

Research Article

# The Role of Mosques as Centers for Education and Islamic Entrepreneurship Incubation in Ternate

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## ABSTRACT

Mosques have strategic potential as centers for empowering the community economically, but in practice, this function has not been fully optimized. This research aims to analyze the role of mosques as centers of Islamic education and entrepreneurial incubation in Ternate City, as well as to identify supporting factors, obstacles, and their impact on the well-being of the congregation. This research uses a qualitative approach with a case study design, conducted at several mosques in Ternate City that have implemented economic empowerment programs. Data was collected through in-depth interviews, participant observation, focus group discussions, and document studies, and then analyzed using the interactive model of Miles and Huberman. The research findings indicate that mosques in Ternate City have begun to play a role in Islamic entrepreneurship education and micro-business mentoring for congregants, particularly through strengthening Islamic business ethics values, utilizing religious social funds, and establishing mosque-based social networks. However, its implementation is still limited, unstructured, and faces constraints in terms of human resources, governance, and institutional collaboration. This research concludes that optimizing the role of mosques as centers of Islamic education and entrepreneurial incubation requires an integrated, professional, and contextual approach to sustainably improve the well-being of the congregation.

**Keywords:** Mosque; Islamic Entrepreneurship; Economic Empowerment of the Community

## 1. INTRODUCTION

The mosque holds a strategic position in the lives of Muslims, serving not only as a place of ritual worship but also as a center of civilization capable of driving social and economic empowerment within the community. Reality shows that mosques in Indonesia have not been comprehensively optimized in their function, despite their great potential to become a base for developing the community's economy (Mustain, 2023) emphasizes that mosques can manage *zakat*, *infaq*, and *sadaqah* funds as an effective instrument for empowering the community's economy. In the context of people's economic development, mosques play an important role as centers for community empowerment due to their structural and emotional closeness to the congregation, as well as their ability to gather significant financial and social resources (Muchsini, 2025).

Empowering the community's economy through mosques is an urgent need, considering the still high levels of poverty and unemployment in various regions of Indonesia, including North Maluku. Enhancing the role of mosques as a medium for economic empowerment is an important step in building a moderate and sustainable Islamic civilization in Indonesia (Katili et al., 2022) Bank Indonesia, through its representatives in various regions, has emphasized the importance of empowering the community's economy based on mosques as an effort to accelerate the Islamic economic and financial ecosystem. Mosques can serve as a vehicle for community empowerment and improving the economic well-being of the community through *baitul maal*, *zakat*, *infaq*, and *shadaqah* service units, as well as a gathering place for local halal MSME actors. This will allow mosques to regain their role as centers for the development and empowerment of the sharia economy.

Ternate, as one of Indonesia's historical cities with strong Islamic traditions, has many mosques scattered throughout its various regions. As the former center of the Sultanate of Ternate, which had a significant influence on the spread of Islam in the eastern part of the archipelago, this city possesses local wisdom that can support the realization of good governance and community empowerment (Haris.D, 2023) However, the majority of mosques in Ternate are still focused on their religious ritual function and have not yet optimized their potential as centers for empowering the community economically. The socio-economic conditions of the Ternate community, which largely depend on the informal sector and

micro-enterprises, highlight the need for systematic and sustainable empowerment interventions. A mosque with a wide network of congregants and high public trust has the potential to be a catalyst for the economic transformation of the local community.

Mosques have great potential as a base for empowering the community economically, but their utilization is not yet optimal because there is no business model that encourages active participation of the congregation in economic activities (Ali, 2023). This potential can be maximized through the development of structured and sustainable programs, including the establishment of Islamic microfinance institutions, business incubators, and entrepreneurship training centers. Optimizing the potential of mosques for mosque-based community economic empowerment has proven effective in various regions, such as at the Al-Muflihah Mosque in Sukabumi District, Bandar Lampung City, which successfully developed various productive economic programs (Ridwanullah.I.A.de & Herdiana, 2018). These studies emphasize that optimizing mosque-based community empowerment requires a holistic approach that integrates spiritual, social, and economic aspects into a single, well-planned program.

Historically, mosques in Islamic civilization have served multidimensional functions that go beyond being just places of worship. During the time of the Prophet Muhammad (peace be upon him) and the Rightly Guided Caliphs, the mosque served as a center for government, education, justice, social development, and the economic advancement of the community (Mustain, 2023). The Prophet's Mosque in Medina serves as an ideal prototype, demonstrating that mosques are the heart of Islamic civilization, integrating all dimensions of the community's life. (Collins.H, 2011) in his study explains that mosques throughout Islamic history have functioned as comprehensive political, economic, and social institutions. The function of mosques in Indonesia has evolved from being a locus of traditional Islamic teaching to empowering the socio-economic well-being of the community, reflecting the adaptation of mosques to the contemporary needs of Indonesian Muslim society (Mustain, 2023).

The mosque, as the center of Islamic civilization, plays a crucial role in shaping the character and building the capacity of the community. From the mosque, various activities were developed that led to the realization of a civil society, including the development of the economy, science, and Islamic civilization as a whole (Dalmeri, 2014). Saputra and Kusuma (2017) explain the revitalization of mosques in the dialectic of serving the community and the people's economic area as an effort to restore the holistic function of mosques. Gazalba (1962) in his classic work asserts that the mosque is an inseparable center of Islamic worship and culture. In the context of community economic development, mosques can serve as social incubators that facilitate the growth of Muslim entrepreneurs by providing social capital, networks, and religious legitimacy for halal and blessed economic activities.

Entrepreneurship from an Islamic perspective (Islamic entrepreneurship) is a business activity based on Islamic values and principles, including honesty (*sidiq*), trustworthiness, communication (*tabligh*), intelligence (*fathonah*), and consistency (*istiqomah*) (Anggadwita et al., 2017). Islamic entrepreneurship has unique characteristics that distinguish it from conventional entrepreneurship, namely the presence of a spiritual dimension that serves as the primary motivation, where business activities are not only profit-oriented but also focused on blessings and the welfare of the community. In his paper on Islamic entrepreneurship theory emphasizes that Muslim entrepreneurs must integrate the principles of *maqasid syariah* into every business decision. Gümüşay (2015) explains that entrepreneurship from an Islamic perspective emphasizes social responsibility, distributive justice, and the creation of sustainable value for all stakeholders, not just capital owners.

Islamic entrepreneurial values encompass a comprehensive ethical dimension across all aspects of business, from production and marketing to profit distribution. Islamic entrepreneurs must avoid forbidden practices such as usury, *gharar* (uncertainty), *maysir* (speculation), and all forms of injustice in business transactions. The concepts of *halal* and *thayyib* (good) are fundamental principles that must be applied in selecting the type of business, source of capital, production process, and product distribution to consumers. (Mustain, 2023) explained that increasing the spirit of *Muslimpreneurship* can be achieved through entrepreneurial modeling that integrates religious values into daily business practices. Islamic social entrepreneurship is becoming an increasingly relevant model because it combines economic goals with positive social impact, aligning with the principles of blessing and benefit in Islamic teachings (Asfiah, 2025).

Entrepreneurship education in the Islamic context requires a holistic approach that integrates modern business knowledge with Islamic values and ethics. (Lailatussaadah & Jamil, 2023) designed an Islamic entrepreneurship education model for Islamic universities that includes three aspects: intra-curricular, co-curricular, and extra-curricular activities. (Yuanda, 2024) emphasizes the importance of analyzing the basic concepts, characteristics, processes, and values of entrepreneurship from an Islamic perspective, which can be applied to Islamic entrepreneurship materials as teaching materials in schools and universities. Islamic entrepreneurship education not only focuses on transferring technical business knowledge, but also on shaping the character and entrepreneurial mindset of individuals who are honest and responsible. (Ridwanullah.I.A.de & Herdiana, 2018) showed that the values of spiritual entrepreneurship in life skills learning at Islamic boarding schools are able to cultivate a strong entrepreneurial spirit among students.

Business incubation is an effective community empowerment strategy to support startup companies and MSMEs in facing competitive market competition (Haris.D, 2023). In the context of Islam, business incubation can be adapted by

integrating Sharia principles and Islamic values throughout the entire mentoring process. (Ridwanullah.I.A.de & Herdiana, 2018) explains the role of university business incubators in minimizing the risk of failure for new entrepreneurs in the early stages (start-up). The business incubation model for Islamic youth organizations in developing superior village products demonstrates the effectiveness of community empowerment strategies based on organizational strengths and local wisdom (Research in Cilacap, 2023). Islamic business incubators must provide not only technical and financial support, but also spiritual guidance and Islamic business ethics training to their incubated entrepreneurs.

Various studies have been conducted to examine the role of mosques in the economic empowerment of the community in Indonesia. researched the optimization of mosque functions as a center for empowering the community's economy and found that mosques have great potential that has not been optimally utilized. Research on mosque-based economic empowerment strategies at the Jami' PITI Muhammad Cheng Hoo Mosque in Purbalingga shows that community economic empowerment thru mosques is reflected in the well-facilitated buying and selling activities around the mosque (Mu'is et al., 2020)in his study on community economic empowerment based on mosques, found that mosques can be an effective base for community economic development when managed professionally. (Anggadwita et al., 2017) researched mosque financial management based on community economic empowerment and found that transparent and accountable mosque financial management can increase congregational trust and encourage active participation in economic empowerment programs.

The mosque-based economic empowerment model can be developed thru various strategies tailored to local conditions and the needs of the congregation. (Anggadwita et al., 2017) describe the mosque as a base for empowering the community economically thru the professional and transparent management of *zakat*, *infaq*, *shadaqah*, and *waqf* (Ziswaf) funds. (Tri Siwi Agustina, 2011) researched the revitalization of *Ziswaf* management for socio-economic development by examining the intermediation function of mosques thru Baitul Mal Sahabat Dakwah Amil Mustahik (BASDAM). Mubarak (2021) examined the role of mosques in community empowerment based on tourism in the Special Region of Yogyakarta Province, specifically at the Gedhe Kauman Mosque, Jogokariyan, and Suciati Saliman. (Mu'is et al., 2020) researched the economic empowerment of mosques thru the management of community funds at the *Munzalan Mubarakan* Ship Mosque and found that effective fund management can significantly improve the economic well-being of the congregation.

The people of Ternate have unique socio-economic characteristics as an island city with a long history as the center of an Islamic Sultanate. The geographical condition as an archipelago presents unique challenges to economic development, but on the other hand, it opens up opportunities in the maritime sector, tourism, and creative economy based on local wisdom. (Haris.D, 2023) explains that the local wisdom values of Ternate can be a strong social capital in realizing good governance and community empowerment. The majority-Muslim community of Ternate has a strong emotional connection to the mosque as the center of religious and social activities. The education level and entrepreneurial skills of the community still need to be improved to promote inclusive and sustainable economic growth, making the role of mosques as centers for education and entrepreneurial incubation highly strategic. This research aims to develop a mosque model as a center for Islamic entrepreneurial education and incubation in Ternate thru analysis of existing conditions, formulation of education and incubation strategies suitable for the socio-economic characteristics of the local community, identification of key success factors for implementation, and evaluation of its impact on improving the economic well-being of congregants and the community.

## 2. RESEARCH METHOD

This research employs a qualitative approach with a case study design to explore the role of mosques as centers for Islamic education and entrepreneurial incubation in Ternate (Darmawan, 2013). The research was conducted over six months in several selected mosques in Ternate City that have active economic empowerment programs for at least one year. The research subjects were determined using purposive sampling, including mosque administrators, religious leaders, congregants, mentored entrepreneurs, and relevant stakeholders. Data was collected thru in-depth interviews, participant observation, Focus Group Discussions (FGDs), and document studies (Miles, M and Huberman, 1994). Data analysis was conducted using the interactive model of Miles and Huberman, which includes data reduction, data presentation, and cyclical and interactive conclusion drawing Data validity is ensured thru source, technique, and time triangulation, as well as member checking and peer debriefing to guaranty the credibility, transferability, dependability, and confirmability of the research findings (Sugiyono, 2017).

## 3. RESULTS AND DISCUSSION

### 3.1 Results

#### *Actual Condition of the Role of Mosques in Community Economic Empowerment in Ternate City*

The research findings indicate that the mosques studied in Ternate City generally still focus on religious ritual functions, such as congregational prayer, routine recitations, and annual religious activities. However, some mosques have begun to develop socio-economic functions, although still on a limited scale and not yet systematically integrated into mosque

program planning. The economic activities found are generally incidental and depend on the individual initiative of the mosque administrators. Some mosques have managed *zakat*, *infaq*, and *shadaqah* (ZIS) funds for the consumption needs of the congregation, such as providing assistance to the poor and social aid. However, the utilization of these funds for productive economic activities is still not optimal. Only a few mosques have begun to direct religious social funds to support the congregation's micro-enterprises, such as providing small capital assistance and simple business facilities. The research also found that the level of congregational participation in mosque economic empowerment programs is highly influenced by the level of trust in the mosque administrators. Mosques with transparent and communicative financial management systems tend to receive greater congregational support. Conversely, mosques that do not yet have clear governance face limitations in mobilizing the economic potential of the congregation. Generally, the current conditions indicate that mosques in Ternate City have great potential as centers for community economic empowerment, but this potential has not been fully and optimally utilized. The absence of a structured model for managing the mosque economy is one of the main factors hindering the optimization of the mosque's role in supporting the economic well-being of the congregation.

### *Implementation of Mosque-Based Islamic Entrepreneurship Education*

The research results indicate that Islamic entrepreneurship education in the mosques of Ternate City is conducted in the form of non-formal activities integrated with religious activities. Entrepreneurship education is generally delivered through thematic studies, *fiqh muamalah* studies, and religious lectures that connect Islamic values with daily economic activities. This approach is considered effective in raising the congregation's awareness of the importance of Islamic ethics in entrepreneurship. The entrepreneurship education material presented more strongly emphasizes character building and moral values, such as honesty, trustworthiness, fairness, and social responsibility. These values are delivered contextually with the economic realities of the congregation, most of whom are involved in micro and informal businesses. Islamic entrepreneurship education is not solely aimed at increasing business profits, but also at achieving blessings and common good. The implementation of Islamic entrepreneurship education in mosques is highly dependent on the capacity of the mosque management's human resources and the involved resource persons. Some mosques bring in business practitioners from among the congregation to share their experiences, making the learning process participatory and based on real-world experience. However, not all mosques have teachers or facilitators with adequate entrepreneurial competence. The research results also show that Islamic entrepreneurship education based in mosques does not yet have a structured and sustainable curriculum. Educational activities are still sporadic and not systematically integrated with business incubation programs. Nevertheless, the Islamic entrepreneurship education that has been implemented has been able to build the initial awareness of the congregation regarding the importance of halal and ethical entrepreneurship.

### *Business Incubation and Entrepreneurial Mentoring Model for Mosque-Based Congregational Entrepreneurs*

The research findings indicate that the pattern of mosque-based business incubation in Ternate City is still in the early stages of development. Business incubation is carried out in the form of simple mentoring, such as business consultations, providing motivation, and facilitating access to small-scale capital. This mentoring is generally provided by mosque officials or congregants who have business experience. Mosques serve as social spaces that bring together micro-entrepreneurs and potential customers from among the congregation. Some mosques facilitate the buying and selling of halal products within the mosque grounds, especially during religious activities and major Islamic events. This pattern provides a relatively safe and socially-based market opportunity for startup entrepreneurs. In terms of capital, the research found that some mosques have utilized religious social funds to support congregants' businesses through interest-free assistance schemes. However, this funding mechanism has not been accompanied by a structured business monitoring and evaluation system, so its impact on business sustainability is still limited. Business incubation has not been fully directed toward strengthening management and business competitiveness. Overall, the incubation of mosque-based businesses in Ternate City shows great potential to be developed into a sustainable economic empowerment model. However, limited resources, the absence of partnerships with external support institutions, and the lack of integration of incubation with entrepreneurship education are the main challenges in strengthening the role of mosques as centers for Islamic entrepreneurship incubation.

### *Initial Impact of Mosque-Based Economic Empowerment on Community Welfare*

The research findings indicate that the mosque-based economic empowerment program has an initial positive impact on increasing the self-confidence and entrepreneurial motivation of the congregation. Members of the congregation who participated in the business education and mentoring program felt more confident in running their businesses because they received moral and religious support from the mosque environment. From an economic perspective, some congregants experienced an increase in income, although it was not significant quantitatively. This increase was primarily felt by micro-entrepreneurs who gained market access from the mosque environment and the support of the congregants' social network. The economic impact that emerges is more gradual and sustainable. Beside the economic impact, the research

also found a significant social impact, namely increased solidarity and care among the congregation. Mosque-based economic activities strengthen social bonds and foster a culture of mutual support in entrepreneurship. The mosque is not only seen as a place of worship, but also as a center for solving the economic problems of the congregation. Overall, the initial impact of mosque-based economic empowerment in Ternate City shows that mosques play a strategic role in holistically improving the welfare of the congregation. Although the results achieved are still preliminary, these findings indicate that developing mosques as centers of Islamic education and entrepreneurial incubation has promising prospects for supporting sustainable economic development for the community.

### 3.2 Discussion

The findings of this study confirm the results of previous research stating that mosques have great potential as centers for community economic empowerment, but this potential has not been optimally utilized. Mustain (2023) asserts that most mosques in Indonesia are still stuck in their ritual function and have not yet developed their strategic role in managing the community's economy. This condition was also found in this study, particularly in the mosques of Ternate City, which still predominantly conduct religious activities without structured economic planning. This finding aligns with Muchsin (2025), who stated that the emotional closeness of mosques to their congregations is a strong social capital, but is often not accompanied by adequate institutional capacity. Thus, the main problem lies not in the absence of potential, but in weak governance and a lack of systematic empowerment models. This research strengthens the argument that the transformation of the mosque's role requires a paradigm shift in management from an administrative approach to a managerial and transformative approach, as also mentioned by (Katili et al., 2022) in the context of building a moderate and sustainable Islamic civilization. In the context of Ternate, which has a strong Islamic historical background, these findings indicate a gap between the legacy of Islamic civilization and contemporary mosque management practices.

In the aspect of Islamic entrepreneurship education, the results of this study reinforce the findings of (Anggadwita et al., 2017), who emphasize that Islamic entrepreneurship has spiritual and social characteristics that distinguish it from conventional entrepreneurship. Entrepreneurship education based in mosques in Ternate emphasizes the formation of ethical values such as honesty, trustworthiness, and social responsibility, as also found in the research by (Ridwanullah.I.A.de & Herdiana, 2018) in the context of *pesantren* and mosques. However, this research shows that Islamic entrepreneurship education in mosques is still normative and has not been systematically integrated with the development of practical business skills. This finding aligns with the criticism of Lailatussaadah and Jamil (2023), who stated that Islamic entrepreneurship education often stops at the transfer of values without reinforcing technical aspects. Thus, this research affirms the need for developing an Islamic entrepreneurship education model based on mosques that simultaneously integrates values, knowledge, and skills. This also expands on the findings of (Ali, 2023), which emphasized the importance of a comprehensive understanding of Islamic entrepreneurship concepts and processes in the context of education.

The business incubation model based on mosques found in this study reinforces the findings of (Haris.D, 2023) which show that community-based incubation is highly effective in the early stages of business development. Mosques function as spaces for social incubation, providing moral support, networks, and religious legitimacy for micro-entrepreneurs. However, as also found by research in Cilacap (2023), this kind of incubation still faces limitations in terms of professionalism and sustainability. The findings of this research indicate that business incubation in Ternate mosques is not yet accompanied by a structured system of mentoring, monitoring, and business evaluation. This confirms the findings of (Anggadwita et al., 2017) that the success of mosque-based economic empowerment is highly dependent on professional management and program transparency. Therefore, this research confirms the importance of integrating mosque business incubation with external institutions, as recommended in various previous studies, to strengthen managerial capacity and access to resource

The initial impact of mosque-based economic empowerment on the welfare of the congregation found in this study aligns with the findings of (Mustain, 2023), which show that mosque-based empowerment provides a gradual but sustainable effect. This research found that increased well-being is not only reflected in income, but also in increased motivation, self-confidence, and social solidarity among the congregation. This reinforces the view of (Saputra.A. & Kusuma. B. M. A., 2017) that mosque revitalization must be seen within the framework of holistic service to the community. From this perspective, mosques are not only economic instruments but also vehicles for fostering an Islamic work ethic and a culture of mutual support. This research also reinforces the findings of (Gazalba. S., 1962) regarding the function of the mosque as a center of civilization that builds a balance between spiritual and social dimensions. Thus, the impact of mosque-based economic empowerment needs to be understood as a long-term process that relies on strengthening human and community capacity.

Overall, the discussion of the research findings expands and deepens previous research findings by positioning the mosque as a center for education and the incubation of Islamic entrepreneurship that is contextualized to the characteristics of island communities like Ternate City. This research strengthens the arguments of (Mustain, 2023) that mosques have strategic potential in building a community-based sharia economic ecosystem. However, this research also

adds a contextual dimension, highlighting that the success of the model is heavily influenced by local wisdom, social structures, and the capacity of mosque management. Thus, the main contribution of this research lies in developing an empirical understanding that mosques are not merely positioned as managers of religious social funds, but as integrated educational and incubation institutions. This model is relevant for wider development as a sustainable economic empowerment strategy for the community, rooted in Islamic values.

#### 4. CONCLUSION

Based on the research findings and discussion, it can be concluded that mosques in Ternate City have strategic potential as centers for Islamic education and entrepreneurial incubation, but their utilization is still not optimal. Mosques are generally still oriented toward their religious ritual function, while new socio-economic functions are only implemented to a limited extent and have not been systematically integrated into the institutional planning of mosques. This condition indicates a gap between the potential of mosques as centers of Islamic civilization and the practice of mosque management at the local level. This study found that mosque-based Islamic entrepreneurship education has successfully instilled Islamic business ethics values in the congregation, such as honesty, trustworthiness, and social responsibility. However, this education is still normative and not fully integrated with strengthening technical and managerial business skills. Therefore, there is a need to develop a more structured, practical, and sustainable model of Islamic entrepreneurship education to effectively increase the entrepreneurial capacity of the congregation. In the aspect of business incubation, mosques have served as social incubators, providing moral support, social networks, and religious legitimacy for micro-entrepreneurs. However, mosque-based business incubation still faces limitations in terms of management professionalism, continuous mentoring, and networking with external support institutions. This highlights the importance of collaboration between mosques, universities, Islamic financial institutions, and local governments to strengthen the Islamic entrepreneurship ecosystem. Overall, this research confirms that optimizing the role of mosques as centers of education and incubation for Islamic entrepreneurship requires a paradigm shift in mosque management toward a more transformative and community-needs-based approach. Developing an integrated economic empowerment-based mosque model has the potential to sustainably improve community well-being while strengthening the mosque's role as a center of Islamic civilization relevant to contemporary economic challenges.

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