

Exploring the Giving Practices in American Mosques:

Why Do Muslims Give So Little to Their Mosques?

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Abstract

This article represents the first effort to explore the giving practices of Muslims in American mosques. The research for this article was based on two studies: (1) a previously published study, “The American Mosque 2011,” which consisted of 524 telephone interviews of mosque leaders; and (2) a previously unpublished 2013 study of 3 mosques and the 2016 follow-up interviews with donors from the three mosques. The results show that mosque attendees give much less than their counterparts in churches. Interviews with donors in the three mosques were conducted in order to draw some preliminary conclusions as to why the giving rate in mosques is low. The interviews indicate that one of the underlying factors for the low rate of giving is that mosque attendees do not have a clear theology for giving to mosques and that a culture of giving to mosques does not exist among immigrant Muslims. It must be emphasized that this article is exploratory. Broader and more in-depth studies are needed to develop definitive conclusions about giving practices in mosques.

Keywords: Mosque, American Muslims, Giving

Although Muslims have been present since America's beginnings, they have had a significant presence only since the 1960s when America opened its doors to immigration from the Muslim world and large numbers of African Americans started to convert to Islam. The Pew Research Center estimated that as of 2015 the Muslim population was 3.3 million, with the expectation that the population will more than double to 8.1 million by 2050 because of continued immigration and a high birth rate (Basheer, 2016). In the US Mosque Study 2011, a total of 2,106 mosques were counted, which constituted a 74% increase from the year 2000 when 1,209 mosques were counted (Bagby, 2012a, p. 5). Just as the number of mosques is increasing, attendance in mosques is fairly robust: the average attendance at the weekly congregational prayer on Fridays (*Jum'ah* prayer) is 353, and the median number is 173 (Bagby, 2012a, p. 7). In comparison, the median figure for attendance in all U.S. congregations is 105—much lower than in mosques. In addition, attendance in mosques is increasing. Almost two-thirds of all mosques (65%) have experienced an increase of more than 10% in the past three years (Bagby, 2012a, p. 8).

Another positive factor for mosques is that the socioeconomic indicators for American Muslims are overall very healthy. In fact, their socioeconomic indicators are similar to the general U.S. population. The 2011 Pew study found that 14% of American Muslims have an income of \$100,000 and above, as compared with 16% of the general population (p. 17). The study also showed that, in terms of education, 22% of American Muslims have obtained at least a college degree as compared with 28% of the U.S. population (p. 17). Thus the giving rate in mosques should not be hampered by demographic variables such as low income.

The income and education levels of the three mosques studied are higher than the averages in other U.S. mosques. In terms of income, two of the three mosques have attendees

who earn more than the average American: the median income for attendees at the large suburban mosque is \$87,000, and the median income for attendees at the small university-town mosque is \$60,000, which is comparable to the 2013 median American household income of \$52,000. The median income of the midsize urban mosque is \$40,000, which is below the general population's median income.

Although the American Muslim community is similar to the U.S. population in terms of education, attendees at the three mosques studied are much more educated. According to the 2011 Pew study (p. 17), 28% of the U.S. population have a college or graduate degree, but in the large suburban mosque, a remarkable 83% of the attendees have a college or graduate degree, whereas the small university town has 68% and the midsize urban mosque has 55%.

Thus all of the indicators of attendance, growth, individual income, and education demonstrate that American mosques are very healthy; therefore the logical assumption would be that the giving rate in mosques is comparable to the giving rate in other American religious congregations. However, as we will see, this assumption is false.

In understanding American mosques, a complicating factor is that they do not follow the pattern of traditional mosques that exist overseas. Mosques in America are congregations, and they follow the typical pattern of American congregationalism, meaning that they are worship groups that are largely self-governing and self-supporting. Based on this understanding, congregations can be understood as a group of people who assemble regularly to worship at a particular place and are organized in a "pattern that places considerable power in the hands of the local body of lay leaders" (Wind & Lewis, 1994, p.2). Mosques thus function very much like other American religious congregations, in that they are largely controlled by a lay board and their survival largely depends on the generosity of the attendees.

The complication for Muslims is that mosques overseas are not actually congregations in the same sense as just defined. The majority of mosques in the Muslim world are indeed gathering places for worship, but they are not controlled or financially supported by attendees. Mosques in the Muslim world are usually controlled either by the government or by a rich patron. Thus there is not a custom of attendees giving to mosques in order to pay for the salaries of prayer leaders (imams) or for maintenance of the mosques. All those expenses are covered by the government or a rich patron.

Research Design

This article relies on a few past studies and on the original research conducted for this paper. The past studies include the US Mosque Study 2011 (Bagby, 2012a), which was a key-informant, randomly sampled survey of 524 mosques.¹ Comparisons and insights into congregational giving were drawn primarily from Dean Hoge's classic study, *Money Matters: Personal Giving in American Churches* (Hoge, Zech, McNamara, & Donahue, 1996), and from the more recent study by Christian Smith, *Passing the Plate: Why American Christians Don't Give Away More Money* (Smith, Emerson, & Snell, 2008). The original, unpublished research includes a study of three mosques that was part of the 2013 *National Needs Assessment of Mosques Associated with ISNA and NAIT* (Bagby, 2013). Although the general findings of the *Needs Assessment* were published in 2013, the findings of the study of the three mosques were never reported. The data from the 2013 study of the three mosques included mosque participant

¹ The US Mosque Survey 2011 counted 2,106 mosques. From that list, 727 mosques were sampled and 524 phone interviews were conducted with mosque leaders. The margin of error was +/- 5%.

surveys, interviews with mosque leaders, and observation visits to each mosque.² In 2016 follow-up telephone interviews were conducted with selected mosque participants from the three mosques, focusing exclusively on issues of giving.³

The three mosques include (1) a large suburban West Coast mosque, (2) a medium-size urban Midwest mosque, and (3) a small university-town Southern mosque. Ethnically, all three mosques are extremely diverse and are not controlled by any one ethnic group. Two of the three mosques have a significant number of African American attendees. Although it cannot be claimed that these three mosques represent all American mosques, the three mosques are fairly typical of the diversity of mosques in terms of location, size, and ethnicity; they definitely do not represent outliers.

Giving Rates in Mosques

One way to calculate the giving rate in a congregation is to look at the average budget of the congregation and then divide that figure by the average number of attendees.⁴ Because

² Mosque Participant Questionnaires: 227 questionnaires were completed in the large suburban mosque, 119 in the midsize urban mosque, and 124 in the small university-town mosque. Interviews with mosque leaders were conducted in 2013 and 2016, some in person and some by telephone. Observation visits took place in 2013 and 2016.

³ Twelve interviews were conducted: six in the suburban mosque, three in the urban mosque, and three in the small university-town mosque.

⁴ Budgets of mosques and other religious congregations are comparable because budgets in both are generated largely by attendee donations as opposed to overseas donations, grants, or endowments.

averages are sometimes distorted because some congregations have gigantic budgets, some researchers prefer to look at median figures (median refers to the middle point of a distribution) to gauge typical levels of giving.

According to the US Mosque Study 2011, the average annual budget of mosques was \$167,000 but the median budget was \$70,000 (Bagby, 2012b, p. 20). Considering that the average attendance at mosques is 353, the average annual giving rate is \$473 per person. Calculating the median budget and the median attendance at 173, the median annual giving rate is \$405.

Looking at the three mosques as they were in 2011 and dividing the stated budget by the Friday attendance, we can see that the mid-size urban mosque had the highest annual giving rate of \$467 per person, followed by the small university-town mosque with a rate of \$400, and finally by the large suburban mosque with a rate of \$200. This is exactly opposite a ranking based on attendee income—the richer suburban mosque had a much lower giving rate per person than the poorer urban mosque. This means that the large suburban mosque had a greater percentage of attendees who gave little or nothing to the mosque. One possible explanation is that many attendees in the suburban mosque thought other people in the large, wealthy mosque would shoulder the congregation's financial burdens.

Table 1

Annual Giving Rates for Three Mosques Based on Budget and Attendance Figures

	Budget	Attendance	Giving Rate
Urban	\$140,000	300	\$467
Small town	\$50,000	125	\$400
Suburban	\$300,000	1500	\$200

These figures are extremely low in comparison with the giving rate in church congregations. Although reports on the annual giving rate in churches vary greatly, the low calculation in the 2011 edition of Lindner's *Yearbook of American and Canadian Churches* shows that the average rate that year was \$646 (p. 387); a higher rate is the calculation taken from the 2010 FACT study of \$1,429 per person which is based on median figures (p. 1). Hoge's classic 1996 study of church annual giving ranks Presbyterians the highest with an average giving rate of \$1,106 per person, which is \$1,812 in 2014 dollars; and ranks Catholics the lowest, with an average giving rate of \$283 per person, which is \$464 in 2014 dollars (Hoge et al., p. 32).

Comparing the average Muslim contribution of \$473 with the *Yearbook* figure of \$646, we can see that Muslims give two-thirds of what Christians give. Comparing the FACT figure of \$1,429, we see that Christians give three times as much as Muslims.

Another way of calculating the giving rate is through a survey of individuals who report the amount of money they give to their congregation. Most researchers would agree that self-reported rates of giving are most likely inflated when compared to the actual money collected. Another possible bias in such surveys is the assumption that people who give are more likely to fill out a survey because they are probably more active and therefore more positive about the congregation.

The 2013 survey of the three mosques asked mosque attendees how much they give to the mosque.⁵ The highest rate of reported giving among the three mosques was in the small

⁵ Responses to this question were lower than for other questions, but the response rate is acceptable: 83% of the respondents in the midsize mosque answered the question on giving,

university-town mosque where the average donation of attendees is \$671 per year and the median rate is \$480 per year. The average giving rate of the suburban mosque is \$562, and the average rate of the urban mosque is \$492. The median rate of giving for the suburban and urban mosques is well below the small university-town mosque.

Table 2

Self-Reported Giving Rates in Three Mosques

	Average Donation	Median Donation	Budget/Attendance Calculation
Small mosque	\$671	\$480	\$400
Urban mosque	\$492	\$240	\$467
Suburban mosque	\$562	\$270	\$200

Merging the figures for the three mosques, the average self-reported giving rate for all three mosques is \$598 per person.

The rates for self-reported contributions to churches are again much higher than those to mosques. Although Hoge concedes that his figures in the 1996 study are undoubtedly inflated, he assumes that self-reported contributions to churches are nevertheless remarkably higher than mosque contributions. In Hoge's survey, Baptists have the highest giving rate of \$2,810 per person, which amounts to \$4,604 in 2014 dollars. The lowest rate is among Catholics: \$1,032, which amounts to \$1,691 in 2014 dollars (Hoge et al., 1996, p. 50).

whereas 68% of the suburban mosque and 56% of the small-town mosque answered the question.

A third way of looking at giving rates is to compare donations with the donor's income before taxes, which produces a percentage of income that is given in charity.⁶ The 2011 figure for the average contribution of Christians to their churches was 2.3% of one's income (Ronsvalle & Ronsvalle, 2013). In 1998 the figure was 4.1% for all Protestants and 1.8% for all Catholics. However, for regularly attending Catholics, the figure was 3.7%, and for all regularly attending Protestants, the figure was 7.4% of their income. In Hoge's study, the Baptists had a giving rate of 6.9% and the Catholics a giving rate of 2.9% (Hoge et al., 1996).

In the study of the three mosques, the percentage of income given as a contribution to the mosque never reached 1%, and the median figure (median income compared to median contributions) never reached 0.5%.

Table 3

Giving Rate as Percentage of Income in Three Mosques

	Average	Median
Small mosque	0.95%	0.44%
Urban mosque	0.72%	0.30%
Suburban mosque	0.61%	0.24%

Combining the three mosques, the average giving rate was 0.7% of one's income, and the median rate was 0.3%.

⁶ These figures from the three mosques studied are the least reliable ones because less than a majority of respondents answered both the income and giving question: 40% of respondents in the suburban mosque, 33% in the midsize mosque, and 28% in the small-town mosque answered both questions.

Using these calculations, Christians give at least two times as much as Muslims, and regular attending Christians give at least four times more than Muslims.

The overwhelming conclusion is that mosque attendees give much less to their mosques than their counterparts in churches. Ironically, these results are in light of the fact that Christian and religion researchers bemoan what they consider to be a low rate of giving among Christians. The research of the well-respected sociologist, Christian Smith, on giving in churches is an unrelenting criticism of the low levels of Christian giving (Smith et al., 2008). The Christian giving rate of 2.5% of one's income, which is the figure he cites, is considered by Smith an embarrassment. How about 0.7% for mosque attendees?

Effect of a Low Giving Rate on Mosques

The low giving rate of mosque attendees is manifest most clearly in the fact that only 36% of all mosques have a full-time, paid imam (equivalent to pastor or rabbi). In comparison, according to FACT 2010, 71% of all U.S. congregations have a full-time, paid religious leader, and that is with a median attendance of 105 (p. 6). Mosques have a median attendance of 173, and only 36% have a full-time Imam. As might be expected, paid program staff in mosques such as youth directors are also few—in less than 5% of all mosques. The low giving rate in mosques has been a great obstacle for generating the necessary budget to hire full-time Imams and staff.

Variables and Giving Rates

Before we ask why the giving rate of mosque attendees is so low, let us explore the factors that are usually associated with giving. Most researchers such as Hoge have postulated that higher giving rates in congregations are associated with higher levels of attendance, volunteerism, income, age, and education (Hoge et al., 1996, pp. 58–70; Hoffman, Lott, &

Jeppsen, 2010, pp. 324–325). The study of the three mosques in general supports these conclusions with important exceptions.

Although none of the variables has a strong statistical association with higher giving, the clearest association with higher giving was whether or not the attendee volunteered at the mosque. For example, at the urban mid-size mosque, those who volunteered gave on average \$998 annually as opposed to \$271 for those who did not volunteer.

Table 4

Volunteerism and Average Giving Rate in Three Mosques

	Urban	Small Town	Suburban
Yes, volunteered	\$998	\$874	\$649
No, did not volunteer	\$271	\$516	\$579

In all three mosques, those who had the highest percentage of giving nothing to the mosque were those who did not volunteer; and the highest percentage of those who gave over \$1,000 each year were those who volunteered.

It might be hypothesized that those who volunteer give more because they have a greater sense of belonging and a greater commitment to that particular mosque and that those who do not volunteer in the mosque do not have a sense of belonging or commitment to that mosque.

Although volunteering can be viewed as a sign of commitment and therefore a ready marker for a person likely to give more, the reality is that volunteering can also be a vehicle for increasing one's commitment and increasing one's sense of belonging to a community.

The other clear variable associated with giving is age—the older the attendee, the higher the giving rate. In all three mosques, attendees over 55 years of age have a substantially higher giving rate than other age groups. For example, in the suburban mosque, attendees 55 and above

give on average \$1,035 per year, as compared to those age 40 to 54 who give \$678 per year and those age 30 to 39 who give \$562.

Table 5

Average Annual Giving Rate and Age

	Suburban	Small Town	Urban
18–29	\$332	\$584	\$166
30–39	\$562	\$371	\$394
40–54	\$678	\$711	\$514
55+	\$1,035	\$1,117	\$772

The three mosques follow the general trend that the older the attendee, the more the attendee gives. The age variable is undoubtedly due to the fact that the older person, especially over 55, is more settled, has a higher income, and has fewer dependent children.

The variable of income has some association with rates of giving, but the picture is complicated. In none of the three mosques is there a straight progression of higher income equaling higher giving rates. In two mosques (suburban and small town), the only clear pattern is that those who make over \$100,000 give substantially more than other income categories. However, in the urban mosque, the highest giving rate is among those who make \$75,000 to \$99,999. Although it can be said that in general high income attendees tend to give more than low income attendees, the picture is not a simple higher income to higher giving ratio. A possible assumption is that the commitment to give to a mosque is unevenly distributed among the attendees in various mosques and that the lack of commitment can trump the option of giving excess wealth to a mosque.

Table 6

Average Annual Giving Rate and Income

	Small Town	Urban	Suburb
100,000	\$1,384	\$525	\$881
75,000–99,999	-----	\$750	\$409
50,000–74,999	\$207	\$564	\$485
30,000–49,999	\$690	\$229	\$196
Less than 30,000	\$353	\$300	\$276

Somewhat surprisingly, higher rates of *Jum'ah* attendance are not associated with higher giving rates. In two of the mosques, those who attend several times a month have a higher rate of giving than those who attend every week. In one of these mosques, exactly 25% of those who attend every week give nothing to the mosque. In all three mosques, a significant percentage of regular *Jum'ah* attendees give little to nothing to the mosque. Clearly, the motivation to attend *Jum'ah* prayers regularly is not accompanied by the motivation to give to the mosque. Apparently, the theological rationale for attending *Jum'ah* prayer regularly is not complemented with a theological rationale for donating to the mosque.

How often a person attends the mosque other than for *Jum'ah* has a much stronger association with higher rates of giving, but not as expected. In two mosques (urban and suburban), those who attend “often” as opposed to “very often” or “sometimes” have the highest rate of giving. In both of these mosques, those who only attend “sometimes” give more than those who attend “very often.” Those who attend very often are largely those who attend the mosque for daily prayer (*salah*), and therefore this group is not a large contributor to the mosque.

Again the theological rationale for attending daily prayers at the mosque is apparently not associated with a theological rationale to give to the mosque.

Education is also not associated with higher rates of giving. In two of the mosques, there is little distinction between the average giving rate for attendees with a graduate degree, a college degree, or some college. In one mosque, those attendees with a college degree give much more than an attendee with a graduate degree.

Why Do Mosque Attendees Give So Little to Mosques?

In order to propose some possible answers as to why Muslims give so little to mosques, follow-up interviews in 2016 were conducted with mosque leaders and mosque attendees in the three mosques. Although these interviews cannot provide definitive answers, they do provide some perspective and some understanding of the phenomena of the low giving rate of mosque attendees.

(1) Mosque attendees give more to other charities.

One possible answer is that mosque attendees are generous but just not to mosques. The interviews provide support for this proposition because all the interviewees donated less to their mosque than to other categories of charitable giving.

One category of charitable giving for a Muslim is zakah, which is understood by most Muslims to be a donation of 2.5% of accumulated wealth to the poor, the needy, and the cause of Islam. In the minds of most Muslims, zakah cannot go toward payment of mosque expenses, so Muslims give their zakah money to other Muslim charitable organizations such as relief organizations. In all but one case, interviewees gave more of their designated zakah money to other Muslim organizations than they gave to mosques. Mosques do receive a trickle of zakah money. However, this money is kept in a separate account for zakah and is used to give direct

financial aid to those in need, or the zakah funds are given to other charitable organizations that support the needy. Zakah does have a strong theological appeal to Muslims because it is a requirement of the faith. Therefore the arguments for zakah donations are more effective in general than the arguments for mosque donations.

Other categories of charitable giving that receive substantial donations include full-time Islamic schools and civil rights organizations. According to many of the interviewees, the appeal of Islamic schools to educate Muslim youth and the appeal of civil rights organizations to respond to attacks on Muslims in the public square constitute powerful motivations for giving.

Donations that the interviewees made to relatives overseas constitute another kind of charitable giving: about one-third of the interviewees give substantial sums of money to relatives overseas, and another one-third give small amounts. Interviewees who were more recent arrivals to America were more likely to send money back home. However, in only one case did the money sent overseas constitute the largest percentage of the giver's charitable donations.

No interviewees gave any substantial donations to non-Muslim charities.

(2) Very few interviewees explained their giving to the mosque as a religious duty founded on a theology of giving or a scared vision of a faithful community.

Most interviewees explained that they give to the mosque out of a sense of duty to pay the bills of the mosque. Although there is a strong theological basis to donate to build a mosque, there is little explicit theological argument to support the day-to-day functioning of a mosque. Thus Muslims are very generous in donating to build a mosque, but they demonstrate little generosity in sustaining a mosque. There was little need in Islamic history to develop a theology for supporting mosques because most mosques were sustained by the government or rich patrons, not by attendees.

Most religion researchers agree that individuals give more when they are giving for theological reasons as opposed to giving to simply pay the bills (Hoge et al., pp. 72–73). Muslims would undoubtedly explain their payment of zakah in terms of religious duty, but not in terms of giving to the mosque.

Donors do give generously to new mosque projects. In two of the mosques, new mosque projects generated pledges and donations that were on average six times the amount given to the mosque. The large suburban mosque raised almost \$6 million over a few months in its initial capital campaign, and the small university-town mosque raised more than \$1.7 million over a two-year period to completely pay off a new purpose-built mosque. Donating to establish a new mosque has a strong theological rationale because of the Prophet Muhammad's saying that "One who builds a house of God, God will build a house for him in paradise."

(3) Most donors do not give regularly to the mosque, and prefer to give for immediate, tangible needs. This is a formula of giving less.

Based on the interviews, few donors give regularly to the mosque—at best their regular giving is dropping a few dollars in the donation box. Many donors do give modest lump sums to the mosque during the fasting month of Ramadan when most mosques make annual appeals for donations. During Ramadan, mosques do have a theological argument that Muslims are supposed to be most generous in Ramadan, but again the argument is to be generous in general and not to be generous specifically to the mosque.

Donors most often expressed their preference to give when there was an immediate need. Interviewees mentioned that they gave when the mosque needed something specific, like remodeling an ablution area, furnishing a new classroom, or repairing the roof. Notice that this preference for giving to an urgent need fits the age-old model of giving to zakah, when appeals, for example, are made to help a starving person or someone in dire straits.

The absence of regular giving manifests in a reluctance to pledge or to give through an automatic withdrawal from one's bank account. This reluctance to use automatic withdrawals can be attributed to numerous factors, including 1) a fear of loss of control by giving their checking account information to a system they do not entirely trust or understand, 2) a fear that their economic situation may change, leaving them exposed to a commitment they cannot meet, 3) a fear of being identified with a Muslim organization that might be a target of investigation, 4) last and possibly most important, to the absence of any strong rationale for why they should make such a commitment to the mosque.

The common wisdom of religion researchers is that donors give more if they give on a regular basis, and they give even more if the regular giving is based on a pledge (Smith et al., pp. 91–96).

(4) Mosque attendees, especially first-generation immigrants, do not have a culture of giving to a mosque.

One of the underlying reasons mosque attendees do not support their mosque is the absence of a culture of giving to a mosque, and the absence of a vision for why a mosque should be supported. While disabusing themselves of this attitude, many interviewees mentioned this point as a problem in the mosque. As mentioned before, Muslims from overseas do not have the custom of supporting mosques since mosques are funded by the government or rich patrons. In addition, many Muslims view the mosque as no more than a place of prayer, which should have minimal expenses, as opposed to a vision of a mosque as a community with a full-time staff that caters to the various needs of the community. Such a vision of a community with full-time staff requires a larger budget. Although mosques in America are indeed congregations, meaning that they are run and funded by its members, many attendees have not reconciled themselves to this vision of a mosque as community or congregation. In light of the overseas notion that mosques

are funded by others, it is easy for a large percentage of attendees to fall into the trap of thinking that their donations are not necessary, because wealthy Muslims will keep the mosque afloat.

(5) Mosques are not aggressive or efficient in raising money.

Mosques are surprisingly casual in fundraising. Most mosques, including the three mosques studied, have a donation box that is fairly inconspicuous. Passing the plate is not a tradition in Islam, and few mosques have adopted this custom. At the Friday service in all three mosques, brief encouragement is made to give in order to pay mosque expenses. In two of the mosques, this encouragement is given after the service when a good percentage of attendees are on their way out. With its new leadership, the suburban mosque has embarked on a campaign to get every attendee at the Friday service to give at least \$5 to \$10. A short appeal is made at the end of every sermon so that the attendees are not distracted. This strategy has had moderate success as donations average about \$6,000 every Friday, but with the total attendance being 1,500 people, that amount comes out to \$4 per person. If everyone were to give \$4 a week, their donations would equal only \$208 a year, which would be insufficient to fund the mosque.

The three mosques do ask for pledges or automatic withdrawals, but they do not campaign by setting goals or by contacting individuals personally to solicit pledges or automatic withdrawals. Their appeals for pledges or automatic withdrawals are usually done half-heartedly. Muslims are reluctant to give regularly to the mosque, and mosques are reluctant to ask.

(6) Mosques do not have a membership base.

The lack of a membership base undoubtedly reflects the ambiguity that attendees have for being members of a mosque. Again, overseas mosques are not congregations, and therefore the idea of membership at a mosque is somewhat strange. The theology is that Muslims are members of the ummah (the worldwide Muslim community) but not of a mosque. The three mosques do

have a concept of membership, but their membership list is used almost exclusively for voting privileges and only becomes important when elections approach. Two of the mosques do not have an accurate count of members. The suburban mosque has adopted a new approach of emphasizing membership and requiring all members to pay their modest membership dues through automatic withdrawals. Nevertheless, they have only 390 official members out of 1,500 people who normally attend the Friday service.

The ambiguity of a concept of membership is undoubtedly reflected in a limited sense of community and of belonging to a mosque. Without a sense of belonging, giving will always be hampered.

Mosque leaders in all three mosques acknowledge, with some frustration, that a large percentage of attendees do not give regularly to the mosque, and they recognize that they are not very good at raising money. The suburban mosque has taken steps to focus on encouraging regular giving but is still unsure about how to accomplish this goal. The urban and university-town mosque are both planning and taking small steps to deal with the issue. If our three mosques are indicative of trends in other mosques, it can be concluded that mosques in America are starting to face the challenge of increasing regular giving to mosques.

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