MOSQUE AND ECONOMIC DEVELOPMENT
Nur Indah Riwajanti, Muhammad Muwidha, Triesti Candrawati
Accounting Department
Politeknik Negeri Malang
Malang, East Java
nur.indah@polinema.ac.id

ABSTRACT
This research aims to explore the potential of mosques in economic development of the ummah. Based on qualitative approach, the primary data was collected through in depth interviews to six informants in Malang, East Java includes: an ulama and professor in Islamic Economics, a lecturer who actively engage in Islamic economics’ teaching, a leader of Islamic Cooperative, and three mosques caretakers (takmir); which then analyzed based on data reduction. The findings shows that mosque has two functions; as the center of worship activities and civilization which should include economic activities. However, the function as center of civilization tends to be neglected beside the facts that they have good networking basis based on Islamic brotherhood. In order to provide positive economic contribution, it requires distribution of Islamic economics knowledge to the ummah in the form of routine religious meetings to improve their understanding and awareness.

Keywords: mosque, economic development, ummah

INTRODUCTION
Indonesian Muslims can’t be separated from mosque in daily life. Based on data from the Ministry of Religious Affairs, the number of mosques in Indonesia reached 73,096 in 2013, with an estimated growth of 20% per year then estimated the number of mosques mosque 1,167,753 [1]. Furthermore, the number of mosques and musholla in East Java in 2013 reached 127,439 [2]. Vice President Jusuf Kalla as Chairman of the Indonesian Mosque Council (DMI) claimed that Indonesia has the largest number of mosques in the world, even more than the number of mosques in Saudi [3].

The importance of mosque in Indonesia and Pakistan is mosque management done by the community, thus it is more democratic as they are not managed by the government like in Saudi, Kuwait, Iran, Malaysia etc. The mosque as a center of worship should not only be used as a place of prayer in congregation, but should also serve as part of worship in the form of muamalah and community development through the family empowerment. This is in line with the statement of
Chairman of Dewan Masjid Indonesia (DMI/Board of Indonesian Mosques) Central Board in DMI 2016 Meeting that in the future mosque must be independent and has multi-function that prospered the surrounding community by having a business activities based on the local potential [4]. Therefore, mosque can become the center of people power and economic fortress of globalization.

Previous research on community-based empowerment of one particular mosque found that it has the potential for economic empowerment of the people around the mosque [5],[6],[7],[8]. This study aims to analyze, in a broader perspective not just focusing on one particular mosque, the potential of mosque in economic development for local community.

THEORETICAL REVIEW

In the early history of the Islamic development, mosque is the center of Islamic civilization which has two functions. First, mosque has religious functions as a place of worship, prayer, dhikr and i'tikaf, and social functions as centers of education, education and teaching, central government administration. Second, it has socio-economic function with the establishment of Baitul Maal which manages zakat, infaq and alms giving to help the poor; a tradition continued by Khulafaur Rashidin and his successor caliph [6],[8],[10]. It is clear that mosque is not just a place of worship to Allah Almighty, but also horizontal worship and muamalah towards other human being. However, now majority of mosque become a place of worship which only used in the prayers hours and tends to be empty between prayer times. Some mosques already have a variety of economic activities in the form of Mosque Owned Enterprises, but the number is very limited [4]. An important key to create mosque center of civilization is independence [6]. Muslims should prosper the mosque as stated in the Qur'an: "Verily those who prosper the mosques are only those who believe in Allah and the Last Day, and continue to establish prayer and not fear (to anyone) other than to Allah, then they are the ones who are expected including those who are guided" (QS At-Taubah: 18).

Several studies related to the community empowerment through mosque have been done in several cities and all found that the mosque has the potential to improve the welfare of the people who live around the mosque. It was revealed that BMT Nurul Jannah successfully transformed zakah institution to manage professional business in economic activity by providing productive financing distributed to poor society around mosque which improve welfare and reduce inequalities [7]. In addition, mosque's function as a development and empowerment of Muslims as a whole should not be neglected [8]. Using the SWOT analysis method, it was found that mosques in Banda Aceh have the potential and capacity for people empowerment in the form of unlocking the potential of human resource potential, institutional and network, sources of funding, business climate around mosque and support from stakeholders [9]. However, the challenge faced come up, such as low positive response of the surrounding community and differences of opinion of public figures about the need for economic empowerment activities in the mosque. The different strategies adopted by establishing BMTs and creating Mosque Micro Loans programs so that the potential of human resources are shared [5]. The key of people empowerment are strategic location, infrastructure and facilities.
RESULTS

The history of mosque as a center of economic activities

During the time of the Prophet, Mr. J explained, the function of mosque is very broad, even includes political elements since the Prophet also performed his duties as a community leader and gave command to the ummah from the mosque. In the social perspective, the mosque is also a meeting place of Muslims in implementing ukhuwah and in conducting economic activities. From the mosque as well, the Prophet gave directions to his companions related to natural resources utilization.

Mr. T explained that the mosque in Medina at the time of the Prophet had a very simple physical appearance with an area of approximately only 850 square meters, but the mosque has tremendous attractiveness. This attraction was real because the da’wah and other activities carried out in the mosque was able to become a magnet that attracts the hearts of people so that they come with a variety of positive goals. Because of the large number of pilgrims, it inspired traders to open stalls and sell goods around mosques. This trade was organized very well and became more crowded until they finally neglected the call of worship because they were busy with trading. Thus Allah Almighty reminds in the Qur'an Surah Yunus 10: 10 to encourage them to immediately perform Friday prayer when there is an exclamation of adzan and leave the sale and purchase activities.

Mosque at the time of the Prophet had run economic functions. Mr. T explained that there were ten companions of the Messenger of Allah guaranteed to enter Paradise, six of whom were rich, even three of them (Usman ibn Affan, Abdurrahman bin Auf and Saad bin Abi Waqash) were conglomerates at the time. Usman bin Affan was the largest donor in the early spread of Islam. Abdurrahman bin Auf was the founder of the first Islamic market in Medina based on the recommendation of the Prophet. Saad bin Abi Waqash was chairman as the first Islamic trade group to China during the time of Usman's Caliph and the trade mission departed from the mosque in Medina. Thus the rich and the officials gathered in the mosque and solved the community problems in the economic, social and political fields, as explained by Mr. T.

Mr. U, a chairman of the largest Islamic Cooperative in Malang, explained with confidence that the mosque has potential for the development of the ummah; judging from the history when the Prophet built the Nabawi mosque which then surrounded by market. Then, this concept was followed by the Sultan Agung / Mataram Islam; where in the concept of urban development there is always a square surrounded by mosques and markets. Mr. U’s explanation is thoroughly discussed about the mosque economic potential because of the strength of network and networking based on the value of ukhuwah Islamiyah (brotherhood). Networking or jamaah actually have been taught in Islam through the importance of praying in congregation in the mosque. This potentiality should be utilized not only in the social field, but also in the economic field.

THE IDEAL ROLE OF MOSQUE IN ECONOMIC DEVELOPMENT

The function of mosque as a center for the development of the ummah becomes an important thing, as stated by all informants. Mr. T explained that the mosque has a strategic function as a
center of worship and civilization. As a place of worship, the mosque is used in a variety of activities directly related to worship and spiritual development. In addition, the mosque also serves as a center of civilization where all the problems of the *Ummah* are discussed, for example issues related to economics, education, politics, culture etc. Currently, the function of worship has been implemented well, unfortunately the function as civilization development still get less attention from the society.

Therefore, mosques need to be encouraged so that these two functions can run well by improving creativity of mosque board to serve the *ummah*, to increase the welfare. Jamaah mosques need to be fostered to have a balance of religious ethos and strong work ethic. Thus, creativity recognizing economic opportunities and opening up businesses to capture these opportunities is important. For example, there is an innovation to rent the mosque tower for Base Transceiver Station (BTS) in cooperation with a telecommunications provider. At first this innovation was less acceptable, but after he explained the legal grounds that this is not contrary to religious law, the mosque *jamaah* can accept.

At the time of the Prophet there was no palace or government headquarters as it existed in the present day. Therefore, the mosque became the center of all the Prophet activities as the leader of the people, both related to social and political economy. As center of economic activities, mosque based *Baitul Maal* had role as both micro level for the economic progress of individual people and also in macro level for the economic development of people globally.

In addition to economic aspects, Mr. J also emphasized that the mosque is an intellectual empowerment center to provide understanding and motivation, but the practice of activities is done outside the mosque. The Prophet also gave an example that from the mosque he founded a market, therefore there is a very strong connection between the mosque and economic activity. Furthermore, he asserted that in the Al-Quran surah *Al-Jum'ah* there is a very close relationship between the market with the mosque. In the past there was no loudspeakers, but there is a verse explained when the call to prayer (*adzan*) has been echoed then the *ummah* immediately prompted prayers; this implies that there is close distance between the mosque and the market. Then the verse of the Qur'an says when the prayer has been fulfilled then spread you to seek the gift of God and even told to perform more *dzikir* in the form of doing activities in the market instead of in mosque. Therefore, the intensity of economic development carried out by the Prophet both macro and micro from the level of production then to the market which also managed by the Prophet. Related to the current condition when the people who can’t control the economic, Mr J affirmed Muslims should be optimistic, because the mosque is an easy place to gather people because it has the same bond, that is *ukhuwah* Islamiyah. Similar to other ‘informants’ opinions, as a *takmir* of the mosque, Mr. F strongly agrees that mosques should be mobilized for economic development. The detail explanation from Mr. F includes his belief that the strength of the *ummah* is built on three aspects: mosques, campuses and banks that should become three pillars of mutual synergy and cooperation. He also expressed his intention to establish a Islamic cooperative in the mosque so it could directly contribute in helping *jamaah*, especially students, with a contract that does not incriminate them.

Different perspective given by Mr. P who stressed the importance of keeping attention to *adab* (norm) in the mosque, for example, female who are in period (menstruation) should not
allowed to enter the mosque and they can only be on the terrace, not eating while sitting, etc. However, Mr. P also supports mosque to conduct income-generating activities, such as providing place for weddings ceremony (walimah), establishment of Islamic cooperatives that provide soft financing to jamaah and other activities that are beneficial to the ummah.

Now Muslims in scattered condition of Muslims, the mosque has the potential to be used as a unifying society socially. The key to unifying the ummah is to raise awareness and avoid conflict of mahdzab and religious mass-based organizations, as emphasized by Mr. P. He hope that the mosque can help people who are trapped by money lenders by raising funds and establishing Islamic cooperatives. This departs from his experience that is often visited by people who need funds.

Mosque has an ideal role for community economic development. Mr. J in detail explained that the function of the mosque is not just associated with spirituality alone but invites people to Islam completely (kaffah). On the possibility that the ideal role of the mosque for the development of the people, Mr. J is confident that it is possible and even become a must to carry out that ideal role. He provided an example of a mosque in Malang that he supervised in the process of economic activities realization which already has a minimarket.

Some mosques can indeed conduct activities well, by setting up shops, cooperatives etc., but still sporadic and small scale. Mr. U as ICMI’s (Ikatan Cendekiawan Muslim Indonesia) activist stated that ICMI intends to encourage Islamic economic spirit by establishing cooperative in cooperation with Financial Services Authority (OJK). This is also support the intention to spread information about the Law of Micro Finance Institution. OJK is actually also interested to socialize this Law and encourage MFIs, preferably based on mosques and pesantren (Islamic boarding schools). OJK further invited ICMI at the book launching titled Friday Khutbah Collection on Islamic Economics and Banking. The preachers are expected to actively support the awaken of the ummah about the importance of managing the economy for Muslims. However, it will take a long time for the movement and take root in a mosque. He also pointed out the importance of education through intense preaching and in a long time before they could move in real terms of economic activities. After the ummah received a fairly new understanding, then this process can run well because people are not shocked since previously the topics of education in mosque mostly dominated by studying about fikih. For example, the study concerned more about death, suddenly jump to create economic activities in the mosque. The process of building community awareness becomes an important step. It should be underlined that providing education and building a good understanding about Islamic economics should be done at the beginning, as has been done the Al Ghifari mosque. This model of education will be developed by others takmir of other mosques.

CONCLUSION

Mosque has the potential to play a significant role in the economic development of the ummah. The Prophet has given examples that the mosque does not only serve as the center of worship, but mosque is also a center of economic and other activities. In the present time, mosques should be able to manage potential for the benefit of the ummah. The failure of the mosque to develop the wealth of the ummah may due to various things, such as a process that does not involve mosque officials, does not involve worshipers (jamaah), lack of understanding and awareness
among *jamaah* that the mosque also has potential for economic activity. To provide economic contribution to the people, it requires a commitment of *takmir* mosque and supported by the *jamaah*. In addition, studies and *da’wah* in the field of Islamic economics are required, so that people understand that Islam teaching has the aspect of *muamalah* and commerce. After the people already have an understanding then they will have the awareness to participate in mosque-based economic activities.

**REFERENCES**


