

## FROM PLANTATION TO CONGREGATION: GOVERNANCE AND ACCOUNTABILITY OF A MOSQUE-MANAGED PALM OIL BUSINESS AT DARUSSALAM MOSQUE, INDONESIA

Netta Agusti<sup>1\*</sup>, Bagus Setia Wahyudi<sup>2</sup>, Ashadi Cahyadi<sup>3</sup>

<sup>1</sup> Agribusiness, Universitas Bengkulu, Indonesia

<sup>2,3</sup> Da'wah Management, UIN Fatmawati Sukarno Bengkulu, Indonesia

\*Corresponding Author:

Author: Netta Agusti

Alamat Email: [neta.agusti@unib.ac.id](mailto:neta.agusti@unib.ac.id)

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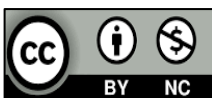
### ABSTRAK

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*Kata Kunci:*

Pendanaan Masjid; Ekonomi Masjid; Akuntabilitas Keuangan Masjid.

Infaq, sedekah, wakaf, hibah pemerintah dan swasta telah kebersamai masjid di Indonesia dalam waktu yang sangat lama. Sementara model-model pendanaan produktif belum banyak dikembangkan secara sistematis. Penelitian ini bertujuan untuk menganalisis dinamika dan akuntabilitas pendanaan masjid berbasis kebun kelapa sawit, serta mengevaluasi potensi skema tersebut sebagai alternatif dalam menjalankan fungsi keagamaan, ekonomi, dan sosial. Studi ini menggunakan pendekatan kualitatif dengan metode studi kasus tunggal pada Masjid Darussalam, Kabupaten Mukomuko, Indonesia. Data dikumpulkan melalui wawancara mendalam, observasi partisipatif-pasif, dan dokumentasi arsip lokal. Hasil penelitian menunjukkan bahwa skema SSTBS (Sedekah Satu Tanda Buah Sawit) dan pengelolaan kebun sawit mampu menciptakan sumber pendanaan mandiri yang menopang pembangunan fisik masjid. Namun, akuntabilitas pengelolaan masih bersifat informal, berbasis relasi kepercayaan, dan belum didukung sistem administrasi yang terdokumentasi. Meskipun demikian, model ini berpotensi direplikasi oleh masjid lain yang memiliki basis komunitas agraris, dengan catatan pentingnya penguatan kelembagaan dan tata kelola keuangan. Temuan ini memberikan kontribusi terhadap wacana pendanaan masjid berbasis aset produktif yang selama ini jarang diangkat dalam kajian manajemen dakwah.



## ABSTRACT

*Keywords:*

Mosque Funding; Mosque Economic; Mosque Financial Accountability.

Mosques in Indonesia have historically relied on traditional philanthropic sources: *infaq*, *sedekah*, *waqf* and grants from government and private entities. Conversely, productive funding models have remained systematically underdeveloped. This study aims to analyze the dynamics and accountability of a mosque funding model based on a palm oil plantation. It further evaluates the scheme's potential as an alternative for fulfilling the mosque's religious, economic, and social functions. The study employs a qualitative approach, utilizing a single case study methodology focused on Darussalam Mosque in Mukomuko Regency, Indonesia. Data were collected through in-depth interviews, passive-participant observation, and analysis of local archival documentation. The findings indicate that the SSTBS (*Sedekah Satu Tanda Buah Sawit*) scheme, combined with plantation management, successfully established a sustainable funding source that supports the mosque's physical infrastructure development. However, accountability for this management remains informal, relying heavily on trust-based relationships rather than a documented administrative system. Despite this limitation, the model demonstrates significant potential for replication by other mosques, particularly those within agrarian communities, contingent upon the strengthening of institutional and financial governance. This study contributes to the discourse on productive asset-based mosque financing, a topic largely unexplored within the field of *da'wah* management.

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## Introduction

Mosques in the modern era remain heavily reliant on congregational donations for funding. This dependency challenges the scholarly optimism (Arifin et al., 2024; Hamid et al., 2025; Rahmat & Tedy, 2018; Saputra &

Kusuma, 2017) that mosques can effectively function as centers for community empowerment. In Indonesia, mosques predominantly depend on Islamic philanthropic sources (such as *infaq*, *sedekah*, and *waqf*), supplemented by government grants and private-sector corporate social responsibility (CSR) initiatives (Fauzia et al., 2018; Retnowati & Hamzawi, 2025; Wandu, 2022). This financial paradigm is not unique to Indonesia. The 2020 US Mosque Survey, for instance, indicated that the majority (52%) of mosque revenue derives from Friday collections and congregant contributions, with only 2% originating from endowment funds (Bagby, 2020). This reliance on voluntary donations has prompted a search for alternative solutions to enhance the financial sustainability of mosques, enabling them to provide meaningful economic empowerment to their communities.

Mosque administrators are pivotal actors in transforming this financial model. In Marga Mulya Village, Mukomuko Regency, Bengkulu Province, Indonesia, the Darussalam Mosque exemplifies such a transformation by implementing a revenue model based on palm oil plantation yields. The initiative began with the SSTBS (*Sedekah Satu Tanda Buah Sawit*) program, which successfully raised Rp. 200,000,000. In 2022, these funds were allocated to purchase a 1.5-hectare palm oil plantation. Crucially, all operational expenditures for the plantation (e.g., fertilizer, maintenance, and harvesting wages) are financed entirely from the revenue generated by the sale of fresh fruit bunches, segregated from the mosque's routine *infaq* collections. Harvesters receive compensation at Rp. 200 per kilogram. A typical monthly harvest averages 600 kg, generating approximately Rp 1,200,000. From this revenue, Rp. 120,000 is disbursed for labor, Rp. 500,000 is allocated for plantation maintenance and fertilizer, and the remaining Rp. 580,000 is deposited into the mosque's treasury. This profit-sharing

arrangement demonstrates a synergy between the mosque management and its congregation of farmers, effectively leveraging local economic potential. This unique operational model makes Darussalam Mosque a compelling case study.

Previous scholarship has extensively examined mosque funding sources and economic activities. Sholikah (2022) illustrates the role of mosques as hubs for managing Islamic philanthropic funds for community empowerment. Nurhasanah et al. (2024) present a management model for ZISWAF (*Zakat, Infaq, Sedekah, and Waqf*) at the Jogokariyan Mosque in Yogyakarta, which raises approximately Rp. 8.000.000 annually for its empowerment programs. Fernando et al. (2022) further emphasize the necessity of professional management and community engagement to optimize the socio-economic functions of mosques. Local studies in Indonesia have also documented various fund management models, including congregational cooperatives and productive *waqf* (Irham, 2019; Jawahir & Uyuni, 2019; Rahmat et al., 2021; Zahara et al., 2021). Nevertheless, the existing literature has yet to document a financing scheme derived from agricultural profit-sharing, as practiced at Darussalam Mosque. This omission makes the present research both unique and significant, as it addresses a considerable gap in the research on non-conventional mosque financing models.

This study aims to address two primary research questions: (1) What are the dynamics and accountability structures of mosque funding under the palm oil plantation profit-sharing scheme at Darussalam Mosque? (2) Can this financing mechanism serve as a viable alternative for mosques in fulfilling their religious, economic, and social functions? The central argument of this research is that this productive profit-sharing scheme has the potential to

enhance the mosque's financial autonomy and bolster congregational trust. By examining concrete, on-the-ground practices, this study contributes to the sparse literature on project-based mosque financing while also offering actionable recommendations for mosque administrators regarding the management of non-traditional economic resources.

## **Method**

This study employed a qualitative methodology, utilizing a single case study approach to explore the dynamics of mosque funding through the management of a palm oil plantation. A case study design was selected for its capacity to provide an in-depth understanding of the specific context and processes at Darussalam Mosque in Marga Mulya Sakti Village, Mukomuko Regency, the primary subject of this investigation. The study is categorized as an intrinsic case study, as the primary focus is on understanding the particularity of the funding practices within this specific mosque (Creswell, 2013; Hartley, 2004; Yin, 2011). The principal objective of this approach was to gain a comprehensive understanding of how the mosque executes its economic functions through a plantation business scheme collectively managed by its congregation.

Participants for this study were selected using purposive sampling. This technique involved identifying individuals deemed to possess direct knowledge of, and involvement in, the management of the mosque's palm oil plantation. A total of six individuals were interviewed, comprising the Head of the Mosque Committee, the Mosque Treasurer, the plantation manager, farmers involved in harvesting, and two local community leaders. Participants were selected based on their proximity to the processes of planning, management, and revenue distribution associated with the plantation. While

the participants varied in educational background and social roles, all held key positions within the mosque's governance ecosystem.

Data were collected using three primary techniques: observation, interviews, and documentation. Passive participant observation was conducted to monitor plantation operations and mosque activities, focusing on the management of harvest yields, committee meetings, and religious events funded by the plantation. In-depth interviews were conducted using a semi-structured interview guide, which allowed for flexible yet focused data exploration. Documentation was gathered from the mosque's administrative records, including cash ledgers, meeting minutes, photographic documentation of harvesting activities, and purchase archives for the plantation land. The entire data collection process spanned two months, involving repeated site visits to ensure the acquisition of accurate and contextual data.

Data analysis followed the interactive model proposed by Miles and Huberman, which involves three concurrent stages: data reduction, data display, and conclusion drawing/verification. Data from interviews and observations were reduced by selecting relevant information and classifying it into specific categories, such as funding flows, profit-sharing mechanisms, and reporting systems. This classified data was then displayed using thematic narratives and matrices illustrating actor relationships. Conclusions were drawn inductively by identifying patterns and relationships among key variables. To ensure data trustworthiness, the researcher employed both source and methodological triangulation. This involved cross-referencing findings from interviews, observations, and documentation. Additionally, member checking was conducted with key participants to confirm the validity of the information obtained.

## Results

The following presentation of findings is structured to address the primary research questions formulated in this study. The analytical focus is directed at how the dynamics and accountability of mosque funding are constructed through the profit-sharing scheme from the palm oil plantation managed by Darussalam Mosque, Mukomuko Regency. The findings of this study are divided into four main sub-sections: representing the chronological, operational, administrative, and transparency dimensions of oil palm plantations as an alternative source of mosque funding.

### **The Initiative and Acquisition of the Palm Oil Plantation**

The initial concept of a plantation-based funding model originated from the need of the Darussalam Mosque Committee (DMC) to establish long-term financial autonomy. Historically, the mosque's finances were solely dependent on weekly *infaq* (alms) and temporary congregational donations. In response to this situation, the DMC conceived the idea of purchasing a palm oil plantation as a productive asset capable of generating consistent revenue. Hadi, a committee member, confirmed that the initial proposal to purchase the plantation originated from several mosque administrators, including himself.

This purchasing idea was subsequently deliberated in a general assembly (*musyawarah*) at the mosque, attended by committee members and prominent community figures. Regrettably, no formal documentation of this process exists; although an attendance list was reportedly kept, it could not be located at the time of this research. Nonetheless, this process is deeply embedded in the community's collective narrative and was endorsed by the mosque's founding figures.

To actualize this idea, the DMC designed the SSTBS Program, a form of commodity-based *infaq*. The mechanism involved mosque administrators visiting residents who owned palm oil plantations during the harvest season to request the donation of one fruit bunch. The program was implemented twice monthly for two years, ultimately raising Rp. 200,000,000. These funds were subsequently used to purchase a 1.5-hectare palm oil plantation in Gambir Village, Mukomuko Regency. The acquisition occurred in 2022. As of this study in 2024, the plantation has been operational for two years.

In an interview, Kasdik, an active contributor, stated that he donates two fresh fruit bunches monthly. He perceived this form of contribution as less burdensome than donating cash or other goods for the mosque's operational needs. Notably, the SSTBS program did not cease after the plantation was acquired. The program continues to operate as a parallel revenue stream to support long-term goals, such as the expansion of the mosque building. This pattern indicates that the community-based productive initiative does not rely on a singular scheme; rather, it establishes a network of mutually supportive funding mechanisms. All these actions were undertaken voluntarily by the residents. After the initial three months, many residents began proactively delivering fresh fruit bunches directly to the mosque. Thus, the foundation of this plantation-based funding model is not merely strategic; it is also fundamentally cultural and participatory.

### **Operational Mechanism and Profit-Sharing**

Following the plantation's acquisition, Darussalam Mosque established a self-management (*swakelola*) operational system. The committee did not create a formal legal entity, such as a cooperative or business unit. Instead, it assigned trusted individuals from the congregation to oversee plantation



maintenance and harvesting. Maintenance tasks—including weeding, frond pruning, and fertilization are performed by local residents who are also active members of the congregation. Kasdik, a participant, verified that he exclusively manages fertilization and frond clearing, receiving payment directly from the harvest proceeds rather than a formal contract or fixed salary.

Plantation maintenance is conducted twice annually, aligned with the palm's growth cycle and financial availability. No written work schedules or Standard Operating Procedures (SOPs) exist. Operations are executed based on verbal agreements and interpersonal social relations. This management model relies heavily on the values of trust and volunteerism, which are hallmarks of a community-based social economy. Harvesting is also conducted by residents on a rotating basis, though its implementation is inconsistent. Ideally, harvesting should occur twice monthly. However, due to labor constraints the harvest often takes place only once a month, or even less frequently. As participant Sulhadi stated, "Sometimes we harvest one month, sometimes we don't harvest for two months."

The harvested fruit is sold to a local collector (*agen pengepul*) in the village without any formal contracts or purchase receipts. The selling price adheres to the local market rate, which ranged from Rp. 1,700 to Rp. 2,000 per kilogram at the time of the study. The relationship between the mosque committee and the collector is informal, and no efforts have been made to stabilize revenue through a long-term cooperation agreement. Revenue from the harvest is distributed via a simple profit-sharing mechanism.

Average monthly production is approximately 600 kg of fresh fruit bunches, yielding around Rp 1,200,000 based on an average sale price of Rp. 2,000/kg. From this total revenue, Rp. 120,000 is disbursed for harvesting

wages (at a rate of Rp 200/kg). A fixed sum of Rp. 500,000 is allocated for monthly fertilizer and maintenance costs. The remaining balance, approximately Rp. 580,000, is deposited into the mosque's treasury. No written reports are generated for this arrangement; however, the distribution formula was mutually agreed upon during the annual committee (*takmir*) meeting. Despite its simplicity, this scheme has operated consistently for two years and has become the backbone of the mosque's alternative financing structure.

### **Mosque Financial Management**

The financial management of the palm oil plantation revenue at Darussalam Mosque is administered separately from the daily *infaq* funds. However, it is not supported by an adequate administrative system. Funds from the plantation are not deposited routinely. Instead, they are remitted only once annually, coinciding with a major Islamic celebration. Hadi [a participant] confirmed this practice, stating, "We recap the harvest yields once a year, then announce it during the Eid al-Fitr celebration, and it is usually deposited into the mosque's treasury."

There is no standardized format for bookkeeping harvest yields. Transaction records are maintained manually and are limited to memory and oral reports. Funds entering the treasury are not accompanied by receipts or balance sheets. Although this has not caused issues among the congregation to date, the situation presents a vulnerability for future transparency violations. The distribution of the plantation revenue is focused on the development and improvement of mosque facilities. According to reports from the committee, plantation revenue has been used for ceiling renovations (Rp. 8,000,000), the purchase of air conditioning for the mosque (Rp.

5,300,000), and the construction of a new prayer hall (Rp. 30,000,000). Although the nominal values are not substantial, their application is strategic and enhances the mosque's service capacity. However, these allocations are not governed by an expenditure control system. Funds are managed directly by the treasurer, and there is no system for archiving purchase receipts, budget reconciliation, or periodic evaluation.

This lack of document-based financial management indicates weak formal accountability. Darussalam Mosque does not utilize a balance sheet-based reporting system, conduct internal audits, or employ basic accounting software, such as Excel or non-profit financial applications. In this respect, the financial system relies exclusively on the personal integrity of the administrators and the social legitimacy granted by the congregation. Such practices reflect the characteristics of a community-based organization that has not yet transitioned toward professionalism. While there has been no indication of misuse thus far, this weak institutional structure poses a serious challenge to the long-term sustainability of the plantation financing scheme.

### **Transparency and Accountability**

Transparency in the management of plantation funds is executed informally, primarily through verbal announcements to the congregation. There are no financial information boards, annual bulletins, or publicly accessible digital reports. Hadi [a participant] explained that the revenue from the palm oil plantation is announced annually during Eid al-Fitr. The congregation receives this report in a familial, informal setting, without formal question-and-answer sessions or requests for detailed statements. This verbal briefing constitutes the only form of transparency implemented regularly. Although not document-based, this method is considered sufficient by the committee, as no distrust has yet emerged from the community.

Oversight of fund flows and plantation management is similarly informal and trust-based. No internal audit structure or supervisory committee exists within the mosque's governing body. All decisions regarding fund allocation and plantation operations are made in committee meetings and subsequently communicated to the congregation through consensus-based deliberation. As participant Sulhadi conveyed, "Major expenditures, such as for construction, must be deliberated in a meeting first, then executed, and the results are announced afterward." Collective decision-making thus functions as a social guarantee for the legitimacy of fund usage, though this does not extend to a documented internal control system. In this context, social trust serves as the primary foundation of the committee's accountability to its congregation.

Nevertheless, these limitations carry consequences for the sustainability and expansion of the mosque's financial system. Without written documentation, it is exceedingly difficult to conduct a comprehensive evaluation of annual financial performance, measure the plantation's operational efficiency, or plan for future investment scaling. The absence of reporting standards also makes it difficult for the mosque to access external support, such as grants or partnerships with philanthropic institutions. Based on the researcher's observations, the mosque committee does not possess basic reporting tools, such as standardized cash recapitulation forms or structured photographic documentation of harvest activities. This indicates that current transparency and internal oversight practices remain heavily dependent on local culture and social relations rather than on standardized, documented institutional systems.

## Discussion

In this discussion, we address the second research question: whether this funding mechanism can serve as a viable alternative for the mosque to implement economic and social empowerment. The findings from the preceding sub-sections indicate that Darussalam Mosque has initiated an alternative funding model based on productive assets, sustained by participatory community contributions through the SSTBS (*Sedekah Satu Tanda Buah Sawit*) scheme. This scheme generates a routine cash flow allocated for the mosque's physical necessities without relying on weekly donations. Nevertheless, this model is operated informally, particularly regarding its labor force, recording systems, and reporting to the congregation.

Trust-based governance is highly dominant, supplanting formal accountability structures. Previous research similarly indicates that many Islamic religious institutions tend to rely on moral and social legitimacy rather than on documented financial systems (Mahat et al., 2024). This reflects the distinct character of community-based organizations, which possess innovative potential but concurrently face managerial limitations. Lestari (2025) revealed that while values such as transparency and accountability exist within Islamic institutions, many still struggle with effective governance.

Thus, this palm oil plantation-based funding scheme has the potential to be a viable alternative for mosques to fulfill their religious functions more autonomously. Beyond meeting internal needs, the plantation's revenue is also used to develop religious facilities, which broadly impacts congregational comfort and participation. The potential for economic and social empowerment is also evident, particularly if the management is expanded to create local employment opportunities or congregational welfare programs.

However, to be replicable, this scheme must be supported by stronger institutional frameworks, including sound financial record-keeping, a clear separation of roles, and transparent reporting. As affirmed in numerous studies, the success of a mosque in performing economic functions is highly dependent on the quality of its structured governance and financial accountability (Azka et al., 2023; Imari & Ramahdan, 2025; Sarja, 2021; Supriyadi, 2023).

Nonetheless, a critique must be directed at the feasibility of replicating this model more broadly. Not all mosques possess the same access to productive land, volunteer labor, or a community with high social solidarity as found at Darussalam Mosque. Furthermore, dependence on a single commodity like palm oil renders the mosque vulnerable to market price fluctuations and production risks. Research by Nasution et al. (2020) indicates that religious institutions managing productive assets often fail to maintain program sustainability due to weak risk management. Therefore, while the scheme is promising, it cannot be positioned as a universal model without significant contextual adaptation. In the context of religious organization theory, this serves as a reminder that social innovations must be developed within a framework of context-sensitive governance (Rahmat et al., 2019).

The findings of this study offer important implications for other mosques in Indonesia, particularly those in rural or plantation areas. The Darussalam Mosque's palm oil scheme paves the way for a mosque funding model that is not merely reactive to donations but is proactive in establishing economic independence. Nevertheless, institutional capacity-building efforts are required for this model to be replicated responsibly. Mosques wishing to adopt a similar approach must establish social enterprise units, design transparent accounting systems, and involve the community in planning and

oversight. This study also underscores the importance of combining the value of trust with formal accountability as the foundation for successful alternative financing. With such an approach, the mosque transforms from solely a place of worship into a resilient and inclusive center for economic empowerment.

## **Conclusion**

This study establishes Darussalam Mosque in Mukomuko Regency as a best practice for empowering mosque management. Although its financial and operational oversight remains rooted in social relations and currently lacks systematic documentation, the scheme has nonetheless made tangible contributions to financing the mosque's physical development. The findings also reveal that this model possesses the potential to serve as a productive funding alternative, simultaneously creating avenues for community empowerment through direct labor participation and harvest contributions.

We posit that the model's primary strength lies in its social flexibility and the collective trust it fosters. Its primary limitation, however, is the absence of a formal accounting system and institutional transparency. This research enriches the existing literature on mosque economics by introducing a productive asset-based model that remains largely underexplored. Consequently, to ensure this model can be sustainably replicated, institutional strengthening, the establishment of formal financial SOPs, and robust reporting systems are necessary. Future research is recommended to examine ideal institutional frameworks that successfully integrate spiritual values with modern governance principles in the management of mosque assets.

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