

# The effectiveness

*by Sanurdi Sanurdi*

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**Submission date:** 13-Jun-2023 03:39PM (UTC+0800)

**Submission ID:** 2115095733

**File name:** Jurnal\_Erinchment.pdf (418.6K)

**Word count:** 5189

**Character count:** 29065



# The effectiveness of mosque-based women's economic empowerment through the "Mawar Emas" program by the west nusa tenggara sharia economic

Yusril Ihza Mahendra<sup>1</sup>, Musawwar<sup>2</sup>, Sanurdi<sup>3</sup>, Herawati Khotmi<sup>4</sup>

<sup>1,2,3</sup> Pascasarjana, Ekonomi Syariah, Universitas Islam Negeri Mataram, Mataram, Indonesia

## ARTICLE INFO

### Article history:

Received Apr 01, 2023

Revised Apr 12, 2023

Accepted Apr 17, 2023

### Keywords:

Economic Empowerment;  
Mawar Emas Program;  
Sharia Economic Community.

## ABSTRACT

The poverty which has been born for hundreds of years in Indonesia makes a social phenomenon which is always relevant to be studied. It is added with the fourth largest population in the world which creates a poverty, so it makes multidimensional crisis. One of solutions that can be done to reduce poverty is to empower the community's economy. The objective of this research was to analyze the empowerment model of the Mawar Emas and its effectiveness. This research used descriptive qualitative approach and data collection procedures used observation, interviews, and documentation. Data collection techniques used data reduction, data description, and drawing conclusions. The results of the research showed that the model of the Mawar Emas program was the women's economic empowerment based on mosques by MES NTB which could help community who wanted to improve their economy. Empowerment was given to women who were at the age of 20 years who were in debt to creditor or who wanted to open a business and increase business capital could be covered. In addition to providing business capital, this program also allowed mosques to carry out their functions in empowering the community's economy with all regulations from forming the groups, returning the capital and business assistance was carried out at mosques.

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### Corresponding Author:

Herawati Khotmi  
Jurusan Akuntansi,  
STIE AMM Mataram,  
Jl. Pendidikan No. 1, Mataram, 83125, Indonesia,  
Email: khotmi.2084@gmail.com

## INTRODUCTION

Indonesia is the fourth largest country in the world by population. A high population can not only be a strength but a source of problems, including social inequality in the form of poverty. The issue of poverty in Indonesia is a social phenomenon that is always relevant to be studied continuously. The deprivation occurs not only because it was present hundreds of years ago but also influenced of increasing symptoms that resulted in multidimensional crises that continue to be faced by the Indonesian nation (Suharto, 2006).

One solution that can be done to reduce the impact of various economic uncertainty problems is economic empowerment for vulnerable communities, such as middle to lower-economic communities and women. This empowerment is essential because it can maximize the potential of the community to develop through conditioning the atmosphere and climate so that it follows the needs and conditions of the community itself. Then, the output of this economic empowerment is the creation of the independence of the community or individual who is the object of assignment (Hasanah, 2013).

Vulnerable groups with more women should have special attention, especially in economic empowerment activities. Based on United Nations (PBB) data, of the total world population, as much as 1/3 live below the poverty line, then around 70% are women. Then this condition is exacerbated by a patriarchal culture that places men in superior positions and women as subordinates. So that by carrying out the economic empowerment of women, it is hoped that it will increase competitiveness to ensure gender equality can be achieved socially, politically, and economically in society. In this case, the Provincial Government of West Nusa Tenggara (NTB), through the Regional Financial Access Acceleration Team (TPAKD) of NTB Province, made a breakthrough by triggering the "Mawar Emas" program, which became a solution to help the economic empowerment of the community (NTB, 2020).

The NTB Sharia Economic Community initiated the "Mawar Emas" Program, followed by the Regional Government collaborating with Bank NTB Syariah, Hamzanwadi University, and Nahdlatul Ulama University NTB formulated a program aimed at helping people who are debt loan sharks. This program is claimed to be the only one in Indonesia based on empowering groups of women or housewives through mosques. The program in question is named "Mawar Emas." This name stands for Against Mosque-Based Loan Sharks. Mawar Emas is a community empowerment program to stop people from borrowing from "plecit" banks (loan sharks) or "Bank Subuh" and avoid the community from the danger of usury (Muttalib & Siwi, 2021).

The "Mawar Emas" Program is implemented on a mosque basis. This program is implemented because NTB is the province with the highest Muslim population, with a figure of up to 97%. Then, Lombok Island, the economic center of this province, is famous as the island of a Thousand Mosques because there are 4,984 mosques spread throughout the sub-districts in Lombok (Supiandi et al., 2022). Currently, mosques are very potential, especially in empowering the economy of Muslims in every aspect of their lives. The reality of the slogan back to the mosque became the initial inspiration for the emergence of the spirit of restoring the glory of Islam from the mosque so that people understand that Islamic teachings have aspects of muamalah and trade. Once the community understands, they will be aware of participating in mosque-based economic activities. In the time of the Prophet Muhammad SAW, the mosque became the center of the development of social movements (collection of zakat, infaq, and alms, etc.), distributed to friends or the surrounding community in need. Therefore, the mosque's existence was substantial in function during the time of the Prophet, and it was felt right by the community so that the people became in love with the mosque (Wahyudin, 2020).

In its application, the Mawar Emas program uses the qardhul hasan contract to provide funding assistance that does not burden recipients because they are only obliged to return the principal loan without being required to provide interest or profits. This aligns with the movement against loan sharks, which often burden the public, especially in principal loan repayment and high interest. Qardhul hasan is classified as a tabarru contract, an activity to help or empower to do good (Fujiah, 2020).

Several previous studies have been conducted by (Saputra & Kusuma, 2017) entitled "Revitalization of Mosques in the Dialectic of Community Service and People's Economic Areas." The research explains the strategic function of mosques in Islamic communities as places of worship and media centers for the development of the community as a whole. A sampling at Al-Muttaqien Mosque uses qualitative research methods with a descriptive approach. The research conducted in

this work more broadly describes the function of mosques as centers of social activities, health services, education, and assistance for economic activists.

Research conducted (Ridwanullah & Herdina, 2018) entitled "Optimization of Mosque-Based Community Empowerment." The study conducted at Masjid Raya At-Taqwa Cirebon explained the optimization of the function of the mosque as the center of community empowerment activities and the factors that influence it. This research uses qualitative descriptive methods, using analysis as supporting material, and produces a conclusion or theory. The purpose of this study emphasizes enriching studies on community empowerment.

The following research was conducted (Pellu, 2020) entitled "Management of Mosque-Based Community Economic Empowerment." The analysis explains economic empowerment through mosques with a field research model with a descriptive approach. This study more specifically presents data on mosque fund management which is a source of inspiration for other mosques; mosque financial management is 70% for worship facilities and 30% for social.

Several previous studies show that mosques can be re-functioned as a medium to improve community life through economic empowerment. A mosque is a place of worship to Allah SWT and a means of prayer to fellow humans. Based on several existing studies, What is the mosque-based women's economic empowerment model through the "Mawar Emas" program by the West Nusa Tenggara Sharia Economic Community on Lombok Island? And How effective is the mosque-based women's economic empowerment program through the "Mawar Emas" program by the West Nusa Tenggara Sharia Economic Community on Lombok Island?

## RESEARCH METHOD

This study used a qualitative descriptive approach. Then the research method used is a case study because this research will explore a phenomenon in a time and activity (program, event, process, institution, or social group) and collect detailed and in-depth information using various data collection procedures during a specific period (Sugiyono, 2018). To examine more deeply about this research, the presence of researchers acts as an instrument and a data collector, making the presence of the author at the research location essential and urgent. Researchers serve as data collectors, analyzers, and resource persons for research results in observing and collecting data (Moeleong, 1995). The first location of this research is in the PW MES NTB Secretariat (Jalan Pendidikan no. 6 Mataram), the second location in East Lombok (Masjid At-Taqwa Pancor), then in Central Lombok (Musholla Al-Azizi Praya), West Lombok (Masjid Al-Muhajirin Labuapi), North Lombok (Masjid Baiturrahman Tanjung) and Kota Mataram (Masjid Nurul Hikmah).

In data collection, researchers use two sources, namely primary data and secondary data, with data collection procedures including observation (methods and techniques of data collection by carrying out research and recording systematic clues or phenomena occurring in the research object (Nazir, 2019), interviews (how to collect data by giving some questions directly by researchers to respondents, and all answers derived from interviews with respondents will be written or recorded (Tika, 2016), and documentation (looking for data on things or variables that are records, transcripts, books, magazines, meeting minutes reports, agendas, and others).

And then, in analyzing the data, researchers use three techniques: data reduction or selection, data presentation or display presentation, and conclusions. Drawing conclusions and verifying data is the final stage in qualitative data analysis techniques carried out by looking at data reduction results, still referring to the objectives of the analysis to be achieved. In this data analysis, researchers use a flow model. The last stage in this study is checking the correctness of the data; in addition to being applied to prove the authenticity of the paper, this is also important to test the data obtained. Test the validity of the data in this study using credibility, transferability, dependability, and confirmability tests (Sugiyono, 2018).

## RESULTS AND DISCUSSIONS

### Mosque-Based Women's Economic Empowerment Model through the "Mawar Emas" Program

Economic empowerment is a process by which resource-poor people, women, and other neglected groups are supported to improve their welfare independently. Economic empowerment is a compelling strategy to improve people's living standards. Economic empowerment is a social and cultural transformation and a form of exploration of values that underlie the nature of humanity. Everyone has the right to live happily because Allah Almighty created the universe solely for human life and welfare. (Rusli, 2012).

The model of the women's empowerment program through Mawar Emas is the only one in Indonesia and will become a role model in several regions to improve the living standards of middle and lower-class people. Apart from being a medium for economic empowerment, "Mawar Emas" also aims to fight loan sharks. Loan sharks often torture the community under the guise of helping the finances of people with economic problems. The "Mawar Emas" program, devoted to mosque-based women's empowerment, was welcomed by the NTB Provincial Government. Through the Regional Financial Access Acceleration Team, this program can start in 2021. In the early stages of the Mawar Emas program, combing 20 mosques was launched at the Darussalam Masbagik Mosque, East Lombok. The PW MES NTB team with TPAKD (Regional Financial Access Acceleration Team), which includes elements of the Provincial Government, OJK NTB, BI NTB, Higher Education, and several financial institutions, inspire many other regions so that they often become speakers at the national level because of this program. The following is an economic empowerment model through the "Mawar Emas" program by MES NTB on Lombok Island.

At the research stage at the West Nusa Tenggara Sharia Economic Community regional management office on Jalan Pendidikan NO. 6 Mataram, researchers interviewed the Regional Secretary of PW MES NTB. The resource person on behalf of Mr. Supiandi, S.E., M.Ec.Dev explained how the Mawar Emas program was initially initiated from a small discussion or study of the daily management of PW MES NTB, which was then brought in several forums, such as:

#### Program Socialization

There was an idea born from the daily management of the Sharia Economic Community Regional Board, namely Dr. Baiq Mulianah, M.Pd, along with several other daily administrators, about community economic empowerment. After the idea or idea is born, the next step that is carried out is to discuss with the full management of PW MES NTB, and this is important to do because the management of MES, which is organized from the center to the Regions (Regency / City), is complete. In the forum, the chairman of PW MES NTB explained the program on women's economic empowerment; several decisions resulted in the name of the empowerment program being "Mawar Emas". The next socialization stage combines policymakers, such as the NTB provincial government, and independent financial institutions, such as OJK, BI, Bank NTB Syariah, and several other financial institutions. The next stage of socialization is with the prospective beneficiaries of the program. In this case, PW MES NTB uses additional instruments apart from the TPAKD team, namely community organizations, and organizations that the mosque caretaker or mosque administrators.

#### Caretaker Mosque Training

In digging up information, researchers still use interviews with the Secretary of PW MES NTB. He explained that the stage of training mosque ca is one of the most important instruments because those responsible are the mosque caretaker. In the interview conducted by Supiandi explained, "Mosque caretaker is one of the very important instruments because after there are requests from many parties related to this program, we will start from verifying mosque caretaker such as the condition of people who are still in debt in loan sharks, the business prospects of mosque worshippers. After meeting the criteria, the mosque caretaker will be invited to attend training for three days and three nights, and then materials will be given." The management of MES NTB believes that mosque caretaker training can change the mindset of participants, it is because the material and

those who deliver it are competent and experienced people in community economic empowerment. As many as 1,700 worshippers netted in 250 mosques have received the "Mawar Emas" program; some have even applied for phase two. The material provided in training is also very qualified such as the concept of entrepreneurship in Islam, the concept of Islamic financial literacy, the basic concepts of Islamic financial institutions and practices in the community, the role and function of mosques in Islamic civilization, policies and socialization of mosque-based congregational economic empowerment programs, Qris socialization for mosques, financial literacy and the role of mosques as centers for empowering pilgrims (ummat), Islamic banking products, techniques for preparing financial statements and opening accounts and material on the stages of group formation and pilgrim mentoring techniques. (Mosque, 2021).

#### **Thawing Stage**

Disbursement of business capital assistance is the third part of the economic empowerment model carried out in the "Mawar Emas" program. Assistance is intended to help access capital for people who want to change economic conditions and are in debt in loan sharks or "plecit" / dawn banks. Prospective program recipients must have several documents to complete the administration useful for opening a bank account and disbursement. The documents that must be completed, such as a copy of the E-KTP, a copy of the family card, 3x4 photo pass, specifically for women at least 20 years old (not regulated by the maximum age limit of customers), residing not far from the location of the mosque (distance is not regulated) and place of business, group formation is carried out by the mosque caretaker, getting recommendations from the mosque caretaker and / or the chairman of the religious assembly, The mosque caretaker and/or the chairman of the religious assembly may only provide recommendations for a maximum of 3 groups, The takmir of the mosque and / or the chairman of the taklim council who gave the recommendation had attended training carried out by the NTB Regional Financial Access Acceleration (TPAKD) team, received recommendations from the regional administrators of each district / city and recommendations from PW MES NTB, permission letters from husbands (for married and still husbands), permission letters from parents (for those who are not married or the husband is not in the area of residence), Having a business as evidenced by a certificate from the mosque takmir for mosque worshippers, preferably those who have debts to loan sharks, do not have financing at PT. Permodalan Nasional Madani (PNM), as evidenced by customer slik, has a Tabunganku Bank NTB Syariah account and is registered as a mosque congregation or religious assembly. (PKS Micro Partner Financing Facility Services Empowerment of Prosperous Mosque IB Amanah PT. Bank NTB Syariah, 2022). The process detailed in the PKS (cooperation agreement) makes it easier for beneficiaries or participants to understand the "Mawar Emas" program. A cooperation agreement that has been published can be one of the program or business systems so that what is implemented has the rules of the game. After all, is fulfilled, the disbursement can be carried out in their respective mosques or prayer room.

#### **Mentoring**

In addition to providing business capital assistance for mosque congregation groups recommended by mosque caretakers and West Nusa Tenggara Community Area Leaders to maximize women's economic empowerment programs in improving the group's quality of life, assistance is carried out. Assistance is carried out as a form of the program's seriousness to help pilgrims improve their economy. Mentorship for groups is given according to the gathering schedule of the "Mawar Emas" program beneficiary group or according to the request of the local group coordinator (mosque caretaker). The guidance often given in the "Mawar Emas" program is ideally once every two months in a mosque or prayer room with various material variants and improving the skills of the group being empowered. The mosque that began to function as in the time of the Prophet as a center of worship for the benefit of fellow humans is very important. Some of the assistance that has been carried out in the "Mawar Emas" program's success are Islamic financial literacy, digital economy

socialization (Qris), business digitalization (WA Business, IG, FB), strengthening business management, and so on.

#### **Return of Business Assistance and Evaluation**

The return of funds or business capital assistance is mandatory because this program is not like direct cash assistance like some other ministry programs (Independent Manpower business assistance by Kemnakaer) or like PKH. Assistance is provided in cash to start or business development and does not get interested or add. The contract used is qardhul Hasan. Qardhul hasan is a loan contract given to a person or group in need with predetermined criteria. Loans are social, so the borrower only returns the principal amount without service returns (interest) (Qardhul Hasan, n.d.). The return of business capital assistance scheduled at mosques or prayer rooms is always coupled with training and education that support the business of worshippers according to the needs and requests of the mosque caretaker. The assistance provided is in the form of loans and business assistance. The return of capital is carried out once a week with a deposit amount of Rp. 23,000 or once a month with a deposit of Rp. 92,000, the payback time is the agreement of all beneficiaries with the coordinator or mosque caretaker of the local mosque (Hutagalung, 2015).

The sustainability of empowerment in the "Mawar Emas" program is also evaluated. The program evaluation referred to in this case is to assess all stages passed by the program beneficiary group. The emphasis of this evaluation is to see the extent of the seriousness and impact provided by the "Mawar Emas" program. Learning from the case of sweet loan sharks at the beginning and bitter at the end is also a concern, meaning that pilgrims who have made the thaw are lost or negligent in following the next stage. Program evaluation is carried out jointly between banking institutions, MES administrators, and mosque caretakers to the involvement of the head of the RW and RT of the program location. Suppose a group experiences a case in the At-Taqwa Pancor mosque, East Lombok. In that case, members change their domicile before completing the return of capital to the bank, and it is resolved according to PKS Article 5 concerning the financing mechanism. The second point explains the cooperation agreement to implement Good Corporate Governance or reasonable corporate management procedures.

Financing is carried out with the mechanism of the Responsibility Joint Responsibility pattern. The pattern of rent liability is when group members cannot fulfill installment payment obligations. The group is obliged to carry out rent obligations, and the group settles the members' obligations. Shared responsibility among members in a group, based on openness and mutual trust. (PKS Micro Partner Financing Facility Services Empowerment of Prosperous Mosque IB Amanah PT. Bank NTB Syariah, 2022). The problem in the At-Taqwa mosque, which experienced a disconnection in communication between the mosque caretaker as the group coordinator and members who moved their domicile, caused a pattern of mutual responsibility as a solution. However, the mosque caretakers with a myriad of experiences as program coordinators at the At-Taqwa mosque overcome this does not use simple responsibility, the method used is to use infaq issued every meeting by group members. The infaq proceeds were collected not for the benefit of the mosque but for group purposes and program sustainability. This step was taken based on the 2022 PKS due to unpleasant circumstances or Force Majeure (Muchlisin, 2020).

#### **Effectiveness of Mosque-Based Women's Economic Empowerment Program through "Mawar Emas" Program**

Effectiveness is a crucial factor in achieving the goals or objectives set by an organization, activity, or program. It is effective when specific goals or objectives are achieved correctly and usefully (Mustofa & Yahya, 2020). From the Islamic perspective, economic empowerment frees humans from injustice, empowers human potential, builds human awareness to care more for others, and leads humans to happiness in the world and the hereafter. The Qur'an explains that in carrying out economic empowerment, we should pay attention to the standard principles that have been

regulated by the Shari'a such as Taqlilul takalif (reducing burden), 'adamul harji (eliminating destitution), and at-tadarru fit-tasyri' (slowly giving punishment) (Sani, 2019).

In the era of the industrial revolution 4.0, women cannot be said to be the ones who are left behind, even though they are still in the number of 40% of workers from the total population of Indonesian citizens, and the rest are still homemakers. Women's power cannot be underestimated, and women play many roles in influencing public policy, directly and indirectly. Women become an alternative force when social politics is seen as experiencing a deadlock phase (Syarifudin, 2017).

Every program designed certainly has a purpose and in a way that has been conceptualized from the beginning. For example, in the mosque-based women's economic empowerment program through the "Mawar Emas" program by the Sharia Economic Community of West Nusa Tenggara on Lombok Island, the main goal is to empower women's economy and release the trap of loan sharks. After researchers collected data at the PW MES NTB office and several mosques as locations for recipients of the "Mawar Emas" program, they saw group members who had been able to escape the bondage of loan sharks and start a business with a new leaf. Although the capital assistance is not much, mosque worshippers welcome and use it according to existing directions or regulations. Using Ricard M. Strees' theory to measure the effectiveness of mosque-based women's economic empowerment programs through the "Mawar Emas" program has met the elements or is effective (Rosalina, 2022).

Economist Julia means that program effectiveness can be formulated as a form of goals that show the extent of planned program goals. ("Complete Theory of Program Effectiveness According to Experts," 2018). Seeing the success point of the Golden Rose program, which can free people or mosque worshippers who are in debt with loan sharks, is one measure of the program's success. In addition, the "Mawar Emas" program has also helped pilgrims who want to start a business to improve the family economy. Programs that change the view of women or homemakers not being given broad access to expression are indisputable. Program recipients are free to use capital assistance in any business along with assistance (Efiyanti et al., 2021).

The program that has combed various mosque worshippers in West Nusa Tenggara Province, especially the island of Lombok, is expected to be consistent in guiding mosque worshippers. Moreover, empowerment (training, education, counseling) provided in different locations according to the request or needs of mosque caretakers to increase community business capacity can be given to non-Golden Rose groups. The non-Golden Rose group referred to in this case is worshippers who do not participate in women's economic empowerment programs but have local businesses and mosque worshippers

### **Goal Achievement**

The main objectives of the "Mawar Emas" program have been achieved, including helping people who are entangled in the circle of loan sharks and starting a business, providing additional capital assistance to the community to develop businesses, providing training and education to community members receipt the "Mawar Emas" program, making mosques or prayer rooms as locations for disbursement, assistance, and return of business capital coordinated by mosque caretaker who has attended mosque caretaker training.

### **Integrations**

The program initiated by PW MES NTB can make the MES organization a partner of the NTB Provincial government in the team to accelerate regional financial access with other financial institutions. In addition, organizations such as DMI (Indonesian mosque council) are also partners in identifying mosques and communities as potential program recipients, and even some administrators participate in mosque caretaker training.



### Adaptations

Programs that can be accessed by anyone and anywhere according to the criteria can propose to be given programs in both rural and urban communities. This environmentally friendly program is expected to be a macro solution in NTB in combating loan sharks and improving the community's economy. The PKS, the reference for this program between Bank NTB Syariah and PW MES NTB, describes the long administrative requirements. However, when the community wants to disburse, it is only recommended to submit which conditions can be met temporarily, and then other conditions can be collected later.

## CONCLUSION

Mosque-based women's economic empowerment in the "Mawar Emas" program by the West Nusa Landmark Sharia Economic Community is the only model of women's economic empowerment that uses mosque instruments as empowerment locations in Indonesia. Involving mosque caretakers directly indicates that programs that combine the grassroots community will succeed and positively impact the mosque and become a role model for women's economic empowerment, making the mosque the center of community activities. Economic empowerment programs aimed at freeing mosque worshippers from loan sharks and helping business capital are classified as successful or effective. Using Ricard M. Steeers' theory, programs intended for mosque-based women's economic empowerment have been felt with a positive impact. This study shows a significant impact in improving the economy of the community or mosque worshippers who receive the program in question.

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