Empowering Mosque Cooperatives for Development of The *Ummah*

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Abstract

The poverty rate in Malaysia is still worrisome despite being at a low rate. Various solutions and initiatives have been made, including the movement of mosque cooperatives as multi-function business centres to help and empower the community within via several solutions, such as providing financing, investment centres and halal food centres for Muslims. However, there is a number of community members who are being left out from enjoying the benefits and aids aid provided, and their lives are getting worse financially, especially during the pandemic of COVID-19. This article aims to examine the role of mosque cooperatives in the economic empowerment of the ummah or community. The roles were examined from the perspectives of business networking and the information and governance systems of the mosque cooperatives. The study adopted the Focus Group Discussion with the key players related to mosque cooperatives, including authorities. The data collected was analysed using NVIVO. The results of the discussion were categorised into four main themes: acceptance, initiatives, action plans and key players. The participants agreed with the role of mosque cooperatives in empowering the ummah via various initiatives that have been taken place. Despite that, the problems arising within the mosque cooperatives have been identified, and a few action plans were discussed to rectify the arising matters, together with the involvement of key players for the success of mosque cooperatives. The integration of cooperatives through mosques is a powerful tool in empowering the economic resilience of the community. The involvement of regulators, religious leaders and the community around the mosque towards the empowerment of the community within, especially the poor, can help them organise their lives better. Economic empowerment via mosque cooperatives is an initiative based on the local community around the mosque so that the mosque is not only a centre of worship but will also act as a centre for the community's economic empowerment.

Keywords: Empowerment, Mosque Cooperative, Ummah Development, Community Centre, Mosque

1.0 INTRODUCTION

A mosque is generally a place of worship. However, in the history of Islamic civilisation, it is also a means to perform da'wah and develop the economic resources of Muslims. Each pilgrim in building a mosque is oriented to perform da'wah and simultaneously to empower the economy of pilgrims and communities around the mosque (Dalmeri, 2014). It also acts as the life centre of Muslims, where it acts as a reference centre, knowledge centre, and social activities centre for communities. It also can be an economic centre for the communities, where it can build various businesses in the mosque area, such as restaurants, halal mini markets and many other activities that meet the needs of the communities.

This is where the idea for the development of mosque cooperatives came into place, where the mosque becomes the economic centre for the business of the cooperative's members and the communities. Despite being an income generation centre for the mosque, it also opens various employment vacancies and business opportunities to the communities, being a centre to meet the needs of the communities. Moreover, a mosque should be an adequate dynamic institution that adapts to the conditions of the society in the area (Collins, 2011). Remember, the role of a mosque is not only limited to a worship place but also as a place to empower the communities, a place where poor people can enhance their knowledge and skills (Zakaria, et al., 2016), an eating place for the hungry and the needy, a home and refuge for the poor, needy and the travellers, (Muhammad, 1996), a place to create employment, a place to build purchasing power within the communities, a place to improve the standard of living of the communities and many others.

In addition, economic empowerment is essential to help the government initiatives in improving people's welfare. In the context of economic empowerment, mosques have a central role because (1) The mosque is the closest institution to the grassroots community; (2) Mosque funds can be productive (Adnan, 2013); and (3) Mosque is an institution that people relatively believe (Soemitra, 2014). With mosque cooperatives as the wing or anchor of a mosque, the mosque is able to become an institution that not only empowers the religious beliefs among the communities but also socio-economic empowerment. Furthermore, the mosque cooperative is a pillar of the nation's community cluster, as stated in the National Cooperative Policy 2011-2020 of the Cooperative Commission of Malaysia (SKM). It functions to fulfil the common needs of the community, which in turn enhances the socio-economic status of the cooperative's members and the community. The ideology, concept and character of mosque cooperatives align with the core value of Islamic economics, that is, the principle of justice for all parties.

Consequently, to empower the mosque cooperatives in Malaysia, the Cooperative Commission of Malaysia has introduced the Strategic Development Plan of Mosque Cooperatives 2017-2020. It is developed after the identification of issues and challenges faced by mosque cooperatives, such as lack of understanding among the communities and lack of support from the mosque's pilgrims and others. Basically, it outlined several initiatives on the strategic thrust as a result of the main thrust, which includes actions to be implemented for the period 2017 to 2020 to increase the capacity and capability of mosque cooperatives in terms of the number of cooperatives, income generation and job creation through the 'community spill over business effect' which is expected to be a generator of community development, especially for the local Muslim communities.

Therefore, the focus group discussion was conducted focusing on the examination of the ways or actions taken by mosque cooperatives in Malaysia in developing the ummah. The objective of the study is to identify the role of mosque cooperatives in the economic empowerment of the ummah or community. The roles were examined from the perspectives of business networking and the information and governance systems of the mosque cooperatives. The remaining discussion of the study is divided into four sections. Section 2 elaborates on the theoretical foundation of the empowerment of the ummah via cooperation. Section 3 narrates the methodology adopted in this study, while Section 4 discusses the findings of this study, and the conclusion is in Section 5.

2.0 THEORETICAL FOUNDATION

Cooperative may help the ummah or community's development, according to many authors. Cooperatives are essentially community-centred, democratically based, adaptable, and participative, which makes them ideal for economic growth (Gertler, 2001). It was then formed as a self-help organisation to address economic and social shortcomings (Baarda, 2006).

Cooperative and community come hand in hand. Stofferahn (2009) defines community development as "what people do to improve the overall quality of the community." Nadeau and Thompson (1996, pp. 7–8) define cooperative development as "a group of people forming an organisation to provide themselves with specific economic or social benefits." The key difference between cooperative development and community development is that the former aims to establish a member-controlled organisation created to serve members' needs. In contrast, the latter aims to promote the well-being of the community. Nadeau and Wilson (2001, p. 65) combine these two terms into cooperative community development, which they define as "a process in which member-controlled organisations develop and operate to achieve the goals of their members and the broader social and economic goals of the community."

Cooperatives aim to produce commodities and provide services, as well as meet the members' legal requirements to societies. Additionally, cooperation, relationships, and involvement are encouraged, which in turn fosters interpersonal relationships among members of the cooperatives. Cooperatives offer services that are advantageous to both their members and the neighbourhood. It is also recognised as a crucial tool for the growth of less affluent communities and, given its inherent capacity to foster civil society and economic independence, as a successful community development vehicle (Ibrahim, 2001). Due to the cooperatives' emphasis on education and skills development, local management capacity enhancement, reduction of capital concentration and migration, cooperatives have a positive impact on society as a whole (Gibson, 2005). In cooperative societies, people gather together to pool their resources in order to address particular needs that individual members' limited financial power could not address (Birchall, 2004).

Furthermore, cooperatives benefit communities in distress, which is termed the "cooperative advantage". The cooperative advantages are based on its particular ability to (i) address market and state failures, (ii) foster trust, (iii) develop a spirit of self-help, (iv) strengthen civil society, (v) encourage key stakeholder participation by building on cooperative values; and (vi) increase social efficiency and efficacy through favourable social and economic externalities. When cooperatives are connected to a larger social and political imagination of alternative development, along with appropriate legislation and support mechanisms, they will become successful vehicles for community development (Spear, 2000).

On the other hand, an Islamic cooperative is an alternative model, simply a traditional cooperative that has been converted into a Shariah-compliant approach cooperative. The idea of shirkah mufawadah is used to create an Islamic cooperative - all participating parties pay the same amount of money and manage the organisation collectively (Wahab et al., 2023). Back in history, the cooperative had been initiated during the times of Prophet SAW. Based on the Prophet's action during a military campaign, he instructed everyone to bring whatever food there was, which was a small quantity of food placed on a mat. The Prophet then prayed for its blessing to be increased and called everyone to take the form of it. With some leftovers, it was enough for everyone (Sahih Muslim, No. 1729). This hadith illustrates how collaborative efforts are founded on Islamic ideals, mutual assistance, and pursuing justice from Allah SWT (Elfaki & Embi, 2023).

Besides Islamic cooperatives or Shariah cooperatives, there is a mosque cooperative or mosque-based Islamic or Shariah cooperative. This is where the mosque serves as a tool for the holistic development of people despite being a place of worship (Wahab et al., 2023). Prophet SAW also built the first mosque in Medina to educate people and spread divine teachings (Wahab et al., 2021). At that time, the mosque was seen of as more than just a place for prayer or a gathering place for community groups (kabilah). Instead, it served as the hub for all public activities, including politics, economics, social life, and culture. Because of the Prophet's prophetic accuracy, the mosque played a significant role in the growth of Muslims. This demonstrates that mosques are crucial to the development of Muslims generally and of individuals in particular (Wahab et al., 2023).

3.0 METHODOLOGY

A qualitative study design using focus group discussion is conducted for the data collection. The study follows the "Consolidated Criteria for Reporting Qualitative (COREQ) research guidelines as suggested by Tong et al. (2007). The criteria included in COREQ is a 32-item checklist that helps to report important aspects of the research team, study method, context of study, findings, analysis, and interpretations (refer to Table 1). It is basically a formal reporting checklist for in-depth interviews and focus groups, the most common method for data collection in qualitative studies (Tong et al., 2007). The guidelines outline several steps, as presented in Table 1.

Table 1: 32-Item Checklist in COREQ

Domain 1: Research Team and Reflexivity		
Personal characteristics		
1	Interviewer/ facilitator	Which author/s conducted the interview/ focus group?
2	Credentials	What were the researchers' credentials?
3	Occupation	What were their occupations at the time of study
4	Gender	Was the researcher male or female?
5	Experience & training	What experience or training did the researcher have?
Relationship with participants		
6	Relationship established	Was a relationship established prior to study commencement?
7	Participant knowledge of the interviewer	What did the participants know about the researcher?
8	Interviewer characteristics	What characteristics were reported about the interviewer/ facilitator?
Domain 2: Study Design		
Theoretical framework		
9	Methodological orientation and theory	What methodological orientation was stated to underpin the study?
Participant selection		
10	Sampling	How were participants selected?
11	Method of approach	How were participants approached?
12	Sample size	How many participants were in the study?
13	Non-participant setting	How many people refused to participate or dropped out? Reasons?
Setting		
14	Setting of data collection	Where was the data collected?
15	Presence of non-participants	Was anyone else present besides the participants and researchers?
16	Description of sample	What are the important characteristics of the sample?
Data collection		
17	Interview guide	Were questions, prompts, guides provided by the authors? Was its pilot tested?
18	Repeat interviews	Were repeat interviews carried out? If yes, how many?
19	Audio/ visual recording	Did the research use audio or visual recording to collect data?
20	Field notes	Were field notes made during and/ or after the focus group?
21	Duration	How long was the duration of the focus group?
22	Data saturation	Was data saturation discussed?
23	Transcript returned	Were transcripts returned to participants for comment and/ or correction?

Domain 3: Analysis and Findings		
Data analysis		
24	Number of data coders	How many data coders coded the data?
25	Description of the coding tree	Did authors provide a description of the coding tree?
26	Derivation of themes	Were themes identified in advanced or derived from the data?
27	Software	What software, if applicable, was used to manage the data?
28	Participant checking	Did participants provide feedback on the findings?
Reporting		
29	Quotations presented	Were participant quotations presented to illustrate the themes/ findings? Was quotation identified?
30	Data and findings consistent	Was there consistency between the data presented and the findings?
31	Clarity of major themes	Were major themes clearly presented in the findings?
32	Clarity of minor themes	Is there a description of diverse cases or discussion of minor themes?

Source: Tong et al, 2007

Domain 1: Research Team and Reflexivity. The research team involved a researcher who has conducted the previous research related to this current study, the continuous study from the former one. He became the expert or the team leader of the research team for this study.

Domain 2: Study Design. First, the selection of participants. The participants were selected based on purposive sampling as the participants share particular characteristics and have the potential to provide rich, relevant and diverse data pertinent to the research questions. There are 10 participants have been chosen and invited via invitation letter based on particular criteria and diverse backgrounds. However, only six participants were available on the day of the focus group discussion. Others were unable to participate due to unexpected shortcomings. In addition, they participate voluntarily. Basically, the participants were selected from various organisations. They represented the regulators, operators, shareholders and customers. The regulators were represented by three staff from Suruhanjaya Koperasi Malaysia (SKM). One participant each represents the operators. They are from Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA), one participant from Koperasi Qaryah Masjid At-Taqwa Taman Bertam Indah, Pulau Pinang and one participant from Koperasi Islah Malaysia Berhad represented the operators. Sixteen shareholders attended the FGD.

Second, in terms of data collection, a question guide was developed to lead the focus group discussion. The process begins with document analysis. The past studies related to any cooperatives, including mosque cooperatives for five years (2017-2021), were studied to explore the potential or successful stories of cooperatives in developing the community and any related points. The 'Mosque Cooperative Development Strategic Plan 2017-2020' is also referred to as the main reference. The semi-structured question is developed and guided with the theme of 'Empowering the Mosque Cooperatives for Development of Ummah'. The questions are constructed based on the 'Mosque Cooperative Development Strategic Plan 2017-2020'. The questions in the question guide were constructed into three main sections: introduction, main and closing. The main sections were then further divided into four sections: (1) the Role of the mosque cooperative to the societies, (2) Management of the mosque cooperative, (3) Performance of the mosque cooperative, and (4) Business networking of the mosque cooperative. The questionnaire aims to identify the role of the authority related to the mosque cooperatives and how the mosque cooperatives have an impact on the development of the community. In total, twenty (20) questions were discussed related to the role of the regulator (SKM) and players (ANGKASA, an apex cooperative, and Mosque Cooperative). In addition, the questions also revolved around the performance of the mosque cooperative, the management efficiency of the mosque cooperative, and the impact of COVID-19 on the performance of the mosque cooperative. The questions are presented in Table 2.

Table 2: List of FGD's Interview Questions

No	Questions	Expected Response
1	What is the position of Koperasi Kariah Masjid in contributing to GDP? Does it have the potential to grow?	**Introduction** Role of Mosque - Economic Development
2	Empowerment of the ummah through mosque pilgrims. What is your view on the statement? And what are the examples of ummah empowerment activities that have been done by you and other examples that can be done?	**Introduction**
3	How does Covid19 impact on cooperative performance?	**Introduction** Performance
4	How does the Cooperative deliver and encourage local businesses to work with the Cooperative, what are the pulling factors?	Role to Societies
5	What are the financial services (financing contracts) that are the main focus between the two parties (syirkah contract, mudharabah, murabahah or Ijarah) and why?	
6	There are five (5) EPP focus areas (Financial services, retail and wholesale, tourism, personal care, and health, agro -based industries and agriculture. What other focus areas are targeted for the next five years?	Strengthening Business Networking
7	What economic initiatives have the cooperative extended to local businesses or pilgrims to help alleviate independent follow-up from Covid19?	Role to Societies
8	What are the factors that contribute to some Koperasi Kariah Masjid to be more advanced in performance compared to other pilgrims?	Factor of Performance Efficiency
9	How to ensure the sustainability of the cooperative to be in line with current needs in order to survive in the current challenging business environment?	Cooperative Strengthening
10	There are those who ask for help every month for many years with the mosque pilgrim. This is proof that the economic empowerment of these groups through fund contributions is less effective. What is your view on the situation?	Role towards Societies
11	Angkatan Koperasi Kebangsaan Malaysia Bhd. (Angkasa) has identified a total of 6,300 mosques and 17,000 suraus in an effort to help establish pilgrim cooperatives in Malaysia to enhance economic development among the local population (Utusan 31 October 2021). How far has the mission progressed and what are the challenges faced by Angkasa in the establishment process?	Role towards Societies – Economic Empowerment
12	How to increase the level of confidence of members in the MOH so that members increase capital support (shares)?	Management Efficiency
13	SKM provides access to Koperasi Kariah Masjid to obtain advice and consultation (e-consultation), is this method effective to help cooperatives and what are the issues that are often raised by cooperatives?	Management Efficiency (SKM)
14	How does the government show support for the Koperasi Kariah Masjid initiative? for example are there privileges on tax rates or other incentives?	Management
15	What are the initiatives taken by the mosque pilgrim cooperative in ensuring the efficiency of cooperative management?	Management
16	SKM has prepared the Cooperative Governance Guidelines (GP27) which lists 15 very good principles in ensuring transparency of governance. Is it just a guideline (best practice) or mandatory to follow? And what about monitoring the implementation of this governance? Does it mean that SKM itself will conduct an audit to ensure that the cooperative performs as recommended?	Management (SKM)
17	Are there any problems between the management of the cooperative and the board of directors in the strategic decisions of the cooperative? Does the board need to give approval for each strategic initiative undertaken by the Cooperative?	Management

18	Does Kariah Masjid have a plan or framework regarding the distribution system of fund contributions received from the public, for example 10% is channelled for capital assistance of small traders, 10% is channelled for learning assistance of children of the underprivileged?	Management
19	What improvements can be proposed for the development of cooperatives in the future?	**Closing**
20	What are your hopes for the Kariah Masjid Cooperative Movement in the future?	**Closing**

Source: Authors' Own Work

The question guide for the FGD session (column 2, Table 2) includes introductory questions which allow the participants to become acquainted and linked to the topic of discussion and also as initiators to the topic of discussion. The transition and critical questions (refer to questions number 4 to 18, Table 2) were used to direct the group towards the main point of discussion and to keep the conversation on track. For conscience reasons, the majority of the group discussions focused on the central questions. Finally, participants were invited to offer their perspectives on issues related to the mosque cooperative on developing community in the closing section. The moderator facilitated the focus group discussion and adhered to the question guide but also asked follow-up questions to acquire more detailed information on the subjects and allow for open conversation between participants. The moderators often commence the focus group by asking broad questions about the topic of interest before asking the focal questions.

The third step is the pilot test. When the development process of the question guide is completed, the question guide is tested by a group of students from Universiti Sains Islam Malaysia and several people who have experience in dealing with cooperative institutions. The pilot test was expected to ensure comprehension and clarity of the questions.

Next, the study was conducted. The focus group discussion was held online on 18 December 2021, starting from 8:30 a.m. to 12:45 p.m. The date and time are chosen because the designated date and time are convenient for all the participants. In each session, the focus group discussion was conducted in Malay. It is conducted online via Microsoft Team, an online platform which allows the focus group discussion to be recorded audibly and visually. It is important to record audibly and visually as the researchers were able to record the intonation of voice, expression and reaction during the discussion. The online discussion was conducted to hinder the participants from meeting face-to-face during the lockdown period of COVID-19. Additionally, each participant received an explanation of the purpose of the study by email with the attachment to the invitation letter.

There are two sessions of discussions that took 60 to 90 minutes each session. A different moderator facilitates the discussion. The focus group discussion was conducted for three hours, with two sessions and two different moderators for each session. The first session discussed the first objective of this study, which is to examine the role of mosque-based Islamic cooperatives for community economic development on strengthening the network in the form of business partnership (2 hours discussion). The second session focused on the examination of the role of mosque-based Islamic cooperatives for community economic development in enhancing the efficiency of information and governance systems to meet the needs of the community (1-hour discussion). In each session, the moderator's role ensured that the discussions were engaging, relevant, and elaborate clearly. There are also three rapporteurs responsible for observing and taking notes of the discussion. Two technical assistants managed the technical part of this meeting session and also recorded the discussion using Microsoft Team. Data saturation was reached upon

the completion of this discussion, and with the permission of all the participants, the focus group discussion was recorded and transcribed. During the analysis process, the responses of the participants reached the data saturation point due to the similar responses to the same questions asked among the participants. There are no recurring themes among the responses, and the data collected was considered sufficient.

Domain 3: Analysis and Findings. The recorded data have been transcribed manually by the researchers. The main themes and sub-themes, as discussed in Section 4 of this paper, have been reached via thematic analysis. The qualitative software application NVivo 11 is used to encode all quotes. The video recording of the group discussion then, was transcribed in Microsoft Word manually by the research team. Quotations, sentences, or words of the transcripts were labelled with codes to identify key findings while preserving the context in which these findings occurred. The qualitative software application NVivo 11 was used to encode all quotes. Using an inductive theme approach, data (quotes) were evaluated for a systematic data set, which was then recognised and grouped using a coding system. Similar codes were grouped into general concepts (subcategories) and then further classified into main categories. To ensure the credibility of data interpretations, two researchers conducted analyses separately. Until consensus was attained, any reservations or disputes were discussed with two additional researchers. The categorisation of the FGD results into four themes, which are acceptance, initiatives, action plans, and key players. Acceptance means whether the panels agreed with the statement of "empowering the mosque cooperatives for the development of ummah". Second, initiatives that look at the current initiatives that have been done in empowering the mosque cooperatives. Third, action plans mean the improvement that can be done in empowering the mosque cooperatives that focus on the development of the community, and the last theme is key players, which look at the organisations/ institutions that are needed and required to empower the mosque cooperatives.

4.0 DISCUSSION AND FINDINGS

The FGD data was analysed within the context of four main themes and explained further according to the sub-themes under each main theme (Figure 1).
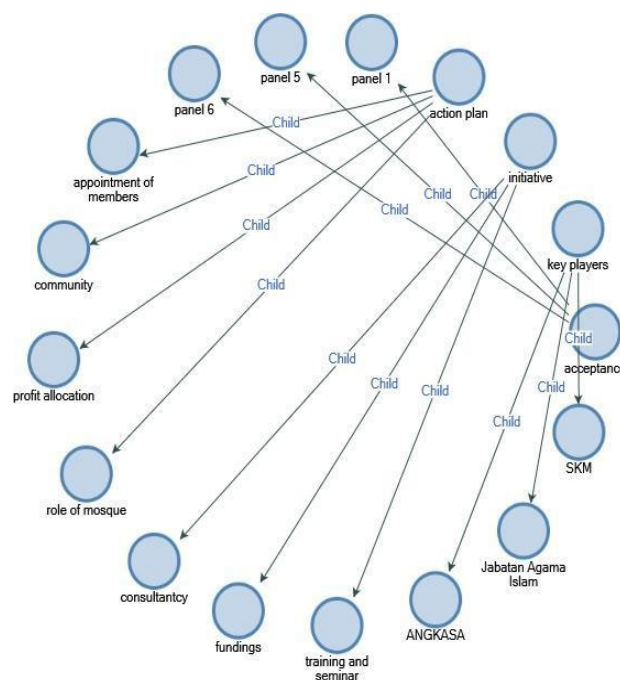

Figure 1: NVIVO Results from FGD Data

Theme 1: Acceptance. This theme is indicated in the statement agreement of "empowering the mosque cooperatives for the development of the ummah." All participants in the FGD agree with the statement, "empowering mosque cooperatives for the development of the ummah." They believe that the mosque cooperatives are able to empower the community around the mosque by fulfilling the common needs of the community. This is in line with the image of the mosque being the centre of aid, assistance and support for the communities, specifically Muslims. Moreover, 60% of Malaysia's population is comprised of Muslims, which in turn makes the mosque regarded as an important institution, especially within the communities where the mosque is located. This is why there is a need to change the image of a mosque, not only as a worship place but as a multi-role institution that has socio-economic impacts. Moreover, the mosque is regarded as a holy institution. Thus, people put their trust, confidence and belief in it. Hence, any activities conducted by the mosque pilgrims will be regarded as good activities in the eyes of the public, including mosque cooperatives.

Theme 2: Initiatives. 'Initiative' theme means the various initiatives that have been carried out by different parties to empower the mosque cooperatives from different aspects. From the FGD sessions, various initiatives have taken place to empower the mosque cooperatives by the regulatory body and its arm institution. The initiatives are considered extensive because they cover various aspects related to the empowerment of the mosque cooperatives, such as human capital development, management efficiency, management performance, management structure, management procedures, and even funding allocation. The initiatives were conducted via various interventions, such as seminars, workshops, training and courses, and even one-to-one consultation services. Mosque cooperatives need to be proactive and actively participate in the programmes conducted and benefit from the initiatives that have taken place for their success. The success of mosque cooperatives leads to the success of the mosque itself as well as the success and well-being of the communities.

Theme 3: Action Plans. With regards to the theme under 'action plans', all the responses related to the future actions on the better empowerment of the mosque cooperatives will be collated under this theme. Even though various initiatives have taken place, various action plans need to be taken into action for further improvement of the mosque cooperatives due to the issues and challenges that have been raised during the discussion. It is basically the same issues identified by SKM before developing the Strategic Development Plan of Mosque Cooperatives 2017 – 2020. Among the issues are the cooperatives do not give any returns to the members, such as no common needs, limited modal and business resources, and non-existence of a comprehensive business plan. Other than that, there is a lack of support from the community, a lack of understanding towards the mosque's cooperation with the community, and a lack of exposure and awareness of the importance of cooperation. From the management side, there is a lack of support from the mosque's management, a lack of experience and less proactive members in managing cooperatives, conflict of interest, and no participation from the younger generation to continue the legacy of the mosque cooperative. This shows the initiatives that have taken place for the three (3) years (2017 – 2020) have not successfully been achieved since the same issues have not been resolved until now.

Among the future action plans highlighted in the discussion for the empowerment of mosque cooperatives can be classified as 3Ps: Pentadbiran (Management), Pemahaman (Understanding) and Perundangan (Legal). In terms of management, the mosque cooperative requires the members to give full commitment and be supportive towards the activities of the mosque cooperatives, such as full attendance in the Annual General Meeting, buying mosque cooperative's products and being active as members of the mosque cooperative, especially the

Board and Top Management in taking the lead, explore various opportunities to be utilised as well as working hard to identify and fulfil the needs of the cooperative's members and the communities. If looking at the understanding side, it should be two-way benefits, not only bringing benefits to one side. If there is a two-way flow from cooperative to communities and from communities back to cooperative, in various aspects such as communication, support, understanding and others, both parties, the mosque cooperative and the communities, can be successful. All parties will gain benefits within the relationship: mosque pilgrims, mosque cooperative members, and communities. From the legal perspective, if the related authorities or parties work together to empower the mosque cooperatives, such as SKM, ANGKASA, Jabatan Agama Islam and others, the mosque cooperatives can be managed smoothly, such as no argument or issue raised when the mosque cooperative would like to utilise the waqf land for a certain business.

Theme 4: Key Players. For this theme, any parties identified as the key players in the successful empowerment movement of the mosque cooperatives will be discussed under this theme. The key players identified for the empowerment of mosque cooperatives are SKM, ANGKASA and Jabatan Agama Islam. Suruhanjaya Koperasi Malaysia (SKM) is a government body under the Ministry of Entrepreneur Development and Cooperatives Malaysia (MEDAC). Meanwhile, Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) is a top cooperative that covers all types of basic, secondary and upper cooperatives throughout Malaysia. The Government recognises ANGKASA as a body that represents the Malaysian Cooperative Movement at the national and international levels. It is also a reference for cooperatives at national and international levels, where it shares the formula for the good management of cooperatives. Jabatan Agama Islam is a department that handles religious matters. Every state in Malaysia has their own Islamic Religious Department.

These three are the identified key players in the empowerment of mosque cooperatives. Thus, cooperation among these key players must be established to ensure the movement of the mosque cooperative goes smoothly. This is because the mosque is an institution under the provision of Jabatan Agama Islam, while the mosque cooperative is supervised by SKM and under the guidance of ANGKASA. If these three players established consolidated or comprehensive guidelines and procedures related to various aspects of the mosque cooperative in one document, it would be good. All the important matters, such as audit procedures, procedures on conducting the Annual General Meeting (AGM), the procedures on application of waqf land with Jabatan Agama Islam for mosque cooperative's usage and others, are incorporated in one document.

5.0 CONCLUSION

From the study, it may be concluded that the empowerment of mosque-based cooperatives can increase the development of ummah. Engagement in economic and entrepreneurship activities is valuable for the mosque-based cooperatives to move forward in gaining some economic income and impact. The result shows that the majority of the mosque committee agreed on the role of a mosque-based cooperative as a base to strengthen the economy of the ummah through economic activities. With these economic activities, mosques are able to gain additional financial income and, at the same time, provide a business opportunity for the local qariah members to execute their small business activities. Moreover, many initiatives and programs are held by the mosque in terms of business consultancy, training and seminar, funding and financial aid to support the business activities of qariah members. However, there is still a lack in terms of the mosque management committee. The issues such as the lack of professional members on the committee members, lack of economic knowledge among the committee members, and not having clear guidelines for committee members to monitor and evaluate all economic projects of the mosque are still being

discussed among the committee members. From these issues, action plans have been taken by the mosque committee and authorities to enhance the capability of the mosque.

In short, the key success for mosque-based cooperatives in the implementation of economic development activities of the ummah is learning from other cooperatives that have been successful, strengthening the capacity of committee members, continuing education to committee and qariah members about the Islamic economic concept, strengthening the networking and partnership, effective, attractive and adaptive socialisation through numerous media and channels and increase the internal capital collection. It is suggested that the mosque management committee should be empowered by the authorities such as SKM, ANGKASA and public figures to perform such economic and social business with clear guidelines and execution policy. Thus, the enhancement of professionalism among mosque management is an important factor that can increase the economic development of ummah.

For future research, it is recommended to look into the factors that restrain the community around the mosque from supporting the mosque cooperative, such as the name of the cooperative itself, the constraints of the cooperative members and many other factors. The future study can be conducted via FGD as well but having the community and the cooperative members as the participants without any participation from the authorities and the top management or board members of the cooperative itself. Identification of these factors can help to develop rectification measures for those identified problems, thus leading to a win-win situation between the mosque cooperative and the community.

Acknowledgement

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