, implementation, and reception of zakāh and *waqf* programs.

Data were collected using multiple qualitative techniques, including in-depth interviews, participatory observation, and document analysis. Semi-structured interviews were conducted with key informants to obtain detailed insights into governance mechanisms, program design and innovation, decision-making processes, and perceived socio-economic impacts of *zakāh* and *waqf* management. Participatory observation was employed to examine daily management practices, program implementation, and social interactions within the mosque environment, thereby allowing the researcher to understand how institutional values and governance principles are enacted in practice. Document analysis included the examination of financial reports, program records, organizational archives, and other relevant institutional documents that support the empirical findings.

Data analysis was conducted iteratively and interactively throughout the research process. The analysis followed three main stages: data reduction, data display, and conclusion drawing. The collected data were analysed thematically to identify recurring patterns, categories, and themes related to *zakāh* and *waqf* governance, community empowerment strategies, beneficiaries' economic independence, and congregational trust. Thematic analysis enabled the researcher to integrate data from multiple sources and to construct a comprehensive interpretation of the case under study.

To ensure the trustworthiness of the research findings, several validation strategies were employed. Source and method triangulation were used to cross-check data obtained from different informants and collection techniques. In addition, member checking was conducted by sharing preliminary findings with selected informants to verify the accuracy and credibility of interpretations. Throughout the research process, ethical considerations were carefully observed, including informed consent, confidentiality, and respect for participants. These procedures contribute to the credibility, dependability, and confirmability of the study's findings.

RESULTS AND DISCUSSION
Optimization of *Zakāh* and *Waqf* Governance at Jogokariyan Mosque

Economic, and cultural order of human civilization. Rooted in the values of compassion, generosity, and collective responsibility, philanthropy encompasses various forms of voluntary giving that aim to improve the well-being of individuals and communities (Sahabi and Ajuna, 2022). In the Islamic tradition, philanthropy occupies a more central position, embedded in the religious mandate to uphold justice, alleviate hardship, and strengthen communal solidarity. Historically, Islamic philanthropy, manifested through *zakāh*, waqf, *infāq*, and alms, has played a transformative role in social development, from supporting education and health services to empowering vulnerable groups (Paradise, 2025). Therefore, understanding the evolution and practices of contemporary philanthropy is essential to analyze its potential strategies in advancing social well-being and addressing structural poverty in modern Muslim societies.

Philanthropy (philanthropy) is a term that was unknown in the early days of Islam, although some Arabic terms are used as its equivalent. The term philanthropy in Arabic is equated with *al-'aṭā' al-ijtimā'ī* (social giving) and is sometimes called *al-takāful al-insānī* (humanitarian solidarity) or *'aṭā' al-khayrī* (giving for good). The word philanthropy comes from the Greek "philanthropic" (philo: love and atrophies: human). Philanthropy generally means love for fellow human beings. Because of the broad meaning of love, philanthropy can be considered a word very close to the meaning of charity, which also means "unconditional love" (List, 2005). One definition states that philanthropy means an individual's voluntary act driven by a tendency to uphold the common good (Ibrahim, 2008)(Moody, 2008).

Several scientific works show that religion has a strong influence in enhancing the culture of philanthropy and the involvement of religious communities in the social sphere. Emile Durkheim's theory states that religion is not just a doctrine about supernatural things, but a social phenomenon that reflects the social cohesion and solidarity of society. In Muslim-majority countries, the concept of Islamic philanthropy is also adopted and articulated into various forms of social and economic expression, both individual and collective. However, with the realization that individual generosity is no longer sufficient for collective change, various socio-religious organizations have emerged to mobilize and transform this individual consciousness into a collective consciousness (Latief, 2013)(Latief, 2013).

In some literature, the goal of philanthropic activities, for example the creation of the common good or welfare, and the expected impact of philanthropic activism is the creation of collective change (collective change). In the Islamic tradition itself, this is known as the concept of *al-maṣlaḥah al-'āmmah*, a concept in *uṣūl al-fiqh* (the principles of Islamic jurisprudence) that scholars trade as the common good, the common welfare, or the public interest (Latief, 2013).

Islam's commitment to poverty alleviation is manifested through the obligation to pay *zakāh*. Adult Muslims whose wealth exceeds the minimum limit (*niṣāb*) are required to pay *zakāh* through a *zakāh* management institution. Contextually, *zakāh* is different from alms because *zakāh* in the early days of Islam was a religious obligation as well as a state obligation (Mas'udi, 2005).

However, *zakāh* as a social welfare activity has a narrower meaning if it is associated with Islam. In Islamic law, there is another term that can be equated with "charity", namely alms. Hilman Latief, quoting the lectures of Amy Siregar and Adam Sabra, noted that the two terms are not entirely the same. However, in a broader sense, alms can be interpreted as an act of kindness (*iḥsān*) or, if translated into Indonesian, called "alms" or the tradition of almsgiving (Latief, 2013).

The Jogokariyan Mosque is one of the famous mosques in the Yogyakarta area. Its reputation is not only built through active da'wah programs, but also through innovations in the management of *zakāh*, *infāq*, alms, and *waqf* that are oriented towards service and economic independence of the people. The Jogokariyan Mosque began construction on September 20, 1966 (Letmiros, 2020). This place is known as one of the most innovative and active mosques in Yogyakarta. With various socio-religious activities that involve broad participation in the community, namely a *Kampoeng Ramadan* program, an annual agenda that is held every Ramadan. When the holy month arrives, the section of Jalan Jogokariyan starting from the Menukan petrol station area to the T-junction to Jalan DI Panjaitan turns into an economic corridor of the people filled with hundreds of food and drink stalls. The presence of traders from various circles not only provides various *ta'jīl* but also becomes a means of economic empowerment for residents.

Kampoeng Ramadhan Jogokariyan is not only a culinary center, but also a center of da'wah. Mosque ta'mīr consistently presents speakers and competent figures to fill out the study before breaking the fast, thus attracting the interest of worshippers from various regions (Siregar & Ritonga, n.d.). In fact, to increase the quality of worship, mosques often invite tarawih prayer imams from Palestine. This makes Jogokariyan one of the most visited religious destinations during the month of Ramadan.

In addition to Ramadan activities, the Jogokariyan Mosque is also known for its professionally managed qurbani program. Now of Eid al-Adha in 2025, this mosque recorded a national achievement through the number of sacrificial meat distributions that reached the first rank in Indonesia. Based on the ta'mīr report through its official account, as many as 65 cows and 60 goats were slaughtered, producing around 23.75 tons of meat which were then distributed to various regions in Yogyakarta and Central Java. This figure even exceeds the distribution of sacrificial meat from large mosques such as the Istiqlal Mosque in Jakarta and the Al-Jihad Mosque in Banjarmasin. This success shows the capacity of mosque management in organizing large activities based on congregational participation.

Outside of these major activities, the Jogokariyan Mosque continues to carry out a variety of mosque-specific programs such as routine studies, special recitations, *Taman Pendidikan Al-Qur'ān* (TPA), and social services. However, this mosque also presents innovative activities that are more contextual with the needs of worshippers and urban communities, such as watching together matches of the Indonesian National Team in the mosque plaza, learning activities together, and *children 's camps* (Amir, 2017). This entire series of activities strengthens the position of the Jogokariyan Mosque as a center for community development as well as a center for warm and inclusive social interaction. Overall, the diversity of programs initiated by the Jogokariyan Mosque shows that mosques can be transformed into a living, dynamic, and direct public space that has a direct impact on strengthening the religious, social, and economic values of the community (Kurniawati et al., 2025). This management model is proof that mosques can play a broader role than just a place of worship, namely as a center for empowerment and sustainable service of the people.

The uniqueness of the Jogokariyan mosque is that the cash balance is always empty, aka 0 rupiah. Based on a joint research with Gitta Welly Ariadi, one of the *ta'mīr* at the Jogokariyan Mosque, said (W. A. Gitta, personal communication, March 3, 2025):

"The money that comes in the infāq boxes, we immediately distribute a lot, which we

immediately zero. Give it back to the community in the form of service. Our principle is simple: the funds do not belong to the mosque to be saved, but the deposit from the congregation that must be used immediately to meet their needs. So, if today the infāq box is full, we also calculate that day, we report it, then we distribute it according to the needs that we have mapped out beforehand. Do not let there be people's funds that settle without benefits, because the community gives infāq in the hope of helping their brothers. So, our task is to ensure that the infāq quickly returns to them in the form of services, whether it is for educational activities, compensation, pilgrim consumption, small business assistance, or urgent needs of the family. That way, pilgrims can also see firsthand that what they provide is really used and feels the benefits."

The statement describes the applicability of *the principle of zero cash balance*, which is a policy that mosque cash must not settle and must always be channeled to worshippers to meet their needs directly. According to the administrator, this method was chosen to ensure that *infāq* funds can provide real-time and equitable benefits to the community. The management emphasized that the mosque is not a fund-saving institution, but a service institution for the people, so that every rupiah received must be returned in the form of social services, religious activities, basic needs assistance, and economic empowerment programs.

In addition, one of the mosque administrators also explained the three basic concepts of strategic and practical mosque management owned by the mosque in the form of mapping, service and empowerment. The main foundation of the Jogokariyan mosque conveyed by the management, states (A. Agus, personal communication, March 3, 2025):

"Actually, what we are doing is not just a technical matter. Precisely the main basis is the guidance of the Prophet. When he migrated to Medina, the first thing he did was to build a mosque and that started from the Quba Mosque. The mosque was named after the name of his village, namely Quba Village. Likewise, the Bani Salamah Mosque is named after the community or village where it stands. The naming is not only a matter of the suitability of the name of the mosque with the name of the village. After we studied it, it turned out that it showed the map of the Prophet's da'wah. The boundary of the da'wah area of the Quba Mosque is Quba Village, as well as the boundary of the da'wah of the Bani Salamah Mosque is the Bani Salamah Village. So, each mosque has a clear, community-based da'wah area around it. Therefore, we follow this principle at the Jogokariyan Mosque. The boundary of our da'wah area is Jogokariyan Village. The naming of a mosque that is the same as its territory is not only a symbol, but a platform for carrying out a da'wah map. We believe that this concept has a strong sharia basis, which then becomes the foothold of the da'wah map program that we have been running so far".

In line with the speaker's explanation of the importance of *da'wah* maps rooted in the practice of the Prophet, the idea has a strong correlation with Mulyanto Abdullah Khoir's view which refers to Dalmore's thought that community empowerment is a process of rebuilding the structure of people's lives through strategies that are able to strengthen relationships between individuals and organize their social and economic lives (Khoir et al., 2022). According to Dalmeri, empowerment is not just about providing assistance, but creating a system that allows communities to develop independently through need mapping, capacity building, and the creation of wider participation spaces (Harahap & Sujadmi, 2015).

This concept is in line with what the Jogokariyan Mosque applies through a da'wah map based on the congregation's area. This approach not only functions as a mapping tool, but also as a mechanism for organizing the community, so that social relations, economic activities, and spiritual needs of pilgrims can be managed in a more targeted manner. Through the process of data collection, annual census, and the preparation of da'wah areas, mosques are able to understand the real conditions of the community, recognize their potentials and problems, and design targeted empowerment

programs (Siagian & Nasution, 2024). Thus, the practice carried out by the Jogokariyan Mosque reflects the principle of community empowerment which emphasizes the sustainable reconstruction of the socio-economic structure of the people, as underlined in Dalmore's thought.

Furthermore, the management explained that this pattern has been proven to increase pilgrim trust and encourage high participation. Pilgrims can see firsthand that the *infāq* they provide is not withheld but immediately manifested in the form of real activities such as study consumption, school fee assistance, family economic support, and other social programs. As one of the administrators, stated (S. Noor, personal communication, March 3, 2025):

> *"Because they feel the benefits, the pilgrims become more active. They are involved in activities, come to the mosque more often, and do not hesitate to give infāq again. The principle is simple: the more transparent, the faster the money returns to the people, the higher the trust of the congregation. And that's what we've always taken care of."*

Transparency and acceleration of the distribution of funds, according to the management, are the reasons why the Jogokariyan Mosque *infāq* box is never empty. This practice shows that the management of *infāq* at the Jogokariyan Mosque is not only administrative, but also a managerial strategy that directly strengthens the emotional and spiritual relationship between the congregation and the mosque (Mustika et al., 2019). The speed of *infāq* distribution creates a *trust-barakah cycle*, where pilgrims feel confident that the funds they give are really used for the common good. This policy is one of the important pillars of the success of the Jogokariyan Mosque in building a responsive, accountable, and service-oriented philanthropic ecosystem. The results of the study show that the Jogokariyan Mosque implements *zakāh* and *waqf* governance oriented to the principles of transparency, accountability, and congregational participation. Financial transparency is the main foundation in fund management, which is shown through the open publication of income and expenditure reports to pilgrims. This practice not only serves as a social supervision mechanism but also builds a sense of ownership of the congregation's programs in the mosque.

In this context, the Jogokariyan Mosque in Yogyakarta emerged as one example of a mosque that has successfully implemented a model of *zakāh* and *waqf* management based on community empowerment. Through an open financial transparency system, *mustaḥiq* mapping based on residents' data, and the development of productive *zakāh* and *waqf* programs, the Jogokariyan Mosque can optimize the socio-economic function of the mosque significantly. This practice not only has an impact on increasing the economic independence of the beneficiaries, but also strengthens the trust of the congregation and the legitimacy of the mosque as an institution for the empowerment of the people (Arrozy, 2020). Although the Jogokariyan Mosque is often used as a reference for good practices in mosque economic management, academic studies that specifically analyze the mechanism for optimizing the management of *zakāh* and *waqf* and their impact on economic independence and worshippers' trust are still relatively limited. Therefore, this study aims to examine in depth how the optimization of *zakāh* and *waqf* management in the Jogokariyan Mosque is carried out and how it impacts mosque-based community empowerment. This study is expected to make a theoretical contribution to the development of *zakāh* and *waqf l*iterature, as well as offer a practical model that can be replicated by other mosques in Indonesia.

The economic empowerment strategy developed by the Jogokariyan Mosque shows a strong link with the development of thinking about Islamic philanthropy in Indonesia. Fadilah and Zen (Fadilah & Zen, 2024) show that the evolution of Islamic philanthropy has not only shifted from charitable activities to empowerment, but also demands a professional and data-based management system. In this context, the annual census conducted by the Jogokariyan Mosque shows the direct application of the concept of philanthropy based on social mapping. The census not only serves as a tool to monitor the condition of worshippers, but also as a basis for planning empowerment programs,

thus distinguishing Jogokariyan from many other mosques that tend to carry out social activities spontaneously without a comprehensive needs analysis basis (Yudho Anggoro, 2018). Thus, the findings of this study expand Latief's statement that Islamic philanthropy will have a significant impact when supported by information-based management and accountability.

The connection between Jogokariyan's practice and empowerment theory becomes clearer when it is associated with Suharto's idea of *people-centered development*. According to Suharto, effective empowerment must start from an understanding of the social context of the community and the active participation of citizens in the planning process (Mardani, 2015). The Jogokariyan Mosque translates this concept through an approach that positions the worshippers not as objects of recipients, but as subjects who play a role in the entire mosque program. Mapping of all households, the involvement of worshippers in consumption programs, and the involvement of residents in the implementation of socio-religious activities show that this mosque applies the principle of participatory empowerment in real terms. Therefore, this study enriches the literature by showing how community-based empowerment can run effectively in the institutional context of mosques.

In terms of institutional management, previous research such as those conducted by Khotimah and Khairunnisa revealed that many mosques face obstacles in the form of unclear organizational structures, lack of division of duties, and the absence of periodic evaluations (Khotimah & Khairunnisa, 2023). The Jogokariyan Mosque actually displays different practices. The implementation of an environmental analysis (SWOT), the mechanism of *ta'mīr* elections every four years, the establishment of special bureaus, and monthly evaluations are proof that this mosque has successfully adopted a strategic management framework. As stated by David, the renewal of your research lies in proving that the strategic management system that is usually used in formal organizations can be effectively applied in a community-based mosque environment, even able to increase the efficiency of philanthropic programs and strengthen the legitimacy of the management in the eyes of the congregation.

Another innovation that has not been touched much by previous research is the application of *the principle of zero cash balance* in *infāq* management. Although Cizakca emphasizes the importance of accelerating the circulation of philanthropic funds to avoid economic stagnation, the mosque management literature has not documented much concrete practices that are in line with this theory (Çizakça, 2000). The Jogokariyan Mosque implements this principle firmly: the incoming funds must not settle, but must be immediately "zeroed" and redistributed to the community in the form of services. This not only increases the trust of the congregation, but also forms a continuous cycle of usefulness, which empirically proves the idea of the rapid circulation of social funds in accelerating the welfare of the community.

By linking practice in the field with previous theories and research, this research presents an important update (novelty). First, this study shows a data-driven mosque management model that has rarely been raised in previous studies. Second, this study shows a unique integration between strategic management, Islamic philanthropy, and community-based economic empowerment (Sochimin, 2016). Third, this study shows responsive and transparent practices of managing the community's funds through the principle *of zero cash balance*, which has not been the focus of much in mosque research. Fourth, this research strengthens the understanding of the role of mosques as socio-economic transformation institutions, not just a place of worship, while offering a model that can be replicated by other mosques in Indonesia. Thus, this analytical expansion confirms that the Jogokariyan Mosque is not only an illustration of the success of mosque management, but also a model of renewal in the study of Islamic philanthropy and institutional management, as it combines data, transparency, community participation, and long-term strategies in one integrated system.

The optimization of *zakāh* and *waqf* management can also be seen from the implementation of

data-based *mustaḥiq* segmentation. The mosque management conducts socio-economic mapping of residents around the mosque to identify groups that need *zakāh* and *waqf* intervention in a targeted manner. This approach avoids the distribution of aid that is general and unsustainable, while increasing the effectiveness of empowerment programs (Agustin et al., 2024). In addition, the Jogokariyan Mosque develops *zakāh* and productive *waqf* as the main strategy for community empowerment. *Zakāh* is not only distributed in the form of consumptive assistance, but is also directed as business capital, MSME support, and economic assistance programs. *Waqf* is used productively through asset management and business activities whose results are used to support the social and economic programs of the mosque. These findings reinforce the view in the literature that professionalization and managerial innovation are key to optimizing mosque-based Islamic philanthropy.

The Impact of *Zakāh* and Productive *Waqf* on Economic Independence and Pilgrim Trust

The optimization of *zakāh* and *waqf* management at the Jogokariyan Mosque has a significant impact on community empowerment, especially in the aspect of economic independence. *Mustaḥiq* who are involved in the productive *zakāh* program show a change from passive assistance recipients to more independent economic actors. Business capital assistance accompanied by assistance encourages increased production capacity and the sustainability of small businesses in the environment around the mosque (Mawardi et al., 2023). In addition to the economic impact, this study also found an increase in worshippers' trust in mosque institutions. The transparency of fund management and the success of the empowerment program create a strong social legitimacy for mosque administrators. Pilgrims not only play the role of donors, but also as active partners in supporting and supervising the management of *zakāh* and *waqf*.

This increase in trust has a direct impact on the stability of fundraising and the sustainability of the mosque program. Socially and spiritually, the optimization of *zakāh* and *waqf* also strengthens the social cohesion of pilgrims. The mosque functions again as a center of social interaction, solidarity, and community development. These findings are in line with community-based empowerment theories that emphasize the importance of local institutions such as mosques in driving sustainable social change.

The economic programs run by the Jogokariyan Mosque, both sourced from *zakāh*, *infāq*, alms, and waqf funds, are aimed at helping pilgrims get out of economic vulnerability gradually. Through the annual census, *ta'mīr* can identify families who need assistance, business potential, and economic problems faced by pilgrims (Danis et al., 2022). This data is the basis for program decision-making, such as business capital assistance, MSME assistance, provision of business fields at big moments (for example *Kampoeng Ramadhan*), and education financing for underprivileged families.

One of the informants said that (I. Tyas, personal communication, March 3, 2025):

> *"Every assistance provided is always directed to make pilgrims more independent. If they need business assistance, we help capital. If you need training, we will facilitate it. So, we use zakāh and waqf as a door to strengthen the family economy, not just to solve momentary needs."*

Some worshippers who benefited from business assistance admitted that revolving capital assistance and business guidance from mosques helped increase their income. At certain moments, such as during *Kampoeng Ramadan*, mosques also provide business space for worshippers who have culinary businesses or MSME products. This practice shows that *zakāh* and productive *waqf* are not only interpreted as consumptive instruments but are directed as a means of strengthening the sustainable economy. The trust of worshippers in the Jogokariyan Mosque has increased because of the open, fast, and direct benefit management mechanism. One of the main principles of the mosque is that *infāq* funds must be channeled immediately, not held in the mosque's treasury. This not only reflects the principle of accountability but also proves that the mosque operates according to the real

needs of the worshippers.

One of the *ta'mīr* conveyed (W. A. Gitta, personal communication, March 3, 2025);

> *"Like the system that we always use, namely 0 money in, the money that has come in we distribute, the meaning is to return to the community in the form of services, because the community or pilgrims see from real results, such as study consumption, educational assistance, economic support, there is clarity and there are benefits"*

The involvement of worshippers can also be seen from the increasing level of attendance in mosque activities, ranging from congregational prayers, routine studies, to social and economic activities. A governance model that prioritizes service and sustainability has been proven to strengthen the image of mosques as a trustworthy and responsive institution. Based on field findings, the integration between *zakāh* management and productive *waqf* creates an economic ecosystem of pilgrims that support each other. *Zakāh* plays a role as a short-term social fund that helps pilgrims meet urgent needs, while productive *waqf* functions as a long-term instrument that supports the sustainability of empowerment programs.

The management explained: "We use *zakāh* for the direct needs of pilgrims, but we manage waqf for long-term needs. There is an inventory, there are productive *waqf* assets whose results go back to mosque and congregational activities" (I. Tyas, personal communication, March 3, 2025). This model shows that the Jogokariyan Mosque has developed a mosque-based philanthropic system that integrates spiritual, social, and economic aspects in an integrated manner. The findings of this study confirm and expand on the results of previous research that affirmed the strategic role of mosques in the management of *zakāh* and productive *waqf*. However, the uniqueness of the Jogokariyan Mosque lies in the consistency of the implementation of transparency, closeness to worshippers, and the courage to innovate governance. Optimizing the management of *zakāh* and *waqf* not only produces economic impacts but also creates social and institutional transformations that strengthen the position of mosques as the main actors of community empowerment. Thus, the Jogokariyan Mosque can be understood as a mosque-based community empowerment model that harmoniously integrates spiritual, social, and economic aspects. This model has the potential to be replicated in other mosques by adjusting the social context and institutional capacity of each.

CONCLUSION

This study demonstrates that the optimization of mosque-based *zakāh* and *waqf* management at Jogokariyan Mosque, Yogyakarta, is achieved through transparent, accountable, and participatory governance. The implementation of data-driven *mustaḥiq* segmentation, combined with the development of productive *zakāh* and *waqf* programs, plays a critical role in transforming Islamic philanthropy from a predominantly charitable orientation toward a sustainable community empowerment model. These findings affirm that mosques possess significant strategic potential as local institutions capable of managing Islamic philanthropic resources effectively for socio-economic development.

Empirically, the study reveals that optimized *zakāh* and *waqf* governance contributes positively to enhancing beneficiaries' economic independence while simultaneously strengthening congregational trust in the mosque institution. Productive *zakāh* and *waqf* initiatives encourage *mustaḥiq* to develop sustainable livelihoods, whereas financial transparency and participatory management reinforce institutional legitimacy and foster active community involvement. Consequently, the mosque functions not only as a centre of worship, but also as an integrated hub for social, economic, and spiritual empowerment.

From a theoretical perspective, this research enriches the discourse on *zakāh* and *waqf* by highlighting the centrality of mosque institutional governance in community-based empowerment.

Practically, the findings offer an empirically grounded model of mosque-based *zakāh* and *waqf* management that is both sustainable and potentially replicable in other contexts, provided that institutional capacities and local socio-cultural conditions are taken into account.

REFERENCE

Agus, A. (2025, March 3). *Masjid Jogokariyan* [Personal Communication].

Agustin, R. D., Liandra, A. A., Afiyah, N., & Mughni, M. A. (2024). Manajemen Masjid Berbasis Nilai-Nilai Inklusi Sosial Di Kalīmāntan Timur. *Jurnal Manajemen Dakwah*, *12*(1). Https://Doi.Org/10.15408/Jmd.V12i1.39134

Alam, A., Sari, D., & Hakim, L. (2022). The Impact Of Productive Zakāh Program On The Economy Of Zakāh Recipients: Study In Baznas Surakarta. *Journal Of Islamic Economics And Finance Studies*, *3*(2), 88–101. Https://Doi.Org/10.47700/Jiefes.V3i2.4774

Amir, M. F. (2017). *Utilization Of Productive Zakāh And Its Effect On Mustahiq Income Levels In Makassar City*.

Arrozy, A. (2020). Studi Perubahan Sosial Komunitas Masjid Jogokariyan Yogyakarta: Tinjauan Sosiologi-Sejarah. *Jpw (Jurnal Politik Walisongo)*, *2*(1), 55–70. Https://Doi.Org/10.21580/Jpw.V2i1.2694

Çizakça, M. (2000). *A History Of Philanthropic Foundations: The Islamic World From The Seventh Century To The Present*. Boğaziçi University Press.

Danis, A., Rozza, D. S., & Romlah, R. (2022). Mosque Based Community Empowerment (Case Study: Jogokariyan Mosque). *At-Ta'dib*, *17*(1), 160. Https://Doi.Org/10.21111/At-Tadib.V17i1.7894

Fadilah, N., & Zen, M. (2024). Urgensi Zakāh Dan Waqaf Dalam Pembangunan Ekonomi Syariah Kontemporer. *Abdurrauf Law And Sharia*, *1*(2), 191–217. Https://Doi.Org/10.70742/Arlash.V1i2.104

Furqon Rocmad Widodo, -, & Maryono, -. (2025). *Memakmurkan Masjid Mensejahterakan Masyarakat: Pembelajaran Masjid Jogokaryan*. Komojoyo Press. Https://Digilib.Uin-Suka.Ac.Id/Id/Eprint/70743/

Gitta, W. A. (2025, March 3). *Pengelolaan Masjid* [Personal Communication].

Harahap, F. R., & Sujadmi, S. (2015). Community Empowerment With A "People Centered Development" Paradigm (Mitigating The Adverse Impacts Of Mining By Mapping And Utilizing Social Capital: Pemberdayaan Masyarakat Berparadigma "People Centered Development" (Penanggulangan Dampak Buruk Pertambangan Dengan Pemetaan Dan Pemanfaatan Modal Sosial). *Jurnal Pengabdian Kepada Masyarakat Universitas Bangka Belitung*, *2*(2). Https://Doi.Org/10.33019/Jpu.V2i2.130

Kahfi, A., & Zen, M. (2024). Sinergi Zakāh Dan Wakaf Dalam Mewujudkan Kesejahteraan Ekonomi Syariah Kontemporer: Analisis Fiqh Muamalah. *Journal For Islamic Studies*, *7*(4).

Khoir, M. A., Yanti, S. H., & Septiani, R. (2022). Optimalisasi Pemberdayaan Masyarakat Melalui Pelatihan Membaca Al-Qur'ān Metode Anaba Bagi Pengajar Tpq/Tpa Di Kelurahan Tipes Kecamatan Serengan Kota Surakarta. *Jurnal Abdi Masyarakat Indonesia*, *2*(3), 937–946. Https://Doi.Org/10.54082/Jamsi.338

Khotimah, I. H., & Khairunnisa, I. (2023). Tata Kelola Masjid Berbasis Sistem Organisasi. *Journal Of Islamic Education And Innovation*, 70–81. Https://Doi.Org/10.26555/Jiei.V4i2.9484

Kurniawati, N. N., Ashfahany, A. E., & Khan, M. Z. (2025). The Mosque As An Agent Of Social Welfare: Philanthopic Programs At Jogokariyan Mosque. *Suhuf: International Journal Of Islamic Studies*, *37*(2), 263–273. Https://Doi.Org/10.23917/Suhuf.V37i2.10798

Lestari, Y. D., Sukmana, R., Beik, I. S., & Sholihin, M. (2023). The Development Of National *Waqf* Index In Indonesia: A Fuzzy Ahp Approach. *Heliyon*, *9*(5), E15783. Https://Doi.Org/10.1016/J.Heliyon.2023.E15783

Letmiros, L. (2020). Jogokariyan Mosque In Yogyakarta: As A Legendary And Phenomenal Agent Of Change. *International Review Of Humanities Studies*, *5*(2).

Https://Scholarhub.Ui.Ac.Id/Irhs/Vol5/Iss2/3

Lubis, B. M., Ningtyas, A. I., & Hasibuan, D. L. (2023). Pemberdayaan Masyarakat Berbasis Masjid: *El-Mujtama: Jurnal Pengabdian Masyarakat*, *3*(3), 674–679. Https://Doi.Org/10.47467/Elmujtama.V3i3.2897

M Khoirul Huda, N. 10120117. (2017). *Pengaruh Masjid Jogokariyan Terhadap Perubahan Sosial Keagamaan Masyarakat Jogokariyan 2000-2010* [Skripsi, Uin Sunan Kalijaga Yogyakarta]. Https://Digilib.Uin-Suka.Ac.Id/Id/Eprint/27684/

Mardani. (2015). *Legal Aspects Of Islamic Financial Institutions In Indonesia*. Prenada Media Grup.

Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analyzing The Impact Of Productive Zakāh On The Welfare Of Zakāh Recipients. *Journal Of Islamic Accounting And Business Research*, *14*(1), 118–140. Https://Doi.Org/10.1108/Jiabr-05-2021-0145

Murti, A. (2017). Peran Lembaga Filantropi Islam Dalam Proses Distribusi Ziswaf (Zakāh, Infak, Sodaqoh Dan Wakaf) Sebagai Pemberdayaan Ekonomi Umat). *Labatila : Jurnal Ilmu Ekonomi Islam*, *1*(01), 89–97.

Mustika, F. N., Setyowati, E., & Alam, A. (2019). Analysis Of Effect Of Zis (Zakāh , Infāq , And Shadaqah), Regional Domestic Products Of Bruto , Regional Minimum Wage And Inflation On Levels Poverty In Indonesia 2012 – 2016. *Journal Of Islamic Economic Laws*, *2*(2), 193–211. Https://Doi.Org/10.23917/Jisel.V2i2.8679

Noor, S. (2025, March 3). *Respon Masyrakat* [Personal Communication].

Nurfatmawati, A. (2020). Strategi Komunikasi Ta'mīr Dalam Memakmurkan Masjid Jogokariyan Yogyakarta (Communication Strategy Of The Mosque Management For Prosperity Of Jogokariyan Mosque Yogyakarta). *Jurnal Dakwah Risalah*, *31*(1), 21–34. Https://Doi.Org/10.24014/Jdr.V31i1.9838

Siagian, R. R. A.-A., & Nasution, Y. S. J. (2024). Peran Zakāh Dan Wakaf Dalam Pembangunan Ekonomi Masyarakat Muslim. *Jurnal Akuntansi Keuangan Dan Bisnis*, *2*(3), 782–787.

Siregar, M. Z., & Ritonga, M. H. (N.D.). *The Role Of Cultural Communication In The Ramadhan Fair Bazar To Prosperate The Great Mosque In Medan City*.

Sochimin, S. (2016). Manajemen Keuangan Masjid Berbasis Pemberdayaan Ekonomi Umat. *El-Jizya : Jurnal Ekonomi Islam*, *4*(1), 119–150. Https://Doi.Org/10.24090/Ej.V4i1.2016.Pp119-150

Tyas, I. (2025, March 3). *Pembinaan Masjid* [Personal Communication].

Yudho Anggoro, S. (2018). The Analysis Of Infāq Fund Administration Masjid Jogokariyan Mantrijeron Yogyakarta In Islamic Perspective. *Jurnal Ekonomi Dan Bisnis Islam (Journal Of Islamic Economics And Business)*, *4*(1), 78. Https://Doi.Org/10.20473/Jebis.V4i1.10075