JUEB: **Jurnal Ekonomi dan Bisnis** **Vol. 5. No. 2 Juni 2026**
http://jurnal.jomparnd.com/index.php/jk *e-ISSN: 2828-8858 p-ISSN: 2829-0011*

Mosque Financial Management For Social Welfare and Msme Development in Papua

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Abstract

Mosques have evolved into central institutions for managing charitable funds with substantial potential for social and economic empowerment. These funds should not merely remain idle balances but should contribute significantly to community welfare. This study aims to analyze the effectiveness of mosque fund management in improving the welfare of Muslim communities in Sorong City. The study employed a quantitative descriptive approach with a case study method, focusing on the strategies implemented by mosque administrators in managing funds for the development of Micro, Small, and Medium Enterprises (MSMEs) and social assistance programs. The study involved 10 mosque administrators (takmir), representing ten mosques in Sorong City, as the research subjects. The mosques were selected using quota sampling based on specific criteria, namely the ten mosques with the largest congregations and the most prominent physical infrastructure. The effectiveness of mosque fund management was assessed based on the ratio of income according to funding sources, expenditure allocation targets, and the accountability of financial reporting, with particular emphasis on the proportion of mosque funds allocated to MSME development and social assistance programs. Data were collected through questionnaires, supported by document analysis of financial reports and mosque fund management policies related to social welfare and MSME development initiatives. The findings indicate that mosque financial management has been optimized to support community welfare, as reflected by the allocation of 11% of total mosque funds to social and economic activities. Of this allocation, 78% was directed toward humanitarian assistance, while 22% was allocated to MSME development funding. These findings demonstrate that mosques not only help alleviate social burdens but also play an active role in strengthening community economic resilience through business support initiatives.

Keywords: *mosque fund; financial contributions support; social development; MSMEs in Papua*

INTRODUCTION

Islam and mosques have unified the Muslim community through congregational prayers, which instil the principle of human equality. This act of worship has a positive long-term impact on moral development. (Orlovius et al., 2009; Rifa'i, 2016). Although mosques are inherently nonprofit, their financial resources are not tied to business prospects. Instead, society entrusts mosques with the collection of charitable funds, including community donations, *zakat*, *infaq*, *sadaqah*, and *waqf*. (Sochimin, 2017). The existence of these funds necessitates proper and transparent management to maintain public trust in social philanthropy. (Hidayati & Usman, 2018). Effective financial governance requires contributions from the Indonesian Mosque Council (DMI), Mosque Prosperity Board (BKM), and the wider community (Julkarnain, 2018).

The primary financial sources of mosques include donations, charity boxes, *zakat*, *infaq*, *sadaqah*, and *waqf*, mosque-run business activities, and even government assistance. (Pradesyah et al., 2021). Despite the substantial financial inflow, most mosques still lack proper financial

management (Sochimin, 2017). This issue is evident in the budgeting strategy, which is often unstructured and based solely on urgent needs, leading to misallocated expenditures or unutilized funds. Poor financial management can adversely affect the sustainability of planned programs and services. (Sochimin, 2016). This situation stems from the assumption that service provision is the primary means of attracting congregants to perform prayers at the mosque. (Pasaribu et al., 2018). Therefore, effective financial management is expected to enhance mosque services while addressing the community's socio-economic needs.

Finance studies how individuals, businesses, and organizations manage, acquire, and use monetary resources. In business, financial management involves planning, organizing, directing, and controlling financial activities to achieve organizational goals. Financial management encompasses various aspects such as financial planning, budgeting, risk management, and investment decision-making (Hashemi, 2019). Community financial management focuses on how individuals and households manage income, expenses, savings, and investments to achieve financial well-being (Laux, 2013; Sukenti, 2023). Financial literacy is crucial in empowering communities to make informed financial decisions. As a non-profit organization, Mosque financial management requires transparency and accountability in planning, collecting, managing, and reporting funds from donations, *zakah*, and other sources (Setiawan, 2024). Accountability in mosque financial management is crucial to maintaining community trust and ensuring funds are used for their intended purposes (Amoah et al., 2022).

Based on function, mosques are not only the principal place of worship, but also serve as centers of religious education, community and social activities, and as centres of social welfare through the management of *zakah*, *infaq*, and *shadaqah*. Effective mosque management is a crucial factor in optimizing the role and function of mosques (Mubaraq et al., 2024). This management encompasses various aspects, including administration (*idarah*), mosque prosperity (*imarah*), maintenance (*ri'ayah*), finance, human resources, planning, organization, implementation, and supervision (Saleh, 2019; Triadi et al., 2024). Administration involves developing cooperation and organizing activities. Prospering mosques focus on making mosques centers of worship and community development. Maintenance includes the cleanliness, beauty, and physical comfort of the mosque. Financial management must be carried out transparently and accountably (Hanif et al., 2021; Lestary & Muniroh, 2023; Sukmana et al., 2024). Human resource management involves the imam, muezzin, and other mosque administrators. Strategic planning with a clear vision and mission is essential for effective mosque management (Harahap & Daulay, 2021).

Numerous studies have been conducted on the management and utilization of mosque funds for the economic development of the Muslim community. For instance, Haq & Dewi (2013) reported that mosques implement simple budgeting strategies in planning their activities through diverse funding sources. (Haq & Dewi, 2013). Their

study also highlighted that mosques have substantial surplus funds that can be utilized for community welfare. Similarly, (Sochimin, 2017) Found that only a small number of mosques meet proper financial management standards. (Hidayati & Usman, 2018) further emphasized that despite efforts to implement financial programs through *infaq* collections, activities at Jogokariyan Mosque have not yet been fully realized due to various resource limitations (Hidayati & Usman, 2018). Meanwhile, Rini (2019) provided optimistic findings, revealing that mosque fund management has improved in some locations, primarily due to financial reporting initiatives that mosque administrators undertake. This progress is evidenced by preparing and publicly disclosing financial statements to congregants, typically announced during Friday prayers or displayed on notice boards. (Rini, 2019).

A critical issue that must be addressed is the effective use of mosque funds to resolve socio-economic problems within the community. From this perspective, mosques should not retain donations and alms indefinitely but ensure that such funds are promptly distributed to their intended beneficiaries. *Infaq* and *sadaqah* funds, by their nature, should be swiftly allocated to those in need. If surplus funds remain in the mosque's reserves, appropriate expenditure targets should be identified in alignment with the principles of charity, *infaq*, and *sadaqah*. This may include providing financial assistance to the underprivileged, addressing social debt-related issues, and supplying food for the needy. Mosque congregants suggest that mosque funds should be invested in activities that can generate income for the mosque while benefiting the community. (Razak et al., 2014). Such initiatives could include financial support for congregants with micro-businesses or establishing mosque cooperatives to stimulate economic activity, reinforcing the mosque's role as a unifying and empowering institution for the Muslim community.

Researchers indicate that mosque funds are often retained in cash reserves, amounting to tens or even hundreds of millions of rupiah. In contrast, their intended purpose funding social welfare and charitable initiatives remains unfulfilled. Consequently, mosques risk becoming mere collection centers for donations, with no clear plans for fund distribution. This situation creates opportunities for mismanagement or misuse of funds by individuals with access to these financial resources. In response, this study seeks to investigate in-depth how mosque funds are managed for community welfare in Sorong City. Furthermore, the study aims to analyse the extent and role of mosque funds in providing financial assistance for social and economic empowerment programs targeting those in need.

As highlighted in previous research on mosque fund management through *waqf* and donations, differences in geographical contexts may introduce unique findings in this study. While many studies have examined similar topics in mosques across Java and Kalimantan, there is a lack of literature discussing mosque fund management in Papua. This research is particularly intriguing, as despite being a Muslim-minority region, Papua has demonstrated rapid financial circulation, enabling the construction of several grand

mosques with significant congregations. Hopefully, this study will serve as a valuable source of information regarding the effectiveness of mosque fund management in Papua, particularly in Sorong City.

This study aims to analyze the management of mosque finances in supporting social welfare and MSME development in Papua, particularly in relation to the allocation, utilization, and governance of mosque funds for community empowerment programs. The study also seeks to examine how effective financial management practices can strengthen public trust, enhance financial accountability, and optimize the use of mosque funds to address socio-economic challenges and improve community welfare.

METHODS

This study employed a quantitative descriptive method with a case study approach. The case study focus enabled the researchers to explore financial management practices within real-world settings by considering the local context of Sorong City and the specific characteristics of the research subjects. The study focused on ten mosques in Sorong City, Southwest Papua. The selection of mosques was based on quota sampling, involving ten prosperous mosques identified according to several criteria, including the largest number of congregants, larger mosque size, and the physical grandeur of the mosque buildings. The research subjects consisted of one representative mosque administrator (takmir) from each mosque and congregational members involved in financial management and the implementation of community empowerment programs.

The researchers developed specific indicators relevant to the research objectives in designing the questionnaire instrument for data collection. The mosque financial management indicators encompassed both structural and procedural aspects, including organizational structure and the segregation of financial management functions, personnel selection criteria (management), financial strategy formulation, budget planning, accounting-based financial reporting, and the evaluation of mosque activities. These indicators were adapted from the findings of (Santoso & Adnan, 2018), who identified six principal components of mosque financial management.

Meanwhile, the socio-economic empowerment indicators were measured based on several dimensions, including community welfare (fulfillment of basic needs such as food and clothing, household consumption, and housing quality), access to resources and opportunities (capital, information, and markets), community awareness and critical capacity, participation in decision-making processes, and community control over their own resources. These empowerment indicators were developed based on the community empowerment literature, particularly concepts related to welfare and participation (Ishlahuddin, 2023).

Prior to the implementation of the study, the researchers validated the questionnaire through content validity assessment by obtaining feedback from the Indonesian Mosque Council to evaluate the appropriateness of the instrument in

measuring mosque fund management practices. Of the 32 questionnaire items initially proposed, 27 items were approved and subsequently utilized in the final questionnaire instrument.

Data analysis was conducted using a quantitative descriptive approach. Data were collected through questionnaires distributed to mosque administrators and congregants involved in mosque financial and social empowerment programs. The collected data were analyzed using descriptive statistical techniques by calculating the total mosque income derived from zakah, infaq, sadaqah, and other financial sources, as well as the total expenditures allocated for social welfare, poverty alleviation, and MSME development programs.

The findings were presented in the form of tables, percentages, charts, and simple graphs to provide a clear description of the allocation and utilization of mosque funds. This descriptive statistical analysis was intended to illustrate the pattern of mosque financial management in supporting social welfare and MSME development in Papua. To ensure data validity and reliability, the questionnaire instrument was reviewed and evaluated prior to distribution, while the collected data were checked for completeness and consistency before analysis.

RESULTS AND DISCUSSION

Mosque funding sources are derived from various categories, including general and specific sources designed by mosques to finance planned programs and activities. General funding sources include *zakah* management, donations for mosque construction from the community, and *sadaqah* contributions, which are allocated explicitly for mosque development. Additionally, general *sadaqah* is collected from congregants through donation boxes provided every Friday and during daily prayers. Although this *sadaqah* is not explicitly intended for mosque construction, mosque administrators can allocate these funds for mosque service development. Some financial sources do not originate from the community but come in grants or donations from local governments, specifically designated for mosque construction. Observations indicate that mosque administrators and construction committees often submit funding proposals to local governments, which are realised through grant assistance allocated for religious facility development. While these grants do not fully cover mosque construction costs, they provide partial financial support to meet the needs outlined by mosque committees and administrators.

Another primary funding source is general *sadaqah* donated by congregants during Friday prayers and other obligatory prayers, which mosque administrators utilize to mobilize community donations through charity boxes. This funding source is widely used, as many community members contribute small amounts, believing the mosque will effectively manage the funds. When interviewed, donors revealed that their primary intention in giving *sadaqah* is to entrust mosque administrators with its management as a charitable act that generates spiritual rewards. The community expects the mosque to allocate these funds to those in need, following mosque policies on eligibility for financial aid. However, some

members also view their *sadaqah* contributions as financial support for mosque construction and renovations. They expect these donations to serve as a form of worship by contributing to developing religious infrastructure.

A detailed breakdown of mosque funding sources in Sorong City, categorized by various funding indicators, is presented in the following diagram.

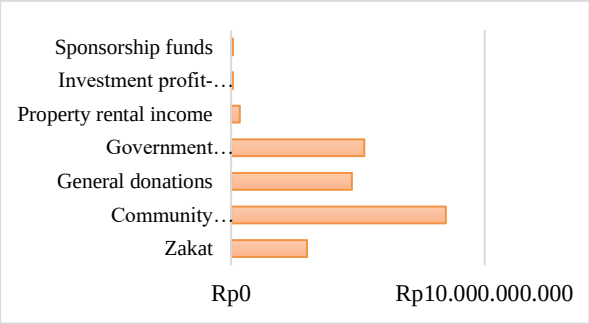

Figure 1. The amount of funds collected by mosques in Sorong City is based on several funding sources

As donors ' intent varies, not all these funding sources can be allocated for social assistance and MSME development. Some donations are specifically designated for mosque construction, while others are given with a general intent, entrusting mosque administrators, such as *takmir*s, with fund management. Additionally, *zakah* funds cannot be exclusively used for social assistance and MSME development, as religious directives strictly govern their allocation. Therefore, only general *sadaqah* and other non-restricted funding sources can be utilized for social assistance and MSME support.

General *sadaqah* and other financial resources are allocated according to their intended purposes, including mosque maintenance and repairs, religious services, funding educational programs, supporting community education initiatives, enhancing *takmir* development, mosque operations and administration, and social and humanitarian activities. Since each fund has a specific function, only approximately 11% of the mosque funds are allocated for social assistance and humanitarian aid. The mosque expenditure data is presented in the following graphic.

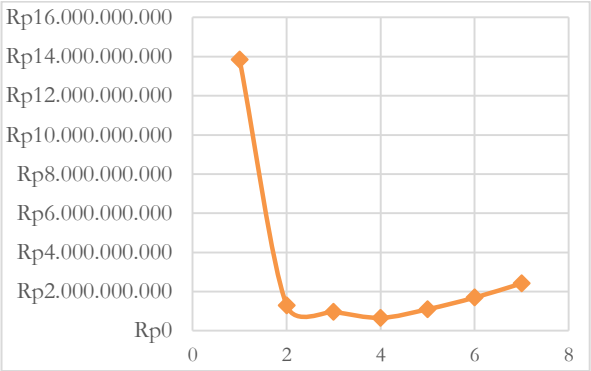

Figure 2. Mosque Expenditure Allocation: 1) Building Maintenance, 2) Religious Services, 3). Educational Programs, 4). Community Development, 5). Education and Personal Development, 6). Operations and Administration, 7). Social and Humanitarian Activities

Funding for mosque religious services encompasses the needs of congregational prayers, religious study sessions, honoraria for sermons and Friday khutbah, expenses for religious studies, and spiritual guidance. Funding for educational programs includes operational costs for Quranic learning centers (*TPQ*), religious courses, honoraria for Quran teachers, purchasing books and teaching materials, and maintaining mosque educational facilities. Community development funding is allocated to interfaith dialogues, seminars, workshops, collaborative programs between organizations, and activities that promote tolerance and harmony. Education and personal development funding includes

operational costs for skills training courses, seminars, career guidance, and leadership development programs. Meanwhile, mosque operational and administrative funding covers daily operational and administrative expenses such as electricity, water, security, insurance, and financial management. Funding for mosque social and humanitarian activities includes assistance for the poor, bereavement support, aid for orphans and underprivileged individuals, disaster relief, food assistance, healthcare services, and microfinance support for small and medium-sized enterprises (SMEs).

The data shows that most mosque funding is allocated to building maintenance and repairs. Approximately 63% of the total funds are dedicated to this purpose, leaving only 37% for other activities. Specifically, only 5.9% of the funds are allocated to religious activities, 4.4% to educational programs, and 3% to community and youth development initiatives. Similarly, youth education and personal development funding remains at approximately 5%. Additionally, a significant portion is allocated to mosque operations and administration, accounting for 7.7% of the budget, while social and humanitarian activities, including SME development for mosque congregants, receive only 11%.

This estimation indicates that only 11% of the total funds managed by the mosque are allocated to social welfare and humanitarian efforts. The adequacy of this amount for humanitarian aid and SME development remains uncertain; however, its existence and utilization contribute positively by ensuring financial participation in social initiatives. The breakdown of funds designated for social and humanitarian aid, including SME support, is detailed in the following diagram:

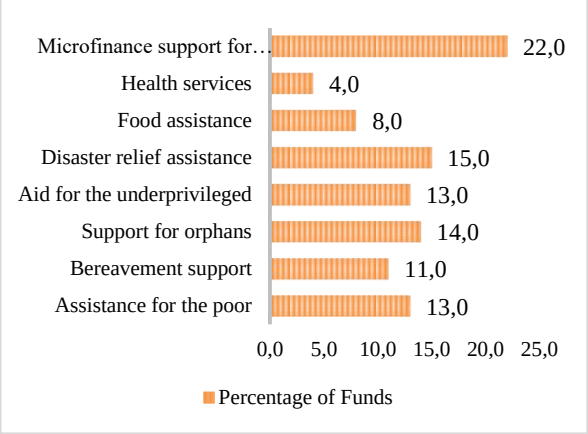

Figure 3. Breakdown of Social Assistance and MSME Funding Utilization

Of the 11% of mosque funds allocated for social assistance and MSME support, a detailed breakdown reveals its specific utilization to benefit the community and mosque congregants. Data analysis indicates that 13% of social assistance funds are allocated to aid the poor, referring to financially disadvantaged Muslims struggling to meet their basic daily needs. Mosque administrators (*takmir*) distribute these funds based on direct field assessments and community reports. Additionally, mosque funds allocated for bereavement support constitute 11% of the social assistance budget. This bereavement support refers to financial aid provided upon the passing of mosque congregants or residents, reinforcing the mosque's role as a moral pillar in the community's joyful and sorrowful moments.

Furthermore, 14% of social assistance funds are designated for orphans, defined as children who have lost their fathers and are unable to support themselves. Another 13% of the mosque's social assistance funds are allocated to aid the underprivileged (*dhuafa*),

particularly elderly Muslims who lack sufficient means to sustain their livelihood. Additionally, 15% of the mosque's funds are directed toward disaster relief, including natural disasters such as floods, landslides, fires, and other calamities affecting both the local community near the mosque and residents of Sorong city. According to mosque administrators, disaster relief efforts prioritize incidents within Sorong city and Southwest Papua, although contributions have also been made to national disasters such as tsunamis and volcanic eruptions.

The findings revealed that only 11% of total mosque funds were allocated to socio-economic programs, while 63% were directed toward physical mosque construction and infrastructure development. Several interrelated factors appear to explain this imbalance. First, many congregants perceive mosque construction as a highly virtuous religious act, as reflected in the common belief that "building a mosque is equivalent to building a house in paradise" (Fahmi, 2026). This religious motivation encourages donors to prioritize visible physical projects over social empowerment programs. Consequently, mosque administrators and community members tend to channel donations toward building expansion, renovation, and architectural enhancement rather than community-based economic initiatives. Mustain (2023) documented a case in which a mosque allocated nearly all of its funds to building maintenance and physical expansion despite already having adequate facilities. This pattern demonstrates a strong orientation toward symbolic representation through magnificent mosque buildings rather than the direct realization of social benefits (Mustain, 2023). Similarly, (Hildayanti, 2023) reported that one mosque allocated "almost all" of its financial resources to maintenance and additional construction projects. Such practices indicate that mosque administrators often consider infrastructure investment to be the most appropriate use of accumulated mosque funds, rather than distributing those resources directly to the surrounding community.

On the other hand, many mosques still lack comprehensive mechanisms for planning and implementing sustainable social programs. As noted by (SAPUTRI, 2024), effective management of mosque funds has significant potential to improve community welfare and reduce poverty. However, in practice, mosque administrators appear to place greater emphasis on the function of *Imarah*, which focuses on worship activities and physical mosque development than on *riayah*, which relates to social services and community welfare. Limited awareness regarding the broader potential of social da'wah and MSME empowerment programs has contributed to the relatively small allocation of funds for socio-economic purposes. The combination of religious motivation and internal financial management practices has gradually fostered a symbolic mosque construction culture. In this context, large and architecturally impressive mosques are often perceived as symbols of Islamic identity, prestige, and communal success, which sociologically shifts budget priorities toward physical development projects (Saputra & Agustina, 2021). As a consequence, the proportion of mosque funds allocated to social and

economic empowerment programs remains limited.

The mosques examined in this study play an important role in supporting community welfare through various social and economic assistance programs. A portion of mosque funds is allocated to food assistance, including free meals and staple food packages distributed primarily during Ramadan and in response to food shortages within the surrounding community. In addition, approximately 4% of mosque funds are dedicated to healthcare assistance, particularly for congregants and local residents who are unable to fully cover hospital and medical expenses. Beyond humanitarian support, 22% of the total social assistance allocation is directed toward MSME financing. Based on interviews with mosque administrators (*takmir*), surplus mosque funds are commonly invested as business capital for selected small entrepreneurs considered capable of sustaining and expanding their businesses. Funding recipients are generally required to have operated their businesses for at least two years, maintain close familiarity with mosque administrators, actively participate in congregational prayers, and demonstrate financial responsibility in managing the assistance provided. This financing mechanism aims not only to support local entrepreneurs but also to ensure the sustainability of mosque funds through repayment and profit-sharing schemes.

The sustainability of mosque social programs is strongly supported by routine *sadaqah* contributions collected during daily prayers and especially on Fridays, when charitable giving is culturally and spiritually emphasized among Muslim congregants in Sorong City. Friday donations are significantly higher due to larger congregational attendance and the widespread belief that charitable giving on Fridays carries greater religious merit, consistent with the findings of (Affandi, 2022),. Likewise, (Asyifa et al., 2023) suggested that Friday *sadaqah* should be prioritized for humanitarian and social assistance programs. In addition to public donations, several mosques also receive government grants specifically designated for mosque construction and renovation projects (Kusumadyahdewi, 2018). These funds are strictly allocated for physical infrastructure development, including building materials and labor costs. Furthermore, some mosques have developed independent business units through property rentals, minimarkets, and Sharia-compliant investments in MSMEs, reflecting findings by (Said et al., 2013). Revenue generated from hall rentals, ambulances, mosque-owned facilities, and profit-sharing investments contributes to mosque operational sustainability while simultaneously supporting community economic welfare. Although sponsorship support from external businesses remains relatively limited, it also represents an additional funding source that helps mosques expand their social assistance and MSME empowerment programs in Sorong City..

The mosque-based MSME assistance programs identified in this study primarily supported home-based and small-scale businesses operated by congregational members, particularly in the culinary sector, small grocery businesses (*sembako*), and service-oriented occupations such as tailoring

and barbering. Many recipients used the assistance as business capital for food production, catering, and personal services. These findings are consistent with the empowerment initiatives implemented by Masjid Jogokariyan, which involved local women tailors in mask production (Azzam & Muhyani, 2019) and empowered local chefs to market food products and cooking spices (Saputra & Agustina, 2021). Mosque financial support generally followed Sharia principles that prohibited *riba* through soft loans (*qardh*) and profit-sharing schemes (*mudharabah* or *musyarakah*). Under these schemes, business capital was repaid through interest-free installments or shared business profits, reducing the burden of conventional financing while encouraging business sustainability. The Indonesian Mosque Council (DMI) of South Tangerang also recommended utilizing *infaq* and *waqf* funds for MSME financing through Sharia contracts to improve access to capital (Dianitasari et al., 2023).

These empowerment programs significantly improved household economic conditions among recipients. Several mosque administrators reported that beneficiaries experienced higher and more stable incomes after joining mosque-funded MSME programs, enabling them to repay installments consistently and participate in profit-sharing contributions. As a result, household debt burdens declined, while purchasing power and economic stability increased. Similar empowerment models have been successfully implemented by Masjid Jogokariyan through interest-free business capital, MSME bazaars, and business training programs, as well as Masjid Al-Falah, which regularly organizes MSME bazaars and marketing training for small entrepreneurs (Fakhruudin & Pratomo, 2021). These initiatives demonstrate that mosque-based financing mechanisms can effectively strengthen small business income and improve long-term community economic resilience.

This research shows that mosques serve as places of worship and a community support system in addressing social challenges and developing the economy. Based on data analysis, the financial management of the mosque for community welfare has been optimal. The allocation of mosque funds for social and humanitarian assistance and financial support for developing MSMEs is evidence of this. The findings indicate that 78% of funds allocated for social assistance are used for humanitarian assistance, while the remaining 22% is allocated for microfinance support for Muslim entrepreneurs. This percentage distribution indicates that mosques significantly alleviate financial burdens and actively strengthen the community's economic resilience through business assistance. This is in contrast to research conducted by (Affandi, 2022), which highlighted Islamic philanthropic movements through the Friday alms program at the *Nurul Huda Pangpong* Mosque. Affandi found that mosques' contributions to supporting the community through Friday alms also significantly improve socioeconomic welfare. However, the allocation of funds at this mosque is more focused on direct assistance, such as food and clothing distribution, with a smaller proportion supporting micro-enterprises. Meanwhile, (Andarsari, 2017)In

her report on non-profit organization finances, she stated that the mosque at Kadiri University also allocates social funds for various humanitarian activities. However, there is no specific allocation for business capital assistance, indicating that each mosque's approach to managing social funds can vary depending on its vision and mission.

Study from (Asyifa et al., 2023) The Sharia Enterprise Theory emphasized the importance of transparent and accountable mosque financial management to ensure that collected funds are used effectively for the benefit of the community. This study aligns with the findings that mosque financial management has been running optimally, with a return rate of business capital assistance reaching 100%. (Haq & Dewi, 2013)Their case study of several mosques in Bogor City found that sound mosque fund management can support various social and economic programs that positively impact the community. However, they also noted that not all mosques have sufficient financial capacity to provide business capital assistance, a finding similar to the findings in this study. (Hidayati & Usman, 2018) Highlighted the importance of financial management training for mosque administrators to improve mosque prosperity.

This training ensures that funds collected from the congregation can be managed effectively and efficiently for various social purposes. Furthermore, (Muthohar, 2019) Their analysis of mosque financial management in Yogyakarta found that knowledge, attitudes, and practices of sound financial management can improve the transparency and accountability of mosque funds, supporting the conclusion that sound financial management is key to successful social fund management.

This study also found that allocating funds for micro-enterprise support has helped approximately 70 annually. This aligns with (Andarsari, 2017) Findings indicate that nonprofit funds can be utilized for local community economic development, albeit on a smaller scale. In the context of disaster relief, this study's findings indicate that mosques play a crucial role in assisting in natural disasters such as floods and landslides

CONCLUSION

Based on the findings of this study, it can be concluded that mosque financial management has been utilized effectively to support community welfare through the allocation of funds for humanitarian assistance and MSME development programs. The results show that 78% of the funds allocated for social assistance were directed toward humanitarian aid, while the remaining 22% was utilized for microfinance support for Muslim entrepreneurs. These findings demonstrate that mosques not only help alleviate immediate financial burdens within the community but also contribute to strengthening long-term economic resilience through business empowerment initiatives.

This study further implies that mosque financial governance has the potential to function as a sustainable model of Islamic social finance for community-based economic development. From a policy perspective, the findings highlight the importance of strengthening financial allocation strategies that prioritize productive socio-economic programs alongside religious and operational functions. Theoretically, this

study contributes to the growing discourse on mosque-based economic empowerment by demonstrating how Islamic philanthropic resources can be integrated into MSME financing and poverty alleviation efforts. Practically, the findings provide evidence that Sharia-compliant financing mechanisms, such as soft loans and profit-sharing systems, can effectively support small entrepreneurs and improve household economic stability. Therefore, policies related to the allocation of mosque funds for microenterprise development and community empowerment should be maintained and further expanded to maximize the social and economic impact of mosque institutions within Muslim communities.

ACKNOWLEDGMENTS

The researcher would like to thank the Institute for Research and Community Service (LPPM) of the Sorong State Islamic Institute for financial support in conducting this research. We also thank the *Takmir* of the sample mosques for supporting data collection.

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