

MOSQUE-BASED ECONOMIC EMPOWERMENT THROUGH AGRICULTURAL BUYOUTS AT NURUL 'ASHRI MOSQUE: A *HIFZ AL-MAL* PERSPECTIVE



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Abstract

This study aims to analyze mosque-based community economic empowerment through the Agricultural Buyout Program at Nurul 'Ashri Mosque in Yogyakarta from the perspective of hifz al-mal. A normative empirical qualitative approach was employed, involving observation, in-depth interviews with five informants (mosque administrators, farmers, congregants, and orphanage administrator), and program documentation. The findings indicate that the Agricultural Buyout Program at Nurul 'Ashri Mosque safeguards farmer income. The program absorbs harvests during price declines through direct purchases. Community funds support this mechanism. The committee distributes the agricultural products via vegetable bazaars, consignment services, and vegetable donations. These mechanisms reflect the implementation of hifz al-mal through the productive circulation of community funds and distribution of harvests (rawaj); price deliberation and transparency of program information (wuduh); harvest absorption and price risk management (hifz); consistent and adaptive program implementation (thubat); and fair pricing and social distribution mechanisms ('adl). The study highlights the theoretical contribution of mosques as strategic institutions in protecting farmers' economic interests and strengthening local food security. The research implications emphasize the importance of enhancing management capacity and multi-stakeholder collaboration to enable the sustainable replication of mosque-based empowerment models.

INTRODUCTION

The agricultural sector plays a crucial role in Indonesia's economy as a pillar of development in achieving the Indonesia 2045 vision (Kusuma et al., 2024). The sector contributed 14.35% to Indonesia's Gross Domestic Product (GDP) in the third quarter of 2025, ranking as the second largest contributor to national GDP (Kementerian Pertanian Republik Indonesia., 2025; Sokhikhatul Mawadah, 2022). It also supports economic growth by maintaining food security, stabilizing food prices, and promoting equitable development across regions, which has the potential to reduce poverty and improve rural community welfare (Hidayah & Susanti, 2022). The urgency of developing the agricultural sector aligns with the Sustainable Development Goals (SDGs), particularly the goals of eradicating poverty, ending hunger, improving health and well-being, and implementing responsible consumption and production (Fathonah & Mashilal, 2021; Kusuma & Tomyagistyawan, 2023).

The substantial contribution of the agricultural sector to the national economy has not yet been fully matched by strengthened agricultural marketing systems, leaving farmers to continue facing price fluctuations, weak bargaining positions, dependence on



unorganized traditional markets, and limited access to high – value markets (Widadie et al., 2021; Zain et al., 2025). These conditions force farmers to act as price takers. This situation increases their exposure to price volatility and economic losses while hindering poverty alleviation efforts (Srinatha et al., 2024; Touch et al., 2024). This situation was also experienced by farmers in Magelang when the farm – gate price of pakcoy vegetables declined sharply from around IDR 5,000 to IDR 200 (Kumparan, 2024). The low selling price led farmers to donate, discard, or leave their crops unharvested because operational costs were not covered (Pangaribowo & Putri, 2024). This phenomenon highlights a discrepancy between the agricultural sector's macroeconomic contribution and the microeconomic welfare of farmers.

These issues have both economic and sustainable social implications that require the involvement of multiple stakeholders, including religious institutions (Marshall et al., 2021). In Islamic history, since the time of the Prophet Muhammad (SAW), mosques have served as centers of civilization, functioning not only as places of worship but also as multifunctional institutions managing community affairs in education, social services, the economy, health, and defense (Rifa'i, 2022; Syafi'i, 2025). Over time, the role and function of mosques have declined, becoming primarily places for worship and religious activities (Siyamsih, 2024; Suwarno et al., 2024). Most mosques still direct their funds toward routine operational expenses, including infrastructure maintenance and religious event organization. This condition indicates that the productive and sustainable management of mosque economics has not been fully optimized (Istan, 2022; Akbar et al., 2025; Waluyo et al., 2025). Therefore, mosques must expand their roles beyond spiritual duties to address the community's socioeconomic needs directly. (Mustain, 2023).

Prior research indicates that mosque driven economic empowerment significantly enhances local socioeconomic outcomes. For instance, a study by Syafi'i et al. (2025) found that mosque – based empowerment programs in Indonesia, Singapore, and Malaysia established 180 microenterprises, increased Skills of participants by up to 70%, and reduced the average unemployment rate by 20%. Another study conducted by Fathma et al. (2022) revealed that micro, small, and medium enterprises (MSMEs) supported by Jogokariyan Mosque achieved an average *maqashid al-shari'ah* score of 3.68, which falls into the high category, with strong performance in the spirituality aspect and moderate business growth. These achievements were driven by a marketpreneur approach involving business mentoring, financial support, and market integration.

This situation prompted Nurul 'Ashri Mosque to implement the Agricultural Buyout Program Program as a form of mosque – based economic empowerment to address the socio – economic issues faced by local farmers. This study selected Nurul Ashri Mosque because it pioneered agricultural buyout initiatives in Indonesia. Although similar initiatives exist in several other mosques, their implementation remains limited, unsustainable, or unstructured. This study focuses on Nurul Ashri Mosque due to its systematic program execution and comprehensive operational scope. The program focuses on continuous activities. A community network supports the program and expands similar practices in several regions. It supports farmer welfare and strengthens the congregation economy through clear distribution and marketing mechanisms. Table 1 presents the specific program activities.

Table 1. Forms of Activities in the Agricultural Buyout Program of Nurul Ashri Mosque

Year	Program	Form of Activity
2022	Vegetable Bazaar	Congregation –based food distribution
2022	Vegetable Charity	Social food distribution
2024	Consignment service	Order –based food distribution
2025	Waste PRO (<i>Packaging Recovery Organization</i>)	Agricultural waste recovery and processing into fertilizer and animal feed

Sumber: Data from the Agricultural Buyout Program of Nurul 'Ashri Mosque, 2025

These activities within the Agricultural Buyout Program support the absorption of agricultural produce from approximately 4 –6 farmers each week, with around 200 –250 beneficiaries receiving vegetables. Agricultural distribution through the consignment service reached 62,290 kg during the 2024 –2026 period.

Several studies have examined the role of Masjid Nurul Ashri in the economic and social empowerment of the community. Previous research has discussed models of managing infak funds as instruments for community economic empowerment, such as vegetable purchasing programs, scholarships, and other social initiatives (Sugianto et al., 2025). Rachmayanti (2025) studied the implementation of social righteousness through the management of zakat, infak, and sadaqah, as well as mosque empowerment programs. However, these studies have not specifically addressed the role of the Agricultural Buyout Program as a mechanism for protecting farmers' economic welfare or its relation to *maqashid al-shari'ah*, particularly *hifz al-mal*. The perspective of *hifz al-mal* within *maqashid al-shari'ah* has mainly been studied in the context of ownership protection, economic transactions, and the utilization of wealth for public welfare (Solihah, 2021). The development of this concept in the context of mosque –based economic empowerment remains limited, especially regarding the role of religious institutions in maintaining farmers' income stability, promoting fairer agricultural distribution, and managing community funds in the real sector.

The Agricultural Buyout Program at Nurul 'Ashri Mosque is relevant to study as it demonstrates the application of Islamic philanthropy through economic empowerment in the agricultural sector. Based on this context, the study analyzes the Agricultural Buyout Program from the perspective of *hifz al-mal*. This study applies the dimensions of *hifz al-mal* to promote a fairer and more sustainable distribution of agricultural products. These dimensions include marketability (*rawaj*), transparency (*wuduh*), preservation (*hifz*), durability (*thubat*), and equity (*'adl*), in promoting a fairer and more sustainable distribution of agricultural products. This research contributes to the literature on *maqashid al-shari'ah* in the real sector. It provides practical implications for developing just and sustainable mosque –based community economic empowerment models.

LITERATURE REVIEW

Empowerment Theory

Empowerment can be understood as an effort to provide or strengthen the capacity of groups in vulnerable positions, namely those who lack sufficient capability to live independently (Patilaiya et al., 2022). Independence in this context is not limited to economic aspects but also includes social, cultural, and political dimensions, such as the right to express opinions. Moreover, empowerment is associated with communities' ability to determine and advocate for their political rights (Habib, 2021). Key elements of empowerment include access to information, participation, accountability, and the

capacity of local organizations. Access to information is essential because empowered communities require adequate information from relevant parties to understand situations, make decisions, and act appropriately (Yumantoko, 2022; Satyadewi et al., 2024). The empowerment process occurs continuously in a cyclical manner, comprising five main stages: recalling empowering experiences, discussing reasons for empowerment, identifying one problem or project, identifying useful power bases, and developing and implementing action plans. These stages are dynamic and may be repeated as the empowerment process evolves (Alfiana et al., 2022). Thus, empowerment is not merely about assisting but about strengthening capacity so that communities can manage resources independently and build sustainable economic development.

Economic Empowerment

Economic empowerment refers to efforts to enhance the capacity and independence of individuals or groups to manage and use economic resources (Leuhery et al., 2023). This concept positions communities as active subjects of development who participate in economic decision-making (Farranajla & Erowati, 2024). Empowerment is achieved through the utilization of local potential and capacity building through education, training, and mentoring to improve skills and managerial abilities (Chyaningrum et al., 2025; Setyawan et al., 2025). This process is directed toward achieving the primary goal of economic independence, which is the ability to meet economic needs without excessive reliance on external assistance (Dushkova & Ivlieva, 2024; Pratama & Kumalasar 2025). Literature on economic empowerment indicates a shift in focus from aid provision toward strengthening community capacities (Adeliajuliawa et al., 2025). Nevertheless, most studies still emphasize the development of microenterprises, skill enhancement, and access to capital. In contrast, research on mechanisms for protecting small producers' economic interests through improved market access remains limited.

Islamic Economic Empowerment

Economic empowerment from an Islamic perspective is grounded in sharia values that emphasize justice, welfare, and poverty alleviation (Natasya et al., 2024; Imari & Ramadhan, 2025). Community economic empowerment essentially encompasses three main missions:

1. The mission of economic and business development, grounded in universally recognized standards in the fields of economy and enterprise.
2. It ensures that all economic activities are conducted in accordance with ethical principles and syariah legal provisions, which are the distinguishing characteristics of the Islamic economic system.
3. Strengthening the economic capacity of the Muslim community to serve as a source of funding for da'wah through ZISWAF (zakat, infak, sadaqah, and waqf), which are pillars of the Islamic economy (Hasniati et al., 2021).

In its implementation, empowerment is not solely focused on increasing income but also on shaping economic behavior that reflects trustworthiness, transparency, and accountability in order to avoid practices such as *riba*, *gharar*, and exploitation (Asia & Semaun, 2025).

Mosque-Based Economic Empowerment

Economic empowerment based in mosques is an effort to revive the strategic role of mosques in community life (Yusuf et al., 2021). One of the functions of the mosque as *Bait al-Maal wa al-Tamwil* is to serve as a center for social and religious activities, particularly in managing community funds such as zakat, infak, and sadaqah, which can be utilized for productive economic activities. The mosque can fulfill this role by organizing training programs, skills development, and microenterprise mentoring

(Syaripudin et al., 2024; Izaturahmi et al., 2025). Previous studies on mosque –based economic empowerment show differing perspectives on the economic role of mosques. Some studies view mosques as philanthropic institutions that distribute zakat, infak, and sadaqah to meet community social needs (Warohmah et al., 2025). Other perspectives view mosques as economic institutions that can optimize community funds for productive activities and foster economic independence (Cokrohadisumarto & Sari, 2024). These differences indicate that the economic role of mosques is still evolving and requires research into more specific forms of economic intervention. Research on the role of mosques as direct distributors of agricultural products that protect the income of small – scale farmers remains limited. Therefore, this study expands previous research by analyzing the Agricultural Buyout Program as a mosque –based economic intervention through the lens of *hifz al-mal*.

Maqashid al-syari'ah

According to Ibn 'Ashur, *maqashid al-shari'ah* refers to the objectives and underlying wisdom that form the foundation for the establishment of all provisions of Islamic law (Suhaimi et al., 2023). The purpose of *maqashid al-shari'ah* is to uphold the law of Allah SWT by promoting public welfare (*tahqiq al-masalih*) and preventing harm (*dar'al-mafasid*) (Hakim et al., 2023; Purkon, 2024). In the study of *usul al – fiqh*, al – Shatibi classified the general objectives of Islamic law, or *maslahah*, into three hierarchical levels:

1. *Daruriyyah* (primary needs), which represent fundamental necessities forming the foundation of human life, including the protection of religion (*al-din*), life (*al-nafs*), intellect (*al-'aql*), lineage (*al-nasl*), and property (*al-mal*).
2. *Hajiyyah* (secondary needs), which aim to remove hardship and provide ease without compromising essential needs.
3. *Tahsiniyyah* (complementary needs), which are oriented toward the refinement of morals, behavior, and the overall quality of human life (Qutaiba & Mohd Owais, 2024).

Hifz al-mal

Hifz al-mal (protection of wealth) refers to efforts to safeguard property from damage and prevent the transfer of ownership through illegitimate means, including injustice, exploitation, and other forms of unfair practice (Razali et al., 2021). In the literature of *Fiqh al – Mu'amalah*, the general objectives (*maqasid 'ammah*) of wealth protection include marketability (*rawaj*), transparency (*wuduh*), preservation (*hifz*), durability (*thubat*), and equity (*'adl*).

1. Marketability (*rawaj*) in the Sharia perspective means circulating wealth within society. This principle prevents wealth concentration among specific groups. It distributes wealth broadly and protects lawful owners.
2. Transparency (*wuduh*) emphasizes the importance of clarity regarding ownership status and economic transactions. This principle is reflected through documentation, witnesses, and guarantees to prevent disputes and potential losses.
3. Preservation (*hifz*) refers to efforts to safeguard ownership rights, ensuring that wealth is acquired and used lawfully rather than unlawfully. Wealth should not be transferred without a valid legal basis except for purposes related to public interest (*maslahah 'ammah*).
4. Durability (*thubat*) relates to maintaining the sustainability of wealth within society through encouraging work, earning, and saving, as well as by properly regulating inheritance distribution.
5. Equity (*'adl*) in wealth management emphasizes that property must not be obtained through unjust or unlawful means but through legitimate channels such as productive

effort with fair compensation, grants, or inheritance, while also considering public interests and preventing broader social harm (Ibn Ashur, 2006).

Islam also teaches that wealth should be managed in ways that allow it to grow while remaining purified and blessed through instruments such as zakat, infak, and sadaqah (Sari et al., 2025). In a contemporary economic context, *hifz al-mal* is not only related to the protection of property ownership but also encompasses the sustainability of economic value and the equitable distribution of benefits. This perspective is relevant for analyzing the empowerment of farmers through mosque-based agricultural purchase and distribution programs.

Agricultural Buyout as a Model of Economic Empowerment

The Agricultural Buyout Program conducted by mosque institutions can be understood as a mechanism in which social organizations purchase agricultural products to provide price and market certainty for farmers, thereby serving as an instrument of economic empowerment in the agricultural sector (FAO, 2021). This mechanism is implemented through direct purchases of agricultural products by the mosque without intermediaries, utilizing funds from zakat, infak, sadaqah, and mosque business units (Huda et al., 2025). The scheme contributes to establishing fairer prices, protecting farmers' incomes, and reducing dependence on market intermediaries amid global food price fluctuations (Madjakusumah et al., 2021). This aligns with the findings of Sugianto et al. (2025), which indicate that mosque-led agricultural buyout programs, as a form of need-based infak fund distribution, not only provide economic support to farmers but also improve community access to fresh food and strengthen the social function of religious institutions in promoting community welfare.

METHOD

This study employs a qualitative approach using a normative-empirical method to analyze the Agricultural Buyout Program at Nurul 'Ashri Mosque as a form of mosque-based community economic empowerment from the perspective of *hifz al-mal*. The qualitative approach is used to understand social phenomena through the experiences and perspectives of research subjects in their natural field conditions (Bazen et al., 2021). The normative-empirical method combines normative analysis of concepts, values, and legal provisions with empirical analysis of their implementation in community life (Wiraguna, 2024). The empirical analysis focuses on examining the implementation of the Agricultural Buyout Program, including the mechanisms for distributing agricultural products and the program's impacts. Meanwhile, the normative analysis assesses the program's alignment with the principles of *maqashid al-shari'ah*, particularly *hifz al-mal*, which encompasses marketability (*rawaj*), transparency (*wuduh*), preservation (*hifz*), durability (*thubat*), and equity (*'adl*). These principles serve as the analytical framework for understanding the program's contribution to protecting farmers' economic interests and managing community funds productively.

The data for this study consisted of primary and secondary data. Primary data were collected through field observations and in-depth interviews with informants involved in the Agricultural Buyout Program between September and December 2025. Observations aimed to understand the program's operational mechanisms, the distribution process of agricultural products, and community participation. Program documentation served as supporting data, including activity, distribution, and implementation reports.

The study involved five informants selected purposively based on their direct involvement, experience, and ability to provide information about the program

mechanisms, distribution processes, and program impacts. Informant selection also considered recommendations from mosque administrators to ensure that informants possessed comprehensive insights regarding program implementation. The research instrument consisted of a semi–structured interview guide with open–ended questions designed based on the research focus. The interview guide covered the program's background and objectives, the mechanisms for purchasing and distributing agricultural products, program fund management, stakeholder involvement, and program impacts. Interviews lasted 30 – 60 minutes with each informant, and the transcripts were transcribed for analysis. The characteristics of the informants are presented in Table 2.

Table 2. Characteristics of Informants

Informant Category	Number	Selection Criteria	Role in the Program
Agricultural Buyout Program Administrators	2	Directly involved in planning, managing, and implementing the program.	Provide information on program mechanisms, fund management, and the agricultural product distribution system.
Coordinator of partner farmers in Magelang	1	Responsible for coordinating farmers participating in the program and understanding the process of product absorption.	Provide information on purchasing mechanisms and program impact on the sustainability of farmers' businesses.
Congregants participating in the bazaar and consignment service	1	Regularly participate in the bazaar and consignment service.	Provide information on distribution mechanisms, user experience, and benefits in meeting congregants' food needs.
Khadijah Orphanage Administrator	1	Recipient of produce donations.	Provide information on the social impact of the program on beneficiary institutions.

Source: Author, 2025

Secondary data were obtained from scientific literature, previous studies, and other relevant supporting sources. Data validity was ensured through source and method triangulation to enhance the credibility of the research findings. Source triangulation involved comparing information from mosque administrators, farmers, congregants, and beneficiary institutions, while method triangulation compared interview results with field observations and program documents to ensure the consistency of the findings.

Data analysis was conducted qualitatively and descriptively through stages of data reduction, data presentation, and conclusion drawing and verification (Miles et al., 2014). Data reduction involved selecting, coding, and categorizing information relevant to the research focus, including program mechanisms, farmer economic empowerment, food distribution, program impacts, and the five dimensions of *hifz al-mal*. The reduced data were then interpreted by linking empirical findings with the *maqashid al-shari'ah* framework to understand the research findings in the context of *hifz al-mal*. Conclusions were drawn through continuous verification process during the study to ensure the consistency and credibility of the findings.

RESULTS AND DISCUSSIONS

RESULTS

Overview of the Agricultural Buyout Program

Since its early establishment, the mosque has functioned not only as a place of worship but also as a center for social and economic activities within the Muslim community. In the contemporary context, this role has been realized through various community empowerment initiatives (Hamidi et al., 2025). Masjid Nurul 'Ashri Deresan represents one example of a mosque that actively implements this function through several community-based economic empowerment programs, one of which is the Agricultural Buyout Program. The program was initially implemented in 2019 as a vegetable distribution program sourced from nearby markets and did not yet involve farmers directly. However, it was carried out only once due to the COVID-19 pandemic, which restricted mosque activities and broader community social interactions. Prior to the sustainable implementation of the program, Masjid Nurul 'Ashri had already carried out a vegetable distribution initiative by procuring produce from nearby markets, although this earlier effort did not directly involve farmers as beneficiaries of the program.

A significant decline in vegetable prices occurred in the Magelang area and surrounding regions in July 2024. The price of pakcoy dropped sharply from approximately IDR 5,000 per kilogram to around IDR 200 per kilogram. This price collapse caused substantial losses for farmers because the income they received was no longer proportional to production and labor costs. As a result, agricultural outputs were not fully absorbed by the market, leading some crops to remain unharvested, be discarded, or be donated to charity. This situation became the basis for designing the Agricultural Buyout Program by Masjid Nurul 'Ashri as a rapid intervention strategy to minimize farmers' losses.

The primary objective of the Agricultural Buyout Program is to assist small-scale farmers with low market bargaining power in obtaining fair prices during periods of price crises. The program also aims to maintain the sustainability of farmers' income and reduce unfair distribution chains. The farmers involved in this program are predominantly small-scale and elderly farmers with limited market access. Price determination is conducted transparently through deliberation between the mosque and farmers, with a relatively small operational margin of IDR 1,000 above the farmers' price allocated for operational and transportation costs. This principle of openness has contributed to the program's positive acceptance among both farmers and mosque congregants. The Agricultural Buyout Program demonstrates the mosque's role as a mechanism for protecting the income of small-scale farmers during periods of market price instability.

Agricultural Produce Distribution Mechanism

The funding for the Agricultural Buyout Program is derived from infaq, sadaqah, mosque operational funds, and collaboration with external institutions, including support from Bank Indonesia to strengthen food security. Additional funding is mobilized through a consignment service scheme, which is promoted through the mosque's social media platforms. Under this mechanism, the collected funds are directly allocated to purchase agricultural products in accordance with consumer orders. Furthermore, the mosque collaborates with institutional partners, volunteers, and partner mosques in several regions, including Wonosobo and Bekasi, to support the distribution of agricultural produce. All incoming funds are circulated immediately and used directly to purchase agricultural products, without maintaining idle balances. During the initial implementation stage, the volume of vegetable purchases reached approximately 3–5 tons per distribution period, and at one point increased to 9 tons during a period of

significant price decline. As market prices gradually stabilized, the purchase volume was adjusted proportionally to maintain price balance and prevent potential distortions in market mechanisms. The distribution of agricultural products under the Agricultural Buyout Program is carried out through three main schemes: vegetable bazaars, consignment services, and vegetable charity distribution.

1. Vegetable Bazaars

The vegetable bazaar serves as one of the primary distribution mechanisms targeting congregation members who participate in Subuh prayers and religious study sessions. Distribution is conducted through a voucher–based system provided during these activities. In each bazaar session, approximately 250 vouchers are distributed to congregation members, which can be exchanged for vegetables through a voluntary payment scheme with a recommended contribution of IDR 2,000, although this contribution is not mandatory. If voucher quotas remain available, distribution is extended to surrounding area. Conversely, when the quota has been fulfilled, access to the bazaar remains open to the public provided they participate in the Subuh study session. Each bazaar distributes approximately five types of vegetables, totaling 300 – 500 kilograms. This initiative demonstrates that the vegetable bazaar scheme functions as a mosque–based food distribution mechanism that integrates religious activities with food philanthropy.

2. Consignment service

The consignment service was developed to expand the distribution reach of agricultural products within the Agricultural Buyout Program. This scheme operates through an online ordering system announced via the mosque's social media platforms, enabling large–scale demand mobilization. Community participation in this scheme has been particularly high, with approximately 4,000 consumers participating at its peak. The commodities distributed include various agricultural and food products sourced from several regions, such as vegetables, fruits, and milk. In practice, some orders are collected directly by consumers, while others are allocated as charitable donations through the mosque.

3. Vegetable Donations

The vegetable charity distribution serves as a social redistribution mechanism, targeting orphanages, pesantren, and partner mosques by utilizing agricultural products that are not absorbed through the bazaar or Consignment serviceschemes. This distribution is not conducted on a fixed weekly schedule but is adjusted according to harvest conditions and product availability. Distribution is implemented either through self–collection by beneficiary institutions or, in certain circumstances, through direct delivery by mosque administrators.

The agricultural produce distribution scheme implemented by the mosque reaches approximately 4–6 farmers each week, with around 200–250 beneficiaries receiving vegetables. Distribution activities through the Agricultural Buyout Program also showed sustained growth, with total agricultural produce distribution reaching 62,290 kg during the 2024–2026 period, as presented in Table 3.

Table 3. Vegetable Distribution Data, 2024 – 2026

Year	Volume	Total Vegetable Distribution
2024	25 Distribution Activities	27.425 kg
2025	43 Distribution Activities	26.925 kg
2026	14 Distribution Activities	7.940 kg
Total	82 Distribution Activities	62.290 kg

Source: Data from the Agricultural Buyout Program of Nurul 'Ashri Mosque, 2024 – 2026.

These three distribution mechanisms indicate that the mosque functions not only as a center of worship but also as an institution for community economic empowerment and food distribution.

Impact of the Agricultural Buyout Program

As of January 2026, the Agricultural Buyout Program successfully absorbed approximately 6 tons of vegetable production, which were distributed through bazaar activities and vegetable charity schemes to 5,276 beneficiaries. In addition, the program facilitated the purchase of 6,286 durians, benefiting approximately 3,500 recipients through the consignment service scheme, and also purchased 300 kilograms of langsat. The program involved 29 vegetable farmers, 60 durian farmers, and 2 langsat farmers, representing a concrete effort to strengthen the economic empowerment of local agricultural producers.

The Agricultural Buyout Program has generated impacts across multiple stakeholder groups. From the farmers' perspective, the program helps absorb harvest outputs during periods of price decline, thereby maintaining income stability. This was emphasized by one farmer in Magelang who stated:

"Through this program, vegetables are absorbed quickly so they do not accumulate when prices fall, and farmers' income becomes more secure."

From the consumers' perspective, the consignment service provides easier access to food products while simultaneously serving as a channel for charitable participation. However, some limitations remain regarding product selection flexibility and product quality consistency. A congregation member explained:

"This program is helpful because it is more practical and at the same time allows us to donate. However, we cannot choose the products freely and there is a minimum purchase requirement that sometimes exceeds our needs. Another limitation is that product quality is not always consistent."

From the perspective of beneficiary institutions, the vegetable charity scheme helps meet food consumption needs while reducing operational expenditures. A manager from Panti Asuhan Khadijah stated:

"The vegetable assistance is sufficient for two to three cooking sessions for around 80 children in the orphanage. Since the implementation of this program, it has reduced operational expenses and improved the children's nutrition because the vegetables received are fresh."

The program's implementation has generated economic and social impacts for farmers, consumers, and beneficiary institutions by strengthening food distribution and protecting community income.

Program Challenges and Sustainability

The Agricultural Buyout Program also faces both internal and technical challenges. Internal challenges include limited human resources required to maintain program sustainability and strengthen the management team's capacity. Technical challenges include the risk of vegetable spoilage, particularly during the rainy season, and the absence of adequate preservation facilities. Vegetable damage caused by production – related factors is addressed through joint evaluation mechanisms with farmers. In Contrast, damage during the distribution stage is handled through compensation schemes in the form of free vegetable distribution in the following period.

The success of the Agricultural Buyout Program is measured by the mosque's ability to absorb at least one ton of vegetables per week, its focus on empowering small – scale farmers, and the consistency of program implementation. Monitoring and evaluation are conducted internally by the mosque administrators to ensure continuous program development beyond simple purchasing activities, including improvements in distribution quality and expansion of economic impacts. The program is also integrated with the Waste Management Program of Masjid Nurul 'Ashri through the processing of vegetable waste into organic fertilizer and livestock feed pellets marketed within surrounding communities as part of the mosque's social enterprise activities. This integration demonstrates efforts to strengthen sustainability – oriented resource management within mosque – based empowerment initiatives. Overall, the Agricultural Buyout Program implemented by Masjid Nurul 'Ashri illustrates the strategic role of mosques as institutional actors in community economic empowerment through sustainable food distribution mechanisms. The program contributes to reducing farmers' economic vulnerability, expanding access to food for communities, and strengthening the mosque's socio – economic function in managing community resources. This empowerment model also shows strong potential for replication in other regions as a strategy for community – based economic development in supporting broader Muslim community empowerment initiatives.

DISCUSSIONS

The Agricultural Buyout Program at Masjid Nurul Ashri highlights the mosque's role as a socio – economic institution that manages community resources through real sector based empowerment mechanisms. Previous studies generally focus on the mosque's role in productively managing community funds through economic empowerment programs and social philanthropy (Mustofa & Khotib, 2023; Sifaudin et al., 2025). This study demonstrates that the economic function of the mosque extends beyond fund management to include acting as a food distribution agent that addresses market limitations to protect small producers. This role is analyzed through the *hifz al-mal* framework, which encompasses marketability (*rawaj*), transparency (*wuduh*), preservation (*hifz*), durability (*thubat*), and equity (*'adl*). Through this approach, the concept of *hifz al-mal* not only relates to safeguarding individual ownership but also to maintaining the sustainability of economic value through income stabilization and more equitable resource distribution.

The Agricultural Buyout Program illustrates the marketability (*rawaj*) dimension of *hifz al-mal*, highlighting the institution's ability to circulate economic value for the community's benefit. Utilizing community funds to purchase agricultural produce demonstrates that mosque resources can be directed toward productive real – sector economic activities. The mosque functions as a bridge between farmers and consumers through direct procurement and distribution management, helping maintain the economic value of crops when market mechanisms are not yet optimal, while also accelerating

product absorption and expanding community access to food. The reuse of vegetable waste as fertilizer and livestock feed shows that economic value can be optimized through secondary utilization of agricultural outputs.

These findings align with Fathma et al. (2022), who noted that mosque-based economic empowerment strengthens the distribution of economic benefits. This study extends that research by emphasizing that the mosque's economic function is realized not only through fund management but also through the development of food distribution mechanisms that accelerate the movement of agricultural products, expand distribution reach, and strengthen the connection between producers and consumers. Strengthening partnership networks and multi-stakeholder collaboration is necessary to enhance the capacity of mosque-based food distribution mechanisms and broaden the economic benefits for all parties involved.

The transparency (*wuduh*) dimension in the program is reflected through economic governance that maintains trust in the management of mosque resources. Transparency in fund management, price setting, and the dissemination of program information, demonstrates that community resources are managed through accountable mechanisms that involve relevant stakeholders in the distribution of economic value. These findings expand understanding of *hifz al-mal*, showing that protecting wealth is achieved not only through productive resource utilization but also through governance systems that uphold trust, accountability, and sustainable economic benefits. This study reinforces Shonhadji et al. (2024), who found that implementing transparency and accountability in mosque fund management can increase congregational trust in mosque programs. In this study, information openness also encouraged higher congregation participation in the consignment service and strengthened stakeholder relationships in mosque-based agricultural product distribution. Consistent governance maintains transparency and accountability. This practice preserves trust among all parties.

The preservation (*hifz*) dimension in the Agricultural Buyout Program demonstrates that the concept of *hifz al-mal* extends beyond protecting ownership to maintaining the economic value of community production. The mosque's role in purchasing and distributing agricultural products broadens the meaning of *hifz al-mal* from safeguarding individual property to supporting the economic sustainability of small producers. Through managing procurement and distribution channels, the mosque helps establish alternative supply chains that shorten distribution paths and maintain the economic value of harvests when market mechanisms fail to provide fair prices for small farmers. Risk mitigation efforts in program implementation indicate that the preservation dimension encompasses mechanisms to protect the economic value of agricultural products. This study complements Febriansah et al. (2022), which highlights the mosque's potential in supporting economic independence and community welfare through community-based economic activities. Mosque-based empowerment programs serve as a key mechanism for maintaining the economic value of community production, especially when small producers face unstable commodity prices.

The durability (*thubat*) dimension in the Agricultural Buyout Program relates to the program's capacity to sustain economic benefits adaptively and continuously. This aspect highlights that the sustainability of economic empowerment relies not only on the availability of financial resources but also on institutional capacity to manage the program adaptively in response to changing economic conditions. The mosque's ability to adjust program implementation in response to market dynamics positions it as a supporter of small producers without supplanting market mechanisms. From the *hifz al-mal* perspective, the durability dimension also encompasses efforts to maintain the economic

value of available resources. The reuse of vegetable waste as fertilizer and animal feed demonstrates the program's ability to sustain economic benefits through a mosque – based circular economy approach. These findings align with the study “Revitalizing Communities: Proposing Mosque Driven Circular Economy Empowerment Model” by Mutmainah et al. (2024), which emphasizes that mosques can support the development of community – based sustainable economies through resource management and the reuse of production outputs. Institutional capacity to maintain adaptive governance is a key factor in ensuring the long – term sustainability of program benefits.

The equity ('*Adl*) dimension in the Agricultural Buyout Program reflects the principle of justice, which extends beyond protecting individual ownership to ensuring a more balanced distribution of economic benefits among stakeholders. The mosque plays a role in establishing shorter distribution channels, reducing the bargaining power gap between small producers and market mechanisms. Transaction mechanisms that consider the interests of both farmers and consumers demonstrate the application of justice in managing economic value. Food distribution through commercial transactions and social allocation indicates that the '*adl* principle in *hifz al-mal* not only focuses on the economic interests of producers and consumers but also reaches beneficiary groups. These findings align with Nurjati (2021), who argued that shortening agricultural value chains by reducing dependency on intermediaries can improve farmers' welfare, as long distribution chains often disadvantage producers. The Agricultural Buyout Program extends this study by showing that the mosque can serve as an institution that creates more balanced economic relationships among producers, consumers, and beneficiaries. Mosque – based program development has the potential to establish distribution mechanisms that maintain equitable economic benefits among all parties involved.

The following matrix presents the empirical findings of the Agricultural Buyout Program. It links them to the five dimensions of *hifz al-mal* to analyze the mosque's contribution to community – based economic empowerment:

Table 4. Matrix of *Hifz al-mal* in the Agricultural Buyout Program at Nurul 'Ashri Mosque

<i>Hifz al-mal</i>	Empirical Findings of the Agricultural Buyout Program	Interpretation
<i>Rawaj</i> (Marketability)	Community funds are—used to purchase agricultural products, including purchases from small – scale farmers during commodity price drops, and to distribute them through bazaars, consignment service, and donations to orphanages or Islamic boarding schools.	The program strengthens the circulation of agricultural economic value by providing alternative distribution mechanisms when the market cannot optimally absorb production.
<i>Wuduh</i> (Transparency)	Price setting is determined through deliberation between the mosque and farmers, and program information is disclosed via social media.	The transparency practice shows that community resources are managed through accountable mechanisms to maintain trust among stakeholders.
<i>Hifz</i> (Preservation)	Absorption of small – scale farmers' harvests, risk reduction due to price declines, and management of product distribution.	The program expands the concept of asset protection from individual ownership to the preservation of the economic value of community production.

<i>Hifz al-mal</i>	Empirical Findings of the Agricultural Buyout Program	Interpretation
<i>Thubat</i> (Durability)	Consistent program implementation, internal evaluation, and reuse of vegetable waste as fertilizer and livestock feed.	The program demonstrates its ability to sustain economic benefits through institutional adaptation and the development of a mosque – based circular economy.
<i>'Adl</i> (Equity)	Price setting considers both farmers and consumers, distribution through bazaars with voluntary payment, and social distribution via vegetable donations.	The program reflects efforts to create balanced economic benefits among producers, consumers, and beneficiaries.

Source: Author, 2026.

The analysis of the five dimensions of *hifz al-mal* in the Agricultural Buyout Program highlights the mosque's role in establishing an integrated, community – based economic empowerment mechanism through economic distribution management, preservation of economic value, accountability, and equitable benefits for producers, consumers, and beneficiary groups. Strengthening governance, multi – stakeholder collaboration, and resource optimization will enhance the program's sustainability and economic benefits for all stakeholders. These findings provide a foundation for developing more adaptive and sustainable mosque – based programs to support community welfare.

CONCLUSION

This study demonstrates that the Agricultural Buyout Program at Nurul 'Ashri Mosque represents a form of mosque – based community economic empowerment that plays a role in responding to commodity price crises and maintaining the income of farmers with limited market access. The program operates through direct purchases of agricultural products from farmers, which were then distributed via vegetable bazaars, consignment service, and vegetable donations. This mechanism helps absorb harvests when prices decline and expands access to food. The use of infak, sadaqah, and mosque funds shows that the mosque not only fulfills social and religious functions but also supports community economic activities through the management of communal funds in the real sector.

The Agricultural Buyout Program at Nurul 'Ashri Mosque reflects the implementation of *hifz al-mal* values through the productive circulation of community funds and the distribution of agricultural products, which strengthens the economic value flow of farm produce (*rawaj*); price deliberation and transparency of program information to maintain trust (*wuduh*); absorption of harvests and risk management to stabilize farmers' income (*hifz*); consistent and adaptive program implementation to ensure the sustainability of economic benefits (*thubat*); and fair pricing and social distribution mechanisms to balance benefits for all stakeholders (*'adl*). This research demonstrates the mosque's strategic role in shielding farmers from market volatility and bolstering local food security. Communities can replicate this empowerment model by strengthening managerial capacity and collaborative partnerships to scale socioeconomic benefits.

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