

BEYOND WORSHIP: A MOSQUE-CENTERED ISLAMIC SOCIAL DEVELOPMENT MODEL FOR ECONOMIC EMPOWERMENT IN PROBOLINGGO

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Abstract

Mosques have traditionally been perceived primarily as places of worship, although their potential as institutions for Islamic social development and community economic empowerment has received increasing scholarly attention. This study examines how mosques function as Islamic social development institutions and how religious resources are transformed into sustainable community economic empowerment in Probolinggo, Indonesia. Employing a qualitative multiple-site case study, the research was conducted from September to November 2025 across six mosques selected through maximum-variation purposive sampling. Data were collected through non-participant observations and semi-structured in-depth interviews involving 30 participants, including mosque administrators, active congregants, and surrounding residents or micro-entrepreneurs. Data were analyzed using an interactive qualitative approach involving data condensation, data display, conclusion drawing, thematic coding, cross-case comparison, and triangulation. The findings reveal four interconnected mechanisms underlying mosque-centered empowerment: religious resource mobilization, institutional conversion mechanisms, economic capability formation, and sustainable community empowerment. Religious legitimacy, congregational trust, charitable resources, volunteerism, and social networks become economically productive when mediated through transparent governance, community-based targeting, productive financing, mentoring, market linkage, and stakeholder collaboration. Based on these findings, the study proposes the Mosque-Centered Islamic Social Development (MCISD) Model as a meso-level institutional framework explaining how mosques convert religious and social capital into sustainable economic capabilities. The model extends Islamic social finance scholarship beyond instrument-centered approaches by emphasizing governance, capability development, and collaborative networks as foundations for long-term community resilience.

Keywords: *mosque-centered development; Islamic social development; economic empowerment; Islamic social finance; community resilience; Probolinggo*

Abstrak

Masjid selama ini lebih banyak dipahami sebagai tempat ibadah, meskipun potensinya sebagai institusi pengembangan sosial Islam dan pemberdayaan ekonomi masyarakat semakin mendapat perhatian dalam kajian akademik. Penelitian ini bertujuan untuk menjelaskan bagaimana masjid berfungsi sebagai institusi pengembangan sosial Islam serta bagaimana sumber daya keagamaan ditransformasikan menjadi pemberdayaan ekonomi masyarakat yang berkelanjutan di Kota Probolinggo, Indonesia. Penelitian ini menggunakan pendekatan studi kasus kualitatif multisitus yang dilaksanakan pada

September–November 2025 di enam masjid yang dipilih melalui teknik maximum-variation purposive sampling. Data penelitian dikumpulkan melalui observasi nonpartisipan dan wawancara mendalam semi-terstruktur terhadap 30 informan yang terdiri atas pengurus masjid, jamaah aktif, serta masyarakat sekitar atau pelaku usaha mikro. Analisis data dilakukan menggunakan pendekatan interaktif Miles, Huberman, dan Saldaña melalui proses kondensasi data, penyajian data, penarikan kesimpulan, pengodean tematik, perbandingan lintas kasus, serta triangulasi sumber dan metode. Hasil penelitian menunjukkan adanya empat mekanisme utama dalam pemberdayaan ekonomi berbasis masjid, yaitu mobilisasi sumber daya keagamaan, mekanisme konversi kelembagaan, pembentukan kapabilitas ekonomi, dan pemberdayaan ekonomi masyarakat yang berkelanjutan. Sumber daya berupa legitimasi keagamaan, kepercayaan jamaah, dana sosial Islam, voluntarisme, dan jaringan sosial dapat menghasilkan nilai ekonomi ketika diperkuat melalui tata kelola yang transparan, penentuan sasaran berbasis komunitas, pembiayaan produktif, pendampingan, akses pasar, dan kolaborasi pemangku kepentingan. Penelitian ini menghasilkan Mosque-Centered Islamic Social Development (MCISD) Model sebagai kerangka konseptual tingkat meso yang menjelaskan bagaimana masjid mengonversi modal keagamaan dan modal sosial menjadi kapabilitas ekonomi yang berkelanjutan. Model ini memperluas kajian keuangan sosial Islam yang selama ini berorientasi pada instrumen zakat, infak, sedekah, dan wakaf dengan menekankan pentingnya tata kelola kelembagaan, penguatan kapasitas, dan jejaring kolaboratif dalam membangun ketahanan ekonomi masyarakat.

Keywords: pengembangan berbasis masjid; pengembangan sosial Islam; pemberdayaan ekonomi; keuangan sosial Islam; ketahanan masyarakat

INTRODUCTION

Across Muslim-majority and minority contexts, persistent poverty, unequal financial access, and socioeconomic vulnerability have intensified interest in Islamic social finance (ISF) as a development architecture linking redistribution, productive inclusion, and ethical economic governance through instruments such as zakat, waqf, and Islamic microfinance (Kuanova et al., 2021; Ma & Sukmana, 2025). Evidence from 41 Organisation of Islamic Cooperation countries shows that zakat can reduce multidimensional poverty, although its effects vary with regional and institutional conditions, indicating that resource transfer requires effective implementation capacity (Riani & Indra, 2026). In Indonesia, integrated ISF programs that connect complementary instruments with sequential assistance have moved beneficiaries from economic rescue toward recovery, reinforcement, and resilience more effectively than fragmented approaches (Widiastuti, Ningsih, et al., 2022). These findings shift Islamic development thinking from short-term charity toward institutionally governed capability building, creating a rationale for examining mosques as locally embedded platforms for sustainable economic empowerment (Napitupulu et al., 2024; Umar et al., 2022).

Research across countries confirms that religiously grounded resources can generate broader social and economic value when they are institutionally organized (Kuanova et al., 2021; Umar et al., 2022). In Pakistan, waqf has been identified as a complementary mechanism for financing higher education, while evidence from Malaysia and Indonesia shows that SME owners' knowledge and attitudes significantly influence participation in waqf, demonstrating the importance of institutional awareness and behavioral acceptance (Usman & Ab Rahman, 2021; Laila et al., 2023). Indonesian studies further show that integrated Islamic social-finance arrangements can support poverty alleviation and economic recovery, while Muhammadiyah's waqf innovation depends substantially on stakeholder collaboration, governance, and actor capacity (Ascarya, 2022; Medias et al., 2025). Comparative research from Indonesia, Malaysia, and Türkiye similarly highlights governance and technology in cash-waqf innovation, yet these studies predominantly examine financial instruments, waqf organizations, SMEs, or formal Islamic institutions rather than mosques as multifunctional community-development institutions (Nofianti et al., 2026; Ma & Sukmana, 2025).

A critical gap therefore lies not in proving that Islamic social finance can support welfare improvement, but in explaining how a mosque institutionally converts religious resources into durable economic capabilities (Ma & Sukmana, 2025; Riani & Indra, 2026). Recent reviews remain organized mainly around zakat, waqf, Islamic microfinance, governance, sustainability, and the Sustainable Development Goals, leaving the mosque under-theorized as an integrated Islamic social-development institution (Kuanova et al., 2021; Ma & Sukmana, 2025). Governance research identifies accountability, efficiency, transparency, stakeholder involvement, regulation, and technology as important conditions, but provides limited explanation of how religious legitimacy, congregational trust, charitable resources, entrepreneurial support, and market linkages interact within one local institutional process (Napitupulu et al., 2024; Widiastuti, Robani, et al., 2022). Consequently, the literature lacks a mechanism-based account of how mosque-level resource mobilization progresses from religious and social capital to productive capability, self-reliance, and community economic resilience, particularly in localized urban settings such as Probolinggo (Medias et al., 2025; Widiastuti, Prasetyo, et al., 2022).

To address this gap, this study proposes a Mosque-Centered Islamic Social Development (MCISD) model that conceptualizes the mosque as an institutional converter of religious resources rather than merely a site of worship or charitable

collection (Kuanova et al., 2021; Widiastuti, Ningsih, et al., 2022). Operationally, the model distinguishes religious resources—legitimacy, trust, congregational networks, charitable funds, endowments, and volunteerism—from conversion mechanisms such as participatory governance, transparent allocation, beneficiary targeting, mentoring, productive financing, market linkage, digital facilitation, and stakeholder collaboration (Napitupulu et al., 2024; Medias et al., 2025; Nofianti et al., 2026). These mechanisms are expected to generate intermediate capabilities, including stronger social capital, financial access, entrepreneurial competence, and collective problem-solving, which can support income stability, business continuity, self-reliance, and resilience (Umar et al., 2022; Widiastuti, Prasetyo, et al., 2022). The study's novelty thus lies in specifying an empirically examinable conversion chain connecting religious resources, institutional mechanisms, capability formation, and sustainable empowerment outcomes at the mosque level (Ma & Sukmana, 2025; Napitupulu et al., 2024).

Accordingly, this study aims to explain how mosques operate as Islamic social development institutions in Probolinggo and to identify how religious resources are mobilized and converted into sustainable community economic capabilities (Napitupulu et al., 2024; Widiastuti, Ningsih, et al., 2022). It examines the interconnections among religious legitimacy, social networks, Islamic social-finance mobilization, governance, entrepreneurial support, stakeholder collaboration, and resilience-oriented outcomes (Medias et al., 2025; Nofianti et al., 2026). The study therefore asks: How do mosques function as Islamic social development institutions, and through what mechanisms do they transform religious resources into sustainable community economic empowerment? (Kuanova et al., 2021; Ma & Sukmana, 2025). By answering this question, the study seeks to contribute a meso-level institutional explanation to Islamic social-development scholarship while offering an operational framework for mosque-based empowerment that moves beyond short-term charity toward sustained capability formation and economic resilience (Riani & Indra, 2026; Umar et al., 2022).

RESEARCH METHOD

This study employed a qualitative multiple-site case study to explain how mosques operate as Islamic social development institutions and how religious resources are converted into sustainable community economic empowerment, a design appropriate for examining context-dependent mechanisms, meanings, and institutional practices rather than estimating population parameters (Hays &

McKibben, 2021; Staller, 2021). The research was conducted from September to November 2025 in Probolinggo City, East Java, Indonesia, as a three-month field investigation period prior to the publication of this study. This timeframe was selected to allow intensive engagement with research sites, systematic data collection, iterative analysis, and validation of emerging findings.

The study was conducted in Probolinggo City, East Java, Indonesia, and treated the city as an analytically informative urban Indonesian case rather than a statistically representative sample of all Indonesian mosques, because qualitative transferability depends on contextual description and conceptual relevance (Hays & McKibben, 2021). Six mosques were selected through maximum-variation purposive sampling to capture variation in location, congregation size, organizational capacity, Islamic social-finance activities, and the presence or absence of community economic programs (Staller, 2021; Hennink & Kaiser, 2022).

The participant pool comprised 30 informants distributed across the six sites: 12 mosque administrators, six active congregants, and 12 residents or micro-entrepreneurs living around the mosques, with approximately five informants recruited from each site (Hennink & Kaiser, 2022; Guest et al., 2020). Eligibility required participants to be at least 18 years old, to have interacted with the selected mosque for at least one year, and to possess direct knowledge of its religious, social, charitable, or economic activities, thereby prioritizing information-rich cases over probabilistic representativeness (Staller, 2021). The initial target of 30 participants was retained only when thematic adequacy was achieved, with recruitment continuing if successive interviews still produced substantively new codes or mechanisms (Guest et al., 2020; Hennink & Kaiser, 2022).

Data were collected through non-participant observation and semi-structured in-depth interviews using standardized observation and interview guides aligned with the research question (Robinson, 2023; Hays & McKibben, 2021). Fieldwork activities were conducted continuously throughout September–November 2025, beginning with site identification and preliminary observations in September, followed by intensive interviews and observational data collection in October, and concluding with data verification, transcription review, and preliminary thematic refinement in November 2025. At each mosque, two observation sessions of approximately 90–120 minutes documented organizational routines, Islamic social-finance practices, economic activities,

interactions between administrators and beneficiaries, and evidence of mentoring, market linkage, or community collaboration, with structured field notes recorded immediately after each session (Hays & McKibben, 2021).

Individual interviews lasted approximately 45–60 minutes, were audio-recorded with consent, and used descriptive, clarifying, and explanatory probes to explore religious-resource mobilization, governance, trust, beneficiary selection, productive financing, entrepreneurial support, empowerment outcomes, and perceived sustainability (Robinson, 2023). Participation was voluntary, personal identifiers were replaced with participant codes, and interview material was used only after informed consent had been obtained (Robinson, 2023). All recordings were transcribed verbatim, anonymized, checked against the audio recordings, and imported into NVivo for systematic data organization and coding (Naeem et al., 2023).

Data analysis followed the interactive logic of Miles, Huberman, and Saldaña through data condensation, data display, and conclusion drawing and verification, an approach recently operationalized in rigorous multi-stakeholder qualitative research (Primeau et al., 2025). First-cycle coding combined deductive codes derived from the proposed Mosque-Centered Islamic Social Development framework with inductive codes emerging from participants' accounts and observational records, after which related codes were clustered into categories and higher-order themes (Naeem et al., 2023). Cross-case matrices were then used to compare the six mosques and trace the proposed conversion pathway from religious resources through institutional mechanisms to economic capabilities and sustainable empowerment outcomes (Primeau et al., 2025; Naeem et al., 2023).

Credibility was strengthened through source triangulation among administrators, congregants, and surrounding residents and through methodological triangulation between interviews and observations, while discrepant cases were retained rather than suppressed during interpretation (Hays & McKibben, 2021; Primeau et al., 2025). An audit trail linking raw data, codes, categories, matrices, and final interpretations was maintained to support dependability and confirmability, and no inferential statistical test was applied because the study sought mechanism-based qualitative explanation rather than numerical inference (Hays & McKibben, 2021; Staller, 2021)..

RESULT AND DISCUSSION

Result

The findings demonstrate that mosques in Probolinggo function beyond their conventional role as places of worship by operating as locally embedded Islamic social development institutions. The interview data revealed four interconnected mechanisms: religious resource mobilization, institutional conversion, economic capability formation, and sustainable community empowerment. Religious resources were generated not only through infaq and sadaqah, but also through congregational trust, religious legitimacy, social proximity, and community networks. Mosque administrators emphasized that willingness to contribute was strengthened when congregants personally trusted administrators and could observe how funds were distributed, while religious gatherings simultaneously served as informal spaces for identifying economically vulnerable households and potential beneficiaries.

The second finding concerns the institutional conversion of religious resources into productive assistance. Mosque administrators reported a transition from predominantly consumptive aid toward business capital, equipment, mentoring, and community-based beneficiary selection. Financial transparency and accountability reinforced this process, while monitoring was considered necessary because capital assistance alone did not guarantee business continuity. The findings therefore indicate that the mosque acts as an institutional intermediary that combines charitable resources with participatory governance, targeting, mentoring, and stakeholder networking.

The third mechanism involved economic capability formation. Micro-entrepreneurs reported that mosque assistance increased business capacity by enabling additional merchandise, transferring business knowledge, expanding customer networks, and connecting beneficiaries with other sellers and congregants. The economic value of the mosque therefore extended beyond direct financing; its social network functioned as a form of market access and knowledge infrastructure that strengthened entrepreneurial capability.

Taken together, these findings support the proposed Mosque-Centered Islamic Social Development (MCISD) Model, consisting of the pathway religious resources → institutional conversion mechanisms → economic capability formation → sustainable community economic empowerment. Sustainability was reflected in reduced dependence on assistance, greater economic self-reliance, stronger stakeholder collaboration, and the transition of some beneficiaries toward becoming contributors. However, continuity remained vulnerable to declining donations, changes in mosque management, and limited managerial

capacity. The model therefore indicates that sustainable mosque-based empowerment depends not merely on mobilizing religious funds, but on converting religious and social capital into productive capabilities through accountable governance, continuous mentoring, market linkage, and collaborative institutional networks.

A further finding concerns the mosque's institutional embeddedness within the local community. Congregants and residents perceived mosque administrators as actors who possessed intimate knowledge of household conditions because of their routine interaction with community members. This proximity enabled economic vulnerability to be identified through everyday religious and social encounters rather than through formal administrative procedures alone. Such embeddedness also reduced social distance between beneficiaries and program managers, making residents more comfortable communicating financial difficulties and allowing assistance to be aligned more closely with actual needs. At the same time, congregants viewed empowerment as a process that should move recipients beyond repeated charitable dependence toward the ability to generate independent income. These findings indicate that the mosque's developmental capacity derives not only from the availability of financial resources, but also from relational trust, local knowledge, and sustained social interaction embedded in congregational life.

The interviews also revealed that collaboration and reciprocity constitute important conditions for sustaining mosque-centered economic empowerment. Mosque administrators described the institution as a meeting point connecting donors, business actors, community leaders, and economically vulnerable residents, thereby enabling resources and opportunities to circulate across different community groups. More significantly, evidence of beneficiaries becoming small-scale contributors after improving their businesses suggests that empowerment can generate a reciprocal cycle rather than a one-directional donor-recipient relationship. Participants nevertheless emphasized that broader partnerships with local businesses, government agencies, and community organizations were necessary to expand program reach and strengthen continuity. This finding supports the feedback component of the MCISD model, in which successful empowerment reinforces trust, participation, reciprocity, and social solidarity, thereby replenishing the social and religious resources required for subsequent community development initiatives.

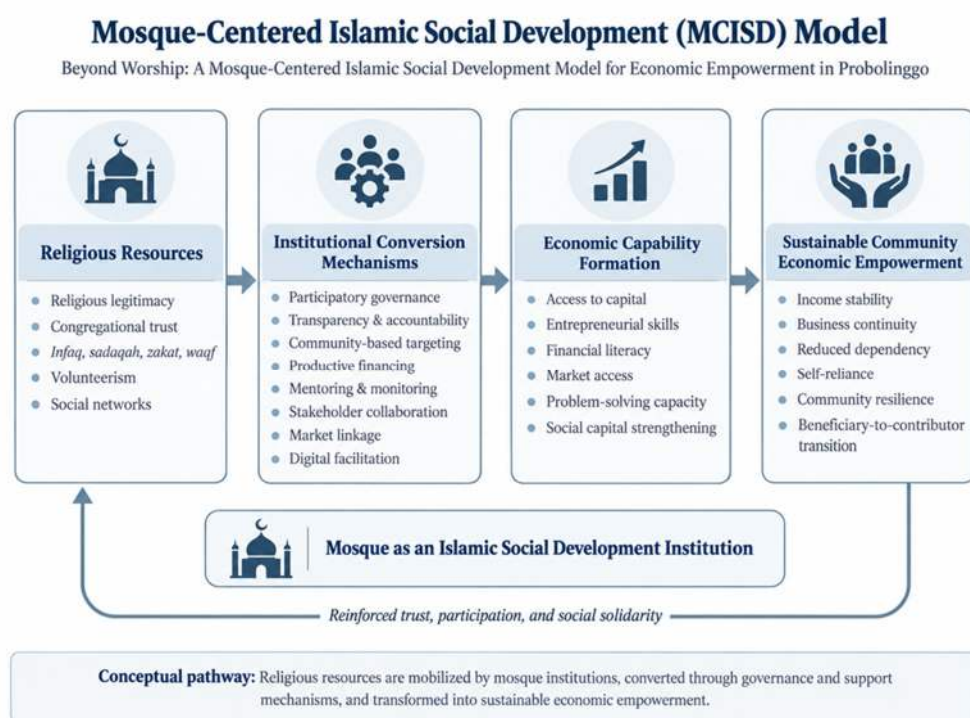


Figure 1. Mosque-Centered Islamic Social Development (MCISD) Model: A Conceptual Pathway from Religious Resources to Sustainable Community Economic Empowerment

Discussion

Figure 1 should be interpreted not as a simple financing sequence but as an institutional conversion architecture in which mosque-based religious resources acquire developmental value only when translated through governance, capability-building, and sustained social interaction (Widiastuti et al., 2022a; Napitupulu et al., 2024). This interpretation advances Islamic social finance scholarship by shifting the analytical unit from isolated instruments such as zakat, infaq, sadaqah, and waqf toward the institutional processes connecting those resources with community-level economic outcomes (Kuanova et al., 2021; Ma & Sukmana, 2025). Whereas recent literature remains strongly organized around financial instruments and formal Islamic social-finance institutions, the MCISD model positions the mosque as a meso-level institution integrating religious legitimacy, social proximity, and economic intermediation (Kuanova et al., 2021; Ma & Sukmana, 2025). Its theoretical significance therefore lies not in showing that mosques distribute charity, but in explaining how they can convert symbolic, relational, and financial religious resources into productive capabilities (Widiastuti et al., 2022a; Ascarya, 2022).

The emphasis on trust, legitimacy, and congregational networks suggests that religious resources are enabling assets rather than automatic determinants of empowerment (Napitupulu et al., 2024; Widiastuti et al., 2022b). This interpretation is consistent with evidence that accountability, efficiency, governance awareness, and institutional performance shape the socioeconomic effectiveness of Islamic social finance (Napitupulu et al., 2024). It also qualifies instrument-centered claims, because cross-country evidence shows that the poverty-reduction effect of zakat varies across regions and income groups and becomes stronger where institutional capacity and economic formalization are more developed (Riani & Indra, 2026). Thus, the MCISD model challenges the assumption that religious giving itself produces sustainable development; trust must be preserved through transparent allocation, credible targeting, and visible accountability if mobilization is to endure (Riani & Indra, 2026; Widiastuti et al., 2022b).

The institutional-conversion layer is the model's central mediating mechanism, since productive financing without mentoring, monitoring, market linkage, and coordination may reproduce temporary relief rather than durable empowerment (Widiastuti et al., 2022a; Ascarya, 2022). This logic parallels the 4ER framework of Economic Rescue, Economic Recovery, Economic Reinforcement, and Economic Resilience, which moves beneficiaries progressively from emergency support toward resilience through integrated Islamic social-finance interventions (Widiastuti et al., 2022a). MCISD extends this logic by locating integration within the mosque and connecting finance with the social infrastructure of congregational life rather than treating integration solely as formal financial architecture (Widiastuti et al., 2022a; Ma & Sukmana, 2025). Research on Muhammadiyah's waqf innovation supports stakeholder collaboration but also shows unequal power among donors, regulators, administrators, and beneficiaries, suggesting that partnership should be governed rather than assumed to be inherently participatory (Medias et al., 2025). Consequently, mosque-government-business collaboration should expand resources and market access while preserving beneficiary voice (Medias et al., 2025; Napitupulu et al., 2024).

The capability-formation stage also corrects evaluations that equate funds distributed with successful empowerment (Widiastuti et al., 2022c). Empirical work on Islamic social-finance sustainability indicates that donor involvement, supervision, beneficiary commitment, and stakeholder coordination are important

for resilience, while relatively strong economic outcomes may coexist with weaker program sustainability (Widiastuti et al., 2022c). Accordingly, income stability, business continuity, market access, self-reliance, and beneficiary-to-contributor transition are stronger indicators of MCISD effectiveness than collection and disbursement volumes alone (Widiastuti et al., 2022c; Riani & Indra, 2026). The feedback loop in Figure 1 adds theoretical value because successful beneficiaries may replenish the system through renewed contribution and participation, transforming empowerment from a one-directional donor–recipient relation into a regenerative institutional cycle (Widiastuti et al., 2022b). Nevertheless, that cycle remains contingent on managerial capacity, donor continuity, and coordination, which are recognized vulnerabilities in sustainable Islamic social finance (Widiastuti et al., 2022b; Napitupulu et al., 2024).

Theoretically, MCISD contributes a meso-level explanation linking Islamic social finance, institutional embeddedness, and capability formation, responding to calls for more governance- and policy-oriented explanations of socioeconomic development (Ma & Sukmana, 2025). Practically, mosque-based programs should institutionalize transparent reporting, community-based targeting, a clear distinction between emergency relief and productive financing, structured mentoring, market linkage, digital records, and partnerships with businesses and public agencies (Napitupulu et al., 2024; Widiastuti et al., 2022b). Evaluation should track business survival, declining aid dependency, income stability, network expansion, and beneficiary-to-contributor transitions rather than relying primarily on fundraising and disbursement statistics (Widiastuti et al., 2022c). Because the model emerges from a qualitative case in Probolinggo, its contribution should be framed as analytical transferability rather than statistical representativeness, with comparative studies across mosque types and regions needed to test the stability of its mechanisms (Hays & McKibben, 2021; Ma & Sukmana, 2025).

CONCLUSION

This study concludes that mosques can function as Islamic social development institutions when religious resources are not merely collected and distributed, but systematically converted into productive economic capabilities through accountable governance, community-based targeting, mentoring, market linkage, and stakeholder collaboration. The principal contribution of the study is the formulation of the Mosque-Centered Islamic Social Development (MCISD)

Model, which explains economic empowerment as a sequential and regenerative process linking religious resources, institutional conversion mechanisms, capability formation, and sustainable community empowerment. This model extends existing Islamic social finance literature by moving beyond an instrument-centered perspective toward a meso-level institutional explanation of how mosque-based trust, legitimacy, social networks, and charitable resources can generate economic resilience.

The findings also have practical implications for mosque governance. Sustainable empowerment requires mosque institutions to strengthen transparency, managerial capacity, beneficiary monitoring, entrepreneurial assistance, and collaboration with local businesses, government agencies, and community organizations. In this sense, the effectiveness of mosque-based empowerment should be assessed not only by the amount of funds distributed, but also by business continuity, declining dependency, strengthened market access, and beneficiary transition toward economic self-reliance and contribution. The study is limited by its qualitative and context-specific focus on mosques in Probolinggo, which restricts statistical generalization. Future research should therefore test the MCISD model comparatively across different regions, mosque typologies, and socioeconomic settings, and may employ mixed-method or longitudinal designs to examine the durability, scalability, and causal pathways of mosque-centered economic empowerment.

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