

Mosque Financial Inclusion; Maximizing ZISWAF for the Poor in Jogokariyan Village, Yogyakarta

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Abstract

This research aims to answer the problem of optimizing the Mosque as a place for implementing financial inclusion by maximizing the ZISWAF sharia instrument to overcome the economic conditions of vulnerable, poor, and capital-poor people.

With a case study methodology with a single instrument, this qualitative research concentrates on one problem which is then studied comprehensively in the research locus at the Jogokariyan Mosque located in Jogokariyan Village, Yogyakarta. Data collection techniques include observation, interviews, and document reviews.

The results of the research show: the implementation of financial inclusion at the Jogokariyan Mosque, Yogyakarta, located in Jogokariyan Village, Yogyakarta, has been carried out well which can be measured by three indicators, namely, access, use, and quality indicators. The access indicator is carried out through the existence of a number of existing institutions, including Baitul Mal and LAZ as mosque 'banks', without involving government or private financial institutions. These institutions can be easily reached by the target community for financial inclusion. The indicators of the use of the Jogokariyan Mosque are consumptive-productive, where the financing scheme provided to the target community of financial inclusion is in the form of qard, qardhul hasan, and grant contracts. Baitul Mal, and LAZ provide financing to the unbanked or unbanked community without collateral and avoid usury. Quantity indicators, the number of financing recipients has increased, there has been a change in the status of mustahiq to muzakki.

Financial inclusion of mosques implemented at the Jogokariyan Mosque, Jogokariyan Village, Yogyakarta by using the ZISWAF instrument to the maximum, by the government through the Ministry of Religion can be optimized in hundreds of thousands of mosques in Indonesia as a solution to poverty alleviation.

Keywords: Mosque Financial Inclusion; Maximizing ZISWAF; Poor People, Jogokariyan Mosque.

Abstrak

Riset ini bertujuan menjawab permasalahan tentang optimalisasi Masjid sebagai wadah implementasi inklusi keuangan dengan memaksimalkan instrumen syariah ZISWAF guna mengatasi kondisi ekonomi umat yang rentan, miskin, dan tidak punya modal usaha.

Dengan metodologi studi kasus dengan instrumen tunggal, penelitian kualitatif ini berkonsentrasi pada satu masalah yang kemudian dikaji secara komprehensif dalam lokus riset di Masjid Jogokariyan



yang terletak di Kampung Jogokariyan Yogyakarta. Teknik pengumpulan data meliputi observasi, interview, dan telaah dokumen.

Hasil riset menunjukkan: implementasi inklusi keuangan di Masjid Jogokariyan Yogyakarta yang terletak di Kampung Jogokariyan Yogyakarta, sudah dilakukan secara baik yang dapat diukur dengan tiga indikator yakni, indikator akses, penggunaan, dan kualitas. Indikator akses, dilakukan melalui eksistensi sejumlah lembaga yang ada diantaranya, Baitul Mal dan LAZ sebagai 'bank' masjid, tanpa melibatkan lembaga keuangan pemerintah maupun swasta. Lembaga-lembaga ini dapat dengan mudah dijangkau masyarakat sasaran inklusi keuangan. Indikator penggunaan Masjid Jogokariyan bersifat konsumtif-produktif, dimana skema pembiayaan yang diberikan kepada masyarakat sasaran inklusi keuangan berupa akad qard, qardhul hasan, dan hibah. Baitul Mal, dan LAZ memberikan pembiayaan kepada masyarakat yang unbanked atau tidak punya rekening bank tanpa agunan dan terhindar dari riba. Indikator kuantitas, jumlah penerima pembiayaan meningkat, adanya perubahan status mustahiq menjadi muzakki.

Inklusi keuangan masjid yang diimplementasikan di Masjid Jogokariyan Kampung Jogokariyan Yogyakarta dengan menggunakan instrumen ZISWAF secara maksimal, oleh pemerintah melalui Kementerian Agama dapat dioptimalkan pada ratusan ribu Masjid yang ada di Indonesia sebagai solusi penanggulangan kemiskinan.

Kata kunci: Inklusi Keuangan Masjid; Maksimalisasi ZISWAF; Orang Miskin, Masjid Jogokariyan.

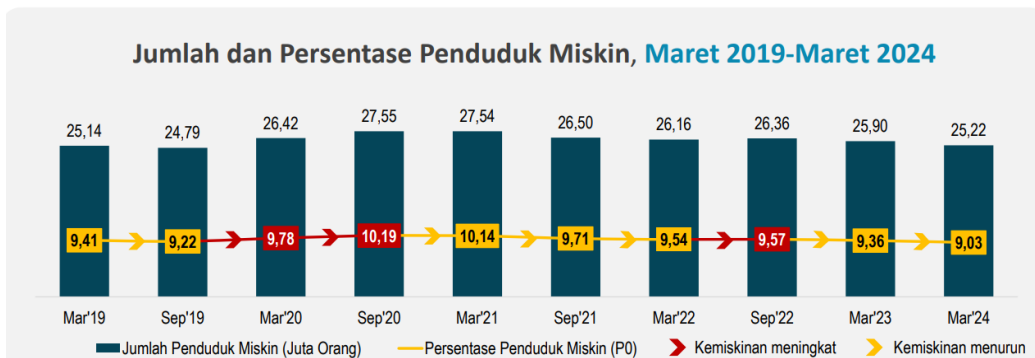


INTRODUCTION

Poverty is one of the saddest conditions that afflicts a person or country. Poverty seems to be a worldwide phenomenon (Tahir, 2020). In the 21st century, ending poverty is a great struggle for the whole country (Mulder et al., 2023). If poverty continues, this will create uncertainty in life. Global poverty is one of the most pressing problems facing the world today. The world's poor are often malnourished, lacking access to basic services such as electricity and safe drinking water; They lack access to education, and their health is much worse.

The World Bank reports that 712 million people, nearly 1 in 11 people worldwide, live on less than \$2.15 per day. In 2022, the poverty rate in the United States was 11.5%, with about 37.9 million people living in poverty. Sub-Saharan Africa has the highest rate of children living in extreme poverty, reaching 40% in 2022. Nearly 90% of children living in extreme poverty live in Sub-Saharan Africa or South Asia. About 63% of the population over the age of 15 living in low-income countries is literate. A total of 1.1 billion people, including 566 million children, live in multidimensional poverty, which covers more than 18% of the world's population. The World Bank classifies anyone who lives on less than \$2.15 a day as a person living in extreme poverty.

The Central Statistics Agency (BPS), in its report, stated that the percentage of the poor population in March 2024 was 9.03 percent, a decrease of 0.33 percentage points compared to March 2023 and a decrease of 0.54 percentage points compared to September 2022. The number of poor people in March 2024 was 25.22 million people, a decrease of 0.68 million people compared to March 2023 and a decrease of 1.14 million people compared to September 2022 (BPS RI, 2024), this achievement has not been as expected.



Source: (BPS RI, 2024)

From the graph, it appears that poverty reduction in Indonesia is still slow, which may indicate that the government must improve (Ferezegia, 2018). Although the Indonesia government has carried out several social assistance programs, such as the Social Problem Service (Diana & Seprina, 2019), Coordination Cash Assistance, Non-Cash Allowance Assistance, Social Welfare Protection, Community Welfare Protection, Indonesia Sound Card, School Operational Assistance, and Smart Indonesia Card. However, from a financial point of view, this strategy is not yet the best for tackling poverty (Primanto et al., 2021).



Meanwhile, the city of Yogyakarta has a high poverty index on the island of Java in recent years. The following is the percentage of poor people in D.I. Yogyakarta Province in March 2024.

Table. Percentage of Poor People by Region in Yogyakarta Province

	Percentage of Poor People by Region in Yogyakarta Province				
	2022		2023		2024
Residential area	Semester 1 (March)	Semester 2 (September)	Semester 1 (March)	Semester 2 (September)	Semester 1 (March)
Urban	10.56	10.64	10.27	-	10.29
Rural	13.65	14.00	13.36	-	12.49
Urban+Rural	11.34	11.49	11.04	-	10.83

Source: BPS Prov. DI Yogyakarta, 2024.

The report of the Central Statistics Agency of the Special Region of Yogyakarta Province released the condition of poverty, where the percentage of poor people in Yogyakarta in March 2024 and the number of poor people in March 2024 reached 445.55 thousand people. This figure has decreased by 2.9 thousand people compared to March 2023. Compared to September 2022, the number of poor people in March 2024 has decreased by 18.1 thousand people. Specifically for the Yogyakarta City area, the number of urban poor people in March 2024 reached 319.40 thousand people, an increase of 6.6 thousand people compared to March 2023. Meanwhile, the number of poor people in rural areas in March 2024 reached 126.15 thousand people, a decrease of 9.5 thousand people compared to March 2023. The following is the severity of poverty in Yogyakarta City for the 2018-2022 period (Central Statistics Agency, 2022).

Therefore, poverty continues to be an important issue for academics, managers, non-governmental organizations, and various international forums (Brathwaite, 2021; Burlinson et al., 2021; Islam & Nature, 2018; Garibay, 2021). Poverty may be a real and significant problem (Hadna & Kartika, 2017; Hariyanto & Nafi'ah, 2023; Sitanggang, 2020; Sylvestre et al., 2018; Thohari, 2022). Poverty continues to be a major problem (Zhang & Yan, 2023).

Financial inclusion, on the other hand, is the idea that everyone can access affordable formal financial services. Financial inclusion guarantees everyone has access to basic and affordable financial services within an established financial system (Demirgüç-Kunt, A.; Beck, T.H.L.; Honohan, 2008; Liu et al., 2021; Mandira & Jesim Pais, 2016; Ozili, 2020).

The importance of financial inclusion through Islamic mechanisms such as zakat can benefit the short-term and long-term finances of the poor (Salleh, 2015). Meanwhile, (Hassan, Sarac, 2021) proposing Islamic microfinance as a solution to deal with poor households. According to research (Hassan, 2014) Through financial inclusion, underprivileged people will be helped to develop their savings into sufficient amounts to cover various personal, social, and asset development needs, as well as small business and consumption needs. In the article, Iqbal and Mirakhor complained that Muslim countries themselves do not take advantage of Islamic redistribution channels (Iqbal & Mirakhor, 2012). Mohieldin urged Muslim policymakers to seriously harness financial inclusion by harnessing the potential of Ziswaf's sharia instruments to alleviate poverty and achieve the goals of financial inclusion (Mohieldin et al., 2011).



Therefore, in order to make progress in fighting such poverty in the future, it is necessary to understand poverty and how poverty can be transformed into welfare. In this regard, the writing of this paper aims to help and provide understanding and make progress in fighting poverty in the present and future by offering solutions for sharia instruments of zakat, infaq, alms and waqf (Ziswaf) as one of the important elements of financial inclusion in overcoming poverty.

Ziswaf is known as one of the Islamic financial social programs that has been considered not a priority and has not been optimally managed and utilized to the maximum extent by Islamic countries in the world. In fact, with the majority of the population in the dunua, this sharia instrument that has been managed by social institutions, even managed by mosques, should be a smart solution to overcome the problem of poverty (Holle, 2016). The existence of this sharia instrument can create a distribution of social balance (Azizah et al., 2022). Putra and Naufal in their article said that in order to overcome the problem of poverty, Islam has established a social support mechanism, namely by encouraging every Muslim to help his brother in need (Putra & Naufal, 2019).

The function of the mosque is not only as a place of worship but also a place for people to gather with the aim of fostering social solidarity and friendship among Muslims (Muslim et al., 2014). The point is that the mosque is the center of community development (Triadi et al., 2024). The existence of mosques with their social functions can contribute to poverty caused by the inadequacy of government and private institutions that target the lower strata of society, such as financial and non-financial institutions, including the management of microfinance institutions (Yoshino & Taghizadeh-hesary, 2017), even Demerqiu-Kunt, justifies that only Muslims can overcome poverty because they have Ziswaf sharia instruments compared to other communities (Holle, 2020).

Mosques have an important role in managing zakat and infak as a group and are very committed to collecting, distributing and operating as agents of social change so that zakat and infak can be implemented (As-Salafiyah et al., 2021). Ziswaf has enormous potential to reduce poverty, increase prosperity, and support financial growth in Indonesia (Baznas, 2020). For example, the contribution of zakat in Indonesia according to the Zakat Potential Mapping Survey (IPPZ), the potential value of zakat in Indonesia in 2019 amounted to Rp 233.8 trillion, or 1.72% of the country's GDP in 2018 (estimated at Rp 13,588.8 trillion). After that, the potential for zakat increased to Rp 144.5 trillion in 2020 (Puskas Baznas, 2020). Zakat succeeded in removing 49% of the poor, or as many as 52,563 people (Walk 2021). Zakat as a social financial instrument has a fundamental role (Santoso et al., 2024).

One of the mosques that has made maximum use of Ziswaf in Indonesia in overcoming poverty is the Jogokariyan Mosque in Yogyakarta. Poverty alleviation by the Jogokariyan Mosque by making Ziswaf an important instrument is carried out regularly and consistently.

The Jogokariyan Mosque in Yogyakarta is managed on an independent basis without the intervention of the government and banks or other private institutions. The takmir is trying to make this mosque an independent mosque, namely financing itself and helping the poor, the poor, migrants, and providing assistance to mosques or mushallas in need. This is evidenced by the results of initial observations where this mosque has 11 lodging rooms located on the third floor of this mosque. From this inn, the mosque can generate a profit per year of IDR 30-35 million because the



price of the room for rent is IDR 150 thousand for regular and family rooms of IDR 250 thousand. In addition, the mosque polyclinic business (health), mosque souvenir business, meeting room rental, and Islamic center space for community service activities. The results of the inn, which was established in 2012, were used to improve the physical facilities and infrastructure of the mosque. The lodging budget comes from voluntary donations from the community and mosque businesses.

The Jogokariyan Mosque runs financial inclusion programs that aim to reduce poverty, such as providing financial access for the poor, the poor, and those who have or have no business. As explained by the results of the interview with Welly Aryadi, Chairman of Baitul Mal Jogokariyan Mosque, Yogyakarta, 2024, as follows.

"Usually we involve the community and provide them with assistance according to their needs, for example opening new businesses, increasing business capital, cultivating agricultural products, making handicrafts, and providing scholarship grants to students and students in financial need".

Financial inclusion carried out by the Jogokariyan mosque in Yogyakarta is carried out through a number of programs such as mosque barns, increasing services, opening polyclinics, providing scholarships, providing business assistance capital services, and others. As revealed by the chairman of the Jogokariyan Mosque Syuro council, H. Muhammad Jazir, Interview, in Yogyakarta. July 30, 2024.

"In addition to functioning as a place of worship, the Jogokariyan mosque also plays a role as an agent of social change in the community through various social activities, for example, providing business capital for worshippers from zakat infaq sadaqah funds, even worshippers who were previously positioned as mustahiq turned into muzakki. This has a positive impact on the increase in donors. Other programs are rice distribution, cheap markets, and debt relief".

Various programs carried out by the Jogokariyan Mosque, both through empowerment institutions and Baitul Mal which functions as a 'bank' for the people of Jogokariyan village which make the impact of the existence of the mosque very much felt by the community, as said Welly Aryadi, Chairman of Baitul Mal Jogokariyan Mosque, Yogyakarta, 2024.

"In addition to empowering the economy of worshippers, the Jogokariyan Mosque also has a baitul mall institution whose funds come from infaq, alms, and cash waqf. This institution functions to collect and distribute Ziswaf. For its distribution, a census is carried out every year for residents who are entitled to get. The economic empowerment program of the people in this mosque is carried out with a generosity system, meaning that the community or worshippers who have more fortune provide assistance and then distribute it to poor or underprivileged worshippers. Especially for baitul mall, it is able to change the lives of worshippers around the Jogokariyan Mosque by increasing consumption, income and community productivity from the business they run".

Even so, many people make maximum use of the social function of mosques for poverty alleviation. The mosque is a non-profit financial inclusion forum that collects Ziswaf as a financial instrument. As a result, mosques can distribute funds Ziswaf collected for the benefit of the target community (Aini et al., 2018).

To overcome poverty, a solution is needed. Therefore, the presence of mosque financial inclusion with the power of Ziswaf sharia instruments can be a solution (Holle & Arifin, 2022) for the poor in Islamic countries (Kuran, 2018), so that a fair and sustainable economy is created. Ziswaf can alleviate and provide the



right financial solutions for poor households (Hakim & Hakim, 2022). The use of Ziswaf can be a strategic solution for poverty alleviation and low-income, marginalized, and immigrant communities because the inclusion requirements of the target community must be accompanied by trust for ZIS managers so that trust arises and the community will rely on hope and contribute sincerely.

It seems that from the perspective of this analysis, the potential and contribution of mosques as a forum for financial inclusion have not received much attention, because there are not many ideas about mosques as a financial inclusion project, so it seems that this research is very important to show that mosques can play a role as a forum for financial inclusion in alleviating community poverty by utilizing zakat and infak instruments.

LITERATURE REVIEW

Theory and Concept of Poverty

Poverty is a condition of deprivation characterized by a lack of access to essential resources and basic necessities needed for a healthy and dignified life. Historically, poverty was defined based on a person's income and how much they could afford (monetary poverty). However, poverty can also be assessed using a multidimensional measure that considers holistic factors that affect a person's quality of life. While extreme poverty is the most severe form of poverty, which involves an acute deficiency of basic human needs. The World Bank classifies anyone who lives on less than \$2.15 a day as a person living in extreme poverty. People living in extreme poverty are sometimes defined as destitute people (World Vision Staff, 2024).

The Global Multidimensional Poverty Index, developed in 2010 by the U.N. Development Programme and the Oxford Poverty and Human Development Initiative, evaluating poor people based on 10 key indicators, including nutrition, child mortality rates, school years, school attendance, fuel for cooking, sanitation, drinking water, electricity, housing and assets. If a person does not have access to three or more of these standards, they are identified as multidimensional poor. The index offers insights into the specific interventions needed to effectively address poverty in each country (World Vision Staff, 2024).

Ziswaf Sharia Instruments

For Qardhawi, it is very easy to overcome poverty by separating the assets of the rich from the poor and Islamic Social Finance instruments are one method to combat poverty. To overcome this poverty, Ziswaf is one of the income distribution strategies in Islam (Hafidhuddin, 2016), (Yusuf Al Qardawi, n.d.). In Islam, the existence of Ziswaf is to realize socio-economic equality in society, in a straightforward word Ziswaf is the exchange of a certain part of a person's wealth those who do not have much wealth that agrees with Islamic law (Kahf, 1989),, where Allah SWT explicitly commands in Q.S. At-Taubah "Take donations from their wealth so that you can purify them and filter them in this way". Ziswaf's presence in mosques is essential to create a demonstration of a just life and respect for the community (Muttaqien et al., 2021) Reducing poverty (Saputri et al., 2022) increased gain control, unreliable delivery of individual wages (Jouti, 2018) as instruction, welfare, and financial capital (Saputro & Sidiq, 2020) Making a difference in microfinance (Alaro & Alalubosa, 2019) Financial improvement (Hassan, 2014) potential speculation, expanding its reach, contributing to financial



health (Mohieldin et al., 2011b).

Mosque Financial Inclusion

The importance of financial inclusion through Islamic mechanisms such as zakat can benefit the short-term and long-term finances of people experiencing poverty (Md Salleh, 2015). Meanwhile, Hassan and Sarac proposed sharia microfinance as a solution to handle poor households (Hassan, Sarac, 2021). According to Hassan's research on the Sharia microfinance system and the financial inclusion of the poor, through these services, the underprivileged will be helped to grow their savings to an amount sufficient to cover the various personal, social, and asset development needs, as well as the needs of small businesses and consumption (Hassan, 2014). In their article, Iqbal and Mirakhor complained that Muslim countries themselves do not take advantage of Islamic redistribution channels (Iqbal & Mirakhor, 2012). Mohieldin urged Muslim policymakers to seriously promote financial inclusion to harness the potential of Islamic instruments to achieve the (Mohieldin et al., 2011a). On the contrary, financial inclusion and financial growth are essential. Inclusion and economic progress are mutually beneficial, as demonstrated by the established OIC countries. People who are prohibited from accessing financial services will be socially affected (Tahiri Jouti, 2018). Prediction of erosion of social cohesion and societal polarization could be prediction of erosion of social cohesion and social polarization increasing the perceived severity, and there is a loss of social capital and damage to society, leading to a decline in social stability, individual and collective well-being and economic productivity (Global Risk Report, 2023).

According to Lederle, the importance of financial inclusion can drastically change people's lives and conditions (Lederle, 2009). To overcome low incomes, policies are needed. According to Kunt, Beck, and Honohan Finance for All? The problem with financial inclusion and the benefits of expanded access goes far beyond financial services for people experiencing poverty. As a result, access to independent financial institutions is required (Quach, 2005). Which limits wealth only to the rich. In addition to inequality and economic equity, constraints in account usage such as fees, distance, and verification requirements have always been a scourge for people living in poverty (Demirguc-Kunt et al., 2017). On the other hand, financial inclusion can encourage development (Hossain, 2016).

To reduce inflationary pressures, ensure more focused fiscal policy assistance, and generate sustainable growth, well-designed policy measures are needed (Arulnathan et al., 2023). As a result, academics, practitioners, and policymakers must engage in dialogue about the relationship between a sustainable economy and financial inclusion (van Niekerk, 2020). The economic benefits of financial inclusion programs for specific communities, companies, and governments working to achieve economic sustainability provide evidence of the link between financial inclusion and a sustainable economy. Economic settings often provide financial services.

Access providers and avenues to serve those who don't have a bank account (Boel & Zimmerman, 2022). Economic sustainability, on the other hand, is becoming an increasingly visible business trend in 2022, and this momentum is expected to continue in the coming year. However, economic realities may hinder specific initiatives to improve economic sustainability. Handle the complex difficulties associated with diverse dynamic and interdependent systems (Boardman and Sauser, 2008), and the field of sustainable economic growth research is developing (Sabau, 2020). Relevance, emergence, adaptive resilience/capacity, self-



organizing, and feedback are critical to global sustainability efforts (Williams et al., 2017). Therefore, a systems-based framework for sustainability measurement, management, and decision-making is essential for the transition to a sustainable economy. To address economic growth and global economic sustainability, solutions to the global economic puzzle are needed. As a result, the presence of mosque financial inclusion with the power of sharia instruments in the form of zakat, infaq, and sadaqah (ZIS) can be a solution to the current global economic crisis, especially the global economy. Economic severity experienced by Muslim countries (Kuran, 2018), thus creating a sustainable economy. ZIS can help mitigate emergencies by providing the right financial solutions for households with net deficits (Md Salleh, 2015).

METHOD

This research uses a case study approach with a qualitative paradigm. Primary data from the object and subject of the study, namely the Jogokariyan Mosque in Yogyakarta City through observation, interviews, and documentation. Primary sources interviewed included the Mosque Pavilion consisting of the chairman of the Syuro Council, the Chairman of the takmir, the Chairman of Baitul Mal, and the target community of financial inclusion. Meanwhile, secondary data comes from various sources, including the World Bank, Bank Indonesia, OECD, Central Statistics Agency, Financial Services Authority (OJK), and several other research-related sources. This study investigates the financial inclusion of mosques by utilizing sharia instruments of zakat, infaq, alms, and waqf in overcoming poverty. Creswell's critical theory is used to dissect and inductively analyze the ideas built in this research using financial inclusion indicators including access, utilization, and quality, as proposed by the World Bank, OJK.

RESULTS AND DISCUSSION

Mosque Financial Inclusion; Maximizing ZISWAF for the Poor in Jogokariyan Village, Yogyakarta

As a non-profit organization, mosques strive to achieve financial inclusion goals. The Jogokariyan Mosque located in Yogyakarta City has an economic empowerment program for the people which the author refers to as financial inclusion, because it utilizes the baitul mal institution to distribute funds from the collection of zakat, infaq, alms, and waqf (Ziswaf) to the target community of inclusion, such as the poor, underprivileged, temporary, and poor people.

The Jogokariyan Mosque carries out a financial inclusion function that aims to reduce poverty in Jogokariyan Village, Yogyakarta City. This is achieved by maximizing the use of Ziswaf funds to change the lives of financially disadvantaged residents to live a better life. As mustahiq becomes muzakki.

To realize this, the mosque takmir has a strategy to influence the community around the mosque to become worshippers, for example, by making printed invitations, like weddings. All invitations are written with a list of names. The invitation is equipped with hadiths on the virtues of the Shubuh Prayer. The breakthrough results of the program are quite amazing. There has been a significant increase in the number of pilgrims. This can be seen when the number of Shubuh prayer worshippers can reach one-third of the number of Friday prayer worshippers. One of the programs that is interesting and of concern to the audience is the Infaq Movement, which always has a balance of zero rupiah. As said by Mr. M. Yazir, chairman of the Syuro Council.



"Announcing mosque funds will be very painful, when some of the mosque's neighbors cannot go to the hospital because they do not have money, or cannot go to school. The Takmir of the Jogokaryan Mosque has a principle, hurting the congregation is a da'wah tragedy. With the announcement of the infaq balance equal to zero, the pilgrims are more enthusiastic about entrusting their assets. The flagship program of this mosque, by the takmir of the Jogokaryan mosque, makes the financial system of the Jogokariyan Mosque different from other mosques. If there is a mosque proudly announcing that the infaq balance is in the millions, then the Jogokariyan Mosque always strives hard so that in each announcement, the infaq balance must be equal to zero. The infaq is awaited by the reward to become a 'righteous charity, not to be deposited in a bank account. The Takmir of the Jogokaryan mosque has a very humanist concept and thinks about the problems of the people on a daily basis.

Therefore, financial inclusion requires the cooperation of various stakeholders, including mosques as non-profit organizations. Mosques are critical to implementing Indonesia's initiatives to combat poverty and promote financial inclusion, which has been running since 2013. With the existence of the Baitul Mal institution, the poor in Jogokariyan Village have the opportunity to have access to Baitul Mal which is regulated by Takmir as a forum for citizen financial services that can be used by the community for family economic continuity.

"At first, many people had a mustahiq personality or a zakat recipient. At that time we provided business instructions, initial capital and understanding of Islamic values and routinely organized community business administration so that the personality of individuals who were already mustahiq turned into muzakki. Alhamdulillah, the character of mustahiq has been greatly reduced," said Muhammad Jasir, Chairman of the Jogokariyan Mosque Syuro Council.

The Jogokariyan Mosque offers several social programs that promote financial strengthening, free health polyclinics, rice ATMs for the underprivileged, college grant assistance for secondary school and college students and various trainings that lead to the economic strengthening of the community are carried out in a very basic but well-managed, straightforward and responsible manner. As conveyed by the Chairman of the Baitul Mal Jogokariyan Mosque, Enggar Haryo Panggali.

"If there is a downturn that is troublesome to pay off or terrible, we will continue to process and strive for the assembly to cover the trade to support themselves and their families. We also pay off the debt of the congregation if they owe it to the teachings of other borrowers and are unable to repay it. Indosat rice ATMs help, especially for those who lack precedence. Other programs include grants and redesigns of congregational homes that are considered unfit for homes," he said.

The people at the Jogokariyan Mosque get help for their financial progress from infaq, aid, and cash waqf. Baitul Mal is one of the organizations in charge of collecting and delivering it to individuals who cannot manage it. As the program advances financial strengthening through aid, the wealthy or collectives make budget commitments that at the time are spread out to unblessed people or assemblies. This has the potential to extend efficiency, consumption, and public salaries that are able to change people's lives in the Jogokariyan City zone. Until now, thousands of people have been helped by Ziswaf, both the underprivileged and those who lack business capital.

To find out the financial inclusion of the Jogokariyan mosque in Yogyakarta City, it can be measured by the approach of **access, use, and quality** indicators as



mentioned by the World Bank and the Financial Services Authority.

1. Access Indicator

Most residents or worshippers have the potential to achieve accessibility in the financial system managed by the takmir of the Jogokariyan mosque with the availability of baitul mal institutions, as a forum for citizen financial services. However, residents have not used the service properly due to budget limitations, as a result of which the level of sharia financial inclusion of residents has not been so maximized. The budget obtained by the mosque from external and internal sources of the mosque is also divided into other activities that have been programmed by the mosque's takmir.

Usually, access to financial inclusion at the Jogokariyan Mosque in Yogyakarta can be known to the public or congregation through official announcements from the takmir, every time after prayers, announcements on computer screens, the Jogokariyan mosque website and the results of identification of takmir using RT/RW personnel. The community is given convenience by accessing loans using al-qard al-hasan contracts, grants and qard through baitul mall with relatively very easy conditions, namely becoming mosque worshippers. The existence of the baitul mall at the Jogokariyan mosque is very helpful for underprivileged residents in accessing financing assistance or loans.

This assistance can be stopped if the community is no longer diligent in prayer and no longer participates in religious studies held by the takmir of the Jogokariyan Mosque. The mosque takmir through Baitul Mal Jogokariyan is mandated to immediately distribute Ziswaf so that the target community can feel the benefits through programs that are creative, innovative and responsive to community conditions. This program can be both consumptive and productive. Those that are consumptive such as education costs, distribution of basic necessities every time there is an increase in the prices of goods, distribution of rice at rice ATMs every two weeks, free health service assistance, alleviation of residents affected by loan sharks and bank loans, and the provision of business capital for small business actors.

The benefits of Ziswaf are really well managed and have an impact on public trust (infaq donors) in the way of management and distribution of Ziswaf takmir Jogokariyan Mosque. Because of trust for Fukuyama, trust allows the community to unite with each other, providing an increase in social capital. (Fukuyama, 1996). Horisson and Huntington also stated that they believe in supporting measures to increase productivity in all walks of life (Harrison and Huntington, 2011).

From the data and information collected by researchers, the number of people targeted for financial inclusion who can access mosque financial services is still relatively minimal. In fact, most of the micro business actors and people around the Jogokariyan mosque have not taken advantage of the Islamic financial inclusion service regularly and optimally. Even if there is only incidental to humanitarian activities. In fact, according to Kunt, et.al, with the existence of redistributive instruments in the Islamic economy, such as zakat, infaq, sadaqah, Muslims have great potential in financial inclusion (Beck et al., 2015). Antonio also justified that the availability of Islamic financial services needs to be considered essential for the financial inclusion of the poor (Afonso & Blanco-Arana, 2024).

One of the reasons for the inability of the target community to re-access financing is due to the factor of understanding and knowledge of financing schemes. The amount of financing that feels minimal is due to the limited funds in the baitul mall so that the target community can only meet their daily needs and has not been able to develop their more advanced business. This shows that the role of Islamic



financial inclusion of the Jogokariyan Mosque, especially to empower the economy of the people, has not functioned optimally and comprehensively. For this reason, special programs are needed that are carried out regularly and consistently as a solution for maximum economic empowerment of the people.

2. Use Indicators

Although they have not fully used and utilized financial inclusion instruments, it is known that Jogokariyan residents and the Jogokariyan Mosque also have bank accounts, but that is not enough to show an inclusive Islamic financial system. The existence of financial services such as banks, for the community should have enough benefits. Therefore, usage indicators are becoming important into the measurement of financial inclusion. The use of financial services in the form of loans for worshippers and the community of the Jogokariyan Mosque at the baitul mall or directly to takmir is greatly facilitated, both for consumptive and productive purposes.

This dimension of use is driven by the idea of an *underbanked* or *marginally banked* community or congregation. This is a group of people who, although they already have access to business institutions at the Jogokariyan Mosque such as Baitul Mal, and LAZIS or takmir, have not used this access to the fullest. Because, if just the loan is not enough. It is also needed that the services of mosque business institutions can be used by the target community for inclusion to the maximum. For this reason, the use indicator is one of the dimensions that must be considered in the institutions formed by the Jogokariyan Mosque.

The indicators of use at the Jogokariyan Mosque are still minimal, because there is only one institution that can be accessed by the target community, namely the baitul mall. All access to financing needed by the community is obtained from baitul mall. Although it is the only container, the existence of the baitul mall at the Jogokariyan Mosque makes it very easy for the target community to use sharia financial inclusion in the Jogokariyan Mosque, to access the use of funds from available sharia instruments. People who want to borrow business capital can transact with the baitul mall institution or directly with the takmir management of the Jogokariyan Mosque. The service is carried out at the takmir office or the baitul mall office room. This service is quite easy, practical and uncomplicated. Even the conditions proposed are very convenient for the community and without guarantees. Enough willing to pray in congregation and always prosper the mosque. The amount of financing that is usually submitted by residents is IDR 500 thousand to IDR 2.5 million per person. No business group system has been formed. There is also no specification or priority for borrowers, for example, it is specifically for women or men.

From the loans or financing provided by the Jogokariyan Mosque, it is used by the community or worshippers for living needs (consumptive) and also productive businesses. Especially consumptive people, the Mosque provides various facilities that can be enjoyed by the community or worshippers who are classified as poor or poor and low-income. For example, the availability of rice ATMs, which are usually taken by the public once a week. The collection process is marked by an ATM card that has been accepted by the community. The basic food assistance is carried out every three months and is routinely carried out. Assistance in the construction of houses for the poor is also a sharia financial inclusion program of the Jogokariyan Mosque. The process was proposed by the head of RT/RW in Jogokariyan Village to the Foundation or mosque takmir.



Meanwhile, for productive businesses, it begins with entrepreneurship education for the community or micro business actors who take advantage of the mosque's sharia financial inclusion. This is done to provide entrepreneurial experience and procedures so that people can ensure that their lives and families are much better than before. A number of productive businesses that have been carried out by the Jogokariyan Mosque to the residents of the village are *angkringan*, food stalls, meatball businesses, snacks, Yogyakarta's *ole-ole*, agricultural land cultivation, and various other businesses.

In addition to business capital assistance, business equipment grants such as tools, business carts, tents, business tables, technician equipment, and others are also provided. Sharia instruments that are channeled for productive businesses, said Hasan in Hafiddudin, will spur the inclusion target community to develop their businesses more advanced (Hafidhuddin, 2016). One of the sharia instruments other than *infaq* that is the capital for sharia financial inclusion at the Jogokariyan Mosque is *zakat*.

3. Quality Indicators

For the Jogokariyan Mosque in Yogyakarta, the quality indicator of sharia financial inclusion can be measured by the results or effects of access to and use of sharia instruments, *zakat*, *infaq*, *alms* and *waqf* (*Ziswaf*) felt by the target community of inclusion. Products or services derived from *Ziswaf* funds are offered by the Jogokariyan Mosque *takmir* to the target community. There are business capital loan services through *qard* loans, special rice ATMs for the poor, basic food assistance, education fee assistance, entrepreneurial education and training, capital assistance to return home for migrants. The products and services used by residents have a positive impact on changes in the economic life of the local community.

The interesting thing about the quality indicators at the Jogokariyan Mosque is the change in the lives of people who were previously *mustahiq* status turned into *muzakki*. Likewise, micro business actors who previously did not have a trading place, already have a permanent trading place. The income received is also much better than before receiving financing assistance. Another impact is that the level of family education has also changed, where children have succeeded in tasting higher education. Likewise, some residents who previously did not have skills or skills in entrepreneurship, can have skills such as air conditioning repair skills and other entrepreneurs. There are also people who used to be only laborers (do not have a permanent job) and unemployed, now have their own businesses and are able to meet their daily needs.

However, there are still residents who have not maximally used the financing scheme or *takmir* assistance of the Mosque or *Baitul Mal*, including residents who claim that they cannot maximize financing with a large amount according to their business needs due to the limited availability of mosque funds. In addition to the impact of changes in economic life felt by the local community, it also affects the faith of the community. This can be seen from the enthusiasm of the congregation and the surrounding community to prosper this mosque from *shubuh* to *isha*.

Discussion

The importance of financial inclusion relations by utilizing *zakat*, *infaq*, *alms*, and *waqf* to overcome the problem of poverty is a very strategic thing. This strategic step of the mosque is implemented in the economic empowerment activities of the people and receives positive sympathy and appreciation from the local community. Synergy between mosques, financial inclusion and economic empowerment of the



people is urgently needed as part of the National Strategy for Financial Inclusion (SNKI) promoted by the government. The success of SNKI really requires the involvement of all parties, including the government, academics, the private sector, and the community, including mosques, in expanding access, increasing the use and improving the quality of the community targeted for financial inclusion. Mosques have clear potential and market segments that have not been touched by formal financial products and services.

The results of Lederle's research stated that financial inclusion is important in the process of social inclusion, but it must be radically carried out to change the life of every individual. Lederde also suggested the need for policymakers to overcome the barriers to low income (Lederle, 2009).

This is proof that the Jogokariyan mosque in Yogyakarta is able to reach *non-bankable inclusion target groups*, and so far it has been difficult to reach by the formal financial institution industry. In addition, these three mosques are also able to become a real model of the intensity of financial inclusion services to overcome the problem of poverty in the midst of the community. Most of the people targeted by mosque sharia financial inclusion have experienced the benefits and changes in their economic lives. For those who previously had a business, they felt that there was an increase in income, and for those who started a new business, they felt that there was an increase in economic ability even though it was not optimal.

In terms of the implementation of mosque financial inclusion, it can expand public access to financial products and services and also increase public interest in utilizing financing schemes through *baitul maal*, microfinance institutions and mosque cooperatives. Therefore, mosque financial inclusion must be positioned as one of the efforts in empowering the economy of the people as well as poverty alleviation. The economic empowerment of the people by mosques is quite capable of combining financial inclusion and empowerment programs that are on the mosque's work agenda. Because it has been proven to be able to provide the widest access to the community or pilgrims regarding basic needs, such as education, health, and social mobilization services. The use of sharia instruments through financial inclusion carried out by the Jogokariyan Mosque can be the best solution to provide opportunities for people who have difficulty accessing financial services to be empowered so that income equality occurs.

The inability of people to access finance in formal institutions, Allen et al., forces the poor to rely on limited savings as an investment and micro-entrepreneurs to rely on profits to survive and continue their businesses (Allen et al., 2012). As a result, what happens is that income inequality does not decrease and has an impact on slowing economic growth. Therefore, one of the factors affecting financial inclusion is the equitable distribution of public income. Where income is increasingly evenly distributed will be able to open up opportunities and opportunities for people to reach access to financial products and services, both formal and non-formal. If income is evenly distributed, it will provide opportunities for low-income people to use the services of financial institutions so that these services are not only enjoyed by high-income people. Some studies have also shown that one of the things that affects financial inclusion is income equity (Demirgüç-Kunt, A.; Beck, T.H.L.; Honohan, 2008). The results show that the growth of the financial sector has a positive impact on decreasing income inequality, increasing the income of very poor people, and decreasing the percentage of the population living below the poverty line.

For this reason, Kunt, et.al., stated that financial inclusion has a huge challenge, especially in terms of access and services for the poor (Demirgüç-Kunt et



al., 2020). Regarding this financial access, de Soto in his work *The Mystery of Capital*, stated the importance of poor people's access to capital in order to improve their lives. Therefore, mosque financial inclusion plays a big role for Muslims through the spirit of social and economic piety embodied by the congregation of the Jogokariyan Mosque Yogyakarta, which is implemented in the provision of zakat, infaq, shadaqah and waqf. This is what Dubois and Miley in Edi Suharto call *Client Partnerships*.

Therefore, the evidence from the Jogokariyan Mosque in Yogyakarta City provides certainty that the financial inclusion of mosques by utilizing Ziswaf sharia instruments leads to the preservation of better life investment so that it can be enjoyed by people in need (Moizer & Tracey, 2010). Even the activities of the Joogkariyan Mosque can be used as a pilot in overcoming poverty. Evidence of addressing pay gaps, and financial gaps is by articulation (Listyadewi et al., 2022), where mosque financial inclusion can take part in addressing financial imbalances, the concentration of wealth on one side, and social polarization, and can be speculated in the efforts of social communities (Moizer & Tracey, 2010). Mosque financial inclusion has a social purpose (Isabel, 2015) instead of maximizing the benefits (Spear et al., 2009), (Kamaruddin & Auzair, 2020).

The presence of the Jogokariyan mosque in carrying out socio-economic functions and also the goal of financial inclusion can overcome poverty with the Ziswaf sharia instrument owned by the mosque (Mulder et al., 2023). For this reason, mosques that are more inclusive can create economic growth so that the equitable distribution of people's income is also more equitable and the improvement of living conditions becomes feasible. Indirectly, mosques have contributed to improving the welfare of the community and the economic growth of the people.

CONCLUSION

The financial inclusion of mosques that utilize Ziswaf sharia instruments at the Jogokariyan Mosque, Yogyakarta City, has succeeded in alleviating poverty. As the essence of financial inclusion is to introduce and provide financial institutions to the *unbanked* community. Therefore, mosques must not only be seen as places of worship, but the government together with stakeholders who carry out the sacred mission of alleviating poverty, can jointly maximize the role and social function of mosques as a forum for financial inclusion.

The mosque's financial inclusion aims to empower the economy of the people while reducing social inequality, life vulnerability and poverty. This realization is in the form of providing business capital loans and assistance with facilities related to the needs of the target community. The practice of financial inclusion by utilizing Ziswaf sharia instruments has been carried out for a long time and is still carried out today. For the Jogokariyan Mosque, the empowerment of the people through sharia instruments or Islamic philanthropy is the main capital of inclusion for the economic life of the community around Jogokariyan Village, Yogyakarta City.

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