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Research Article

Role of community economic development based on mosque management in COVID-19 pandemic in Indonesia

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ABSTRACT

COVID-19 shocks are over the whole world, which disrupted almost all sectors of the economy. Many major financial institutions show a downfall and going into economic recession. All around the world, ordinary people are affected the most in this dire situation due to raised unemployment. Mosques can be considered a vital social institution in Indonesia and tend to cultivate prosperity and elevate economic activities. This research exposed the hidden potential of Mosques in Indonesia in economic development by describing the essential asset stored in them. It's instrumental for the community to empower the asset because the management of mosques will give multi-effective players in terms of community engagement.

Keywords: Economy; Mosque; Empowerment; Community

1. INTRODUCTION

How mosques can be used as a place to drive the economy of Muslims to have a big impact on the surrounding community. It often happens that the mosque's financial potential is not well-empowered. There is even a trend that they are only dwelling on the renovation of the building even though it seems that the building does not need it. On the other hand, sometimes Muslims in the most in downtown surrounding area of mosque are increasingly marginalized because they cannot compete with others to live in the area.

Due there must be concrete thinking that can be implemented to improve the economy of Muslim communities. COVID-19 makes the dire situation trigger economic difficulties due to a number of workers who need jobs, but it is very difficult for anyone who provides them that are forced to find other alternatives to other parties (Hossain et al., 2020).

The solution to the problem is always there if there is a desire from the campus, political will from the government and the business leaders. The campus seems to be able to bridge these three points because it has a very good relationship with the municipal and provincial governments and some prominent Muslim business leaders.

The potential fund of Moslem will be useless without the political will of the stakeholders including Muslim society and the government to operate in good management. I think this is the time for the religious affairs department, Islamic banking, and MUI (Muslim Scholar



Assembly of Indonesia) to take part to create a synergy of collaboration. And if Islamic banking wants to be involved, it can be predicted that poverty is labeled within marginal communities will be eradicated. The participation of the society in the society wants to make the idea of empowering the Moslem economy will become true.

It cannot be denied that the mosque can be used as a medium to awaken the Islamic economy if done with the right steps. The potential of the mosque in the context of economic empowerment of Muslims in general. It turns out that our rough counts for some regions can greatly contribute to Muslims in general to provide employment (Anderson, 2011)

2. METHODS

This article explores the potential source of social religion activities within the fellow worshipers to boost the empathic among the ritual practitioner through quantitative measurement. It will expose the other dimension of social sense within the ritual fellowships that could tie among the communal.

How do religious beliefs could improve social life and contribute to scaling human cooperation by offering problem-solving through coordinating prominent factors? They do some various ways. One of the important steps by endorsing communal participation in religious rituals coincides with the increasing awareness to the neighborhood or the other participants. This path could be improving the general empathy for the marginal or elevate the trust for the fellow worshippers within society (Teehan, 2016).

The work of social religious activities triggers the solidarity through empowering the communal religious unyielding between surrounding neighborhood mosques and official regulation are twofold. Engaging in synchronous movement, primer point of most the fellow worshippers by attaching the religious value with the ritual practice with the sense of social empathy, especially during the COVID-19 pandemic. (Cohen, Mundry, & Kirshner, 2014). Religious social engagement within communal participation will improve the mutual understanding and respect to appease the marginal ones who felt like a part of society. As Matthews (2012) gave the specific advice that rituals are the equilibrium agreement transform through the form of behavior. It means that the behaviors of the practitioner. It will attract people to feel as one community is emboldening in unity (Wilson, 2002). It creates the empathic within society which will blend it naturally.

By identifying categories of mosques of type A, B, and C based on the monthly income of the mosque. which have large balances are categorized as type A mosques by making a kind of barometer of the limit amount because the income from Friday prayers is relatively large. There are also mosques that are categorized as category B and continue depending on the amount of balance they have. The mosque is considered as an investor, of course, having shares that are regulated according to existing regulations, so this is not a contribution without a return of profits, so the mosque does not need to worry.

How does it work, of course, making such a kind of holding company that is very transparent like a company listing on the Stock Exchange? Of course, capital comes from deposits from mosques with an agreed amount in accordance with the financial capacity



of each mosque. With clear management and profit vision coupled with the economic empowerment of Muslims, it will increase the bargaining position and realize Islam as a blessing for the universe, especially, internal to the Muslims themselves (Shaaban A, 7/2008 to 4/2009). Sometimes it's a bit sad to see some of the iconic mosques in certain cities that need billions of Rupiah of renovation funds. Of course, a lot of people are concerned with this renovation because there is a big spiritual reward to those who are active in the mosque to repair activities. Try to imagine if a large fund was made as a holding company as mentioned above.

How many Muslims are helped in their lives because community-based economic activities can be involved? Thus, the capital is already available in the balances of the mosques, which of course is not entirely deposited to the holding company because they also have basic needs in undergoing mosque administration. This activity plan is unlikely to succeed if it is not supported by several important elements, the campus, MUI (Muslim Scholar Assembly), Government, and several business leaders.

The empowering social economy of Muslims is unlikely to be serious because we must be aware of the many people who are still behind to compete with the others. All resources belong to Muslims have to be involved in coordinating to create a better equilibrium for them. They must become the owner of their land, and not be a spectator in their country, but it's just an intense action to eradicate the poverty in the society. But the biggest problem in Muslim society is the trust in the same Muslim. It's like the chronic distrust overwhelmed to build understanding among them.

The empowering economy of the Muslim community is the obligation for everyone because If Muslim economy capacity surging could trigger the improvement of the whole national economy. Due the empowering economy is based on a mosque is one of the alternative solutions to solve the problem of the economy that is always marginalized by the conventional system. The empowering economy of people based on a mosque is supposed to make a change in social life within the Muslim community.

3. THE POTENCY OF MOSQUE ECONOMY ROLE

How mosques can be used as a place to drive the economy of Muslims to have a big impact on the surrounding community (Baker, 2019). It often happens that the mosque's financial potential is not well-empowered. There is even a trend that they are only dwelling on the renovation of the building even though it seems that the building does not need it.

On the other hand, sometimes, Muslims in the most in downtown surrounding area of mosques are increasingly marginalized because they cannot compete with others to live in the area. Thus, there must be concrete thinking that can be implemented to improve the economy of Muslim communities. The number of workers who need jobs, but it is very difficult for internal Muslims who provide them that are forced to find other alternatives to other parties. The solution to this problem is always there if there is a desire from the campus, political will from the government and the business leaders.

Some campuses seem to be able to bridge these three points which have a very good relationship with the municipal and provincial governments and some prominent Muslim



business leaders. Indonesia as the biggest Muslim in the world is the third-fastest growth after China and India. The Indonesian event was included as the G-20 the new economy group of twenty countries that controls more than 85% of the global economy. Despite the good news about Indonesia's economy, beginning with track with an average economic growth of 6.5% per year for the last seven years, but poor and unfairly shared economy became the hot issue for this country. Yet the poor of Indonesian people is still 9,4 % of the total Indonesian people with converting around 25 million who are majority Moslem people. And the vulnerability fall in poor levels can be 20 % of the total population consists of 267 million people (World bank data of overview on Indonesia, 2019).

Poverty is often caused because they lack access to economic activities or economic resources. In addition, a wise breakthrough is needed to move the economy of the people who are in a marginal position (Khan, Global poverty, 2006). The view of the economy could be seen as an opportunity to empower people to use the chance of beyond conventional mosque function. Meanwhile, the mosque has multiple functions in society and the existence of the mosque must be in the midst of the people so that it allows reaching to all lines of society.

The logic of accelerating the people's economy based on mosques is very simple, whatever it is. If mosques have a source of emotional binding to make people come to close, surely, it has economic value. Even mosques are always sought after by Muslims to be a reason in building the space of environment in which they live and impossible for a Muslim regardless of the influence of the mosque in his life. Mosque has a magical appeal that can make people compete competently for their wealth by expecting only a reward from God. However, the assets were collected in the mosque have only been used in physical development without regard to the welfare of the people around the mosque, especially, those who live around it.

So far, banking institutions in issuing credit to their customers have not seen mosques as a barometer in their credit scales. With a potential 800,000 the number of mosques in Indonesia can be understood how much potential Indonesia has in developing the economy of the Indonesian people which in the end can also boost the national economy on a macro basis (Badan Pusat Statistik, or BPS / the central statistics agency in 2019).

Mosques are often used as a place for Muslims to do good deeds, which means that in addition to performing ritual worship activities worship is also a part of their possessions. The infaq (charity) was collected in each mosque is used when the things that are less productive to the surrounding community. Just look at almost every mosque always being restored or rehabilitated even though sometimes the situation is not so urgent to do. Only the restoration fund would be much more useful when it is managed well.

The management of the mosque has only seen the mosque from the side of the building more than that actually behind the ritual activities carried out there is great potential energy to be driven in advancing the economic community. The great energy referred to here is located in the symbol of the mosque itself which is a magnet for every Muslim to always try to prosper it both in terms of the number of people who prosper it and the amount of money that is allocated to the mosque. Because every Muslim it is something



that should be done in this life by investing in the hereafter (infaq). Hereafter investment is a necessity that must be done, and the symbol of the mosque is still a very trusted institution and is always in demand for every Muslim to invest in the hereafter.

However, huge demand for every Muslim to invest in the Hereafter is less balanced with a clear set of tools and credible management so that every investor in the hereafter is confident in the use of their funds, because these late investors often don't expect profits like they invest the conventional financial sector, but they hope they can utilize the funds for a charity race for the survival of their zariyah (the philanthropy activities) sustainable.

The collection of infaq or waqf funds can be very large in terms of the significant number of these can be proven in Egypt in the 1990s, the government there had borrowed funds from waqf institutions which were managed by mosques in al-Azhar to cover their country's budget deficit at that time when the government is very difficult to get loan funds from abroad. The above illustrates how much funds can be collected in the waqf institutions at al-Azhar to the extent that the country owes money to waqf institutions whose funds only receive infaq or information from donors. However, this cannot be realized without good and transparent management (Aldossary, 2018).

Indonesia can do more than it did in Egypt, but the main obstacle in this country in the matter of managing public funds is the use of appropriate and transparent targets. Raising "trust" in the community is a huge challenge in this country especially concerning people's funds. The weakness in the management of community funds is transparency because there are assumptions in Muslim communities, especially, the mosque administrators feel annoyed or offended if there is a routine audit proposal due to the assumption that the audit was only carried out for people who indicated cheating. Though, the purpose of the audit itself is to foster trust in the ummah as a stakeholder both in terms of the intended use and also to arouse the interest of the people to invest in the hereafter for the benefit of the people. Surely, if the mosque committee was assured by changing the paradigm of thinking that an audit is a form of appreciation for those who have been dedicated to advance and develop the mosque's social function.

The Muslim community should be a major player in the economic map in Indonesia, which is not only the majority group of components of the Indonesian but also as the most important party informing the face of the present and future Indonesia. Therefore, a Muslim community that is pious and strong in science and economy is certainly more favored by Allah and more dignified than humans. One of the indicators of the level of the piety of a Muslim society can be measured by the mobility of pilgrims who filled it when the praying time is coming. The importance of mosques in Islamic societies should not only be used as mere ritual functions but also be used to play a role in solving economic problems which are obligatory to be dealt with seriously.

Now is not the time to fight against the enemy with weapons but the war that is being carried out at this time is how to fight the poverty that entangles many Muslim communities. How sad to see in the media that the number of Muslims who flocked when there was a distribution of zakat by some benefactors who eventually caused a few casualties, and this happened repeatedly (Tono et al., 2019). In fact, the good handling of



the process of distributing free necessities to the needy is well managed, and, understandably, the management of these funds is less comprehensive. Indeed, there are zakat or infaq institutions that have been formed but have not had such a broad impact on society. This is due to the lack of coordination among the element of society due they can handle and collect funds and the number of people that have wide coverage in the community.

4. THE SYNERGY OF THE ELEMENT WITHIN SOCIETY

An economic empowerment program based on a Muslim Mosque was not looking for money, but more of it. Which are these funds being available just how to create a system that could coordinate these funds in the form of transparency, accountability to avoid prejudice and slander.

The crisis of trust that occurs is so severe that without a radical effort to foster trust in the management of ummah funds it seems that the aim is to advance the economy of the people. The unusual steps must be taken to pursue the chance of economy within Muslim societies by empowering all of the potential resources. For this reason, the mosque-based program will be successful, it needs to be done firmly and clearly (Emirates News Agency, 2018). For example, giving a salary that is a professional standard for those who manage community funds, but the audit carried out must be more stringent and transparent than the management of conventional funds in the sense that they can foster the trust of the people in the management.

The designated program should use qualitative methods to provide more space for researchers to interpret social facts that appear on the surface. One of the instruments used in assisting this research because it is considered more open to existing problems. The appearance of data that emerges from the research location is considered as a material that is strong enough in analyzing existing social mechanisms. Because this theory is considered very honest in displaying data that appears in a study because it displays data as it is.

Today almost every bank is competing to work on a new market share to improve the competitiveness of their products and Islamic banking must be smart to be able to work on a new market share and innovation to be more existent than a conventional banking system (Santoso & Ahmad, 2016).

Therefore, the idea to empower the community around the mosque as the subject to drive the movement of the economy must be carefully considered. Because in Islam the function of the mosque is not only as a place of worship but also as a center for other social activities. The Prophet Muhammad himself often connected the market with the mosque, even suggesting that the mosque should be more beautiful than the market. The problem now is that the mosque is only seen as a place for worship, not as an object that can generate and move the economy of Muslims (Belhaj, 2015). The need for paradigm changes in viewing the mosque is very urgent to move the economy of the people, many things can be done to produce tangible benefits both spiritually and economically.



Economically, the mosque is a very amazing place because without advertisements or promotions many people come and spend their money to volunteer their property instead of getting spiritual suggestions. Actually, imagine how many management teams of mosques have not worked in a professional manner to provide benefits to the congregation. A large number of mosques could trigger multi-effect players by perceiving the donation was collected. These things are often not managed properly so that it can often be seen that many mosques in Indonesia are undergoing renovations which sometimes do not need to be due to spending mosque cash. It should be noted that mosques are places or institutions that have very high independence from government assistance because they often can survive running programs in mosques without having to be subsidized by the government.

According to reality, exploring the potential of developing a market in the mosque as a driver of the economy (economy engineering) absolutely must be done effectively and quickly. The creation of markets like this is not only very beneficial for Muslims but it can also bring high financial benefits. But it must be done in a fast and appropriate synergy. This involves not only Islamic banking practitioners but also two other institutions that are equally important, such as campus, MUI and government. Islamic banking is tasked with market investigation and technical learning so that it can be used economically (Islahi, 2018). Meanwhile, the administrator of mosques (BKM) should handle all kinds to take care of administrative management, both the validity of land documents. The clarity of mosque management and cash management of the mosque by forming a kind of endowment for the ummah in managing the pilgrimage. While the MUI was asked for its role to participate in giving suggestions for moral messages to the community to be able to maintain the ethics of the people and provide training continuously to the trustees of the BKM.

Surely, there are at least two economic activities that can be done by management of mosque assets in which are cash funds, and institutions that are on mosque land such as schools. Creating a mosque-based market that is creating a mutually guaranteed loan scheme between three parties consisting of mosque administrators, community representatives, and MUI. Thus, many mosques are providing some daily basic needs for the certain community surrounding the mosques.

The correct management of mosque assets will be able to move and even create jobs. If there is an initiative to form a joint consortium of mosques to include cash capital from each of them with a certain amount in accordance with the capabilities of the mosque in question, can be once or periodically of course, with well-known Islamic products such as mudharabah. Of course, if this goes well, Islamic banks will almost be impossible to drop any mutual cooperation in the next day to channel credit to the community. Mosque gets clear benefits and gets higher from time to time; the community will also feel the real benefits of the mosque not only as a place of worship as well as a source of income in moving the economy of the people.

Creating a mosque-based market is quite promising amid there is no reason to fail if set good management correctly. Although, this market share is currently not seen by banking of economic players including Islamic banking. The classic problem in lending is a



guarantee that the capital given to the debtor will return and provide benefits for both parties. While on the customers' side is their big problem is the lack of capital or money guarantees to start a business and the less trust of banking trust. It is often experienced by most Muslims who feel marginalized because of the poverty trap that continues to whack. Now the problem is how sharia banking players can be momentarily abandoned conventional theories which certainly do not see this opportunity (Parwez, 2017). Because economic theories seem rigid that hardly seen mosques as goods of economic value. In this context what needs to be understood is not the mosque which is seen as goods of economic value amid most mosques are waqf status and cannot be traded. But what must be seen is that behind the ritual activities in the mosque can be used as an intermediary to produce large economic activities.

The offering mechanism in general loan scheme should abide by some parties as mutual guarantee based on the assessment of three parties, both the mosque management, sub-district MUI, and community representatives. This loan scheme must be elastic that it must be in accordance with the conditions of the community around the mosque. Islamic banking should prepare an assessment institution consisting of sharia banking practitioners, MUI, and campus. This is very important to minimize failure in granting credit without collateral. This loan scheme is predicted to increase community involvement in the economy and can also drive Indonesia's macroeconomy. Despite, so far this sector has not been seen by banking practitioners, it is a good economic mechanism. If it can create a new market share and can also move the real economy. The Islamic and conventional economic differences are most apparent in the real sector's problems because the sharia system always avoids speculation in obtaining profit without any real economic activity.

Sharia banking parties should take the initiative to form a credit appraisal institution consisting of sharia banking practitioners, MUI and campus to create the sharia market share that is more secure and free to develop themselves. If Islamic banking has the political will to make this breakthrough, it is not impossible that the growth of Islamic banking will penetrate two digits (Gouda, 2013). Though, while only expect the mercy of the government in providing existing facilities it is very difficult for Islamic banks to compete with conventional banking. Muhammad Yunus was the Nobel prize holder of the economy because he made the credit system jointly held without compensation in economic groups in Bangladesh for small-scale garment entrepreneurs who finally be able to establish a garment bank.

The pro-active attitude of Islamic banking in creating this new market can make a multi-effect player that is significant for Muslims. So far, the government has made it difficult to make changes in improving the living standards of people in pockets of poverty in some areas. Even with various poverty alleviation programs are running due in reality there are always groups of certain groups of people who are not affected by conventional poverty alleviation systems (Shahpari & Hojjat, 2010).

Here, mosques could involve taking part to support the government program by providing the empowerment scheme of economic mobility is based on the mosque program. Now the technical problem that is often conveyed by sharia banking practitioners is the doubt



in assessing whether it is feasible or not receiving credit. In this context, of course, the doubts will not appear on the surface of the loan scheme that is revealed at a glance is carried out. In terms of guarantor for loan-based funds is not difficult because the number of mosques in Indonesia alone has amounted to more than 800,000 numbers. If the government was represented by the Ministry of Religious Affairs wants to help coordinate making permanent of standing endowments like in the pilgrimage, the mosque will have a perpetual fund which can back any activities up related to the mosque-based program. To imitate some programs, like in done at JAMSOSTEK (Social Guarantee for Employee) then the funds are placed in safe investments as in the management of pension funds. If the collection of funds like this can be assembled, the issue of lending to the community based on mosques is not a problem.

Once the mosque's endowment can be established, the constraints of credit less failure made in this program will experience secure financial support. Then the appraisal institution is consisting of Islamic banking, regional MUI, and the campus in addition by working together. They must also be able to see business opportunities that exist in the community that can be channeled into credit.

Because of the weakness of lending from banks so far, it has not been proactive in looking at the economic opportunities of the community as well as homogenizing the mechanism for returning loans given by banks. Credit assessments carried out so far often only look at the debtor's potential wealth from immovable. Even though, the immovable objects are perceived by a few customers have seasonal business opportunities. They can get benefits that cover year-long costs such as baking business on the month of Ramadan, rented houses, secondary crops, and others.

Appraisal institutions should make a cluster of regions divided according to the economic potential that exists in the communities around the mosque. Economic zones must be made to be able to support community empowerment between one zone and another zone that is complementary (Alani, Algodah & Alshwaiyat, 2016).

The evaluation toward this program will emphasize all of the judgment that exists in society to pursue the target. So, to be able to reach the target, the mosque institution can play an active role in it, because this program is designated to eradicate poverty in society without involving a strategic partner like a mosque. To develop the role of the mosque to give a concrete contribution in the scheme of poverty reduction by empowering the society surrounding the mosque. Such as poverty reduction programs and people's economic empowerment are created and designed by certain people who don't understanding the reality in the field will face the potential failure. So, with this mosque-based poverty alleviation and moving economy program, it is hoped that some sort of autonomy will be given in determining and designing populist economic programs that are suitable for them, including in the scheme of lending and credit payments.

So far, the scheme to move the people's economy in an effort to alleviate too centralized poverty has not empowered local capabilities or wisdom. Indonesia, which has a diverse ethnic group, has a unique characteristic of Islam, which in terms of culture is sometimes different from others (Afshar & Salemipour, 2020). In concrete step, the solution will be able



to move the economy of Muslims in Indonesia should also involve local cultures and wisdom, such as empowering non-formal social institutions in helping mosque-based lending so that when the funds are channeled due to rational economic valuation and also the social sanctions they receive if the customers who receive credit do not return the funds, and often social sanctions are more feared and effective than formal sanctions.

5. CONCLUDED REMARK

In terms of understanding the features of the social religious institution and its relationship with the surrounding communal must deal with the local value intake. The social awareness could boost the solidarity within society is triggered by the communal religious fellowship put emphatic for other practitioners or others. The social emphatic through religious institution easily attracts many participants due to the emotional motivation shape mutual relation between communal and the behind of religious institution practitioners. The cultural and official regulation should be taken accounted to manage the non-profit organization such as mosque to arrange the charity or soft social loan to guarantee the program will last as long as possible. Due to the empowerment society through a religious institution will be continuous when the synchronizing modern management coped with the social charity spirit. This, of course, is a great task that can drive people within religious fellowship practitioners to involve the social problem surrounding them. Because the essence of religious value could transform the spiritual into humanity's spirit.

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