

# Fatkhur Huda

## THE ROLE OF MOSQUES IN UTILIZING ZAKAT, INFAQ, AND SHADAQOH AS SUSTAINABLE SHARIA FINANCIAL INSTRUM...

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# THE ROLE OF MOSQUES IN UTILIZING ZAKAT, INFAQ, AND SHADAQOH AS SUSTAINABLE SHARIA FINANCIAL INSTRUMENTS IN SURABAYA

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## Abstract

**Research aims:** *This study aims to explore the strategic role of mosques in managing Zakat, Infaq, and Shadaqah (ZIS) as sustainable Islamic financial instruments to support socio-economic empowerment in Surabaya.*

**Design/Methodology/Approach:** *Using a qualitative descriptive approach, this research employed in-depth interviews and field observations across 14 selected mosques in five regions of Surabaya. Data were analyzed thematically to identify patterns in ZIS fund management and community empowerment practices.*

**Research findings:** *The study finds that mosques in Surabaya actively collect and utilize ZIS funds for social aid and productive activities. Key strategies include enhancing human resource capacity, improving facilities and financial management infrastructure, raising public awareness, and building partnerships with Islamic financial institutions. Programs such as skill training, micro-enterprise support, and infrastructure development demonstrate the sustainable use of ZIS funds. Transparency and accountability are also emphasized to increase public trust.*

**Theoretical Contribution/Originality:** *This study contributes to the literature by contextualizing mosque-based ZIS management in an urban Indonesian setting. It offers a structured strategy map tailored to the socio-economic characteristics of Surabaya and expands on existing empowerment models by integrating religious, financial, and institutional dimensions.*

**Practitioners/Policy Implications:** *The findings provide actionable insights for mosque administrators, zakat institutions, and policymakers to enhance the sustainability of ZIS utilization. Recommendations include capacity-building for mosque amil, digitalization of ZIS systems, and policy support for mosque collaborations with Islamic financial institutions and government agencies.*



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*Research Limitations/Implications: The study is limited to 14 mosques, which may not fully represent the diversity of practices across Surabaya. The qualitative nature also limits generalizability. Future research should adopt a mixed-methods approach with broader samples and examine digital integration and long-term program outcomes for greater impact assessment.*

*Keywords: Zakat, Infaq, Shadaqah, Sharia Finance, Sustainability.*

## Introduction

In Islamic society, mosques have a very strategic role, both as a place of worship and as a place to help maintain the ummah. This mosque was used as a center of government, economy, education, defense, and security during the time of the Prophet Saw (Pratama, 2023). By considering the mosque only as a place of worship, the economy of the mosque and the surrounding community did not develop. As a result, the condition of the mosque cannot stand alone and help the welfare of the surrounding community.

Islamic history shows that mosques play an important role in Muslim life, as shown by the existence of the Prophet's Mosque in Medina during the time of the Prophet (AS). Mosques are not only places of worship for Muslims, but also educational institutions (Usman, 2020). This mosque conducts comprehensive education and development of the people, producing great scholars (Triayidha, 2019).

Mosques are not only limited to the center of worship activities for their worshippers, but mosques are expected to become centers of social and economic activities for their worshippers (Karimullah, 2023). The concept of developing the role of mosques is important because it can provide a positive perspective on the utilization of existing mosque resources (Tamimah et al., 2020). The use of Zakat, Infaq, and Shodaqah (ZIS) can be one of the tools for empowering Muslims (*mustahik*) through mentoring by providing motivation, increasing awareness, improving aspects of knowledge and attitudes, mobilizing productive resources, and forming networks (Ridwanullah & Herdiana, 2018).

The use of ZIS funds is one way to optimally utilize resources (ZIS funds) to achieve benefits for the community. The use of ZIS funds is directed for the purpose of empowerment through various programs that have a positive impact on the community, especially the asnaf group. With this empowerment, it is hoped that understanding and awareness will increase, as well as the attitudes and behaviors of life formed by individuals and groups towards independence (Khasanah, 2010)



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The use of ZIS must benefit mustahiq economically and socially. They must have the ability to live a decent and economically independent life, and they must have the ability to live on an equal footing with others in society. This shows that ZIS is given for more productive and educational purposes rather than just for consumptive and charitable needs.

It is hoped that this mosque will contribute to improving the quality of community welfare. Mosques must function as centers for community empowerment and development. Mosques can serve as the center of all community activities, both formal and informal. By using Islamic financial instruments (Yeni et al., 2021), mosques can be used to improve the welfare of the community or the ummah to achieve the development goals of Indonesia, namely a just, prosperous, and prosperous society.

This research is a follow-up, refinement, and merger of previous research. This research will study, in addition to different loci and more comprehensive mosque functions, effective ways to use zakat, infaq, and shadaqah funds as sharia economic instruments that contribute to community welfare.

### Literature Review

The role of mosques for the development of the ummah is very large and vital. Gazalba in his book states that apart from being a center of worship, mosques also play a role as a center of culture or civilization (Gazalba, 1983). Mosques are the first and main institutions or organizations in Islam. Mosques as the center of civilization have an important role in developing social activities, building the intellectual abilities of the people, improving the economy of the people, and becoming a discussion space to find solutions to the current problems of society (Ridwanullah & Herdiana, 2018)

The comprehensive role of mosques can be seen during the time of the Prophet PBUH and the generation of companions. During the time of the Prophet PBUH, mosques had a strategic role, the Al Haram Mosque was used as a place to socialize revelation (tabligh) revelation openly. The Quba Mosque is not only a place of worship but also a place of education and teaching. The Nawawi Mosque has the function of consolidating Muslims with the Muakhkat movement (uniting Muhajirin and Anshar) (Latifah et al., 2023; Syafii, 2024).





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This shows that in the early days of the development of Islam, mosques were places of worship, centers of government, educational activities, social and economic activities (Kurnia & Munawar, 2018). This tradition was continued by Rashidin khulafaur and the caliph afterwards. In the economic field, the mosque at the beginning of its development was used as a Baitul Mal which distributed zakat, alms, and spoils of war to the poor and Islamic interests. The weak are greatly helped by the existence of Baitul Mal (Astari, 2014; Setiyowati, 2017).

Mosques have two functions, namely as a center for worship and civilization activities which should include economic activities. However, their function as centers of civilization tends to be overlooked in addition to the fact that they have a good network base based on Islamic uwah. To make a positive economic contribution, it is necessary to channel Islamic economics to the ummah in religious meetings to increase their understanding and awareness

The role of mosques that are directly related to economic potential is the management of the collection and distribution of ziswaf, especially in zakat fitrah which must be carried out once a year before Eid al-Fitr, and around 92% of mosque administrators have managed it. Mosque activities and activities also support the economic empowerment of mosques, one of which is a study group for teenagers to adults and other ta'lim assemblies. In addition, the role of mosques in developing microfinance can improve social welfare, which will have an impact on the existing poor (Susanto et al., 2023). In Bangladesh, there is a study that explains that poverty can be helped by microcredit and increase their consumption and build assets. In reducing poverty, microfinance is an initiative that is recognized as an innovative new approach.



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Research on the function of mosques and community empowerment has been carried out by Giyanti et al. highlighting the implementation of community empowerment programs at the Muslim Billionaire Mosque, with a focus on awareness, knowledge transformation, and skill improvement, which ultimately benefits worshippers and the surrounding community through increased independence and religious understanding (Giyanti et al., 2024). Another study highlights that mosques can increase community empowerment through economic activities, especially by establishing Sharia microfinance institutions such as Islamic Cooperatives or Baitul Maal wa Tamwil (BMT), which can encourage poverty alleviation and improve the quality of life of the community (Yemen, 2024). Similar research that discusses the strategy of Mosque-Based Environmental Economic Empowerment which emphasizes the important role in improving the economy of the surrounding community and another research emphasizes mosque-based economic empowerment with a SWOT Analysis approach (Afif et al., 2022)

The position of this research is as a continuation and refinement of previous studies, while also integrating and expanding upon their findings. Prior studies, such as that by (Giyanti et al., 2024), highlighted mosque-based community empowerment programs, while (Yaman, 2024) focused on the role of mosques in developing Islamic microfinance institutions. Additionally, (Afif et al., 2022) employed a SWOT analysis approach to formulate strategies for mosque-based community economic empowerment. Unlike these previous works, this study not only explores a different locus but also offers a more comprehensive analysis of mosque functions, and examines effective efforts in utilizing zakat, infaq, and shadaqah (ZIS) funds as sustainable Islamic economic instruments to support community welfare.

### Methods

This study uses a qualitative research method with a descriptive approach. This approach aims to provide a systematic overview of the phenomenon being studied based on data collected directly from the research subject (Sugiyono, 2013). The data used in this study consisted of primary and secondary data.



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Primary data was obtained through in-depth interviews with mosque takmir who are responsible for the receipt, management, and utilization of Zakat, Infaq, and Alms (ZIS) funds in Surabaya. Meanwhile, secondary data was collected from various relevant sources, such as official documents, observation results, photographs, and previous research that supported this study (Creswell, 2014)

The data collection technique was carried out through direct observation of ZIS fund management activities in mosques that were the object of the research. In addition, semi-structured interviews were conducted with key informants, namely mosque takmir and zakat managers, to obtain more in-depth and interactive information (Moleong, 2018). Document collection is also carried out to complete the data obtained from the results of interviews and observations. After the data is collected, data analysis is carried out through three main stages as stated by Miles and Huberman, namely: (1) data reduction, namely filtering and summarizing important information from the results of interviews related to the development of the role of mosques in the use of ZIS funds as a sharia financial instrument (Miles et al., 2018); (2) the presentation of data in the form of narrative descriptions to provide a clearer picture of the research findings; and (3) drawing conclusions based on patterns and relationships found in the analyzed data (Bogdan & Biklen, 1998).

## Results and Discussions

### Overview of mosques in Surabaya

This research was conducted in five areas of Surabaya City. The area consists of Central Surabaya and South Surabaya, which borders Sidoarjo Regency; East Surabaya and North Surabaya, which borders the Madura Strait, and West Surabaya, which borders Gresik Regency. The city of Surabaya can be easily accessed via various routes, including land, sea, and air, due to its strategic location.



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Based on data from the Surabaya City Population and Civil Registration Office (Disdukcapil) from the first semester of 2023 net consolidated data, the population of Surabaya City is 3,000,076 people with an area of 350.54 km<sup>2</sup>, the density of Surabaya City is 8,558 people per km<sup>2</sup>. The majority of Surabaya's population adheres to Islam, which is around 85.05% or 2,117,482 people, the other 15% are Protestant Christians, Roman Catholics, Hindus, Buddhists, and Confucianists. With the majority of Surabaya people having a Muslim population, of course this affects the existence of places of worship, both mosques and prayer rooms. BPS data in 2023 shows that the number of mosques in Surabaya is 1,759 and prayer rooms are 1,950. This data was taken from the Ministry of Religious Affairs of East Java Province in 2022 and reviewed by BPS in 2023.

#### List of Mosques Sampled in the Study

**Table 1**  
**Distribution of Mosques Research Sites**

NO	MOSQUES	REGION
1	Al Mabrud, Cumpat District	North
2	Al-Falah Surabaya	Center
3	Al-Ikhlash Mojo Klanggru	East
4	Al-Marsuah Ploso Baru	East
5	Muhammad Chenghoo Tiles-Surabaya	Center
6	Hidayatullah Benowo	West
7	Jauharotul Hikmah Dolly	West
8	Nurul Islam Wiyung	South
9	Jami' al Amin Tandes	West
10	Muhajirin Gubeng	East
11	Moobarok Keputran	Center
12	Al Badr Hayam Wuruk	South
13	Al Huda Karangpilang	South
14	Al Muttaqien Kenjeran	North

Source: processed by the author



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### Mosque Strategy in Utilizing ZIS

The findings of this study confirm and expand upon those of previous research conducted over the past five years that examined strategies for utilizing ZIS (Zakat, Infaq, and Sadaqah) funds by mosques. (Giyanti et al., 2024) emphasized the importance of mosque-based community empowerment programs integrated with religious functions, particularly in fostering awareness and improving the economic capacity of congregants. This aligns with the present study's findings, which highlight public education and skill development as key strategies in ZIS management. Similarly, (Yaman, 2024) underscored the role of mosques in establishing Islamic microfinance institutions such as BMTs to support community welfare—an insight reinforced in this study through evidence of mosque collaborations with local Islamic financial institutions.

Additionally, (Afif et al., 2022) applied a SWOT analysis to formulate mosque-based economic empowerment strategies. This study complements that approach by identifying more specific operational strategies, including human resource development, infrastructure enhancement, and strategic partnerships. Further support comes from (Rarasati, 2024), who documented the success of Jogokariyan Mosque in utilizing zakat for small business training and kindness loans, and from (Cokrohadisumarto & Sari, 2024), who emphasized the need for an integrated empowerment model involving multiple stakeholders such as the government, academics, and zakat institutions. Therefore, the present study not only aligns with existing findings but also offers a novel contribution in the form of a more structured and contextually grounded strategy map tailored to the urban setting of Surabaya.

In this study, several strategies were obtained to develop the role of mosques in utilizing ZIS funds as sustainable sharia financial instruments in Surabaya, namely:

**Table 2**  
**Mapping mosque strategies in the use of ZIS**

No	Strategy	Description
1	Increasing the Capacity of Human Resources (HR)	Increasing the capacity of human resources is one of the important factors in the management of ZIS funds. Mosques need to have competent human resources in the fields of Islamic finance, management, and social. <i>"The role of human resources, especially the existence of the sharia assembly as applied at the Al-Falah mosque in Surabaya, so that all activities have good control. This is an example that mosques will have a role in the utilization of ZIS if existing"</i>



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		<i>human resources understand Islamic financial instruments well."</i>
2	Improvement of facilities and infrastructure	<p>Improvement of facilities and infrastructure is also needed to support more optimal management of ZIS funds. Mosques need to have adequate facilities and infrastructure, such as financial management information systems, computer devices, and storage rooms.</p> <p><i>"The results of the interview with the takmir of the Muhajirin mosque stated that there were limitations in managing the budget, both in planning and distribution. So it needs the support of financial information experts in managing mosque finances."</i></p>
3	Improving public understanding	<p>Increasing public understanding of the management of ZIS funds is also needed to increase public trust in mosques. Mosques need to conduct socialization and education about sustainable management of ZIS funds.</p> <p><i>"As has been done at the Al-Badar Hayam Wuruk mosque through takmir who always educates worshippers to be aware of the management of ZIS funds so as to provoke awareness in paying ZIS"</i></p>
4	Cooperation with other parties	<p>Cooperation with other parties, such as the government, Islamic financial institutions, and non-governmental organizations, can also increase the effectiveness of ZIS fund management. This collaboration can be carried out in various fields, such as the development of community empowerment programs, ZIS fund management training, and policy advocacy.</p> <p><i>"In the development of partnerships, takmir of the Al Muttaqien mosque is carried out, namely in collaboration with the Cooperative Office in establishing a cooperative as a mosque activity, but the cooperative was stopped because there was a problem of member default."</i></p> <p><i>"Some mosques have had partnerships with Islamic financial institutions in managing mosque funds, but have not yet achieved investment activities. As done by the Hidayatullah Benowo mosque in collaboration with BSI. In addition to infaq funds, mosques also have shophouses for rent."</i></p>

Source: processed by the author, 2025



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### The Role of Amil in the Mosque

The role of Amil can be reflected in various activities, such as managing social aid programs and economic empowerment initiatives. For example, Amil in a mosque in Surabaya may run assistance programs for underprivileged families, such as providing food packages or educational support for children. A respondent from Al-Muttaqien Mosque in Kenjeran stated:

*"We regularly distribute food packages and provide scholarships for children from mustahik families at the beginning of each semester. This is a form of the mosque's social care for the surrounding community."* (Informant 1)

Amil can also facilitate skill training and business development programs for congregants who want to start or expand their businesses. They organize skill training programs such as sewing courses or culinary workshops for housewives. One example is at Al-Badar Mosque, Hayam Wuruk:

*"Here (at Al-Badar Mosque), we provide cooking training for housewives. As a result, some of them have started receiving cake orders."* (Informant 2)

These programs not only provide new skills but also support micro-enterprise development, improve the economic conditions of participants' families, and promote sustainability within the community.

The role of Amil in utilizing ZIS funds for infrastructure projects around the mosque—such as sanitation construction, improved access to clean water, or educational facilities—is also highly needed. Amil is not only responsible for direct social assistance to individuals in need but also contributes to broader community development. One of the administrators of Al-Falah Mosque, Surabaya, explained:

*"We also use ZIS funds to build clean water pipelines."* (Informant 3)

Amil at mosques in Surabaya play a crucial role in managing Zakat, Infaq, and Shadaqah (ZIS) funds sustainably to support the welfare of the ummah. They not only channel funds for social aid but also develop economic empowerment programs such as skill training, micro-business funding, and community bazaars to promote local products. In addition, several mosques establish Islamic cooperatives, business forums, and provide guidance to small entrepreneurs in their communities. These initiatives position mosques as centers of sharia-based economic activity that meaningfully contribute to the independence and empowerment of Muslim communities in Surabaya.





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### The role of mosques in the utilization of ZIS funds

The role of mosques in managing Zakat, Infaq, and Shadaqah (ZIS) involves several aspects. First, mosques serve as collection centers for ZIS funds from the congregation. Second, they are responsible for distributing the funds to mustahik (eligible beneficiaries) according to Islamic principles. Third, mosques also play a role in empowering mustahik through sustainable economic and social programs.

Mosques in Surabaya apply several strategies to optimize the use of ZIS, including:

#### 1. Improving Human Resource Capacity

Mosques involve managers and volunteers in training programs to improve their skills in ZIS management. A respondent from Masjid Al-Falah stated:

*"We send our team to zakat management training so they can plan programs and prepare transparent financial reports."* (Informant [3](#))

#### 2. Improving Infrastructure and Facilities

Mosques allocate part of the ZIS funds to improve supporting facilities. A takmir from Masjid Muhajirin shared:

*"We need a proper financial system, including computers and management software, to distribute funds more efficiently."* (Informant [4](#))

#### 3. Raising Public Awareness

Through outreach and education, mosques raise public understanding about the importance of ZIS participation. A representative of Masjid Al-Badar said:

*"We include ZIS awareness in sermons and study sessions so that people understand the religious and social impact of their contributions."* (Informant [2](#))

#### 4. Collaboration with External Institutions (Islamic Financial Institutions)

Mosques collaborate with Islamic financial institutions to improve fund management. A respondent from Masjid Hidayatullah Benowo explained:

*"We work with BSI to manage our infaq funds through Islamic savings products, which we use to support social programs."* (Informant [5](#))

Several key factors influence the success of ZIS utilization as a sustainable Islamic financial tool in Surabaya's mosques. First, public awareness and active participation are essential. A takmir from Masjid Jauharotul Hikmah remarked:





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*"We display our ZIS reports monthly on the mosque's bulletin board so the congregation knows exactly where the funds go."* (Informant 6)

Second, transparency and accountability in financial reporting help build public trust. The treasurer of Masjid Al-Muttaqien stated:

*"We send out monthly financial summaries through WhatsApp to keep our donors informed."* (Informant 1)

Third, high-quality fund management by mosque zakat institutions (LAZ), from administration to distribution, is crucial. As mentioned by a staff member from Masjid Nurul Islam:

*"We are improving our record-keeping with templates and training so our reporting can meet formal standards."* (Informant 7)

In addition, partnerships with external organizations enhance operational efficiency and support sustainable development goals. A committee member from Masjid Al-Ikhlas added:

*"We started collaborating with LAZ to provide productive zakat for small businesses around the mosque."* (Informant 8)

Mosques in Surabaya show strong potential in using ZIS funds as a sustainable Islamic financial instrument. First, public participation is relatively high, indicating strong awareness. A committee member of Masjid Moebarok Keputran noted:

*"Our congregation is motivated to donate when they see the benefits go back to the local community."* (Informant 9)

Second, existing partnerships with Islamic financial institutions provide infrastructure support to expand the reach and efficiency of ZIS programs. These partnerships help mosques access diverse Islamic financial services that strengthen fund utilization.

Third, the potential for developing empowerment programs is considerable. By offering diverse programs—such as skill training, business mentoring, and community health—mosques can significantly improve the welfare of mustahik and the wider community.

By recognizing these potentials and designing the right strategies, mosques in Surabaya have a valuable opportunity to enhance the effectiveness and impact of their ZIS programs, thereby contributing more effectively to the city's economic and social development.



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## Conclusion

The development strategy for the role of mosques in managing Zakat, Infaq, and Shadaqah (ZIS) funds in Surabaya should be comprehensive and sustainable. This strategy must involve both internal mosque stakeholders and external partners. Mosques can play a strategic role by providing training for human resources, improving supporting facilities, conducting public outreach, and collaborating with Islamic financial institutions to optimize ZIS fund management.

This study has several limitations. First, the data only covers 14 mosques across five regions, which may not represent the full diversity of mosques in Surabaya. Second, the qualitative approach provides in-depth insights but cannot measure the effectiveness of strategies quantitatively. Third, time and access limitations prevented the analysis of some ongoing mosque programs over the long term.

Therefore, future research is recommended to apply a quantitative approach with a larger sample of mosques. It should also examine the integration of digital technology in ZIS management and explore broader collaboration models between mosques, government agencies, and the private sector to strengthen Islamic-based economic empowerment.

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