



UDC 332

**EVALUATION OF PEOPLE-BASED ECONOMIC EMPOWERMENT OF MOSQUE
FINANCIAL MANAGEMENT MODEL THROUGH THE MAWAR EMAS PROGRAM
AT THE NURUL HIKMAH MOSQUE, MATARAM CITY**

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ABSTRACT

This research aims to evaluate the economic empowerment model of the Islamic community and mosque financial management through the implementation of the Mawar Emas program. The indicators used in this study consist of six indicators, namely 1) Reducing Usury Practices, 2) Providing services for easy access to financial products and services, 3) Making the mosque a place of economic progress; 4) Socializing sharia economy; 5) Prospering the mosque and; 6) Mosque financial management. The research method in this study is a qualitative research method using a phenomenological approach. While the sampling technique in this study uses purposive sampling, the analysis technique used is interactive analysis (Milles & Huberman, 1997). The results of this study indicated that the economic empowerment model of the ummah through the Mawar Emas program is effective in reducing usury practices in people's lives; Mawar Emas can be used as one of the programs that can prosper the mosque and promote Islamic economics. While mosque financial management is not used in implementing the Mawar Emas program in this mosque, ta'mir mosque only uses simple records that are easily understood by the management.

KEY WORDS

Mosque financial management, Mawar Emas, Ummat economic empowerment.

West Nusa Tenggara (NTB) is part of an island with a large Muslim population of 97% (BPS, 2020). The increasing Muslim population goes hand in hand with the increasing number of mosques, which is around 4,218 mosques per year in 2022 (SIMAS, 2022). However, the large number of mosques cannot be used as a solution to the problems that exist in society, this can be seen from the high poverty rate in West Nusa Tenggara when compared to the average national poverty rate, which is around 13% of 9.8% (BPS, 2020). Let's look back at the role and function of the mosque during the time of the Prophet Muhammad, it is not limited to being a place of worship for five daily prayers but also has socio-economic roles and functions including as a center for economic, political and other social activities (Ikhwan, 2021).

To maximize the role and function of the mosque, it is necessary to have good mosque management from ta'mir mosque which understands this. Mosque financial management is indirectly needed, in this case, the mosque manager can be professionalized according to the expertise of the mosque manager and can manage the various priorities of the mosque's needs to optimize the mosque's operations based on ummah economic empowerment. The majority of mosques in Indonesia have poor financial management (Supriandi et al., 2022), this happens because in general, the mosque's financial management is very simple and does not follow applicable regulations, this is because the mosque's financial manager is ta'mir who works voluntarily and does not qualify for qualified expertise in managing the mosque.

Good mosque financial management is transparent mosque financial management so that the level of public trust regarding the mosque finances management is guaranteed and can have a positive influence on the economic development of the people. Proper mosque financial management can provide economic support to its environment, one of which is summat economic empowerment to the community to increase income and improve



economic conditions. Thus, if the community experiences problems in finance, in particular, the community will easily run to the mosque to get solutions to their problems.

The phenomenon that has occurred lately is that people to meet their needs make loans to banks commonly called loan sharks, the reason for making loans to loan sharks is none other than because the requirements or access provided are very easy. The rise of loans to loan sharks results from the low level of financial literacy of the people of NTB, causing the emergence of substitutes or parties that replace the position of banks and other financial institutions in the community. NTB's financial literacy level in 2022 was 35th out of 36 provinces with an index value of only 22.35%, far adrift of the national literacy level of 29.66% (suarantb.com). until now the facts found, there are 14 cases of loans to loan sharks, pinjol, to fraudulent investments. People still rely on this for business capital and to support their living needs.

The practice of moneylenders in Islam is strictly prohibited and haram because this practice has elements of usury nasi'ah, and usury nasi'ah has the nature of extortion to the weak economic community (Sundusiah, 2023).

As explained in the Qur'an Surah Al-Baqarah: 275.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ نُحَلِّقْهُ فِيهَا ذَلِيلًا

Meaning:

"Those who eat usury cannot stand except as one who staggers because of a demon. This is because they say that buying and selling is the same as usury. But Allah has justified buying and selling and forbidden usury. If a warning from his Lord comes to him (concerning usury), then he stops, and what he used to earn is his, and it is up to Allah. Whoever repeats (the usury transaction), they are the inhabitants of Hell. They will remain therein." (Kemenag, 2016).

To avoid this usury practice, it can be dealt with through Islamic economics, namely by optimizing the role and function of the mosque which can reduce economic activities that contain usury that are happening. The role and function of the mosque in the era of the Prophet Muhammad SAW was not only used for religious activities, but also as a center of information, a place to obtain justice, a place to make policies, and a place to carry out economic activities (Wahyudin, 2020). Therefore, in its role as a place of worship, the mosque can be used as a potential driver of the local economy, especially if the mosque can raise funds in various forms, namely in the form of zakat, waqf, infaq, sadaqah, and other forms of donation (Pratiwi et al., 2020) in minimizing usury activities, the role and function of the mosque as in the days of the Prophet Muhammad is needed as an economic center in particular.

The Mawar Emas program has been implemented since 2020 to reduce loan activities to usury lenders (Supiandi, 2022). The Mawar Emas program not only aims to reduce usury practices but also provides business capital to MSME actors, as well as helping to meet the basic needs of life for the community (Muttalib & Siwi, 2021). Therefore, based on this description, this study aims to evaluate the model of economic empowerment of the people provided through the Mawar Emas program in Mataram City and to find out the form of financial management applied in managing the Mawar Emas program at mosques in Mataram City. The following mosques have received Mawar Emas financing in Mataram City.

Table 1 – Total Disbursement of Program Funding Mawar Emas Program in Mataram City

| No | Name of Mosque | 2021 | 2022 |
|-------|--------------------|------------|------------|
| 1 | Nurul Hikmah | 20.000.000 | 40.000.000 |
| 2 | Al-Ikhlas Mastoeno | 10.000.000 | 20.000.000 |
| Total | | 30.000.000 | 60.000.000 |

Source: MES Mataram, 2022 (analyzed by the author).



The amount of funding provided by the financial institution starts at Rp1,000,000 for each group member. As the program progresses, mosques that continue to receive funding will be upgraded with a larger amount of funding. In addition to the two mosques mentioned above, nine mosques have been proposed for the second semester of the Mawar Emas program disbursement, the proposed mosques will receive funding according to the number of groups with 10 members in one group. Each group consists of people who have small businesses that need assistance for their daily needs and who have debts to moneylenders that will be used to pay off. The following is the data on the proposed receipt of the Mawar Emas funding disbursement.

LITERATURE REVIEW

Nonprofit organizations have different entity sectors, this is indicated by differences in the owners consisting of privacy and public, philanthropists and self-promoting, by having tax-free provisions or even some are taxed (Andarsari, 2017). A non-profit organization is an organization that is commercially targeted, without the aim of seeking profit or profit. Therefore, non-profit organizations are established only for the benefit of the people and not for profit. As a result of the characteristics of non-profit entities, certain transactions arise that rarely or even never occur in business organizations, for example, donations (Mangkona, 2015)(Mangkona, 2015)

The mosque has a very important role in the development of Islam. During the early prophetic period, when the Prophet Muhammad lived in Makkah, he prayed at the Grand Mosque, even though the Quraysh often pressured him to torture him, the Prophet Muhammad was faithful to pray at the Mosque (Muzayyanah, 2020:9). A mosque is a place that Muslims use as a place to carry out worship activities to Allah SWT, both in the form of ibadah mahdah (micro worship in its narrow meaning) and ghairu mahdah (macro worship in its broader meaning). According to Dewi (2015), the mosque has two important meanings, namely; first, the term used to indicate a place of worship for Muslims, a place used to kowtow to Allah SWT. Second, broadly speaking, it is a place used for various kinds of activities that lead to the obedience and closeness of a Muslim to Allah SWT to devote himself to him.

The Indonesian Mosque Council (DMI) explains that there are three functions of the mosque, namely First, as a place of worship, both mahdah worship and ghairu mahdah worship. Second, utilizing the mosque as a center for community development with various facilities and infrastructure, and third, as a place to foster community unity (Sundusiah, 2023). Meanwhile, the role and function of the mosque for life according to Syahrudin (in Aprianto, 2018:36) Namely: Place of worship (habluminallah); social community; economy; education; da'wah; politics; and health. The role and function of the mosque are not limited to carrying out the five daily prayers, but the mosque is also expected to carry out other functions and roles so that it can become a center of social and economic activity for its congregation.

Carrying out the mosque management function means carrying out activities following the functions and roles of the mosque. The function of the mosque in empowering the people's economy is currently intensified through the implementation of a sharia economy centered on the mosque. Behind this, the mosque is allegedly the driving force of the community's economy based on the mosque's financial potential (Pradesyah et al., 2021). The potential of mosque funds is an opportunity for the turnover of mosque cash through financial management by allocating funds to mosque programs that benefit the people.

Mosque financial management is a step and effort to make it easier for mosque administrators to make plans that utilize various mosque potentials to be managed effectively and efficiently so that they can provide benefits to the community (Solihin, 2019). Therefore, mosque financial management is not only about how to get mosque funds, but it also needs to be accompanied by effective and efficient management of these funds.

Mawar Emas stands for Fighting Mosque-Based Loan Sharks. The Regional Financial Access Acceleration Team (TPAKD) consisting of Bank Syariah NTB, higher education



institutions, and the governor of NTB took the initiative to initiate this program. In its implementation, the Sharia Economic Society (MES) institution provides full assistance support to mosques. The Mawar Emas program was initiated by the Governor of NTB in 2020 to prevent people from making loans to loan sharks and save MSMEs from the dangers of usury (Muttalib & Siwi, 2021). In addition, this program can also prosper and revive the function of the mosque in the economic field namely as an economic empowerment of the people. Furthermore, the congregation of the mosque will be given guidance from the Sharia Economic Community (MES) in managing and utilizing the financing provided through the Mawar Emas program. Financing from Mawar Emas provides loans without interest and margins to the community for entrepreneurship, during the loan period MES and Sharia Banks will assist community groups that are given capital through the Mawar Emas program so that the loans received are right on target and used by the objectives of the program itself (Ali et al., 2022)

To reduce loan activities to loan sharks, the NTB government provides a solution by providing financing in the form of working capital to mosque-based communities to avoid usury transactions, this was also launched as a form of joint effort so that NTB people avoid loan sharks. This Mawar Emas program captures groups of mothers, MSME players around the mosque, mosque congregations, and communities around the mosque who have loans to moneylenders which is the main goal. In addition to MES, the Mawar Emas Program also appoints several stakeholders to provide capital loans such as Bank NTB Syariah and PNM. While PNM uses a margin in the loan calculation, NTB Syariah Bank uses a Qardh contract in the Mawar Emas program (Muttalib & Siwi, 2021). The Qardh agreement is a loan agreement given to another person that can be collected or requested again without expecting a return (Fachruddin, 2020:359). Therefore, the application of the qardh contract in the Mawar Emas program has provided a small form of assistance to customers who are given loans because the principle in the qardh contract is to provide a loan within a predetermined period and return it without any agreement requirements in the form of an additional nominal return.

Mawar Emas provides ease of service to financial products and services for the middle to lower-class community by making the Mosque the center, while other objectives outlined by Bank NTB through the Mawar Emas program are: a) Reducing the amount of informal financing; b) Providing more financing options/alternatives to the community of IKM/UKM actors; c) Empowering IKM/UKM in a sustainable and integrated manner; d) Socializing the Sharia economy; and e) Prospering the mosque.

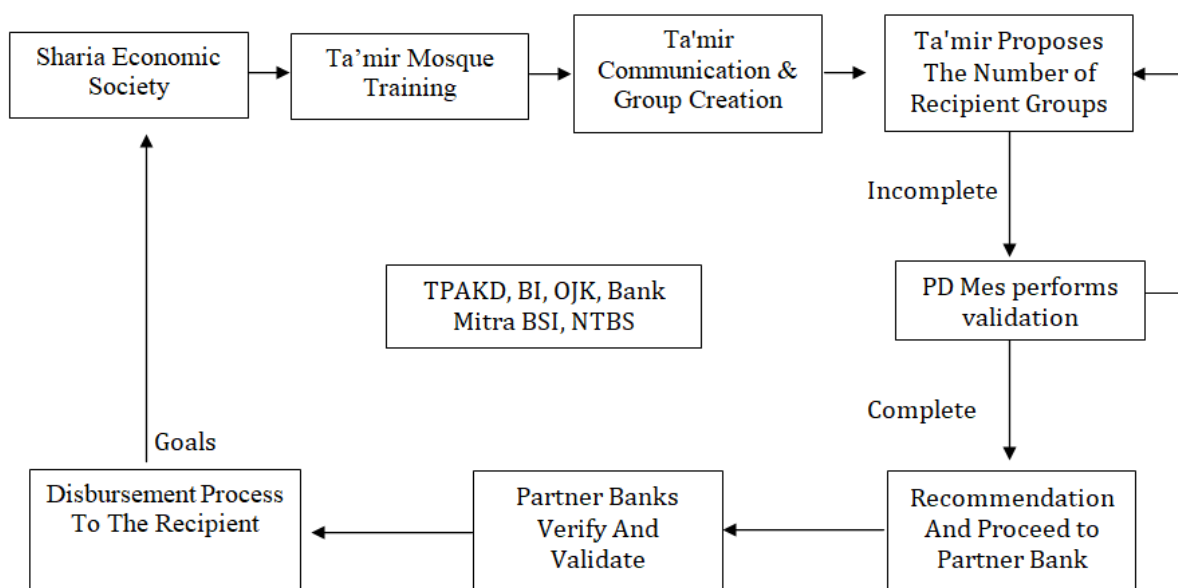


Figure 1 – The financing flow of the Mawar Emas program (Source: PW MES NTB, 2023)



METHODS OF RESEARCH

The research method in this study is a qualitative method with phenomenological studies. The qualitative method is a method intended to understand natural phenomena about what is experienced by the research subject about behavior, perceptive, motivations, etc. thoroughly by using descriptions in the form of words and sentences, in a special context by utilizing various natural scientific methods (Moleong, 2017). Meanwhile, phenomenological study is a philosophical approach that examines a person's experience. Phenomenology can be interpreted as a way of thinking to gain new knowledge or develop previous knowledge through logical, systematic, critical stages, not based on a priori/prejudice and not dogmatic (Mulyana, 2018:201).

According to Suyatna (2015: 172), Informants in qualitative research can be divided into three types, namely key informants, main informants, and additional informants. The technique for determining informants in this study is the purposive sampling technique. Purposive sampling is a data source sampling technique with certain criteria that have been considered (Sugiyono, 2020), these criteria in this study are as follows:

- Key Informants, are the parties who know best and have the main information needed in the research. In this study, the key informant is the SEC (Sharia Economic Community) Manager in Mataram City;
- Main Informants, are people who are directly involved in the social activities under study. In this research, the main informants are the managers or ta'mir of mosques in Mataram City. Ta'mir mosques who will be the main informants here consist of mosque treasurers, ta'mir mosques who understand the Mawar Emas program or who have received training from the Sharia Economic Community (MES) regarding the program;
- Additional informants are people around the research location who are considered to be able to provide information even though they are not directly involved in the social interaction under study. In this research, the additional informants are the people around the mosque who received Mawar Emas assistance.

The data analysis technique used in this research is to use an interactive analysis model (Miles and Huberman). The steps in the interactive data analysis model include 1) Data Collection; 2) Data reduction; 3) Data Display; and 4) Concluding (Conclusion). As for the validity of the data, this research uses two forms of data validity testing, namely triangulation with methods and triangulation with sources.

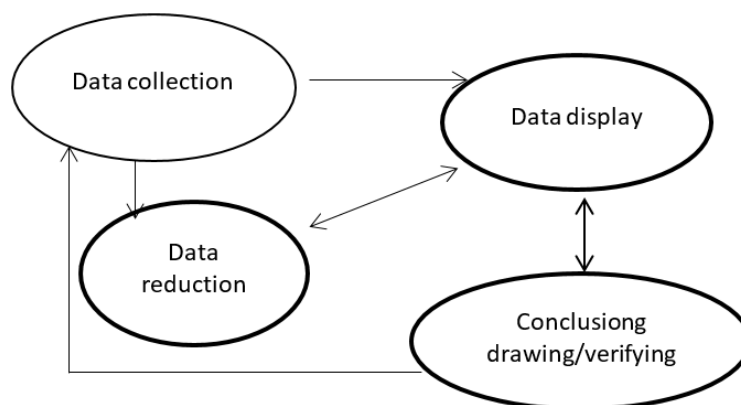


Figure 2 – Interactive Data Analysis Model (Source: Sugiyono, 2018:134)

This research explains the financial management of the mosque to implement the Mawar Emas program as a form of ummat economic empowerment but also evaluates the application of the Mawar Emas program in empowering the ummat economy.

For more details, the thinking framework in this study is as follows:

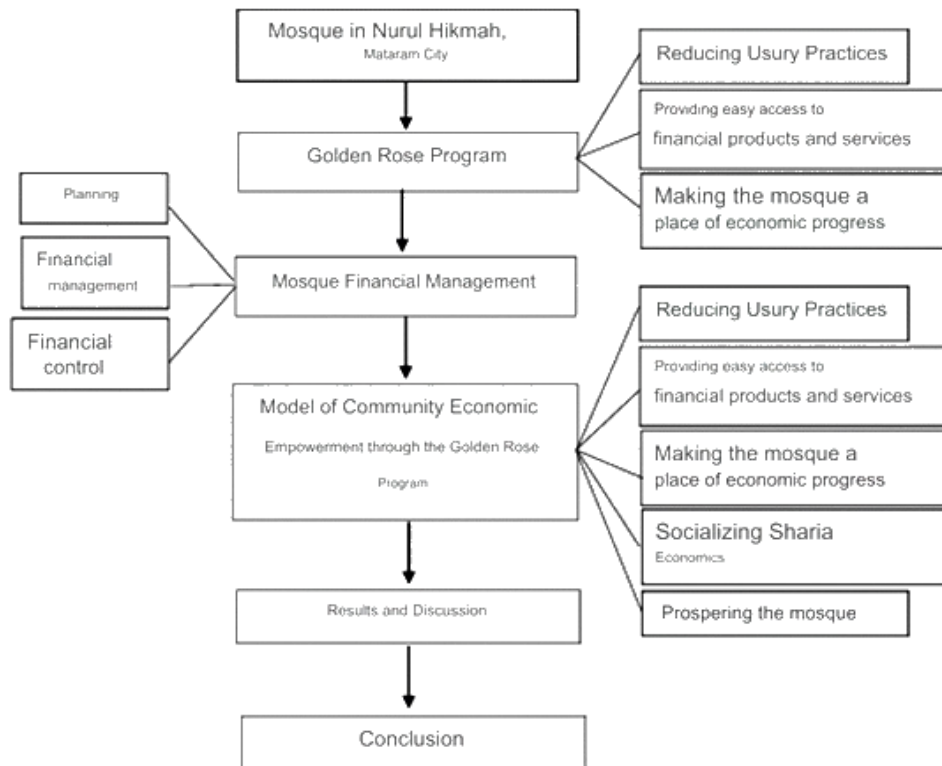


Figure 3 – Thinking Frame

RESULTS OF STUDY

In formulating the results of this study, the researchers first provided coding for the informants in this study to facilitate the researchers in analyzing the results of data collection in the study, while the coding of informants in this study is as follows:

Table 2 – Information Characteristics

| | Informant Code | Age (Year) | Address | Informant Status | Description |
|---|----------------|------------|--------------------------------------------------------|-----------------------|------------------------------------------------------|
| 1 | A1 | 48 | Dasan sari village, Ampenan sub district, Mataram city | Key Informant | Ta'mir of Nurul Hikmah Mosque, Ampenan. Mataram City |
| 2 | B1 | 45 | Lingsar, West Lombok Regency | Key Informant | Chairman of MES NTB |
| 3 | C1 | 31 | Dasan sari village, Ampenan sub district, Mataram city | Additional Informants | Recipient of the Mawar Emas Program |
| 4 | C2 | 35 | Dasan sari village, Ampenan sub district, Mataram city | Additional Informants | Recipient of the Mawar Emas Program |
| 5 | C3 | 29 | Dasan sari village, Ampenan sub district, Mataram city | Additional Informants | Recipient of the Mawar Emas Program |

The Mawar Emas (Against Mosque-Based Loan Sharks) program in the city of Mataram is inseparable from the role of the ta'mir as the person in charge of the program. The model of community empowerment provided through the Mawar Emas program is in the form of business capital financing, financing for daily life, and financing to pay off debts to loan sharks. Through the financing provided by the Mawar Emas program, several things are done to achieve the objectives of the Mawar Emas program in empowering the ummah's economy, namely:

- Reducing The Practice of Usury. Through the Mawar Emas program, usury practices that are rampant in the community are expected to be reduced and able to be addressed properly by this program. In reducing the practice of usury, several things are done to foster public understanding of the dangers of usury and avoid activities



that contain usury, namely: a) regular Majelis ta'lim every week; b) silaturahmi; c) distributing pamphlets about the importance of staying away from usury;

- Empowering the Ummah Economy. The mosque is the center of economic empowerment of the people, through the Mawar Emas program with a design that starts from training and implementation in addition to reducing usury practices are also able to empower the ummah economy so that in the future MES and ta'mir mosque expects the community economy to grow and the mosque can empower the community by having other business units such as BMT (Baitul Mal Wat Tamwil);
- Provide Easy Access to SMEs and Financial Services. The Mawar Emas program accessing financing provides easy access both in the form of the financing product service itself and its financial services. This convenience is then provided by the bank by directly visiting areas that are ready to get financing for the Mawar Emas program, by creating a savings account directly;
- Socializing Sharia Economics. Socializing Islamic economics begins with increasing Islamic economic literacy by taking a continuous approach. Education is not only carried out in the form of training and seminars on Islamic economics but also through majlis ta'lim and recitations in mosques;
- Prospering the Mosque. The realization of people's economic empowerment can prosper the mosque, with Mawar Emas financing. Every community that receives financing for the Mawar Emas program must prosper the mosque, namely by attending routine studies every week, attending ta'mir gatherings, and so on.

Mosque Financial Management in Managing the Mawar Emas Fund

Mosque financial management in the management of Mawar Emas funds, there are three stages, namely: before disbursement, the process of disbursing financing, and after disbursement of financing.

- Pre-Disbursement Stage. The stage before the disbursement of financing is the initial stage of building trust between the mosque ta'mir and the MES board for the sustainability of the Mawar Emas program. In addition to building trust, this initial stage is also a determinant for mosques and congregations that will get this financing. At this stage, mosque data collection, mosque ta'mir training, financing applications, and the formation of financing groups have been submitted;
- Financing Disbursement Stage. Disbursement of financing is done directly with Qardhul Hasan. Qardhul Hasan is a financing contract transaction where the customer is willing to return the principal received at an agreed time, either in a lump sum or in installments. (DSN MUI, 2001);
- Stage After Financing Disbursement. The stage after disbursement is the final stage in the Mawar Emas financing process, here the role of ta'mir is considered very complex because he is fully responsible for the Mawar Emas program. In this case, the ta'mir of the mosque provides two alternative repayments, namely, the ta'mir of the mosque collects directly on the recipient of the financing or gives responsibility to the community that receives it. This is done by ta'mir because the number of those who receive financing is quite large, so the alternatives made by ta'mir to facilitate the community in repaying the financing received.

DISCUSSION OF RESULTS

The low level of financial literacy of only 22.35% in West Nusa Tenggara society encourages loans to loan sharks as a solution to financial problems. Based on field findings, approximately 50% of the community around the Nurul Hikmah mosque in Mataram City chooses to borrow from moneylenders to help with business capital and their daily needs. The large number can then be minimized by the Mawar Emas program. Since its implementation from 2020 to 2023 has succeeded in minimizing and reducing the number of



loans to loan sharks, namely around 15% of people who still have loans to moneylenders have been successfully handled.

The Mawar Emas program is a solution for people who have loans from moneylenders. This program is implemented not only as a solution for people who borrow from loan sharks but also as a solution for people who are starting a business or need additional business capital to meet their daily basic needs. Therefore, it can be concluded that the existence of the Mawar Emas program has a positive impact on reducing the number of loan activities with moneylenders, helping the community with business capital, and helping the community to meet their basic daily needs. In its implementation, this program is managed by the ta'mir mosque, but the ta'mir mosque does not have a clear and neat financial management format in managing this program, the ta'mir mosque manages the program based on their understanding, so the researcher summarizes the financial management applied based on the Mawar Emas financing disbursement procedure.

CONCLUSION

This research has the main objective to evaluate the economic empowerment model based on mosque financial management through the implementation of the Mawar Emas program. From this, we can ask two specific questions, namely to find out the basis of mosque financial management and evaluate the application of the Mawar Emas program in empowering the ummah's economy. Based on the previous explanation which is in line with the objectives and problems in the research, the findings in this study are the impact of the implementation of the Mawar Emas program is felt quite well by the community/congregation. With the existence of the Mawar Emas program, the community is helped to start from repaying loans to usury and KUR, additional business capital so that the surrounding community's business is growing, to meeting the needs and needs of schools The Mawar Emas program in addition to helping the community in reducing usury practices and improving the economy, also has an impact on the mosque's social activities so that the mosque is always crowded by worshipers not only at prayer time but also during Islamic studies.

Meanwhile, the Mosque's financial management in managing the Mawar Emas program is not carried out by the mosque, this is due to the lack of understanding of the management regarding the implementation of management itself. The mosque management or ta'mir only makes simple records related to the disbursement and deposit of financing which contains four columns consisting of number, date, name of the financing recipient, amount of incoming deposits, and total deposits. However, in managing Mawar Emas, the mosque applies the management of the Mawar Emas Program management which is divided into 3 stages, namely, before disbursement of financing, the disbursement process, and after disbursement.

From this research, we realize that there are limitations that will be refined in future studies, in this study researchers have not been able to touch the Ta'mir mosque who is not willing to be interviewed, the determination of the mosque that was sampled at the beginning of the research was not clear, the analysis of informant data is still limited, researchers are only limited to one mosque while the Mawar Emas program has been implemented throughout the island of Lombok so that in the future further research will be carried out towards the variables studied in detail and with data that has a wider distribution.

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