

**PERSEPSI TAKMIR, JAMAAH DAN WARGA TERHADAP POTENSI
DIJADIKANNYA MASJID JOGOKARIYAN SEBAGAI PUSAT
MUAMALAH UTANG-PIUTANG (AL-QARDH)**

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INTISARI

Penelitian ini bertujuan untuk mengidentifikasi persepsi takmir, jamaah dan warga terhadap potensi dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh). Penelitian ini merupakan penelitian kualitatif dengan menggunakan metode studi kasus. Penelitian ini menggunakan observasi, wawancara, kuesioner dan dokumentasi dalam pengumpulan data. Penelitian ini berpedoman pada teori Allport dalam menentukan aspek persepsi. Hasil penelitian menunjukkan bahwa takmir Masjid Jogokariyan menyatakan tidak setuju dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh), mayoritas jamaah menyatakan setuju dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh), dan mayoritas warga menyatakan setuju dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh). Takmir tidak menyetujui dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh) disebabkan adanya pertimbangan berbagai aspek. Salah satunya yaitu aspek psikologis berupa beban mental atas pinjaman yang mengakibatkan jamaah yang sering beribadah ke masjid menjadi tidak beribadah lagi ke Masjid Jogokariyan. Mayoritas jamaah dan warga yang setuju dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh) disebabkan kegiatan tersebut dapat memakmurkan masyarakatnya serta dapat menolong warga yang kesusahan dalam hal permodalan dan memenuhi kebutuhan hidup. Sementara jamaah dan warga yang tidak setuju disebabkan penerapan utang-piutang di masjid dianggap tidak tepat, adanya riba, telah diadakannya kegiatan serupa, fungsi masjid hanya sebagai tempat shalat, kegiatan berupa program-program yang dijalankan sudah dianggap mensejahterakan dan sudah terpenuhinya kebutuhan warga sekitar Masjid Jogokariyan. Penelitian ini terbatas hanya mengidentifikasi persepsi dari takmir, jamaah, dan warga terhadap potensi dijadikannya Masjid Jogokariyan sebagai pusat muamalah utang-piutang (al-qardh).

Kata Kunci: Persepsi, Potensi Masjid, Muamalah utang-piutang (al-qardh)

**THE PERCEPTIONS OF TAKMIR (MOSQUE CARE-TAKER), JAMAAH
(CONGREGATION), AND SOCIETY TOWARDS THE IDEA OF MAKING
‘JOGOKARIYAN’ MOSQUE AS THE CENTER OF MONEY-LENDING
TRANSACTIONS (AL-QARDH)**

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ABSTRACT

This research aims to identify the perceptions takmir (mosque care-taker), jamaah (congregation) and the society towards the idea of making ‘Jogokariyan’ mosque as the center of money-lending transaction (al-qardh). this research is a qualitative research with a case study method. This research use observation, interview, questionnaires and documentation in data collection. This research follows Allport’s theory in determining the aspects of perceptions. The research results show that Jogokariyan mosque’s takmir disagrees with the idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh), the majority of Jogokariyan mosque congregation agrees with the idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh), and most of the society agrees with idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh). the takmir disagrees with the idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh) based on various aspects. One of them is the psychological aspect, the activity may bring a mental impact as they can alter congregation’s intention of going to the mosque. The majority of the congregation and society agree with the idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh), because the activity could help the society to prosper and can help provide aid to resident who need loans for capital or to fulfil their livelihood needs. Meanwhile, some of the society who disagree with the idea consider that conducting loan transactions in the mosque is not appropriate; the transactions may involved unlawful profits (riba); there are many other similar transactions available; that the function of the mosque is for worship only: there are currently running programs that also offer prosperity, and that the needs of the society around the mosque have been fulfilled. This research is limited in identifying the perception of takmir, congregation, and society towards the idea of making ‘Jogokariyan’ mosque as the center of money-lending transactions (al-qardh).

Keywords: Perception, mosque’s potential, money-lending transactions (al-qardh)