

# A MODEL OF ECONOMIC EMPOWERMENT OF THE URBAN POOR BASED ON THE SOCIAL RESPONSIBILITY OF THE MOSQUE (Summary of the Dissertation)

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## ***Abstract.***

This research aimed to formulate a mosque-based economic empowerment model for urban poor community. This research was studied qualitatively through descriptive approach. The methods of collecting data used were interview, FGD, observation and documentation. The data analysis was conducted using an interactive analysis. The empowerment models resulting were firstly economic empowerment input encompassing mosque-based financial institution, mosque management, empowerment target, and cooperation. Secondly, economic empowerment process started from building spirituality, building entrepreneurship awareness, capacity building to power building conducted respectively. Thirdly, the output of economic empowerment included human building, business building, environmental building, and institutional building. Fourthly, economic congregation usefulness served as an outcome. The economic congregation usefulness was indicated by the establishment of honest and trustable entrepreneurs based on strong religious application, the realization of congregation independency/wellbeing, business sustainability because of many network with other congregation, and capital availability and access easiness for business development.

**Keywords:** model, urban poor, and economic empowerment.

## **A. Introduction**

Poverty problem is not a new issue, but a long life issue. It is very worrying that in increasingly sophisticated age, poverty is still dominant. Time progress expressed through science and technology only contributes to minority world population's welfare. Minority world population's welfare sometimes expends and sacrifices other majority human being into poverty valley.

Poverty is an almost inevitable condition. It can be seen from over 900 millions world population poor. They are dependent for their life on less than \$ 1 per day and live in Asia or Africa. One out of three Asians is poor (Asian Development Bank in Sulistiyani, 2004). This data shows a worrying condition.

Indonesia feels the similar poverty burden. The number of poor populations in Indonesia reaches 31,023,400 people in 2011 out of 237,641,326 or 13.33% of total populations. Out of the number, 11,097,800 live in urban and 19,925,600 in rural areas (BPS, 2012). BPS's data shows a decreasing poverty rate particularly in urban area, but the rate is still relatively small, 0.81 million from 11.91 millions in 2010 to 11.10 millions in March 2011. Meanwhile, in rural area, the decrease reached 0.69 millions people from 20.62 millions in March 2010 to 19.93 millions in March 2011.

A variety of attempts and strategies has been taken by the government to alleviate poverty, for example P2KP program (Poverty Management Program in Urban Areas), Takesra and Kukesra Programs, PNPM-Mandiri (National Independent Community Empowerment Program) and etc but, the result has not been satisfactory yet (Sukidjo, 2011). For that reason, the involvement of social and religious institution is desirable for the poverty alleviating program. Poverty problem management requires good cooperation between the government and the private to obtain the maximum result. It is because without the private's involvement, the government will assume a very heavy burden.

The involvement of mosque as the religious institution in dealing with the poverty problem, particularly for the congregation, and generally for Islam community can certainly reduce the poverty rate. In Indonesia, the number of mosques, according to data of Indonesian Mosques Council, is currently not less than 700 thousands (not including *surau*, *tajug*, *musholla*, etc). Such the number is the largest number of mosques in the world (Pertiwi, 2008). From the largest number of mosques, only few have been utilized or functioned to handle poverty problem. The potential large fund obtained monthly or even weekly by the mosque through congregations' or other legal donors' contribution in fact has not been utilized optimally by the mosque administrators to improve the economic income of surrounding society.

It can be imagined when such the large fund potential is utilized to empower economically the society surrounding the mosque, the poverty problem in Indonesia can be certainly reduced. For that reason, it is not pleonastic when Religion Minister (Maftuh Basyuni) launched a mosque-based family empowerment post (Posdaya) on February 11, 2007 in Masjid At-Tawazun (At-Tawazun Mosque) supported by Amal Bhakti Muslim Pancasila Foundation. The minister reminds that the way of flourishing the mosque is "not only to utilize it as worship activity place, but also to equip it with a variety of community empowerment activities" (Gemari, 2007: 58) particularly economic empowerment.

This minister's project will be realized well when the mosque administrators understand the concept of economic empowerment. It is because the economic empowerment concept is different from charity concept. Economic empowerment concept emphasizes more on the attempt of acquiring independency, while charity one on the need fulfillment.

Jogokaryan Mosque in Yogyakarta, Nurul Jannah Mosque in Gresik, and mosques under Wahidiyah Foundation of Kediri are those having conducted economic empowerment to their congregation. During the observation, these mosques are the ones conducting economic community empowerment successfully as the Religion Minister expects. The indicator is many congregations of those mosques becoming new entrepreneurs. It is interesting to study because it has not been done by other mosques. This study will focus on the mosque management assumed as supporting factor for the success of economic empowerment and the economic empowerment model undertaken. The objective is to formulate a mosque-based economic empowerment model that can be adopted by other mosques.

## **B. Theoretical Study**

Economically, Indonesia is among the large states in the world with unbalanced economic structure. It is because the strategic economic base is monopolized by few people, feudal-traditional and modern-capitalist classes, with "*ribawi* (usury)" economic concept (Djunaidi and Al-Asyhyar, 2006). The social gap resulting such the economic system and form can be seen in two points:

- The application of management and capital efficiency. The assumption is that the number of workers should be suppressed as small as possible by always building loyalty and improving as high as possible work skill.
- Because of the usury system, the employers try to create (production) alienation for the workers. It is by taking a strategy of suppressing the raw material price generally bought from the society with as low as possible cost on the one hand, and by selling the product in as high as possible price (Baswir, 1997).

The problem is what about the poor people constituting the majority Indonesian people accidentally embracing Islam religion. In reality, up to now, Indonesian economic condition is almost entirely at the low point (level). The assumption proposed is that economic right of *dhuafa* (poor) class has been supported by job opportunity provided by the feudalistic-

traditionalistic and modern-capitalistic society, and benefiting from the development effect of their business tax collection revenue.

Evidently, the development affects adversely the *dhuafa* people. In the field, such facts can be seen as the increasing number of condemnation, the street seller removal, the increasingly marginalized retailer by the large capital competitor. Supermarket and mini market emerge everywhere, while many retailer and traditional market sellers go bankrupt.

So far, Islam has actually offered economic community empowerment concept beyond the capitalistic economic network. Many infrastructures are available and considered as capable of minimizing the unbalanced community economy, by maximizing the roles of Islamic economic empowerment institution such as *wakaf*, *zakat* (tithe), and macro economic institutions such as BMT and cooperatives. Such institutions as *zakat* and BMT from the beginning of Islam age up to the glory time of Islam civilization occupied the strategic position in answering the community economic gap. Even the concept of *zakat* was then adopted into state financial income concept (Mas'udi, 1991; Abdurrahman, 1995).

Genuinely, a variety of Islamic economic institutions above is born in the mosque. For that reason, to answer the ever escalating community problem using Islamic economic instruments above, Islam community should come back to the mosque. Mosque should be reverted to its function and should be the center of community power.

In the past, during the Prophetic age, mosque was functioned maximally as Islamic community center for a variety of religious, social, politic, and economic activities (Pulungan, 1995; Nasution, 1996). One of economic activity enacted by the mosque likely practiced and to be the model of community empowerment basis, particularly in economic sector and poverty alleviation is the establishment of Mosque-based BMTs and cooperatives. Mosque with the economic activities driven by BMT and cooperative it has established will be able to become an economic empowerment base for its congregation, and Islamic communities surrounding broadly.

The problem now is how to manage the mosque? Where does the capital come from to establish BMT or cooperative? Is it enough for the mosque to rely on only *zakat*, *infaq* and *shodaqoh* income? It is here that the good mosque management is important to build as the internal supporting factor of mosque's successfully economic empowerment.

The largest challenge the manager faces currently relates to the attempt of dealing with rapidly changing environment. Innovation of communication inventions combined with those in computer and information area results in a global market making the world not as it was in previous age. As a result, the management principles and guidelines that can make the organization more stable and predictable, could no longer be applied in a long period of time. Currently, the organizational success is highly dependent on the organization ability to learn and to respond to the changes occurring rapidly. A successful organization manager is the one who can use wisdom effectively, manage organization based on science, and make necessary changes (Senge, 1991; Pedler, 1997; Marquardt, 2002). For that reason, a mosque administrator having future orientation is required to make the mosque organization run well, rather than the one with traditionally thinking. In other words, a mosque administrator who can change the traditional management point of view into empowerment management is required, so that the questions of capital source above can be answered by itself.

### C. Methodology of the Study

This study was taken place in Jogokaryan Mosque of Yogyakarta, Nurul Jannah Mosque of Gresik, and mosques under Wahidiyah Foundation of Kediri. This study was conducted using a descriptive qualitative approach. The data was collected using interview, focus group



discussion (FGD), observation, and documentation. The data validation was conducted by means of time extension to stay with what studied, persistent observation, and examining the data using triangulation. Meanwhile, technique of analyzing data used was an interactive data analysis from Miles and Huberman.

## **D. Result**

### **1. Condition of Poor People in Research Location**

Effendi (1995) divided the concept of poor people into three dimensions: political, economic, and social. Politically, poverty is defined as an individual's incapability of determining its own choice relating to public property, for example, the exclusion from decision making in a program. Economically, the poverty means the lack of resource that can be used for improving life wellbeing. This type of poverty can be broken down into relative and absolute poverties. Relative poverty is a level of material inadequacy in a number of people compared with the commonly prevailing standard of life within the corresponding society. Meanwhile, absolute poverty is the condition of completely shortcoming an individual experiences, regarding either food or non-food prevailing commonly.

Socially, poverty can be defined as the lack of supporting social network and structure to get opportunities to improve an individual's productivity. It can also be said that social poverty is the one resulting from the presence of inhibiting factors so that preventing and inhibiting an individual to utilize the available opportunities. This type of poverty is divided into structural and cultural poverties. Structural poverty is the one resulting from inhibiting factors outside an individual, such as bureaucracy or official regulations that can prevent an individual from utilizing the existing opportunity. Cultural poverty is the poverty resulting from the inhibiting factors inside individual, such as low education level, lack of skill or life habit of society.

To measure the poverty existing in the research location, the last dimension, social, is chosen and used. The reason is that social poverty dimension can give clear information concerning the causes of poverty occurring inside an individual, whether the poverty is caused by structural or cultural factor.

Considering the measure, it could be concluded that the factors contributing to the poverty of society around the mosque from cultural aspect include the minimum capital to open and to develop business, the lack of production and marketing skill, the low income due to small profit and salary, and the low education. Meanwhile, they from structural aspects include the increasing price of business raw material, the tight business competition, the difficulty of acquiring business production license, the less strategic business site, the business capital absorption for child school tuition, and work relation termination or the end of work contract period.

### **2. The Mosque Management in Economic Empowerment for Poor People**

Three main measures the Jogokaryan Mosque, the Nurul Jannah Mosque and the Wahidiyah Mosque take in conducting economic empowerment for poor people are firstly recovering the stakeholders' lost perception on the function of mosque. Mosque in the Prophet Muhammad (Peace and blessing of Allah be upon him) had religious, social economic, and governmental politic functions. Meanwhile, nowadays it only serves one function, religious one. For that reason, this stakeholder's perception recovery has important value to the economic empowerment process for the poor people.

Secondly, managing the mosque corresponding to the modern management principles. The three mosques conducted economic empowerment process for poor people in the following stages: determining the targeted area scope, listing the potential and the problem of targeted society, planning the activity for the targeted society, socializing the activities to the targeted

society, and reporting the activities. It means that these mosques implement the economic empowerment process for poor people not haphazardly but through a correct procedure.

Thirdly, building a dream of being successful. Jogokaryan, Wahidiyah and Nurul Jannah build a sufficiently realistic dream of being successful. It means that they build it corresponding to the potency and the ability they have, so that they can attempt to make the dream comes true through their hard work according to the specified target. It means that those three mosques work based on the measure having been made and to be achieved.

In addition to major measures taken, Jogokaryan, Wahidiyah and Nurul Jannah also establish the mosque management principles and strategies to be the guidelines for their work. The management principles included to serve the congregation, to build creativity for the congregation, to improve the congregation's role in the mosque, and to establish a strong emotional bond among the congregations. Meanwhile the strategy is to prioritize the congregation's interest, starting from the simplest, easiest, and mildest one to do everything, and transcending the paramount importance.

The three major measures, principles, and strategy constructed in Jogokaryan, Wahidiyah, and Nurul Jannah, in fact, can encourage the stakeholders to play active role in the economic empowerment process for the poor people in those three mosques. It can be seen from the increasing support given by the company, government, and event people surrounding. The supports, whether fund, effort, or thinking, flow continuously from the stakeholders. It can of course be a big capital for the mosque to achieve success in implementing the economic empowerment for poor people.

### **3. Economic Empowerment Process of Poor People**

#### **a. Empowerment Process in Wahidiyah**

Wahidiyah construct its congregation's economy through cooperative system. The legal foundation of cooperative system establishment is the application of one of its five main tenets<sup>1</sup>, *taqdim al-aham fa al-aham tsumma al-anfa' fa al-anfa'* (prioritizing the important thing, and then the one with largest benefit). This ground is confirmed by *ushul fiqh* norm stating that *dhar'u al-mafaasid muqoddamun 'ala jalbi al-mashaalih* (preventing the damage should transcends drawing benefit) and *akhlak* (noble character doctrine) stating that *muraa'atu al-adabi muqoddamun 'ala imtisaali al-awaamiri* (maintaining courtesy transcends doing various orders). According to Wahidiyah, establishing cooperative is something important recalling that majority Wahidiyah congregations come from the poor class of populations who always suffer from material inadequacy. Meanwhile, cooperative can benefit its members substantially, particularly in capital building (Interview with Kyai Zainuddin, on December 19, 2011).

Wahidiyah built on the principles of from, by and for the congregations. It means that the basic capital of Wahidiyah cooperative should derive from the congregations. The cooperative's capital collected is used by congregations for building their economy. The cooperative is firmly prohibited from borrowing the capital or receiving help from any parties, unless it gets permission from the struggle caretaker, KH. Abdul Latief Madjid. Capital cultivation should be attempted from its own capital, whether principal, compulsory or voluntary (congregation) saving. For that reason, Wahidiyah cooperative is expected to be actually independent, not dependent on any parties (interview with Mrs. Sumiati Tho'if, on November 15, 2012).

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<sup>1</sup> Five (five) main tenets of Wahidiyah are: *Lillah-billah, Lirrasul-birrasul, lilghouts-bilghouts, yukti kulla dzi haqqin haqqoh and taqdim al-aham fa al-aham tsumma al-anfa' fa al-anfa'*.

In the process of making the public aware of, Wahidiyah starts to build mentality and spirituality through *mujahadah* and *shodaqoh* habituation. *Mujahadah* and *shodaqoh* are intended to build the character of congregations in order to be honest entrepreneurs with noble character. In addition, Wahidiyah establish the entrepreneur's mentality. There are two measures the Wahidiyah takes in building the entrepreneur mentality: encouraging the congregation to have cooperatives and to establish new business. Encouraging the congregation to have cooperative was conducted through routinely socialization. This socialization is intended to make Wahidiyah congregation willing to establish cooperative for the area having no cooperative and to be the members of cooperative. Meanwhile, encouraging the congregation to build new business was conducted through sharing information about the business opportunity and searching for new business for its members.

Wahidiyah realizes that encouraging the congregation to build new business through sharing information about the business opportunity and searching for new business alone is not enough. There should be capacity building for the congregations who want to open new business. For that reason, Wahidiyah took two ways of establishing capacity building: through creative administration and congregation of Wahidiyah. The obligation of any organization administrators is to prosper their member, is that of Wahidiyah administrators. Otherwise, this is not true for its members. For other Wahidiyah, however, the Wahidiyah caretakers encourage firmly the successful congregation to help the disadvantaged one by holding business training particularly in the area she/he occupies with. This appeal is in fact one of supporting factors for Wahidiyah's success in building its congregation economy. It can be seen from some Wahidiyah congregations having been successful in business area helping their fellow disadvantaged congregation, particularly in the term of capacity building. The example of it is what Mr. Heri Santosa, as a member of cooperative, does in training other members in the term of constructing the stall maggot breeding.

For the congregation who has been ready to open new business, but has no capital for business, Wahidiyah has prepared the capital loan through cooperative. Here, the cooperative, as the only financial institution for dealing with the capitalization problem, begins to benefit the Wahidiyah congregations. Moreover, Wahidiyah cooperative developing into a multi-business one in fact can help market the business product from its congregation. For example, the Malang branch of Wahidiyah cooperative has constructed Griya Usaha Koperasi Wahidiyah (Griya UKW). This griya (center) is used for exhibition and for marketing the business product of Wahidiyah congregation. In addition, many Wahidiyah cooperatives distributed in some areas in fact have been utilized to help market the business product of its congregation. For example, the business product of Malang Wahidiyah Cooperative's members is marketed in Bantul, Bojonegoro branches of Wahidiyah cooperatives, and vice versa. By doing so, the Wahidiyah congregations can be helped for their business in the term of either capitalization or product marketing.

## **b. Empowerment Process in Jogokaryan**

Jogokaryan builds its congregation's economy through two systems: *bait al-maal* system developed from religion tenet value particularly Surah At-Taubah verses 103 and 60<sup>2</sup>, and cooperation system with other institutions affected substantially by corporate social responsibility values. *Bait al-maal* system is used to strengthen the congregation economy leading to charity and empowerment. Empowerment leads to social-economic problem management, for example compensation for fatherless child, indigent and school grant for

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<sup>2</sup> Surah at-Taubah verse 103 *khud min amwaalihim shodaqotan tudhahhirhum wa tuzakkihim biha*. Surah at-Taubah verse 60 *innama al-shodaqootu li al-fuqoro'i wa al-masaakiini al-amiiliina 'alaihaa...*



disadvantaged congregations. Meanwhile, the empowerment is oriented to economic problem solving, for example, the business capital issuance for the poor congregation (Interview with Mr. Wahyu Tejo Raharjo, September 11, 2012).

Meanwhile, the system of cooperation with other institution is carried out to deal with the problems the masjid can not deal with alone. For example, Mr. Muhammad Syaihul told that he has ever experienced business (selling *tengkleng*) failure. Mosque recognized the problem, and then designated and sent him to attend training for producing fish-based nugget in Fishery and Ocean Service of Yogyakarta. Having attended the training, Mr. Muhammad Syaihul could open new business, chicken nugget, equipped with business instrument costing IDR 25,000,000.- by Fishery and Ocean Service (Interview with Mr. Muhammad Syaihul, September 20, 2012).

Ustadz Jazir says that for the congregations of Jogokaryan to be successful in economic sector, they should make spiritual effort, and then physical one. For that reason, in empowerment process, the measure taken by Jogokaryan is firstly building spiritual awareness. Building spiritual awareness is conducted by doing *sholat dhuha* routinely and increasing *shodaqoh*. This activity is conducted to make the congregations of Jogokaryan aware that in addition to physical effort, the spiritual one is also required to achieve success in economic area. It is important recalling that human beings can make endeavor only, but Allah defines (Interview with Ustadz Muhammad Jazir on September 6, 2012).

The second measure is to build entrepreneurship mentality. Building entrepreneurship mentality for the congregations of Jogokaryan was conducted by holding *pengajian* presenting successful businessmen and giving entrepreneur-oriented assignment. *Pengajian* with successful businessmen as the speaker aims to generate the awareness of being entrepreneur among the congregations generally. Meanwhile, the administration of entrepreneur-oriented assignment aims to equip the masjid administrators with some skill.

Subsequently, after the entrepreneurship spirit was built, Jogokaryan held capacity building. Capacity building was conducted by delivering the congregation to services or institutions holding skill training and visiting the field in business sites. Jogokaryan took these measures because it has no competent human resource in business skill training.

Finally, Jogokaryan gave power in the form of business capital grant to those who have been aware of and had business skill to open new business. In addition, Jogokaryan also gave marketing or business product promotion and network aids to improve its congregations' income.

### **c. Empowerment process in Nurul Jannah**

Nurul Jannah built its congregations' economy through *Bait al-Maal wa al-Tamwil* (BMT). This system builds on religious values, particularly Surah al-Hasyr verse 7<sup>3</sup>, Surah at-Taubah verses 103 and 60. Surah al-Hasyr verse 7, according to Mr. Dwi Satrio, is the foundation on which *bait al-tamwil* is managed, while Surat at-Taubah verse 103 and 60 is the one on which *bait al-maal* is managed (interview with Mr. Dwi Satrio Annurogo, September 05, 2013).

The *bait al-maal* system applied in Nurul Jannah is oriented to charity concept. This system is used to help deal with the social problems arising among the congregations or people surrounding, the ones concerning the life need of fatherless child, indigent, and education need for disadvantaged children. Meanwhile *bait al-tamwil* system is oriented to empowerment concept, the poverty alleviating concept through (economic) business building the congregations or surrounding people occupy with.

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<sup>3</sup> Surah al-Hasyr verse 7 *kai laa yakuuna dzuulatan baina al-aghniyaai minkum.*

The economic empowerment concept implemented by Nurul Jannah leads to business capital loan issuance through profit sharing system. This system is chosen because it is considered as close to *syari'at* (Islam law) rule and more appropriate to apply to the institutions dealing with religious activities such as Nurul Jannah. In this system, the investor (Nurul Jannah) and customer (congregation) made an agreement first about the business to be operated and the profit sharing method before the capital liquefaction. After the agreement approval, the next job of investor is to monitor and to build the customer's business (Interview with Mr. Arief Rahman, on November 12, 2012).

In the process of building the congregations' awareness of economic empowerment, Nurul Jannah did not begin by building spiritual mentality as Wahidiyah and Jogokaryan did, but by building its entrepreneurship awareness directly. Similarly, in the term of capacity building, Nurul Jannah did not provide capacity building as Wahidiyah and Jogokaryan did to the congregations who will open business. Nurul Jannah built entrepreneurship through *pengajian* activity, just like Wahidiyah and Jogokaryan did. Meanwhile, regarding the congregations' skill, Nurul Jannah considered and measured the congregation's business readiness in the field. For that reason, before the power was given, Nurul Jannah verified first the business readiness of grant applicants. Nurul Jannah would decide whether or not the applicant is feasible or infeasible to be given grant, depending on the result of field survey conducted by the officers. The forms of power given by Nurul Jannah to its congregation were business capital loan and business problem resolution help.

#### **4. Result of Economic Empowerment for Poor People**

The result of empowerment through the process above, it could be indicated by the manifestation of human building, business building, environmental building, and institution building. Human building is indicated by the establishment of honest and trustable entrepreneurs based on strong religious application. Business building is indicated by the establishment of new business built by congregations. Environmental building is characterized by business sustainability because of many networks among congregations. Institutional building is characterized with capital availability and easy access to capital because of accessible financial institution availability.

Here is the example of economic empowerment result with the four indicators above. Mr. Sochibul Solchi is one of congregations having been empowered economically. Then, Mr. Sochibul Solchi accesses the capital from Wahidiyah cooperative leading him to open egg business. He opened his egg business with loan of IDR 5,000,000. He used the money for active and reserved capitals.

Mr. Sochibul Solchi's successful business cannot be apart from many business networks of fellow Wahidiyah congregations. Many Wahidiyah congregations having duck breeding made his business run smoothly. It is because the supply of raw material for his business runs smoothly. In addition, he has also had customers (buyers) from many fellow Wahidiyah congregation, as he stated "I take the eggs from the members of wahidiyah who have duck breeding, and then I sell them to other members, in addition to the public" (Interview with Mr. Mohammad Sochibul Solchi, on October 30, 2012).

Mr. Sochibul Solchi's success in opening a new business made him more independent and prosperous economically. It can be seen from his larger business characterized by the increasing number of merchandise types he sells. As he states:

"Alhamdulillah my business runs smoothly in less than one month and I can not only increase the number of egg but also expands to rice. I take the rice from one member of wahidiyah and sell it to other members, and so forth, until I have groceries now selling



not only the food material but also snack, cake, and etc” (Interview with Mr. Mohammad Sohibul Solchi, on October 30, 2012).

Mr. Sohibul Solchi’s success does not make him conceited, because he realizes that his success resulted from not only his persistence in working but also his obedience in worshipping. For that reason, he says that he and his family never leave daily *mujahadah* to make them close to Allah and to ask for success. He never forgets to expend daily *shodaqoh* particularly in the form of box fund for Wahidiyah struggle development.

## E. Discussion

Overall, the management of Jogokaryan, Wahidiyah, and Nurul Jannah, viewed from Senge’s (1991), Pedler’s (1997), and Marquardt’s (2002) theory, has shown good management in managing the challenging organization today. It can be seen from the measures, principles, and strategies taken by the three mosques in managing their mosque.

Senge, Pedler, and Marquardt proposed ten traditional organizational points of views requiring a change to make the organization run well. They are organizational stability concept; multileveled bureaucracy concept; perspective that an organization should be rigid; control through rule should be changed into control through vision and value; organization should change its paradigm from the one closing and hiding information from another one conducting information sharing; acceleration in information and computer sector encourages the overall alertness; because of high uncertainty, the organizational paradigm should shift from avoiding the risk reactively to assuming the risk proactively and bravely; organization should not focus on merely internal organization; organization is where learning occurs; and organization should be able to change from competing in the existing market to the contemporary future competition.

These propositions in fact have been applied by the three mosques as can be seen in the measures, principles, and strategies used to manage the mosque in conducting economic empowerment for poor people. For that reason, it could be concluded that the management of Wahidiyah, Jogokaryan, and Nurul Jannah highly supports the implementation of economic empowerment for poor people.

The successful economic empowerment in Wahidiyah, Jogokaryan, and Nurul Jannah is because they have their own financial institutions. These institutions serve to grant business capital to the congregations who want to begin or to develop their business, so that it is expected that the independency or wellbeing will be brought into reality for the congregations. On the other hand, these institutions also serve to establish cooperation with other financial institution, so that the mosque congregations access the capital easily to develop business because of many financial institutions accessible. It is in line with Sudarsono (2004), Mas’udi’s (2006), and Abdurrahman (1995) stating that the mosque having financial institutions such as BMT or cooperatives will be able to be a basis of economic empowerment, and to build its congregation economy.

In economic empowerment process, Wahidiyah and Jogokaryan initiated by building the congregations’ spiritual mentality first before their entrepreneurship mentality. It means that Wahidiyah and Jogokaryan built the most fundamental awareness in establishing their congregations’ awareness of working. It is because an individual will not work well when his/her work ethos is still low. He/she will change his/her sluggish habit difficulty, if their awareness of working does not arise from inside themselves. As explained in Qur’an surat al-Ra’d verse 11 stating *inna Allaha la yughoyyiru ma bi qoumin hatta yughoyyiruu ma bi anfusihim* (Actually Allah will not change a group’s condition, until they change their own condition). For that reason, through *mujahadah*, *sholat dhuha*, and routinely *shodaqoh*

habituation in building this spiritual mentality, work ethos and entrepreneurship awareness would be expected to arise inside the congregations.

Tasmara (2002) stated that working is a human being's *fitroh* (disposition). For that reason, those who work reluctantly, lazily and are not willing to utilize his/her entire self-potency of working meaning that he/she fights against his/her disposition. Such the person should be made aware of by teaching religious values to him/her. It is because, every Moslem persona surely believes that faith values, for example, will be felt for its lusciousness when it is really manifested in the form of good deed or creative act and achievement. Working is one of creative acts and achievements. It was because by working, people can produce sometime, and by working, he/she can also contribute some of his outcome to make good deed.

Furthermore, after the awareness of being entrepreneur arose, Wahidiyah and Jogokaryan provided capacity building to its congregation. Capacity building administration, according to Mardikanto (2010), is important in the attempt of building their business. Even, he said that capacity building is made not only in business, but also in network and institution. It means that Nurul Jannah should provide capacity building to its congregation, not only measuring the congregation's business readiness in the field through survey.

Finally, the measure taken by Wahidiyah, Jogokaryan, and Nurul Jannah in economic empowerment process was power giving. Those three mosques have prepared power help to build or to develop its congregations' business, by means of providing business capital grant, business product marketing or problem solving helps. Such the helps were contained in one institution called cooperative, *bait al-maal* or *bait al-maal wa al-tamwil*. For that reason, the congregations would access the grant easily. So for mosque the financial institution serves as a power help provider in economic empowerment process.

The provision of power help through an accessible institution is considered as appropriate by Kartasasmita (1995). It is because the most fundamental problem in the attempt of structural transformation, the change from traditional to modern economy, weak to strong economy, subsistent to market economy or dependency to independency, is the fund accessibility. The availability of easy and accommodating loan can lead to capital establishment for the community business, thereby improving productivity and income, and creating surplus that can be used to repay the loan and to cultivate the capital. Therefore, the fund accessibility is by Wahidiyah, Jogokaryan, and Nurul Jannah perceived as the affordability when necessary and the ability of utilizing it.

Economic empowerment process undertaken well by Wahidiyah, Jogokaryan and Nurul Jannah supported by the accommodating input can yield good output. The emergence of new entrepreneur such as Mr. Sochibul Solchi is the sample output resulting from the economic empowerment in mosque. It means that mosque as the religious social institution has participated in national development, particularly in reducing the poverty rate. For that reason, it is not pleonastic when Mas'udi (2006) stated that Islam people should revert to mosque, because mosque can address the people's increasingly escalating economic problem currently.

## **F. Conclusion**

The following conclusions are drawn based on the results of the study:

- The management of Jogokaryan, Nurul Jannah, and Wahidiyah in economic empowerment for poor people was conducted by: firstly, building the mosque management stages. Such the stages include making the stakeholders aware of mosque function, mosque management with modern management principles, and objective formulation or successful dream. Secondly, organizing the mosque management

procedure. The procedure includes determining the proselytizing area, registering the mosque congregations, planning the activity, socializing the activity, and reporting the activity. Thirdly, determining the principles of mosque management, such as oriented to service and creativity, strengthening the emotional bond between the congregations in the mosque, and providing or improving the congregation role in the mosque. Fourthly, developing a mosque management strategy, such as starting from the simplest, easiest and mildest, prioritizing the congregation's interest, and transcend the more important work. Such the management can support the successful implementation of poor people economic empowerment in those individual mosques.

- The economic empowerment model for poor people consisted of firstly empowerment input including mosque-based financial institution, mosque management, empowerment target, and cooperative. Secondly, the empowerment process includes spirituality building, entrepreneurship awareness building, capacity building, and power giving. Thirdly, the empowerment output includes human building, business building, environmental building, and institutional building. Fourthly, empowerment outcome is congregation economic powerfulness.

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