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THE EFFECT OF RESOURCE MANAGEMENT, PROGRAM PLANNING, AND PROGRAM MONITORING ON THE ECONOMIC EMPOWERMENT OF THE COMMUNITY (UMMAH) THROUGH MOSQUE-BASED MICROENTERPRISE PROGRAMS

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ABSTRACT

This study examines the role of mosque management in the economic empowerment of the Muslim community (ummah), with mosque-based microenterprises as a moderating variable. The study was conducted at the Islamic Center Al-Markaz Al-Islami Foundation in Makassar in 2026. Primary data were collected through questionnaires administered to employees. A census approach was used, involving the entire population of 316 respondents. Data were analyzed using descriptive statistics and partial least square structural equation modeling with WarpPLS. The results indicate that resource management has a positive but statistically insignificant effect on the economic empowerment of the ummah. Program planning and implementation and monitoring each have positive and significant effects on economic empowerment. Mosque-based microenterprises do not significantly moderate the relationship between resource management and economic empowerment. However, they positively and significantly moderate the relationships of program planning and implementation and monitoring with economic empowerment. These findings suggest that mosque-based microenterprises strengthen the contributions of program planning and implementation and monitoring to the economic empowerment of the ummah, while their moderating role in the relationship between resource management and economic empowerment remains unsupported. The study highlights the importance of well-designed programs, effective implementation, and systematic monitoring in supporting economic empowerment through mosque-based microenterprises.

Keywords: *Resource management, program planning, implementation and monitoring, mosque-based microenterprises, economic empowerment of the Ummah.*

INTRODUCTION

The mosque is a religious institution that holds a vital place in Muslim life. Beyond being a venue for worship, it also serves as a hub for social activity, education, and community empowerment. Across the history of Islamic civilization, mosques were used for far more than ritual prayer: they were gathering places where people studied, held deliberations, managed zakat, and carried out the economic affairs of the ummah (Yusuf, 2022).

In the era of the Prophet Muhammad (peace be upon him), the mosque stood at the heart of Muslim life, supporting educational, social, and economic activities. The Prophet's Mosque (Masjid Nabawi) in Medina was not only a place of prayer but also a seat of governance, a forum for consultation, and a site where various communal and

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social affairs were organized. This illustrates the wide range of roles the mosque has played in Muslim society (Ismail & Rahman, 2023).

Over time, however, the mosque's role has shifted considerably. In many communities, it is now used chiefly for ritual worship, while its social and economic potential remains underdeveloped. Nevertheless, when well managed, the mosque holds substantial promise as a contributor to community welfare (Afifah, 2022).

In the context of community economic development, the mosque has a highly strategic potential as a center for the economic empowerment of the ummah. Mosques have strong social networks, close ties with the community, and access to religious social funds such as zakat, infaq, sadaqah, and waqf. This potential can be used to support community economic activities through various empowerment programs. One form of economic empowerment that can be developed through the mosque is the mosque-based microenterprise program. Such a program may take the form of providing business capital for congregants, establishing sharia cooperatives, offering entrepreneurship training, and providing business mentoring for the community around the mosque. Through these programs, the mosque can play an active role in increasing the economic independence of the ummah (Ismail & Rahman, 2023).

According to data from Statistics Indonesia (BPS) for 2024, the micro, small, and medium enterprise (MSME) sector makes a large contribution to the national economy. However, most microenterprise actors still face various obstacles, such as limited capital, lack of market access, and limited knowledge of business management. Various studies show that mosques have great potential to support community economic empowerment. Hasan and Abdullah (2021) found that professionally managed mosques can improve community welfare through mosque-based economic empowerment programs. Yusuf (2022) also stated that good mosque management can increase community participation in economic and social activities.

Nevertheless, the economic empowerment potential of mosques does not always translate into strong business outcomes. Fathma et al. (2024), in a descriptive quantitative study involving 66 mosque-assisted MSMEs at Jogokariyan Mosque, found that business growth remained moderate despite high achievement in spiritual dimensions. Their findings suggest that the provision of mosque-based business support alone does not necessarily ensure strong economic outcomes. Previous research has also identified important management processes underlying mosque-based empowerment. A qualitative study in Yogyakarta highlighted planning, beneficiary selection, financing, mentoring, and periodic evaluation as key components of empowerment programs. However, its descriptive approach did not estimate the separate relationships between specific management dimensions and economic empowerment. Similarly, Fathma et al. (2024) assessed empowerment practices and outcomes rather than testing whether mosque-based microenterprises modify the relationship between mosque management and economic empowerment.

The existence of the mosque-based microenterprise is realized through the Baitul Maal wat Tamwil (BMT) located on the first floor of the mosque. The presence of the

BMT shows that the mosque serves not only as a place of worship but also provides space for economic activities that support the needs and economic independence of its congregants. The BMT acts as a sharia-based microfinance institution that can collect and manage community funds and channel them as financing for congregants and microenterprise actors. The BMT's closeness to the congregants creates opportunities to make access to capital easier, provide sharia financial services, and support the development of microenterprises run by the community around the mosque (Hasan and Abdullah 2021).

The BMT on the first floor of the mosque is also an important part of how mosque management carries out its function of managing and economically empowering the congregation. A BMT that is managed in a planned, transparent, accountable, and professional manner is expected to create synergy between the social and economic functions of the mosque. Through financing, mentoring, and business development, the BMT can help congregants improve their business capacity, productivity, and economic independence. The BMT is therefore a tangible implementation of the mosque-based microenterprise, as well as an important aspect to examine in order to see how far mosque management is able to optimize the economic potential of the ummah through congregant empowerment (Nanda et al., 2021).

Beyond these roles, the mosque also collects and manages Islamic social funds, namely zakat, infaq, and sadaqah, and channels them to those in need. Through this role, the mosque can serve as an institution of social solidarity that contributes to the welfare of the community (Yusuf, 2022). In contemporary society, the mosque has increasingly evolved into a center for ummah empowerment. It is no longer only a place for spiritual growth but also a hub of local economic activity, supported by mosque-based empowerment programs such as congregational cooperatives, entrepreneurship training, and microenterprise development (Ismail & Rahman, 2023).

Thus, the mosque has great potential to improve community welfare. Good mosque management, together with the development of education and religious study that the community has received, largely determines whether a mosque thrives or declines. Various economic problems are currently occurring. For example, the economy of the ummah is at present in a very poor state, with poverty rising sharply, the number of beggars swelling, and other symptoms that lead to criminal acts. This is made worse by corruption, which has taken hold at almost every level of life. In the end, this has produced a form of inequality that has undermined the values of justice, particularly in the economy. When discussing economic activity, one cannot stray far from production, distribution, and consumption (Yusuf, 2022).

As a social facility, the mosque serves the spiritual needs of the ummah while also being a means of improving material well-being. Thus, true well-being can be achieved only when both needs, spiritual and material, are fulfilled in a balanced way. For this reason, the mosque must be managed well so that it can become a vehicle for the religious, educational, social, and economic activities of the ummah. Two essential elements in the life of a mosque are the administrators (mosque management) and the congregants. These

two elements cannot be separated: the administrators cannot function without the congregants, and the congregants cannot be served without the administrators. A harmonious relationship between the two is the key to the success of mosque activities. Therefore, synergy between administrators and congregants needs to be strengthened through joint activities such as regular religious study sessions, commemorations of Islamic holidays, social activities, and ummah economic empowerment programs (Nanda et al., 2021).

Today, the mosque functions not only as a house of worship but also as a center for the economic empowerment of the ummah. Back in the Prophet Muhammad's (peace be upon him) time, it was already the heart of communal life, a place for learning and discussion, for managing zakat, infaq, and sadaqah, and for reinforcing social solidarity. This role deserves to be revived so that mosques can help tackle the social and economic problems facing the community. Mosques hold considerable potential as vehicles for community-based economic empowerment. With professional and transparent management, their administrators can build productive economic programs, including mosque-based microenterprises, sharia cooperatives, entrepreneurship training, and other socio-economic initiatives (Ismail & Rahman, 2023).

At its core, Islam is a religion that encourages empowerment. This principle holds that Muslims should keep striving, innovating, and contributing to the welfare of their communities. Even so, economic hardship remains a reality for many Muslim communities in Indonesia. Empowering the economy through mosques thus offers a strategic way to mobilize the ummah's collective strengths. Against this backdrop, this study investigates how mosque management contributes to the economic empowerment of the ummah, with particular attention to mosque-based microenterprise programs. In contrast to the descriptive studies reviewed earlier, this research examines the separate effects of resource management, program planning, and implementation and monitoring on economic empowerment, and treats mosque-based microenterprises as a moderating variable.

RESEARCH METHOD

Using a quantitative, associative design, this research explores the link between mosque management and the economic empowerment of the ummah, and asks whether mosque-based microenterprises moderate that link. Management is represented by three dimensions: resource management, program planning, and implementation and monitoring. The study took place at the Islamic Center Al-Markaz Al-Islami Foundation in Makassar, running from April through July 2026. The foundation was deliberately selected as the site for four reasons: its congregation is large, its social and economic programs are active, its human resource management system is still developing, and it hosts economic activities such as a Baitul Maal wat Tamwil (BMT) on the first floor of the mosque. Purposive selection concerned the location alone; for respondents, a census approach was used.

The research was carried out in several stages. It began with a review of the literature and the identification of the research problem. Next, the conceptual framework and research instruments were developed. Primary data were then gathered through questionnaires, complemented by observation and documentation. After that, the validity and reliability of the measurement instruments were tested, and the data were analyzed using descriptive statistics and partial least squares structural equation modeling (PLS-SEM) with WarpPLS. In the final stage, the findings were interpreted to formulate the discussion, conclusions, and recommendations.

Population and Sample

The study population comprised all 316 employees of the Islamic Center Al-Markaz Al-Islami Foundation. Because this group was both accessible and manageable, a census approach (also called total population sampling) was used. Every one of the 316 employees took part, so the final sample also numbered 316 respondents. For this reason, neither a sample size formula nor a sampling margin of error was needed.

Data Collection Procedure

Primary data were gathered with a structured questionnaire made up of closed-ended statements derived from the conceptual dimensions of each variable. The resource management items were grounded in Siswanto's (2018) management framework and Afifah's (2022) discussion of mosque resource management. Program planning was built on Mardikanto and Soebiato's (2019) community empowerment framework, supplemented by the mosque-based empowerment processes outlined by Fahmi (2018). For implementation and monitoring, the items drew on Siswanto's (2018) framework as well as the training, monitoring, and evaluation activities examined by Nurasikin et al. (2025). Mosque-based microenterprises were shaped by the financing, business training, and market-support activities described by Rarasati and Priyadi (2024). Economic empowerment was informed by Mardikanto and Soebiato's (2019) framework together with the dimensions of entrepreneurial success discussed by Rarasati and Amin (2025). Together, these sources supplied the conceptual basis for adapting the questionnaire to the context of mosque-based economic empowerment.

Respondents rated their level of agreement with every statement on a five-point Likert scale. The questionnaire results were complemented by firsthand observation of economic activities around the mosque, such as business training sessions, cooperatives, and congregational bazaars, along with short interviews. Secondary data came from mosque activity reports, financial records, journal articles, and other relevant literature.

Research Variables and Measurement

Five variables were included in this study: three independent variables, one moderating variable, and one dependent variable. The independent variables comprised Resource Management (X1), Program Planning (X2), and Implementation and Monitoring (X3). Mosque-Based Microenterprise Programs (M) acted as the moderator,

while Economic Empowerment of the Ummah (Y) served as the outcome variable. Each variable was measured with questionnaire items rated on a five-point Likert scale.

Data Analysis

The measurement (outer) model was tested for convergent validity, discriminant validity, and internal consistency reliability. Convergent validity was judged from indicator outer loadings and the average variance extracted (AVE). Loadings above 0.70 were preferred, although values of 0.50 to 0.60 were tolerated at the early stage of scale development, as long as construct validity and reliability stayed adequate. An AVE above 0.50 was taken as evidence of acceptable convergent validity. For discriminant validity, cross-loadings were examined, with the expectation that each indicator would load higher on its own construct than on any other. Internal consistency reliability was checked through composite reliability and Cronbach's alpha, where values above 0.70 were deemed acceptable.

The structural (inner) model was assessed using the coefficient of determination (R^2) to gauge explanatory power, together with path coefficients and their p-values to test the hypotheses. To examine the moderating effect of mosque-based microenterprises, interaction terms were formed between this construct and each dimension of mosque management: resource management, program planning, and implementation and monitoring. Significance was tested at the 5% level ($\alpha = 0.05$). A hypothesis was regarded as supported when its p-value fell below 0.05 and the sign of the path coefficient matched the hypothesized direction.

Research Hypotheses

H1: Resource Management positively influences the Economic Empowerment of the Ummah.
H2: Program Planning positively influences the Economic Empowerment of the Ummah.
H3: Implementation and Monitoring positively influences the Economic Empowerment of the Ummah.
H4: Mosque-Based Microenterprise Programs moderate the relationship between Resource Management and the Economic Empowerment of the Ummah.
H5: Mosque-Based Microenterprise Programs moderate the relationship between Program Planning and the Economic Empowerment of the Ummah.
H6: Mosque-Based Microenterprise Programs moderate the relationship between Implementation and Monitoring and the Economic Empowerment of the Ummah.

RESULTS AND DISCUSSION

Descriptive Statistical Test Results

Descriptive statistics were used in this study to summarize the characteristics of the research variables. The descriptive data covered the sample size, minimum, maximum, mean, and standard deviation for Resource Management (X1), Program Planning (X2),

Implementation and Monitoring (X3), Economic Empowerment of the Ummah (Y), and Mosque-Based Microenterprises (M).

Table 1. Results of the Descriptive Statistical Analysis

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Resource Management (X1)	316	1.75	5.00	4.3884	.55529
Program Planning (X2)	316	2.67	5.00	4.3534	.58187
Implementation and Monitoring (X3)	316	1.60	5.00	4.3722	.54065
Economic Empowerment of the Ummah (Y)	316	1.80	5.00	4.3718	.52741
Mosque-Based Microenterprises (M)	316	2.88	5.00	4.3244	.52014
Valid N (listwise)	316				

Source: Primary data processed, 2026

Table 1 presents the descriptive statistics of the variables in this study, as follows: Resource Management (X1) ranges from a minimum of 1.75 to a maximum of 5, with a mean of 4.3884, which corresponds to the "agree" category. The standard deviation of 0.55529 indicates that individual responses vary only slightly around the mean.

Program Planning (X2) has a minimum of 2.67, a maximum of 5, and a mean of 4.3534, also in the "agree" range. Its standard deviation of 0.58187 shows how far responses typically depart from the mean.

Implementation and Monitoring (X3) records a minimum of 1.60 and a maximum of 5, with a mean of 4.3722 that falls within the "agree" category. The standard deviation is 0.54065, meaning responses are spread modestly around the average.

Economic Empowerment of the Ummah (Y) spans from 1.80 to 5, with a mean of 4.3718, again in the "agree" range. A standard deviation of 0.52741 reflects the typical dispersion of responses from the mean.

Mosque-Based Microenterprises (M) has a minimum of 2.88, a maximum of 5, and a mean of 4.3244, likewise in the "agree" category. Its standard deviation of 0.52014 indicates the degree to which responses deviate from the mean.

First-Order Confirmatory Factor Analysis

A first-order construct is one that is tested at a single level, where the analysis runs directly from the latent construct to its indicators. The research path diagram, produced with WarpPLS 8.0, is shown in the following figure:

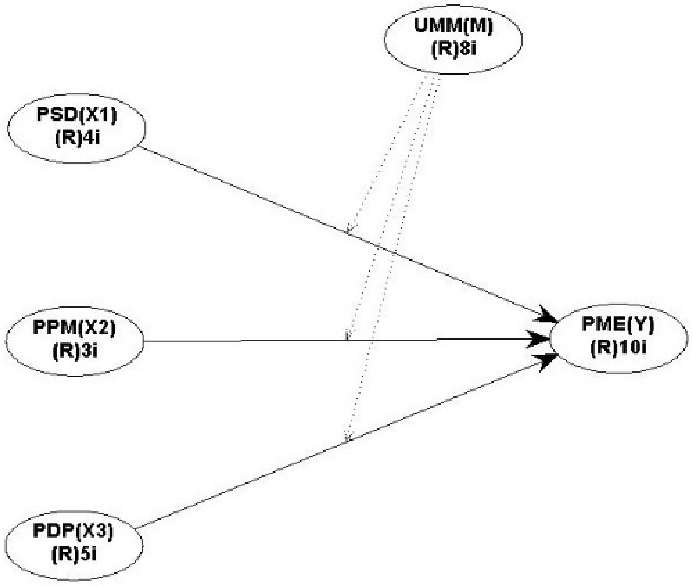


Figure 1. First-Order Confirmatory Factor Analysis

As shown in Figure 1, the first-order construct Resource Management (X1) is measured through indicators X1.1 to X1.4, Program Planning (X2) through indicators X2.1 to X2.3, and Implementation and Monitoring (X3) through indicators X3.1 to X3.5. Mosque-Based Microenterprises (M) is measured by indicators M1 to M8, while Economic Empowerment of the Ummah (Y) is measured by indicators Y1 to Y10.

Structural Equation Model (SEM) Testing

The main analytical method in this study is the Structural Equation Model (SEM). The testing was carried out using WarpPLS 8.0. Figure 2 below presents the results of the full SEM model test using WarpPLS:

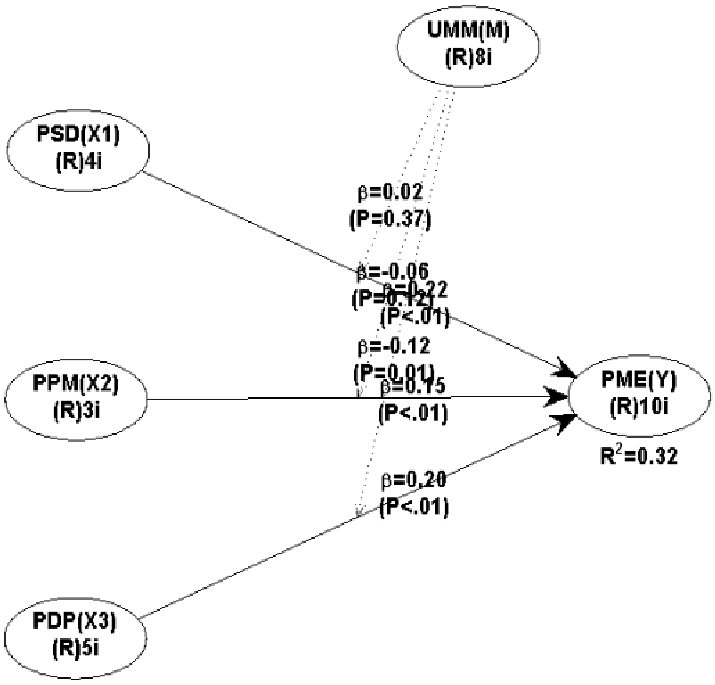


Figure 2. Full SEM Model Test Using WarpPLS 8.0

Figure 2 presents the WarpPLS 8.0 output, which shows the direct relationships between the independent variables PSD (X1), PPM (X2), and PDP (X3) and the dependent variable PME (Y). The model also tests UMM (M) as a moderating variable through three interaction paths on PME: UMM×PSD, UMM×PPM, and UMM×PDP.

Outer Model Testing

Three criteria were applied to assess the model in the WarpPLS 8.0 analysis: convergent validity, discriminant validity, and composite reliability.

Outer Model Test of The Variables

Table 2. Outer Loading Validity Test

Indicator	Implementation and Monitoring (X3)	Economic Empowerment of the Ummah (Y)	Resource Management (X1)	Program Planning (X2)	Mosque-Based Microenterprises (M)
M1					0,770
M2					0,808
M3					0,737
M4					0,729
M5					0,704

M6					0,745
M7					0,707
M8					0,703
X1.1			0,774		
X1.2			0,760		
X1.3			0,721		
X1.4			0,811		
X2.1				0,776	
X2.2				0,868	
X2.3				0,890	
X3.1	0,714				
X3.2	0,779				
X3.3	0,718				
X3.4	0,717				
X3.5	0,740				
Y1		0,706			
Y10		0,709			
Y2		0,703			
Y3		0,781			
Y4		0,757			
Y5		0,708			
Y6		0,737			
Y7		0,707			
Y8		0,707			
Y9		0,714			

Source: PLS output, 2026

Table 2 presents the outer loadings estimated with WarpPLS 8.0 for the indicators of Resource Management (X1), Program Planning (X2), Implementation and Monitoring (X3), Economic Empowerment of the Ummah (Y), and Mosque-Based Microenterprises (M). All reflective indicators have loading factors above 0.70, indicating that each indicator is valid. It can therefore be concluded that every indicator adequately measures its respective construct.

Discriminant Validity Test

Discriminant validity rests on the principle that measures (manifest variables) of different constructs should not be strongly correlated with one another. With reflective

indicators, one way to test it is to check that an indicator's loading on its intended construct is higher than its loadings on any other construct (Ghozali, 2019).

Table 3. *Cross Loading*

Indicator	Implementation and Monitoring (X3)	Economic Empowerment of the Ummah (Y)	Resource Management (X1)	Program Planning (X2)	Mosque-Based Microenterprises (M)
M1	0,362	0,413	0,416	0,376	0,770
M2	0,358	0,415	0,388	0,381	0,808
M3	0,407	0,452	0,412	0,371	0,737
M4	0,321	0,385	0,368	0,357	0,729
M5	0,132	0,195	0,136	0,121	0,704
M6	0,149	0,226	0,192	0,159	0,745
M7	0,205	0,216	0,230	0,158	0,707
M8	0,160	0,197	0,142	0,176	0,703
X1.1	0,409	0,381	0,774	0,405	0,370
X1.2	0,389	0,332	0,760	0,385	0,328
X1.3	0,482	0,308	0,721	0,420	0,292
X1.4	0,508	0,443	0,811	0,436	0,338
X2.1	0,345	0,312	0,404	0,776	0,368
X2.2	0,342	0,426	0,457	0,868	0,316
X2.3	0,384	0,397	0,495	0,890	0,346
X3.1	0,714	0,355	0,410	0,268	0,299
X3.2	0,779	0,381	0,433	0,382	0,281
X3.3	0,718	0,292	0,399	0,277	0,311
X3.4	0,717	0,363	0,420	0,258	0,259
X3.5	0,740	0,426	0,470	0,343	0,312
Y1	0,450	0,706	0,409	0,408	0,407
Y10	0,401	0,709	0,472	0,428	0,419
Y2	0,450	0,703	0,417	0,413	0,366
Y3	0,429	0,781	0,394	0,384	0,412
Y4	0,350	0,757	0,379	0,404	0,427
Y5	0,265	0,708	0,218	0,176	0,205
Y6	0,270	0,737	0,218	0,228	0,197
Y7	0,289	0,707	0,221	0,173	0,215
Y8	0,261	0,707	0,264	0,194	0,228
Y9	0,257	0,714	0,263	0,150	0,238

Source: PLS output, 2026

As shown in Table 3, the cross-loading values for the indicators of Resource Management (X1; X1.1 to X1.4), Program Planning (X2; X2.1 to X2.3), Implementation and Monitoring (X3; X3.1 to X3.5), Mosque-Based Microenterprises (M; M1 to M8), and Economic Empowerment of the Ummah (Y; Y1 to Y10) indicate that every indicator loads more strongly on its own construct than on any other. The constructs can therefore be regarded as having good discriminant validity (Ghozali, 2019).

Composite Reliability Test (Reliability Test)

A reliability test is used to assess a questionnaire that serves as the indicator of a variable or construct. An instrument is said to yield stable, consistent measurements when it is dependable, which is why reliability needs to be tested. A questionnaire is regarded as reliable when a respondent's answers to the items remain consistent over time. In this study, reliability was examined with the internal consistency method, using composite reliability and Cronbach's alpha. A construct is deemed reliable when both values exceed 0.70 (Ghozali, 2019). The Average Variance Extracted (AVE) can also be used to gauge the reliability of latent variable component scores, and it gives a more conservative result than composite reliability. An AVE value above 0.50 is recommended (Fornell and Larcker, 1981, in Ghozali, 2019).

Table 4. Results of Cronbach's Alpha, Composite Reliability, and AVE Tests

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Implementation and Monitoring (X3)	0,787	0,792	0,854	0,539
Economic Empowerment of the Ummah (Y)	0,902	0,911	0,916	0,523
Resource Management (X1)	0,768	0,783	0,851	0,589
Program Planning (X2)	0,802	0,822	0,883	0,716
Mosque-Based Microenterprises (M)	0,888	0,905	0,906	0,546

Source: PLS output, 2026

The results in Table 4 show that composite reliability and Cronbach's alpha are both satisfactory, with every variable exceeding the 0.70 minimum. The AVE values for all constructs are also above 0.50. These findings suggest that the instrument is highly consistent and stable. In other words, the constructs Resource Management (X1), Program Planning (X2), Implementation and Monitoring (X3), Economic Empowerment of the Ummah (Y), and Mosque-Based Microenterprises (M) are all suitable measuring instruments, and the items used to measure each construct demonstrate good reliability.

Structural Model (Inner Model) Testing

Coefficient of Determination (R-Square) Test

Table 5. R-Square of the Construct Variable

	R-square	R-square adjusted
Mosque-Based Microenterprises (M)	0,41	0,32

Source: PLS output, 2026

Table 5 shows that the adjusted R-square value is 0.32, which falls in the moderate category. This means that Resource Management (X1), Program Planning (X2), Implementation and Monitoring (X3), and Mosque-Based Microenterprises (M) together explain 32% of the variance in the Economic Empowerment of the Ummah, while the remaining 68% is attributable to other variables outside this study.

Hypothesis Test Results

The proposed hypotheses were tested with the structural (inner) model by examining the path coefficients, which indicate the size of the parameter estimates and the significance of their t-statistics. The significance of these estimates shows how the research variables are related to one another. A hypothesis is accepted or rejected based on a P-value threshold of < 0.05. The table below presents the estimation output of the structural model test.

Direct Effect Test

Table 6. Hypothesis Test Based on Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Implementation and Monitoring (X3) → Economic Empowerment of the Ummah	0,200	0,192	0,069	2,899	0,001
Resource Management (X1) → Economic Empowerment of the Ummah	0,060	0,142	0,086	1,537	0,120
Program Planning (X2) → Economic Empowerment of the Ummah	0,120	0,167	0,062	2,712	0,001

Source: PLS output, 2026

Table 6 reports the inner weight values for Resource Management (X1), Program Planning (X2), and Implementation and Monitoring (X3), from which their partial effects on the Economic Empowerment of the Ummah can be determined.

Testing of the First Hypothesis (H1). The first hypothesis proposes that Resource Management has a positive and significant effect on the Economic Empowerment of the Ummah. The table shows a significance level of 0.120, which is above 0.05, and a t-statistic below the 1.96 cutoff (1.537 < 1.96). The path coefficient of +0.060 points to a positive direction. H1 is therefore rejected, meaning Resource Management has a positive but insignificant effect on the Economic Empowerment of the Ummah.

Testing of the Second Hypothesis (H2). The second hypothesis proposes that Program Planning has a positive and significant effect on the Economic Empowerment of the Ummah. The table shows a significance level of 0.001, which is below 0.05, and a

t-statistic above 1.96 (2.712 > 1.96). The path coefficient of +0.120 points to a positive direction. H2 is therefore accepted, meaning Program Planning has a positive and significant effect on the Economic Empowerment of the Ummah. Stronger Program Planning is associated with higher Economic Empowerment of the Ummah.

Testing of the Third Hypothesis (H3). The third hypothesis proposes that Implementation and Monitoring has a positive and significant effect on the Economic Empowerment of the Ummah. The table shows a significance level of 0.001, which is below 0.05, and a t-statistic above 1.96 (2.899 > 1.96). The path coefficient of +0.200 points to a positive direction. H3 is therefore accepted, meaning Implementation and Monitoring has a positive and significant effect on the Economic Empowerment of the Ummah. Stronger Implementation and Monitoring is associated with higher Economic Empowerment of the Ummah.

Moderating Effect Test

Table 7. Hypothesis Test Based on Moderating Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Usaha Mikro Berbasis Masjid x Pelaksanaan dan Pengawasan (X3) -> Pemberdayaan Ekonomi Umat	0,150	0,243	0,056	4,126	0,001
Usaha Mikro Berbasis Masjid x Pengelolaan Sumber Daya (X1) -> Pemberdayaan Ekonomi Umat	0,020	0,523	0,132	1,569	0,370
Usaha Mikro Berbasis Masjid x Perencanaan Program (X2) -> Pemberdayaan Ekonomi Umat	0,120	0,762	0,539	3,094	0,001

The table 7 on the inner weight values for Resource Management (X1), Program Planning (X2), Implementation and Monitoring (X3), and Mosque-Based Microenterprises (M), their partial effects on Economic Empowerment of the Ummah can be determined.

Testing of the Fourth Hypothesis (H4)

The fourth hypothesis argues that Mosque-Based Microenterprises moderate the link between Resource Management and the Economic Empowerment of the Ummah. The interaction term is positive yet statistically nonsignificant ($\beta = 0.020$, $p = 0.370$). Accordingly, H4 is not accepted. The findings offer inadequate evidence that Mosque-Based Microenterprises moderate this relationship. Though the estimated coefficient is

positive, its sign alone does not demonstrate a strengthening effect and should not be read as evidence of meaningful moderation.

Testing of the Fifth Hypothesis (H5)

The fifth hypothesis asserts that Program Planning exerts a significant and positive influence on the Economic Empowerment of the Ummah when moderated by Mosque-Based Microenterprises. According to the table, the interaction reaches a significance level of 0.001, which is below the 0.05 threshold, and its t-statistic exceeds 1.96 (3.094 > 1.96). The estimated coefficient of +0.120 shows that the effect on the dependent variable is positive. Therefore, H5 is accepted, so it can be concluded that Program Planning has a positive and significant effect on the Economic Empowerment of the Ummah under the moderating role of Mosque-Based Microenterprises. Better Program Planning further raises the overall level of Economic Empowerment of the Ummah, as moderated by Mosque-Based Microenterprises.

Testing of the Sixth Hypothesis (H6)

The sixth hypothesis asserts that Implementation and Monitoring exert a significant and positive influence on the Economic Empowerment of the Ummah when moderated by Mosque-Based Microenterprises. According to the table, the interaction reaches a significance level of 0.001, which is lower than 0.05, and a t-statistic that exceeds 1.96 (4.126 > 1.96). The estimated coefficient of +0.150 shows that the effect on the dependent variable is positive. Therefore, H6 is accepted, so it can be concluded that Implementation and Monitoring has a positive and significant effect on the Economic Empowerment of the Ummah under the moderating role of Mosque-Based Microenterprises. Stronger Implementation and Monitoring further raises the overall level of Economic Empowerment of the Ummah, as moderated by Mosque-Based Microenterprises.

DISCUSSION

The Effect of Resource Management on the Economic Empowerment of the Ummah

The hypothesis test results indicate that Resource Management has a positive yet insignificant influence on the Economic Empowerment of the Ummah. Resource Management shows a significance level of 0.120, which exceeds 0.05, and a t-statistic under 1.96 (1.537 < 1.96). The parameter coefficient of +0.060 shows that the effect on the dependent variable is positive. Consequently, the hypothesis claiming that Resource Management significantly affects the Economic Empowerment of the Ummah cannot be accepted. Even so, the positive direction of the relationship suggests that stronger resource management at the Islamic Center Al-Markaz Al-Islami Foundation tends to accompany a rise in the economic empowerment of the ummah, though the effect is not yet statistically strong enough.

This finding implies that the resource management conducted by the Islamic Center Al-Markaz Al-Islami Foundation is, in essence, going well. The Foundation has program planning, a clear organizational structure, a division of duties among administrators based

on function, use of the mosque's facilities and infrastructure, and the engagement of human resources to support various economic activities for the ummah, such as MSME bazaars, cooperatives, entrepreneurship training, and the management of zakat, infaq, sadaqah, and productive waqf. Nevertheless, this resource management has not yet generated a significant impact on strengthening the economic empowerment of the ummah. This shows that the success of community economic empowerment depends not only on the quality of the Foundation's internal resource management, but is also shaped by other factors, such as the degree of congregant participation, the capability of business actors, access to capital, the community's economic conditions, government support, partnerships with other institutions, and the continuity of the empowerment programs being carried out.

This condition is understandable because the economic empowerment programs run by the Islamic Center Al-Markaz Al-Islami Foundation remain largely focused on providing facilities and mentoring. Even though these programs benefit the community, the results experienced by congregants do not always emerge in the short term. Economic empowerment is a process that demands time, consistency, and ongoing mentoring so that people can strengthen their business capacity, obtain market access, widen their business networks, and enhance their welfare independently. Therefore, sound resource management does not automatically yield significant economic change unless it is accompanied by better program implementation quality and the active participation of the community as the primary target of empowerment.

The results of this study are also connected to earlier research. Rokhman (2017) demonstrated that good management of mosque resources can boost various social and economic activities within the community when backed by effective leadership and high congregant participation. Similarly, Siswanto (2018) found that organizational resource management is among the key factors in raising the success of community empowerment programs, although the size of its influence is heavily shaped by the quality of program implementation and external environmental support. These findings back the result of this study that resource management has a positive direction of influence on the economic empowerment of the ummah. Fahmi et al. (2023) explain that mosque-based economic empowerment demands the optimization of mosque resources and strong social relationships within the community. The mosque can serve as an economic empowerment institution when its social, institutional, and economic resources are managed productively. This reinforces the argument that the availability of resources alone is not enough unless they are effectively turned into sustainable economic activities.

Asmara et al. (2022) likewise stress the importance of building mosque business units as an instrument for community economic empowerment. Productive use of mosque resources through business units and collaboration with MSMEs can open economic opportunities for the surrounding community. This finding shows that mosque resources need to be linked directly to productive economic activities in order to deliver greater benefits for the ummah.

The Effect of Program Planning on the Economic Empowerment of the Ummah

The hypothesis test results indicate that Program Planning exerts a positive and significant influence on the Economic Empowerment of the Ummah. The table reveals that Program Planning holds a significance level of 0.001, which is lower than 0.05, and a t-statistic higher than 1.96 (2.712 > 1.96). The parameter coefficient of +0.120 shows that the influence on the dependent variable is positive. These results demonstrate that the better the program planning process conducted by the Islamic Center Al-Markaz Al-Islami Foundation, the greater the success of the resulting economic empowerment of the ummah.

This finding indicates that the success of ummah economic empowerment programs is mostly shaped by the quality of the planning process undertaken before the programs are executed. Sound planning yields programs that match the needs of congregants, with clear objectives, suitable targets, measurable success indicators, and systematic implementation mechanisms. At the Islamic Center Al-Markaz Al-Islami Foundation, every ummah economic program is formulated through a process of identifying community needs, joint discussion among administrators, drafting of an annual work plan, and alignment with the Foundation's vision as a center for ummah empowerment. Through this process, programs such as entrepreneurship training, MSME bazaars, productive zakat management, sharia cooperatives, microenterprise development, and economic mentoring can be implemented in a more focused manner and deliver greater benefits to the community.

Thoughtful program planning also allows the Foundation's administrators to optimize the use of the resources they possess, whether human resources, budget, facilities and infrastructure, or partnership networks. With clear planning, every activity has an organized division of tasks, a fixed implementation schedule, and monitoring and evaluation mechanisms that can be used to gauge program success. This makes program implementation more effective and efficient, so that the goals of ummah economic empowerment become easier to reach. Conversely, without sound planning, programs are likely to drift without direction, waste resources, and fail to meet community needs optimally.

These results are likewise backed by several earlier studies. Mardikanto and Soebiato (2019) asserted that the success of community empowerment is mostly determined by the quality of program planning that is developed participatively according to community needs. Programs built through problem identification, target setting, strategy formulation, and continuous evaluation have been proven to raise the effectiveness of community economic empowerment. Furthermore, Rokhman (2017) demonstrated that mosques with clear program planning oriented toward congregants' needs tend to be more successful in developing various ummah economic activities than mosques that carry out activities only sporadically. That study strengthens the result of this study that program planning is a key factor in increasing the success of ummah economic empowerment. Sifaudin et al. (2025) discovered that mosque-based community economic empowerment needs a systematic strategy that combines Islamic economic

principles with productive community activities. The experience of Jogokariyan Mosque shows that economic empowerment programs can contribute to improving the economic conditions of the surrounding community when they are executed through suitable empowerment strategies.

Fathma et al. (2024) reported that the revitalization of the mosque's economic role can be realized through organized MSME empowerment programs. Their study of Jogokariyan Mosque indicates that mosque-based MSME development can merge entrepreneurship development with Islamic values. This finding backs the argument that systematic program planning is essential for turning mosque economic programs into sustainable community empowerment activities.

The Effect of Implementation and Monitoring on the Economic Empowerment of the Ummah

The hypothesis test results indicate that Implementation and Monitoring exerts a positive and significant influence on the Economic Empowerment of the Ummah. The table reveals that Implementation and Monitoring holds a significance level of 0.001, which is lower than 0.05, and a t-statistic higher than 1.96 (2.899 > 1.96). The parameter coefficient of +0.200 shows that the influence on the dependent variable is positive. Consequently, the hypothesis claiming that Implementation and Monitoring significantly affects the Economic Empowerment of the Ummah can be accepted. This finding demonstrates that the stronger the program implementation and the monitoring conducted by the Islamic Center Al-Markaz Al-Islami Foundation, the greater the success of the economic empowerment of the ummah that is attained.

At the Islamic Center Al-Markaz Al-Islami Foundation, the implementation of economic empowerment programs appears in various activities, such as entrepreneurship training, development of micro and small enterprises (MSMEs), organization of congregational product bazaars, management of sharia cooperatives, distribution of productive zakat, business skills training, and mentoring for supported business actors. All of these activities are performed according to the schedules, division of duties, and procedures determined by the Foundation's administrators. Moreover, the administrators also supervise the implementation of each program through periodic evaluation meetings, activity monitoring, drafting of implementation reports, and assessment of program achievements. This monitoring seeks to ensure that every activity proceeds as planned and delivers real benefits for improving the welfare of congregants.

Effective implementation and monitoring likewise allow the administrators of the Islamic Center Al-Markaz Al-Islami Foundation to understand the various obstacles encountered by the community in running their businesses, such as limited capital, product marketing, managerial skills, and access to technology. Through routine monitoring, the administrators can quickly offer solutions and mentoring, as well as modify programs, so that the benefits obtained by the community become more optimal. This explains why implementation and monitoring has a significant influence on the economic empowerment of the ummah.

These results are also backed by earlier research. Mardikanto and Soebiato (2019) concluded that the success of community empowerment is heavily shaped by the quality of program implementation and the continuity of the mentoring process. Programs that are conducted consistently and monitored periodically will have a larger impact on improving community capacity and welfare than programs that are focused only on one-time implementation. This finding strengthens the result of this study that implementation and monitoring is a key factor in raising the effectiveness of ummah economic empowerment.

Furthermore, Siswanto (2018) demonstrated that the monitoring function plays a strategic role in enhancing organizational success because it ensures that every activity proceeds in line with the established objectives. Effective monitoring can also strengthen organizational discipline, lift service quality, and promote accountability in program management. This finding matches the situation at the Islamic Center Al-Markaz Al-Islami Foundation, where the implementation of ummah economic programs accompanied by periodic monitoring and evaluation has raised the effectiveness of the various community empowerment activities.

Nurasikin et al. (2025) likewise show that mosque-based economic empowerment can be reinforced through productive zakat management, entrepreneurship training, and collaboration among mosque zakat institutions, communities, and universities. Their findings emphasize the importance of capacity building and ongoing program development in turning mosque-based social funds into sustainable economic empowerment activities. Rarasati and Amin (2025) similarly found a medium-high level of business success among mosque-supported entrepreneurs who receive financing and mentoring, emphasizing the importance of steady support and better program delivery. Even so, Fathma et al. (2024) discovered that business growth among mosque-assisted MSMEs stayed moderate despite high spiritual achievement. This provides a more qualified comparison, indicating that involvement in mosque-based empowerment activities does not necessarily result in equally strong economic outcomes.

The Effect of Resource Management on the Economic Empowerment of the Ummah Moderated by Mosque-Based Microenterprises

The hypothesis test results indicate that Mosque-Based Microenterprises do not significantly moderate the influence of Resource Management on the Economic Empowerment of the Ummah. According to the Structural Equation Model (SEM) test using WarpPLS 8.0, the interaction coefficient was $\beta = 0.020$ with a significance level of $P = 0.370$, which exceeds 0.05. The positive coefficient shows that the direction of the moderating relationship is positive, but since the P-value is > 0.05, the moderating effect is not statistically significant. Consequently, the hypothesis claiming that Mosque-Based Microenterprises are capable of moderating the influence of Resource Management on the Economic Empowerment of the Ummah is rejected.

This finding demonstrates that the presence of Mosque-Based Microenterprises has not been statistically shown to reinforce the relationship between Resource Management and the Economic Empowerment of the Ummah at the Islamic Center Al-Markaz Al-Islami Foundation. Even though the interaction coefficient is positive, its size is fairly small, at 0.020, so it does not signal a meaningful moderating effect.

At the Islamic Center Al-Markaz Al-Islami Foundation, Resource Management encompasses the use of human resources, zakat, infaq, sadaqah, and productive waqf funds, the mosque's physical assets, partnership networks, and organizational support. These resources are a potential that can back the growth of the community's economic activities. Nevertheless, the presence of mosque-based microenterprises does not automatically make the use of these resources more effective in improving business outcomes. An organized management mechanism, ongoing coaching, access to financing, business mentoring, and integration between mosque administrators and business actors are required so that the available resources can deliver optimal economic benefits.

The insignificant moderating effect may also suggest that the use of the available resources is not yet fully merged with mosque-based microenterprise activities. For instance, productive zakat funds, the mosque's facilities and infrastructure, partnership networks, and human resources may already exist, but not all of them have been channeled into an integrated business development system. Hence, the presence of mosque-based microenterprises needs to be backed by business planning, managerial mentoring, entrepreneurship training, product marketing, access to sharia financing, and periodic performance evaluation.

The novel contribution of this study rests in identifying distinct moderating effects of mosque-based microenterprises across different dimensions of mosque management. Earlier studies have documented the contribution of mosque-managed zakat, business training, and market creation to MSME empowerment (Rarasati & Priyadi, 2024), while also stressing the need to reinforce institutional capacity and management practices in mosque-based economic empowerment (Arifin et al., 2024). Building on these insights, the present study offers evidence that mosque-based microenterprises significantly reinforce the relationships between program planning and economic empowerment and between implementation and monitoring and economic empowerment, whereas their moderating effect on the resource management–empowerment relationship is not statistically significant. These findings indicate that the moderating contribution of mosque-based microenterprises differs across management dimensions. The study therefore provides a more differentiated understanding of mosque-based economic empowerment by analyzing these dimensions separately instead of assuming a uniform moderating role.

Thus, the results of this study indicate that the influence of Resource Management on the Economic Empowerment of the Ummah can be analyzed directly, but the role of Mosque-Based Microenterprises as a moderating variable has not been shown to be significant. This implies that raising the quality of resource management does not automatically reinforce the relationship through the moderating mechanism of Mosque-

Based Microenterprises. Institutional strengthening and integration of mosque-based economic programs are required so that the resource potential of the Islamic Center Al-Markaz Al-Islami Foundation can be utilized more productively (Rarasati & Priyadi, 2024).

The Effect of Program Planning on the Economic Empowerment of the Ummah Moderated by Mosque-Based Microenterprises

The hypothesis test results indicate that Program Planning exerts a positive and significant influence on the Economic Empowerment of the Ummah when moderated by Mosque-Based Microenterprises. The table reveals that Program Planning holds a significance level of 0.001, which is lower than 0.05, and a t-statistic higher than 1.96 (3.094 > 1.96). The parameter coefficient of +0.120 shows that the influence on the dependent variable is positive. Consequently, the hypothesis claiming that Mosque-Based Microenterprises moderate the influence of Program Planning on the Economic Empowerment of the Ummah can be accepted. This finding demonstrates that the presence of mosque-based microenterprises reinforces the effectiveness of program planning in raising the economic empowerment of the ummah.

At the Islamic Center Al-Markaz Al-Islami Foundation, economic empowerment program planning is conducted through identifying congregants' needs, assessing the community's economic potential, drafting annual work programs, determining targets, arranging budgets, and defining program success indicators. The various programs that have been formulated, such as entrepreneurship training, MSME bazaars, sharia cooperatives, microenterprise development, halal product development, productive zakat management, and business mentoring for congregants, stem from a systematic planning process. When these programs are executed within the framework of mosque-based microenterprises, their benefits become more concrete because the community obtains access to training, business capital, marketing networks, and ongoing mentoring.

The presence of mosque-based microenterprises implies that the planning process does not end with drafting program documents but can be turned into productive economic activities. Programs that have been carefully formulated can be applied directly to supported MSME actors through activities such as business management training, digital marketing mentoring, provision of promotional space within the mosque environment, facilitation of cooperation with sharia financial institutions, and the arrangement of congregational product bazaars. Hence, mosque-based microenterprises serve as an instrument that reinforces the relationship between the quality of program planning and the betterment of community welfare.

These results are backed by several earlier studies. Mardikanto and Soebiato (2019) concluded that the success of community empowerment programs is heavily shaped by the quality of planning that is developed according to community needs and executed through productive economic activities. Programs that are formulated participatively and conducted continuously have been proven to raise community income and economic independence. This finding agrees with the results of this study, which indicate that

mosque-based microenterprises reinforce the influence of program planning on the economic empowerment of the ummah.

Rokhman (2021) likewise demonstrated that mosques with clear economic program planning, backed by the growth of productive business units, are capable of raising congregant participation and widening economic benefits for the surrounding community. This indicates that the success of economic empowerment depends not only on the quality of planning but also on the presence of business units that function as a vehicle for program implementation. This finding backs the result of this study that mosque-based microenterprises serve as a moderating variable that reinforces the relationship between program planning and the economic empowerment of the ummah.

The Effect of Implementation and Monitoring on the Economic Empowerment of the Ummah Moderated by Mosque-Based Microenterprises

The hypothesis test results indicate that Implementation and Monitoring exerts a positive and significant influence on the Economic Empowerment of the Ummah when moderated by Mosque-Based Microenterprises. The table reveals that Implementation and Monitoring holds a significance level of 0.001, which is lower than 0.05, and a t-statistic higher than 1.96 (4.126 > 1.96). The parameter coefficient of +0.150 shows that the influence on the dependent variable is positive. Consequently, the hypothesis claiming that Mosque-Based Microenterprises moderate the influence of Implementation and Monitoring on the Economic Empowerment of the Ummah can be accepted. This finding demonstrates that the presence of mosque-based microenterprises can reinforce the effectiveness of program implementation and monitoring, yielding a larger impact on raising the economic empowerment of the ummah.

These results indicate that the success of program implementation and monitoring grows more optimal when it is merged with the growth of mosque-based microenterprises. Sound program implementation lacking a productive economic vehicle does not necessarily generate the maximum impact on community welfare. In contrast, when program implementation is backed by mosque-based microenterprise activities, various forms of coaching, training, mentoring, and monitoring can be applied directly to business actors, so that congregants can experience the program's benefits in a concrete way. This explains why the moderating variable Mosque-Based Microenterprises is capable of reinforcing the relationship between implementation and monitoring and the economic empowerment of the ummah.

In practice at the Islamic Center Al-Markaz Al-Islami Foundation, the implementation of economic empowerment programs appears in various activities, such as entrepreneurship training, MSME development, congregational product bazaars, management of sharia cooperatives, distribution of productive zakat, business mentoring, digital marketing training, and facilitation of cooperation with various sharia financial institutions and government agencies. All of these activities are conducted not simply as routine programs but are also supervised periodically through monitoring, program evaluation, drafting of activity reports, and assessment of the business progress of

supported participants. Monitoring is performed so that every program proceeds in line with its determined objectives and delivers a lasting economic impact.

The presence of mosque-based microenterprises makes implementation and monitoring more effective because the administrators hold a clear and ongoing object of development. For instance, after congregants join entrepreneurship training, the administrators do not end with delivering the material but guide the growth of the business, offer business consultation, help promote products, facilitate access to sharia financing, and assess rises in business income. With such mechanisms, monitoring is not simply administrative but is also directed toward achieving outcomes in the form of higher business capacity, productivity, and the economic welfare of the community.

These findings can be understood in light of recent empirical studies on mosque-based economic empowerment. Rarasati and Amin (2025) studied 56 MSME participants who receive financing and mentoring from Jogokariyan Mosque and found a medium-high level of business success. They advised improving program delivery and financing quality, together with consistently delivered supporting programs. Their findings emphasize the relevance of sustained assistance and program quality to mosque-based entrepreneurial empowerment. This offers a contextual explanation for the present finding that mosque-based microenterprises reinforce the relationship between implementation and monitoring and the economic empowerment of the ummah. Sumarni et al. (2025) discovered that mosques can function as centers of sharia-compliant economic activities through cooperatives, microfinance, and community entrepreneurship. Nevertheless, they also point out challenges concerning governance, institutional support, and program structure. This finding backs the argument that the presence of mosque-based microenterprises alone does not automatically yield stronger economic empowerment effects unless supported by suitable governance and institutional mechanisms.

Rokhman (2021) likewise demonstrated that mosques that consistently offer economic coaching to the community and track the growth of congregants' businesses tend to achieve a higher level of empowerment success. This is because monitoring lets administrators understand the obstacles encountered by business actors so that solutions can be offered quickly. This finding backs the result of this study that mosque-based microenterprises reinforce the influence of implementation and monitoring on the economic empowerment of the ummah. This study has several limitations. It centers on a single research object, relies on perception data from a questionnaire gathered in one period, and covers a limited set of variables. The results therefore cannot yet be broadly generalized and need to be tested on more diverse objects, periods, and supporting factors.

CONCLUSION

This study concludes that resource management has a positive but insignificant effect on the economic empowerment of the ummah at the Islamic Center Al-Markaz Al-Islami Foundation in Makassar, whereas program planning and implementation and

monitoring have positive and significant effects. Mosque-based microenterprises significantly strengthen the effects of program planning and of implementation and monitoring, but do not significantly moderate the effect of resource management. These findings indicate that well-designed and consistently monitored programs delivered through productive microenterprise activities matter more for ummah economic empowerment than the availability of resources alone. Therefore, the Foundation is advised to integrate resource management, program planning, and monitoring more closely and to expand mentoring and partnerships for mosque-based microenterprises, while future research may add variables such as leadership, congregant participation, or program innovation and extend the study to other mosques or religious institutions.

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