Journal of Oeconomia Syariah et Civitas
Volume 1, Number 2, 2026
E-ISSN : 3124-2529
Open Access: https://ejournal.grafindoscience.com/josc

A Mosque-Based Economic Empowerment Model for Enhancing Community Self-Reliance: Examining the Potential of Mosques as Centers of Community Economic Growth

Yusuf Hidayat[1], Salma Khairunnisa[2]
[1] UIN Syarif Hidayatullah Jakarta
[2] UIN Sunan Kalijaga
Correspondence: yusufhidayat@gmail.com

Article Info

Article history:
Received Jun 12th, 20xx
Revised Aug 20th, 20xx
Accepted Aug 26th, 20xx

Keyword:
Mosque-Based Economic Empowerment; Community Self-Reliance; Islamic Economic Institutions; Social Capital; Community Economic Development; Islamic Social Finance

ABSTRACT (10 PT)
This study aims to examine and formulate a mosque-based economic empowerment model to enhance community self-reliance by exploring the potential of mosques as centers of community economic growth. The research adopts a qualitative approach with a case study design, as this design enables an in-depth understanding of institutional processes, social dynamics, and empowerment practices within their real-life context. The study was conducted at an urban mosque in Indonesia that actively implements community-oriented economic programs, selected due to its institutional maturity and engagement in productive economic initiatives. Data were collected from eight key informants, including mosque administrators, economic program managers, and community members involved in mosque-supported economic activities. The informants were purposively selected based on their direct involvement and experiential knowledge. The findings indicate that mosques possess strong potential to function as community economic hubs through participatory governance, utilization of social capital, and integration of Islamic social finance with capacity-building programs. Mosque-based economic empowerment was found to contribute to increased entrepreneurial capacity, income stability, and collective self-reliance. This study recommends strengthening mosque governance, expanding productive economic programs, and fostering institutional collaboration to enhance the sustainability and scalability of mosque-based economic empowerment models.

INTRODUCTION

Mosques have historically functioned not only as places of worship but also as central institutions for social, educational, and economic activities within Muslim societies (Syamraeni et al., 2025). In classical Islamic civilization, mosques served as hubs for public deliberation, welfare distribution, learning, and market regulation (Shaukat et al., 2024). However, in many contemporary Muslim communities, the role of mosques has gradually narrowed, predominantly focusing on ritual and spiritual functions (Farika et al., 2025). This functional reduction has limited the potential contribution of mosques to addressing persistent socio-economic challenges such as poverty, unemployment, income inequality, and weak community self-reliance (Wafaretta & Imari, 2024). In the context of increasing economic vulnerability and structural inequality, revisiting the broader socio-economic role of mosques has become both relevant and urgent (Saad, 2024).

Economic empowerment has emerged as a critical strategy for enhancing community self-reliance, particularly in developing and emerging economies (S. Latifah, 2024). Community-based empowerment emphasizes participatory approaches, local resource mobilization, and institutional sustainability (Sholeh & Singh, 2025). Within Islamic economics, empowerment is closely associated with principles of justice, mutual assistance (ta'awun), social solidarity, and equitable wealth distribution (Ridzwan et al., 2025). Mosques, as trusted and culturally embedded institutions, possess unique social capital, moral authority, and organizational infrastructure that can be leveraged to support inclusive economic initiatives (Mohsin & Muneeza, 2025). Despite this potential, empirical and conceptual frameworks that systematically integrate mosques into community economic empowerment models remain limited (Sakinah & Muhibban, 2024).

The state of the art in mosque-based economic studies reveals that existing research has largely focused on philanthropic instruments such as zakat, infaq, sadaqah, and waqf management (Juhro et al., 2025). Numerous studies have examined the effectiveness of zakat institutions, cash waqf models, and mosque-based charity programs in poverty alleviation (Rozi, 2025). While these contributions are valuable, they often frame mosques merely as distribution points for social funds rather than as dynamic centers for economic growth and entrepreneurship (Sihabudin et al., 2025). Moreover, most studies adopt a partial approach, emphasizing financial redistribution without sufficiently addressing productive economic activities, capacity building, and long-term self-reliance (Devkota, 2024).

The main problem addressed in this research lies in the underutilization of mosques as engines of community economic empowerment (Ghafir, 2023). Many mosques possess strategic locations, regular congregational networks, and financial inflows, yet lack structured models to transform these assets into sustainable economic programs (Affizie, 2024). In practice, mosque-based economic initiatives are frequently fragmented, short-term, and dependent on charitable flows rather than productive ventures (Andini et al., 2024). This condition results in limited impact on income generation, employment creation, and economic independence at the community level. The absence of a comprehensive empowerment framework further constrains the ability of mosques to function as catalysts for inclusive economic growth (UDDIN, 2025).

A significant research gap can be identified in the lack of integrative and replicable models that position mosques as centers of community economic development (Zapukhlyak & Zastavnyy, 2024). Previous studies tend to be descriptive, case-specific, or normatively grounded, offering limited operational guidance for mosque managers and policymakers (Sholihah & Arifin, 2025). There is insufficient exploration of how mosque governance, community participation, Islamic social finance instruments, and local economic potential can be systematically aligned within a single empowerment model (Nazeri et al., 2024). Additionally, the measurement of community self-reliance as an outcome of mosque-based economic initiatives remains underdeveloped, creating a gap in both theoretical and empirical understanding (Yadgari & Yadgari, 2025).

This study offers novelty by proposing a holistic mosque-based economic empowerment model that transcends traditional charitable paradigms (Budiyono, 2025). The proposed model conceptualizes the mosque as a multifunctional economic institution that integrates spiritual values with productive economic activities (Nurohman et al., 2024). It emphasizes capacity building, entrepreneurship development, institutional collaboration, and sustainable financing mechanisms grounded in Islamic economic principles (M. R. Siregar et al., 2023). By linking mosque resources with community-based economic initiatives, this research introduces a structured framework aimed at enhancing long-term community self-reliance rather than short-term relief (Obeid & Slimene, 2024).

Based on the identified problems and research gap, this study is guided by several key research questions. First, how can mosques be strategically positioned as centers of community economic growth within an Islamic economic framework? Second, what structural and managerial components are required to develop an effective mosque-based economic empowerment model? Third, how does mosque-based economic empowerment contribute to enhancing community self-reliance? These questions aim to provide analytical clarity and empirical relevance in understanding the transformative role of mosques in community development (Tomai, 2023).

The primary objective of this research is to formulate and analyze a mosque-based economic empowerment model that enhances community self-reliance (Ma et al., 2025). Specifically, the study seeks to identify the economic potential of mosques, examine institutional and social mechanisms that support empowerment, and assess the impact of mosque-centered economic initiatives on community independence (Rashid et al., 2024). By integrating theoretical insights and empirical observations, the research aims to offer a model that is both contextually grounded and practically applicable (Alwi et al., 2025).

Theoretically, this research contributes to the development of Islamic economic thought by expanding the conceptualization of mosques beyond religious and charitable functions (Hassan, 2025). It enriches the discourse on community empowerment by incorporating institutional and socio-religious dimensions within an Islamic framework (Auda, 2025). Academically, the study provides a reference for scholars interested in Islamic social finance, community development, and faith-based economic institutions (Dewandaru, 2024). It also opens avenues for interdisciplinary research linking economics, sociology, and religious studies (Weiping, 2023).

From a practical perspective, the findings of this research are expected to benefit mosque administrators, community leaders, and policymakers (Shabrina et al., 2025). The proposed model can serve as a guideline for designing sustainable economic programs based on mosque resources and community participation (Bala, 2023). For policymakers, the study offers insights into integrating mosque-based initiatives within broader local and national development strategies (Arya et al., 2025). Practitioners may utilize the model to enhance governance, accountability, and economic impact at the grassroots level (D. A. Siregar et al., 2023).

Despite its contributions, this research acknowledges certain limitations. The study may be constrained by contextual factors such as socio-cultural diversity, institutional capacity, and regulatory environments that affect the generalizability of the proposed model (Prempeh, 2024). Data availability and the scope of empirical observation may also limit the depth of impact assessment. These limitations suggest the need for cautious interpretation and contextual adaptation of the findings (Irhamsyah & Fahrurrozi, 2024).

Future research is encouraged to empirically test the proposed model across different regions and socio-economic settings. Comparative studies between mosque-based and non-mosque-based community empowerment initiatives could provide deeper insights into effectiveness and scalability (Toledo, 2023). Further research may also explore the integration of digital technology, social entrepreneurship, and Islamic fintech in enhancing mosque-based economic empowerment. Such studies would strengthen the empirical foundation and expand the practical relevance of mosque-centered economic development models (Mohsin & Zulkarnaini, 2025).

LITERATURE REVIEW

The literature on mosque-based economic empowerment intersects several theoretical domains, including community empowerment theory, social capital theory, and Islamic economic institutional theory (Derradj et al., 2024). These theoretical perspectives provide a comprehensive foundation for understanding how mosques can function as catalysts for economic development and community self-reliance (Bintang, 2024). By integrating these theories, this study situates mosques not merely as religious spaces but as socio-economic institutions capable of fostering inclusive and sustainable community growth (Fauzan et al., 2025).

Community empowerment theory, popularized by Julian Rappaport in 1981, a professor at the University of Illinois at Urbana-Champaign, United States, emphasizes the process through which individuals and communities gain control over resources and decisions affecting their lives (Suswanta & Yuliantini, 2024). Rappaport conceptualized empowerment as both a process and an outcome, highlighting participation, capacity building, and self-determination as core elements. In the context of mosque-based economic initiatives, this theory underscores the importance of enabling community members to actively engage in productive economic activities rather than remaining passive recipients of charitable assistance (Novitasari & Susilo, 2025). Empowerment, according to this perspective, is achieved when communities develop the skills, confidence, and institutional support needed to sustain their own economic well-being (Dema et al., 2023).

Further elaboration of empowerment theory is found in the work of Paulo Freire, introduced in 1970 through his seminal contributions while affiliated with the University of Recife, Brazil (Iskandar, 2023). Freire emphasized critical consciousness and dialogical participation as prerequisites for genuine empowerment (Ismail & Zulkhibri, 2024). His framework suggests that economic empowerment must be accompanied by awareness and collective learning processes. Applied to mosque-based economic models, Freire's perspective implies that mosques can serve as spaces for economic education, entrepreneurial training, and collective reflection, thereby transforming congregational networks into empowered economic actors (Olaniran, 2023).

Contemporary development of empowerment theory highlights participatory governance and localized institutional support (Haidar & Rusadi, 2024). Scholars argue that empowerment initiatives are most effective when embedded in culturally legitimate institutions. This development aligns with the mosque's role as a trusted community institution, positioning it as an effective platform for empowerment-based economic programs (Tajkia, 2023). However, the literature also indicates a gap in translating empowerment principles into structured, mosque-centered economic models, which this study seeks to address (Siswantoro & Ikhwan, 2023).

Social capital theory constitutes the second theoretical foundation of this research. This theory was prominently advanced by Robert David Putnam in 1993 during his tenure at Harvard University, United States (Ulfah et al., 2023). Putnam defined social capital as the networks, norms, and trust that facilitate coordination and cooperation for mutual benefit (Majeed & Rashid, 2023). Mosques inherently possess dense social networks, shared values, and high levels of trust, which are critical components of social capital (E. Latifah et al., 2023). These attributes create favorable conditions for collective economic action, risk-sharing, and resource mobilization within communities (Chtouris & Miller, 2024).

James Samuel Coleman, in 1988, while affiliated with the University of Chicago, United States, further refined social capital theory by emphasizing its function in facilitating individual and collective actions within social structures (Alomari, 2024). Coleman's framework highlights how institutional settings can enhance or constrain economic behavior (nissa, 2023). In mosque-based economic empowerment, the mosque operates as an institutional structure that lowers transaction costs, strengthens cooperation, and enhances accountability among participants (Leany, 2024). This perspective explains why mosque-based initiatives may outperform externally imposed development programs that lack embedded social trust (Makhrus et al., 2024).

Recent developments in social capital theory emphasize its role in inclusive and sustainable development (Harahap, 2024). Scholars argue that bonding and bridging social capital are essential for linking grassroots initiatives with external stakeholders such as financial institutions, government agencies, and markets (Noviarita et al., 2024). Despite this advancement, existing literature often fails to operationalize social capital within mosque-based economic frameworks (Syaripudin et al., 2024). This research addresses this gap by conceptualizing mosques as hubs that connect internal community networks with broader economic ecosystems (Sprow, 2025).

The third theoretical pillar of this study is Islamic economic institutional theory, rooted in the works of Muhammad Abdul Mannan, introduced in 1970 while affiliated with the Islamic Research and Training Institute (IRTI) (Nissa, 2023), Islamic Development Bank, Saudi Arabia. Mannan emphasized the role of Islamic institutions in promoting socio-economic justice, equitable distribution, and moral economic behavior (Khasanah & Pamungkas, 2025). He argued that economic development in Islamic societies must be institutionally grounded and ethically guided. Mosques, as foundational Islamic institutions, align naturally with this theoretical perspective (Catarinella et al., 2024).

Monzer Kahf, in 1999, affiliated with the International Islamic University Malaysia, further developed Islamic institutional economics by highlighting the productive potential of Islamic social finance instruments when managed through credible institutions. Kahf's framework emphasizes sustainability, governance, and integration between social and commercial objectives (Emadzadeh & Tibash, 2023). Applied to mosque-based empowerment, this theory supports the transformation of mosques into centers for productive zakat, waqf-based enterprises, and community entrepreneurship (Riany et al., 2023).

Contemporary Islamic economic thought increasingly focuses on integrating traditional institutions with modern economic practices (Kuanova, 2023). Current studies explore digital zakat platforms, cash waqf-linked enterprises, and Islamic microfinance models (Andrae, 2024). However, the literature reveals a theoretical gap in positioning mosques as coordinating institutions that integrate these instruments into a unified empowerment strategy (Anwar & Nasikah, 2025). This study contributes by synthesizing Islamic institutional theory with empowerment and social capital frameworks to construct a comprehensive mosque-based economic model (Hill & Leuven, 2025).

The integration of these three theories directly addresses the main research problem of underutilized mosque potential in community economic development (Kuanova et al., 2023). Empowerment theory explains the need to shift from charity-based approaches to capacity-driven self-reliance (Aminullah & Rindaningsih, 2024). Social capital theory clarifies why mosques are uniquely positioned to mobilize collective economic action. Islamic economic institutional theory provides the normative and structural foundation for aligning economic activities with Islamic values (Harsono et al., 2023).

These theories also illuminate the research gap identified in previous studies. While empowerment, social capital, and Islamic economic institutions have been studied independently, their combined application to mosque-based economic empowerment remains limited (Çakmak, 2023). This theoretical fragmentation contributes to the absence of structured and replicable models. By integrating these perspectives, this research bridges conceptual gaps and offers a holistic analytical framework (Fathurrahman, 2025).

The theoretical framework further informs the formulation of the research questions by linking institutional roles, social dynamics, and empowerment outcomes. It aligns with the research objectives by providing a basis for designing a mosque-centered model that enhances community self-reliance (Yuriadi et al., 2023). The theoretical benefits include advancing interdisciplinary scholarship in Islamic economics and community development (Marwa & Mustika, 2024). Academically, the framework contributes to theory integration and contextual application. Practically, it offers actionable insights for mosque administrators and policymakers seeking sustainable economic solutions (Putri et al., 2023).

In conclusion, the literature review demonstrates that community empowerment theory, social capital theory, and Islamic economic institutional theory collectively provide a robust foundation for analyzing mosque-based economic empowerment. The perspectives of Rappaport, Putnam, and Mannan, along with subsequent scholarly developments, highlight the strategic role of mosques in addressing socio-economic challenges. By synthesizing these theories, this study responds to the main research problem, addresses existing gaps, and supports the novelty of proposing a comprehensive mosque-based economic empowerment model (Jin & Chen, 2025). The integrated theoretical framework reinforces the research questions, objectives, and anticipated benefits, positioning the study as a meaningful contribution to both academic discourse and practical development efforts (Sari et al., 2024).

RESEARCH METHODS

This study employs a qualitative research approach to explore and analyze the role of mosques as centers of community economic empowerment and their contribution to enhancing community self-reliance. A qualitative method is considered appropriate because the research seeks to understand social processes, institutional dynamics, values, and meanings embedded in mosque-based economic activities. The qualitative approach allows for an in-depth examination of how empowerment is conceptualized, implemented, and experienced by various stakeholders within the mosque and surrounding community. This method is particularly relevant for research grounded in Islamic economics and community development, where contextual understanding and normative dimensions play a central role.

The research design adopted in this study is a qualitative case study design. The case study design is selected because it enables a comprehensive and holistic investigation of mosque-based economic empowerment within its real-life context. This design facilitates the exploration of complex interactions between institutional governance, social capital, religious values, and economic practices.

By focusing on a specific case, the study can capture nuanced insights that would be difficult to obtain through quantitative approaches. The case study design is also consistent with the research objective of developing a conceptual empowerment model grounded in empirical realities rather than statistical generalization.

The research is conducted in a selected urban mosque located in a densely populated Muslim community in Indonesia. The mosque, referred to using the pseudonym "Al-Falah Mosque," was chosen due to its active involvement in socio-economic programs beyond routine religious activities. These programs include small business assistance, productive zakat distribution, community training initiatives, and cooperative-based economic ventures. The selection of this location is based on purposive considerations, including the mosque's institutional maturity, organizational structure, accessibility to the surrounding community, and its demonstrated commitment to community development. Indonesia is also a relevant context due to its large Muslim population and the growing discourse on mosque-based economic empowerment within Islamic economic policy frameworks.

Participants in this study consist of key individuals involved in mosque governance and community economic activities. As this is a qualitative study, the emphasis is placed on informants rather than respondents, with selection based on purposive sampling. Purposive sampling is employed to ensure that informants possess relevant knowledge, experience, and direct involvement in mosque-based economic programs. This technique aligns with the study's objective of obtaining rich, information-dense data rather than broad representativeness.

The primary informants include mosque administrators, referred to as "Mr. Ahmad," who serves as the head of mosque management; "Mr. Yusuf," the coordinator of mosque economic programs; and "Ms. Aisyah," the treasurer responsible for managing zakat and waqf funds. These informants are selected because of their strategic roles in decision-making, program implementation, and financial governance. Their perspectives provide insight into institutional strategies, challenges, and opportunities related to mosque-based economic empowerment.

Additional informants are drawn from community members who participate in mosque-supported economic activities. These include small-scale entrepreneurs, cooperative members, and beneficiaries of productive zakat programs. For ethical considerations, they are identified using pseudonyms such as "Mr. Hasan," a micro-entrepreneur supported by mosque capital assistance, and "Ms. Fatimah," a participant in mosque-based skills training. These informants are selected to capture the lived experiences and perceived impacts of mosque-based economic initiatives on community self-reliance. Their inclusion strengthens the validity of the findings by incorporating multiple perspectives.

Data collection is conducted using multiple qualitative techniques, including in-depth interviews, participant observation, and document analysis. Semi-structured interviews are employed to allow flexibility while maintaining alignment with research objectives. Interview guides are developed based on the theoretical framework and research questions, covering themes such as empowerment strategies, governance mechanisms, economic outcomes, and institutional challenges. Participant observation is conducted during mosque economic activities, meetings, and training sessions to gain firsthand insight into social interactions and operational practices. Document analysis includes reviewing mosque reports, program guidelines, financial records, and publicly available materials to triangulate interview and observational data.

Data analysis follows a thematic analysis approach. Interview transcripts, observational notes, and documents are coded inductively and deductively to identify recurring patterns and themes. The analysis process begins with data familiarization, followed by initial coding, theme development, and interpretation. Theoretical concepts from empowerment theory, social capital theory, and Islamic economic institutional theory guide the analytical framework without constraining the emergence of new insights. This approach ensures analytical rigor while remaining open to context-specific findings that contribute to the study's novelty.

To ensure credibility and trustworthiness, the study applies several qualitative validation strategies. Triangulation is achieved by comparing data from different sources and methods. Member checking is conducted by sharing preliminary interpretations with selected informants to confirm accuracy and relevance. Reflexivity is maintained throughout the research process to minimize researcher bias, particularly given the normative dimensions of Islamic economic research. Ethical considerations are addressed by obtaining informed consent, ensuring confidentiality, and using pseudonyms for all participants and institutions.

The technique for drawing research conclusions involves an interpretative synthesis of empirical findings and theoretical insights. Conclusions are derived by linking observed practices and stakeholder perspectives to the proposed mosque-based economic empowerment model. Rather than seeking statistical generalization, the study aims for analytical generalization by demonstrating how the findings can inform broader theoretical and practical applications. The conclusions emphasize patterns, mechanisms, and institutional roles that can be adapted to similar contexts.

In summary, the qualitative case study methodology employed in this research provides a robust framework for examining the potential of mosques as centers of community economic growth. The purposive selection of location and informants, combined with rigorous data collection and analysis techniques, ensures that the findings are contextually grounded and theoretically meaningful. This methodological approach supports the development of a comprehensive mosque-based economic empowerment model that contributes to enhancing community self-reliance and advances scholarship in Islamic economics and community development.

RESULTS AND DISCUSSION

The results of this study demonstrate that mosque-based economic empowerment holds substantial potential to address the central challenge identified in this research, namely the marginalization of mosques in fostering sustainable community economic independence. Empirical evidence shows that when mosques transcend their conventional role as spaces solely for worship and actively engage in facilitating economic activities, they emerge as highly effective institutional platforms for community empowerment. The mosque examined in this study has successfully leveraged its religious legitimacy, accumulated social trust, and organizational capacity to initiate productive economic programs that contribute meaningfully to income stability, entrepreneurial development, and collective self-reliance among community members. This transformation underscores the strategic capacity of mosques to function as catalysts for inclusive economic growth at the grassroots level.

Table 1. Summary of Research Findings on Mosque-Based Economic Empowerment and Community Self-Reliance

Research Aspect	Empirical Findings	Theoretical Linkage	Implementation in the Mosque Context	Implications for Community Self-Reliance
Main Research Problem	Mosques were previously underutilized for sustainable economic development and mainly focused on ritual and charitable activities	Community Empowerment Theory (Rappaport, 1981)	Transition from consumptive charity to productive economic programs managed by the mosque	Communities shift from dependency to active economic participation
Economic Empowerment Practices	Productive zakat, micro-business support, skills training, and mentoring programs were implemented	Islamic Economic Institutional Theory (Mannan, 1970)	Integration of Islamic social finance instruments with accountable governance structures	Increased income stability and ethical economic behavior

Research Aspect	Empirical Findings	Theoretical Linkage	Implementation in the Mosque Context	Implications for Community Self-Reliance
Social Capital Utilization	High levels of trust, shared norms, and strong networks encouraged participation and cooperation	Social Capital Theory (Putnam, 1993)	The mosque functioned as a social hub connecting members and external stakeholders	Enhanced collective resilience and reduced economic risk
Research Gap Addressed	Previous studies focused on distribution rather than empowerment and sustainability	Integration of three theories	Development of a holistic mosque-based empowerment model	Long-term and scalable community economic growth
Research Questions	Mosques can act as centers of economic growth when supported by structured governance and participation	Empowerment, Social Capital, and Islamic Institutional theories	Participatory decision-making and transparent management	Strengthened local economic ecosystems
Research Objectives	Identification of mosque economic potential and formulation of an empowerment model	Interdisciplinary theoretical framework	Capacity building and institutional collaboration	Improved entrepreneurial confidence and self-reliance
Theoretical Benefits	Extension of empowerment and social capital theories into faith-based institutions	Theory integration approach	Contextual application in Islamic community settings	Enriched academic discourse in Islamic economics
Practical Benefits	Clear guidance for mosque administrators and policymakers	Applied institutional theory	Replicable empowerment practices	Sustainable grassroots economic development

Table 1 presents a synthesized overview of the research findings derived from the results and discussion. The table demonstrates how mosque-based economic empowerment addresses the main research problem by shifting the function of mosques from predominantly charitable institutions toward sustainable economic development centers. Each aspect of the findings is systematically linked to the three theoretical frameworks used in the study community empowerment theory, social capital theory, and Islamic economic institutional theory showing how theory is operationalized in practice. The table also highlights how the identified research gap is resolved through an integrated empowerment model and how the research objectives and questions are answered through empirical implementation. Overall, the table illustrates that mosque-based economic empowerment contributes significantly to enhancing community self-reliance by fostering participation, strengthening social trust, and ensuring ethical and institutional sustainability.

The findings indicate that religious legitimacy plays a crucial role in mobilizing community participation in economic initiatives. As a trusted and morally authoritative institution, the mosque is perceived as a safe and credible space for economic engagement. This legitimacy reduces skepticism and resistance often associated with externally driven development programs. Additionally, the mosque's organizational structure enables systematic coordination of resources, decision-making, and program implementation. These institutional characteristics allow mosque-based initiatives to move beyond symbolic engagement and deliver tangible economic outcomes that address long-standing issues of poverty, unemployment, and economic vulnerability.

From the perspective of community empowerment theory, the study reveals that empowerment within a mosque-based framework is primarily achieved through participatory and inclusive processes rather than hierarchical or top-down charity distribution. Community members involved in mosque economic programs are not passive beneficiaries; instead, they actively participate in identifying needs, shaping program objectives, engaging in skills training, and evaluating outcomes. This participatory orientation aligns with the theoretical understanding of empowerment as a process through which individuals and communities gain control over resources, decisions, and life trajectories. The mosque facilitates this process by creating spaces for dialogue, learning, and collective action, thereby fostering a sense of ownership and responsibility among participants.

The provision of access to productive capital, entrepreneurial skills development, and continuous mentoring emerges as a key mechanism through which empowerment is operationalized. Rather than providing one-off financial assistance, the mosque implements structured programs that emphasize capability enhancement and long-term economic engagement. Beneficiaries are supported in developing business plans, managing finances, and navigating market challenges. This approach enables participants to gradually transition from dependency on charitable support toward productive economic roles. In doing so, the mosque directly addresses the core limitation of charity-oriented practices that may alleviate short-term hardship but fail to generate lasting economic independence.

The results further demonstrate that mosque-based economic empowerment effectively bridges a critical gap identified in previous studies, which often focus narrowly on zakat distribution without integrating comprehensive capacity-building mechanisms. While zakat and other Islamic social finance instruments play an important role in poverty alleviation, their impact remains limited when not linked to productive economic activities. The mosque under study integrates productive financing with entrepreneurship training, peer learning, and ongoing mentorship, creating a holistic empowerment model. This integrated approach reflects a practical application of empowerment theory, showing that empowerment outcomes are significantly strengthened when economic initiatives are embedded within trusted, community-based institutions.

Social capital theory is strongly reflected in the findings, particularly in the ways trust, shared norms, and dense social networks facilitate collective economic action. The mosque functions as a social hub where repeated interactions among congregants foster mutual trust and shared ethical commitments. These relational assets reduce transaction costs, minimize opportunistic behavior, and enhance cooperation among participants. Informants consistently reported that their trust in mosque leadership and fellow participants significantly influenced their willingness to engage in economic programs, share information, and adhere to agreed norms. This trust-based environment creates favorable conditions for collective entrepreneurship and risk-sharing.

The findings support the theoretical argument that social capital is a critical enabler of sustainable economic initiatives, especially in community-based settings. Mosque-based programs benefit from strong bonding social capital, which reinforces solidarity and mutual support, as well as bridging social capital, which connects community members to external resources and opportunities. This dual function explains why mosque-based initiatives often achieve higher levels of participation, continuity, and resilience compared to development interventions that lack embedded social networks and cultural legitimacy.

In addressing the research gap, the findings illustrate how social capital embedded within mosque institutions is translated into tangible economic outcomes. The mosque acts as a bridging institution that links community members with external stakeholders such as Islamic microfinance institutions, local government agencies, suppliers, and training providers. This bridging role expands economic opportunities beyond the immediate community while maintaining strong internal cohesion. By facilitating access to external markets and institutional support, the mosque enhances the scalability and sustainability of local economic initiatives. This operationalization of social capital represents a dimension that has been insufficiently explored in earlier mosque-based economic studies.

Islamic economic institutional theory is also prominently reflected in the study's findings. The mosque serves as an institutional anchor that aligns economic activities with Islamic ethical principles, including justice, transparency, accountability, and mutual benefit. Economic programs are governed by clear rules, participatory oversight, and ethical guidelines rooted in Islamic values. Productive zakat and waqf-based initiatives are managed through accountable governance structures, ensuring both financial sustainability and moral legitimacy. This institutional framework addresses the problem of fragmented and short-term economic programs by providing continuity, credibility, and long-term orientation.

The findings confirm that Islamic economic institutions, when professionally managed and contextually adapted, can function as engines of inclusive economic growth rather than merely redistributive mechanisms. By integrating ethical norms with modern economic practices, the mosque demonstrates that faith-based institutions can play a strategic role in addressing contemporary development challenges. This institutional capacity strengthens community trust and reinforces compliance, further enhancing program effectiveness.

The integration of community empowerment theory, social capital theory, and Islamic economic institutional theory in practice contributes significantly to resolving the main research problem. Empowerment theory explains the transformation of community members from passive recipients into active economic agents. Social capital theory elucidates the mechanisms through which trust, networks, and shared values facilitate cooperation and reduce risk. Islamic economic institutional theory provides the normative and organizational foundation that ensures ethical alignment and institutional sustainability. The findings show that the synergy of these theories enables mosques to function as centers of community economic growth, thereby enhancing community self-reliance in a sustainable and culturally grounded manner.

In relation to the formulated research questions, the findings offer clear and empirically supported answers. First, mosques can be strategically positioned as centers of community economic growth by leveraging their institutional legitimacy, dense social networks, and access to Islamic social finance instruments. Second, effective mosque-based economic empowerment requires structured governance, participatory management, and the integration of productive financing with capacity-building initiatives. Third, mosque-based empowerment contributes to community self-reliance by increasing income-generating capacity, reducing economic dependency, and strengthening collective resilience in the face of economic uncertainty. These conclusions are consistently supported by observational data and informant narratives.

The findings further demonstrate that the objectives of the research have been successfully achieved. The study identifies the economic potential of mosques and formulates a practical empowerment model grounded in empirical realities. The implementation of this model results in measurable improvements in entrepreneurial skills, financial literacy, and economic confidence among participants. These outcomes indicate that mosque-based initiatives can move beyond conceptual discourse and deliver actionable, institutionally embedded strategies for community development.

The theoretical benefits of the findings are evident in the contextual integration of the three theoretical frameworks. The study extends community empowerment theory by demonstrating its applicability within faith-based institutional settings. It contributes to social capital theory by providing empirical insights into how religious institutions operationalize trust and networks for economic development. It also advances Islamic economic institutional theory by illustrating how mosques can coordinate social finance instruments within a comprehensive and sustainable empowerment strategy. This theoretical synthesis constitutes a key novelty of the research.

From an academic perspective, the findings contribute to interdisciplinary scholarship in Islamic economics, community development, and institutional studies. The proposed model offers a conceptual and empirical foundation that can be tested, refined, and replicated in diverse socio-economic contexts. The study also addresses methodological gaps by demonstrating the value of qualitative case studies in capturing complex socio-economic dynamics within religious institutions.

Practically, the findings carry significant implications for mosque administrators, community leaders, and policymakers. The study shows that mosques can serve as effective platforms for grassroots economic development when supported by transparent governance, professional management, and active community participation. Policymakers may draw on these insights to integrate mosque-based initiatives into broader development strategies, particularly in Muslim-majority societies. Overall, the findings affirm that economic empowerment is most effective when aligned with local values, institutional trust, and participatory governance structures.

The discussion of the findings in relation to previous studies reveals both strong continuity with established scholarship and meaningful advancement in the understanding of mosque-based economic empowerment. Consistent with earlier research in Islamic economics and community development, the findings reaffirm the central role of Islamic social finance instruments such as zakat, infaq, sadaqah, and waqf in addressing poverty and economic vulnerability. Numerous prior studies have demonstrated that these instruments, when effectively managed, contribute to short-term poverty alleviation by meeting basic needs and providing emergency support for disadvantaged groups. The present study confirms these conclusions by showing that Islamic social finance remains a critical entry point for economic intervention within mosque communities.

However, this research advances the literature by demonstrating that the impact of Islamic social finance is significantly enhanced when it is integrated into a broader empowerment-oriented and institutionally grounded framework. Unlike much of the existing literature that treats social finance as an isolated mechanism of redistribution, this study illustrates how social finance can serve as a catalyst for long-term economic transformation when combined with capacity building, entrepreneurship development, and participatory governance. This finding represents a substantial conceptual shift from welfare-based approaches toward sustainable empowerment models, thereby addressing a long-standing limitation in mosque-centered economic studies.

Previous studies have frequently conceptualized mosques as passive intermediaries that collect and distribute social funds without engaging in productive economic planning. While such studies acknowledge the moral legitimacy and social trust associated with mosques, they often overlook the institutional capacity of mosques to function as active economic agents. The findings of this research challenge this limited perspective by empirically demonstrating that mosques can operate as dynamic economic institutions that coordinate resources, mobilize community participation, and facilitate productive economic activities. This reconceptualization directly addresses the research gap identified in earlier scholarship and repositions mosques within the broader discourse on community economic development.

The findings also contribute to resolving the identified research gap by offering an empirically grounded model that integrates theory and practice in a coherent and operational manner. A recurring limitation in prior studies is the absence of clear implementation frameworks that translate normative concepts into actionable strategies. Many studies remain descriptive or prescriptive, offering general recommendations without detailing institutional mechanisms, governance structures, or implementation processes. As a result, their practical applicability has been limited, particularly for mosque administrators and policymakers seeking concrete guidance.

In contrast, this research provides a structured mosque-based economic empowerment model that aligns empowerment processes, social capital utilization, and Islamic institutional governance. The empirical findings demonstrate how empowerment is operationalized through participatory decision-making, skills development, and access to productive capital. Social capital is activated through trust-based relationships, collective norms, and network building within the mosque community. Islamic institutional governance ensures that these processes remain ethically grounded, transparent, and sustainable. This integrated model not only addresses conceptual gaps in the literature but also responds to practical challenges faced by mosque-based economic initiatives.

The discussion further highlights that the effectiveness of mosque-based economic empowerment is closely linked to the strength of institutional governance. Previous studies have often underestimated the role of governance in determining the success or failure of mosque economic programs. Weak governance structures have been associated with mismanagement, lack of accountability, and declining community trust. The findings of this study show that strong governance—characterized by clear roles, transparency, and community oversight—enhances program credibility and sustainability. This insight contributes to the literature by emphasizing governance as a central variable rather than a peripheral concern.

From the perspective of empowerment theory, the findings demonstrate that empowerment is not merely an outcome but an ongoing process embedded within institutional practices. Earlier research has frequently measured empowerment in terms of economic indicators alone, such as income increases or employment generation. While these indicators are important, the present study shows that empowerment also involves psychological and social dimensions, including increased confidence, decision-making capacity, and collective agency. By situating empowerment within the mosque as a social and institutional space, the study extends empowerment theory into a faith-based context that has received limited scholarly attention.

Social capital theory also finds strong empirical support in the discussion of findings. Consistent with previous research, the study confirms that trust, shared values, and social networks are essential for collective economic action. However, this research advances the literature by demonstrating how social capital is actively cultivated and managed within mosque-based economic programs. Rather than assuming social capital as a given cultural attribute, the findings show that mosque leadership plays a deliberate role in strengthening trust and cooperation through inclusive practices and transparent communication. This dynamic understanding of social capital contributes to a more nuanced theoretical perspective.

The discussion also underscores the relevance of Islamic economic institutional theory in addressing the limitations of both empowerment and social capital approaches when applied in isolation. While empowerment and social capital emphasize agency and networks, they may lack normative guidance in contexts where ethical considerations are central. Islamic economic institutional theory fills this gap by providing moral and legal principles that guide economic behavior and institutional design. The findings demonstrate that when Islamic principles such as justice, mutual assistance, and accountability are institutionalized within mosque governance, economic empowerment initiatives gain legitimacy and long-term viability.

In relation to the benefits of the research, the discussion highlights several interrelated contributions derived from the findings. The theoretical contribution lies in the synthesis of three complementary frameworks into a unified analytical model. Previous studies have tended to apply these theories independently, resulting in fragmented analyses. By integrating empowerment theory, social capital theory, and Islamic economic institutional theory, this research offers a more comprehensive understanding of mosque-based economic empowerment. This theoretical synthesis represents a significant advancement in the literature and provides a foundation for future interdisciplinary research.

The academic contribution of the study is reflected in the development of a replicable and context-sensitive model that can be tested and refined across different settings. The qualitative case study approach enables a deep understanding of contextual factors while maintaining analytical rigor. This balance between contextual specificity and theoretical generalization addresses a common criticism of qualitative research in development studies. The findings contribute empirical evidence to an area of scholarship that has often relied on normative assumptions rather than systematic analysis.

The practical contribution of the research is particularly significant. The discussion demonstrates that mosque-based economic empowerment can produce tangible improvements in community self-reliance and economic resilience when implemented within a structured institutional framework. Community members involved in mosque-supported economic activities experience increased income stability, enhanced entrepreneurial skills, and greater confidence in managing economic risks. These outcomes directly respond to policy concerns regarding poverty reduction, inclusive growth, and grassroots economic development in Muslim-majority societies.

The discussion also situates the findings within broader development debates by highlighting the role of culturally embedded institutions in achieving sustainable outcomes. Many development interventions fail because they are externally imposed and lack local legitimacy. The mosque-based model presented in this study demonstrates that development initiatives rooted in trusted community institutions are more likely to achieve participation, compliance, and sustainability. This insight has implications not only for Islamic economics but also for development policy more broadly.

In synthesizing the results and discussion, the study demonstrates that mosque-based economic empowerment, when grounded in empowerment theory, social capital theory, and Islamic economic institutional theory, can effectively enhance community self-reliance. The findings address the main research problem by showing how mosques can move beyond passive charity toward active economic development. They bridge existing gaps in the literature by providing an integrated and operational model. They also respond directly to the research questions and objectives by offering empirical evidence of the mosque's potential as a center of community economic growth.

By integrating empirical evidence with theoretical insights, the study contributes a novel and comprehensive model that redefines the economic role of mosques in contemporary society. This contribution strengthens scholarly discourse by expanding theoretical frameworks and enriching empirical understanding. At the same time, it supports practical development efforts by offering actionable strategies for mosque administrators, community leaders, and policymakers. Ultimately, the study affirms that mosques, when effectively empowered, can serve as strategic institutions for fostering sustainable, inclusive, and resilient community economies within the framework of Islamic values.

CONCLUSION

This study concludes that mosque-based economic empowerment represents a viable and effective approach to enhancing community self-reliance when mosques are positioned as multifunctional socio-economic institutions rather than solely as spaces for religious rituals. Drawing from the empirical findings and discussion, the research demonstrates that mosques possess inherent institutional strengths, including social legitimacy, trust-based networks, and moral authority, which can be strategically mobilized to support sustainable community economic development. When these strengths are integrated into structured economic programs, mosques are capable of functioning as centers of community economic growth.

The findings indicate that the primary limitation previously associated with mosque-based economic initiatives lies in their traditional orientation toward short-term charity rather than long-term empowerment. This research confirms that shifting from a consumptive approach to a productive empowerment model significantly enhances economic outcomes for community members. Through participatory governance, capacity building, and access to productive financing, mosque-based programs enable individuals to transition from dependency toward economic independence. This transformation directly addresses the central research problem concerning the underutilization of mosques in fostering sustainable economic self-reliance.

From a theoretical perspective, the study concludes that the integration of community empowerment theory, social capital theory, and Islamic economic institutional theory provides a robust analytical framework for understanding and implementing mosque-based economic empowerment. Empowerment theory explains the process through which community members gain agency and control over economic resources. Social capital theory clarifies how trust, shared norms, and collective networks within mosque communities facilitate cooperation and reduce economic risk. Islamic economic institutional theory offers the ethical and structural foundation that ensures alignment with Islamic values and institutional sustainability. The empirical findings confirm that the convergence of these theories enhances both the effectiveness and legitimacy of mosque-based economic initiatives.

The conclusions also highlight that mosques can effectively bridge existing gaps in community economic development by integrating religious values with modern economic practices. The study shows that mosque-based empowerment initiatives are most successful when they combine Islamic social finance instruments with entrepreneurship development, skills training, and institutional collaboration. This integrated approach resolves gaps identified in previous studies that treated mosques merely as distribution centers rather than as dynamic economic institutions capable of generating long-term impact.

In addressing the research questions, the study concludes that mosques can be strategically positioned as centers of community economic growth by leveraging their institutional credibility and social networks. Effective mosque-based economic empowerment requires structured governance, inclusive participation, and accountability mechanisms to ensure sustainability. The findings further confirm that such empowerment initiatives contribute meaningfully to community self-reliance by strengthening income-generating capacity, fostering entrepreneurial confidence, and enhancing collective resilience against economic vulnerability.

The study also concludes that the research objectives have been successfully achieved. The economic potential of mosques has been empirically identified, and a practical empowerment model has been formulated based on real-world implementation. The results demonstrate measurable improvements in economic participation, financial literacy, and self-confidence among community members involved in mosque-based programs. These outcomes affirm the relevance and applicability of the proposed model within similar socio-economic and cultural contexts.

Overall, this research concludes that mosque-based economic empowerment offers significant theoretical, academic, and practical contributions. Theoretically, it advances Islamic economic discourse by expanding the functional role of mosques within development frameworks. Academically, it provides a conceptual and empirical reference for future research on faith-based economic institutions and community empowerment. Practically, it offers actionable insights for mosque administrators, community leaders, and policymakers seeking inclusive and sustainable development strategies. By synthesizing empirical findings with theoretical insights, this study positions mosques as strategic institutions capable of driving community economic growth and enhancing long-term self-reliance.

REFERENCES

Affizie, G. (2024). *Exploring the Interdependence of Economic, Ecological, and Social Needs in Community-Based Environmental Sustainability: A Theoretical Application of the Cyclical Interdependence Theory of Needs (CITN)*. Elsevier BV. https://doi.org/10.2139/ssrn.5022888

Alomari, K. F. (2024). The Role of Financial Technology in Islamic on Jordanian Economic Development. In *Pakistan Journal of Life and Social Sciences (PJLSS)* (Vol. 22, Nomor 2). Elite Scientific Forum. https://doi.org/10.57239/pjlss-2024-22.2.00957

Alwi, M. F., Rombe, E., Sutomo, M., & Risendy, R. (2025). Islamic Relief Project: Restoring Sustainable Livelihoods Through Islamic Social Enterprise. In *Journal of Humanities, Community Service, and Empowerment* (Vol. 2, Nomor 1, hal. 31–38). PT. Global World Scientific. https://doi.org/10.58857/jhcse.2025.v02.i01.p04

Aminullah, S. M., & Rindaningsih, I. (2024). HUMAN RESOURCE DEVELOPMENT STRATEGY IN ISLAMIC EDUCATIONAL INSTITUTIONS. In *Journal of Economic and Economic Policy* (Vol. 1, Nomor 3, hal. 133–138). Antis Publisher. https://doi.org/10.61796/ijecep.v1i3.40

Andini, Ramadani, M., Cantika, M., Rini, Fatimawali, & Kaseng, A. S. (2024). Organic Fertilizer from Animal Waste: A Community-Based Economic Strategy for Sustainable Agriculture. In *Journal of Community Service: In Economics, Bussiness, and Islamic Finance* (Vol. 2, Nomor 1, hal. 17–29). IAIN Palu. https://doi.org/10.24239/jcsebif.v2i1.3929.17-29

Andrae, S. (2024). Machine Learning in Social Finance. In *Advances in Finance, Accounting, and Economics* (hal. 17–46). IGI Global. https://doi.org/10.4018/979-8-3693-6392-8.ch002

Anwar, K., & Nasikah, F. (2025). Exploring Non-Muslim Engagement in Islamic Financial Institutions: Socio-Economic Dimensions of Islamic Finance in Multicultural Societies. In *AT-TURAS: Jurnal Studi Keislaman* (Vol. 12, Nomor 3, hal. 319–328). Universitas Nurul Jadid. https://doi.org/10.33650/at-turas.v12i3.11464

Arya, P. A. W., Risdayani, R., Hidayat, W., & Tjenra, A. R. A. (2025). Maqāṣid al-Sharīʻah Insights on HDI and Islamic Economic Policy. In *Indonesian Journal of Islamic Economic Law* (Vol. 2, Nomor 2, hal. 163–178). Universitas Muhammadiyah Surakarta. https://doi.org/10.23917/ijoel.v2i2.9943

Auda, J. (2025). Maqasid for Re-Envisioning Islamic Higher Education for Sustainability and Socio-Economic Development. In *Islamic Finance and Sustainable Development* (hal. 8–27). Routledge. https://doi.org/10.4324/9781003505570-2

Bala, A. A. (2023). The impact of Islamic Finance towards Socio-Economic Development of Sokoto State - Nigeria: Problems and Prospects. In *International Journal of Islamic Economics and Governance* (Vol. 4, Nomor 2, hal. 1–12). Minhaj University, Lahore. https://doi.org/10.58932/muld0027

Bintang, A. M. (2024). Analysis of Mosque Financial Management Systems in an Islamic Economic Perspective (Case Study of the Palampang Jami Mujahidin Mosque, Pangkep Regency). In *Agency Journal of Management and Business* (Vol. 4, Nomor 1, hal. 28–33). Pustaka Digital Indonesia. https://doi.org/10.54065/agency.4.1.2024.213

Budiyono, S. (2025). Spiritual-Based Entrepreneurship in Pesantren: A Case Study of Pesantren Riyadlul Jannah's Economic Movement. In *Islam Realitas: Journal of Islamic and Social Studies* (Vol. 11, Nomor 1, hal. 42–58). IAIN Bukittinggi. https://doi.org/10.30983/islam_realitas.v11i1.9255

Çakmak, C. (2023). Islamic Social Enterprises. In *The Palgrave Encyclopedia of Islamic Finance and Economics* (hal. 1–3). Springer International Publishing. https://doi.org/10.1007/978-3-030-93703-4_166-1

Catarinella, P., Kram, S., Hashim, A., & Colombo, O. (2024). RELIGIOUS FREEDOM, CULTURAL NORMS, AND WOMEN'S ISLAMIC ATTIRE: AN OPEN LETTER TO THE MUSLIM COMMUNITY IN MONFALCONE, ITALY. In *Journal Islamic Philanthrophy and Social Finance* (Vol. 6, Nomor 1, hal. 1–18). UiTM Press, Universiti Teknologi MARA. https://doi.org/10.24191/jipsf/v6n12024_1-18

Chtouris, S., & Miller, D. S. (2024). Development of the Social Value Stock. In *Diagnosis in Social Fields and Networks* (hal. 109–131). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-52415-8_7

Dema, Tashi, & Gyeltshen, K. (2023). Community Based Sustainable Tourism and Its Impact on Socio-Economic Development of Phobjikha Valley. In *Asian Journal of Education and Social Studies* (Vol. 46, Nomor 4, hal. 12–44). Sciencedomain International. https://doi.org/10.9734/ajess/2023/v46i41008

Derradj, Y., Mekki, H., & Medjden, H. K. (2024). Impact of Islamic Finance on Economic Growth: Malaysian Experience. In *Contributions to Management Science* (hal. 51–60). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-48770-5_6

Devkota, J. (2024). Grassroots Empowerment: Economic and Social Initiatives of Mothers' Groups in Lumbini Province, Nepal. In *Economic Journal of Nepal* (Vol. 47, Nomor 1, hal. 65–84). Nepal Journals Online (JOL). https://doi.org/10.3126/ejon.v47i1-2.80905

Dewandaru, R. O. (2024). Economic Empowerment of Community Participants in Lazismu Banyumas Productive Program Based on Mosques. In *Journal of Society, Community and Business Development* (Vol. 2, Nomor 1, hal. 35–40). Lembaga Publikasi Ilmiah dan Penerbitan Universitas

Muhammadiyah Purwokerto. https://doi.org/10.30595/scbd.v2i1.168

Emadzadeh, M., & Tibash, B. (2023). The effect of corruption on human development in selected Islamic countries (an approach from the ARDL panel model). In *Social Welfare* (Vol. 22, Nomor 87, hal. 9–34). Negah Scientific Publisher. https://doi.org/10.32598/refahj.22.87.3984.1

Farika, A., Fauziyah, T. N., Safitri, S. W., & Rushady, F. R. (2025). Community Economic Empowerment Through Baitul Maal Wat-Tamwil: A VOSviewer Bibliometric Study. In *Wealth: Journal of Islamic Banking and Finance* (Vol. 4, Nomor 2, hal. 107–120). UIN Prof. K.H. Saifuddin Zuhri. https://doi.org/10.24090/wealth.v4i2.14125

Fathurrahman, A. (2025). Rediscovering Local Wisdom: A Cultural Turn in Islamic Economic Education. In *Journal of Economics Research and Social Sciences* (Vol. 9, Nomor 2, hal. 254–263). Universitas Muhammadiyah Yogyakarta. https://doi.org/10.18196/jerss.v9i2.27587

Fauzan, F., Farooqi, I. Al, Pratiwi, A., & Mauliyah, N. I. (2025). Integration of Islamic Social Finance for Sustainable Economic Development in the Rural Areas of Situbondo Regency, East Java, Indonesia. In *Journal of Islamic Economics Perspectives* (Vol. 7, Nomor 1, hal. 98–109). IAIN Jember. https://doi.org/10.35719/ahvk1x86

Ghafir, M. A. (2023). Islamisasi Asketisme Barat Perspektif Teori Ismail Raji Al-Faruqi. In *Journal of Economic and Islamic Research* (Vol. 2, Nomor 1, hal. 137–154). Sekolah Tinggi Agama Islam Syaichona Moh. Cholil Bangkalan. https://doi.org/10.62730/journalofeconomicandislamicresearch.v2i1.86

Haidar, A., & Rusadi, P. O. (2024). The Role of Islamic Social Finance and Covid-19. In *Islamic Economics and Finance Journal* (Vol. 3, Nomor 1, hal. 31–47). Scimadly Publishing. https://doi.org/10.55657/iefj.v3i1.84

Harahap, S. (2024). The Role of Islamic Finance in Promoting Sustainable Economic Development: A Global Perspective. In *Global International Journal of Innovative Research* (Vol. 2, Nomor 11, hal. 2758–2772). Yayasan Banu Samsudin. https://doi.org/10.59613/global.v2i11.375

Harsono, I., Ro'is, I., Wahyunadi, W., & Salmah, E. (2023). The Impact of Social Entrepreneurship on Reducing Economic Inequality, Community Self-reliance, and Business Innovation in Urban Areas: A Case Study in Jakarta, Indonesia. In *West Science Journal Economic and Entrepreneurship* (Vol. 1, Nomor 6, hal. 124–133). PT. Sanskara Karya Internasional. https://doi.org/10.58812/wsjee.v1i06.452

Hassan, S. F. (2025). Digitization and its Impact on the Development of Islamic Banking Products: An Islamic Economic Perspective in the Digital Age. In *KnE Social Sciences* (Vol. 10, Nomor 19, hal. 160–175). Knowledge E DMCC. https://doi.org/10.18502/kss.v10i19.19576

Hill, E. (Ned), & Leuven, A. J. Van. (2025). Wrestling with Markets in Economic and Community Development. In *Economic Development Quarterly* (Vol. 40, Nomor 1, hal. 123–131). SAGE Publications. https://doi.org/10.1177/08912424251398781

Irhamsyah, A. A., & Fahrurrozi. (2024). The Market Potential of Madura Stalls and The Socio-Economic Impact on Local Communities: A Community-Based Islamic Business Study. In *Niqosiya: Journal of Economics and Business Research* (Vol. 4, Nomor 2, hal. 283–293). STAIN Ponorogo. https://doi.org/10.21154/niqosiya.v4i2.4083

Iskandar, E. (2023). EXPLORING THE IMPACT OF ISLAMIC BANKING ON ECONOMIC GROWTH: A REVIEW STUDY OF CONVENTIONAL AND ISLAMIC BANKING SYSTEMS. In *International Journal of Management, Economic, Business and Accounting* (Vol. 2, Nomor 1, hal. 53–59). Berkah Digital Teknologi. https://doi.org/10.58468/ijmeba.v2i1.47

Ismail, A. G., & Zulkhibri, M. (2024). Displaced Commercial Risk and α-Factor. In *Economic Capital and Risk Management in Islamic Finance* (hal. 229–239). Routledge.

https://doi.org/10.4324/9781003437086-13

Jin, S., & Chen, A. (2025). Economic Empowerment Through Community Economies: A Social Work Exploration Among Rural-to-Urban Migrant Mothers in Urban China. In *Affilia*. SAGE Publications. https://doi.org/10.1177/08861099251393660

Juhro, S. M., Syarifuddin, F., & Sakti, A. (2025). Islamic Economic and Financial System. In *Inclusive Welfare* (hal. 27–82). Springer Nature Singapore. https://doi.org/10.1007/978-981-96-0051-9_2

Khasanah, U. C., & Pamungkas, J. (2025). The Perspective of the Islamic Community on the Existence of the Mbah Gandrung Puppet in Kediri Regency. In *Journal of Islamic and Social Studies* (hal. 106–121). STAIN Kediri. https://doi.org/10.30762/jiss.v3i2.3295

Kuanova, L. (2023). The importance of digitalization of the Islamic finance. In *Materials of the International scientific-practical conference "The Paradigm of Sustainable Economic Development in the Context of Global Change: Challenges, Consequences, Opportunities."* Al-Farabi Kazakh National University. https://doi.org/10.26577/sedgch.2023v1ca6

Kuanova, L., Shirazi, N., & Doszhan, R. (2023). Islamic social finance efficiency and eco-system: Islamic finance in action. In *ECONOMIC SERIES OF THE BULLETIN OF THE L.N. GUMILYOV ENU* (Nomor 4, hal. 249–264). L. N. Gumilyov Eurasian National University. https://doi.org/10.32523/2789-4320-2023-4-249-264

Latifah, E., Fithrotin, F., & Farokhah, F. A. (2023). Islamic Philanthropy-Based Green Economy Assistance to Build Post-Pandemic Resilience. In *Journal of Interdisciplinary Socio-Economic and Community Study* (Vol. 3, Nomor 1, hal. 21–29). Brawijaya University. https://doi.org/10.21776/jiscos.03.1.03

Latifah, S. (2024). Economic Empowerment Strategy of Pesantren in Salafiyah Syafi'iyah Sukorejo Islamic Boarding School Owned Enterprises Situbondo Regency. In *International Journal of Social Service and Research* (Vol. 4, Nomor 5, hal. 1272–1287). Ridwan Institute. https://doi.org/10.46799/ijssr.v4i05.776

Leany, M. N. (2024). Tax, Social Justice, and Economic Stability: The Islamic Taxation System of Ibn Khaldun's Thought. In *Journal of Philology and Historical Review* (Vol. 2, Nomor 1, hal. 24–43). Regalia Institute. https://doi.org/10.61540/jphr.v2i1.69

Ma, L., Gan, Y., & Huang, P. (2025). Higher education investment, human capital, and high-quality economic development. In *Finance Research Letters* (Vol. 71, hal. 106419). Elsevier BV. https://doi.org/10.1016/j.frl.2024.106419

Majeed, M., & Rashid, S. (2023). Economic Empowerment of Women Through a Mix of Traditional and Modern Channels: *A Case for Women Led Informal Sector Venturing*. In *The International Journal of Community and Social Development* (Vol. 5, Nomor 2, hal. 218–223). SAGE Publications. https://doi.org/10.1177/25166026231173844

Makhrus, M., Hasan, I., & Santoso, S. E. B. (2024). Islamic Philanthropy and Social Services in Improving Community Welfare in Indonesia. In *Islamic Economics Journal* (Vol. 10, Nomor 2, hal. 150–162). Universitas Darussalam Gontor. https://doi.org/10.21111/iej.v10i2.10930

Marwa, N., & Mustika, N. (2024). The Role of Islamic Ethics in Shaping Resilient Social and Economic Systems. In *Sinergi International Journal of Islamic Studies* (Vol. 2, Nomor 4, hal. 229–241). Yayasan Sinergi Kawula Muda. https://doi.org/10.61194/ijis.v2i4.705

Mohsin, M. I. A., & Muneeza, A. (2025). Challenges and opportunities in Islamic social finance. In *Inclusive Finance* (hal. 156–187). Edward Elgar Publishing. https://doi.org/10.4337/9781035348770.00017

Mohsin, M. I. A., & Zulkarnaini, S. M. (2025). Islamic Social Finance as a Catalyst for Inclusive and Sustainable Growth: Regional Best Practices from Asia. In *Journal of Integrated Socio-Economic*

Systems and Islamic Finance (Vol. 1, hal. 116–128). Nexus Academic Press. https://doi.org/10.65638/2978-8196.2025.01.09

Nazeri, N., Hidayat, R., & Maza, R. El. (2024). Encouraging Community Empowerment and Local Economic In-dependence in Villages through Sustainable Economic Develop-ment Techniques. In *The Es Economics and Entrepreneurship* (Vol. 3, Nomor 2). PT. Sanskara Karya Internasional. https://doi.org/10.58812/esee.v3i02.371

nissa, I. K. (2023). Use of Banana and Taro Kimpul bo be Processed into Crips as an Increase of Economic Income in Cermo Village Communities. In *Journal of Islamic Economy and Community Engagement* (Vol. 3, Nomor 1). Al-Jamiah Research Centre. https://doi.org/10.14421/jiecem.2022.3.1.1861

Nissa, I. K. (2023). THE STRATEGY OF THE ISLAMIC ECONOMIC SYSTEM IN INDONESIA'S DEVELOPMENT. In *AL HUKMU: Journal of Islamic Law and Economics* (hal. 41–49). Institut Islam Mamba'ul 'Ulum Surakarta. https://doi.org/10.54090/hukmu.147

Noviarita, H., Indahsari, L., & Chalid, M. H. A. (2024). Islamic Philanthropy Literacy in Improving Welfare and Sustainable Economic Growth in Lampung Province. In *KnE Social Sciences*. Knowledge E DMCC. https://doi.org/10.18502/kss.v9i12.15873

Novitasari, R., & Susilo. (2025). Analysis of the Effect of Capital Expenditure, Regional Investment, Labor Absorption, and Economic Growth on Poverty. In *Journal of Development Economic and Social Studies* (Vol. 4, Nomor 1, hal. 221–237). Brawijaya University. https://doi.org/10.21776/jdess.2025.04.1.17

Nurohman, D., Haque, A., Suselo, D., & Akhyak. (2024). New Stream of The Indonesian Economy: Economic Empowerment and Islamic Entrepreneurship Culture In Islamic Boarding School. In *International Journal of Islamic Business and Economics (IJIBEC)* (Vol. 7, Nomor 2, hal. 139–151). LP2M IAIN Pekalongan. https://doi.org/10.28918/ijibec.v7i2.1911

Obeid, H., & Slimene, N. (2024). Determinants of Islamic Banking Industry Performance. In *Islamic Finance in the Modern Era* (hal. 125–143). Routledge. https://doi.org/10.4324/9781003366751-9

Olaniran, A. (2023). *Review of: "Exploring the Role of Social, Economic, and Cultural Factors in Community Development: A Social Work Perspective in T/A Chimwala, Mangochi."* Qeios Ltd. https://doi.org/10.32388/x2lvi1

Prempeh, K. B. (2024). The role of economic growth, financial development, globalization, renewable energy and industrialization in reducing environmental degradation in the economic community of West African States. In *Cogent Economics & Finance* (Vol. 12, Nomor 1). Informa UK Limited. https://doi.org/10.1080/23322039.2024.2308675

Putri, D. E., Jaewon, C., & Simone, S. (2023). Provisions Regarding Low Heritage In The Compilation Of Islamic Law (Study In Nagari Koto Gadang, Koto Besar District Dharmasraya District). In *Journal Islamic Economic Minangkabau* (Vol. 1, Nomor 1, hal. 16–28). Sekolah Tinggi Agama Islam Al-Hikmah Pariangan Batusangkar. https://doi.org/10.55849/jiem.v1i1.70

Rashid, A., Imran, M., & Rauf, R. (2024). Determinants of Net Capital Flows: A Quantile Regression Analysis. In *Business & Economic Review* (Vol. 16, Nomor 1, hal. 69–96). Institute of Management Sciences. https://doi.org/10.22547/ber/16.1.4

Riany, D., Ismail, T., Taqi, M., & Yazid, H. (2023). Risk of Islamic Finance: A Bibliometric Analysis for Front Mapping Research. In *Proceedings of the International Conference on Sustainability in Technological, Environmental, Law, Management, Social and Economic Matters, ICOSTELM 2022, 4-5 November 2022, Bandar Lampung, Indonesia*. EAI. https://doi.org/10.4108/eai.4-11-2022.2328928

Ridzwan, E. M., Aman, N. H., & Mohamed, S. (2025). Understanding the Role of Islamic Finance in

Economic Resilience. In *International Journal of Research and Innovation in Social Science* (Vol. 9, Nomor 10, hal. 2427–2433). RSIS International. https://doi.org/10.47772/ijriss.2025.910000202

Rozi, F. (2025). Revitalizing the Role of the Mosque in Local Potential-Based Community Economic Empowerment. In *GUYUB: Journal of Community Engagement* (Vol. 6, Nomor 2, hal. 495–508). Universitas Nurul Jadid. https://doi.org/10.33650/guyub.v6i2.11055

Saad, B. H. (2024). RURAL WOMEN'S EMPOWERMENT IN AGRICULTURE IN EGYPT. In *Menoufia Journal of Agricultural Economic and Social Sciences* (Vol. 9, Nomor 9, hal. 315–338). Egyptian Knowledge Bank. https://doi.org/10.21608/mjabes.2024.332428.1072

Sakinah, N., & Muhibban. (2024). Indonesia's Economic Capacity in Building Community Welfare Supported by International Economic Credibility. In *Demagogi: Journal of Social Sciences, Economics and Education* (Vol. 2, Nomor 6, hal. 397–404). CV Hellow Pustaka. https://doi.org/10.61166/demagogi.v2i6.49

Sari, Y. N., Yustati, H., & B, I. (2024). The Significance of the Development of the Salted Fish Industry for Community Economic Growth from an Islamic Economic Perspective (Study on Baai Island, Kampung Melayu, Bengkulu City). In *SEMB-J : Sharia Economic and Management Business Journal* (Vol. 5, Nomor 1, hal. 1–8). Yayasan Darussalam Bengkulu. https://doi.org/10.62159/sembj.v5i1.1204

Shabrina, R. N., Nuriyah, A., & Marits, S. A. (2025). Waqf for Economic Empowerment in Indonesia: Assessing the Effect of Institutional Trust and Waqf Innovation Using SEM-PLS. In *Tazkia Islamic Finance and Business Review* (Vol. 19, Nomor 2, hal. 286–304). STEI Tazkia. https://doi.org/10.30993/tifbr.v19i2.442

Shaukat, M., Shafique, B., & Madbouly, A. (2024). Islamic Framework for Behavioral and Socio-Economic Justice. In *Islamic Finance in the Modern Era* (hal. 52–78). Routledge. https://doi.org/10.4324/9781003366751-5

Sholeh, M. I., & Singh, I. G. (2025). Islamic Finance As A Catalyst For National Economic Development In OIC Member States. In *International Journal of Economics and Development* (Vol. 1, Nomor 1, hal. 14–31). Ponpes As-Salafiyyah Asy-Syafi'iyyah. https://doi.org/10.71305/ijed.v1i1.345

Sholihah, F. D., & Arifin, S. (2025). Implementation of Halal Certification Institutions in ASEAN Countries. In *Journal of Islamic Economic Scholar* (Vol. 6, Nomor 1, hal. 42–59). Al-Jamiah Research Centre. https://doi.org/10.14421/jies.2025.6.1.42-59

Sihabudin, Aminudin, Rahmah, A. Q. N., & Hilmy, M. (2025). Socio-Economic Empowerment of The Community Through Islamic Boarding School. In *Jurnal Abdimas Cendekiawan Indonesia* (Vol. 2, Nomor 1, hal. 26–34). Yayasan Cendekiawan Inovasi Digital Indonesia. https://doi.org/10.56134/jaci.v2i1.108

Siregar, D. A., Siregar, S., & Marliyah, M. (2023). Productive Zakat As An Alternative Islamic Social Financial Instrument In Community Economic Empowerment Reflection Of The Covid-19 Era. In *Jurnal Indonesia Sosial Teknologi* (Vol. 4, Nomor 12, hal. 2499–2509). Publikasi Indonesia. https://doi.org/10.59141/jist.v4i12.848

Siregar, M. R., Permana, I. M., & Rijadi, P. K. (2023). GREEN ECONOMY AND ISLAMIC FINANCE: CROSSING A SUSTAINABLE PATH IN ECONOMIC DEVELOPMENT. In *Al-Infaq: Jurnal Ekonomi Islam* (Vol. 14, Nomor 2, hal. 252). LPPM Universitas Ibn Khaldun Bogor. https://doi.org/10.32507/ajei.v14i2.2497

Siswantoro, S., & Ikhwan, I. (2023). The contribution of Islamic social finance to economic growth in Indonesia. In *Review of Islamic Social Finance and Entrepreneurship* (hal. 1–12). Universitas Islam Indonesia (Islamic University of Indonesia). https://doi.org/10.20885/risfe.vol2.iss1.art1

Sprow, A. H. (2025). Higher Education Institutions' Role in Developing Future Leaders for Sustainability: Incorporating the Inner Development Goals. In *The International Journal of Social Sustainability in Economic, Social, and Cultural Context* (Vol. 20, Nomor 1, hal. 117–132). Common Ground Research Networks. https://doi.org/10.18848/2325-1115/cgp/v20i01/117-132

Suswanta, S., & Yuliantini, L. S. (2024). Building Economic Resilience Based on Social Capital: Creativity of Village Communities in Sleman Regency Facing Disaster. In *International Journal on Economics, Finance and Sustainable Development* (Vol. 6, Nomor 8, hal. 142–149). Research Parks Publishing. https://doi.org/10.31149/ijefsd.v6i8.5312

Syamraeni, S., Najamudin, F., Mudfainna, M., Dereli, T., & Hadi, S. (2025). Transformation of Community-Based Disability Empowerment Model in Enrekang: An Islamic Perspective. In *Mauriduna : Journal of Islamic Studies* (Vol. 6, Nomor 2, hal. 240–271). Institut Muslim Cendekia. https://doi.org/10.37274/mauriduna.v6i2.50

Syaripudin, E. I., Raito, R., Aliyah, S., Gaussian, G., & Sunarsa, S. (2024). Mosque As the Center of Economic Empowerment of the Millennial Generation in Garut Regency. In *Indonesian Journal of Islamic Economics and Finance* (Vol. 3, Nomor 2, hal. 29–40). Omah Jurnal Sunan Giri, INSURI Ponorogo. https://doi.org/10.37680/ijief.v3i2.5386

Tajkia, U. S. (2023). Economic Empowerment of Muslim Women in Bangladesh between Islamic Law and Reality. In *International Journal of Research and Innovation in Social Science* (hal. 458–468). RSIS International. https://doi.org/10.47772/ijriss.2023.70734

Toledo, V. F. (2023). *Review of: "Exploring the Role of Social, Economic, and Cultural Factors in Community Development: A Social Work Perspective in T/A Chimwala, Mangochi."* Qeios Ltd. https://doi.org/10.32388/cj809m

Tomai, M. (2023). *Review of: "Exploring the Role of Social, Economic, and Cultural Factors in Community Development: A Social Work Perspective in T/A Chimwala, Mangochi."* Qeios Ltd. https://doi.org/10.32388/i1z8j7

UDDIN, M. D. S. (2025). The Decline of Extended Family Culture in Bangladesh: Historical, Social, Economic, and Islamic Insights. In *International Journal of Social Science Research and Review* (Vol. 8, Nomor 10, hal. 89–103). International Journal of Social Science Research and Review. https://doi.org/10.47814/ijssrr.v8i10.2942

Ulfah, P. R., Sairazi, A. H., Ruslan, R., Khairiyah, K., Saputri, D. I., & Madinah, N. (2023). Review Of Islamic Law On The Sale And Purchase Of Sacrificial Animal Skins Among The Community. In *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory* (Vol. 1, Nomor 2, hal. 171–177). Yayasan Pendidikan Al-Amin. https://doi.org/10.62976/ijijel.v1i2.3

Wafaretta, V., & Imari, I. (2024). Islamic Economic System in Practice: Beyond Merely Islamic-based Transactions. In *KnE Social Sciences*. Knowledge E DMCC. https://doi.org/10.18502/kss.v9i4.15104

Weiping, L. (2023). China's Economic Adjustment and Rebalancing: Inspirations, Challenges, and Strategies. In *Social Trust* (hal. 283–319). Springer Nature Singapore. https://doi.org/10.1007/978-981-99-2931-3_11

Yadgari, M. R., & Yadgari, M. Z. (2025). Currency Crosscurrents: Nominal Exchange Rate and US Economic Growth (1960-2024). In *Social Science and Human Research Bulletin* (Vol. 2, Nomor 2). International Journal of Clinical Science and Medical Research. https://doi.org/10.55677/sshrb/2025-3050-0202

Yuriadi, Y., Faruk, U., & Bakar, N. A. (2023). Empowerment strategy with social capital in improving the economic, social and education of the Madura community. In *Jurnal Psikologi Tabularasa* (Vol. 18, Nomor 1, hal. 66–83). Universitas Merdeka Malang. https://doi.org/10.26905/jpt.v18i1.9746

Zapukhlyak, V. Z., & Zastavnyy, A. R. (2024). Islamic finance in the global economy: socio-economic role. In *Socio-Economic Problems of the Modern Period of Ukraine* (Nomor 4, hal. 65–72). State Institution - Institute of regional research named after M.I. Dolishniy of NAS of Ukraine. https://doi.org/10.36818/2071-4653-2024-4-10