

Research Article

Complete Model of Mosque-based ZISWAF Sustainable Management

Neneng Nurhasanah^{1*}, Nandang Ikhwanuddin¹, Udin Saripudin¹, M Ridha Taufik Rahman², M Rifqi Fathurrahman¹, Salma Nurul Fadhillah¹

¹Universitas Islam Bandung, Bandung, Indonesia

²UIN Sunan Gunung Djati Bandung, Bandung, Indonesia

Abstract.

This study was conducted based on the cluster foundations of the ZISWAF Managing Organization, namely governmental organization, religious-based society organization, community-based society, Pashantren-based organization, Sharia-based financial institution, and campus-based organization. This study used qualitative research approach and descriptive analysis to analyze and describe the mosque-based ZISWAF sustainable management model in Jogokariyan mosque more deeply and systematically. The data consisted of primary data sources such as the results of interviews, FGD, and observations, as well as secondary and tertiary data, such as books, journals, and the website of Jogokariyan Mosque. The results showed that the comprehensive ZISWAF sustainable management model is based on the mosque: 1) The management philosophy is based on the practice of QS. 9:18 that the empowerment of Jamaah economy is an attempt to restore the function of the mosque in the apostolic times, namely, as a place of worship, the building of the awareness and spirituality of Jamaah, the economic development and the solution to various problems of society with the community's jargon. 2) In empowerment, all Jamaah layers (children, adolescents, mosque alumni, young couples, mothers, and parents) are included and their programs are adapted to their respective interests, talents, and tendencies. 3) In ZISWAF's assembly there are several models namely: (1) infiradi models (individual or institutional) and jama'i (general society), and (2) conventional and creative-innovative models. In terms of empowerment, it was organized by 30 managerial units under the direction of Jogokariyan Mosque in the spiritual, educational, economic, entrepreneurial, health, and other sectors.

Keywords: management model, sustainable, productive ZISWAF, mosque

Corresponding Author: Neneng Nurhasanah; email: nenengnurhasanah@unisba.ac.id

Published: 15 August 2024

Publishing services provided by Knowledge E

© Neneng Nurhasanah et al. This article is distributed under the terms of the [Creative Commons Attribution License](#), which permits unrestricted use and redistribution provided that the original author and source are credited.

Selection and Peer-review under the responsibility of the 6th SoRes Conference Committee.

1. INTRODUCTION

Zakat, infaq, sadaqah, and waqf (ZISWAF) are Islamic social financial instruments. ZISWAF management in Indonesia found crucial momentum with the issuance of Law Number 41 Year 2004 on Waqf and Law Number 23 Year 2011 on Zakat Management. Based on these laws, ZISWAF Management Organization emerged with a variety of developed patterns and models, namely government-based ZISWAF management

OPEN ACCESS

organization, religious-based organization, community-based organization, communal-based organization, Pashantren-based organization, sharia-based financial institution, campus-based organization, and mosque-based organization [1], The presence of the ZISWAF institution is a medium for addressing people's various problems and a means of economic justice, sharing prosperity, and community improvement.

One of mosque-based ZISWAF organizations is Jogokariyan Mosque in Yogyakarta. This mosque stands in a "village" inhabited by less than 2,600 people gathered in four community units and 18 neighborhoods with a seemingly simple appearance. This mosque becomes famous not because of its luxurious and magnificent buildings, but also its accommodation of a thousand cubits [2], namely its management model. ZISWAF management in Jogokariyan mosque is associated with the jargon of the zero-rupiah balance mosque. It means that its cash must be balance even though it has various programs. In 2022, this mosque got fun raising of eight billion rupiahs, which had been channeled entirely into various programs, so that its balance turned to zero again. Based on this condition, it is interesting to study further about management philosophy, the way of ZISWAF's compilation, distribution, and dissemination, comprehensive and sustainable management categorization, its excellence program, and its implementation. Therefore, this study aimed at formulating Complete Model of Mosque-based ZISWAF Sustainable Management.

2. LITERATURE REVIEW

Several studies have been conducted to discuss various aspects of waqf relating to the mosque as the basis of management. These studies include waqf management, waqf asset management, and their effects to the progress of the mosque and its surrounding communities. First study was conducted by Ratna Junyekawati Sholikah entitled "*Pemberdayaan melalui Filantropi Islam Berbasis Masjid*" (Empowerment Through Mosque-based Islamic Philanthropy). This study found how Islamic philanthropy was carried out in the mosque to encourage empowerment. This mosque-based philanthropic activity aimed at providing empowerment that can improve the well-being and quality of community and individual lives by making some mosque objects [3]. Another study was conducted by Miftahul Huda and Ahmad Fauzi entitled "*Sistem Pengelolaan Waqf Masjid Produktif Perspektif Hukum Islam (Studi Kasus Di Masjid Ismailiyyah Nalumsari Jepara)*" (Productive Mosque Waqf Management System Perspective of Islamic Law (Case Study at Ismailiyyah Nalumsari Jepara Mosque). This study found that (1)

an analysis of the productive waqf mosque management system performed by the Nazhir at the Ismailiah Nalumsari Jepara Mosque; and (2) an analysis of how the productive waqf mosque management system is viewed from the perspective of Islamic law in the Ismailiyah Nalumsary Jepara mosque [4]. Next study was conducted by Imron Mustofa entitled “*Nalar Filosofis Sustainable Development Goals (SDGS) Dalam Tata Kelola Filantropi Islam Berbasis Masjid Di Surabaya*” (Philosophical Reasons of Sustainable Development Goals (SDGs) in the Islamic Philanthropy-based Mosque in Surabaya). This article examined the governance of Islamic philanthropy as an economic movement of the people based in al-Akbar Masjid Surabaya [5]. Then, a study conducted by Siti Rochmiyatun was entitled “*Problematika Pengelolaan Tanah Waqf Produktif Berbasis Masjid*” (Problematics of Mosque-based of Productive Waqf Land Management (Case Study Against the Land of the Waqf Mosque in Palembang City)). This study investigated the land management of productive waqf mosque in Palembang City and found that, generally, most of the mosques still do not manage the waqf land mosques [6]. After that, a study conducted by Ikromi Firmansyah was entitled “*Filantropi Islam Berbasis Masjid (Studi Pengelolaan Dana Infaq Di Masjid Jogokariyan Mantrijeron Kota Yogyakarta)*” (Mosque-based Islamic Philanthropy (Study of Management of *Infaq* Fund in Jogokariyan Mosque, Mantrijeron, Yogyakarta)). The results showed that mosque fund management has successfully used a good management system, especially the input-process-output cycle. Takmir’s role in supporting the management of infaq funds in mosque-based Islamic philanthropy [7]. The latest study by Fatkhurol Hidayah was entitled “*Community Development Berbasis Filantropi*” (Philanthropy-based Community Development (Study in Jogokariyan Mosque 2020–2022)). The study found some forms and patterns of community development management, as follows: first, the efforts of mosque managers made for the mosque from time to time have had a positive impact on the community around it, especially for the *jamaah* and society in general; second, in addition to having a positive impact, Jogokariyan Mosque has also been an inspiration for mosques throughout Indonesia in terms of the philanthropy management being implemented; last, the Jogokariyan mosque has a lot of institutions and fields in the Jogokariyan mosque that serve the *jamaah* and the community around it to be able to worship and be economically viable [8]. This study differed from previous ones, where the discussion focused on the study of practice-based management philosophy of QS 9:18, which was applied in ZISWAF management with Jogokaryan mosque as objects, the involvement and participation of various levels of the community around the implementation of the mosque program, and the ZISWAF assembly model carried

out by the Jogokariyan mosque. These three things are a series of interrelated subjects of study, especially in the continued implementation of ZISWAF seeding.

3. METHOD

To establish the objectives that have been set, this study uses a qualitative research approach with descriptive methods of analysis. The descriptive method is used in an attempt to describe the results of research in a systematic and structured manner, and it is then analyzed in depth on how the sustainable management model of ZISWAF is based on the mosque at Jogokariyan Yogyakarta Mosque.

Primary data sources are used with data collection techniques through interviews, FGDs, and observations. The source in the interview is the management representative (Ustadz Welly); the beneficiary representative, namely: Residents: Hasan (L65); souvenir merchants: Abdullah (L35); five-legged merchants: Narto (L50), Leni (P45), and Bowo (L60); as well as five (five) visitors: Caliph (P48), Enjang (L69), Sutapa (L61), Heri (K40); Hendara (L, 20, mahasiswa). With the relevant interviews, it is expected to obtain a more in-depth and balanced picture of the outputs and outcomes of the Jogokariyan ZISWAF programs. In addition, secondary and tertiary data are needed as complementary and analytical instruments in investigating and analyzing this research. Secondary and tertiary data were obtained from books and journals related to the ZISWAF administration and the Jogokariyan Mosque website.

4. RESULT AND DISCUSSION

4.1. Philosophy of Ziswaf Management at Jogokariyan Mosque

According to Welly, the administrator or takmir of the Jogokariyan Mosque, which is the basis of the management model of the Jogokaryan Mosque and which is used as a pillar in building the vision and mission of the manager or takir of the mosque, is an attempt to restore the function of the mosque as the center of development of the people in all its aspects as well as the functions of mosques in the time of the Prophet SAW. The Prophet (peace and blessings of Allah be upon him) said: "There is not only a mosque in the sense of a place of prayer and the like, but in the mosque there are other functions, such as the mosque as a temple of worship, the temple of education, teaching, and training, or the development of understanding of the knowledge and skills

of the Jamaah, including the temple as the Baitul Mal, which is the center of economic development of the people. These functions were alive and active in the time of the Prophet. Unlike most of the functions of modern-day mosques, the current tendency of mosques seems to deprive the rights of those who are unable to obtain help because the physics of the mosque is magnificent and quite representative, but its society, or its jamaah, does not pay attention to the basic or primary needs in its economic aspects and does not take into account the spiritual aspects with comprehensive construction concerning world life and its ukhrawy.

Welly (Agusts 25th, 2023) revealed that the philosophy of mosque inauguration should refer to the Qur'an surah at-Taubah (9), verses 17 and 18. The management of the Jogokariyan Mosque implements the verse in the memorial of the mosque that if the mosque is administered as the message above, then the program of the empowerment of a mosque can change the status of a zakat recipient (mustahik) to the muzakki. With that spirit, it is distinguished by comprehensive management principles that integrate aspects of spirituality with its supporting aspects so that, in the course of its history, Islam can lead the world's civilization. This is as we can see from the prosperity and proclamation of the Caliph of Umar bin Abdul Aziz, when Baitul Mal, as the economic institution of the people, succeeded in changing the status of a prosperous society with justice so that it was difficult to find people who were entitled to receive zakat and no citizens of the state had any debt. Same as the goal of Zakat, it is monetary devotion based on the idea that all things belong to Allah (God), and that wealth is therefore positioned at the disposal of mankind as a trus [9].

According to him, what can be a mirror for Muslims today is when Wangsa Syailendra built the Borobudur Temple as a monumental work, one of which is reserved for a place of worship. They built magnificent buildings for worship facilities, but they forgot and abandoned building society, unaccompanied physical development, and a balanced consciousness of spirituality and well-being. The developmental imbalances carried out by Wangsa Shailendra invited the injustices and voids of spirituality, so that when the times and the guardians came from different places, they changed the paradigm of the development of society. And they built them with their waters. So are the fields, and so on. Based on the doctrine that integrates the mosque with its economic development, the public's awareness of the truth of the true religion grows so that they voluntarily, with full consciousness, transform into a Muslim society. According to authentic evidence, today it is difficult to find Hindu-Buddhist people around the Borobudur Temple. It can

also be seen that the guardians, the dai, and the masyaikh did not leave the mosque building but left a trail of utility in the community.

The exhibition of the jogokariyan mosque is in line with the function of the mosque described by the Indonesian Council of Mosques (DMI): 1) a mosque can be served as a center of worship, either Mahdhah or social worshipping; 2) a mosque as a center for the development of the community; and 3) a mosque as a means of building and sustaining the unity of the people, even the community. It is also the view of Sidigazalba that the mosque is not merely a place of prayer but also the center of human civilization [10].

4.2. Ziswaf Collection Program at the Jogokariyan Mosque

4.2.1. Assessors Shared Awareness of the Community

In building Jamaah awareness and society in general, Jogokariyan Mosque uses a shared spirit narrative. For example, when people buy rice, they're advised to set aside a portion to donate. Awareness-building is not just for a person who is capable of giving; anyone in the family can give even one or two servings of food. The other narrative that is used is that the food given is a body, and with the body, the beneficiary uses it for worship. It is not the Zakat, the Infak, the Sedekah, the Wakaf, or the buildings, but the sharing of small things. Through this narrative, the people are enthusiastic, both on Friday for the "Blessed Friday" activities and on other days and occasions. With this movement, the assembly program is running smoothly and continuously because anyone can participate, not relying only on the rich or the aghniya people.

Training is also given to those who get help; in the rice ATM program, DKM Jogokariyan organizes routine study once a month with the aim of giving understanding and awareness to the people and the community. As a result, some of them came to the manager and returned the rice ATM. The goal of this routine study is to raise the level of the beneficiary, from the impossible or the recipient to the self-sufficient or the mustakfi', even to the muzakki or the giving. .

In the construction structure of Jogokariyan Mosque, in addition to adult Jamaah studies, both male and female Jamaah, DKM also mapped various age groups. Starting from the construction of the children gathered along the path of the organization of HAMAS (the Association of Children of the Mosque), the youth of the mosque, youth alumni of the mosque Or, in this case, it consists of training for the Jamaah amongst the

students of SD, high school, secondary school, and graduate school. The youth alumni of this mosque were set up to accommodate the potential of young people to continue to be active in the mosque.

Education or study programs are planned; there are studies for teenagers and parents, and there is also a study for the muzakki. Construction against muzakki uses a special approach to make those involved feel comfortable. This peculiarity is embodied in a shifting place, a gradual and intricate theme. Starting with the study of the Akidah and Akhlak, then studying the zakat and the priorities of prayer in the mosque. This process took about 6-7 months until the aghniya performed a joyous prayer in the mosque. The process of building Jamaah consciousness has not been done instantaneously but rather takes a long time and has been done continuously since 1999. Regeneration occupies an important position. The leader of the ideal mosque used to be a youth activist of the mosque, so they know the problems of a mosque thoroughly. Besides regeneration, liturgy, mercy, and interaction are also part of the positive process of building collective consciousness.

4.2.2. Innovation in collecting aid

ZISWAF include Zakat institutions are obliged to manage zakat funds from muzaki (zakat giver) to be used wisely in accordance with their designation [11] In this case, the Jogokariyan Mosque made several boxes that were used separately and specifically. So that the Jamaah can pay their Ziswaf according to their tendencies. There are several charitable boxes, among them: a charitable box for rice, a charity box for educational aid, health aid, and so on.

In addition to the above, the innovation for the harvesting of Ziswaf has also been carried out through construction. The construction of this model is given specifically to the aghniya category or specific people, not for the exclusive purpose, but this is to support the mosque program, that is to be a donor of the program maintenance. This construction is also intended to internalize prayer consciousness in the agniya mosque in order to avoid negative stigma and be used as an excuse for not going to the mosque because "Pak Haji does not go to a mosque."

4.2.3. Ziswaf Acceptance Manager

The execution of the Jogokariyan Mosque is in Takmir's hands. This Takmir was elected through a general election, thus possessing a strong legitimacy because it was chosen by the people. Special conditions do not nominate themselves, and are nominated by the fabric man. The community has elected about 18 candidates, seven of whom have the most votes, to form the group. This Takmir has authority in the management of the Jogokariyan Mosque, including in terms of financial and asset transfers, both in assembly, distribution and in the field of disclosure, including the reception of Ziswaf.

There's a division of tasks in this Ziswaf processing mechanism. The administration of infaq and shadaqoh is administered by the takmir treasury, while the waqf and zakat are managed by the Baitul Mal Masjid Jogokaryan Foundation. For a productive waqf program, like the room on the upper floor of the mosque, we named it according to its waakif about 11 rooms. Our goal was to visualize how they were doing, we first the financials and explained that they were paying in accordance with the incomes from the room. It's easier for them. (wakif).

Management requires building a shared vision, mission and goals. Narrative and education are important in good governance. There are differences of opinion and views, problems also exist, but that is inevitable. The management makes it a means of competing in goodness. When there are higher interests, namely people, personal or group interests can be eroded little by little. In 2023, the mosque's income from ZISWAF will reach more than eight (8) billion rupiah.

In this collection aspect, the Management of the Jogokariyan mosque has integrated the community's deposit of funds in the form of ZISWAF and other community social funds. It is also important to note that in its management there has been a division of tasks and responsible people in managing infaq and sadaqah, collecting and utilizing funds. This should be assessed as an effort to maintain and implement safe sharia (in addition to safe regulations and safe NKRI) as mandated by the central Baznas.

4.3. Ziswaf-Based Empowerment Program at the Jogokariyan Mosque

With the re-functionalization of the mosque as the function of the Mosque in the Prophet's time, according to Welly, the Jogokariyan Mosque is attempting to work in the implementation of programs can help the community especially in meeting their

primary needs, including food, storage, board, education, health, etc. The things that have been done are as follows:

In the food sector, Jogokariyan Mosque launched a “Rice Bank” program to support hundreds of people in the four Community Units around the Mosque with a volume of about 2 (two) tons distributed each month. The distribution mechanism, is that the citizens benefiting from the rice bank program are given a kind of ATM card to collect it, and the time to collect it is designed to coincide with congregational prayer times with the hope that, before taking rice, they will attend congregational prayers first. Another program in the food sector is the Ramadhan program. This month, the mosque provides 3500 plates every day for breaking the fast and it is still not enough. The indicator of mosque prosperity is that there are up to four sessions of prayer at the mosque this month.

In the health sector, Jogokariyan Mosque provides assistance by providing health clinics. The clinic opens in the afternoon in the front of the mosque near the secretariat. For the dhuafa or poor, the service is 100% free. The clinic is also accessible by a qualified Jamaah and subject to the cost of medical intervention according to the usual tariff.

In the board sector, the Jogokariyan Mosque provides assistance to repair houses that are uninhabitable. It helps repair home toilets, sanitation and ventilation, floor repairs, kitchens, renovation of leaked citizens’ houses, and so on.

In the economic sector, the Jogokariyan Mosque provides business capital loans for MSMEs, and also helps with the distribution of products produced by these MSMEs. Apart from the local market, marketing is also assisted at the regional, national, and even foreign or international markets. Additionally, assistance in the economic sector is provided in the form of training such as simple recording training, but it has not yet reached the mentoring stage. Besides that, there is a form of assistance not directly in the form of money, but through vouchers with the mechanism that residents who pray at the morning prayer at the mosque will get a voucher of ten thousand rupiah. The voucher will go to MSMEs. At around nine in the morning they were able to exchange the vouchers. From the vouchers issued by the Jogokariyan Mosque and obtained by each MSME combined with the cash they received, the Jogokariyan Mosque Management can map the turnover of the MSMEs. In addition, in this economic empowerment, Jogokariyan Mosque organizes the Jogokariyan people’s market program. The merchants are not charged. The merchants give inputs according to their abilities that are put into the

charity box of the mosque and the donations for them too. Their surveillance is a rule, such as the sale of goods, the prayer of worship, the order in the sale, and so on.

In the education sector, Jogokariyan Mosque provides education assistance. This educational aid program is implemented in the form of paying for the cost of education. This education aid, not only in meeting its basic needs, but also financed in its development. There are some students who are funded to take the race to overseas like to Hong Kong, Seoul, Korea, etc. If a student receiving an educational benefit falls into the category of *asnaf*, then the aid is allocated from the Baitul Mal Foundation. But if it doesn't fit the impossible category, then the rock is allocated from the *takmir* treasury. (*infaqdan shadaqah*). Likewise, its distribution and dissemination is adjusted to the terms and conditions set by the Islamic Shariah and the rules of the laws.

Debt relief assistance. For this distribution, in addition to being channelled to the poor and the poor, is also distributed to the impossible of the debtors. In this case, the Jogokariyan Mosque provides debt repayment assistance, in addition to debts of a ransom nature. Requirements for the recipient of this aid are the same as for the other categories of recipients of the benefit, i.e. the obligation to worship in the mosque. Related to the debt of the *ribewi* category, which is paid only by his debt not with the flower. And when there's a threat from the tenant, the mosque provides legal assistance.

The Sacrifice Program. Other economic-related indicators can be seen in sacrifice worship. In 2023 it was sacrificed a total of 52 (fifty-two) cows from 364 BC and fifty goats from 50 BC or an amount of about 414 BC from 800 BC around Jogokariyan Mosque capable of sacrificing, half of the BC able to sacrifice. It's influenced only by the sacrifice savings program organized at the Jogokariyan Mosque.

With these programmes of assistance, people feel the existence or presence of a mosque function in their midst. It is as an attempt to eradicate the irony of these days, that the mosque is a painful means for the community around it, where when the administrator announces the amount of mosque inputs with a balance of millions, tens of millions even hundreds of million, while, many of the *jamah* or community around them are starving, their lives are not worthy, can not cure, not even the slightest they get the stone from the Mosque while they are categorized as societies that are unworthy and even very worthless to get shelter/help.

The assistance and empowerment program at the Jogokariyan mosque is carried out with the management pattern as recruiting: 1) Beneficiaries of the relief program around the mosque. The manager of the mosque mapped the problems that the community

is facing. According to Welly, public problems are known by two mechanisms, namely: a) information or complaints from the public. Either from the local RT/RW manager, or from his neighbors or close relatives; b) Arrests carried out by the management of the mosque since 1999. Since the same year, the Jogokariyan Mosque has had census data of the community of the jogokaryan village consisting of 4 RW and 18 RT, which are the main districts of worship and priority for aid programmes. In addition, the mosque also helps non-citizen jamaahs who are active in mosque activities; and 2) beneficiaries of the aid program are the Village Binaan. Besides the beneficiaries of Jamaah around the mosque and Jamaah mosque outside the territory of the dakwah that has been painted, Jogokariyan Mosque has Binaan Village.

4.4. Categories of Beneficiaries of Assistance and Empowerment Programs

Zakat distribution managed by the management of the Jogokariyan Mosque channels it according to Ashnaf zakat. In its distribution techniques, the distribution and dissemination of zakat (also infaq, shadaqah, and wakaf) are integrated with the established program. And whoever has the responsibility of managing it is the foundation of Baitul Mal Masjid Jogokaryan. In the implementation of the mixing, although the regulator separates the incoming finances, its distributors are integrated with the Jogokariyan Mosque programs. For example, in a capital aid program, if the beneficiaries are in the category of impossible beneficiaries, they will be given a loan (cardul hasan), and if they fail to pay, their debt will be released because the money is actually theirs.

The main principle of all the programs planned, organized, and carried out by the Jogokariyan Mosque is to sanctify the community, that is, to make the community pray in the mosque. When they receive help, they are required to pray in the mosque, and they will not be charged any fee. But when they stop praying in the mosque, they will be charged to pay their debts. Similarly, with the rice ATM program, rice ATMs will only be activated and accessible when near the prayer time, and beneficiaries can only dilute them when they have finished performing the jumbo prayer.

In this respect, the distribution and empowerment program is assessed in accordance with Hamka's view that, according to him, Ahmad Dahlan was the first to use the community he founded, Muhammadiyah, to try to collect the zakat of the Muslims and manage it for the poor. It also brought good results, so that at that time Ahmad Dahlan ordered the formation of a committee gathering zakat fitrah and a commission

mobilizing the slaughter of victims and distributing the meat to the poor. According to Hamka, the two small moves that Ahmad Dahlan has initiated have already seen a lot of results. What is more, in this time, in the time of the independence of the nation and the homeland, when we have our own government, our own constitution, and the 1945 Basic Laws, if wealth (mâl) is collected and distributed according to its status in a modern way, complaints about poverty can be eliminated [12]

4.5. Person in Charge of Assistance and Empowerment Programs

In implementing the distribution and empowerment program, Jogokariyan Mosque has a management system under the management of the Public Service Bureau. This bureau consists of regional coordinators placed at each RT. This bureau has a basic task and function: to determine who the citizens are who have been attending prayer in the mosque in their territory, then they will get help, both consumer aid and productive aid. Those who do not pray in the mosque will receive a warning from the authorities (SP 1 to SP 3). If they get to SP 3, they'll be blacklisted and get no more help.

In this aspect, as well as the awareness of beneficiaries (mustahik) and donors (muzakki, munfiq, mushaddiq, and waqif), the program carried out by the management of Jogokariah Mosque can be judged to have performed one of the management functions of the control or supervision aspect. (controlling). Control becomes crucial in an effort to maintain the continuity or sustainability of the program.

4.6. Mosque Business Entity (BUMas)

In order to provide well-being to the managers of the mosque, the Jogokariyan Mosque has a mosque business body (BUMas). Inputs from this BUMa are used to pay officers, like a 24-hour receptionist, security, etc. So the mosque administrator does not need to allocate from the funds of zakat, infak, shadaqah, or waqf(Ziswaf). Only SDMs with the status of officials or employees get salaries, while Takmir or the manager of DKM get paid. It's possible because it's part of the process. The manager has the tagline "The mosque manager is not the ruler but the servant".

The business unit of BUMas, in addition to the accommodation of 11 rooms, also has a Shariah financial institution in this case. Currently, Sharia co-operatives have an average turnover of about \$3 billion a year. In addition, Jogokariyan Mosque also has a parking

lot on loan land. As for the parking fee used to pay the parking manager, if there is still a shortage, usually the mosque adds

BUMas, which is one of these economic empowerment programs, responds to the expectations of Buya Hamka, who explains that when the mosque is managed professionally and integrally (Hamka 1981), the mosque is not only used as a means of prayer but also as a center of enlightenment and economic empowerment for the people, so communism will not flourish in Indonesia. So that religion becomes hope because the religious institutions do not only campaign for the Paradise in the Hereafter but have also provided the benefits of the present world [13].

In this area, the Jogokarian Mosque has good communication and networking. "Thank you; my loving kindness gives birth to cooperation, and cooperation makes everything easy. (Welly). Communication and networking are the strengths of individuals and organizations, including the Ziswaf Managing Organization. In accordance with what became the philosophy of Chairul Tanjung, "formerly: many children, many lives; now: many connections, many lives [14].

4.7. Zero (0) Rupiah Balance Program

This jargon is a philosophy to be quick to pay (and be grateful) because the balance has been zero rupees and to be promptly channeled to the rightful so that the value of the benefit is immediately obtained by those who are entitled to receive it. As for the payment of zakat and waqaf, it is administered in accordance with the management that was done in the time of Umar bin Abdul Aziz, counted per year according to the Shariah. (and regulation)

In the Qur'an, the prophet Muhammad (s.a.w) says: "Allah commands you to make a decree for those who are entitled to it, and when a judgment is made between men, that you may make a decision with justice. Verily, Allah teaches you the best. Verily, Allah is all-hearing and all-seeing". .

Nevertheless, the practice of zeroing this balance or speeding up the Ziswaf is not a duty or obligation because there is a fictitious principle among the Hanafiyah that the order does not want freshness. The reason that sheqhat Amr is solely to demand to be done is not on the frequency or delay, except if there is guidance accompanying it [15].

Next, as an effort to balance the information in this study, in addition to the results of interviews from the Mosque Management, namely Welly, data was also obtained from

other sources, namely from the residents around the mosque, Hasan (L65); souvenir merchant Abdullah (L 35); five-foot merchant Narto (L 50), Leni (P 45), and Bowo (L 60); and five (five) visitors, namely: Caliph (P 48), Enjang (L 69), Sutapa (L 61); Heri (K 40); Hendara (L, 20, mahasiswa); and Hendara (L, 20, mahasiswa). Hasan (L65), a citizen of Jogokariyan mosque, belongs to the category of Jamaah mosque mustakfi, which concerns the retirement of private employees and indigenous inhabitants of Jogokariyan, stating that the superiority of this mosque over other mosques is various programs that can ease the burden of society. Rice aid for the disadvantaged, health clinics, home surgery, prosperous Ramadan activities and lively sacrifice worship, scholarship assistance, and the Saturday-Sunday people's market program Hasan is grateful; he is not among the citizens who are getting help, but he feels the happiness of his neighbors who are launching a relief program. .

Same as with Hasan and Abdullah (L 35), youth alumni of the mosque come to feel the presence of a mosque for the community around them, including the youth. In fact, he was grateful to get a job in a citizen-owned shop that was donated to be managed and used for the sale of mosque youth bonds. They provide souvenirs of clothes, shirts, and special dishes from Jogokariyan Mosque. Worth embedded slogans of citizens and mosques by and for the mosque youth, the righteousness of its remains, the prosperity of its mosques Narto (L 50) and Bowo (L 60) merchants in the mosque courtyard felt the tremendous benefits of a mosque program. They've both been selling for over twenty years in the mosque yard; they've been given capital assistance from the mosques, but they're not charged a fee at all as compensation for the sale at the place. Nevertheless, they routinely set aside the proceeds for the mosque program, which is put directly into the charity boxes of the mosques. When the time of worship comes, they do not serve the buyer anymore but rush to worship. Unlike Narto and Bowo, Leni (P 45) belongs to the category of independent traders. He doesn't receive any capital assistance from the mosque. However, he felt the blessing of the many visitors to this mosque, so the trade ran out.

The Caliphs (P 48), Enjang (L 69), Sutapa (L 61), Heri (K 40), and Hendar (L 20, student) concluded that witnessing the prosperity of this Jogokariyan Mosque The calf is a special jam in the Jokariyan because of the abundance of the jam and the calm and conducive aura. Meanwhile, Endjang, Sutapa, and Heri acknowledged the greatness of the financial management of Jogokariyan Mosque, the Kampong mosque that Indonesians even the world. They advocate that other mosque managers study appeals to the Jogokariyan mosque, both in terms of fundraising and publication.

Senada with the three of them, Heri explains that with the cash balance of zero rupees, he, as a donor, feels his donation is infak, and his contribution is immediately enriched.

The organization of this Jogokariyan Mosque can be judged to have met the standard of ideal mosque management as it forms its philosophical foundation and has been in line with what was expected of Jusuf Kalla, the Chairman of the General Council of Indonesia Mosque (DMI) Center, in that he had a way of making the many mosques (250 thousand mosques, while the number of mushola/surau is about 550 thousand) their existence felt by the people. One of them is to empower mosques in various fields. This empowerment program was titled “Mememmurkan and Dimakmurkan Mosque.” This tagline is intended to restore the function of the mosque as a center of worship, health, education, the economy, and other social activities [10].

5. CONCLUSION

This research on mosque-based management conducted in Jogokariyan focuses on the role of mosques as comprehensive managers of ZISWAF, different from other research which only takes one of the zakat or waqf instruments. Based on the exposure in the previous section, it can be summarized as follows: The philosophy of management is based on the practice of QS 9:18, which states that the empowerment of the economy of the Jamaah is an attempt to restore the function of the mosque in apostolic times, namely as a place of worship, as well as the building of the awareness and spirituality of the Jamaah, the economic development, and the solution to various problems of society, with the tagline embodying society.

In terms of Ziswaf and DSKL assembly, Jogokariyan Mosque can be judged as a comprehensive Ziswaff management organization in its management. In terms of distribution and empowerment, the Ziswaf Management Organization can be categorized as one that can implement the concept of sustainable empowerment. In empowerment, all Jamaah layers (children, adolescents, mosque alumni, young couples, mothers, and parents) are included, and their programs are adapted to their respective interests, talents, and tendencies, while in the ZISWAF grouping there are several models: (1) infiradi models (individual or institutional) and jama’i (public); and (2) conventional and creative-innovative models. In terms of empowerment, it was organized by 30 managerial units under the direction of Jogokariyan Mosque in the spiritual, educational, economic, entrepreneurial, health, and other sectors. Thus, Masjdi Jogokariyan’s various programs and activities can be categorized as the highest level mosque, the warrior

mosque. This mosque has already passed the peretama level of the Donasi mosque and the second level, the independent mosque.

References

- [1] N. Nurhasanah, "Productive zakat distribution model in Baznas Of West Java Province and Rumah Zakat of Bandung," *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, vol. 5, no. 2, pp. 307–320, Jul. 2021, <https://doi.org/10.29313/amwaluna.v5i2.8236>.
- [2] Al-Rasyid S. "Lima Kunci Kemakmuran Masjid Jogokariyan," <https://www.acehimage.com/lima-kunci-kemakmuran-masjid-jogokariyan/index.html/>
- [3] Sholikah RJ. PEMBERDAYAAN MELALUI FILANTROPI ISLAM BERBASIS MASJID. *Jurnal Inovasi Penelitian*. 2022;3(1):4281–8.
- [4] Huda M, Fauzi A. "Sistem Pengelolaan Wakaf Masjid Produktif Perspektif Hukum Islam (Studi Kasus di Masjid Ismailiyyah Nalumsari Jepara) Mosque Waqf Management System for Productive Perspective of Islamic Law (Case Study at Nalumsari Jepara Ismailiyyah Mosque)," 27 | *At-Tamwil*, vol. 1, no. 2, 2019, [Online]. Available: <https://bwi.or.id/index.php/sejarah-a-perkembangan-wakaf-tentang-wakaf-118.html>
- [5] Mustofa I. NALAR FILOSOFIS SUSTAINABLE DEVELOPMENT GOALS (SDGS) DALAM TATA KELOLA FILANTROPI ISLAM BERBASIS MASJID DI SURABAYA. *Jurnal Hukum Bisnis Islam*. 2021;11(1):1.
- [6] S. Rochmiyatun, "PROBLEMATIKA PENGELOLAAN TANAH WAKAF PRODUKTIF BERBASIS MASJID (Studi Kasus Terhadap Tanah Wakaf Masjid di Kota Palembang)," 2018.
- [7] IKROMI FIRMANSYAH. "FILANTROPI ISLAM BERBASIS MASJID (STUDI PENGELOLAAN DANA INFAQ DI MASJID JOGOKARIYAN MANTRIJERON KOTA YOGYAKARTA," UIN Sunan Kalijaga, Yogyakarta, 2020.
- [8] FATKHUROL HIDAYAT. COMMUNITY DEVELOPMENT BERBASIS FILANTROPI (Studi di Masjid Jogokariyan Tahun 2020-2022). Surabaya: UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA YOGYAKARTA; 2022.
- [9] Dhar P. Zakat as a measure of social justice in Islamic finance: An accountant's overview. *Journal of Emerging Economies and Islamic Research*. 2013;1(1):64.
- [10] Heri. Sucipto, "Berdayakan Masjid Makmurkan Umat.," 2023.

- [11] S. Fadilah, M. Maemunah, and N. Hernawati, "Community social empowerment in zakat community development (ZCD)," *MIMBAR: Jurnal Sosial dan Pembangunan*, vol. 35, no. 2, pp. 460–470, Dec. 2019, <https://doi.org/10.29313/mimbar.v35i2.5127..>
- [12] N. Ihwanudin, Ni'mawati, and M. Burhanudin, "RELAVANSI PEMIKIRAN EKONOMI HAMKA (1908-1981) DALAM TAFSIR AL-AZHAR DENGAN EKONOMI ISLAM DI INDONESIA," *Jurnal Ilmiah Ekonomi dan Keuangan Syariah*, vol. 1, no. 2, Jan. 2020.
- [13] Ihwanudin N. *Buya Hamka & hukum ekonomi syariah di Indonesia: pemikiran hukum ekonomi syariah dalam tafsir Al-Azhar*. Bandung: Pusat Penerbitan Universitas (P2U LPPM Unisba), 2020.
- [14] Efendi N. *Baik Hebat Bermanfaat: Sebuah Perjalanan Mengelola LAZNAS Terbaik di Indonesia*. 1st ed. Bandung: Rumah Zakat; 2022.
- [15] Muh. Dahlan Thalib, "AL-AMR(PERINTAH DALAM AL-QUR'AN)," *Al-Ibrah*. 2021;X:139–58.