



## The Empowerment of Mosque-Based Micro, Small, and Medium Enterprises (MSMEs) with a Marketpreneur Approach and *Maqashid Syariah*

'Azizah Fathma<sup>1</sup>; Darlin Rizki<sup>2</sup>; Rika Fatimah<sup>3</sup>

<sup>1,2,3</sup>Gadjah Mada University, Special Region of Yogyakarta, Indonesia

Correspondence: azizahfathma@mail.ugm.ac.id

**Abstrak:** The aim of this research is to analyze mosque-based empowerment activities using a marketpreneur approach and measure the achievements of maqashid sharia among MSMEs assisted by mosques. The method using a descriptive quantitative approach with questionnaires and interviews as survey methods. The sampling used a non-probability sampling approach with a convenience sampling technique. The total samples consisted of 66 MSMEs assisted by the Jogokariyan Mosque. By the different approach could give a comprehensive result. The research results show that total average of *maqashid syariah* is 3,68 which means in high category. Through the maqashid sharia approach, two aspects were obtained, namely the spirituality aspect and the business growth aspect. The spirituality aspect shows that business actors have fulfilled the indicators of maintaining religion, self, family, and reason with high values. Meanwhile, in terms of business growth, it is still at a moderate level. However, the MSME actors under the support of the Jogokariyan Mosque have overall achieved maqashid sharia. Jogokariyan Mosque has fulfilled the marketpreneur's key measurements, namely business chain strategies and market projections. The business chain strategy activities carried out included coaching via WhatsApp groups, business lessons, and capital assistance. Meanwhile, the market projections implemented were forming partnerships, participating in bazaars, and joining community markets.

Keywords: *Marketpreneur; Mosque; Maqashid Syariah; Empowerment; Micro, Small And Medium Enterprises (Msmes)*

---

### Introduction

Indonesia is a country with a majority Muslim population with a population of 256,820,000 people (Global Religious Futures, 2020). The size of the Muslim population is comparable to the number of mosques in this country. In 2020, the number of mosques registered with the Indonesian Mosque Council (DMI) was 800,000 mosques. This was conveyed by the Chairperson of DMI, Jusuf Kalla. This fact puts Indonesia in the first ranking with the most mosques in the world (As-Salafiyah, Rusydiana, & Mustafa, 2022). Muslims make mosques the center of civilization and community activities. The progress of mosques has become a symbol of Islamic progress in the past. In the early days of Islamic rule in Medina, under the leadership of Rasulullah, mosques were centers of activity not only for worship, but also as centers of social, economic, and political activities (Chen et al., 2015).

Up until the last five years, mosques have continued to experience a decline in their role and function. Mosque activities are dominated by religious activities such as carrying out religious rituals and having religious discussions (Jannah, 2016). Mosques are only

managed as they are without quality programs (Fahmi, 2018). The use of cash funds owned by mosques is also not optimal, as indicated by cash balances that are minimally utilized by mosque managers (Hidayati & Usman, 2018). It can be seen from the large final balance that was deposited at the Baitur Roja' Jember Mosque in 2018, amounting to IDR 134,172,000 (Khorimah & Maharani, 2019). In mosques in the Yogyakarta area, it also shows that the amount of infaq funds collected from 6 mosques was IDR 552,612,565 and the expenditures were IDR 330,511,457, while the total unutilized infaq was IDR 222,101,108 (Ashar, 2020).

Apart from that, the mosque funds that have been collected can be used for business empowerment. Mosque economic empowerment programs are starting to be carried out to strengthen the socio-economic conditions of the community (Efiyanti, Ali, & Amin, 2021). The large amount of income from mosques can encourage the growth of the halal industry through small and medium business activities (As-Salafiyah, Rusydiana, & Mustafa, 2021). As the results of Alwi's research (2020) show, mosques were able to provide economic resilience amidst uncertain conditions when the COVID-19 pandemic struck. Saputra and Agustina (2021) also stated that economic empowerment carried out by mosques can expand job opportunities for small communities and increase income through collaborations with micro business institutions in the production and marketing processes. Several local mosques have begun to provide training and assistance to community-owned businesses to improve their business performance (Mu'is, 2020; Saputra, 2021).

Adaptive prosperity can be achieved through sustainable MSME activities. The potential for mosque-based community economic empowerment is needed as a productive economic driver in improving the quality of life of the community for the better (Ruslan, 2012). Entrepreneurial activities can also increase people's incomes, open employment opportunities, and develop the regional economy (Jaelani, 2019). However, what is more important is how businesses can sustain the empowerment programs. If the training runs smoothly and meets the needs, the communities will no longer think about material assistance. Therefore, the indicator of successful empowerment is when the communities have achieved independence and prosperity (Mu'is, 2020).

Jogokariyan Mosque has succeeded in providing economic empowerment in the midst of the crisis. In the 2000s, many residents in Jogokariyan Village lived below the poverty line. Labor is the source of livelihood for the majority of local residents whose income is unable to fulfill their daily needs. Even earning additional income is not possible due to the lack of capital and expertise (H. Holle, 2020). Through various empowerment programs, the Jogokariyan Mosque management can meet the needs of the congregation and improve the community's economy (Saputra & Agustina, 2021). Due to the efforts and successes made by the mosque management, the Jogokariyan Mosque has become a reference throughout Java for other mosques to carry out empowerment programs.

Jogokariyan Mosque continues to innovate in the area of economic empowerment. The empowerment that had been carried out previously was more consumptive in nature, such as educational assistance, free polyclinics, consumption assistance in the form of Rice ATMs, debt repayment, Ibnu Sabil assistance, assistance for the poor, and routine studies (Pratama, 2019). Empowerment programs are increasingly developing towards programs that are productive by fostering and empowering micro, small, and medium enterprises (MSMEs).

Various studies have been developed to analyze the empowerment strategies carried out by the Jogokariyan Mosque (Azzam & Muhyani, 2019; Danis, Rozza, & Romlah, 2022; Solihin, 2015). However, the existing research is limited about the programs that have been implemented but has not looked at the impact of these programs on the welfare of the community. The main objective of this research is to analyze the empowerment of mosque-based small and medium enterprises using a marketpreneur and maqashid sharia approach. The marketpreneur approach is a means of exchanging product value through local markets formed by mosques (Fatimah, 2018). However, the success of the empowerment program also needs to be considered through business continuity to achieve prosperity. Research conducted by Nurasyiah et al. (2022) examined the welfare of MSMEs through a business strategy and maqashid sharia approach.

This article contributes to the literature in several respects. To the best of our knowledge, this is the first study that combining Marketpreneur Model and *Maqashid Syariah* Approach. The marketpreneur model is part of the Tetrapreneur Model which can be used to analyze entrepreneurship issues including the empowerment of MSMEs. Several studies have been carried out using the tetrapreneur model approach to analyze business sustainability in several communities (Fatimah, 2019; Triyuni et al., 2021; Wibowo, 2023). Therefore, the marketpreneur approach is used as an analytical tool for mosque-based MSME empowerment programs. The maqashid sharia approach as a tool for measuring the welfare of business actors at the Jogokariyan Mosque. The maqashid sharia approach has been applied in a number of studies to analyze mosque-based empowerment and the conditions of business actors (As-Salafiyah et al., 2022; Jaelani, 2019; Usman, 2019). By these two approaches, it can provide insights into the achievement of community welfare and describe the real conditions.

## Literature Reviews

### 1. Empowerment of Micro, Small, and Medium Enterprises (MSMEs)

Empowerment is the process of rebuilding a community with a new set of ways of related between individuals in society, in organizing social and economic life and meeting the needs of every part of society to become more possible (Dalmeri, 2014). The concept of empowerment is especially important in providing a positive perspective on development and the process of improving the welfare of weak and poor people. Munjuri and K'Obonyo (2015) stated that empowering human resources has a significant impact on productivity, income, and business efficiency. In line with Suryanto and Saepulloh (2016), community economic empowerment is an effort to increase productivity through increasing the provision of business capital, developing human resources, and increasing access to facilities and infrastructure for local community economic activities (Kartasasmita, 1997). Through empowerment activities, increased economic independence, work networks, and economic equality can be achieved (Rizki et al., 2022, 2023). Community empowerment activities can be carried out through efforts to empower micro, small, and medium enterprises (MSMEs) in regional areas. The majority of MSMEs manage local natural resources that have potential for community prosperity and welfare (Styaningrum, 2021). The following are the definitions and criteria for MSMEs according to PP No.7 of 2021:

Micro businesses are productive businesses owned by individuals and/or individual business entities with business capital criteria of a maximum of IDR 1,000,000,000 (one

billion rupiah) excluding land and buildings and have a maximum turnover of IDR 2,000,000,000 (two billion rupiah).

Small businesses are productive economic businesses that stand alone, carried out by individuals with business capital criteria of between >IDR 1,000,000,000 (more than one billion rupiah) - IDR 5,000,000,000 (five billion rupiah) excluding land and buildings, while the turnover criteria are 2 billion - 5 billion rupiah.

Medium enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of them either directly or indirectly with assets of 5 billion - 10 billion rupiah not including land and buildings, while the turnover criteria is 15 billion - 50 billion rupiah.

MSMEs have special characteristics that are different from companies that have a larger scale. In general, they have an independent character without having extensive relationships, or are under the auspices of a business group. Another characteristic of MSMEs is that they use low or simple technology, as even micro businesses often use manual technology. For example, MSME activities in the Bantul region, in the process of making emping, are mostly carried out by women. Based on the results of interviews with emping business managers, they only use rudimentary equipment, and only produce in small quantities, with net profits below thirty thousand rupiah per day (Muheramtohad, 2017).

According to Suryanto and Saepulloh (2016), the MSME empowerment component consists of five elements, namely first, the institution that manages and is responsible for empowerment. Empowerment organizations are institutions formed by community awareness as a forum for planning, implementing, and controlling community empowerment. Second, there is the participation of each individual in the empowerment group. Group formation is the first part of empowerment activities in the community. In this case, people who are weak or economically disadvantaged are given the freedom to form groups according to their individual wishes. Group formation emphasizes the values of togetherness by creating enthusiasm and cooperation.

Third, there is empowerment capital financing. The financing mechanism for empowerment operational activities can be based on the use of empowerment groups. This is the most effective way to provide financing to underprivileged groups of society. Fourth, there is mentoring. Mentoring efforts are an important part of the empowerment process, because empowered members tend to need other parties to stimulate the empowerment activities they carry out. Thus, empowerment members need to be facilitated to become empowered. Fifth, there is education and training. The learning process in empowerment will shift from the physical level to the next level, namely knowledge. Working while learning creates a new mechanism for empowerment. With this, the community will gain various physical experiences and organizing experiences, where collective actions will be patterned and institutionalized to produce good experiences collectively and institutionally. This will be very useful for people's self-development.

## 2. Mosques as Empowerment Centers

The word "mosque" comes from Arabic language, namely it is a noun that indicates the meaning of a place (*isim makan*) from the word *sajada* which means prostration or bowing

the head and pressing the forehead to the ground. Prostration means following and adapting Allah's decrees as stated in Qs. Al-Hajj: 77.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا ارْكَعُوا وَاسْجُدُوا وَاعْبُدُوا رَبَّكُمْ وَافْعَلُوا الْخَيْرَ لَعَلَّكُمْ تُفْلِحُونَ

“O you who believe! Bow, prostrate, and worship your Lord; and do good, so that you will be lucky.”

Based on this verse, it is mandatory for every Muslim to perform prayers. Apart from being a means of doing worship activities, mosques have the function of empowering their congregation. According to Alwi (2020), the role and function of mosques during the time of the Prophet was divided into five, namely first, as a center for worship activities (temple of Allah). The mosque is a house of worship to Allah which is the core of activities. This function is the main one for carrying out various obligatory and sunnah worship. Second, the mosque is a center of education (bait al-ta'lim). Mosques are places for holding religious education, centers for da'wah, and centers for the transformation of religious understanding in the form of recitations, Qur'an Education Parks (TPQ), Islamic madrasahs, and so on. Third, mosques are the center of the people's economy (bait al-maal). Apart from being a center for worship and religious learning, mosques are also centers of economic and social activities. These are done through the activities of collecting and distributing zakat, infaq, sadaqah, and waqf. The funds collected are then used for the benefit of the community around the mosque.

Fourth, mosques are a center for social security (bait al-ta'min). Mosques can be a place to provide protection and social security for the people living around them. In the early generations of Islam, the Prophet Muhammad provided a special place for the suffah (people who did not have a place to live) and guaranteed their lives through an active community role in mosque activities. Fifth, mosques are the center of bait al-tamwil. Mosques have the potential to become centers of economic activity and empowerment of the community to support the surrounding community and be independent in meeting the operational needs of the mosque (idaroh al-maliyah).

The existence of mosques has an important role in empowering the community's economy. This is in accordance with Allah's command in Q.S At-Taubah: 18.

إِنَّمَا يَغْنَمُ مَسْجِدَ اللَّهِ مَنِ ءَامَنَ بِاللَّهِ وَالْيَوْمِ ءَآخِرِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا

اللَّهُ فَعَسَى ءَأُولَئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ

“Indeed, those who (deserve) prosperity in Allah's mosques are only those who believe in Allah and the Last Day, offer prayers, pay zakat, and do not fear anyone but Allah. These are the people who are expected to be included in the group of people who receive guidance.”

Mosques have a role in being economically independent. This is because mosques have social economic capital (Alwi, 2020). Social capital consists of the community members around the mosque who actively participate in the prosperity of the mosque through financial and material support. Well-managed social capital can strengthen society in difficult conditions. This can help MSMEs that face various challenges, including a lack of capital, low productivity, unstable management capabilities, and a lack of technology usage (Saleh & Ndubisi, 2006).

Research conducted by Suryanto and Saepulloh (2016) provides a model for mosque economic empowerment by integrating the mosque itself which has human resources, namely mosque administrators who will empower underprivileged congregation

members, as well as social funding sources collected by the mosque in the form of zakat, infaq, and sadaqah (zis) which is then managed to empower the community's economy.

## Methods

This research utilized a quantitative descriptive. According to Priyono (2018), a descriptive method is used to identify and describe a phenomenon in more detail because it focuses attention on actual problems as they exist when the research takes place. An overview of the condition of the research variables in society was obtained through a survey by drawing on the characteristics or conditions of the variables studied using a questionnaire tool. This type of quantitative descriptive research is research that collects numerical data or data that can be measured using standardized measurement instruments (Arikunto, 2013). The sample selection method used was non-probability sampling with a convenience sampling technique, which is a sampling technique that refers to collecting information from members of the population who are willing to provide it (Sekaran & Bougie, 2016). The convenience sampling is easier to collect data than others and could offer some important leads to potentially useful information with regard to the population. Therefore, the number of respondents used was 66 business actors. To make it easier to interpret the results of the average value, it is included in the scale categorization through intervals according to Sudjana (2010) as follows.

$$\text{Length of interval class} = \frac{\text{Range}}{\text{Number of interval classes}} \quad [1.1]$$

Explanation:

Range = Highest value - Lowest value

Number of class intervals = 5

Based on Equation 1.1, an interval class length of 0.8 is obtained. So, the assessment criteria can be seen in Table 1.1.

**Tabel 1.1** Interval Class Categories

Interval	Category
1 - 1.80	Very Low
1.81 - 2.60	Low
2.61 - 3.40	Average
3.41 - 4.20	High
4.21 - 5.00	Very High

## Result and Discussion

### 1. *Marketpreneur* and *Maqashid Syariah* Integration Design

A mosque as a local institution has an important role in improving the standard of living of the surrounding community. It is written in Qs At-Taubah: 71

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ  
الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيَطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

*“And those who have faith, men and women, some of them become helpers for others. They order them to do what is right and forbid what is wrong, to perform prayers, to pay zakat, and to obey Allah and His Messenger. They will be given mercy by Allah. Indeed, Allah is Mighty, Most Wise.”*

Based on this verse, the command to help one's brother is clear. This is done as a form of empowering the Muslim community so that they become the best people who carry out *amar ma'ruf* and abandon evil. The concept of mosque-based economic empowerment is an ideal concept. The welfare referred to is not only prosperity through material things but also prosperity through spiritual aspects felt by people who own MSMEs.

Through the *Marketpreneur* Model, mosques can provide a stimulus to encourage the growth of MSMEs. One of the social care efforts shown by the Jogokariyan Mosque for business actors was during the COVID-19 pandemic. The pandemic had a broad impact that could result in losses to businesses. Therefore, the People's Market program was born.

*“We have the Jogokariyan people's market in order to revive the people's economy in the Jogokariyan village area. During the COVID-19 pandemic, many business actors did not sell, until they had to eat with their savings, capital, and debt. So, to revive their economy, we provide subsidies in the form of shopping vouchers for consumers, namely the Jogokariyan Mosque congregation”* (UJ resource person).

Based on this quote, it can be seen that the characteristics of a non-competitive market have a high enthusiasm for mutual cooperation and social concern. A non-competitive market is a market that is conscious, continuous, and agile, as market communication is carried out. The market in question is a business market for the community, meaning it is not only focused on making a profit but through indirect marketing, namely marketing with value. This is done by the Jogokariyan Mosque, which created a non-competitive market through the People's Market. The Jogokariyan Mosque not only promotes products from the congregation, but it also supports how the strength of the mosque congregation worked together to help each other run the economy amidst the COVID-19 conditions. The creation of the People's Market will further improve the economy of the Jogokariyan Mosque congregation.

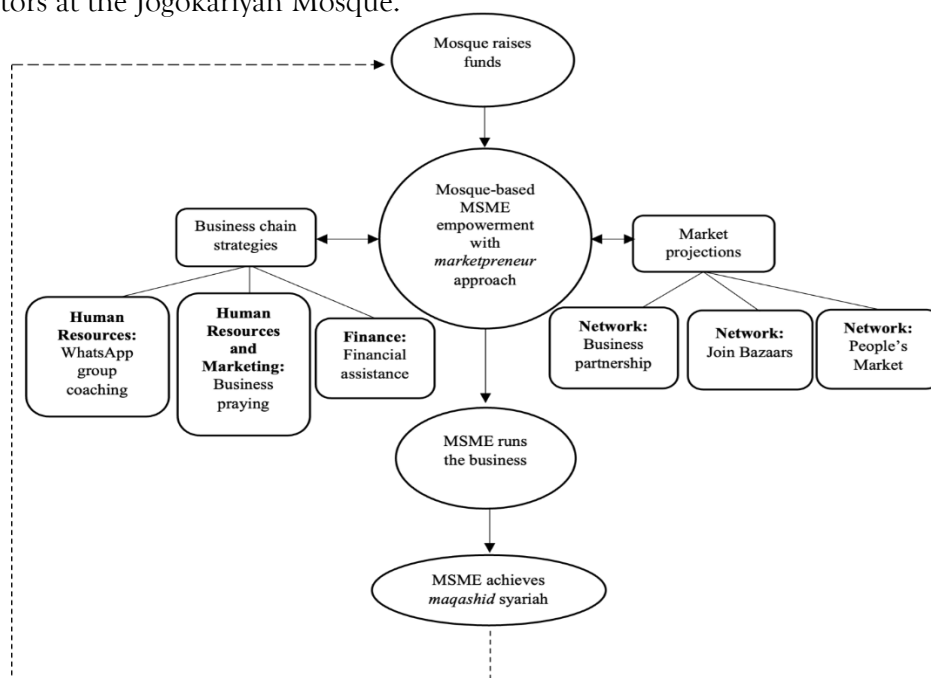
The biggest ideal of the People's Market is to restore the function of mosques as centers of civilization by providing direct contributions to the congregation through empowering MSMEs. The UJ resource person explained the People's Market system which could help improve the economy of the surrounding community due to the impact of the pandemic. The People's Market continues to operate every weekend. However, congregants are allowed to sell in the front yard of the mosque every day without being charged a rental fee. Many congregants start opening their stalls at 3 AM, so that by 7 AM some of their merchandise has already been sold out. Every weekend the Jogokariyan Mosque is bustling with visitors from various cities who visit the Jogokariyan Mosque to learn about mosque management.

Research conducted by Triyuni, Bagiastuti, Suparta, and Sukmawati (2021) revealed that using the *tetrapreneur* model approach can better analyze business conditions so that they are sustainable. According to Fatimah (2018), a *marketpreneur* approach consists of two

key measurements, namely a business chain strategy and market projections. A business chain strategy carried out by a mosque will form a cycle of wealth creation and wealth accumulation (Suyanto, 2008; Zahrati, 2021). Then, so that MSMEs can be sustainable, they need to pay attention to market projections in order to increase sales and encourage business growth (Rahmi, 2015).

Based on this, the Jogokariyan Mosque has succeeded in carrying out activities in accordance with the *marketpreneur* model. Some of the activities carried out in the business chain strategy include coaching through WhatsApp groups, business lessons, and capital assistance. Developing WhatsApp groups and business religious activities can improve human resource capabilities, become a forum for providing support to fellow business actors, improve marketing capabilities, and act as a means of monitoring business progress. It is in line with the results of research by Ritonga and Wijaya (2022), who stated that mosque congregations are not passive objects who only receive services, but rather are active objects whose capacity and abilities can be increased through empowerment programs. According to research results from Asharudin and Dewi (2021), the use of technology as a digital marketing medium can encourage business sales. Through WhatsApp groups, it will help business actors to introduce and promote their products. So, through the activities that have been carried out, business actors can improve their ability to run their businesses.

The capital assistance strategy provided by mosques is divided into two types, namely by providing capital assistance directly and indirectly. Indirect capital assistance means not giving cash in hand to business actors but rather offering shopping coupons to congregants who attend prayers at the mosque, so that it can create market demand and increase consumer purchasing power. Meanwhile, direct capital assistance takes the form of *qardhul hasan* financing where mosques provide cash to help business actors buy production equipment. This is in line with the results of research conducted by Elasrag (2016), who stated that capital assistance can improve business productivity. Apart from that, capital assistance can also increase sales and increase the income of business actors (Prasetyo, Mardianto, & Mirani, 2023; Wirawan, Sudibia, & Purbadharmaja, 2015). Therefore, capital assistance is very effective in encouraging economic growth for business actors at the Jogokariyan Mosque.





Picture 2. The MSME empowerment program using a *marketpreneur* and *maqashid syariah* approach

Source: Processed primary data (2023)

Then the market projections carried out by the Jogokariyan Mosque by holding a People's Market, participating in bazaars organized by external parties, and establishing business collaborations by making congregants as partners can encourage business growth. Through market projection activities, a non-competition-based product will be formed, that is, throughout the coaching process, partners (mosques) continue to buy products produced by MSMEs as a form of productive motivation for the superior products produced (Fatimah, 2018). Research conducted by Mengistu and Panizzolo (2023) discovered that market projections can increase sales and encourage business growth. It is likewise with the research results of Yuningsih et al. (2023), who found that bazaar activities can increase the competitiveness of business actors and expand their networks so that their products can be known by the wider community. Therefore, market projections are an alternative in developing micro-business actors. Figure 2 illustrates more clearly the MSME empowerment program using a *marketpreneur* approach. It shows that a sustainable economic empowerment program is able to encourage community welfare by fulfilling *maqashid sharia*. When business actors are prosperous, they can contribute to mosque activities, thereby creating a sustainable cycle of empowerment.

## 2. Mapping the Achievements of *Maqashid Syariah* among MSME Actors Assisted by the Jogokariyan Mosque

The questionnaire instrument distributed to Jogokariyan Mosque assisted business actors aims to determine welfare with a *maqashid sharia* approach. The questionnaire was distributed to 66 respondents who worked as MSME entrepreneurs in the Jogokariyan Mosque, the questionnaire used a Likert scale with a range of 1-5. The questionnaire attributes are made with a *maqashid sharia* approach consisting of five dimensions, namely *hifdzul din*, *hifdzul asl*, *hifdzul aql*, *hifdzul mal*, and *hifdzul nasl*. The results of the reliability test on the questionnaire were 0.764 which means that the value  $\geq 0.60$  and the questions from the questionnaire were able to provide consistent answers. The following is a profile of respondents can be explained in the table below:

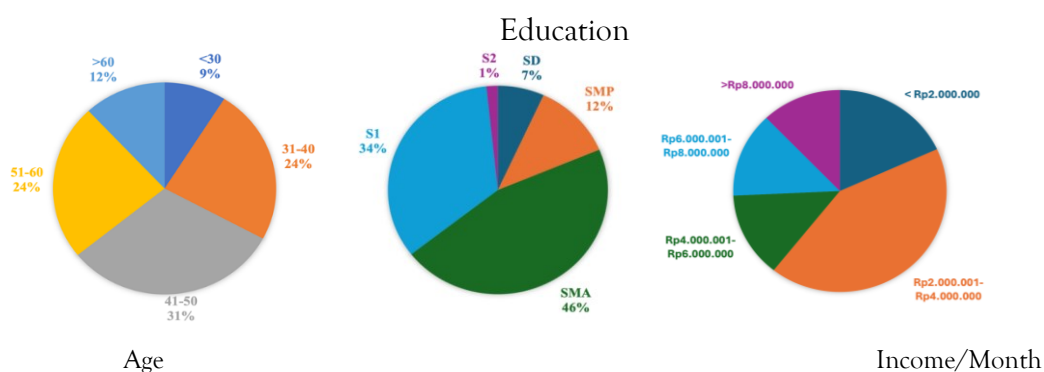


Figure 2. Profile of MSME respondents in Jogokariyan Mosque based on age, education and income per month.

Source: Primary Data, processed (2023)

The respondent data in figure 2 shows the composition of men as much as the age, education level, and monthly income of the respondents. When viewed from the highest composition of the age category, the most dominant MSME actors in the Jogokariyan Mosque come from the age range of 41-50 years as many as 21 people or 31% and the lowest age comes from the age class at 30 years or 9% as many as 6 people. For the composition of the education level, respondents were at most 27 high school graduates with a presentation of 46%, then 20 strata 1 graduates or 34%. Then the composition based on income per month, when viewed from the picture, business actors with the most dominant turnover are in the income range of Rp2,000,001 - Rp4,000,000 as many as 28 people or 42.4% presentation.

The various empowerment programs that have been carried out by the Jogokariyan Mosque have had several impacts both morally and materially on business actors living around the mosque. The following is a description of the impact of mosque-based MSME empowerment on the business actors.

Table 2. Average Value of Sharia Maqashid Assessment on MSME Actors at Jogokariyan Mosque

Foster Religion ( <i>hifdzul din</i> )			
Attribute Code	Name of the Attribute	Average Value (Mean)	Category (See Table 3.3)
A1	I must pray at the proper time with the congregants at the mosque.	3.94	High
A2	I give a donation ( <i>infaq</i> ) every day.	3.86	High
A3	I pay a required donation ( <i>zakat fitrah</i> ) during Ramadhan month.	4.68	Very high
A4	I avoid usury transactions.	4.42	Very high
Overall Average		4,23	Very High
Foster the Spirit ( <i>hifdzul asl</i> )			
Attribute Code	Name of the Attribute	Average Value (Mean)	Category (see Table 3.3)
J1	I consume vitamins every day.	2.98	Average
J2	I consume nutritious food every day.	3.86	High
J3	I exercise to maintain my physical fitness.	3.24	Average
J4	I clean my house every day.	4.17	High
Overall Average		3,56	High
Foster the Mind ( <i>hifdzul aql</i> )			
Attribute Code	Name of the Attribute	Average Value (Mean)	Category
L1	I learn about halal products.	3.77	High
L2	I join business fostering activities from the mosque.	3.33	Average
L3	I do business performance evaluations.	3.32	Average
L4	I learn about business promotions.	3.52	High
L5	I always pay attention to the business processes according to syariah.	4.14	High
Overall Average		3.62	High
Protect the Wealth ( <i>hifdzul mal</i> ) – Business Performance			
Attribute Code	Name of the Attribute	Average Value (Mean)	Category

B1	I add capital every month.	2.70	Average
B2	My business has an increase in profit every month.	3.32	Average
B3	My business has an increase in sales every month.	3.44	High
Overall Average		3.15	Average

Protect the Wealth (*hifdzul mal*) - Financial Performance

Attribute Code	Name of the Attribute	Average Value (Mean)	Category (see Table 3.3)
F1	I record all my incoming and outgoing financial transactions every day.	2.91	Average
F2	I avoid debt to run my business.	3.92	High
F3	I set aside some profit to deal with business risks.	3.70	High
F4	I set aside some profit for my personal savings.	3.65	High
F5	I fulfill my family's basic needs.	3.94	High
Overall Average		3.48	High

Care for the Children (*hifdzul nasl*)

Attribute Code	Name of the Attribute	Average Value (Mean)	Category
K1	I set aside savings for my children's education.	3.44	High
K2	I set aside savings for my children's future.	3.35	Average
K3	I set aside time to chat with my family.	4.35	Very High
Overall Average		3.71	High

### Spirituality Aspect

The spirituality aspect is important to see a person's character in practicing one's religion. Based on Table 4.3, the highest average score is in the dimension of *hifdzul din* or maintaining religion with a score of 4.23 which is in the very high category (see Table 4.2). Two of the four attributes have very high average values, namely paying zakat and avoiding usury (see Table 4.2). Meanwhile, the other two attributes have a high average value, namely the attribute of paying donations every day and praying in the congregation at the mosque. One of the mosque administrators said that a meatball seller routinely gives alms of one million rupiah every month to the mosque. This is proof of the success of achieving the dimension of maintaining religion which are in line with the objectives of the empowerment program. Research conducted by Janah and Ghofur (2018) and Wulandari et al. (2022) stated that the principle of mosque empowerment is so that wealth does not only revolve around the rich. When a business actor can successfully run one's business, some of the profits can be used to help others by donating funds.

This aspect of spirituality is not only related to maintaining religion but is also related to maintaining the mind, soul, and children. A study conducted by Toriquuddin

(2013) found that the purpose of *maqashid* is to fulfill the rights of Allah and the rights of servants (self). So, the better a person's relationship with Allah (*hablu minaAllah*) and other humans (*hablu minannas*) is, the better the individual's spiritual level will be. A good spiritual level can also be seen from someone providing products that comply with sharia. Through regular study activities carried out by mosques, congregations can increase their knowledge. This is a necessity of running a business in accordance with sharia. Therefore, most business actors apply for halal certification for their businesses. As can be seen from the average value of maintaining the mind, the highest attribute is paying attention to business processes in accordance with sharia, namely 4.14 which is in the high category (see Table 2). Business actors who pay attention to business processes according to sharia also try to get halal income and strive to protect their families from hell and avoid the risk of having haram fortune.

Although this study has been done by many researchers before, the findings show novelty and have never been published before. If Azzama & Muhyani (2019) explore the management of the Jogokariyan mosque in managing the function of the mosque, they found the positive impact of mosque management on the social life of the community. This research provides insight into the extent to which the existence of the Jogokariyan mosque has an impact on achieving the goals of Sharia Maqasid. Danis, *et al.*, (2022) also expressed the same thing, it's just that it focuses on how the Jogokariyan mosque plays a role as a medium of empowerment for the community. It is proven that the existence of mosques with their social functions has a significant impact on prosperity in the surrounding environment. While this study looks at the welfare of MSME actors who sell around houses of worship, namely the Jogokariyan mosque. So far, MSME players are more commonly found in markets, *supermarkets* and densely populated urban environments. It is still rare for research to try to take action to examine MSMEs in the mosque environment because of various limitations. Therefore, research on this topic is still very relevant and needed to be followed up by further researchers.

#### *Business Growth Aspect*

Business growth is just as important as the goal of empowering MSMEs. The research results show that property protection has an average value of 3.48, which is in the medium category (see Table 4.3). According to Kurniawati *et al.* (2013), economic empowerment can improve business productivity and increase income, but what happens in the field is that the aspect of maintaining assets as measured by business and financial performance is in the medium category. Based on the results of observations in the field, this is due to several conditions including: (1) the capital provided has not been managed well by the business actors; (2) there is low quality of human resources; if seen from the level of education, the majority of business actors are high school graduates, namely 40% (see Table 4.1); and (3) most business actors do not run their businesses consistently, but only certain events are organized by mosques.

The existence of capital assistance has two effects. The good influence of business capital assistance can expand new businesses and increase people's business motivation. As can be seen from the number of new businesses in 2020, there were 31 businesses. However, capital assistance can make business actors spoiled. Voucher assistance provided by the mosque *takmir* makes residents feel dependent on the mosque program. Apart from that, the number of beneficiaries from *qardhul hasan* financing was 18 business actors

(27.3%). Some business actors believe that they are not aware of the program, are afraid to apply for it, and feel uncomfortable. However, the financing provided can be used to make carts and purchase production equipment to support the businesses. Therefore, the empowerment program provided so far cannot improve welfare in the aspect of maintaining assets (*hifdzul mal*) optimally.

Mejsjid Jogokariyan has consistently become a pillar of empowerment as an economic stimulus for the community in the mosque environment. There is an Economic Empowerment Bureau responsible for building MSMEs in the mosque environment, this is implemented through the People's Market flagship program. This program has a positive impact on the community, especially during the Covid-19 pandemic. Seeking to develop people's purchasing power, mosque administrators launched several empowerment agendas targeting micro, small and medium enterprises. Based on the observational respondents, it is known that the monthly turnover obtained is quite diverse, most dominantly above the Yogyakarta Regional Drinking Wage. This means that as many as 66 MSME respondents received direct benefits in the form of increased income thanks to programs and guidance prepared by the Jogokariyan mosque teachers.

However, the average welfare value of business actors supported by the Jogokariyan Mosque is 3.68, which is in the high category (see Table 2). As stated by Nurasyiah et al. (2022), sustainable business activities can be a way out in dealing with the economic shocks that occur. Furthermore, sustainable business activities can improve the welfare of business actors. By fulfilling every dimension of *maqashid* sharia, which includes maintaining the religion, soul, mind, lineage, and property, it will encourage the realization of prosperity for MSME actors. The prosperity obtained by business actors can ultimately make mosques prosperous again, so that mosque-based economic empowerment programs can continue to be sustainable.

## Conclusion

The findings on empowering mosque - based MSMEs using a *marketpreneur* and *maqashid* sharia approach provide implications that need attention, both for Jogokariyan Mosque administrators and MSME actors to carry out evaluations and improvements. Several evaluations that need to be implemented for mosque administrators include (1) business monitoring activities by mosque administrators. Monitoring should be conducted periodically and regularly so that the businesses can develop. Apart from that, monitoring can be done by providing rewards and punishments. (2) Through business clusters, it will be possible to map business groups that are just starting out, business groups that are established but stagnant, and business groups that are established and successful. The existence of clustering can make it easier for mosque administrators to pay special attention to business groups whose growth has not been optimal. (3) There should be a review of capital assistance programs, both direct and indirect capital. Through improvements carried out jointly by all parties, empowerment can provide optimal output.

Meanwhile, several implications that MSMEs need to pay attention to include (1) having a business sales target so that they do not depend solely on events organized by mosques. Because the mosque already provides a place for businesses, business actors can use it to sell regularly in the area around the mosque. (2) There needs to be management of internal business conditions. After receiving business capital assistance, business actors

can use it through capital management to increase their assets, tidy up their financial records, and make long-term business plans.

To enhance the role of mosques as a center for empowering MSMEs, mosque administrators, particularly those of Masjid Jogokariyan, can continue and expand programs such as mentoring through WhatsApp groups, business study circles, and financial assistance. This implies the need to continually develop infrastructure and networks that support these activities. Mosque administrators may also consider collaborating with external parties to maximize their agendas. The incorporation of *Maqashid Shariah* Principles in Empowerment Programs could be a consideration for the government to integrate *Maqashid Shariah* principles into the design of MSME empowerment policies. This ensures that these programs not only focus on economic aspects but also consider spiritual dimensions and life balance. Masjid Jogokariyan stands as a potential model or best practice for other mosques in their efforts to empower MSMEs. The government can support the dissemination of this model through training, exchange of experiences, or replication programs. This synergy between mosque initiatives and governmental policies holds promise for enhancing both the economic prosperity and spiritual well-being of communities.

## References

- Alwi, M.A., M. M. (2020). Pemberdayaan ekonomi masyarakat berbasis masjid di tengah pandemi COVID-19. *Jurnal Al-Hikmah*, 18(1). <https://doi.org/10.35719/alhikmah.v18i1.25>
- Arikunto, S. (2013). *Prosedur penelitian suatu pendekatan praktik*. Rineka Cipta.
- As-Salafiyah, A., Rusydiana, A. S., & Mustafa, M. I. (2021). Meta analysis on mosque economics. *Library Philosophy and Practice*. [https://digitalcommons.unl.edu/libphilprac/5084?utm\\_source=digitalcommons.unl.edu%2Flibphilprac%2F5084&utm\\_medium=PDF&utm\\_campaign=PDFCoverPages](https://digitalcommons.unl.edu/libphilprac/5084?utm_source=digitalcommons.unl.edu%2Flibphilprac%2F5084&utm_medium=PDF&utm_campaign=PDFCoverPages)
- As-Salafiyah, A., Rusydiana, A. S., & Mustafa, M. I. (2022). Maqashid sharia-based mosque empowerment index. *International Journal of Ethics and Systems*, 38(2). <https://doi.org/10.1108/IJOES-06-2021-0122>
- Ashar, N. J. (2020). Optimalisasi dana infak masjid dalam mengatasi permasalahan iuran bpjs kesehatan masyarakat di lingkungan masjid Yogyakarta. *Dinar: Jurnal Ekonomi dan Keuangan Islam*, 6(1). <https://doi.org/10.21107/dinar.v6i1.6467>
- Asharudin, F., & Dewi, S. P. (2021). Optimalisasi media digital sebagai strategi pemasaran UMKM pada masa pandemi COVID-19. *E-Dimas: Jurnal Pengabdian kepada Masyarakat*, 12(3). <https://doi.org/10.26877/e-dimas.v12i3.7142>
- Asra, Y., & Maulana, H. A. (2021). Pemetaan model tetrapreneur pada rencana usaha outlet bum desa air putih jaya. *Prosiding Seminar Nasional Terapan Riset Inovatif (SENTRINOV)*, 7(2).
- Azzam, A., & Muhyani, Y. (2019). Manajemen Masjid Jogokariyan Yogyakarta sebagai pusat kegiatan masyarakat. *Komunika: Journal of Communication Science and Islamic Da'wah*, 3(1).
- Bhinekawati, R., & Suryono, S. (2022). Implementasi masalah performa berdasarkan pandangan Maqasid Syariah pada koperasi kopi alam Korintji. *Jesya*, 5(2).

- <https://doi.org/10.36778/jesya.v5i2.731>
- Bhinekawati, R., & Suryono, S. (2022). Implementasi Masalah Performa Berdasarkan Pandangan Maqasid Syariah pada Koperasi Kopi Alam Korintji. *Jesya*, 5(2). <https://doi.org/10.36778/jesya.v5i2.731>
- Chen, L. Y., Utaberta, N., Mohd Yunos, M. Y., Ismail, N. A., Ismail, S., & Arifin, N. F. (2015). Evaluating the potentials of mosque as a tourist attraction place in Malaysian urban context. *Research Journal of Fisheries and Hydrobiology*, 10(4).
- Dalmeri, D. (2014). Revitalisasi fungsi masjid sebagai pusat ekonomi dan dakwah multikultural. *Walisongo: Jurnal Penelitian Sosial Keagamaan*, 22(2). <https://doi.org/10.21580/ws.22.2.269>
- Danis, A., Rozza, D. S., & Romlah, R. (2022). Mosque based community empowerment (case study: Jogokariyan Mosque). *At-Ta'dib*, 17(1). <https://doi.org/10.21111/at-tadib.v17i1.7894>
- Efiyanti, A. Y., Ali, M., & Amin, S. (2021). Institution reinforcement of mosque in social economic empowerment of small traders community. *Journal of Socioeconomics and Development*, 4(2). <https://doi.org/10.31328/jsed.v4i2.2272>
- Elasrag, H. (2016). *Islamic finance for SMES*. Hussein Elasrag.
- Fahmi, R. A. (2018). Manajemen keuangan masjid di kota Yogyakarta. *Al-Tijary*, 3(1). <https://doi.org/10.21093/at.v3i1.1058>
- Fatimah, R. P. L. (2018). Mengembangkan kualitas usaha milik desa (Q-BUMDes) untuk melestarikan ketahanan ekonomi masyarakat dan kesejahteraan adaptif: Perancangan sistem kewirausahaan desa dengan menggunakan Model Tetrapreneur. *Jurnal Studi Pemuda*, 7(2).
- H Holle, M. (2020). *Inklusi keuangan syariah masjid untuk pemberdayaan ekonomi umat: Studi multikasus pada Masjid Jogokariyan Yogyakarta, Masjid Al-Falah Surabaya, dan Masjid Sabilillah Malang*. UIN Sunan Ampel Surabaya.
- Hidayati, I. W., & Usman, N. (2018). Manajemen keuangan masjid bagi takmir Masjid Nurul Iman Perumahan Pondok Rejo Asri sebagai upaya meningkatkan kemakmuran masjid. *Community Empowerment*, 3(1). <https://doi.org/10.31603/ce.v3i1.2440>
- Ibrahim, D. (2019). *Al-Qawa'id Al-Maqashidiah (Kaidah-kaidah Maqashid)*.
- Indra, S. (2018). Economic empowerment model for the poor through zakat institution under *maqashid syariah* concept in West Kalimantan. *Asian Journal of Social Science Studies*, 3(1). <https://doi.org/10.20849/ajsss.v3i1.337>
- Jaelani, A. (2019). *Maqashid syariah dan pengembangan kewirausahaan berkelanjutan di Indonesia*.
- Janah, N., & Ghofur, A. (2018). Maqashid As-Ayari'ah sebagai dasar pengembangan ekonomi Islam. *International Journal Ihya' 'Ulum Al-Din*, 20(2). <https://doi.org/10.21580/ihya.20.2.4045>
- Jannah, N. (2016). Revitalisasi masjid di era modern (studi terhadap peranannya di era modern). *Journal Analytica Islamica*, 5(1).
- Kartasmita, G. (1997). Konsep pembangunan yang berakar pada masyarakat. *Pemberdayaan Masyarakat*, (Sp 607).
- Khorimah, S. Y., & Maharani, A. (2019). Rekonstruksi laporan zakat, infak, shadaqah pada lembaga masjid berdasarkan PSAK 109. *International Journal of Social Science and*

- Business*, 3(4). <https://doi.org/10.23887/ijssb.v3i4.21504>
- Kurniawati, D. P., Supriyono, B., & Hanafi, I. (2013). Pemberdayaan masyarakat di bidang usaha ekonomi (studi pada badan pemberdayaan masyarakat akota Mojokerto). *Jurnal Administrasi Publik*, 1(4).
- Kurniawati, S. L., Lestari, W., Sari, L. P., & Dewi Kartika, T. P. (2020). Shariah governance, maqasid al-shariah, SMEs performance: The role of gender and age. *Journal of Economics, Business, & Accountancy Ventura*, 23(2). <https://doi.org/10.14414/jebav.v23i2.2374>
- Mengistu, A. T., & Panizzolo, R. (2023). Metrics for measuring industrial sustainability performance in small and medium-sized enterprises. *International Journal of Productivity and Performance Management*. <https://doi.org/10.1108/IJPPM-04-2022-0200>
- Mu'is, A. M. (2020). The masjid-based community economic empowerment. *Journal of Islamic Economics Perspectives*, 1(2). <https://doi.org/10.35719/jiep.v1i2.17>
- Muheramtohad, S. (2017). Peran lembaga keuangan syariah dalam pemberdayaan UMKM di Indonesia. *MUQTASID Jurnal Ekonomi dan Perbankan Syariah*, 8(1). <https://doi.org/10.18326/muqtasid.v8i1.95-113>
- Munjuri, M. G., & K'Obonyo, P. (2015). Human capital, employee empowerment, and performance of commercial banks and insurance firms in Kenya. *International Journal of Arts and Commerce*, 4(6).
- Novadina, N. N., & Zaki, I. (2020). Manajemen Masjid Namira Lamongan serta dampaknya terhadap jamaah menurut *maqashid syariah*. *Jurnal Ekonomi Syariah Teori dan Terapan*, 6(3). <https://doi.org/10.20473/vol6iss20193pp510-524>
- Nurasyah, A., Syamputri, D., Al Adawiyah, R. A., Mahri, A. J. W., & Ismail, A. G. (2022). Islamic wealth management: Ensuring the prosperity of Muslim households of MSMEs during COVID-19. *International Journal of Ethics and Systems*. <https://doi.org/10.1108/IJOES-09-2021-0165>
- Nuriyah, A., & Fakhri, U. N. (2022). Designing of digital-based Islamic social finance model through role of mosque. *Jurnal Ekonomi & Keuangan Islam*. <https://doi.org/10.20885/jeki.vol8.iss1.art6>
- P.L, R. F. (2018). *Buku pedoman global gotong royong (G2R): Inovasi gerakan desa dengan Model Tetrapreneur*. Badan Perencanaan Pembangunan Daerah (BAPPEDA) DIY.
- Prasetyo, D. E., Mardianto, & Mirani, D. (2023). Evaluasi dampak program pemberian bantuan non-tunai bagi pelaku usaha mikro kecil menengah di kota Palembang. *PESIRAH: Jurnal Administrasi Publik*, 3(2). <https://doi.org/10.47753/pjap.v3i2.48>
- Pratama, A. (2019). *Studi fenomenologi Baitul Maal Masjid dan pemberdayaan masyarakat di Daerah Istimewa Yogyakarta*. Universitas Gadjah Mada.
- Rahmi, A. (2015). Mekanisme pasar dalam Islam. *Jurnal Ekonomi Bisnis dan Kewirausahaan*, 4(2). <https://doi.org/10.26418/jebik.v4i2.12481>
- Ritonga, A. H., & Wijaya, M. R. (2022). Mosques and economic empowerment of the Ummah. *Jurnal At-Taghyir: Jurnal Dakwah dan Pengembangan Masyarakat Desa*, 4(2). <https://doi.org/10.24952/taghyir.v4i2.4557>
- Rizki, D., Hanif, F., Athief, N., Mayang, S., & Isma, L. (2022). *The Synergy of BWM and BUMDes as an Alternative for Improving the Welfare of UMKM*.
- Rizki, D., Wijanarko, F. N., & Murti, T. W. (2023). Rahn Contract Construction as Micro,



- Small and Medium Enterprises (MSME) Capitalization Solutions in the Halal Industry Sector. *Indonesian Journal of Interdisciplinary Islamic Studies*, 5(3), 165–182. <https://doi.org/10.20885/ijiis.vol.5.iss3.art3>
- Saleh, A. S., & Ndubisi, N. O. (2006). SME development in Malaysia : Domestic and global challenges. In *Working Paper 06-03, Department of Economics, University of Wollongong, 2006*.
- Saputra, E., & Agustina, D. (2021). Peran institusi masjid dalam pembangunan ekonomi lokal: Studi kasus pada Masjid Jogokariyan Yogyakarta. *Journal of Islamic Economics and Finance Studies*, 2(2). <https://doi.org/10.47700/jiefes.v2i2.3687>
- Saputro, E. F. I. (2021). *Analisis model pemberdayaan ekonomi masyarakat sekitar Masjid: Studi kasus masjid besar Al Mukhlisin Sukorejo Pasuruan*. Universitas Islam Negeri Maulana Malik Ibrahim.
- Sekaran, U., & Bougie, R. (2016). Research methods for business: A skill-building approach. In *Nucleic Acids Research*.
- Solihin, A. B. (2015). Pemberdayaan ekonomi umat berbasis masjid (studi pada Masjid Jogokariyan Yogyakarta). *Jurnal Al-Ahwal*, 3(2).
- Styaningrum, F. (2021). Konsep sistem ekonomi kerakyatan dalam pemberdayaan UMKM Indonesia. *EJurnal Ekonomi dan Bisnis Universitas Udayana*. <https://doi.org/10.24843/eeb.2021.v10.i08.p01>
- Sudjana, N. (2010). *Penilaian hasil proses belajar mengajar*.
- Suryanto, A., & Saepulloh, A. (2016). Optimalisasi fungsi dan potensi masjid: Model pemberdayaan ekonomi masyarakat berbasis masjid di kota Tasikmalaya. *Iqtishoduna*, 8(2).
- Suyanto, M. (2008). *Muhammad business strategy and ethics*. Andi Offset.
- Syamsuri, S., & Yuripta Syafitri, O. (2019). *Maqashid syariah* approach on the empowerment of human resources in Mulyodadi Village Bantul Yogyakarta. *MIQOT: Jurnal Ilmu-Ilmu Keislaman*, 42(2). <https://doi.org/10.30821/miqot.v42i2.549>
- Toriquddin, M. (2013). Teori *maqashid syariah* perspektif Ibnu Ashur. *ULUL ALBAB Jurnal Studi Islam*, 14(2). <https://doi.org/10.18860/ua.v14i2.2657>
- Triyuni, N. N., Bagiastuti, N. K., Suparta, I. K., & Sukmawati, N. M. R. (2021). Tetrapreneur Model in sustaining tourism during COVID-19 pandemic in Bongkasa Pertiwi Village, Badung Regency. *International Conference on Applied Science and Technology on Social Science (ICAST-SS 2020)*, 347–351. Atlantis Press.
- Usman, U. (2019). *Maqasid syariah Ibn 'Asyur dan pengukuran kinerja rantai suplai halal*. *Jurnal Hukum Islam*, 17.
- Wirawan, I. K., Sudibia, K., & Purbadharmaja, I. B. (2015). Pengaruh bantuan dana bergulir, modal kerja, lokasi pemasaran dan kualitas produk terhadap pendapatan pelaku UMKM sektor industri di kota Denpasar. *EJurnal Ekonomi dan Bisnis Universitas Udayana*, 4(01).
- Wulandari, E. P., Saiban, K., & Munir, M. (2022). Implementasi *maqashid syariah* dalam pemberdayaan ekonomi masyarakat. *Invest Journal of Sharia & Economic Law*, 2(1), 1–15.
- Yuningsih, N., Asral, & Harisandi, P. (2023). Pemberdayaan dan pemasaran produk UMKM kabupaten Bekasi melalui bazar UMKM. *Jurnal Pengabdian Bersama*

*Masyarakat Indonesia*, 1(1).

Zahrati, F. (2021). *Pemetaan kepatuhan prinsip al-maqasid al-syariah pada strategi dan bisnis UMKM halal (studi kasus: Komunitas Jogjawomenpreneur dan aloe vera)*. Universitas Gadjah Mada.