

# Strategi Masjid Jogokariyan dalam Pengentasan Kemiskinan dan Kebodohan melalui Manajemen Masjid Perspektif At-Taubah:18

Abu Risky\*, Betty Mauli Rosa Bustam, & Andi Musthafa Husain

*Universitas Ahmad Dahlan*

2208052063@webmail.ac.id

*\*corresponding author*

## ARTICLE INFO

### Article history:

Received: February 17, 2025

Revised: March 30, 2025

Accepted: March 30, 2025

DOI : 10.20885/abhats.vol6.iss1.art3  
PP : 27-38

### Keywords:

*Strategy, Mosque, Management, Dakwah, Empowerment*

## ABSTRAK

The mosque serves as the center of community activities, functioning not only as a place of worship but also as a hub for social and economic empowerment. This study employs a qualitative approach using a case study method. Data collection techniques involve literature studies, where the researcher examines relevant sources to support this research. Jogokariyan Mosque implements various strategies to alleviate poverty and ignorance among its congregation. One such strategy is the regular mapping of dakwah activities to identify the specific needs of the congregation. Additionally, the mosque applies a personal approach to gain a deeper understanding of the congregation's needs. A key initiative introduced is the Zero Balance program, ensuring that entrusted funds from the congregation are promptly distributed to those in need. Since 2005, Jogokariyan Mosque has also initiated the Independent Congregation Movement. This program encourages congregants to finance their own worship needs after calculating the cost per prayer space. This concept serves as motivation for congregants to take financial responsibility for their worship instead of relying on subsidies from others. Another strategy employed is Scenario Planning, in which the mosque management (Ta'mir) develops strategic plans to advance dakwah efforts. This planning is divided into three phases to ensure sustainable development. Through these strategies, Jogokariyan Mosque has significantly enlightened its congregation, empowering them to break free from poverty and ignorance.

# Jogokariyan Mosque Strategy in Eradicating Poverty and Ignorance through Mosque Management from the At-Taubah Perspective:18

## ARTICLE INFO

### Article history:

Received: May 14, 2024

Revised: March 29, 2025

Accepted: March 29, 2025

### Kata kunci:

*Strategi, Masjid Jogokariyan, Manajemen Masjid*

## ABSTRAK

Masjid merupakan pusat kegiatan umat yang tidak hanya berfungsi sebagai tempat ibadah, tetapi juga sebagai pusat pemberdayaan sosial dan ekonomi. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Teknik pengumpulan data dilakukan melalui studi kepustakaan, di mana peneliti mencari literatur yang mendukung penelitian ini. Masjid Jogokariyan menerapkan berbagai strategi dalam mengentaskan kemiskinan dan kebodohan di kalangan jamaahnya. Salah satu strateginya adalah pemetaan dakwah yang dilakukan secara rutin untuk mengidentifikasi kebutuhan jamaah secara lebih spesifik. Selain itu, masjid menerapkan pendekatan personal guna memahami kebutuhan jamaah secara langsung. Salah satu program unggulan yang diterapkan adalah Saldo Nol, yang memastikan dana amanah dari jamaah segera tersalurkan kepada yang membutuhkan. Sejak tahun



2005, Masjid Jogokariyan juga menginisiasi Gerakan Jamaah Mandiri. Program ini bertujuan mendorong jamaah untuk membiayai sendiri kebutuhan ibadah mereka setelah dilakukan perhitungan biaya per tempat shalat. Konsep ini menjadi motivasi bagi jamaah agar tidak hanya bergantung pada subsidi orang lain dalam beribadah. Strategi lain yang diterapkan adalah Scenario Planning, di mana Ta'mir Masjid Jogokariyan merancang perencanaan strategis dalam memajukan dakwah. Perencanaan ini dibagi ke dalam tiga periode untuk memastikan pengembangan dakwah yang berkelanjutan. Dengan strategi-strategi tersebut, Masjid Jogokariyan mampu memberikan pencerahan yang signifikan kepada jamaah, sehingga membantu mereka keluar dari kemiskinan dan kebodohan.

## A. INTRODUCTION

The mosque serves as the center of civilization for the Muslim community as a whole. It has been the foundation of Islamic civilization, playing a crucial role in shaping various aspects of life. This model was exemplified by the Prophet Muhammad (Ayyub, 2006).

Through the acts of worship performed in the mosque, the aim is to refine the human soul and character. Worship should be carried out with sincerity and comfort to establish a prosperous social order. However, it is unfortunate that many mosques are limited to religious and social activities, such as prayers, zakat collection, and distribution. They tend to be crowded only during Islamic holidays, thus failing to play a significant role in society. This occurs because many people perceive mosques as places solely for ritual worship (*ibadah mahdoh*). As a result, mosques have not fully contributed to the holistic concept of piety, which encompasses both devotion to Allah and service to society. A mosque that does not fulfill both aspects has not yet become the true center of civilization (Nawafila, 2020).

A common phenomenon today is the existence of grand mosque buildings that remain empty of congregants. Some mosques even possess abundant financial resources, yet the surrounding communities continue to struggle economically (Kusnadi, 2021). Mosque administrators (*ta'mir*) should focus on two key functions: mobilizing the community to perform congregational prayers and empowering society so that they can become zakat contributors, as outlined in Surah At-Taubah:18.

Several studies indicate that mosques hold great potential to improve the economy and social conditions of the community. Munawar's research suggests two primary reasons why mosques can contribute to economic development. First, there are a vast number of mosques in Indonesia. According to SIMAS (Mosque Information System), there are 264,140 registered mosques in the country (kemenag.or.id, n.d.). Second, mosques maintain close relationships with their communities, allowing them to identify local needs directly (Kurnia, 2018).

Beyond these two potentials, mosques also hold economic power. Erziaty's study reveals that the total funds collected from zakat, infaq, and shadaqah across five mosques reached IDR 112,874,600, with an average of IDR 22,574,920 per mosque (Erziaty, 2015). Compared to official zakat institutions (BAZ and LAZ), the number of mosques is significantly higher, making them a vital force in driving national economic empowerment. At this point, mosques must develop new empowerment strategies to foster self-reliance and improve social conditions (Risky & Perawironegoro, 2024).

One of the well-managed mosques in Yogyakarta is Jogokariyan Mosque. The Indonesian Ministry of Religious Affairs has designated it as a national model mosque (Yulianingsih, n.d.). Additionally, Jogokariyan Mosque has received the Gerakan Indonesia Beradab (GIB) award, recognizing its leadership and social renewal efforts (Irwan Kelana, n.d.).

Several aspects make this mosque particularly attractive to visitors. First, it draws believers through unique engagement strategies. Second, its financial transactions for infaq always result in a zero balance. Third, it runs the Independent Mosque Movement (Riani Asnida, n.d.). The mosque's community empowerment programs have been notably effective. One indicator of success is the declining number of congregants relying on the mosque's rice assistance program. Initially, 400 individuals received aid, but over time, this number decreased to 360 (Sholihin Ahmad Badru, 2019).

Beyond economic empowerment, the mosque also provides business capital loans to congregants in need. However, Jogokariyan Mosque faces challenges in implementing this empowerment initiative. Establishing a self-sustaining mosque is not easy, and some loan recipients struggle with their businesses, with some even failing (Mauludi et al., 2022).

If loan recipients fail to manage their businesses, they remain categorized as asnaf (zakat recipients). Although the financing scheme follows the Qardhul-Hasan contract, this agreement is not explicitly stated from the outset. The mosque's ultimate goal is to encourage the community to maximize the use of business capital loans for sustainable self-reliance. This initiative differs from other financing programs such as the Pasar Sore (Evening Market) initiative.

While both programs share similar objectives, they differ in nature. The business capital loan program is a long-term economic empowerment initiative, whereas the Pasar Sore Ramadhan is short-term, lasting only one month annually. Thus, for a deeper understanding of productive community economic empowerment, a closer look at the business capital loan program is essential (Nawafila, 2020).

## **B. LITERATURE REVIEW**

A previous study titled "Empowering the Economics of Mosque Potential as a Poverty Alleviation Model" concluded that in managing mosque organizations, mosque human resources, mosque infrastructure, and public facilities should be well-structured and designed to facilitate the collection and distribution of zakat, infaq, and sadaqah (ZIS) from the congregation and mosque youth. Another study titled "Community Economic Empowerment Based on Mosques" (a study of Jogokariyan Mosque in Yogyakarta) found that this mosque implements several community economic empowerment programs, including Pasar Sore Ramadhan, Jogokariyan Batik, Angkringan, ATM Beras, Puskesmas/Polyclinic, catering services, and others. In the near future, there are plans to establish Jogokariyan Mart, which will serve as a commercial hub for all visitors.

Another study, "Implementation of the Business Capital Loan Program to Achieve Business Success for Jogokariyan Mosque Congregants," found that the effectiveness of this program is measured using four indicators: capital accumulation, production growth, business expansion, and total physical or facility improvements.

A mosque-based empowerment study later concluded that the At-Taqwa Grand Mosque in Cirebon successfully integrated the spirit of community empowerment in the spiritual, economic, educational, and social spheres, while also revitalizing arts and culture during the

COVID-19 pandemic. In addition to this study, it was found that the role of mosques in strengthening the national economy is reflected in Islamic history and the traditions of the Prophet Muhammad (PBUH) and his companions, particularly through the establishment of Baitul Maal wat Tamwil (BMT). Such institutions are essential for supporting community economic resilience, especially during crises like the COVID-19 pandemic. The establishment of LAGZIS as a representative of Islamic financial institutions has been one of the mosque's responses to the community's economic needs.

From the five previous studies mentioned above, it can be concluded that they share a common goal: examining the crucial role of mosques in enhancing the welfare of their congregants and surrounding communities. However, the distinction of this study lies in how Jogokariyan Mosque's management facilitates its congregation to fully benefit from its programs through the perspective of QS. At-Taubah:18. Therefore, this research aims to provide an in-depth understanding of how the Qur'an addresses poverty alleviation through proper mosque management, following the model exemplified by the Prophet Muhammad (PBUH) (Risky & Husain, Andi Musthafa, 2024).

### C. RESEARCH METHODOLOGY

This research employs a qualitative approach, emphasizing case study analysis. Data collection techniques include a literature review, where the researcher gathers relevant sources to support the study. The literature is obtained from various academic works, including books, journals, and previous research. Additionally, data is collected through interviews, participant observation, and involvement in the field, focusing on a specific organization or certain aspects of its operations, depending on the research needs (Subadi Tjipto, 2006).

This study adopts a descriptive research design, aiming to provide a clear and detailed depiction of a given situation without delving deeply into the topic. The objective of this descriptive study is to conduct an in-depth investigation and systematically, factually, and accurately describe the concept of mosque governance and harmony in relation to QS. At-Taubah:18, specifically in the context of poverty alleviation and various socio-economic realities (Kurnia, 2018).

The data collection techniques used in this study include several methods. First, interviews are conducted, involving a series of questions posed by the researcher to selected informants. The researcher categorizes the informants into three groups:

Mosque Management (Takmir Masjid) – The chairman of the Mosque Prosperity Council (DKM) or the mosque's management team provides information about the management process and functions in facilitating the economic division, which aims to empower mosque congregants as a step toward poverty alleviation. They also provide insights into supporting and inhibiting factors in the empowerment process.

Mosque Community Members Not Involved in the Empowerment Program – These individuals share their perceptions and responses regarding the mosque's poverty alleviation initiatives.

Mosque Congregants Involved in the Poverty Alleviation Program – They provide insights into their responses and enthusiasm for the program, as well as their experiences in initiating and participating in these beneficial activities (Hapizi et al., 2024).

In this research, the researcher aims to obtain a comprehensive and in-depth understanding

of the collected data. In addition to interviews, observations are conducted to allow the researcher to engage in activities and gain a direct understanding of real field conditions. Finally, document analysis is performed to collect and examine relevant data that supports the research (Fadli, 2021).

## **D. RESEARCH FINDINGS AND DISCUSSION**

### **Mosque Management**

Muslims must understand that the function of a mosque extends beyond being a sacred place of worship with spiritual significance. Today and in the future, Muslims expect mosques to have socio-economic, educational, and security influences, as the Prophet Muhammad (PBUH) made the mosque the center of civilization in his time (Budiarti, 2020).

Ahmad Sutarmadi states that the purpose of a mosque is not merely to serve as a place for obligatory prayers for believers. Mosques carry a comprehensive vision and mission, encompassing religious education and knowledge, particularly in fostering social relations and enhancing the local economy according to regional potential (Ahmad Badrus Sholihin, 2019).

Jogokariyan Mosque, located in Yogyakarta, was established on September 20, 1966, and named after the local village, Jogokariyan. There are three main reasons why the early mosque administrators named it "Jogokariyan Mosque":

1. Following the Prophet Muhammad's (PBUH) example of naming the first mosque he built in the village of Quba, Madinah, as "Masjid Quba". Similarly, the mosque established in Banu Salamah village was called "Masjid Banu Salamah", though it later became known as "Masjid Qiblatain" due to the change in the qibla direction.
2. Establishing clear territorial boundaries for the mosque's outreach, ensuring that Jogokariyan Mosque is identified with its village, making it a focal point for religious and community activities.
3. The third reason is the hope that the mosque could unify the Jogokariyan community, which was previously divided into different political factions during the unrest leading up to the 1965 events. Jogokariyan was historically a stronghold of the Communist Party of Indonesia (PKI). By naming it Jogokariyan Mosque, the aim was to foster unity and reconciliation among residents, allowing them to reconnect in the post-liberation period following the climax of the G30S/PKI movement (Jogokariyan Mosque, n.d.).

Allah SWT provides normative guidance regarding mosque management in Surah At-Taubah (9:18):

"Only those who believe in Allah and the Last Day, establish prayer, give zakat, and fear none except Allah, are the ones who maintain the mosques of Allah. It is they who are rightly guided."

This verse outlines two fundamental indicators of a prosperous mosque:

1. Establishing prayer – A thriving mosque is one where the five daily prayers are consistently performed in congregation. It is the primary responsibility of the Mosque Prosperity Council (DKM) or Takmir to ensure that the call to prayer is not merely announced but also actively organized, mobilizing, and encouraging Muslims to attend communal prayers (Kusnadi, 2021).
2. Giving zakat – The second duty of mosque administrators is to encourage the community to become muzakki (zakat givers). The mosque must initiate community empowerment programs to mobilize congregants to fulfill their zakat obligations.



Jogokariyan Mosque applies four fundamental concepts in its management: mapping, service, empowerment, and development.

### **Eradicating Poverty and Ignorance**

The term "eradication" originates from the word "entas", which means to transfer something from one place to another. In this context, poverty eradication refers to a series of activities, processes, efforts, and methods aimed at reducing poverty (Indonesian Dictionary: V).

According to Al-Qamus Al-Muhit, the word "miskin" (poor) derives from "sakan", meaning to remain in one place, motionless. It refers to those who possess nothing, those who have something but not enough to sustain themselves, or those immobilized by extreme poverty. In Lisan al-Arab, a miskin is defined as someone who has nothing, or someone who, even after fulfilling their daily needs, still has nothing left for the next day (Hakim & Syaputra, 2020).

Ignorance is a phenomenon that leads to widespread harm, negatively impacting individuals, society, and the nation. It is a major cause of apostasy, moral decay, and ethical corruption. Raji Al-Faruqi, the director of the International Institute of Islamic Thought (IIIT), argues that poverty is the root cause of ignorance (Risky et al., 2023).

Islam, as a rahmatan lil 'alamin (a mercy to all worlds), introduces the concept of poverty and ignorance eradication in the Quran, which is applied through proper mosque management. The goal is to create a prosperous society in terms of education and economy. Therefore, this study urges mosque administrators (takmir masjid) to actively monitor the conditions of their surrounding communities. A mosque should not exist in an area where neighbors suffer from hunger, or where children cannot attend school due to financial constraints. The mosque must be present for the well-being of society (Fajrianty & Susanti, 2018).

### **Alleviating Poverty and Ignorance Through Mosque Management: Perspective of At-Taubah Verse 18**

#### **Meaning:**

"The mosques of Allah are only to be maintained by those who believe in Allah and the Last Day, establish prayer, give zakat, and fear none except Allah. It is they who are expected to be on the right guidance." (QS. At-Taubah:18)

From this verse, the head of the Shura Council of Jogokariyan Mosque, Ustadz Jazir ASP, stated that the first duty of the mosque is to mobilize the congregation to come and perform congregational prayers at the mosque. The second duty of the mosque administrators is to encourage the congregation to pay zakat, starting with community empowerment programs so that they are able to fulfill this obligation.

The following are the steps taken by Jogokariyan Mosque in alleviating poverty and ignorance in the community:

#### **Mapping**

Regionally, da'wah faces different situations and conditions according to the circumstances in the field. Geographically, there are mountains, remote areas, plantations, coasts, villages, transition zones, urban areas, metropolitan areas, and marginalized communities. Financially, there are production companies, distributors, consumers, the poor, middle class, and the rich.

Socially, there are residential areas, plantations, and villages (Kusnawan, 2011). Given the diversity of these areas, da'wah requires good management support. Management is a solution for individuals or groups in solving problems, such as achieving efficiency and effectiveness in activities. According to G.R. Terry, management is a process of planning, organizing, implementing, and directing independently, which is carried out to determine and achieve goals by utilizing people and other resources. Management is a structured process where objectives are planned, organized, implemented, and controlled using human and other resources: (1) Planning, (2) Organizing, (3) Implementing, and (4) Controlling (Terry, 2021).

From the management perspective above, the planning function holds a strategic position. Planning not only clarifies the direction of action but also makes activities more effective and efficient. Planning can lead Islamic da'wah institutions to the right goals in accordance with the institution's objectives. In other words, planning sets the direction to achieve the system's objectives because a system generally works well when planning is done comprehensively. Therefore, Jogokariyan Mosque develops a da'wah map as an initial plan before implementing programs (Risky, Abu, 2024).

### ***Da'wah Map***

The Da'wah Map of Jogokariyan is illustrated in a map of the Jogokariyan village area, which consists of 4 neighborhood units (RW):



**Figure 1. Da'wah Map of Jogokariyan Mosque**

The Jogokariyan Da'wah Map presents an image of the village with houses in various colors: green, light green, yellow, and red, among others. Each house also has distinctive icons, such as:

- Ka'bah (for those who have performed Hajj)
- Camel (for those who have performed Qurban)
- Coin (for those who have paid Zakat)
- Cap and others

The arrangement of the village houses serves as a guide for da'wah practitioners when identifying homes. The potential congregation data is used optimally. All the needs of Jogokariyan Mosque that can be fulfilled by the congregation are ordered from them. Jogokariyan Mosque also commits not to establish business enterprises to avoid competing with community businesses. This data provides an overview of the condition of the congregation, such as:

- Prayer status (praying or not)
- Qurban status (performed or not)
- Hajj status (performed or not)
- Underprivileged or not
- Zakat status (paid or not)
- Qur'an literacy (able to read or not)

This mapping system allows the mosque to play an active role in eradicating poverty and ignorance within the community.

### ***Personal Approach***

The personal approach in da'wah was actually exemplified by Prophet Muhammad (SAW). Based on historical aspects of his life, during his time in Mecca, he employed the manhaj da'wah fardiyyah—a method of private and discreet preaching, starting with his closest family and companions. This approach yielded positive responses from prominent figures who embraced Islam (Choirin, 2021).

Jogokariyan Mosque adopted this manhaj da'wah fardiyyah as a role model and modified it to be more engaging and comprehensive, adapting it to the local da'wah environment.

The approach begins with data collection from a Mosque Census, conducted every four years through a door-to-door survey in Jogokariyan. This is supplemented by daily observations and interactions between the mosque's caretakers (takmir) and the community. Once the data is gathered, the mosque caretakers strive to address the challenges and needs of the congregation.

They implement structured steps to encourage people to pray at the mosque (a concept referred to as "prayerizing" the living). The takmir personally invites individuals to pray at the mosque and provides guidance for those who do not yet know how to pray. Additionally, Islamic studies teachers from nearby schools and willing community members are recruited to offer private prayer lessons at home (Masjid Jogokariyan, n.d.).

### **Zero Balance Every Month**

On April 16, 2020, the Indonesian Ulema Council (Majelis Ulama Indonesia, MUI) issued Fatwa No. 23 of 2020 concerning the use of zakat, infaq, and sadaqah for mitigating the impact of COVID-19. This included permitting early disbursement of zakat mal (wealth zakat) without waiting for the completion of the usual one-year period (haul) or meeting the nisab (minimum threshold) requirement (Majelis Ulama Indonesia, 2020).

Long before this fatwa, Jogokariyan Mosque had already implemented the "zero balance" concept, ensuring that all donations received by the mosque were immediately allocated to those in need or used for community economic empowerment programs.

The "zero cash" principle was first introduced by Jogokariyan Mosque through lectures and writings on mosque development by Ustadz Jazir ASP. He consistently emphasized that once a mosque's structural development is deemed sufficient (after renovations), its financial assets should be fully utilized for charitable activities. A mosque should not accumulate funds but should invest them in community welfare.

Despite consistently utilizing donated funds, Jogokariyan Mosque never runs out of infaq contributions because every month, donations from the congregation continue to flow in. In the past, mosque management followed an outdated paradigm—hoarding donations for years, thinking they were managing funds wisely. However, this approach was flawed, as it prevented donors' good deeds from immediately benefiting society (Hatma & Jaya, 2018).

Jogokariyan Mosque takmir differentiates its financial system from that of other mosques. While many mosques proudly announce infaq balances reaching millions, Jogokariyan Mosque ensures that its infaq balance is always zero at the end of every financial statement.

They believe that donations should "do good, not sit in a bank account." Their financial



approach is deeply humanitarian and considers real-life social issues. It would be painful to see large funds stored in the mosque's account while a neighbor cannot afford medical treatment or school fees.

Jogokariyan Mosque takmir operates on the principle that da'wah loses its dignity when it neglects the well-being of the people. By publicly announcing a zero balance in infaq funds, the mosque has gained greater trust and encouraged local authorities to contribute more resources for the benefit of the community.

### ***Independent Congregation (Jamaah Mandiri)***

Jogokariyan Mosque has implemented a strategic financial approach aimed at ensuring the mosque remains financially strong. This allows it to fund community-beneficial programs without struggling to find external financial support. One of the key initiatives is the Jamaah Mandiri Movement (Sumardianto, 2022).

The Jamaah Mandiri Movement was launched in 2005. The total mosque expenses for a year were calculated and then divided by 52 weeks. This figure was further divided by the mosque's prayer capacity, resulting in a weekly contribution amount based on prayer location.

Congregants were then informed that if they contributed the calculated amount weekly, they would be classified as Jamaah Mandiri. If they donated more, they were essentially covering the cost of another person's worship, which meant helping others to worship. If they contributed less, their worship was subsidized by other members.

This initiative increased weekly infaq by 400% at Jogokariyan Mosque. The psychological factor played a significant role—people felt ashamed if their worship was subsidized by others. With transparent financial reports, clear maps, and detailed information, even a small infaq of Rp. 1,000 per prayer led to widespread community participation without the need for solicitation.

During every renovation or development project, the mosque ensured that it did not burden the community with fundraising proposals (Interview with Pak Welly Gita, Mosque Takmir of Jogokariyan).

### ***Scenario Planning***

Planning involves organizing and strategizing what needs to be done with the available human resources. This process ensures that the overall goals of an institution are met and helps determine the best way to achieve success. Planning is the most crucial part of all management functions because, without it, other functions cannot operate effectively (Indartono, 2014).

In this context, the Takmir (management) of Jogokariyan Mosque has developed a scenario planning strategy for the future development of its da'wah (Islamic outreach). The Takmir has structured this planning into three distinct episodes. The first period (2000–2005), known as "Jogokariyan Islami," focused on transforming an Abangan (nominal Muslim) community into a practicing Islamic society. It encouraged young people to leave street life and stop drinking by bringing them to the mosque. Residents who did not pray were invited to start, while those who prayed at home were encouraged to pray at the mosque. The goal was to make the mosque a safe and orderly environment, free from disturbances caused by intoxicated individuals.

The second period (2005–2010), called "Darussalam I Jogokariyan," aimed to strengthen community engagement with the mosque. It sought to increase Fajr (dawn) prayer attendance to 50% of the Friday prayer congregation (approximately 10 rows). The mosque expanded its social services by opening a medical clinic, providing scholarships, and offering business

capital assistance to support economic empowerment.

The third period (2010–2015), known as "Darussalam II Jogokariyan," focused on improving the religious quality of the community. It aimed to ensure that all residents attended mosque prayers, increase Fajr prayer attendance to 75% of the Friday prayer congregation (approximately 14 rows), and integrate former addicts and alcoholics into mosque activities through programs like BBM (Mosque Volunteers).

By implementing scenario planning, several key benefits were achieved. The Takmir could effectively prioritize pressing issues, ensuring that program execution was well-organized and measurable. Activities were directed toward a unified goal. Finally, all planning efforts were designed to align with and support the mosque's vision and mission (Albupo, 2018). Jogokariyan Mosque's initiatives in combating ignorance and poverty were carried out systematically and with proper management, as seen in the education and economic bureau meetings, as well as in the final activity reports.

## E. CONCLUSION

The mosque serves as the central hub of community activities, and this understanding must be embraced by all mosque administrators. The two main functions of revitalizing the mosque are ensuring it remains lively with congregational prayers and encouraging a large number of worshippers to pay zakat. Efforts to alleviate poverty and ignorance around Jogokariyan Mosque begin with mapping strategies using a dakwah map, which identifies key points to understand the needs of the congregation. Through a personal approach, a zero-balance policy every month, and encouraging self-sufficient congregants to subsidize their worship through regular donations, along with strategic scenario planning, Jogokariyan Mosque has successfully contributed to alleviating poverty and ignorance in its surrounding community.

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