

Analysis of Infaq Fund Management As A Social Safety Net For The Dhu'afa Community at Jami' Tanjungsari Mosque

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Abstract.

The management of mosque-based religious social funds plays an important role in strengthening social solidarity and assisting economically vulnerable groups. This study aims to analyze the management of infaq funds as a social safety net for the dhu'afa community at Jami' Tanjungsari Mosque. The study focuses on the mechanisms of planning, collection, distribution, utilization, and reporting, as well as the supporting and inhibiting factors in the management of infaq funds. This study employed a descriptive qualitative approach, with data collected through observation, in-depth interviews, and documentation. The research informants consisted of mosque administrators, the treasurer or infaq fund manager, community leaders, and beneficiaries from the dhu'afa community. The data were analyzed using the Miles, Huberman, and Saldaña model, which comprises data condensation, data display, and conclusion drawing and verification. The findings indicate that the management of infaq funds at Jami' Tanjungsari Mosque has been implemented through the provision of special infaq boxes for orphans and the dhu'afa, regular fund collection, the separation of social funds from the mosque's operational funds, financial record-keeping, beneficiary registration, aid distribution, and financial reporting to the congregation. The infaq funds are distributed in the form of rice, basic necessities, and cash assistance, which help beneficiaries meet essential needs, including food, electricity, school expenses, and daily necessities. However, the function of infaq funds as a social safety net remains periodic and consumption-oriented and has not yet fully developed toward sustainable economic empowerment. The main supporting factors include the congregation's trust, community participation, transparent reporting, and the close social relationship between mosque administrators and beneficiaries. Meanwhile, the inhibiting factors include limited funds, the absence of standardized criteria for identifying dhu'afa beneficiaries, and the suboptimal implementation of productive assistance. This study confirms that mosque-based infaq funds have strategic potential as an instrument of community-based social protection within religious communities when managed in a more systematic, transparent, accountable, and data-driven manner.

Keywords: Fund Management; Infaq Funds; Social Safety Net; Dhu'afa and Mosque.

I. INTRODUCTION

Islamic philanthropy occupies a strategic position in strengthening community social resilience, particularly amid the growing need for community-based social protection. In Muslim societies, zakat, infaq, sadaqah, and waqf are understood not merely as individual acts of worship, but also as socio-economic instruments that distribute resources to vulnerable groups. Contemporary studies of Islamic social finance show that Islamic social funds contribute to community empowerment, poverty reduction, welfare improvement, and the strengthening of social solidarity (Adinugraha et al., 2023; Siswantoro & Ikhwan, 2023). Within this framework, infaq has distinctive characteristics because it is voluntary, flexible, and can be managed according to the social needs of the community. This flexibility gives infaq funds the potential to serve as a social safety net, namely a social buffer mechanism that supports vulnerable groups when they face economic pressures, urgent needs, or an inability to meet basic necessities.

The role of mosques in managing infaq funds is important because mosques are religious institutions with direct ties to their congregations and surrounding communities. Historically and sociologically, mosques function not only as places of worship, but also as centers of education, da'wah, deliberation, social services, and community economic empowerment. Effendi and Saifudin (2022) show that optimizing the functions of mosques can promote social activities and community economic empowerment through aid distribution and the strengthening of congregational economic capacity. Similarly, Kurniawati et al. (2025) found that Jogokariyan Mosque has developed into an agent of social welfare through social mapping, financial policies based on congregational needs, and philanthropic programs directed toward education, health, and economic empowerment. These findings confirm that mosques have the potential to become

community-based social protection institutions when their social funds are managed in a planned, transparent, and responsive manner according to community needs.

The empirical phenomenon underlying this study is not merely the existence of infaq funds at Jami' Tanjungsari Mosque in Medan, but how these funds actually function as a social buffer for the dhu'afa community surrounding the mosque. The dhu'afa community faces limitations in meeting basic needs such as food, health care, education, and other urgent necessities; therefore, infaq assistance becomes important when they lack adequate economic reserves. At the same time, the mosque maintains direct relationships with the congregation, mosque administrators, and nearby residents, giving it an opportunity to understand beneficiaries' circumstances more closely than formal institutions that are more distant from people's daily lives. The central issue is whether the collection, beneficiary identification, distribution, and reporting of infaq funds have been managed in a targeted, sustainable, and accountable manner, or whether they remain limited to charitable assistance provided on particular occasions. Accordingly, this study treats mosque-based infaq funds as a form of local social protection that needs to be examined in terms of both management mechanisms and benefits for the dhu'afa community.

Previous studies have extensively discussed the role of Islamic social funds in poverty reduction and welfare improvement. Ayuniyyah et al. (2022) demonstrated that zakat can reduce poverty and income inequality, particularly when its distribution takes beneficiary characteristics into account. In a subsequent study, Ayuniyyah et al. (2025) emphasized the importance of monitoring by *amil* institutions in improving the material and spiritual conditions of zakat beneficiaries. This indicates that Islamic social assistance should not merely be distributed, but should also be managed through adequate supervision and support systems. Adinugraha et al. (2023) likewise emphasized the substantial potential of Islamic social finance for community empowerment, despite continuing challenges related to limited institutional capacity, human resources, and inter-institutional integration. Meanwhile, Ayati et al. (2025) showed that ZIS distribution does not always have a significant effect on poverty reduction when it is not accompanied by stronger governance and strategic alignment with regional development needs.

From a governance perspective, Zakiy and Falikhatun (2024) show that zakat institutions in Indonesia can be assessed as effective and efficient through a value-for-money approach, particularly when fund management pays attention to allocation effectiveness and operational efficiency. Keumala Ulfah et al. (2025) further argue that good corporate governance principles, including transparency, accountability, trustworthiness, responsibility, and fairness, are essential to zakat administration so that social funds are managed not only on the basis of good intentions, but also through strong institutional mechanisms. In the context of distribution, Usman et al. (2025) emphasize the importance of institutional networks in improving the collection and distribution performance of zakat funds, particularly in *mustahiq* empowerment programs. These studies provide a basis for understanding that successful Islamic social fund management is strongly influenced by management quality, accountability, beneficiary data, and an institution's capacity to align its programs with community needs.

Nevertheless, an important gap remains in the existing literature. Most studies continue to focus on formal zakat institutions such as BAZNAS, LAZ, or large-scale Islamic philanthropic organizations. Research on mosques as managers of infaq funds at the local community level remains relatively limited, particularly studies that specifically analyze infaq funds as a social safety net for the dhu'afa community. Studies of mosques often emphasize *da'wah* functions, economic empowerment, or the management of religious activities, while infaq-based social protection has not been examined in comparable depth. Moreover, studies of social safety nets from an Islamic perspective are more commonly associated with public policy, formal zakat, or state programs, as discussed by Widiastuti et al. (2024), rather than specifically addressing local and informal mosque-based infaq management grounded in close social relationships among mosque administrators, congregants, and beneficiaries.

The novelty of this study lies in its focus on the management of mosque-based infaq funds as a social protection mechanism for the dhu'afa community at the local level. This study views infaq funds not merely as a religious activity or an expression of congregational generosity, but as a social system with managerial, institutional, and welfare dimensions. By analyzing the planning, collection, distribution, and reporting

mechanisms of infaq funds, this study seeks to demonstrate the extent to which Jami' Tanjungsari Mosque can perform its social function in a more structured manner. In addition, this study contributes to the development of mosque-based Islamic philanthropy scholarship by positioning the dhu'afa community as the primary beneficiaries rather than merely as passive objects of assistance.

Based on the foregoing discussion, this study aims to analyze the management mechanisms of infaq funds at Jami' Tanjungsari Mosque, including planning, collection, distribution, and reporting; to describe the use of infaq funds as a social safety net for the dhu'afa community surrounding the mosque; and to identify the supporting and inhibiting factors in the management of these funds. Through this study, both academic and practical understanding is expected to be developed regarding how mosques can strengthen their social function as community protection institutions based on local Islamic philanthropy.

II. METHOD

This study employed a descriptive qualitative approach with a case study design to obtain an in-depth understanding of the processes, meanings, experiences, and social practices (Sugiyono, 2020) related to the management of infaq funds as a social safety net for the dhu'afa community. A case study design was selected because the research focused on a single specific site, namely Jami' Tanjungsari Mosque, allowing the phenomenon of infaq fund management to be examined contextually, comprehensively, and in depth (Creswell & Creswell, 2018; Yin, 2018). The study was conducted at Jami' Tanjungsari Mosque in June 2026. The site was selected purposively because the mosque has an established practice of managing infaq funds intended to assist the dhu'afa community in the surrounding area.

The research informants consisted of administrators of Jami' Tanjungsari Mosque, infaq fund managers, congregants who contributed infaq, and members of the dhu'afa community or beneficiaries of the infaq funds. Informants were selected through purposive sampling based on their involvement, knowledge, and experience (Sugiyono, 2020) in the management and utilization of infaq funds, with a total of five informants. Data were collected through observation, interviews, and documentation, while the researcher served as the primary research instrument (Moleong, 2021), supported by an interview guide, observation sheet, and documentation guide. Data were analyzed using the Miles, Huberman, and Saldaña model, which consists of data condensation, data display, and conclusion drawing and verification (Miles et al., 2014). Data credibility was maintained through source triangulation, technique triangulation, and member checking (Sugiyono, 2020), and further strengthened by research ethics principles through disclosure of the study's purpose, informant consent, and protection of informants' identities as required by the research context (Creswell & Poth, 2018).

III. RESULTS AND DISCUSSION

Mechanisms for Managing Infaq Funds at Jami' Tanjungsari Mosque

The findings show that infaq funds at Jami' Tanjungsari Mosque are managed through mechanisms that include the provision of infaq facilities, regular fund collection, cash recording, beneficiary data collection, aid distribution, and reporting to the congregation. The BKM Chairperson explained:

"In general, we essentially provide a means for the congregation to give infaq, particularly for members of the congregation and the dhu'afa. However, the funds are actually combined; they are not only for the dhu'afa but also for orphans."

This statement confirms that infaq funds at Jami' Tanjungsari Mosque are managed within a social scheme that covers both the dhu'afa and orphans, meaning that the function of infaq is not purely individual. This finding is important because it shows that mosque-based infaq management is social and communal in nature: it grows from the congregation's awareness and is managed by the BKM as a local institutional actor. Thus, the funds collected are not fully separated for the dhu'afa alone, but are incorporated into a single social assistance scheme for orphans and the dhu'afa.

In terms of planning, the use of infaq funds is designed as regular assistance. The BKM Chairperson stated that planning is conducted annually, particularly before the month of Ramadan. The treasurer added that funds are routinely distributed twice a year: before Ramadan and on one occasion associated with a

major Islamic holiday. Beneficiary statements further support this finding, as assistance is generally received approximately once every six months. This pattern indicates that infaq fund planning follows a certain time cycle, although it has not yet fully developed into a social program planning system based on periodic and measurable needs mapping.

In terms of collection, infaq funds are gathered through infaq boxes located within the mosque area. Field documentation shows a box labeled “Orphan & Dhu'afa Infaq Box” placed alongside a “Mosque Infaq Box” and a box for refreshments for the Sunday dawn religious study. The separation of these boxes indicates differentiated fund functions: mosque operational funds, social funds for orphans and the dhu'afa, and funds for religious-study refreshments. The treasurer explained that the infaq boxes are opened and counted every week, particularly after Friday prayers. This practice indicates that fund collection follows a relatively consistent administrative rhythm. From the perspective of Islamic social finance, the sustainability of social fund collection depends heavily on regular mechanisms, the legitimacy of fund managers, and the congregation's trust (Adinugraha et al., 2023).



Fig. 1. Infaq boxes for orphans and the dhu'afa, the mosque infaq box, and the refreshments box for the Sunday dawn religious study.

In terms of record-keeping, the treasurer explained that the mosque's general funds are separated from the funds for orphans and the dhu'afa. Mosque funds are used for mosque operations, while the funds for orphans and the dhu'afa are managed separately for distribution to beneficiaries. Records are maintained weekly through a cash book and reporting board. Financial report documentation supports this finding. The financial report for orphans and the dhu'afa for the period ending 31 January 2026 recorded a balance through December 2025 of Rp27.638.000, infaq-box receipts of Rp1.087.000 on 2 January 2026, Rp1.234.000 on 9 January 2026, Rp715.000 on 16 January 2026, Rp1.075.000 on 23 January 2026, and Rp750.000 on 30 January 2026, resulting in a final recorded balance of Rp32.499.000. These data show that the social funds for orphans and the dhu'afa have a recurring inflow and are documented in writing.



JL. PSR. I LINGK. VIII TJ. SARI KEC. MEDAN SELAYANG

SEKRETARIAT : MASJID JAMI' TANJUNG SARI - MEDAN

LAPORAN KEUANGAN MASJID JAMI'

YATIM & DUAFA

PERIODE SAMPAI DENGAN 31 JANUARI 2026

NO	TANGGAL	JUMLAH		KETERANGAN
		MASUK	KELUAR	
		27.638.000		Saldo s/d Desember 2025
1	2 Januari 2026	1.087.000	-	Kotak Infaq
2	9 Januari 2026	1.234.000	-	Kotak Infaq
3	16 Januari 2026	715.000	-	Kotak Infaq
4	23 Januari 2026	1.075.000	-	Kotak Infaq
5	30 Januari 2026	750.000	-	Kotak Infaq
Total		32.499.000	-	
Saldo Akhir		32.499.000		

Medan, 31 Januari 2026

Badan Kemakmuran Masjid Jami'

Ketua

dto

Edi Darmawan

Wakil Bendahara

dto

Muhammad Sajali

Fig. 2. Financial report document for orphans and the dhu'afa for the period ending 31 January 2026.

In terms of reporting, the administrators communicate financial information through notice boards, weekly reports, and announcements to the congregation on certain occasions, such as before Friday prayers, Eid al-Fitr prayers, and Eid al-Adha prayers. The mosque's monthly financial report board and the June 2026

report for orphans and the dhu'afa show that income and expenditure are recorded openly. This reporting practice reflects social accountability to the congregation. Mahardika et al. (2022) emphasize that transparency and accountability in mosque financial management are important for maintaining public trust because mosque funds are entrusted by the congregation and must be openly accounted for. However, from a modern governance perspective, notice-board-based reporting still needs to be strengthened through systematic archives, complete transaction evidence, and periodic reports that can be traced and reviewed.

Jumlah Uang Masuk		Saldo Akhir		Jumlah Uang Keluar	
LAPORAN BULANAN KEUANGAN YATIM & DU'UFA					
JL. PASAR I NO. 14 TANJUNG SARI MEDAN					
PERIODE BULAN: JUNI 2026					
TANGGAL	KETERANGAN	JUMLAH	TANGGAL	KETERANGAN	JUMLAH
01-06-26	Saldo Awal	15.120,00			
02-06-26	MBK 1	584,000			
03-06-26	MBK 2	237,000			
04-06-26	MBK 3	9.817,000			
Jumlah Uang Masuk			Jumlah Uang Keluar		
Saldo Akhir			Saldo Akhir		

(a)

Monthly financial report board for orphans and the dhu'afa, June 2026

Jumlah Uang Masuk		Saldo Akhir		Jumlah Uang Keluar	
LAPORAN BULANAN KEUANGAN MASJID JAMI'					
JL. PASAR I NO. 14 TANJUNG SARI MEDAN					
PERIODE BULAN: JUNI 2026					
TANGGAL	KETERANGAN	JUMLAH	TANGGAL	KETERANGAN	JUMLAH
01-06-26	Saldo Awal	15.120,00			
02-06-26	MBK 1	584,000			
03-06-26	MBK 2	237,000			
04-06-26	MBK 3	9.817,000			
Jumlah Uang Masuk			Jumlah Uang Keluar		
Saldo Akhir			Saldo Akhir		

(b)

Monthly financial report board of Jami' Tanjungsari Mosque, June 2026

Fig. 3. Monthly financial report boards for orphans, the dhu'afa, and Jami' Tanjungsari Mosque, June 2026.

In terms of distribution, assistance is provided to orphans and the dhu'afa. For the dhu'afa, assistance is provided in the form of rice and cash, while assistance for orphans is predominantly provided in cash. The BKM Chairperson stated that beneficiaries are identified through the involvement of congregants and residents living in the surrounding alleys. In this process, the mosque draws on the local community's social knowledge to identify prospective beneficiaries. However, the BKM Chairperson also acknowledged that there is no fixed standardized criterion for determining who falls within the dhu'afa category. The considerations used include widowhood, weak economic circumstances, vehicle ownership, housing status, and community-based assessments of residents' economic capacity. This finding reveals both the strength and weakness of community-based management: it is strong because it is close to residents' social realities, but weak when it is not supported by formal criteria and documented socio-economic data.



Fig. 4. Distribution of infaq funds to the dhu'afa community

Accordingly, the infaq fund management mechanism at Jami' Tanjungsari Mosque can be categorized as a relatively functioning community-based socio-religious management model, although it remains semi-formal. Its strengths lie in the availability of infaq boxes, the separation of funds, weekly record-keeping, open reporting, and routine distribution. However, several aspects require strengthening, including standardized beneficiary criteria, documentation for verifying mustahiq/dhu'afa status, evaluation of aid

outcomes, and the development of more accountable financial reporting. From a value-for-money perspective, religious social funds should not only be collected and distributed; their effectiveness, efficiency, and benefits for target groups should also be assessed (Zakiy & Falikhatun, 2024).

Utilization of Infaq Funds as a Social Safety Net for the Dhu'afa Community

The use of infaq funds as a social safety net for the dhu'afa community is evident in the function of the assistance provided to beneficiaries. Interview data show that the assistance generally consists of rice, basic necessities, and cash. One beneficiary stated that rice assistance may range from 10 kg to 20 kg, while cash assistance is approximately Rp150.000 to Rp200.000, depending on the amount of funds collected. The BKM Chairperson stated, “even when the amount of funds collected is substantial, beneficiaries receive cash assistance of Rp500.00 to Rp1.000.000.” Another beneficiary explained that the assistance is used for daily meals, household groceries, side dishes, electricity bills, and children's school expenses. These findings show that infaq funds function as consumption-oriented assistance that directly addresses the basic needs of dhu'afa households.

Within the social safety net framework, this type of assistance functions as a short-term economic buffer. It does not necessarily lift beneficiaries out of structural poverty, but it can reduce pressure on basic household needs at certain times (Darmawan & Solekah, 2022; Lestari & Alwi, 2022). The BKM Chairperson himself stated that the assistance cannot yet be considered significant because its value is relatively small and it is generally distributed on particular occasions, especially before Ramadan. This statement reinforces a critical interpretation that the infaq funds at Jami' Tanjungsari Mosque are more appropriately understood as a basic safety net rather than as an instrument of sustainable economic empowerment. Widiastuti et al. (2024) explain that a social safety net from an Islamic perspective is associated with protecting vulnerable groups, meeting basic needs, and promoting social justice. Thus, mosque-based infaq assistance has performed a social protection function, although its scale remains limited.

From the beneficiaries' perspective, infaq assistance has both economic and psychological significance. Beneficiaries stated that the rice they receive can meet food needs for up to approximately one month for a small family, while cash assistance supports daily necessities even though it is sufficient only for a short period. Another beneficiary stated that the assistance helps cover children's school expenses and daily meals. These statements confirm that infaq assistance contributes to maintaining the consumption resilience of dhu'afa households, particularly when income is unstable or household needs increase. Documentation of the beneficiaries' living environments and housing conditions also shows that they live in modest economic circumstances; one observation note, for example, records that a beneficiary lives in a rented house. This condition reinforces the relevance of infaq assistance as a social buffer for economically vulnerable communities.



Fig. 5. Housing conditions of beneficiaries in the vicinity of Jami' Tanjungsari Mosque.

However, the use of infaq funds as a social safety net still has several limitations. First, assistance is distributed at a limited frequency, approximately twice a year or once every six months. Second, the assistance remains predominantly consumption-oriented, particularly in the form of rice, basic necessities, and cash. Third, no evidence was found that the assistance is accompanied by economic empowerment programs, business mentoring, or productive assistance schemes. Beneficiaries even suggested that future assistance could be provided in the form of business capital or work equipment, such as support for micro,

small, and medium enterprises (MSMEs), grass-cutting machines, or equipment for small-scale vending. This suggestion indicates a need to shift a portion of social funds from a purely charitable pattern toward an empowerment-oriented model, without eliminating consumption assistance for beneficiaries with urgent needs.

These findings can be compared with the study by Razzack et al. (2022) on the utilization of zakat, infaq, and alms at Jogokariyan Mosque, which showed that mosque-based social funds can contribute to reducing the material and spiritual poverty of congregants when managed in a targeted manner. Kurniawati et al. (2025) likewise showed that Jogokariyan Mosque is able to function as an agent of social welfare through philanthropic programs and community-based economic empowerment. Compared with those findings, Jami' Tanjungsari Mosque has established a social institutional foundation through its infaq scheme for orphans and the dhu'afa, but it has not yet fully developed into a sustainable empowerment system. Its primary contribution remains focused on meeting basic needs and temporarily reducing economic burdens.

Thus, the utilization of infaq funds at Jami' Tanjungsari Mosque can be categorized as a mosque-based social safety net in the form of periodic consumption assistance. This function remains important because the dhu'afa require direct support to meet food, schooling, electricity, and household expenses. However, to strengthen the social safety net function, mosque administrators need to develop a needs map for beneficiaries, distinguish between beneficiaries who require consumption assistance and those with the potential to receive productive assistance, and establish mechanisms for evaluating the benefits and outcomes of the assistance.

Supporting and Inhibiting Factors in the Management of Infaq Funds as a Social Safety Net

The main supporting factors in the management of infaq funds at Jami' Tanjungsari Mosque are congregational participation, community trust, the availability of fund-collection facilities, the separation of social funds, weekly record-keeping, and open reporting through information boards and announcements to the congregation. Observations show that infaq boxes are available, collection activities are carried out, fund-management personnel are present, cash records are maintained, beneficiaries are identified, assistance is distributed, and financial reports are announced. These factors constitute important institutional capital because infaq fund management depends heavily on the congregation's trust and the social legitimacy of mosque administrators. Funds originating from the community require governance that is trustworthy, transparent, and accountable (Suharsono et al., 2025).

Another supporting factor is the social proximity between mosque administrators and beneficiaries. One beneficiary stated that the BKM understood the family's economic circumstances because the beneficiary frequently spent time at the mosque and had communicated with the administrators for a long period. Another beneficiary stated that there were no difficulties in receiving assistance because the beneficiary had already been registered by mosque personnel. These social relationships demonstrate that the mosque has an advantage in understanding the circumstances of the surrounding community. In the context of community-based Islamic philanthropy, such social proximity allows assistance to be distributed more quickly and responsively than by formal institutions with more bureaucratic procedures (Abidin, 2021). Nevertheless, social proximity should still be complemented by a systematic beneficiary database so that aid distribution does not depend solely on subjective judgment.

The most prominent inhibiting factor is limited funding. The BKM Chairperson stated that the assistance has not yet had a significant impact because the amount provided is relatively small and depends on the volume of infaq collected. The treasurer also explained that, ideally, assistance could be distributed three or four times a year; however, funding conditions lead the administrators to distribute assistance twice a year in amounts considered more meaningful to recipients. This reflects a managerial dilemma between the frequency and value of assistance. If assistance is distributed more frequently, the amount is smaller; if the amount is larger, the frequency must be reduced. This dilemma is common in the management of social funds based on voluntary donations, particularly because infaq and alms are voluntary while community needs continue to increase amid the limited resources of managing institutions (Jamali et al., 2024).

Another inhibiting factor is the absence of standardized criteria for determining dhu'afa beneficiaries. The BKM Chairperson stated that the administrators do not have fixed standards because residents'

circumstances vary, and some community members who consider themselves entitled to assistance are still regarded by the administrators as economically capable. This situation occasionally gives rise to complaints from residents. The administrators respond by explaining why a person is selected or not selected, for example by considering vehicle ownership, housing status, or general economic circumstances. This finding shows that beneficiary criteria are a sensitive issue in infaq fund management. Without written and publicly communicated criteria, aid management is vulnerable to perceptions of subjectivity even when administrators seek to act in a trustworthy manner (Ismaulina & Kherlina, 2023).

From a governance perspective, the existing reporting system is a strength, but it can still be improved. Reporting through notice boards and oral announcements reflects a basic level of transparency. However, to establish stronger standards for social fund management, the mosque needs to prepare periodic written reports, digital archives, beneficiary lists, distribution records, signed receipts, and summaries of aid outcomes. Keumala Ulfah et al. (2025) emphasize that good governance principles in the administration of zakat and Islamic social funds include trustworthiness, accountability, transparency, responsibility, and fairness. These principles are relevant to strengthening mosque-based infaq management so that it is not only socially accepted but also administratively robust. Thus, the supporting factors in the management of infaq funds at Jami' Tanjungsari Mosque include congregational trust, clear collection facilities, record-keeping, reporting, and social proximity to the community. The inhibiting factors include limited funds, the absence of standardized beneficiary criteria, the potential for community complaints, limited distribution frequency, and the underdevelopment of productive assistance. Academically, these findings demonstrate that the effectiveness of mosque-based Islamic social finance is determined not only by the amount of funds available, but also by governance capacity, accountability, beneficiary data, and program orientation.

IV. CONCLUSION

Based on the findings, the management of infaq funds at Jami' Tanjungsari Mosque demonstrates that the mosque functions not only as a center of worship, but also as a socio-religious institution capable of connecting congregational concern with the needs of the dhu'afa community. The infaq fund management mechanism operates through the provision of dedicated infaq boxes for orphans and the dhu'afa, regular fund collection, the separation of social funds from mosque operational funds, the recording of income and expenditure, beneficiary data collection, aid distribution, and reporting to the congregation through notice boards and oral announcements. Infaq funds are utilized in the form of rice, basic necessities, and cash assistance that directly help beneficiaries meet basic needs such as daily meals, household groceries, electricity costs, and children's school expenses. However, the role of infaq funds as a social safety net remains periodic and consumption-oriented because the assistance primarily serves as a temporary economic buffer and has not yet developed into an instrument of sustainable empowerment. The main supporting factors are congregational trust, community participation, transparent reporting, and the social proximity of mosque administrators to beneficiaries, while the inhibiting factors include limited funding, the absence of standardized criteria for dhu'afa beneficiaries, the potential for community complaints, and the suboptimal development of productive assistance programs. Therefore, this study confirms that mosque-based infaq funds have strategic potential as an instrument of community-based social protection within a religious setting, but their effectiveness needs to be strengthened through more systematic, transparent, data-driven governance directed not only toward consumption assistance but also toward sustainable economic empowerment of the dhu'afa.

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