

MOSQUE SHOPS AS A SOURCE FOR ITS FINANCE AND MANAGEMENT IN NASARAWA STATE, NIGERIA

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Abstract

There is no doubt that mosque as an essential place of worship for Muslims need to be managed decently and to be kept neatly. The aim of this research is to call the attention of the Muslims of Nasarawa State to have a plan for attaching some few shops in their building design of the mosque so that those shops can generate funds and be used in maintaining and running day-today financial activities of the mosque. The problem which led to this research is that financing the activities of the mosque in Nasarawa State mostly is from the charity (ṣadaqah which is popularly known as fīṣabīlillāh) and it is not forthcoming and very discouraging. The method adopted is descriptive where the data were gathered from the field while primary sources Qur'ān and Ḥadīth were used and other literatures that serve as secondary sources were also explored. The significance of this study is among other things addressing the problem of low income for the mosque management, the findings revealed that Muslims of Nasarawa State give very meager amount as charity for the mosque maintenance while if it is a different thing particularly political activities they use to give more money. Building of shops within the mosques is very important in order to attract funds for the day-today financial expenditure. It is recommended that mosque committee and scholars should lay emphasis on attaching shops to the mosque in order to have source of funds generation.

Keywords: Finance, Islam, Mosque, Management, Source of Generating Income (S.G.I).

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1. Introduction

Mosque in Islam traces its origin and history right from the time of the Prophets and Messengers of Allāh (peace and blessing be upon them all). For instance, in the Qur'ānic verse Allāh clearly stated that the first structure constructed and put in place for worship on the surface of earth is located at Makkah. The verse is as follow:

Indeed, the first House (of worship) established for mankind was that at Bakkah (i.e., Makkah)- blessed and a guidance for the worlds (Q3:96).

Likewise, all the places where there are Muslims one finds out that priority is given to the construction of mosque to cater for convenient place of worship, religious education discussion (*ta'lim*), etc. In Africa there are a lot of Mosque built by Muslims, also in Nigeria and Nasarawa State. However, at the 21st century, it is my utmost submission that Mosque in Nasarawa State need shops as attachment to generate funds so that there would be smooth running of its activities and management of financial needs that may arise. No doubt there are day today spending on the mosque, ranging from water supply for purification, ablution, and maintenance of lighting\electricity where mostly petroleum is needed for generator and salary for the staff taking care of the mosque security and cleanliness of its surrounding.

All the aforementioned need funds, while unfortunately the Muslims' attitudes to given out voluntary charity (*Sadaqah fisabilillah*) for mosque management in Nasarawa State is very poor and discouraging. Those who are to be allocated spaces for business around the mosque must fully comply with the valid conditions of the business deal in Islam. And the prohibited business transactions must forbid by the parties involved in business dealings. Al-Jaza'iry explained in his book "*Minhaj Al-Muslim* " Vol. 2, that the Messenger of Allāh forbade certain types of sales, because of what they contained of deceit, leading to people's wealth being fraudulently devoured (Al-Jaza'iry 2001).

2. Methodology

The method adopted is descriptive where the data were gathered from the field while primary sources Qur'ān and Ḥadīth were used and other literatures that serve as secondary sources were also explored.

3. The Concept and Brief History of Mosque in Islam

Mosque is a house of Allah that Muslims use to gather with the absolute intention to worship Allāh alone without ascribing any partner to Him. In other word, mosque can be defined as a place build purposely to serve Allāh by Muslims. Mosque is a sacred place whereby Muslim faithful assemble with the only ultimate aim to worship one God (Allāh) as He directed and taught through the practice by Prophet Muhammad (S.A.W). Alhassan in his book entitled *Mosque Management and its Roles in Muslim Worship* defined mosque as masjid in Arabic language which means a place of worship or prostration in prayer from the word *sajada*,

meaning he became humble or submissive or he bent himself down on the ground before God (Alhassan 2015). Allah instructed Muslims to use mosque in his worship he says:

And (He revealed) that the masjids are for Allāh, so do not invoke with Allāh anyone (Q72:18).

According to Topbas, At Quba, the first stop on the road to Medina, the Prophet (S.A.W) remained for fourteen days as guest at the quarters of the ibn Awf clan. It was then that the illustrious Masjid of Quba was built, with the Noble Prophet (S.A.W) personally taking active part in the construction. Quba is the first mosque of Islam and holds even greater importance for the fact of having been built during the Hegira (Topbas 2010). On the Quba mosque Allāh says:

... A mosque founded on righteousness from the first day more worthy for you to stand in. Within it are men who love to purify themselves; and Allāh loves those who purify themselves (Q 9:108).

The first mosque is the one in Makkah, Masjid al-Haram, which is the area that surrounded *Ka'bah*, the most holy place (Alhassan 2015). Alhassan further explained that the model of early mosque was the courtyard of Prophet Muhammad's (S.A.W) house in Madina, which was constructed in 622 C.E. This was organized with a prayer direction (*qiblah*), first facing in the direction of Al-Aqsa, Jerusalem (Alhassan 2015). Therefore, mosque in Islam has great impact in the life of Muslims, Rahim in his book entitled *Islamic History* stated that the Prophet built a mosque at Madinah which became the centre of the religious, social and political life of Madinah. The Prophet introduced the institution of (calling the Muslims in prayer times) *Ādhān* (Rahim 1975). In Islam, mosque is a community development centre (Jazeel 2011). It serves so many purposes which are not contradictory to the law of Islam, it is a place for congregation, a centre of excellence for knowledge, economic pursuit and community services, giving religious instruction, political discussions, knowledge sharing etc (Abu-Shuhbah 1975).

The second mosque in the history of Islam is that of Madinah. Topbas stated that there was no mosque in Madinah at first and the blessed Prophet (S.A.W) used to offer salat wherever he saw fit. It was not long after he had a second mosque built after Quba, the Masjidun-Nabi that stands today (Topbas 2010). This mosque was built after the migration from Makkah to Madinah.

3.1 Shops around the Mosque to serve for Internally Generated Funds

Management of the mosques in Nasarawa State most at times faces difficulty in financing day-today needs of the mosque, these needs may include provision of water to use for purification and ablution and purchase of fuel to use for generator in supplying the mosque with lighting. In some mosques, there are staff that are on pay role and their works among other things include cleaning the inner and surrounding of the mosque, washing of the toilets and security for the environment and the properties of the mosque.

All these cannot be done without funds, for easy mobilization and generation of money for easy sponsoring of the mosque activities, it is necessary and important that shops should be built around the mosque where lawful businesses would be carried out under strict monitoring of the management and the vendors should be *Sharī'ah* compliant in their business. If this is done mosque can be independent in generating funds and operate freely without seeking *sadaqah* from individuals. It is the view of the researcher that in architectural design of the mosques let there be shops to be included as part of the building.

3.2 Attitude of Muslims towards Given Charity for the Development of Mosques

The attitude of Muslims in Nasarawa State when it is concerning financing the activities for the development of the mosque is highly discouraging, the amount given by individual is very meager even when one has huge money in his wallet/pocket. This attitude of given little to finance the mosque project need to be reviewed and looked into by the Muslims. Allāh assures multitude reward and blessing for the wealth spent for His sake. This is confirmed in many texts of the Qur'ān few of the verses are as follow:

Those who spend their wealth in the way of Allāh and then do not follow up what they have spent with reminders (of it) or (other) injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve (Q 2:262).

And loan Allāh a good loan. And whatever good you forward for yourselves- you will find it with Allāh. It is better and greater in reward (Q 73:20).

Who is it that would loan Allāh a good loan so He will multiply it for him and he will have a noble reward (Q 57:11).

The above verses have significantly encouraged Muslims to spend their wealth in promoting the religion of Islam particularly investment in the mosque project gain one to have the reward of having a house to build for him/her by Allāh in the paradise.

4. Challenges in Financing the Mosque Projects by Muslims in Nasarawa State

Many reasons have been advanced as part of the hindrances in executing the intended projects for the overall development of the mosques in Nasarawa State. These reasons are very obvious and can be tackled, they include:

- i. Lack of serious commitment;
Muslims often make pledges to support the mosque projects in Nasarawa State particularly when the Muslim community (*ummah*) organizes fund raising. Many Muslims at the venue of the program use to make pledges to donate certain amount which the donors utter it to the hearing of the general public that gathered at the event. But very unfortunately, some make donations just for show off (*riyā'*). According to Dauda Ismail in an interview who said it is better for a Muslim at the place of fund raising to give cash no matter how little it is instead of making a big promise to donate huge amount which at the end it become unrealistic.

- ii. Carelessness
According to some people interviewed Sulaiman Dahiru and Hamza Faruq, they are of the view that it is because of the negligence from the part of Muslims that financing the mosque projects become a challenge because they think reward by Allāh is not visible in this world. It seems there is need for Muslims to use their money hugely in sponsoring projects for the development of mosque.
- iii. Miserliness
The wealth endowed to human being is from the bounties of Allāh. He encourages spending wealth for His own sake and in His own path, Allāh completely reject miserliness and anyone who refuses to spend for the sake of Allāh is doing it for his own. The texts of the Qur'ān warn against miserliness when mankind is invited to spend in Allāh's way and also narrated to us someone who refuses to do good work in this world on the day of judgement he will plead with Allāh to extend his time in the world perhaps he can be able to do the righteous deeds and give charity.

Here you are – those invited to spend in the cause of Allāh – but among you are those who withhold (out of greed). And whoever withholds only withholds (benefit) from himself; and Allāh is the Free of need, while you are the needy. And if you turn away (i.e., refuse), He will replace you with another people; then they will not be likes of you (Q 47:38).

And spend (in the way of Allāh) from what We have provided you before death approaches one of you of you and he says: "My Lord, if only You would delay me for a brief term so I would give charity and be of the righteous.(Q63: 10)
- iv. Following the path of evil
Muslims severally were called upon not to follow the path of Shaytān because he is an open enemy that mislead the people and later abandon them, Muslims of Nasarawa State, whether civil servants or not should completely follow the law enshrined in the glorious Qur'ān without choice and they should avoid the path of Satan because he misleads people to the wrong way (Aliyu 119).
- v. Refusal to give wealth for the sake of Allāh
Part of the challenges in executing the mosque project in Nasarawa State is the attitude of some Muslims that are wealthy but they don't want in any way to support in financing the activities of the mosque. This attitude though is not by all Muslims, however, sometimes discourages members of the mosque committee to even make a request to such category of people.

5. Responses of some Muslims in Nasarawa State as regard to Attaching Shops in Mosque

For data gathering and to hear from the Muslims with regards to their views on attaching the shops to the mosque for financial support, various opinions was expressed. The questions include the followings:

- i. What is your view with regards to attaching the shops to the mosque in Nasarawa State for financial support of the mosque management?
- ii. What roles can the shops build around the mosque play in fund generation?
- iii. What is the habit of Muslims in given out charity for the management of the mosque Nasarawa State?
- iv. How can the shops build around the mosque serve as a source for its finance and management?

Some of them goes in this way. For Ibrahim Abdullahi Ramadan, a deputy imam at Abubakar Siddiq Mosque, Bukan Ari, Lafia, he says nothing is wrong with that if the business is in line with the sunnah of the Prophet Muhammad (S.A.W) since Islam encourages business and trade and notable among the companions engaged in business in frontage side of the Prophet's mosque and they were not stopped by the Prophet (S.A.W).

However, Idris Muhammad Ladan says he is not in support of attaching shops to the mosque. Aminu Kambari Mu'allimu says it is a welcome idea to make a mosque stand on its own instead of going round for begging financial assistance. To Abubakar Idris it is allowed except if the imam or mosque management will make it a habit to advertise the products in the inside the mosque.

In an interview with Ahmad Yusuf who says shops build around the mosque can a significant role in funds generation through various means such as rentals which can generate steady income, business opportunities where goods and services can be offered for worshippers and local residents, employment opportunity, community engagement and food and beverage sales. To Ahmad Yusuf, shops around the mosque can become a hub for economic activity, supporting the local community and contributing to financial sustainability.

According to Ilyas Ibrahim, on the habits of Muslims in Nasarawa State with regards to charity donations, he says they have strong tradition of giving charity for the management of the mosque. However, Muhammad Abdulkarim, expressed that mosque around the mosque provide some services apart from finance generation which among others include offering of Islamic products, partnership and collaborations.

6. Conclusion & Recommendations

Based on the perspective of the researcher, on the topic discussed it is apt that any new mosque that Muslims in Nasarawa State plan to build the architectural design should include shops for lawful (*halāl*) business which can be used as a source for funds generation in order to utilize the funds for financing the projects and other things that requires money. If this method is embraced by the stakeholders it would reduce over dependence on charity seeking which is known as *fisabilillah* in our mosques.

Although, our people are not expected to fold their hands and seal their pockets when it comes to financing the activities of the mosque. In helping for Allāh's sake and with sincerity of purpose (*Ikhlās*), one receives the divinely blessings and the wealth increases. Building of shops within the mosques is very important in order to attract funds for the day-

today financial expenditure and to avoid the over-reliance on seeking charity from individuals. The followings are the recommendations made by the researchers:

- i. It is recommended that mosque committee and scholars should lay emphasis on attaching shops to the mosque in order to have source of funds generation.
- ii. Wealth individuals among the Muslims should periodically finance the activities of the mosque even if management of the mosque did not request them to do so
- iii. Lawful business should be the only thing that anyone who is given the shop for renting to deal in and unlawful transactions should not be allowed
- iv. Let there be document to contain rules and regulations to guide the tenants of the shops and the lawyer should be assigned by the mosque management to act on behalf of the mosque management
- v. There should be an account with the bank to open in Islamic Bank by the mosque management which should use for payment of the rentage and three signatories to always sign the withdrawal booklet which may include the imam (leader), chairman and the secretary or finance officer as the case may be.

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